

Finding out about people who have difficulty with money

Tell us about your experience



**Easy
Read**

An Easy Read version of:
**Exploring financial hardship and
money difficulties in Surrey**

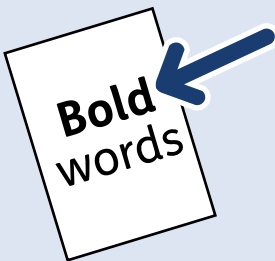
Easy Read



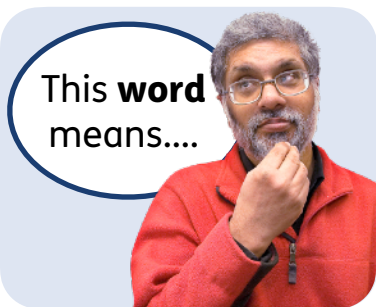
This is an Easy Read version of some information. It may not include all of the information but it will tell you about the important parts.



This Easy Read booklet uses easier words and pictures. Some people may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker. These are important words in the booklet.



Sometimes if a bold word is hard to understand, we will explain what it means.



[Blue and underlined](#) words show links to websites and email addresses. You can click on these links on a computer.

What is in this booklet

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You can fill in a quick survey to say what you think about this Easy Read booklet:
<https://www.easy-read-online.co.uk/easy-read-feedback-survey>

About this survey



Surrey County Council, the University of Surrey and other Surrey organisations have been working together.



We want to make life better for people who have **difficulty with money** in Surrey.

Difficulty with money means you do not have enough money to buy the things you need to live.



We want to find out about people's experiences, so that we know how to help people better.



This survey will ask you some questions about your experience.

Your answers will help the Council write a new plan to support people who are having difficulty with money now and in the future.

What you should know before you start



You must be 18 years old or over to take part in this survey.



We will follow the law about keeping your answers safe and private.



We may use some of your answers in a report we write about this survey, but no one will know the answers have come from you.



Some of the questions might make you think about times in your life when you have had difficulties.



You do not have to answer all the questions if you do not want to.

Please tick this box to say that you agree to take part in the survey.

Telling us what you think



Thank you taking the time to answer our questions.



If you answer the questions on a computer, you can send your answers back by email:

HDRC Surrey@surreycc.gov.uk



If you have fill it in on paper, please send it back to:

Surrey County Council
Health Determinants Research
Collaboration Surrey / Public Health
Woodhatch Place
11 Cockshot Hill
Reigate
RH2 8EF



This survey will close at 23:59 on Sunday 26th October 2025, so please make sure we have your answers before then.

Your situation



Question 1: To make sure we are hearing from lots of different groups, please tell us about you.

Please tick all the boxes that apply to you.

I have had difficulty with money in the past year

I am a carer

I am an adult (18 or over) who has been in care

I have a learning disability and/or I am autistic

I have a physical disability, long-term health condition, or difficulty with sight or hearing

I live in a care home

There are more answer options on the next page.

I am from a community where most people's race is different from mine

I am from the Gypsy, Roma or Traveller community

I do not have a job

I am, or have been, a victim of **domestic abuse**.

Domestic abuse is when a partner or someone in your family hurts you.

I have a mental illness or disability

I have problems with drugs or alcohol, and need support with it

I am homeless

Other - please say:

I do not want to say



Question 2a: Do you have any children who depend on you to pay for them?

Please tick 1 box.

Yes

No

I do not want to say



Question 2b: How many children who depend on you to pay for them are under 18?

Please tick 1 box.

1 child

2 children

More than 2 children

No children under 18

I do not want to say



Question 2c: How many children who depend on you to pay for them are over 18?

Please tick 1 box.

1 child

2 children

More than 2 children

No children over 18

I do not want to say



Question 3a: What is your main way of getting money?

Please tick 1 box.

I have a **permanent** full-time job.

A **permanent** job means you will have it for a long time.

I have a **temporary** full-time job.

A **temporary** job means you will have it for a short time.

I have a permanent part-time job

I have a temporary part-time job

I have a full-time job on a **zero hours contract**.

A **zero hours contract** means you do not have regular working hours.

There are more answer options on the next page.

I have a part-time job on a zero hours contract

I do not have a job

Other - please say:

I do not want to say



Question 3b: Which of these best describes your situation?

Please tick 1 box.

I am working and I get **benefits**.

Benefits is money the government gives to some people to help pay for the things they need to live.

I am working and I do not get benefits

I do not want to say



Question 3c: Which of these best describes your situation?

Please tick 1 box.

