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HOW HAS THE COST-OF-LIVING CRISIS IMPACTED THE MAJORITY OF ADULTS IN ENGLAND?

7BUIS009W DATA VISUALISATION AND DASHBOARDING

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INDIVIUDAL COURSEWORK REPORT



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INTRODUCTION

The COVID-19 epidemic which happened three years ago put a strain on the global economy as a whole. The cost of living in the UK has been on a rise since early 2021. Eurostat reported in July 2022 that the UK's annual inflation rate of 10.1% was higher than in some comparable economies such as France (6.8%), Germany (8.5%), and the Eurozone average (8.6%) (Francis-Devine, et al., 2022).

One of the measures of inflation in consumer prices in the United Kingdom is the Consumer Price Index (CPI). The Office of National Statistics (ONS) reports that the 10.1% rate recorded for CPI in July of this year was the highest inflation rate since the CPI records' inception in 1989. Inflation in the UK is being driven by Covid-19, Russia's invasion of Ukraine, and supply chain-related issues. These shortages are driving prices higher, making the cost of living more expensive (Morgan, 2022).

The high cost of living refers to the amount of money required to maintain a certain standard of living, which includes the cost of necessities such as housing, food, healthcare, education, and transportation. When the cost of living is high, it can be difficult for people to afford these necessities, which can have a negative impact on their overall well-being and quality of life. The goal of this study is to learn how the high cost of living has affected the majority of adults in England, including how it has affected their ability to afford necessities, overall financial stability, and overall well-being. It is likely that the high cost of living has had a negative impact on many adults in England, and this research aims to better understand the extent of this impact and to identify potential solutions to address it.

DATA ACQUISITION

The data was obtained from the Office for National Statistics (ONS) website, the United Kingdom's largest independent producer of official statistics and its recognised national statistical institute. They are in charge of gathering and disseminating statistics on the economy, population, and society at the national, regional, and local levels. Every ten years, they also conduct a census in England and Wales (About us - Office for National Statistics, no date).

The data downloaded is a survey conducted about the impact of rising living costs on adults in the United Kingdom. Data on expenditure and the factors that influence it, such as household composition and income, are included. The survey questions and notes on the category break down about the data can be found in the appendix.

Source:

<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/datasets/impactofincreasedcostoflivingonadultsacrossgreatbritain>

Here is a screenshot of how the unprocessed data looks like:

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Worksheet 1.1: Experience of increase in cost of living, reasons why and actions taken as a result by age and sex												
2	Great Britain, 22 June to 11 September 2022												
3	Source: Opinions and Lifestyle Survey												
4	Date published: 25 October 2022												
5	This worksheet contains three tables. Tables 1.1a and 1.1b are presented next to each other horizontally with a blank column in between. Tables 1a and 1c are presented vertically with a blank row in between.												
6	Table 1.1a contains percentage estimates. Table 1.1b contains the associated confidence intervals. Table 1.1c contains the rounded weighted counts and sample sizes for the survey question.												
7	Some cells refer to notes which can be found in the Notes worksheet.												
8	Some cells in these tables are empty because the survey questions are listed and do not have corresponding data. Data are listed against the appropriate response option, weighted count or sample size.												
9	LCL = lower confidence interval. UCL = upper confidence interval.												
10	Freeze panes are turned on. To turn off freeze panes select the 'View' ribbon then 'Freeze Panes' then 'Unfreeze Panes' or use [Alt W, F].												
11	Return to table of contents												
12	Table 1.1a: Estimates												
13	Survey question and response options												
14	Over the last month, has your cost of living changed?												
15	My cost of living has increased	89	81	90	91	90	88	90	88	90	78		
16	My cost of living has stayed the same	10	17	9	7	9	10	9	9	10	14		
17	My cost of living has decreased	1	1	1	1	1	1	1	1	1	0		
18	Among those who said "My cost of living has increased":												
19	Over the last month, for what reasons has your cost of living increased? [note 1]												
20	My gas or electricity bills have increased	81	69	83	84	81	81	81	80	82	66		
21	My rent or mortgage costs have increased	16	20	20	15	5	15	16	15	17	17		
22	The price of my food shop has increased	95	87	96	97	96	94	95	94	95	85		
23	The price of my fuel has increased	75	68	74	80	77	77	73	74	76	64		
24	The price of my public transport has increased	13	25	17	8	3	12	14	12	14	22		
25		e	e	e	e	e	e	e	e	e	e		

Figure 1: Raw Cost of Living Data

DATA PREPARATION

The data gathered explores two main points i.e., whether the cost of living has changed and if so what impact has it had on the respondents. The data consisted of a sample size for the various categories as well as their respective percentages. Because of this, the percentages were used to calculate the total respondents for each category for both of the main points.

The selected categories for visualisation are as follows:

1. Age
2. Sex/Gender
3. Ethnicity
4. Region/Country
5. Rural or Urban
6. Employment status

The processed data now looks like this.

