

# BUCKINGHAMSHIRE:

# Uncovered



*Cost of Living Crisis*

**Shining a spotlight on our county of contrast**



# Introduction

When it comes to disadvantage and poverty, Buckinghamshire is a victim of averages and portrayed as an affluent county which is relatively unaffected by the Cost of Living (COL) crisis. However, the national picture of the COL crisis is clearly reflected in the county of Buckinghamshire when community and hyper-local data is examined. The COL crisis has heightened the prevalence of inequality gaps across our most and least deprived communities and reduced the likelihood for social mobility for disadvantaged groups. This report uncovers the geographical inequalities within our county, including hyper-local data and insights, the challenges our residents are facing – with a focus on financial insecurity, housing costs, energy bills and food poverty - and showcases opportunities and initiatives which are advocating for change and greater equity within Buckinghamshire.



Photo: Neil Layton



All residents should have equal access and opportunity to participate in our community in a healthy, supportive, and inclusive way. However, we understand that poverty can lead to individuals having restricted chances to play a fulfilling role in society.

To support the community effectively and reduce inequalities by spreading equal opportunity across our county, we need to understand the link between locality, communities and deprivation. Civic society can then work both proactively and reactively to improve standards of living and reduce hardship across all wider determinants of our residents' lives, in the areas that need it most.

Constructive and effective local partnerships are critical to this endeavour. For example, the 'Helping Hand' programme run by Buckinghamshire Council involves significant, targeted investment of public sector resources, combined with the skills and expertise of many local charitable and non-profit organisations, in order to amplify impact.



# Understanding poverty

*“Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation – and even discrimination – because of your financial circumstances.”*

Joseph Rowntree Foundation

The Joseph Rowntree Foundation defines poverty as a spectrum ranging from destitution to meeting the “Minimum Income Standard”. It is a complex issue that arises when households lack adequate income to afford a decent standard of living. Regardless of the underlying causes of deprivation, it is crucial for society to prioritise breaking the cycle of poverty in which households often find themselves trapped.<sup>[1]</sup>

To effectively combat poverty, it is imperative to adopt a comprehensive approach that not only addresses immediate financial needs, but also tackles the systemic issues perpetuating deprivation. By recognising that poverty is not simply an issue of individual responsibility, but is also influenced by broader social and economic factors, society can work towards creating a more equitable and inclusive environment for all. Understanding the local context, including through the available data, is an important next step.





*“Everywhere you look right now, people who were already struggling prior to the crisis, are now in dire straits.”*

*Liz Barter*

Heart of Bucks Ambassador for  
Isolation, Disadvantage & Poverty

“Everywhere you look right now, people who were already struggling prior to the crisis, are now in dire straits.... Talking to other professionals working in the care and support sector, the message is similar – the intersectional impact of the COL crisis on staff and the people they are trying to support is very marked.

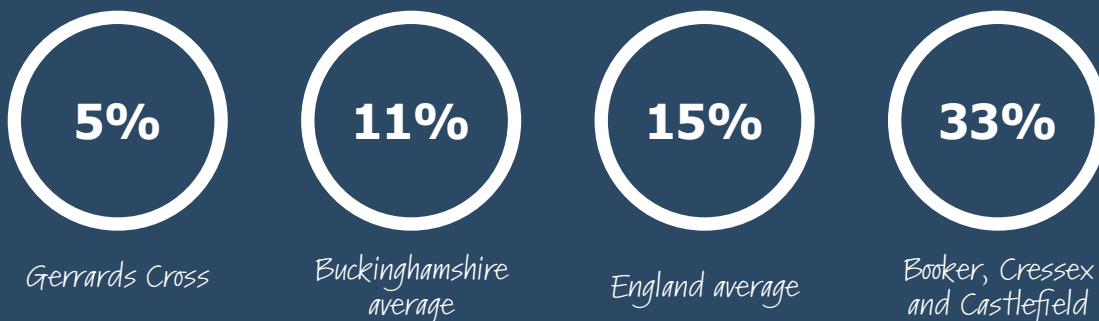
An example of how the COL crisis has ramifications for the wider community can be illustrated within a care setting. The discourse amongst professionals in the care and support sector echo messages around how this impacts both the staff and the people they are caring for. Many care workers are employed on low wages, making it challenging for them to make ends meet or afford additional expenses such as car ownership. However, affordability of cars can be a significant issue for care staff, as having a car is a potential necessity within a care role to reach clients in rural areas of Buckinghamshire.