I do not have a job and I get benefits

I do not have a job and I do not get benefits

I do not want to say



Question 4: Which of these best describes your living situation?

Please tick 1 box.

I own my home and I do not have a **mortgage**.

A **mortgage** is money you borrow to buy a home and then pay back over time.

I own my home and I have a mortgage

I rent my home from the Council or a Housing Association

I rent my home from a private landlord

I am living somewhere short-term that I organised myself, like an Air BnB

I am living somewhere short-term that was organised by the Council, like supported housing

There are more answer options on the next page.

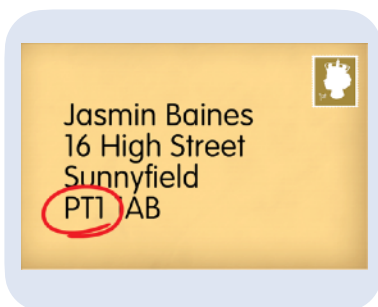
I live with family or friends, but not by choice

I live with family or friends by choice

I am homeless

Other - please say:

I do not want to say



Question 5: What is the first part of your postcode?

For example, GU1 or KT18.

Please write your answer in the box.

I do not want to say



Question 6: In the past year, how often have you had difficulty with money?

For example, you found it hard to pay for things like food, medicine or bills.

Please tick 1 box.

Every 1 or 2 weeks

Every month

Every 2 months

A few times over the past year

Once

I had no difficulty with money

I do not want to say



Question 7: In the past year, which of these money difficulties have you had?

Please tick 1 box.

Difficulty paying my rent

Difficulty paying my mortgage

Difficulty paying for childcare

Difficulty paying fuel bills, like electricity, gas or heating

Difficulty paying non-fuel bills, like water, internet or council tax

Difficulty buying enough food

There are more answer options on the next page.

- Difficulty paying for transport
- Difficulty paying for medicine or medical equipment
- Difficulty paying back money I borrowed, like loans or credit cards
- Other - please say
- I do not want to say

Your experience of support services



Question 8: Have you used any of these government, council or NHS support services in the past year?

Please tick all the boxes that apply to you.

Jobcentre

Council housing support

Council social services support

Other council advice or support services, like a council helpline, library or community hub

Libraries or community centres

Advice services for paying back money I have borrowed

There are more answer options on the next page.

- NHS, hospital or local doctor (GP) services
- NHS mental health services
- Other NHS medical services, like a disability service
- Support services in school or college
- Other support services - please say which:
- I have not used any government, council or NHS support services
- I do not want to say



Question 9a: How good was your experience using the government, council or NHS support services?

Please tick 1 box.

Very good

Good

Not good or bad

Bad

Very bad

I do not want to say



Question 9b: Please tell us about your experience with the support services, and include the name of the service.

Please write your answer in the box.



Question 10: Have you used any of these local community support services in the past year?

Please tick all the boxes that apply to you.

Food banks, community fridges, pantry services

Charity shops

Bank or building society

Licensed places to borrow money, like Credit Unions or payday loan companies

Places to stay in an emergency, like shelters or crisis accommodation

Local volunteer or community groups

There are more answer options on the next page.

Groups linked to a religion, like a church, mosque, temple, or other faith organisation

Citizen's advice services

Parent or family support groups

Carer support groups

Local helpline

Other local community support services - please say which:

I have not used any local community support services

I do not want to say



Question 11a: How good was your experience using the local community support services?

Please tick 1 box.

Very good

Good

Not good or bad

Bad

Very bad

I do not want to say



Question 11b: Please tell us about your experience with the support services, and include the name of the service.

Please write your answer in the box.



Question 12: Have you used any of these other places for support with money difficulties in the past year?

Please tick all the boxes that apply to you.

I have borrowed money from family or friends

I have had other support from family or friends, like food or furniture

Websites or phone apps that help me manage my money

Social media or online chats

Money advice online

There are more answer options on the next page.

- I have borrowed money from people or companies that do not have a licence to lend money
- I have done some short-term work or one-off jobs
- Other places for support - please say which:
- I have not used any other places for support
- I do not want to say



Question 13a: How good was your experience using the other places for support?

Please tick 1 box.

Very good

Good

Not good or bad

Bad

Very bad

I do not want to say



Question 13b: Please tell us about your experience with the other places for support, and include names if you can.

Please write your answer in the box.

Finding and using support services



Question 14: How much do you know about support services that can help you with money difficulties?

Please tick 1 box.

A lot

A bit

Neither

Not
much

Nothing

I do
not
want
to say





Question 15: How **confident** do you feel about using support services to help you with money difficulties?

