



# Inclusion Gloucestershire Survey

June 2022

## Home & Money

### Chapter 6

**INCLUSION**  
**GLOUCESTERSHIRE**

BIGGER DREAMS ► BETTER LIVES ► BRIGHTER FUTURES

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# Introduction

Inclusion Gloucestershire wanted to understand the areas of everyday life that are causing concern or worry for people in Gloucestershire who face disabling barriers.

In June and July 2021, we invited people who face disabling barriers to give us their opinions and experiences, along with any ideas they have for improving things.

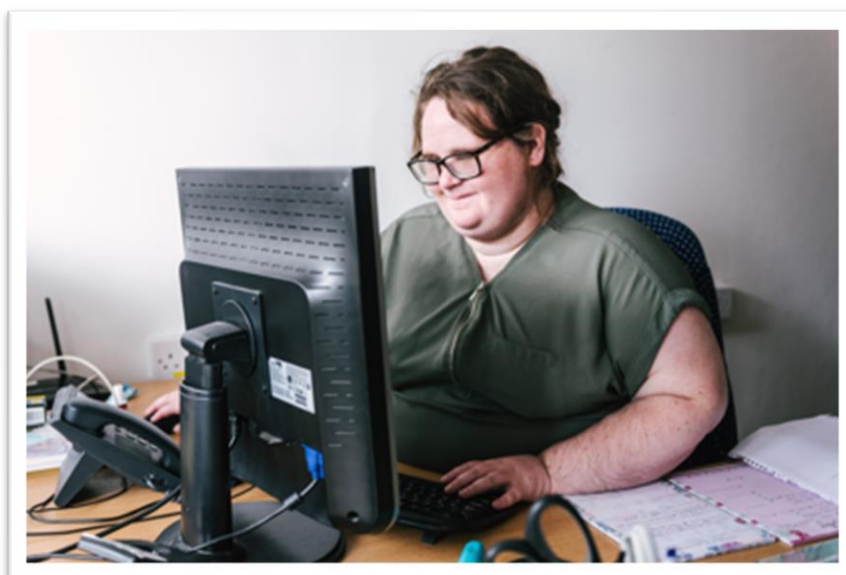
**We asked people who face disabling barriers, family and friends, and paid staff members who support people facing disabling barriers.**

As a user led organisation, we want to make sure that our work is led by those who face disabling barriers, and their families and friends.

We have used the information we have been given to guide our organisational strategy (big plan) for the next 3 years.

**For more information on how we found out about what people thoughts, please see our headline report at:**

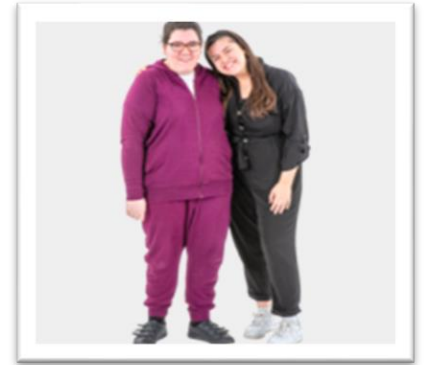
<https://www.inclusiongloucestershire.co.uk/research-strategy-and-partnerships/>



# 135 People Gave Us Their Views!

There is more information about who gave us their views in the headline report but here is a summary:

- Most people identified themselves as female.
- Most people did not identify as transgender.
- Most people identified themselves as heterosexual.
- The largest group of people who gave us their ideas were aged 55-64. The second largest group were aged 45-54, closely followed by people who were in the 35-44 age group.
- Nearly all people used English as their first language.
- Most people identified themselves as White British.
- The largest group of people who gave us their ideas had lived experience of a mental health condition. The closest group to this were people with learning disabilities and then people with a physical impairment.  
**Several people had more than one “type” of lived experience.**
- Most people lived in Gloucester or Cheltenham, but there were still many participants who lived in other areas in or near to Gloucestershire.
- Most people who gave their ideas were not members of Inclusion Gloucestershire at the time.
- Most people had not used Inclusion Gloucestershire’s services in the previous 6 months.