As a carer, going out to a café for coffee and a sandwich was not merely a luxury or treat for the individuals I supported. It held significant importance as a meticulously planned activity that maintained a crucial connection between them and the local community. This outing provided an opportunity for them to learn and practice skills that supported their independence. However, these basic activities now have to be rationed due to price increases, resulting in evident human cost.”

# The data

In the local context of Buckinghamshire, the average Indices of Multiple Deprivation (IMD) score is 10.1, whereas Aylesbury scores significantly higher reaching 16.3 and Missenden is significantly lower at 4.8<sup>[2]</sup>. This disparate level of deprivation is clear when we consider that 11.3% of children in Buckinghamshire are living in absolute low-income families; local level data demonstrates local inequity even further as Booker, Cressex and Castlefield is almost three times higher at 33%. When compared to more affluent areas such as Gerrards Cross, which shows 5% of residents classed as living in 'absolute low-income' families, it highlights the wide income inequality gap and contrast within our county<sup>[3]</sup>. Areas such as Booker and Cressex also surpass the England average of 15.2%.<sup>[2]</sup>

## Children living in absolute low-income families



## The Indices of Multiple Deprivation

A relative measure of deprivation of small areas. A higher score indicates an area is experiencing higher deprivation.

This indicator is made up of seven different domains:

Income, employment, education, health, crime, barriers to housing & services, and living environment.



In this report, we will uncover more data and information regarding some of the main contributing factors mentioned and how we can address this through policy to enact sustainable change.

For example, Buckinghamshire Council's local response to the Levelling Up initiative - Opportunity Bucks - has expressed **the main contributing factors for residents being referred to food banks in 2021**<sup>[4]</sup>:



This highlights the inextricable link between all wider determinants of poverty and evidences the need to address the COL crisis as a collaborative, whole-systems approach which may have a greater effect compared to single avenues of support.



## Food poverty

Data has been obtained on a large scale and captured by Opportunity Bucks – Success For All<sup>[5]</sup>. For example, the rise in food parcel distributions from 13,503 in 2019 to 35,477 in 2021 (+163%) highlights the increase in demand and growing need for households across Buckinghamshire.

In terms of food insecurity (encompassing affordability and accessibility), 13.2% of residents in Buckinghamshire are living in households at higher risk of food insecurity. Both Aylesbury and Wycombe – two of the areas on the Opportunity Bucks agenda – exceed the county average. In Wycombe, 17.3% (13,136) and in Aylesbury 17.6% (12,808) of residents are at higher risk of food insecurity<sup>[6]</sup>.

*There has been a 163% increase in food parcel distribution in Buckinghamshire between 2019 and 2021.*





## Case study: One Can Trust

The demand for food parcels provided by One Can Trust across Buckinghamshire is significant. Delivering a total of 6,920 parcels between January – May 2023 represents a sizeable need for support regarding food poverty. More specifically in May 2023, in Castlefield, Booker and Cressex, a total of 267 food parcels were delivered to these areas which equates to 20% of total food parcels delivered by the Trust during this month. The level of demand highlights the importance of organisations like One Can Trust and the need for continued community support and provision during the COL crisis.

Discussions with One Can Trust have further highlighted how food poverty is a multifaceted issue. The Trust is addressing underlying wider issues that contribute to food insecurity and working towards long-term solutions which can help our residents become more self-sufficient, while keeping their client's quality of life at the heart of everything they do.



*In 2022/23 Heart of Bucks awarded £131,320 in crisis fund grants solely for food (16% of all grants).*



## Housing

The average house price for Buckinghamshire in October 2022 was £549,072<sup>[7]</sup> which significantly exceeds the national average of £296,000<sup>[8]</sup>. When we take a closer look at community board level data, even the most deprived areas of our county have average house prices higher than the national averages. For example, Wycombe, which includes six out of ten wards involved in the Opportunity Bucks strategy, has an average house price of £339,586<sup>[9]</sup>.

This trend continues with private rental properties within our county. The average monthly private rental cost for Buckinghamshire was valued at £1,050, which is 28% greater than the average for England (£795). More concerning, the monthly cost of renting an in-demand three-bedroom family home in Buckinghamshire, was calculated at £1,350 as of March 2022<sup>[10]</sup>.





