

Survey of Londoners 2021-22

Initial findings

September 2022

Summary

This initial findings report has been designed to provide timely evidence from the Survey of Londoners 2021-22 to support the case for further targeted support to help low-income Londoners with the cost-of-living crisis. These findings show how financial support provided to Londoners during the pandemic helped prevent financial hardship. However, inequality grew as the financial situation of higher-income Londoners improved overall, while it did not change for lower-income Londoners. The full report, to be published on 30 September 2022, will detail the full range of impacts of the pandemic on Londoners for a wider range of outcomes.

- **Adult food security:** Sixteen per cent of adults in London had low or very low food security, equivalent to 1.2 million adults, a reduction since 2018-19 when it was 21 per cent (1.5 million adults). While the proportion of the lowest-income Londoners (those with an annual income of less than £14,900) living with food insecurity remained at 44 per cent from 2018-2019 and 2021-2022, the proportion of all Londoners with a higher-income (those with an annual income of more than £14,900) in food insecurity fell from 16 per cent to 11 per cent.
- **Debt holdings:** Around a third of Londoners (32 per cent) owed money on unsecured debt, including personal loans, credit cards, household bills and other forms of consumer credit, down from 37 per cent in 2018-19. Higher income Londoners reduced their levels of unsecured debt between 2018-19 and 2021-22 (from 40 per cent to 31 per cent), whereas for lower-income Londoners it remained largely unchanged from 42 per cent to 40 per cent.
- **Savings:** A quarter of Londoners did not have at least £1,500 in savings (25 per cent). This is a significant reduction from 2018-19, when 33 per cent of Londoners reported not having savings of at least £1,500. Looking at the two highest income quintiles combined, the proportion of Londoners earning more than £37,900 without £1,500 in savings fell from 15 per cent to 8 per cent between 2018-19 and 2021-22, while for lower-income Londoners the change from 66 per cent to 61 per cent was not statistically significant, so is largely unchanged.
- **Keeping home warm enough in winter:** Thirteen per cent of Londoners aged 16 and over said they were not able to keep their home warm enough in winter (no significant change from 2018-19 when it was 12 per cent). Lower-income Londoners were more likely to report not being able to keep their home warm enough in winter than higher-income Londoners. Further expected rises to the price of energy, as part of the cost-of-living crisis, means that the situation will probably have changed a lot by the time this report is published.

1 Introduction

In 2018-19 the Greater London Authority (GLA) first undertook a Survey of Londoners.¹ At the time it provided vital evidence on Londoners that had never been collected before in such detail. There were always plans to repeat the survey, but the COVID-19 pandemic lent further weight to repeating the exercise. By conducting a survey in 2021-22, we could provide a snapshot of Londoners' lives after the initial phase of the COVID-19 crisis

Therefore, in 2021-22, the GLA conducted another Survey of Londoners, following the same methodology as the Survey of Londoners 2018-19, an online and paper self-completion survey of adults aged 16 and over in London. The survey, which received responses from 8,630 Londoners, aimed to assess the impact of COVID-19 and associated restrictions on key social outcomes for Londoners, not available from other data sources.

It is important to understand the context in which the Survey of Londoners 2021-22 took place. Survey fieldwork began in November 2021; so, up to that point, it had been four months since most legal limits on social contact had been removed. However, after fieldwork had started, some restrictions due to the emergence of the Omicron variant were introduced. This may or may not have had some effect on the data. Given these changing circumstances, caution should be applied when interpreting the results.

The Survey of Londoners 2021-22 also took place just before the full effects of the cost-of-living crisis began to set in. It is highly likely that the situations of Londoners have changed – possibly quite dramatically – while this report was being drafted.

This initial report provides descriptive results for a few of the key measures from the survey, along with some supporting demographic data. Quotations illustrating analysis in this report are taken from spontaneous free-text responses to a question at the end of the survey asking, "Finally, is there anything else about your experience of living in London that you would like to add?" The quotations have been chosen to illustrate the main issues covered in the survey, and to present a balance of views. The quotations have been added in largely unedited, save for spelling and grammar mistakes, to provide an authentic sense of Londoners' feelings on life in London.

A fuller report, detailing results from all key measures, will be published on 30 September 2022.

2 Adult food security

Having food security means having access at all times to enough food for an active, healthy life. Being food-insecure means that, at times, a person's food intake was reduced and their eating patterns were disrupted because of a lack of money and other resources for obtaining food.