For more information on how we found out about who responded to our survey, please see our headline report at:

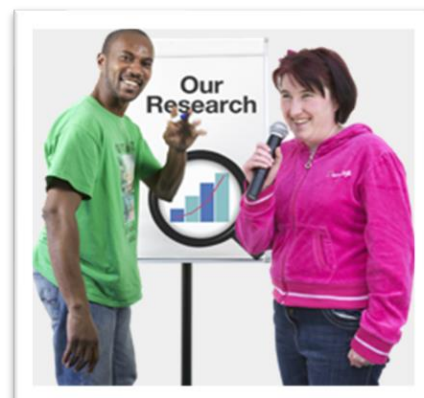
<https://www.inclusiongloucestershire.co.uk/research-strategy-and-partnerships/>

## What areas of life are worrying people?

We asked people who gave us their ideas and opinions to tell us how worried they are about 22 areas of life.

We asked people to tell us if they were:

- **Very worried,**
- **A little worried,**
- **Not sure,**
- **Not too worried,**
- **No worries or**



**Whether the area does not apply to them.** In most of our work we use a strengths-based approach, but the reason that this survey used the negative concept of worries and concerns was to reflect that people still face significant disabling barriers in society. We wanted to identify where there are issues and gaps so that something can be done to address them.

**One area that was causing some people some worry was in relation to Home and Money, and this report is going to tell you more about what people have told us.**

This report covers things like debt, claiming benefits, access to housing and concerns about housing.

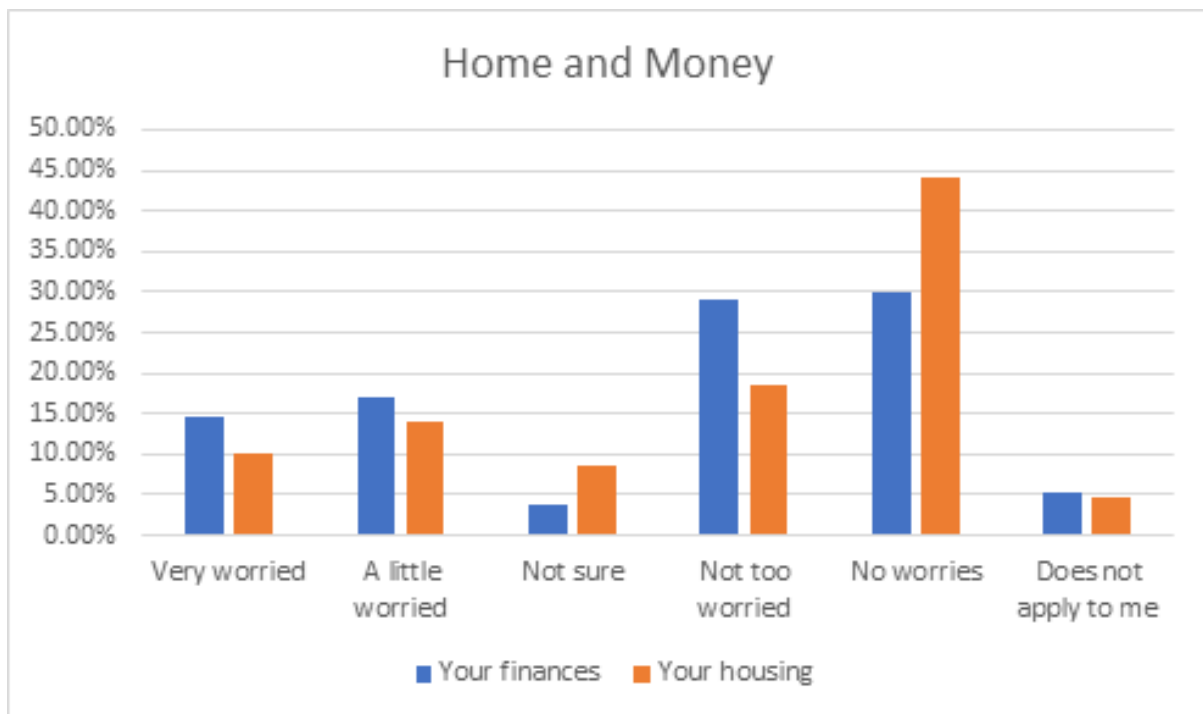
If you want to know more about the other areas we asked about, we will be writing one more report in the next few weeks. You can see our headline report and specific chapters on the following areas on our website:

