

# **The cost of living:** its impact on health, finances and well-being

# Introduction

## Cost of living: its impact on health, finances and well-being

Welcome to our third Pulse briefing. These briefings complement our Pulse reports when there is a specific topic that we think needs to be explored. Each has a different topical focus, which on this occasion is the cost of living crisis.

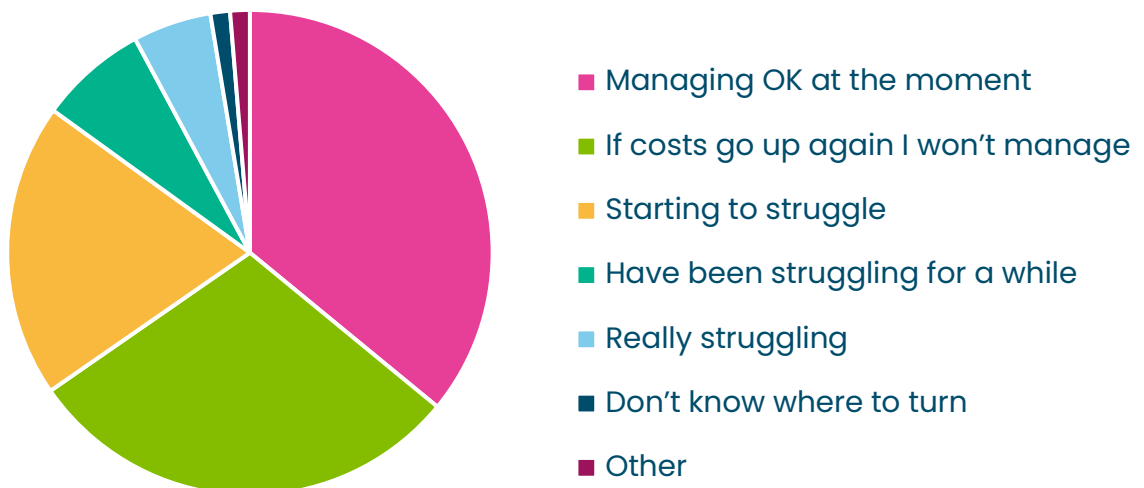
It has been three years since the COVID-19 pandemic first hit, and the UK is facing yet another crisis. Inflation is at its highest level since the early 1980s and increasing food, fuel and energy prices mean people are struggling to pay their bills and make ends meet<sup>1</sup>. This in turn is having a negative impact on many different aspects of people’s lives, such as their health and well-being; with the impact being felt most strongly by those who are the most vulnerable people within our society, such as people with long term conditions<sup>2</sup>.

To further explore how this crisis is affecting the people of North Yorkshire we carried out two surveys, one for individuals (which received 151 responses) and one for organisations (which received 17 responses).

### How do people currently feel?

A large majority of individuals (62%) said they were struggling or will start to struggle as the costs continue to rise and winter approaches (the survey was conducted during September-October 2022).

### How people are coping financially



<sup>1</sup> [How the cost of living crisis is changing people’s behaviours and their spending - PwC UK](#)

<sup>2</sup> [The cost-of-living crisis is a health emergency too - The Health Foundation](#)

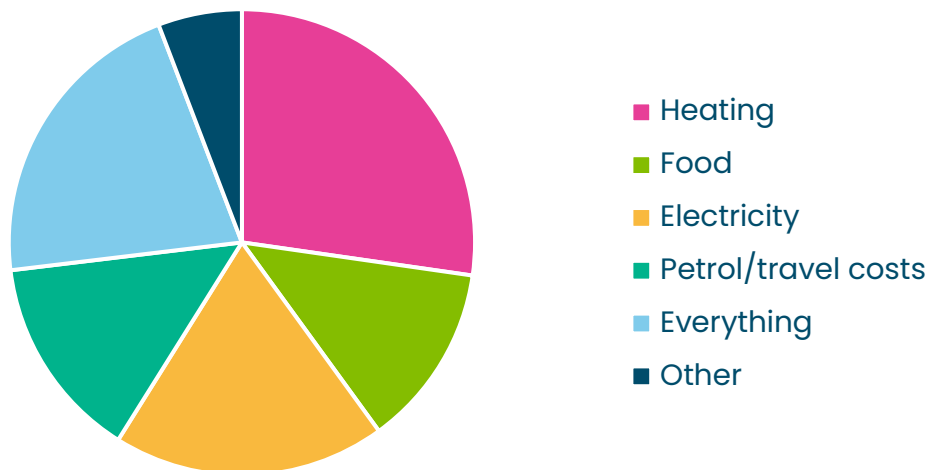
It is important to note that within our sample, 94% said they are either employed or retired, with only 3% saying they are unemployed. While everyone is being affected by the rise in the cost of living, for those already struggling to make ends meet, the consequences are even more devastating.