The Survey of Londoners 2021-22 replicated the approach taken in the 2018-19 survey, in that it used five questions to assess London adults' food security; and seven questions to assess London children's food security (asked of parents in the survey). The questions were recommended by the US Department of Agriculture (USDA) Economic Research Service.² The questions were about behaviours and experiences associated with any difficulties in meeting food needs in the past 12 months. The Department for Work and Pensions' (DWP's) Family Resources Survey started tracking household food security from 2019-20.³

¹ GLA, [Survey of Londoners Headline findings](#), 2019 (updated 2020)

² USDA, [Food Security in the US](#)

³ DWP, [Family Resources Survey](#), 1 June 2010, updated 31 March 2022

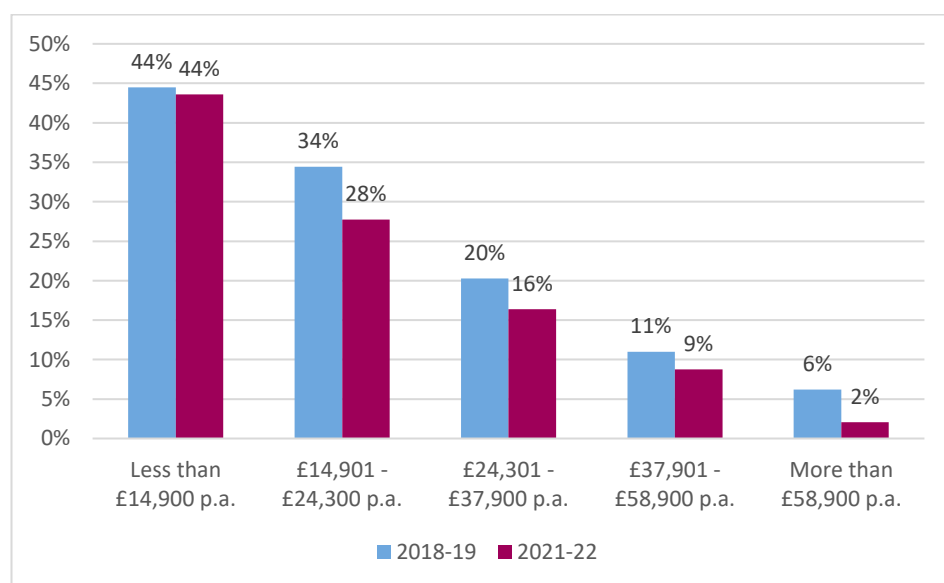
In 2021-22, 16 per cent of adults in London had low or very low food security (circa 1.2m adults).⁴ This is a reduction since 2018-19 when it was 21 per cent (circa 1.5m adults). There was also an indication, from the DWP’s survey, that household food security had improved from 2019-20 to 2020-21, i.e. during the pandemic (though the improvement was small and probably not statistically significant).

This fall, since 2018-19, might be attributed to the extraordinary measures that were put in place by the government towards the beginning of the pandemic period to provide a safety net to those whose incomes would be most affected by lockdown restrictions. It might also be as a result of the efforts of those in civil society, those volunteering in food banks and wider community efforts to help those in severe need. Lockdown restrictions also meant that for some groups of workers in London, they switched to remote working, which resulted in a drop in spending on things like transport and commuting, thus leaving more money available for food.⁵

In the analysis below, the categories of ‘low food security’ and ‘very low food security’ have been combined and will be reported together as being ‘food-insecure’.

Unsurprisingly, lower-income Londoners were more likely to be food-insecure (see Figure 1).

Figure 1 – Nearly half of all Londoners (44 per cent) with a household income of less than £14,900 per annum were food-insecure, no change from 2018-19



Base: 2018-19: Londoners aged 16 and over with an annual income of: less than £14,900 (661); £14,901-£24,300 (454); £24,301-£37,900 (594); £37,901-£58,900 (618); more than £58,900 (889); 2021-22: Londoners aged 16 and over with an annual income of: less than £14,900 (867); £14,901-£24,300 (631); £24,301-£37,900 (888); £37,901-£58,900 (931); more than £58,900 (1,465)

While the proportion of the lowest-income Londoners (those with an annual income of less than £14,900) living with food insecurity remained at 44 per cent from 2018-2019 and 2021-2022, the proportion of all Londoners with a higher-income (those with an annual income of more than £14,900) in food insecurity fell from 16 per cent to 11 per cent.