	All persons %	Total Resp	Aged 16 to 29 years %	Aged 16 to 29 years Resp	Aged 30 to 49 years %	Aged 30 to 49 years Resp	Aged 50 to 69 years %	Aged 50 to 69 years Resp	Aged 70 years and over %	Aged 70 yrs+ and over Resp	Men %	Men Resp	Women %	Women Resp
1 Survey question and response options														
2 Over the last month, has your cost of living changed?														
3 My cost of living has increased	89	11846	81	891	90	2097	91	4495	90	4,455	88	5,201	90	6,660
4 My cost of living has stayed the same	10	1331	17	187	9	210	7	346	9	446	10	591	9	666
5 My cost of living has decreased	1	133	1	11	1	23	1	49	1	50	1	59	1	74
6 Among those who said "My cost of living has increased":								0						
7 Over the last month, for what reasons has your cost of living increased? (note 1)								0						
8 My gas or electricity bills have increased	81	9595	69	615	83	1741	84	3776	81	3,609	81	4,213	81	5,395
9 My rent or mortgage costs have increased	16	1895	20	178	20	419	15	677	5	223	15	780	16	1,066
10 The price of my food shop has increased	95	11254	87	775	96	2013	97	4375	96	4,277	94	4,889	95	6,327
11 The price of my fuel has increased	75	8864	68	606	74	1552	80	3608	77	3,430	77	4,005	73	4,862
12 The price of my public transport has increased	13	1540	25	223	17	356	8	361	3	134	12	624	14	932
13 Other	6	711	6	53	7	147	4	180	4	178	5	260	6	400
14 Among those who said "My cost of living has increased":														
15 Which of the following are you doing because your cost of living has increased? (note 1)														
16 Shopping around more	39	4620	30	267	37	776	46	2068	41	1,827	39	2,028	40	2,664
17 Spending less on food shopping and essentials	44	5212	44	392	48	1007	45	2023	30	1,337	43	2,236	44	2,930
18 Spending less on non-essentials	62	7344	64	570	68	1426	61	2742	53	2,361	60	3,120	65	4,329
19 Cutting back on non-essential journeys in my vehicle	44	5212	34	303	42	881	49	2203	48	2,138	45	2,340	43	2,864
20 Using less fuel such as gas or electricity in my home	52	6180	38	339	51	1069	59	2652	57	2,539	52	2,704	52	3,463
21 Making energy efficient improvements to my home	16	2132	20	178	19	398	18	809	16	713	18	936	19	1,265
22 Using my savings	26	3080	28	249	28	587	23	1034	22	980	24	1,248	27	1,798
23 Using credit more than usual, for example, credit cards, loans or overdrafts	14	1658	13	116	23	482	10	450	4	178	13	676	15	999
24 Other	2	237	2	18	2	42	1	45	1	45	2	104	2	133
25 None of these	6	948	10	89	7	147	7	315	10	446	9	468	7	466
26														
27 Table 1.1c: Associated weighted counts and sample sizes														
28 Survey question	All persons		Aged 16 to 29 years		Aged 30 to 49 years		Aged 50 to 69 years		Aged 70 years and over		Men %		Women %	
◀ ▶ Selected Categories 1	Selected Categories 2	Cover_sheet	Table_of_contents	Notes	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	+	

Figure 2: Selected Category Data 1

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
	All persons %	All persons Resp	Aged 16 to 29 years %	Aged 16 to 29 years Resp	Aged 30 to 49 years %	Aged 30 to 49 years Resp	Aged 50 to 69 years %	Aged 50 to 69 years Resp	Aged 70 years and over %	Aged 70 years and over Resp	Men %	Men Resp	Women %	
1 Survey question and response options														
2 Among those who said they have gas or electricity supplied to their home:														
3 Are you behind on payments for your gas or electricity bills?														
4 Yes	5	658	5	53	7	161	4	196	2	98	4	234	5	
5 No	90	11844	79	837	89	2047	94	4606	96	4704	91	5314	89	
6 Not sure	5	658	15	159	4	92	2	98	2	98	5	292	6	
7 Among those who pay energy bills:														
8 How easy or difficult is it to afford your energy bills?														
9 Very easy	9	1148	8	58	9	203	10	488	10	488	11	625	8	
10 Somewhat easy	35	4463	26	190	35	791	36	1757	41	2001	35	1988	34	
11 Somewhat difficult	35	4463	33	241	35	791	37	1806	34	1659	35	1988	36	
12 Very difficult	10	1275	13	95	13	294	9	439	5	244	9	511	11	
13 Don't know	6	765	15	110	5	113	4	195	5	244	5	284	7	
14 Prefer not to say	4	510	5	37	4	90	4	195	5	244	4	227	4	
15 Very or somewhat easy (note 11)	44	5610	34	248	44	994	46	2245	51	2489	47	2670	42	
16 Very or somewhat difficult (note 11)	45	5738	46	336	48	1085	46	2245	39	1903	44	2499	47	
17 Among those who are currently paying rent or mortgage payments:														
18 Have your rent or mortgage payments gone up in the last 6 months?														
19 Yes	32	1686	22	183	29	583	43	761	42	277	31	732	32	
20 No	57	3004	47	390	66	1327	52	920	52	343	59	1392	55	
21 Don't know	9	474	27	224	4	80	3	53	4	26	7	165	10	
22 Prefer not to say	2	105	4	33	2	40	1	18	1	7	2	47	2	
23 Among those who are currently paying rent or mortgage payments:														
24 Are you behind on your rent or mortgage payments?														
25 Yes	3	158	2	17	3	60	4	71	1	7	3	71	3	
26 No	92	4848	83	689	95	1910	95	1682	98	647	93	2195	91	
27 Not sure	4	211	14	116	2	40	1	18	1	7	3	71	5	
28 Among those who are currently paying rent or mortgage payments:														
29 How easy or difficult is it to afford your rent or mortgage payments?														
30 Very easy	13	685	9	75	13	261	16	283	17	112	15	354	11	
31 Somewhat easy	40	2108	28	232	44	884	42	743	44	290	40	944	39	
32 Somewhat difficult	25	1318	18	149	26	523	28	496	21	139	25	590	25	
33 Very difficult	6	316	5	42	7	141	5	89	3	20	5	118	7	
◀ ▶ Selected Categories 1	Selected Categories 2	Cover_sheet	Table_of_contents	Notes	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	+	

Figure 3: Selected Category Data 2

DATA ANALYSIS & VISUALISATIONS

To understand "How the cost of living has impacted the majority of adults in England?" it is necessary to investigate the dataset's various responses and categories. Is the cost of living really affecting people? If so, which group is most affected? How do the various regions stack up against one another?

In order to answer the questions listed above, the survey takes into consideration a wide range of factors, including income levels, age, gender, occupation and other contributing factors. Additionally, the dataset also examines how different regions in England have been impacted

by the rising cost of living, providing a detailed comparison of urban and rural areas. Furthermore, the survey delves into the specific areas of daily life that have been impacted by cost increases, including housing, food, transportation, and bills. By analysing and visualising the data collected from a large and diverse sample of adults in England, the survey aims to provide a clear and nuanced picture of how the cost of living is impacting the majority of adults in England.

Based on the sample size provided by the data, the Pie Chart (Figure 4) which is used to display the proportion of different categories of data as a whole shows that 89% of all respondents have seen an increase in their cost of living expenses. Furthermore, 10% of respondents have seen no increase in their living expenses, while only 1% have seen a decrease in their expenses.