Please tick 1 box.

Very

Quite

Neither

Not very

Not at all

I do not want to say



Question 16: How **easy** is it for you to find support services to help you with money difficulties?

Please tick 1 box.

Very

Quite

Neither

Not very

Not at all

I do not want to say





Question 17: In the past year, has anything made it difficult for you to use support services to help you with money difficulties?

Please tick all the boxes that apply to you.

The support service was not open at the right times for me

I am disabled, and the support service is not easy for me to use

I speak another language, and the support service is not easy for me to understand

The support service gave me information or forms that were not easy to understand

The support service gave me information or forms online, but I cannot get online

The support service had long waiting times

There are more answer options on the next page.

- The appointments are too short
- I was passed on to another service
- The support service did not give me enough information
- The information I got from the support service was not what I needed
- The support service staff did not treat me well
- The support service is far away and not easy to get to
- I could not get help because I did not meet the rules for who can get support from the service
- I did not have any challenges
- Other challenges - please say what:
- I do not want to say



Question 18: What would make it easier for you to use support services to help you with your money difficulties?

Please tick the 3 boxes that are most important to you.

Clearer information

More services in my local area

Shorter waiting times

If I know the staff will treat me well

Help with filling in forms

Having use of a computer or the internet to get online







There are more answer options on the next page.

- Keeping my information safe and private
- Support in different languages
- Opening times that suit me
- Places and buildings that are easy for disabled people to use and move around
- There is nothing that would make it easier for me
- Other - please say:
- I do not want to say



Question 19: Thinking about the support services that are available to help you with money difficulties now, how much do they meet your needs?

Please tick 1 box.

Completely	Partly	Neither	Not much	Not at all	I do not want to say
					



Question 20: Which 3 of these things do you think would be best to stop people having money difficulties in the future?

Please tick up to 3 boxes.

- More chances to get well paid jobs
- Better support for finding and staying in a job
- More housing that people can afford
- More food banks, community fridges and food pantries
- More help with fuel bills, like money towards heating that is cheaper to use
- More disability support services
- More education about how to manage money

There are more answer options on the next page.

- More money paid in benefits
- More support with getting benefits
- Making sure everyone can use a computer or get the internet
- Childcare that people can afford
- More support with money in my local area, like community centres or advice sessions
- Nothing needs to be done
- Other - please say:
- I do not want to say



Question 21: If you could change 1 thing in Surrey to make life easier for people who have difficulty with money, what would it be and why?

Please write your answer in the box.



Question 22: Do you have any other comments about difficulty with money and support services to help people in Surrey?

Please write your answer in the box.

About you



Please answer these questions about yourself.

Your answers will help us to make sure we are hearing from different groups of people in Surrey.



You do not have to answer these questions if you do not want to.



Question 23: What year were you born?
Please write your answer in the box.

I do not want to say



Question 24: What is your **sex**?

At birth people are given a **sex** as either female or male. This is decided by a doctor and based on the person's private parts.

Please tick 1 box.

Male

Female

Other - please say:

I do not want to say



Question 25: Is your **gender** the same as the sex you were registered with at birth?

Your **gender** is how you think of yourself. People can think of themselves as a man or woman. Some people may feel themselves to be different to the sex they were given at birth.

Yes

No

Other - please say:

I do not want to say



Question 26: What is your ethnic background?

Your **ethnic background** is your race and the country that your family comes from.

Please tick 1 box.

White - English, Welsh, Scottish, Northern Irish or British

White - Irish

White - Gypsy or Irish Traveller

Any other White background

White and Black African

White and Black Caribbean

There are more answer options on the next page.

- White and Asian
- Any other mixed or more than 1 ethnic background
- Asian or Asian British - Indian
- Asian or Asian British - Pakistani
- Asian or Asian British - Bangladeshi
- Asian or Asian British - Chinese
- Any other Asian background
- Black or Black British - African

There are more answer options on the next page.

Black or Black British - Caribbean

Any other black British, Caribbean or African background

Arab

Other ethnic background - please tell us your ethnic background below:

I do not want to say



Question 27: Do you have any long-term health conditions or illnesses?

Please tick 1 box.

Yes

No

I do not want to say



Question 28: If you have a long-term health condition or illness, how does it affect your day-to-day life?

Please tick 1 box.

It affects me a lot

It affects me a bit

It does not affect me day-to-day

I do not want to say



Question 29: What is your main language?

Please tick 1 box.

English

Other - please say:

I do not want to say



Question 30: What is your religion?

Please tick 1 box.