⁴ The population data used where the findings are presented in terms of numbers are the GLA’s 2020-based demographic projections for 2021 (housing-led model and identified capacity scenario): London Datastore, [Housing-led population projections, 2019, updated 2021](#)

⁵ ONS, [Homeworking and spending during the coronavirus \(COVID-19\) pandemic, Great Britain: April 2020 to January 2022](#), 14 February 2022

In terms of some of the other groups who were most likely to experience food insecurity, these included single parents (41 per cent); Londoners reliant on cash in their day-to-day lives to a very great or a great extent (40 per cent); Londoners living in social rented accommodation (39 per cent); Black Londoners (29 per cent); and disabled Londoners (27 per cent).

The full headline findings report, due to be published on 30 September 2022, will provide further detail on this and other measures in this short report, including further demographic and geographic breakdowns.

Quotes from Londoners on food security

“There are growing numbers of our local community who are living well below the poverty line – COVID has compounded their struggle to survive. Food banks, fuel bills, and cuts to universal credit!”

“Worry for the amount of people that need to use food banks and wish the government would give lower income families more support.”

“In our rich country food banks should not exist.”

“My sister struggles singles parent of two kids. I buy the everyday bits for them, bread, milk, toiletries, laundrette, school lunches. I receive nothing, I would like to help more but transport is hitting my wallet.”

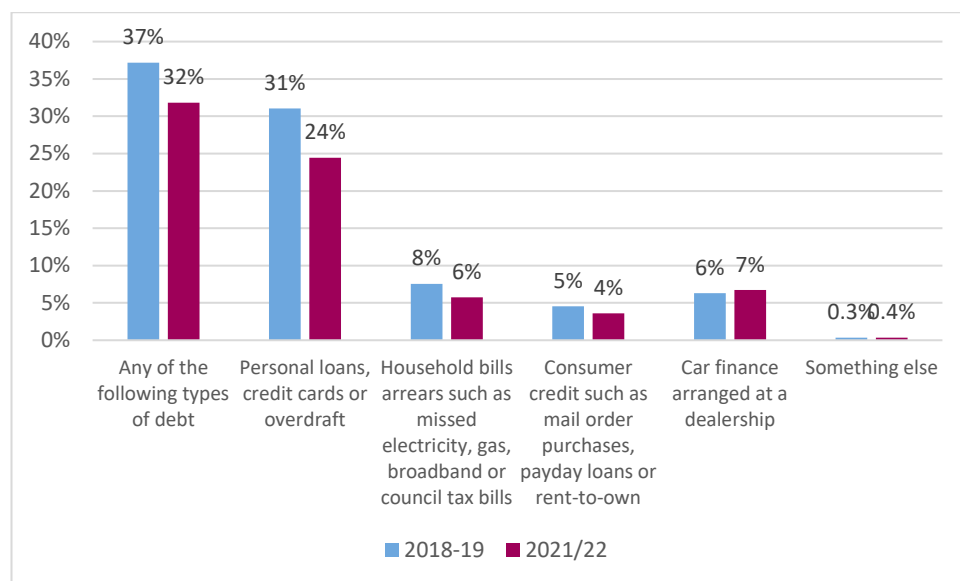
“The cost of living is extremely high, I am working 3 jobs and completing full time education and still cannot afford to buy food.”

3 Debt holdings

The Survey of Londoners 2021-22 replicated the 2018-19 question about whether Londoners had any of the following types of debt, excluding mortgages and student loans (see Figure 2):

- personal loans, credit cards or overdraft
- household bills arrears such as missed electricity, gas, broadband or council tax bills
- consumer credit such as mail-order purchases, payday loans or rent-to-own purchases
- car finance arranged at a dealership
- something else.