Recent data from Citizens Advice revealed that the number of people they have helped with crisis support has already exceeded the rate from the past three years; they are now helping two people every minute. In September, they helped a record number of people who couldn't afford to top up their prepayment meters and also saw record numbers of people in need of a food bank referral or emergency charitable support<sup>3</sup>. The Warm and Well in North Yorkshire project (run by Citizens Advice North Yorkshire) supports people in fuel poverty, and they have reported a large rise in people needing help since October 2021.

The number of calls received between October and December 2021 was 975. In comparison, for the 12-month period prior to October there were 1,103 calls, meaning there were almost as many calls in three months as there were for the whole of the previous year<sup>4</sup>. Worryingly, these trends are only going to rise as the cost of living crisis deepens and winter sets in. Some support was announced by the government in the Autumn Statement, but there are still concerns as to whether this is enough for those who are being hardest hit by the crisis<sup>5</sup>.

When people were asked what they are most worried about the responses varied, with heating being the top concern and 'everything' being the concern for some. The organisation responses coincide with this; they said the biggest issues they are hearing about from the people they support are heating, food and electricity.

### What are people most worried about?



<sup>3</sup> [CA cost of living data dashboard | Flourish](#)

<sup>4</sup> [Warm and Well North Yorkshire warns of hammer blow of Energy Price Cap pulling even more families into fuel poverty across North Yorkshire](#)

<sup>5</sup> [Autumn Statement 2022: Key points at-a-glance - BBC News](#)

It is important to note that people who live in more rural areas and use oil for heating are particularly concerned as the Energy Price Guarantee (a temporary measure that has been put in place to protect people from the recent increases in energy prices) does not cover those who use alternate fuels such as oil<sup>6</sup>. Whilst only 5% of this sample said they heat their home in this way, Yorkshire has some regions where nearly a quarter of homes are oil fired, with Richmondshire being the local authority area where use is highest at around 24%<sup>7</sup>. Recently, the government announced £200 payments will be given to those who heat their home in this way; whilst this assistance is welcomed some have said it is not sufficient<sup>8</sup>.



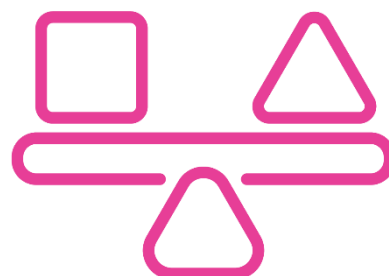
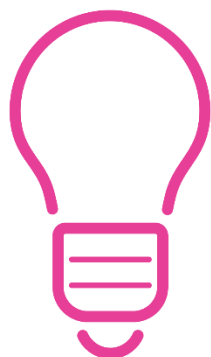
“Many people in rural areas do not have mains gas and having economy 7 electricity, liquified petroleum gas (LPG) or oil heating systems is always much more expensive.

At the minute it is very unclear what, if any, support may be available for those who use liquefied petroleum gas or oil. If people recently filled their fuel tanks at an extremely high rate any cuts to prices of those fuels won't help them now.

A lot of older properties are not suitable for solar panels or ground source systems so these types of housing will never be cheap to run even with better insulation.”



The cost of living crisis is impacting on every aspect of daily life with respondents saying they are reducing the amount of energy they use and changing/reducing the food they buy. As people's financial pressures and worries grow, they are also cutting back on things that keep them mentally and physically well such as socialising and leisure activities. Concerns were also raised for parents who are struggling with childcare costs and are finding it hard to keep up with school expenses such as school bus fares and school dinners.