Housing prices in Buckinghamshire are even more concerning when considering housing affordability in relation to average incomes and welfare benefits, and how this is impacting the potential risk of homelessness. In 2020-21, the year that the Covid-19 pandemic hit, almost 2,000 households in Buckinghamshire approached the council for support and advice regarding homelessness – 90% of all cases were required to have statutory council involvement to assist in preventing or relieving homelessness<sup>[11]</sup>. High housing costs can in some cases increase the risk of overcrowding, substandard living conditions, and in extreme circumstances cause homelessness or rough sleeping.

*In 2022/23 Heart of Bucks awarded £230,019 in crisis fund grants solely for housing costs (29% of all grants).*



## House price to income (2021/22)

National average salary: £31,490

Bucks average salary: £35,273



+11%  
difference

National average house price: £296,000

Bucks average house price: £549,072



+60%  
difference

Source: Bucks Data Exchange[12]

Local housing insecurity is perhaps best demonstrated by the inequity between average house prices and average salaries. In 2021/22, the Bucks average house price was 60% above the national average. Average salaries were, however, only 11% higher than the national average, clearly demonstrating how unaffordable local housing is for people living in the county. As a core component of household expenditure, housing costs (and the supply of genuinely affordable housing) remain a highly complex local factor, undoubtedly exacerbated by the COL crisis.



## Fuel poverty

The definition of fuel poverty is based on the 'Low Income - High Costs' framework, where a household is in fuel poverty if their required fuel costs are above the national median average and, if they were to spend that amount, they would be left with an income below the official poverty line<sup>[12]</sup>.

The percentage of Buckinghamshire households in fuel poverty as of 2020 was measured at 7.3% which is lower than the South East (8.6%)<sup>[12]</sup> and the England average estimated at 13%<sup>[13]</sup>. However, larger scale averages can hide the poverty being experienced in our most deprived communities. Our county is highly contrasted when the least deprived areas are compared with the most deprived. For example, in the local area of Booker and Cressex, 13% of households are experiencing fuel poverty. This exceeds the Buckinghamshire average (7.3%) but is more than double the percentage of households experiencing fuel poverty in the more affluent local area of Gerrards Cross (5%)<sup>[12]</sup>.

In 2022/23 Heart of Bucks awarded £329,942 in crisis fund grants solely for energy and water (41% of all grants).