Figure 2 – In 2021-22, around a third of Londoners (32 per cent) owed money

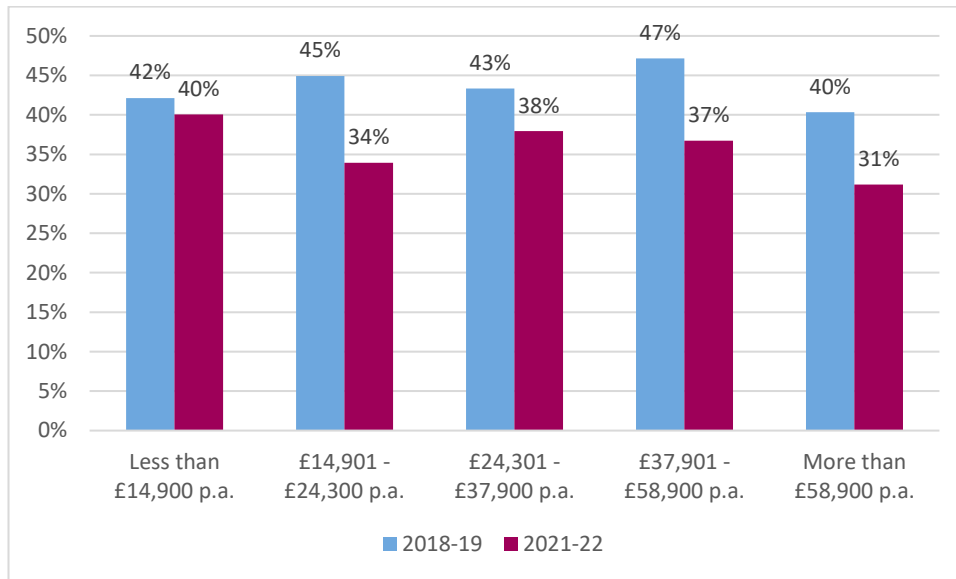


Base: 2018-19: Londoners aged 16 and over (6,601); 2021-22: Londoners aged 16 and over (8,630)

Around a third of Londoners (32 per cent) owed money on one of these types of debt, which is around 2.3m Londoners (a decrease from 2018-19 when it was 37 per cent or around 2.7m Londoners). Most debts were in the form of personal loans, credit cards or overdrafts: around a quarter of Londoners (24 per cent) had this type of debt (a decrease from 2018-19 when it was 31 per cent). Meanwhile, 6 per cent had household bills arrears (a decrease from 2018-19 when it was 8 per cent); 7 per cent had car finance; and 4 per cent some form of consumer credit, such as mail order purchases, payday loans or rent-to-own purchases. There were no significant changes in the proportion of Londoners having these latter two types of credit.

Figure 3 shows how higher income Londoners reduced their levels of unsecured debt between 2018-19 and 2021-22 (from 40 per cent to 31 per cent), whereas for lower-income Londoners it remained largely unchanged from 42 per cent to 40 per cent.

Figure 3 – Around four in 10 Londoners (40 per cent) with a household income of less than £14,900 per annum owed money, not significantly different from 2018-19



Base: 2018-19: Londoners aged 16 and over with an annual income of: less than £14,900 (661); £14,901-£24,300 (454); £24,301-£37,900 (594); £37,901-£58,900 (618); more than £58,900 (889); 2021-22: Londoners aged 16 and over with an annual income of: less than £14,900 (867); £14,901-£24,300 (631); £24,301-£37,900 (888); £37,901-£58,900 (931); more than £58,900 (1,465)

In terms of some of the other groups who were more likely to owe money on debt, these included single parents (53 per cent) and Black Londoners (45 per cent).

Londoners who did not have financial savings of at least £1,500 were around twice as likely to owe money on one or more of these forms of debt than Londoners who did have financial savings of at least £1,500 (54 per cent and 26 per cent respectively).

Around half (48 per cent) of Londoners who reported not being able to keep their home warm enough in winter owed money on one or more of these forms of debt.

Quotes from Londoners on debt

“It’s very expensive but a great multi cultural place to live. Debt doesn’t allow us to save a deposit to move so we are stuck here and it’s a struggle. Only for the wealthy to live in London really and we are far from that.”

“The wages and prices of housing don’t correlate. I was surprised when I moved here and learnt how people live in constant debt for everyday things.”

“A medium average family is working 24/7 just to pay off the bills, never able to save their hard earned wages, hardly can afford to go on holidays. It’s always about taking out loans, credit cards and your whole life is gone repaying the unrealistic loans. Citizens are always stressed than various forms of health issues comes up. Never happy living.”

