



# Inclusion Gloucestershire Survey

June 2022

## Easy Read Home and Money Report

**INCLUSION**  
**GLOUCESTERSHIRE**  
BIGGER DREAMS ► BETTER LIVES ► BRIGHTER FUTURES



## Introduction

Inclusion Gloucestershire wanted to find out about the things that are worrying people who live with **disabling barriers**.



**Disabling barriers** could be things like disabilities, mental ill health, Autism, health problems, hearing, or sight difficulties and lots of other things that make life harder for people.

In June and July 2021, we asked people who face disabling barriers to tell us about their experiences and any ideas they have for making things better.

We asked people to tell us how worried they feel about 22 different areas of their life.

**Questions**

1. What do you think about it?

☐ Good

☐ Bad

☒ Not sure



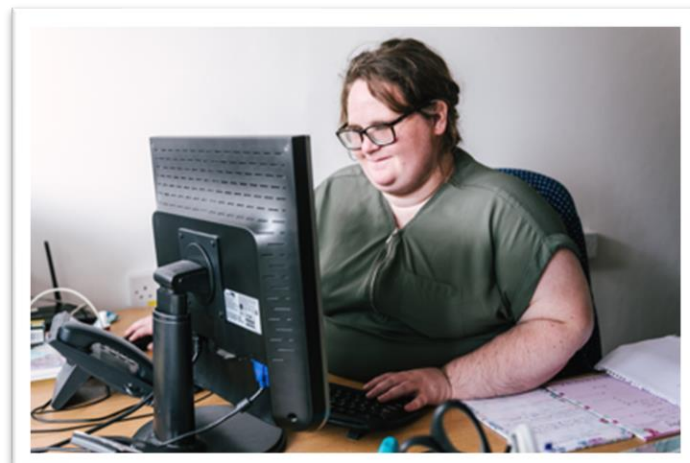
This report will tell you more about what people told us about what is worrying them about **Home and Money**.

We have used what we found out to help us make a plan for Inclusion Gloucestershire for the next 3 years.

You can use the link to see a report all about our survey



<https://www.inclusiongloucestershire.co.uk/research-strategy-and-partnerships/>





## 135 people told us what they think

**Most people who answered,**

Told us they are Female.



Preferred to have relationships with people of the opposite sex.

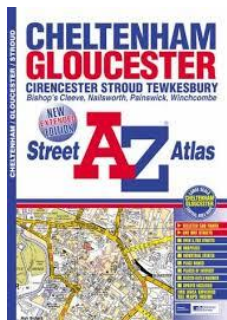
Used English as their first language.



Said they are White British.



Live in Cheltenham or Gloucester.



The biggest group were aged between 55 and 64.

The next group were 45 – 54.



Most people who gave us their ideas have experience of mental ill health.

Some people had experience of more than one thing.



## What we found out.

We asked people 4 questions about how worried they were about money and where they live.

**41 people** told us they were worried about money.

**83 people** who answered our questions were not worried or were not sure.

**31 people** said they were worried about where they live.

**93 people** were not worried or were not sure.

## What people told us.

### Money.

Understanding about benefits and how to get them worried some people because it can be too complicated.

Some people had bad experiences in the past and were worried they might not get benefits.

Some people were worried about how long it takes to get benefits.

Some people were worried about getting paid too much and having to pay it back.

**“I was worried about the hassle involved in being transferred to Universal Credit.”**

**“Waiting for my pension and then not knowing how that will affect other benefits I claim, e.g. If I can still have a Motability car which is my lifeline.”**

**“Having to pay back debt from benefits caused by being overpaid benefits.”**







## **Worries about family members.**

Some people had worries about their families.

**“Concern about whether my son will be able to claim benefits and manage money.”**

**My husband’s ill health and he is only earner, we have a mortgage.”**



## **Cost of living.**

Some people told us they were worried about the cost of bills and rent.

Some people were worried about owing money.



**“I worry about how to manage my money properly and how I will afford to keep my house in good condition, as when things go wrong they are expensive.”**

**“I worry I spend too much of my Universal Credit for electric, I always check what I use.”**

**“Debt worry is a major issue. But I do not know who to ask and I’m too embarrassed.”**



## **Not having work, low wages and worries about the future.**

Some people were worried about the future and how not having a job would affect their money situation.

**“Less wages as hours and rate of pay have been reduced.”**

**Having been out of paid work for some time, I have a constant worry that changes in policy will affect my benefit claim.”**





## Getting ill.

Worries about getting ill and how this will affect work were mentioned by some people.

**"I work full time but 5 weeks ago I had to take sick leave, the first time in 20 years and I am not sure if I will have a job to go back to."**



## Using a bank.

2 people did not seem to have access to things like bank cards.



**"Being able to access money, I used to have a bank card to withdraw cash but now have to go into a bank. Only 3 staff members are able to assist with this and it can be difficult inside the bank and very often have to queue for a long time."**



## Good experiences.

A few people said good things about the help they get with their money.

**"I am supported by .....to claim my benefits and staff help me to budget each week."**



## Housing.

**"Because I am able to work and live with my mum and her husband, I am low priority, this does not mean that it is a good situation to be in or that I am happy there, it just means I'm not on the streets."**

**"Concern whether my son will be able to have suitable housing for his needs."**



## Cost of bills and housing.



**“House prices are rising and I can’t afford to move out (from family).”**

**“The bills I get.”**

**“I am worried about paying bills, and my money stopping any time does not help.”**



## Bad experiences.

Some people told us about bad experiences they have had with housing providers and neighbours.

**“Next door neighbour has said she doesn’t live here because of me.”**

**“.....or.....are not very helpful. I find them discriminative. I have suffered organisational abuse, emotional abuse.”**



## Not being able to be independent.

**“Not being able to afford to live independently and struggling to handle everything myself.”**

**“How to help my adult son live independently and what will happen when I die.”**





## What we think should happen.

Information that people can understand about benefits and the help they can get.



The Government should look at how they can make claiming benefits easier for people to understand.



They should make sure people get enough money to live on.

They should look at how to stop making people have to apply again and again when things change.



Benefits should take into account the extra costs some people have because of their health or disability.



There should be more support to help people apply for benefits.



Benefits and housing should be there to help people be independent.

More help should be there to help people manage their money.



There should be help for people who are working but struggling to manage.

There needs to be more support for people if they have problems with their neighbours.



There should be more choice of housing for people with different needs.





## **What will Inclusion Gloucestershire do next?**

We will share our report with housing people and other groups.

We will put our report on our website and on social media.



We will tell people what we found out at lots of different groups and meetings.



We will carry on working with people to find out what they think about housing and money in our groups.

You can find out about our different groups on our website or by e-mailing us.

[www.inclusiongloucestershire.co.uk/our-services](http://www.inclusiongloucestershire.co.uk/our-services)

[info@inclusion-glos.org](mailto:info@inclusion-glos.org)



**Thank You to everyone who helped us with our research.**