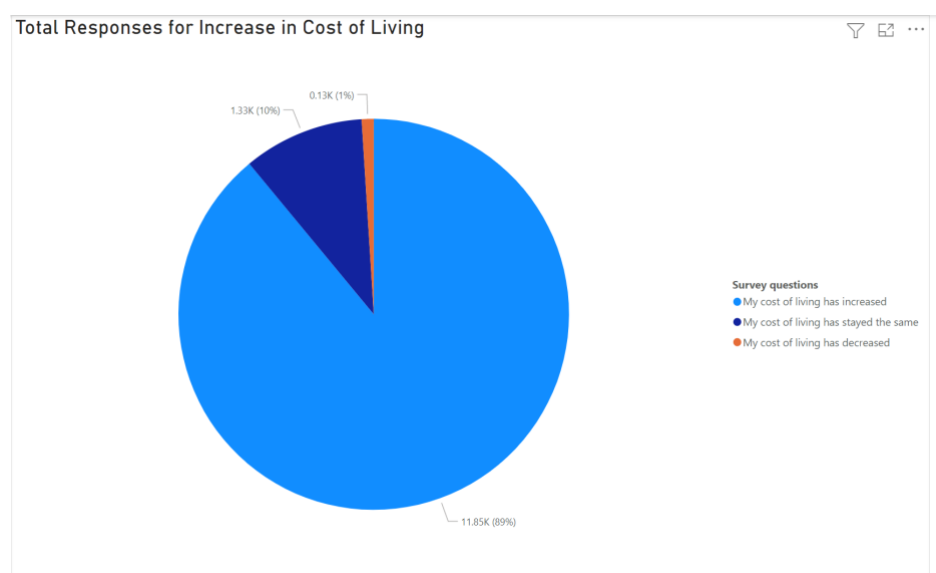


Figure 4: Survey Response for Cost of Living

Using the 89% of respondents who have seen an increase in their cost of living, the survey delves deeper into the various factors that contribute to this increase. Additionally, the bar chart (Figure 5) illustrates that there is a notable increase in the costs of housing, bills, and transportation, which further contributes to the financial strain experienced by respondents. The data also suggests that the increase in prices has led to a reduction in disposable income, with many respondents reporting that they are now living paycheck to paycheck and unable to save money. Furthermore, the survey also revealed that many people have been forced to cut back on non-essential expenses, such as entertainment and travel, to make ends meet. Overall, the bar chart provides a clear picture of how the increase in the cost of living is affecting respondents and highlights the various areas where they are being impacted financially.

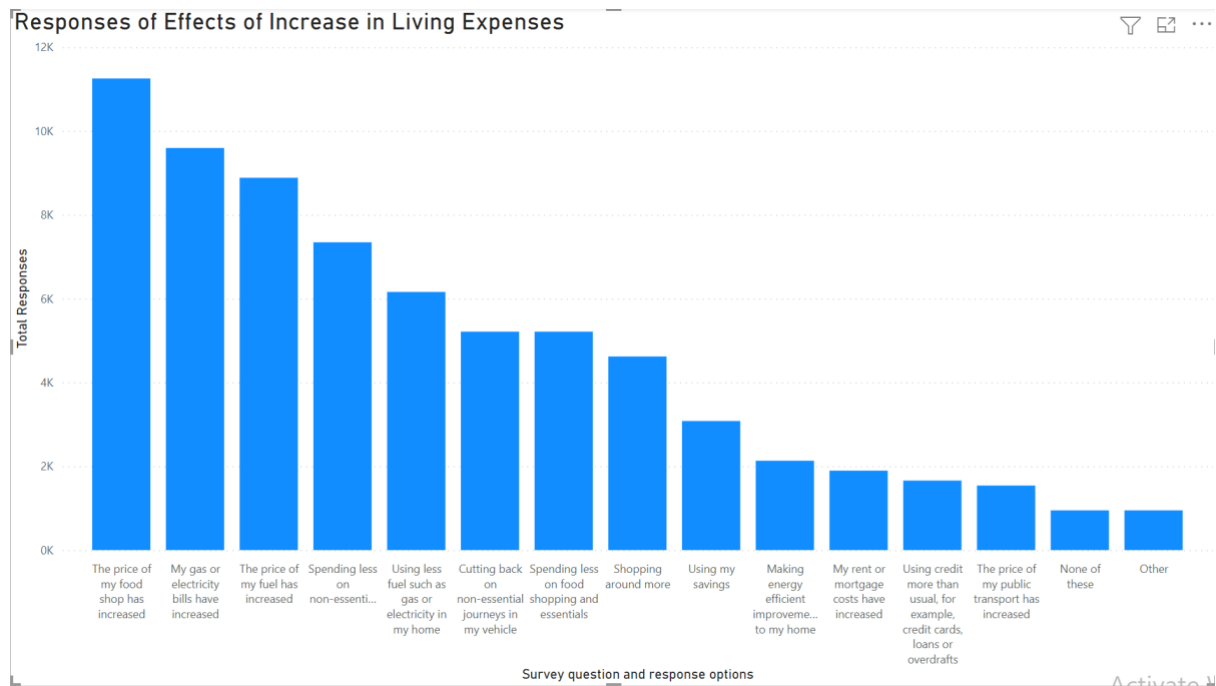


Figure 5: Effects of High Cost of Living

Additionally, the stacked chart below illustrates that there is a significant disparity between the number of men and women who have reported a moderate increase in expenses. While a relatively equal number of men and women fall into the high cost of living category, a larger percentage of men fall into the moderate increase category compared to women.

In addition, the bar chart shows that a higher percentage of older groups more particularly those over fifty years have reportedly experienced significantly high inflation costs than the younger age groups, those in the range of sixteen to forty-nine.