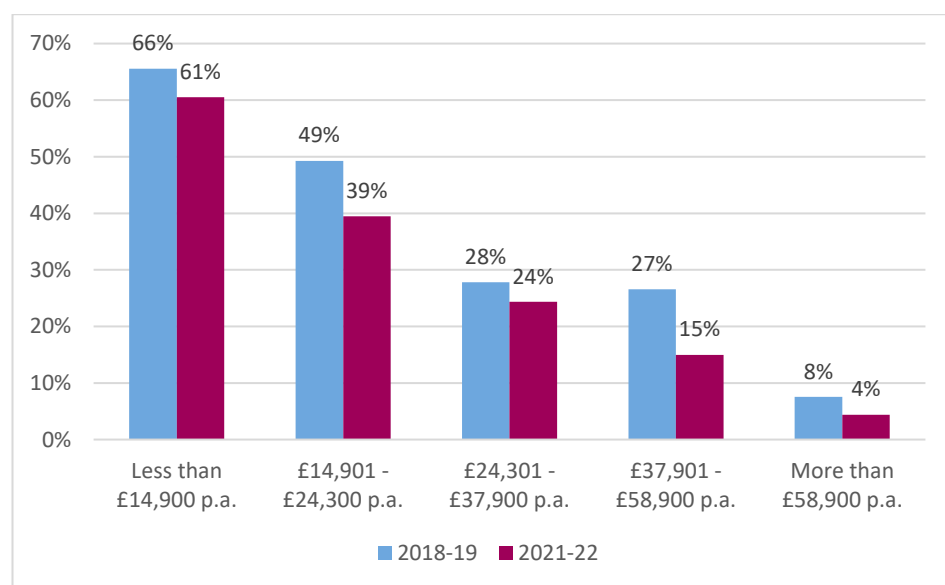
4 Savings

One aspect of Londoners' financial resilience is whether they had at least £1,500 in savings. Financial resilience is about being able to cope financially when faced with a sudden fall in income or unavoidable rise in expenditure, so having savings is one of the main ways of being able to cope with these scenarios.

In 2021-22, a quarter of Londoners aged 16 and over (25 per cent) did not have savings of at least £1,500. This is a significant decrease from 2018-19, when 33 per cent of Londoners aged 16 and over reported not having savings of at least £1,500. In November 2020, the Bank of England reported that household savings had risen substantially since the start of the COVID-19 pandemic, as a result of household spending being lower but incomes not being as hit as much, so this result can be traced to that.⁶ However, their analysis also revealed a wide dispersion of experiences across households. They found that higher-income households and retirees were more likely to have increased their savings during the pandemic. We, therefore, turn our attention to examine which groups of Londoners were more and less likely to have at least £1,500 in savings in 2021-22, by which time, many of the government's support measures put in place to mitigate the impacts of the pandemic had ended.

Not having adequate savings has a strong income gradient, with lower-income Londoners (annual income of less than £14,900) being more likely to report not having at least £1,500 in savings (61 per cent) than the highest-income Londoners (annual income of more than £58,900) (4 per cent) – see Figure 4.

Figure 4 – Lower-income Londoners were more likely to report not having at least £1,500 in savings than higher-income Londoners



Base: 2018-19: Londoners aged 16 and over with an annual income of: less than £14,900 (661); £14,901-£24,300 (454); £24,301-£37,900 (594); £37,901-£58,900 (618); more than £58,900 (889); 2021-22: Londoners aged 16 and over with an annual income of: less than £14,900 (867); £14,901-£24,300 (631); £24,301-£37,900 (888); £37,901-£58,900 (931); more than £58,900 (1,465)

Looking at the two highest income quintiles combined, the proportion of Londoners earning more than £37,900 without £1,500 in savings fell from 15 per cent to 8 per cent between 2018-19 and 2021-22, while for lower-income Londoners the change from 66 per cent to 61 per cent was not statistically significant, so is largely unchanged.