- Health
- Choice and Control
- Social and Leisure
- Social Care and Advocacy
- Work and Education

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

## Summary and key messages regarding Home and Money

This is a summary of the key information we found out about home and money worries:



- Nearly a third of people in our survey (31.3%) are very or a little worried about their finances – this was 41 people.
- Although most people who answered this question (63.3%) were not worried about their finances or were not sure (83 people).
- Almost a quarter of people (23.8%) in our survey are very or a little worried about their housing – this was 31 people.
- Although most of the people who answered this question (71.5%) were not worried about their housing or were not sure (93 people)

Whilst the numbers of people who were concerned about home and money are not very high, the experiences that people shared were of concern and we talk about these on the next page.

# Home and Money: more information about what people said is worrying them

## Home



## Money



We asked people 4 questions about how worried they were about things to do with Home and Money.

The questions we asked were:

- 1. Are you worried about your finances? This might include the money you have coming in or bills you have to pay or debts you might have.**
- 2. Are you worried about your housing? This might be worries now or for the future.**
- 3. If you are concerned about your finances, can you tell us what your concerns are? This might be to do with how to claim benefits, worries about debts, or other things like you have lost your job.**
- 4. If you have worries about housing, please tell us more.**

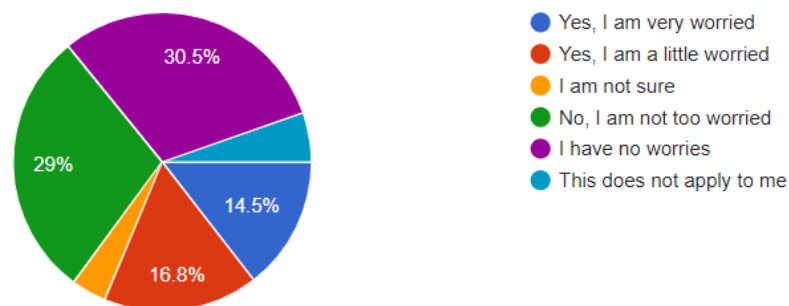
We also asked people what the one thing was that was causing them most concern, and how they think things could be improved. If this is related to Home and Money, we have included them in this report along with any other information we were told are concerns in this area.

## What did people tell us?

1. Nearly a third of people (31.3%) were worried about their finances. This was 41 people. Over half of people (59.5%) were not too worried or had no worries about their finances. This was 78 people. 5 people were not sure about this.

6. Are you worried about your finances? This might include the money you have coming in or bills you have to pay or debts you might have.

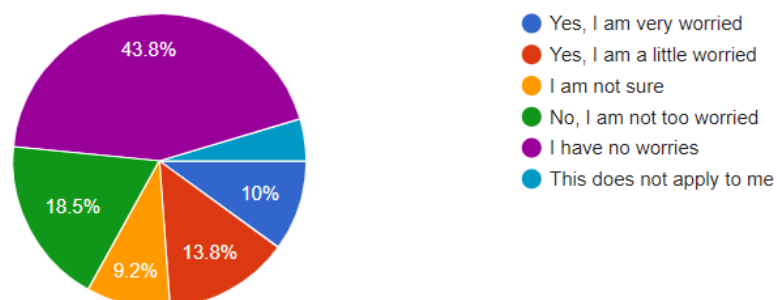
131 responses



2. Nearly a quarter of people (23.8%) were worried about their housing. This was 31 people. Nearly two thirds of people (62.3%) were not too worried or had no worries about their housing. This was 81 people. 12 people were not sure.