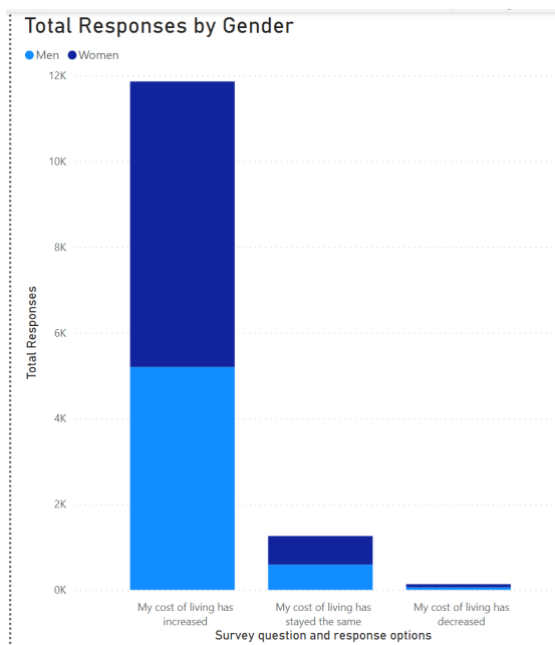


Figure 6: Gender

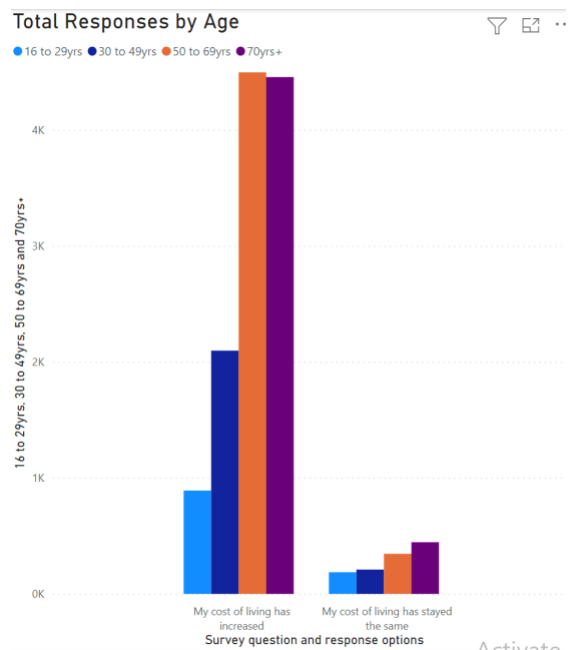


Figure 7: Age

Using the bar chart below (Figure 8), the data also shows that those who are retired and those that are self employed or employed are also disproportionately impacted by the rising cost of living. These groups have reported a higher financial strain and difficulty in covering the cost of necessities. This suggests that whether retired or working, they are still struggling to make ends meet and often have to make significant sacrifices in other areas of their lives such as cutting back on leisure activities. This highlights how employment status plays a major role in determining an individual's ability to cope with the rising cost of living.

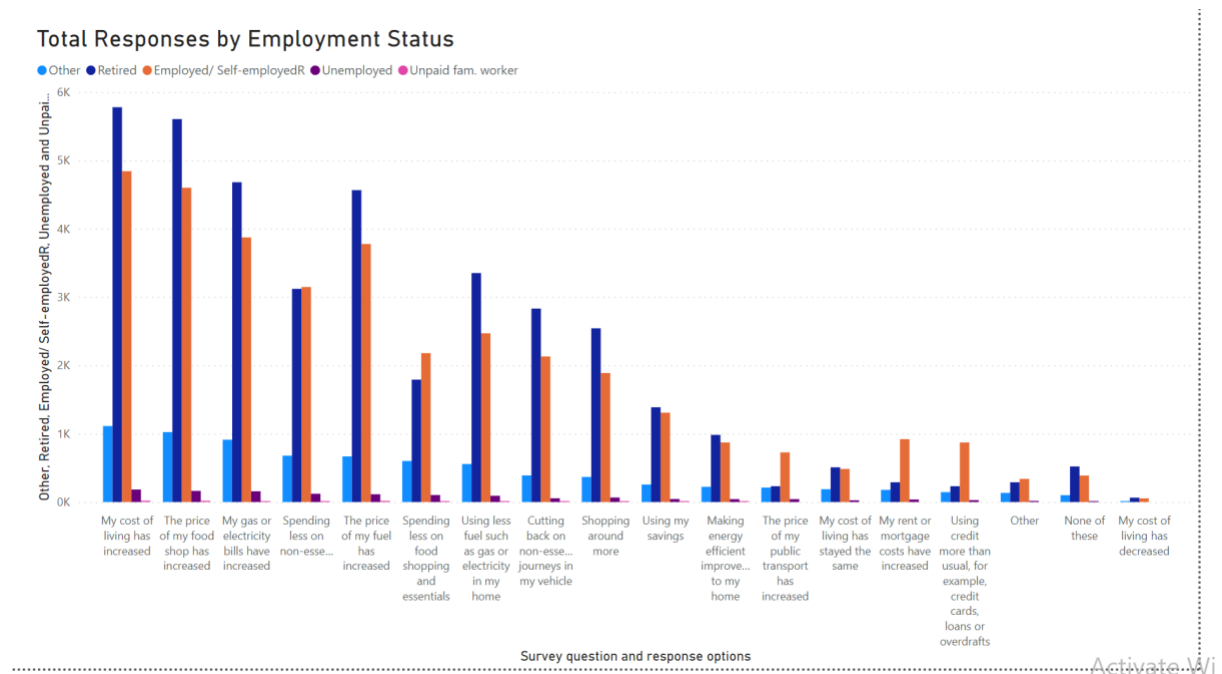


Figure 8: Employment Status

Exploring the disparity of the cost of living amongst ethnic groups Figure 9 shows that people who identify as white are the majority of respondents who are experiencing these challenges based on the data provided, with a notable over-representation of those respondents in the high-cost-of-living bracket. It is important to note that the survey may not have captured the full extent of the issue, as there may be an underrepresentation of certain ethnic groups in the dataset which could skew the results. Thus, there is a need for further research to fully understand and address the impact of the cost of living on different ethnic groups.