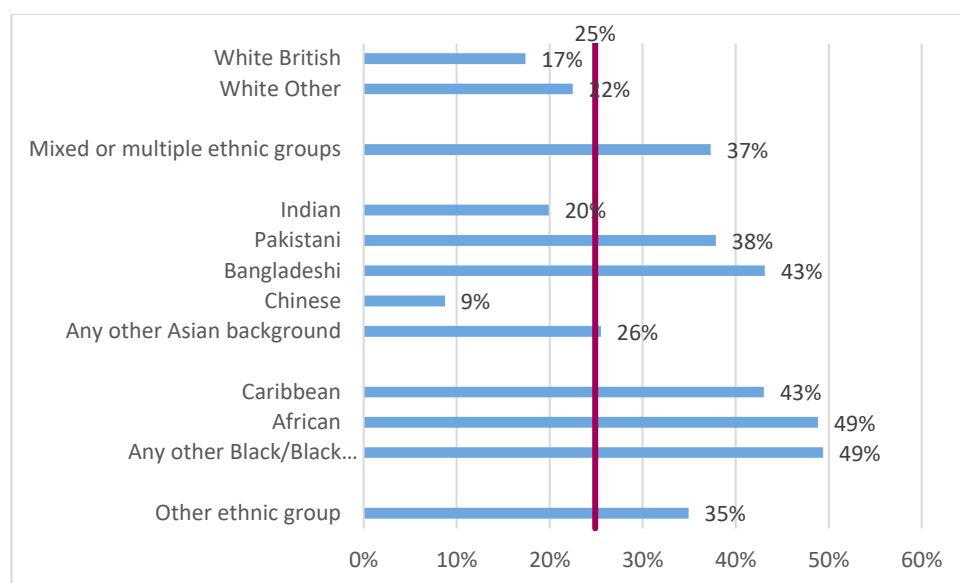
⁶ Bank of England, [How has Covid affected household savings?](#), 25 November 2020

Having children appears to be a factor in not having savings. Couples with children were around twice as likely as couples without children to not have at least £1,500 in savings (27 per cent and 14 per cent respectively). Single parents were considerably more likely than single Londoners without children to not have at least £1,500 in savings (54 per cent and 31 per cent respectively).

Disabled Londoners were more likely than non-disabled Londoners to not have at least £1,500 in savings (36 per cent and 22 per cent respectively).

Figure 5 highlights differences in savings for different ethnic groups in London.

Figure 5 – Black Londoners were the ethnic group most likely not to have savings of at least £1,500



Base: Londoners aged 16 and over (8,630); White British (4,021); White other (1,298); mixed or multiple ethnic groups (283); Indian (652); Pakistani (221); Bangladeshi (327); Chinese (200); Any other Asian background (281); Caribbean (199); African (304); any other Black/Black British/Caribbean/African background (175); other ethnic group (261)

Black Londoners were, on average, around twice as likely as Londoners overall to not have savings of at least £1,500 (47 per cent and 25 per cent respectively). White British Londoners (17 per cent) and Chinese Londoners (9 per cent) were the ethnic groups least likely to not have savings of at least £1,500.

5 Keeping home warm enough in winter

Fuel poverty in England is measured using the Low Income Low Energy Efficiency indicator.⁷ This indicator uses three elements in determining whether a household is fuel-poor:

- household income
- household energy requirements
- fuel prices.

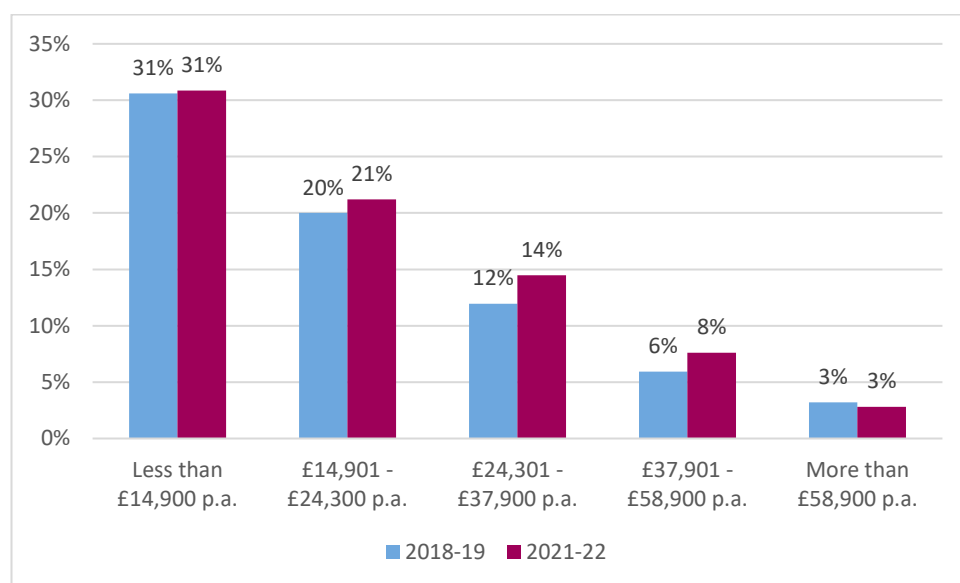
⁷ BEIS, [Fuel poverty statistics](#), 19 September 2013, updated 24 February 2022

It was not possible to go into this level of detail in the Survey of Londoners 2021-22 to establish whether Londoners were in fuel poverty. Therefore, the question from the 2018-19 survey asking whether Londoners were able to keep their home warm enough in winter was asked again.