7. Are you worried about your housing? This might be worries now or for the future.

130 responses





# Experiences relating to Home and Money

People told us about their experiences in the areas of Home and Money, and we have been able to use this information to explore which areas are common to several people. We discuss these further below.

## Money and Finances

When asked about financial concerns, the responses covered the following themes:

### Access and eligibility to benefits



This appeared to be the biggest area of concern for those who commented in this section. For some people, understanding the benefits systems and the processes of claiming benefits are too complicated.

For others, their previous experiences had been so difficult that they were concerned about future applications and whether they will be eligible for benefits.

Delays in decisions were also an area of concern alongside the impact of paying back overpayment of benefits.

**“Understanding the benefits system and exploring information (is my concern).”**

**“The benefits system – how the questionnaires and assessments are dehumanising and traumatic with only enough to just about get by but no other options.”**

**“(I have) concerns around disability benefit assessments”**

“I’m worried about the hassle involved in being transferred to Universal Credit.”

“Since I’m unable to work and was rejected for benefits I am worried about the long-term financial situation when my wife retires, or if she should become sick.”

“My partner has to deal with all the paperwork concerning benefits. The forms are too complicated; they start at the beginning every time (even for a review where my condition is unchanged/slightly worsened) wasting time & resources for all. I have not claimed for PIP (yet) following the trauma of my ESA process in 2014-15. Dealing with DWP (communication and processes) is appalling. If I claimed PIP, we could get additional help with household tasks.”

“Constant reassessment of benefits and the form filling, stress that goes with it, had to retire early from a job I enjoyed I certainly wouldn’t be claiming benefits if I was able to still work in a decent paid job, it’s not a choice.”

“Pip now having to appeal against the court. Got stopped in Jan.”

“OAP pension office haven’t reacted to completed application form I submitted a while ago.”

“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.”

“Yes, but not responsible for many bills benefit forms are confusing to fill in. I need help to fill them in. I would need help to pay bills.”

“I got an inheritance and not sure what is ok to spend.”

“PIP benefit assessment review pending. Concerns that my award might be reduced or stopped, even though my condition has not improved since my assessment 3 years ago.”

“Having to pay back debt from benefits caused by being over paid benefits.”



## Concerns about family members

Some people had specific concerns about their family members.

**“I worry about my inability to work due to my son’s needs. I am not eligible for benefits due to having savings, but I worry about using all of my savings now and not having anything in the future if I am unable to return to work, or if I need to self-fund support for him.”**

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

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



## Cost of living

Some people were concerned about the cost of living and the costs of bills, rent and repairs.

Others were worried about getting into debt and how they can get help in this area.

It should be noted , that these were comments made almost a year ago and before the current “cost of living crisis.”

**“Cost of living (is my concern).”**

**“My income doesn’t fully support the lifestyle to which I aspire.”**

“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.”

“More around affordability of living costs, it doesn't present me with an issue at the moment, but there is always a concern.”

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

“Overspending.”

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

“Not able to have any decent amount of savings or decent income beyond benefits and yet I am judged as if I am avoiding work rather than ill through no fault of my own!”



## Unemployment, low wages and worries about the future

The impact of unemployment on finances and fears for the future were a concern for some people.

**“Partner lost his job, so less money coming in.”**

**“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.”**

**“I am not concerned about my immediate financial situation but worry about my future due to possible benefit cuts and difficulty finding and maintaining work.”**



## Ill health/sickness

The impacts of ill health on employment and other aspects of life were raised 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.”**

**“Life insurance after depression is very difficult to obtain.”**

## Access to services through the bank

This was a concern for 2 people who did not appear to have access to all bank services e.g. bank cards.