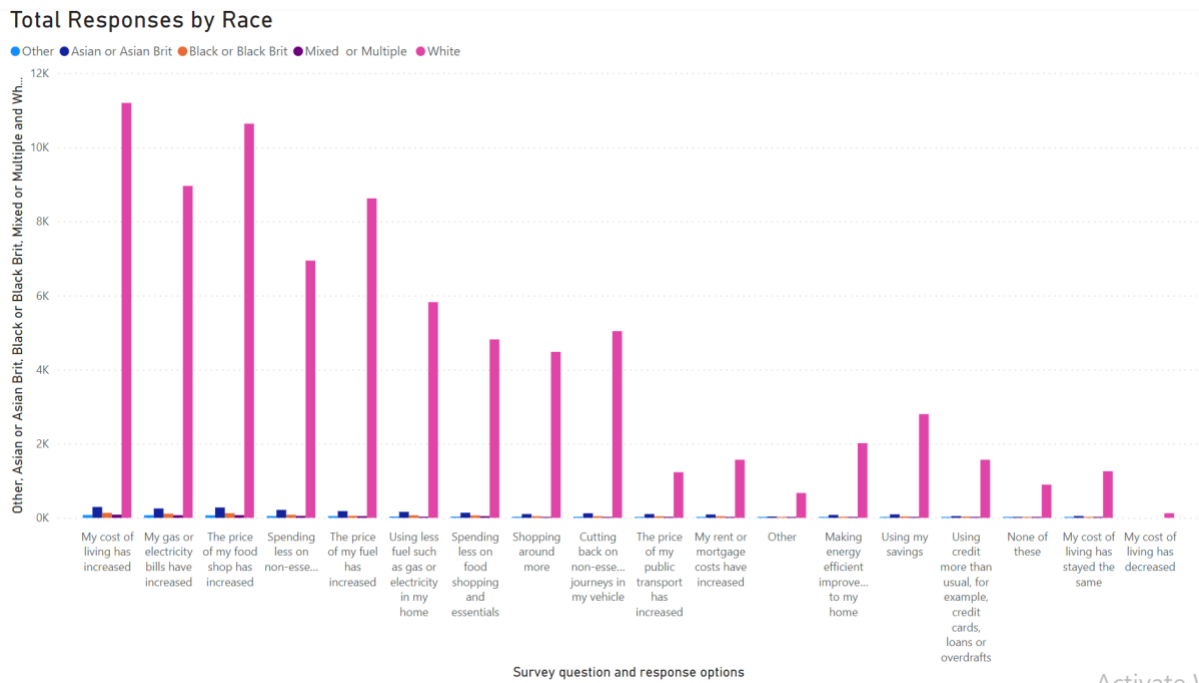


Figure 9: Ethnic Groups

With London being the city centre of England, it was important to investigate whether or not people in this area have experienced any difficulties with the cost of living. Based on the sample size, the pie chart (Figure 10) shows that 91.9% of respondents in London have seen an increase in the cost of living, while 7.0% have seen no change and 1% have seen a decrease in their expenditure.

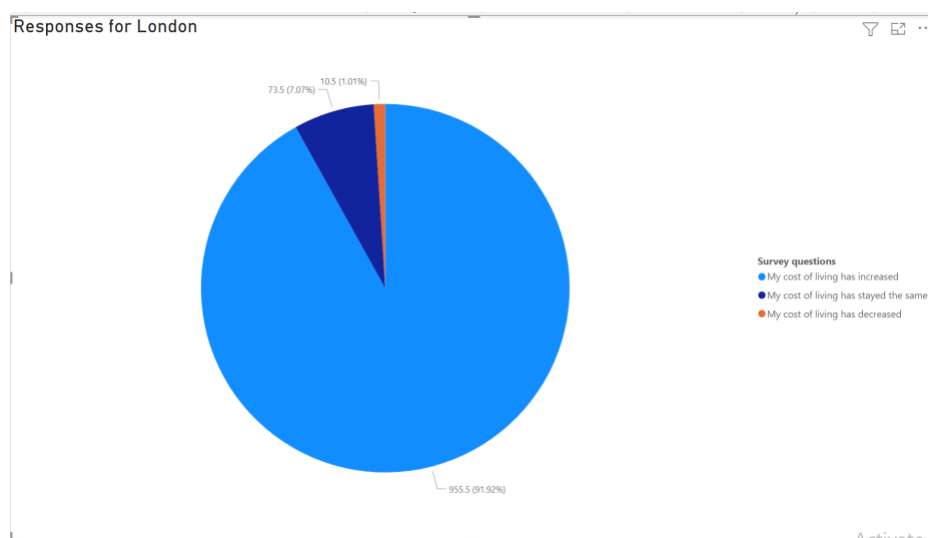


Figure 10: Survey Response for London

Comparing London to the other parts of England, i.e., North West, North East, South East and South West, it is surprising to see that the cost of living in South East is significantly higher than in other regions of England, with a larger percentage of respondents reporting high costs of living in comparison to other areas. Overall, this chart (Figure 11) provides a clear picture of the financial challenges faced by respondents in the various regions and highlights the specific areas of life that are most affected by the rising cost of living.