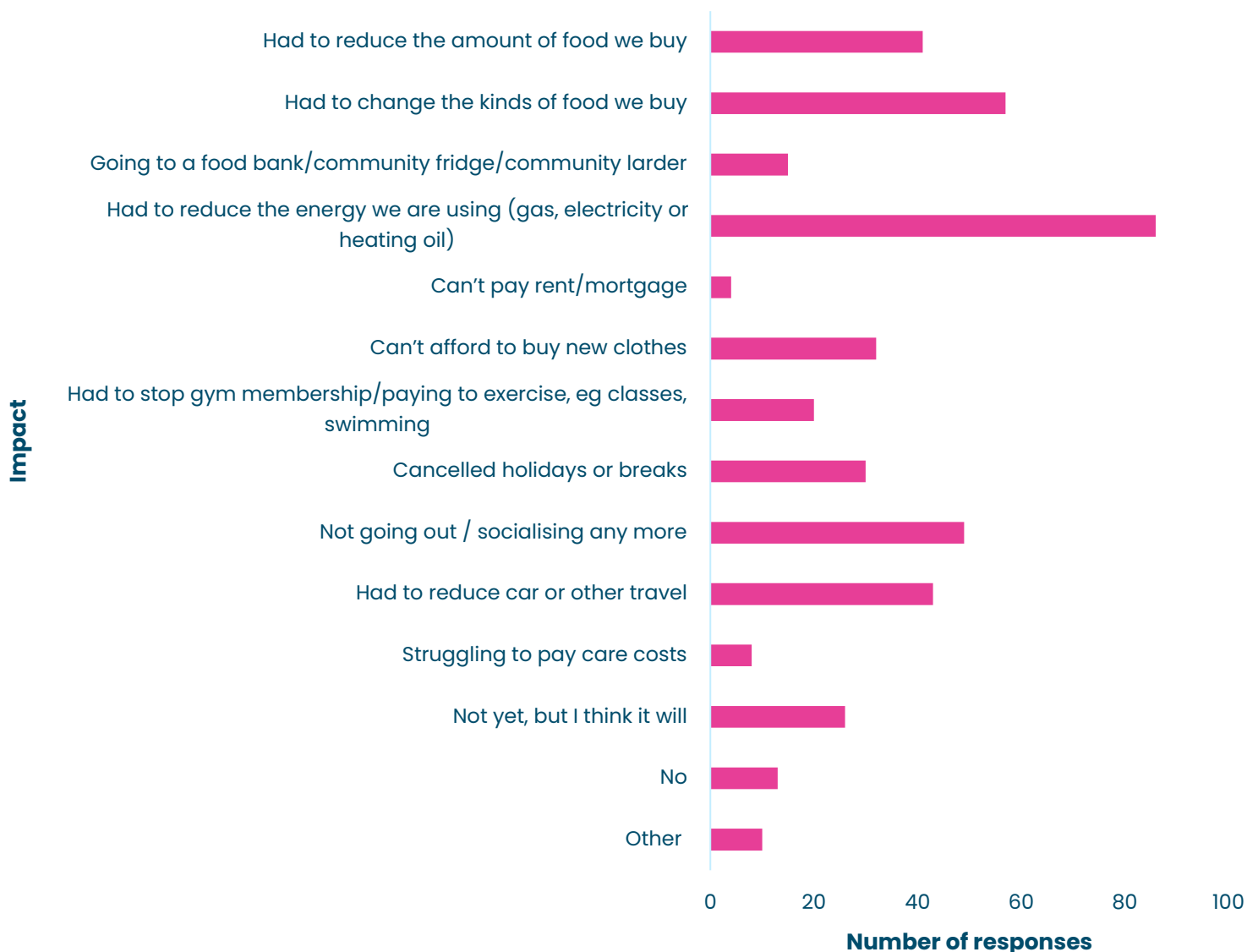


<sup>6</sup> [Energy Price Guarantee - what does it mean for you? - Uswitch](#)

<sup>7</sup> [Prices and bills rocket for homes in Yorkshire that are reliant on oil fired heating | Yorkshire Post](#)

<sup>8</sup> [What the Autumn Statement means for you and the cost of living - BBC News](#)