**“Would be helpful to have a bank card not just a cheque book. This way I can get money and pay for things online when needed.”**

**“No concerns generally. It would be beneficial to have a bank card to make payments than going to a bank to withdraw money.”**

**“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.”**



## Positive experiences

A few people were positive about the support they receive through a named financial support provider and a care provider who helped them with claiming their benefits and supported them with budgeting.

**“I am supported by (named provider) to claim my benefits and staff help me to budget each week.”**

**“(Named provider) helps us.”**

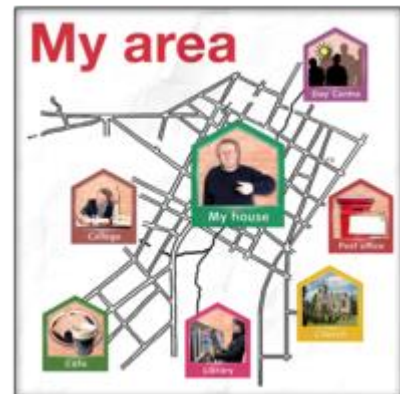
**“(named provider) helps.”**



# Housing

When asked about housing concerns, the responses covered the following themes:

**Housing availability, suitability, and security**



“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.....”

“Also, I have pets that are more important to me than most people, this is a huge barrier to housing but they are so important for my mental health and keeping me alive.”

“Having the house taken off us.”

“I have no current concerns but experience ‘background anxiety’ regarding housing due to being homeless in the past.”

“Entry locks got changed.”

“Concern whether my son will be able to have suitable housing for his needs.”

“Landlord does not know I am no longer working! Wanting to move to another nearby area but never considered as in sufficient need for those properties I apply for.”

“Currently living in sheltered housing but is really not geared for those with mobility issues, as previously mentioned. As far as I can see in my local area there isn’t anything and I haven’t a clue what is available for younger people



with mobility issues. When I get older and less mobile I have a dread of being stuck in a flat only able to go as far as a mobility scooter will take me, and they are not comfortable for long journeys. I can't take it on public transport like a bus. It's a grim prospect and really affects my mental well-being."

"Flat need knocking down. I can't live in this wee filled place. Making my dog and me very ill. The tenant before let his big dog use it as a toilet."

"Finding housing."

"Housing, suitable housing for people with disabilities, e.g. access. I currently live in sheltered housing for over 55's washing lines are on slope on grass, doors are heavy, no chair lifts for upstairs flats, parking is limited near the complex, alternative is on busy main road. What happens when I get even older and can't drive, scooter store is away from main building and difficult to access, I've not seen any housing that really caters for the less mobile, wheelchair/mobility scooter users that doesn't either look like an institution or cost a fortune."





## Cost of living and costs of housing

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

**“Worried that I may not be able to pay my mortgage.”**

**“Cost of private rentals.”**

**“The bills I get.”**

**“Repairs are needed but I can’t afford them.”**

**“I don’t really understand all the things that need to be done to keep a house in good condition.”**

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



## Poor experiences

People have had poor experiences with both housing providers and with neighbours....

**“My neighbours don’t understand my needs and although I have tried to help them do this somehow I haven’t been very successful.”**

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

**“(Named housing authority) or (Named housing association) are not very helpful. I find them discriminative. I have suffered organisational abuse, emotional abuse.”**

**“Next door neighbours house sometime when I sleep.”**

## Lack of independence

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

**“I worry that I won’t be in a position with my health or finances to regain independence.”**

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



## Other Research

Some of our findings in relation to Home and Money are similar to other research and information gathering.