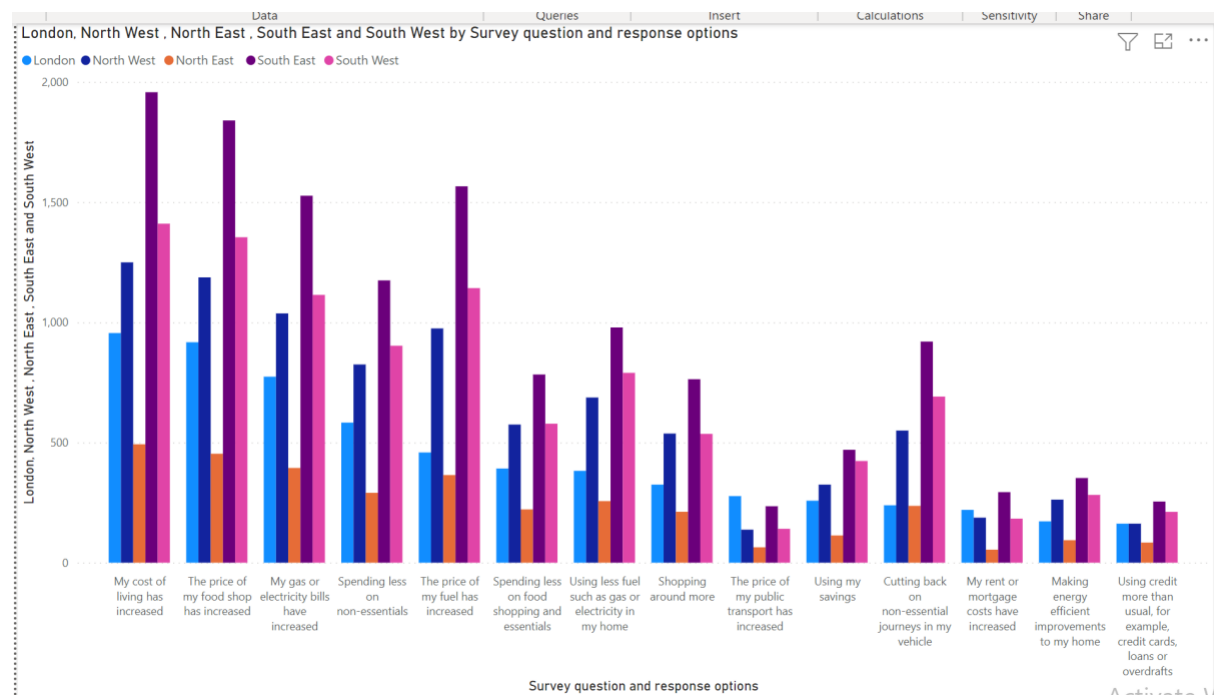


Figure 11: Survey Response for Regions

The stacked chart below (Figure 12) shows the disparities between the rural and urban areas in England, excluding London. There is a significant gap between the responses from urban and rural areas, with urban areas showing a much higher percentage of responses across the board. This suggests that people living in urban areas are experiencing a greater increase in prices compared to those living in rural areas. This could be due to a variety of factors, such as higher demand for goods and services in urban areas, higher cost of living, age or employment etc. Additionally, the visualisation indicates that this trend is consistent across a wide range of categories, including housing, transportation, and food costs, further solidifying the conclusion that urban dwellers are facing more financial pressures than those in rural areas.

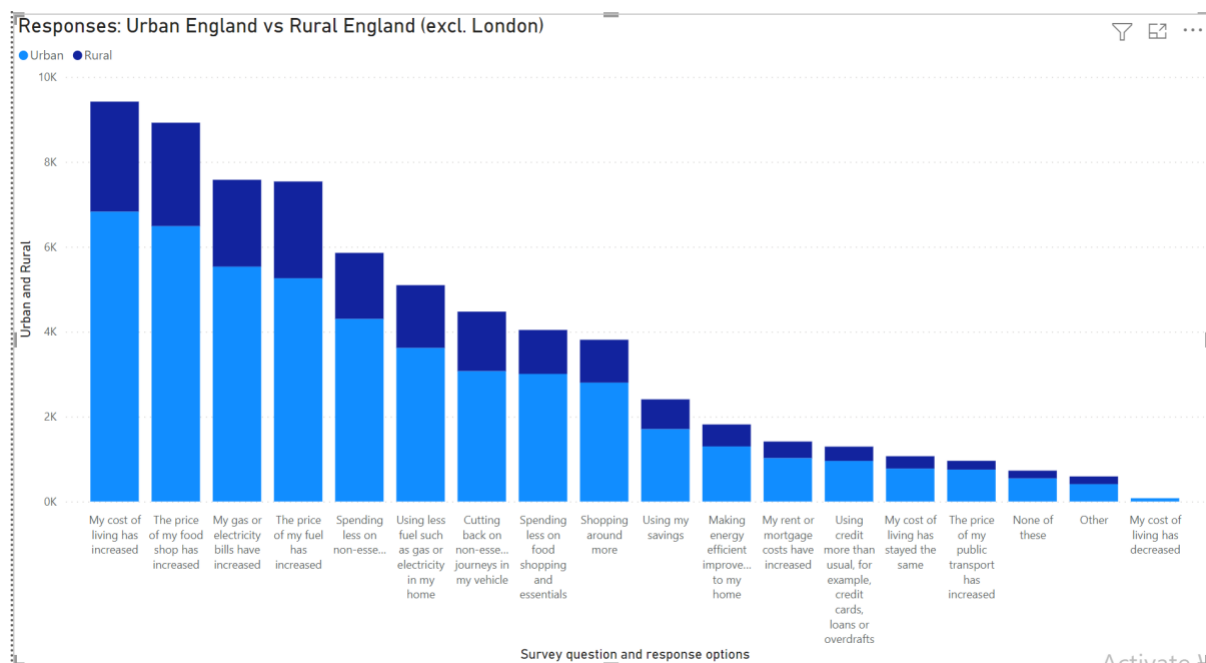


Figure 12: Rural vs Urban Responses

Following analysis of the various visualizations above, it can be concluded that the majority of adults living in England are experiencing some form of high cost of living. However, it is also important to explore whether or not only respondents in England are going through these challenges. As seen from the bar chart below (Figure 13), it can be observed that the cost of living in England is significantly higher as compared to the living standards in Wales and Scotland. This means that respondents from England are not alone in their struggles with high costs of living, but that the issue is even more pronounced in England when compared to other parts of the United Kingdom.