## Has the cost of living crisis already had an impact on people?

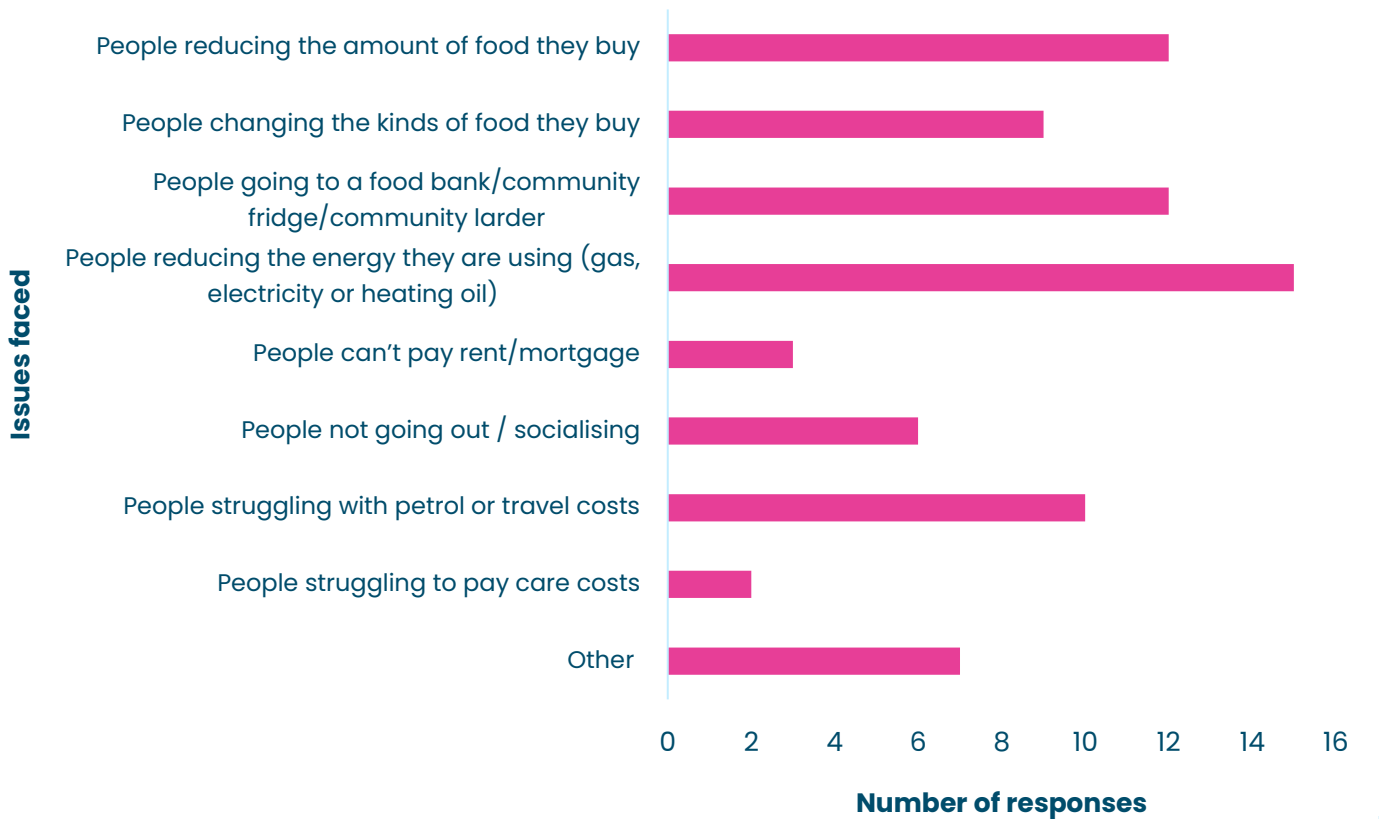


When asked if they think there will be a further impact on themselves or their family in the winter months, a large proportion of respondents said they won't have the heating on as much (77%) and will reduce their electricity use (57%).

The organisation responses highlight the increased use of food banks, community fridges/larders due to the crisis. A recent report published by North Yorkshire County Council revealed there has been up to a 58% increase in the number of households using foodbanks in recent months<sup>9</sup>. However, it is concerning that in some cases organisations have said the people they give food to have no way to cook it. They also raised the issue that some people feel embarrassed about accessing the community pantry so instead go without. Another concern highlighted was the issues people are facing due to increasing petrol and travel costs.