By the time of the 2021-22 survey, 13 per cent of Londoners aged 16 and over said they were not able to keep their home warm enough in winter (no significant change from 2018-19 when it was 12 per cent). We mentioned earlier that the cost-of-living crisis was on the horizon, just as this survey was closing. Rising energy prices are part of this new crisis and the first significant rise in the energy price cap was on 1 April 2022, after the Survey of Londoners 2021-22 had been completed.⁸ Further rises in the energy price cap are expected in October 2022 and January 2023. Thus, by the time this report is published, we expect the proportion of Londoners not able to keep their home warm enough in winter to be much higher.

As in 2018-19, not being able to keep a home warm enough in winter has a strong income gradient (see Figure 6). Lower-income Londoners (annual income of less than £14,900) were more likely to report being unable keep their home warm enough in winter (31 per cent) than the highest-income Londoners (annual income of more than £58,900) (3 per cent).

Figure 6 – Lower-income Londoners were more likely to report not being able to keep their home warm enough in winter than higher-income Londoners



Base: 2018-19: Londoners aged 16 and over with an annual income of: less than £14,900 (661); £14,901-£24,300 (454); £24,301-£37,900 (594); £37,901-£58,900 (618); more than £58,900 (889); 2021-22: Londoners aged 16 and over with an annual income of: less than £14,900 (867); £14,901-£24,300 (631); £24,301-£37,900 (888); £37,901-£58,900 (931); more than £58,900 (1,465)

Related to the above findings, certain ethnic groups were less likely to report difficulty in keeping their homes warm enough in winter, namely Chinese Londoners (6 per cent), White British Londoners (9 per cent) and Indian Londoners (10 per cent). Conversely, the ethnic groups more likely to report difficulty in keeping their homes warm enough in winter were Londoners of another Black background (31 per cent), Black African Londoners (25 per cent) and Bangladeshi Londoners (24 per cent).

In terms of some of the other groups who were more likely to report difficulty in keeping their homes warm enough in winter, these included single parents (24 per cent) and disabled Londoners (23 per cent).

⁸ Forbes Advisor, [Ofgem's Energy Price Cap Explained](#), updated 9 Aug 2022

6 Next steps

This initial findings report has provided analysis on a few key measures related to Londoners' financial situations. The full headline findings report, due to be published on 30 September 2022, will expand on this initial analysis and also cover a greater range of topics. These include:

- Financial hardship
- A robust safety net
- Labour market equality
- Strong communities
- Mental health and wellbeing
- Digital access for all
- Equity in public services

7 Terms and definitions used in this report

Several standard demographic classifications are used in this report to understand how issues affect different groups of Londoners. Those that require further definition are explained below.

Disability: In this report, Londoners are classified as 'disabled' if they had any physical or mental health conditions or illnesses that were expected to last for 12 months or more; and if their condition and/or illness reduced their ability to carry out day-to-day activities.

Ethnicity: In the online survey, Londoners self-classified into ethnic groups using the response codes from the official ONS ethnicity question (19 response codes), plus an additional ethnic group category of 'Latin American' (so 20 in total). In the paper questionnaire, the response list was shortened to 12 response codes. In this report, findings are only reported for groupings where the sample size was sufficient.

Income quintiles: To aid comparison with the 2018-19 survey, in the 2021-22 survey Londoners were classified into the same five income quintile groups that were used to classify Londoners in the 2018-19 survey:

- Lowest income quintile: annual income of less than £14,900
- Second income quintile: annual income between £14,901 – £24,300
- Third income quintile: annual income between £24,301 – £37,900
- Fourth income quintile: annual income between £37,901 – £58,900
- Highest income quintile: annual income over £58,900

Londoners: Adults aged 16 and over who live in London.

Single parent: Parent or guardian aged 16-64 of any children aged under 16 currently living in the household, and not living with someone in the household as a couple.

8 Feedback

For more information about this publication, please contact:

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9 Quality

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