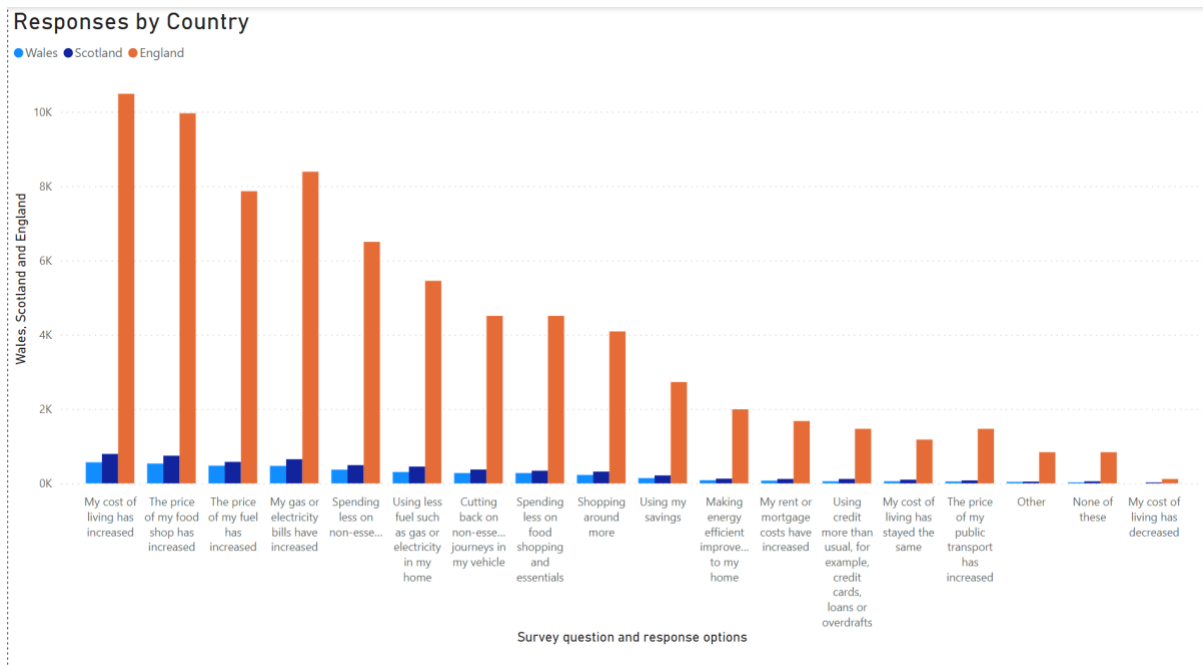


Figure 13: Survey Responses for Countries

The second part of the survey explores the impact that the cost of living is having on people experiencing these challenges. The stacked chart below (Figure 14), categorized by gender visualizes the difficulties people encounter in managing the rise in prices for necessities and amenities, in this instance, energy bills. It can be seen that a majority of respondents who are women have a hard time affording these amenities as compared to men. This indicates that women may be disproportionately impacted by the rising cost of living and have a harder time covering their basic needs. This could be due to a variety of factors, such as differences in income and employment opportunities, as well as traditional gender roles and responsibilities. Additionally, these findings point out a significant gap in terms of gender equality and the need to pay attention to social and economic issues women are facing.

Survey Response of people experiencing difficulties by Gender

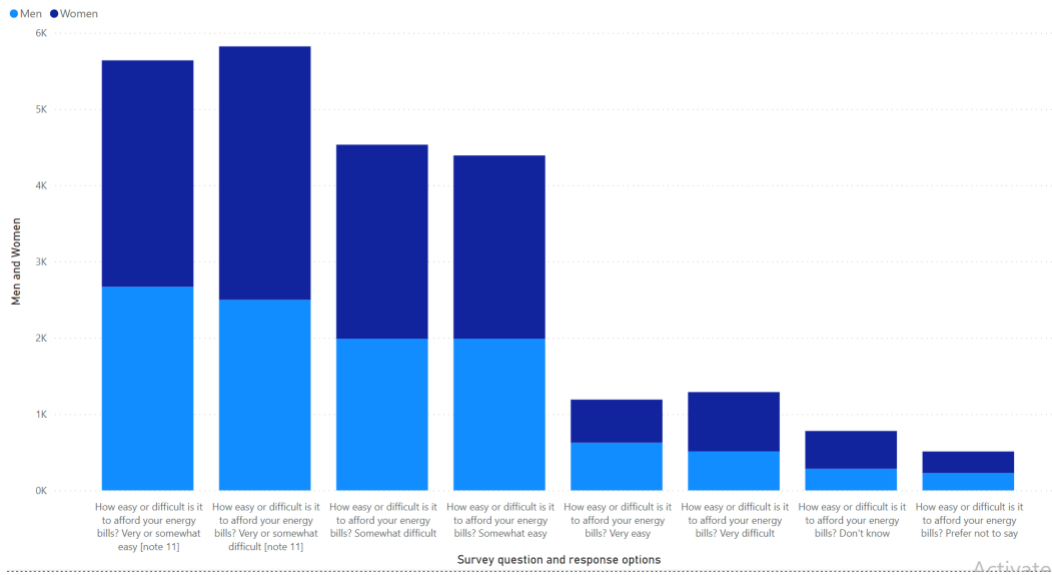


Figure 14: Impact results by Gender

Now that it has been established that people find it difficult to keep up with their bills, the survey explores whether or not people have resulted in defaulting on their payments due to these challenges. The bar chart below (Figure 15) shows that, despite the difficulties, a majority of people have responded 'No' to whether or not they are behind on their bills. This suggests that most people are taking steps to keep up with their payments, such as reducing some expenses as was previously described.

Total Responses of people with Pending Bills

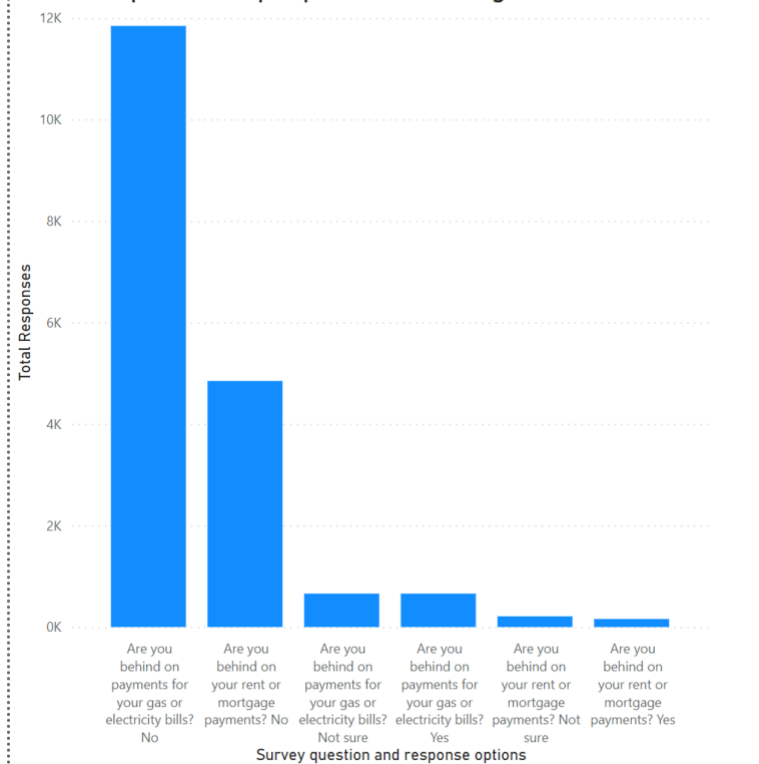


Figure 15: Pending Bills

CONCLUSION

The cost of living crisis in Great Britain has had a significant impact on the majority of adults living in the country. The crisis, which has been ongoing for several years, has led to several challenges for people of all ages and income levels.

One of the major ways in which the cost of living crisis has impacted adults in Great Britain is through the rising cost of energy bills. The cost of energy bills in a home has become increasingly unaffordable for many people. The cost of necessities such as food and healthcare has also increased, making it more difficult for many adults to make ends meet. The rise in the cost of transportation, such as gasoline and public transportation fares, has also made it more difficult for people to get to work or school, leading to additional financial stress. The cost of living crisis has also led to an increase in the number of people living in poverty. This includes adults who are working full-time but are still unable to meet their day-to-day needs, as well as those who are unemployed or underemployed.