For more information, please see the following reports:

### Money and Finances

- 1) **Barnwood Trust, “Our Changing World: A report into disability and mental health in Gloucestershire during the COVID-19 pandemic” highlighted barriers to accessible services and technology. Sept 2022**

<https://www.barnwoodtrust.org/wp-content/uploads/2020/09/Our-Changing-World-Exec-Summary-v6.pdf>

- 2) **Reform: Working Welfare: A radically new approach to sickness and disability benefits – including a video**

<https://reform.uk/research/working-welfare-radically-new-approach-sickness-and-disability-benefits>

- 3) **Citizens Advice Wandsworth: Breaking Down the Barriers to Disability Benefits**

<https://cawandsworth.org/wp-content/uploads/2017/06/DASCAS-Report-Final.pdf>

- 4) **Gov.Uk: UK Disability Survey 2021**

<https://www.gov.uk/government/publications/uk-disability-survey-research-report-june-2021/uk-disability-survey-research-report-june-2021>

## Housing

**1) Gov.Uk: UK Disability Survey June 2021**

<https://www.gov.uk/government/publications/uk-disability-survey-research-report-june-2021/uk-disability-survey-research-report-june-2021>

**2) Article from Each Other: A Shortage of Accessible Housing is Affecting Disabled People – Feb 2022**

<https://eachother.org.uk/shortage-accessible-housing-disability-rights/>

**3) Equality Human Rights: 2018 Housing and Disabled People, Britain's Hidden Crisis**

<https://www.equalityhumanrights.com/sites/default/files/housing-and-disabled-people-britains-hidden-crisis-main-report.pdf>

## Recommendations

- **More accessible information is needed to ensure people understand the benefits system and what support is available.**
- **The government urgently need to review the benefits system in relation to both the initial claims and appeal systems with a view to simplifying the system, enhancing accessibility, and facilitating a level of income that enables a decent quality of life.**
- **Additionally, the review needs to consider taking a longer-term view to reduce repeated applications and the costs and stress associated with them.**
- **Greater consideration is needed within the benefits system of the additional costs linked to people's impairments or health needs.**
- **More independent support needs to be available to assist people with benefit applications and appeals. Staff working in such support services need to have a good understanding of the needs of the people they are supporting.**
- **The benefits and housing allocation systems should facilitate individual independence and encourage growth. This will require structural process changes including in housing allocation systems.**
- **More support and advice are needed to assist people with budget management in a very challenging financial climate.**

- **Practical and financial support needs to be extended for those in employment who are struggling to manage.**
- **Greater practical support should be available to people when they experience difficulties with their neighbours, some of which may be discrimination.**
- **There needs to be more availability of accessible and adaptable housing, to address the lack of options for accessible homes, and so that more people can stay in their home as their needs change or they age.**

## What Will Inclusion Gloucestershire Do Next

We will share this report with providers of housing services and District Councils in Gloucestershire and with other local organisations and groups.

The report will be available on our website, publicised on social media and shared with individuals who were part of the survey and gave us their contact details.

We will connect with other user led organisations and campaign to national government about the need for benefit reform.

We will connect with local organisations and forums related to housing to ensure proactive attention to the recommendations in this report.

We will ensure that in all forums in which we are involved we share the experiences and recommendations with decision makers. This includes connecting with the following workstreams and groups:

- **Learning Disability Partnership Board**
- **Physical Disability and Sensory Impairment Partnership Board**
- **Autism Partnership Board**
- **Carers Partnership Board**
- **Mental Health and Well Being Partnership Board**

We will continue to actively engage with people who face disabling barriers to seek their views and experiences in relation to finances, benefits, and housing via our Speak Up Groups; MHELO (Mental Health Experience Led Opportunities) Focus Groups; Inclusion Hubs; our user led Quality Checking visits and our regional network of self-advocacy groups.

**If you would like any information on any of the above activities, please visit our website or contact us on the email below:**

<https://www.inclusiongloucestershire.co.uk/our-services/>  
[info@inclusion-glos.org](mailto:info@inclusion-glos.org)

*And finally, thank you!*



We would like to thank everybody who gave their time to complete our survey and share their experiences with us.

We would also like to thank our small team of volunteers who have given their time and insight to enable us to present people's experiences in this report.



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