No Religion

Christian

Buddhist

Hindu

Jewish

Muslim

Sikh

Other - please say:

I do not want to say

Thank you



Thank you for taking part in the survey about people who have difficulty with money in Surrey.



Your answers will help Surrey County Council write a new plan to support people who are having difficulty with money now and in the future.



To say thank you, we will give 50p to charity for each survey that is filled in and sent back to us.



You can choose which charity you would like us to give the money to for your survey on the next page.



Which charity would you like us to give money to?

Caterham and District Foodbank, part of the food bank network in Surrey.

caterham.foodbank.org.uk

Stripey Stork, a charity that collects toys and clothes and gives them to families with babies and young children that need them.

stripeystork.org.uk

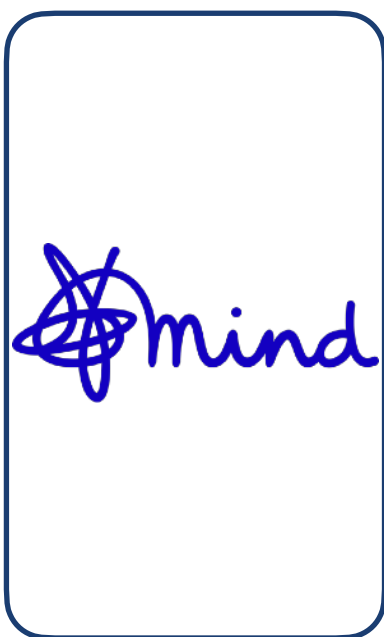
Please share the money between both organisations.

No, thank you. I do not want you to give money to either organisation.

For support



If reading and answering these questions has made you worried or upset, there are organisations that can support you.



MIND is a charity across England and Wales that supports people with their **mental health**.

Mental health is the way you think, feel and behave. Having good mental health means being able to cope with your emotions.

You can find out more on their website:

www.mind.org.uk



Healthy Surrey is a local centre for health and wellbeing services, like help with mental health, your home or money.

You can find out more on their website:

www.healthysurrey.org.uk



Good Company gives practical help and support to people who have problems with money or being alone.

You can find out more on their website:

goodcompany.org.uk



Surrey Minority Ethnic Forum (SMEF) supports people from **ethnic minorities** in Surrey.

An **ethnic minority** is a small group of people of the same race, in a place where most other people are a different race.

You can find out more on their website:

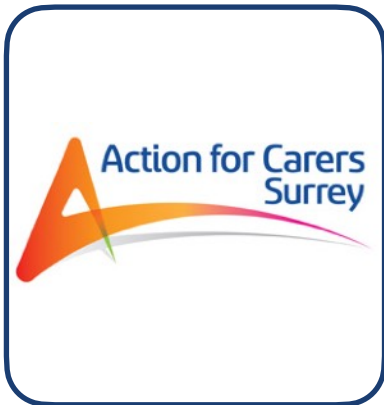
www.smef.org.uk



Bridge the Gap by Catalyst Support supports people who have problems with their mental health, drugs or alcohol, or where they live, or have broken the law.

You can find out more on their website:

catalystsupport.org.uk/services/specialist-outreach/bridge-the-gap



Action for Carers gives information, advice, and support to people of all ages who look after other people without getting paid for it.

You can find out more on their website:

www.actionforcarers.org.uk



Surrey Coalition of Disabled People works to improve services and support for disabled people in Surrey.

You can find out more on their website:

surreycoalition.org.uk



Your Sanctuary - Offers confidential support for anyone affected by domestic abuse, including a 24/7 helpline.

You can find out more on their website:

www.yoursanctuary.org.uk



Mindworks Surrey - Provides emotional wellbeing and mental health services for children and young people, including care leavers.

You can find out more on their website:

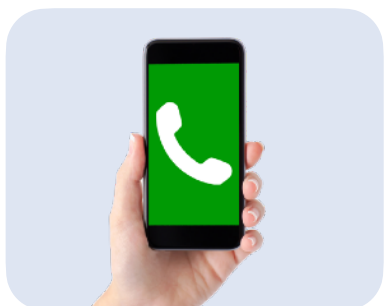
www.mindworks-surrey.org/our-services/intensive-interventions/care-experience/care-leavers

Find out more



Please contact us if you have any questions, or you would like the questionnaire in a different way, like on paper with an envelope to send it back for free.

You can contact us by:



- Phone: 0208 541 7976



- Email: HDRCSurrey@surreycc.gov.uk



- Post:
Surrey County Council
Health Determinants Research
Collaboration / Public Health
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