Balance Due

£499.38

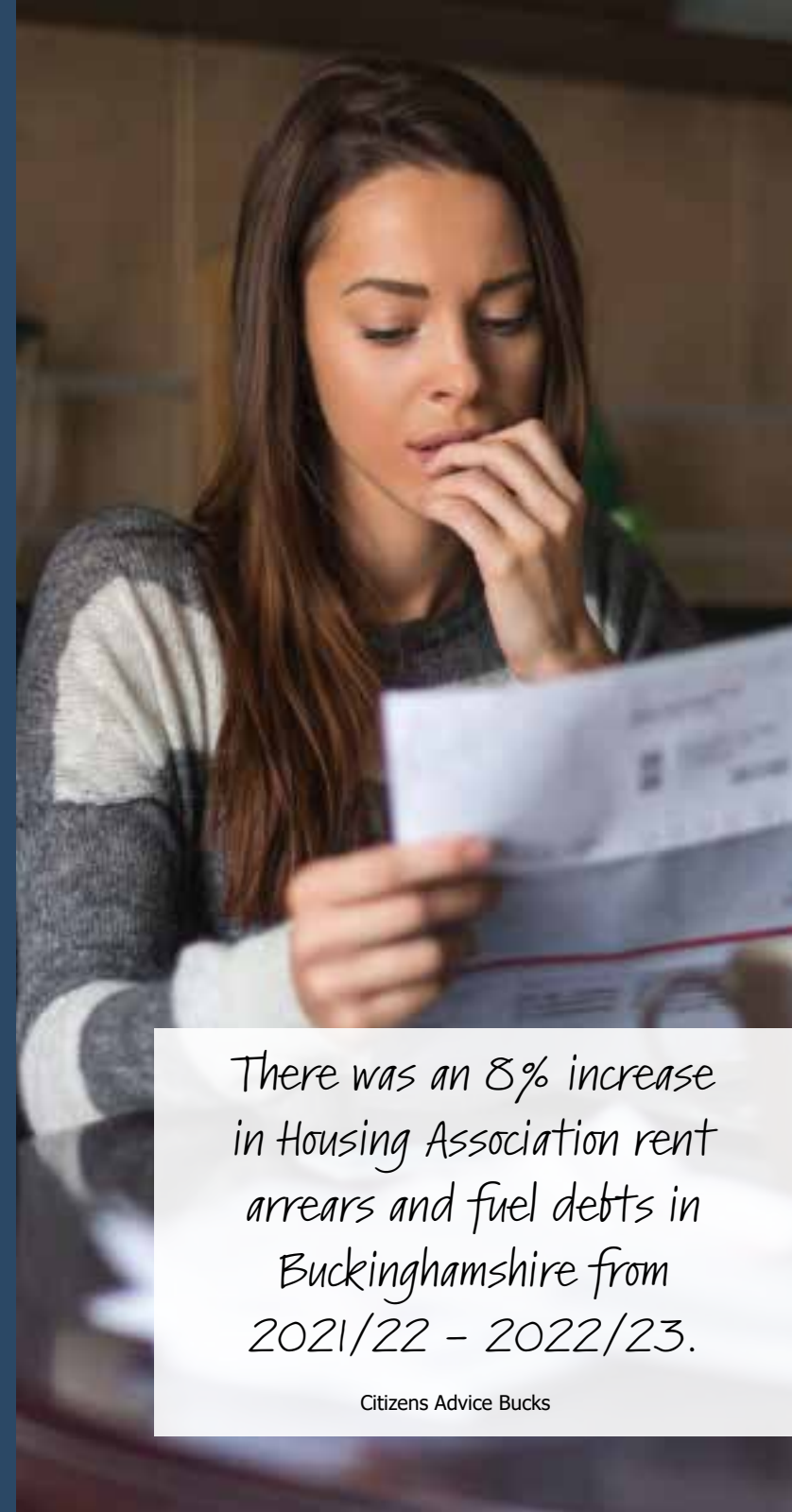
£250.00

£1,938.75

502.19

There are also distinct differences in terms of accessibility to central heating within homes across Buckinghamshire. On average, 1.4% of residents lack central heating in our county. This is again dramatically different when the most and least deprived areas are compared. For example, High Wycombe is significantly higher at 2.1% but the rate is 0.9% in Gerrards Cross<sup>[14]</sup>.

Rural areas are also likely to have small, hidden pockets of fuel poverty, where expensive oil heating systems contribute to larger fuel bills for households that are more isolated and lack access to other options. According to 'Better Housing Better Health' the most vulnerable groups at risk of fuel poverty are individuals on low income, unemployed, in receipt of welfare benefits, and over 65 years of age. Fuel poverty can also impact on mental and physical health, including life expectancy. Fuel poverty is also likely to be linked to substandard housing, which lacks (for example) proper insulation, efficient heating systems, and energy-saving features. It is clear that, for our most deprived households, fuel poverty is an issue that widens the inequities experienced locally, particularly in disadvantaged areas<sup>[15]</sup>.



*There was an 8% increase in Housing Association rent arrears and fuel debts in Buckinghamshire from 2021/22 - 2022/23.*

Citizens Advice Bucks



# Unemployment & financial insecurity

**Claimant Count is the proportion of adult residents aged 16-64 claiming either Jobseekers Allowance or Universal Credit for reasons of unemployment<sup>[16]</sup>.**

On the surface, the 2.8% unemployment claimant count for Buckinghamshire appears relatively low in comparison to the 4% England average <sup>[16]</sup>. However, the deeper we explore Buckinghamshire data, the more we begin to see that financial insecurity and unemployment are prevalent issues and that the county-wide average masks hidden, localised pockets of higher unemployment.

The rate of unemployment claimant count increases to 5.1% at community board level in High Wycombe and increases even more significantly to 8% at local level in Booker and Cressex. Although this is a significant difference in comparison to the Buckinghamshire and England averages, these geographic disparities are contrasted even further when we note that 1% of residents in Chalfont St Peter are claiming unemployment welfare benefits<sup>[16]</sup>.

*“The lower an individual’s socio-economic position, as defined by where they live, their job, qualifications, income and wealth, the more likely they are to experience poor health as a result.”*

Opportunity Bucks - Succeeding for All



In January 2018 there were 2,945 residents claiming unemployment benefit. In May 2023, this had risen to 8,735 - an increase of 197%<sup>[19]</sup>. Booker and Cressex are not the only areas above the national average for unemployment claimant rates. Data from the Bucks Data Exchange indicates that there are 11 wards in the county above the national average for rates of unemployment<sup>[20]</sup>.