Overall, the cost of living crisis has had a significant and negative impact on the majority of adults in Great Britain. It has led to increased financial hardship for many people and has made it more difficult for them to meet their basic needs.

The issue has also become a political one, with the labor party and some economists highlighting the rise in inequality and calling for policies that would raise wages and improve public services or benefits to address the problems.

APPENDIX

1	Survey question and response options
2	Over the last month, has your cost of living changed?
3	My cost of living has increased
4	My cost of living has stayed the same
5	My cost of living has decreased
6	Among those who said "My cost of living has increased":
7	Over the last month, for what reasons has your cost of living increased? [note 1]
8	My gas or electricity bills have increased
9	My rent or mortgage costs have increased
10	The price of my food shop has increased
11	The price of my fuel has increased
12	The price of my public transport has increased
13	Other
14	Among those who said "My cost of living has increased":
15	Which of the following are you doing because your cost of living has increased? [note 1]
16	Shopping around more
17	Spending less on food shopping and essentials
18	Spending less on non-essentials
19	Cutting back on non-essential journeys in my vehicle
20	Using less fuel such as gas or electricity in my home
21	Making energy efficient improvements to my home
22	Using my savings
23	Using credit more than usual, for example, credit cards, loans or overdrafts
24	Other
25	None of these

Figure 16: Survey Questions for Category 1

12	Table 2.1a: Estimates
13	Survey question and response options
14	Among those who said they have gas or electricity supplied to their home:
15	Are you behind on payments for your gas or electricity bills?
16	Yes
17	No
18	Not sure
19	Among those who pay energy bills:
20	How easy or difficult is it to afford your energy bills?
21	Very easy
22	Somewhat easy
23	Somewhat difficult
24	Very difficult
25	Don't know
26	Prefer not to say
27	Very or somewhat easy [note 11]
28	Very or somewhat difficult [note 11]
29	Among those who are currently paying rent or mortgage payments:
30	Have your rent or mortgage payments gone up in the last 6 months?
31	Yes
32	No
33	Don't know
34	Prefer not to say
35	Among those who are currently paying rent or mortgage payments:
36	Are you behind on your rent or mortgage payments?
37	Yes
38	No
39	Not sure
40	Among those who are currently paying rent or mortgage payments:
41	How easy or difficult is it to afford your rent or mortgage payments?
42	Very easy
43	Somewhat easy
<div> <div>◀ ▶</div> <div>1.6 1.7 1.8 Sheet2 1.9 1.10 1.11</div> </div>	

Figure 17: Survey Questions for Category 2

The following notes are attached to the data:

1. Respondents were able to choose more than one option.
2. Further information on the definition of rural and urban areas in Great Britain, England, Wales and Scotland is available as linked.
3. The definition of disability used is consistent with the core definition of disability under the Equality Act 2010. A person is considered "disabled" if they self-report having a physical or mental health condition, illness or impairment that has lasted or is expected to last 12 months or more, and that this reduces their ability to carry out day-to-day activities.

4. The ethnicity disaggregation used has been chosen to provide the most granular breakdown possible, whilst producing robust estimates based on sample sizes, in line with the GSS Ethnicity Harmonised standard.
5. The five-category ethnicity breakdown includes:
 - White: White British, White Irish, Other White
 - Mixed/Multiple ethnic groups: White and Black Caribbean, White and Black African, White and Asian or Any other Mixed/Multiple ethnic background
 - Asian or Asian British: Indian, Pakistani, Bangladeshi, Chinese or any other Asian background
 - Black or Black British: African, Caribbean or Any other Black/African/Caribbean background
 - Any other ethnic group: Arab or Any other ethnic group
 - The ethnic minority group includes all non-White ethnicity breakdowns.
6. A respondent is “in employment” if their employment status is either employee, self-employed or unpaid family worker. This is different to the definition used in our Labour Market estimates which also include a small number of people on government training schemes. The Opinions and Lifestyle Survey does not ask whether a person is on a government training scheme.
7. Personal annual gross income is self-reported on the OPN survey and therefore should be treated with caution. A respondent’s income information does not represent equivalised household income, which takes into account that households with more people will need a higher income to achieve the same standard of living as households with fewer members.
8. The Index of Multiple Deprivation, commonly known as the IMD, is the official measure of relative deprivation for small areas in England. The IMD ranks every small area in England from 1 (most deprived area) to 32,844 (least deprived area). Deciles are calculated by ranking the 32,844 small areas in England, from most deprived to least deprived, and dividing them into 10 equal groups. These range from the most deprived 10 per cent of small areas nationally to the least deprived 10 per cent of small areas nationally. For this analysis, to ensure robust sample sizes, we have further grouped deciles into quintiles.
9. Highest education level is derived based on the highest qualification reported by the respondent. “Below degree level” includes higher educational qualifications below degree level, A-Levels or Highers, ONC / National Level BTEC, O Level or GCSE equivalent (Grade A-C) / CSE equivalent, GCSE (Grade D-G) or CSE (Grade 2-5) or Standard Grade (level 4-6). “Other qualifications” represent all other qualifications not listed, excluding degree level and equivalent.
10. An adult is defined as a parent if they are the parent of a dependent child living in the household. Dependent children in this case includes children and stepchildren.
11. Parents were classified into two further groups; having a dependent child aged under 5 years, or having a dependent child aged 5 years or over living in the household. Where parents have multiple dependent children in their household, they are included in a group based on the age of their youngest dependent child in their household. A dependent child is someone under the age of 16 years or someone who is aged 16 to 18 years, has never been married and is in full-time education.
12. This breakdown contains both parents of a dependent child aged 0-4 and parents of a dependent child aged 5 or above

13. Where individual answer categories for a question have been combined to provide an estimate, the total percentage may not sum to the combined total of the individual categories shown due to rounding.
14. Respondents were assigned to the category “Pay for gas and/or electricity using top up prepayments” if they reported they had gas or electricity supplied to their home and topped up a meter using a key, card or app for either their gas or electricity. Respondents were assigned to the category “Do not pay for gas and electricity using top up prepayments” if they reported they had gas or electricity supplied to their home, had not indicated they paid using a key, card or app for either their gas or electricity and indicated they paid by either direct debit or one off bill payments for either their electricity and gas. For those who indicated they paid for their gas and electricity in one payment it is assumed topping up by a meter is not possible.

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