*Residents claiming unemployment benefits*



*Wards above the national average for unemployment claimant rates*

The consequences of unemployment and financial insecurity extend beyond the economy. They can have detrimental effects on mental health, well-being, and social cohesion within communities. Households facing these challenges may experience higher levels of stress, anxiety, and social exclusion, negatively contributing to their overall quality of life.



# Character profiles

The following character profiles shed light on the real-life struggles faced by households in Buckinghamshire, highlighting the impact of rising expenses on their daily lives. From housing costs to the strain of meeting basic needs, their experiences underscore the urgent need for comprehensive solutions to address the cost-of-living challenges in our area. Through these profiles, we gain a deeper understanding of the hardships faced by individuals and families in our community and the imperative for policy interventions that promote affordability, economic empowerment, and a better quality of life for all residents in Buckinghamshire.

*Please note: the profiles presented are entirely fictional and do not intentionally represent real individuals. They were created for illustrative purposes to provide insight into the cost-of-living challenges faced by households in Buckinghamshire. While these stories are fictional, they are based on common experiences and circumstances that many local households encounter in real life. We present these profiles as fictional narratives in order to highlight the broader issues surrounding the cost of living in our community. We have used online tools such as the turn2us benefit calculator<sup>[17]</sup> and the UK government website<sup>[18]</sup> to work out possible income rates for these households, but accept they may not be completely representative of the circumstances described.*



## Lyra is a single mother living in Aylesbury

She has three children, one of whom has a learning disability. She works part-time and receives welfare support via Universal Credit. She lives in a three-bedroom housing association property. Over time, she has accrued rent and utility arrears of £750, as well as a credit card debt of £3,500 and she is working hard to make small repayments where she can.

**Total income: £3,240**

**Monthly shortfall: £5**

Lyra has a finely balanced budget for essentials with a typical deficit of £5 each month, before any amenity expenses. Her children are all school age and regularly need new shoes and clothing and so this shortfall is often greater. Lyra can find herself needing to use her credit card or borrow from friends and family. With no savings, Lyra is often relying on her credit card and she is worried that her debt repayments are going to become unaffordable soon. She has a small amount of rent arrears that she is working with her housing association landlord to reduce gradually each month.

### Essential expenditure:

Housing costs	£1,050
Utilities	£300
Food & household essentials	£560
Transport	£400
Council tax	£150
Debt repayments	£185
Childcare	£600
<b>TOTAL</b>	<b>£3,245</b>

When unexpected expenditure is required, for example she needed to purchase a new washing machine recently for a cost of £250, Lyra will visit local food banks to help her to feed her household.



## Magnus is 74 and lives alone

Magnus lives in a two-bedroom housing association bungalow in a rural village near Buckingham. He is in receipt of state pension and a small private pension. He has a potential monthly shortfall of £6.

**Total income: £1,314**

**Monthly shortfall: £6**

Magnus has no savings and a finely balanced household essentials budget before amenity expenses, with no room for unexpected costs. Magnus is very worried about his energy consumption, so has avoided having the heating on as much as possible in the winter months. He has also regularly skipped meals to bring his food bill down. Magnus lives in a rural area so is often lonely as there are limited opportunities for socialising. He used to go to the local pub on Saturday evening but stopped due to the cost.

### Essential expenditure:

Housing costs	£700
Utilities	£200
Food & household essentials	£300
Council tax	£120
<b>TOTAL £1,320</b>	

Magnus's daughters have been supporting him occasionally and cooking him meals, but they are also struggling and will find it difficult to continue doing this.

## Mr & Mrs Morigan have a seven month old baby and have just re-mortgaged

Mr and Mrs Morigan live in a three-bedroom home with their baby. They have just re-mortgaged and are on a higher interest rate. They were both earning approximately £30,000 per annum but Mrs Morigan's income has reduced while she is on maternity leave.

**Total income: £2,887**

**Monthly surplus: £7**

Mr and Mrs Morigan have a limited monthly surplus of £7 per month before any amenity expenses. They are very worried about the recent rise in their monthly mortgage cost. Their car is due an MOT in the next month, so they are also worried that they will not be able to afford any work that is required, as they have used up nearly all their savings buying items for the new baby. They have decided not to have a family holiday this year and have stopped eating out or planning recreational activities with friends because it is not affordable.

### Essential expenditure:

Housing costs	£1,400
Utilities	£300
Food & household essentials	£600
Transport	£400
Council tax	£180
<b>TOTAL</b>	<b>£2,880</b>

*Without any family nearby to help, they are both worried about the impact of childcare costs when Mrs Morigan returns to work.*



## Casimir is 23 and working full-time on near minimum wage

Casimir is a single person aged 23. He works full-time on close to minimum wage and lives in a one-bedroom flat in High Wycombe.

**Total income: £1,483**

**Monthly shortfall: £12**

Casimir is almost managing on his earned income before amenity expenses, although he will occasionally use his credit card in more difficult months or for unexpected costs and he worries about this. His parents cannot afford to give him any financial support. He is worried about his car finance arrangements, as he took this out when he was younger and did not fully appreciate the impact on his finances. Recently his employer has indicated they may have to make compulsory redundancies due to the economy and Casimir is not sure he will have a job in a few months. He has no savings to fall back on.

### Essential expenditure:

Housing costs	£750
Utilities	£200
Food & household essentials	£300
Transport	£245
<b>TOTAL</b>	<b>£1,495</b>

*Casimir used to enjoy socialising with friends on weekends but has had to limit this for financial reasons. His mental health is suffering as a result of reduced social contact and growing isolation.*

# Our future considerations



## *Upstream thinking approach*

Tackling the crisis of poverty in Buckinghamshire requires a comprehensive strategy that combines both reactive and proactive methods and understands poverty as a multifaceted issue. While addressing immediate risks faced by individuals, it is equally important to focus on upstream interventions aimed at preventing others from falling into poverty. Breaking the cycles of poverty demands a holistic approach that encompasses both short-term relief and long-term solutions.



## *Poverty metrics*

Gaining a better understanding of where Buckinghamshire residents stand on the Joseph Rowntree Foundation's "levels of poverty" metric is crucial. This knowledge may enable policymakers and organisations to design and implement targeted interventions that effectively meet the specific needs of individuals and communities. By tailoring initiatives to address the root causes of poverty, we can create meaningful change.



## *Local variations*

Poverty experiences in Buckinghamshire vary, including in deprived neighbourhoods and in rural areas. We need to understand these local variations to effectively address the unique challenges faced by different communities and places. Tailoring interventions and strategies to specific contexts ensures that support reaches those who need it most.



## *Building capacity*

Focusing on infrastructural costs is crucial for building the capacity of local civic society organisations to support the Buckinghamshire community more proactively. Initiatives like the 'Capacity Fund' collaboration can provide necessary financial resources and support to strengthen the capabilities of charitable organisations.



## *Embracing diversity*

It is essential to recognise and address the diverse demographics within the most deprived areas of Buckinghamshire. By understanding the unique challenges faced by different communities, we can provide appropriate support that is sensitive to cultural, socioeconomic and other relevant factors. Ensuring an inclusive approach to local poverty alleviation efforts is key to achieving equitable outcomes for all residents.



## *Collaborative partnerships*

The path to promoting community prosperity and equity requires collective action and collaboration. By drawing upon the collective resources, expertise, and efforts of local organisations, government agencies, businesses, and community groups, we can enhance opportunities and drive positive change in Buckinghamshire. Through strategic partnerships, we can leverage existing strengths and create a more united front against poverty.



## *Health-wealth connection*

Policies aimed at addressing poverty must recognise and accommodate the strong connection between health status and financial insecurity. It is important to acknowledge the often-linear relationship between health and poverty trends and develop policies that improve both simultaneously.



## *Raising the bar*

In Buckinghamshire, we want to go beyond merely meeting the minimum requirements for a standard of living. Instead, we should aspire to help our residents, wherever they live, achieve a better quality of life. This means focusing on improving well-being, access to opportunities and overall satisfaction with life.



# Final thoughts

“

At Citizens Advice Bucks, we work at the cutting edge of the cost of living crisis. Our staff and volunteers bear daily witness to the toll that hardship takes on the residents of Buckinghamshire both financially and emotionally. And relentless escalation of demand for our services speaks to ever increasing need. It can be tough to make the case for action. In our county of contrasts, the average can be the enemy of true insight into the extreme deprivation that exists right here right now. This report provides a much needed perspective on the challenges we face as a community. And it shows us the difference we can make by working together to tackle entrenched inequalities and help those who need us most.

”



Thalia Jervis

CEO at Citizens Advice Buckinghamshire

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