<sup>9</sup> [Food bank use is rising sharply in North Yorkshire, now is not the time for spending cuts - Yorkshire Post Letters | Yorkshire Post](#)

## What organisations are hearing from people about the impact of the cost of living crisis



“People literally having nothing and no means to cook it when we provide food.”

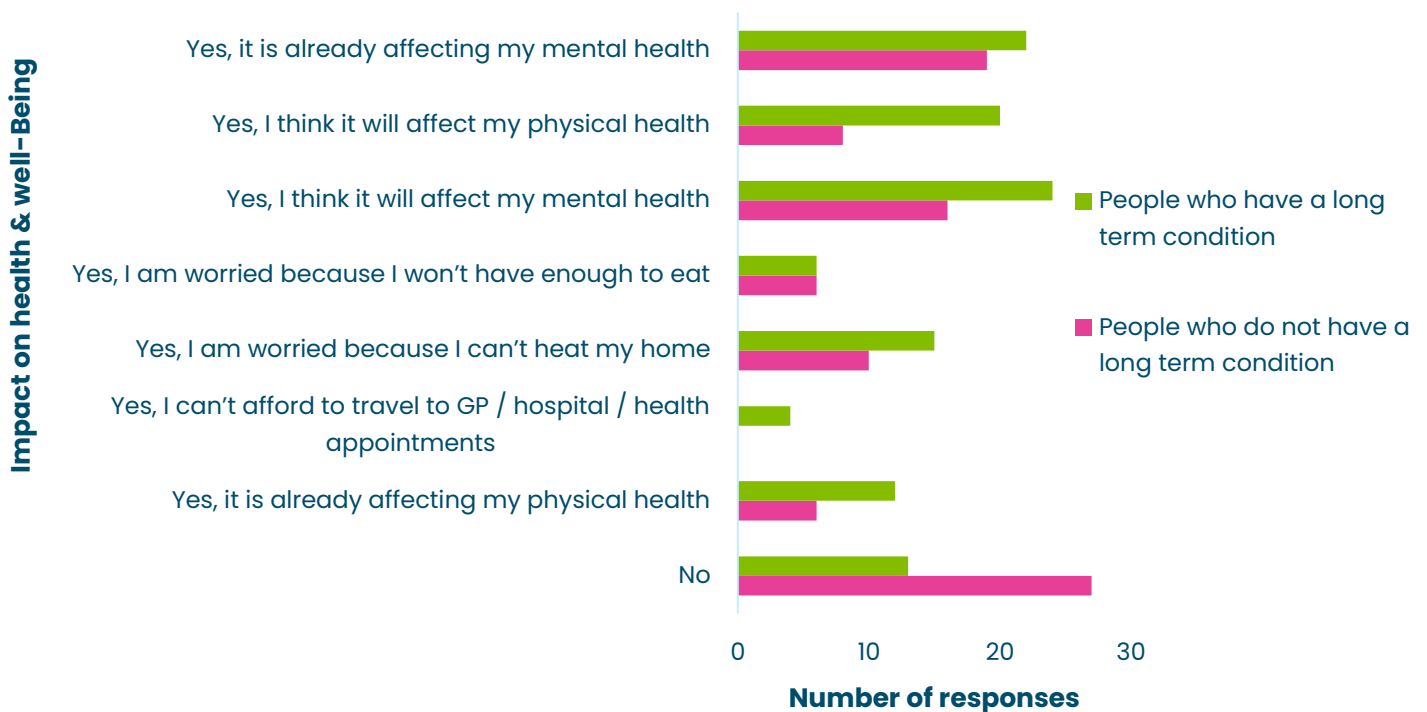
“Our biggest concern is that there are people in our area who struggle to feed their families and heat their homes. With the bus services recently cut, it has become more difficult for them to access services, such as the Job Centre and Citizens Advice. We are concerned that in a small town, some people worry about coming into the Pantry: wonder if others will judge them, they don't want to take too much, etc. We've recently changed our hours and are working with our volunteers to make it a welcoming/accessible environment.”



## The impact on health and well-being

A large number of respondents are worried about how the crisis will impact on their health and well-being. A recent survey by The Health Foundation found that 57% of people think rising living costs are a high or very high threat to the health of UK citizens, and 72% believe overall health and well-being has deteriorated in the last 12 months<sup>10</sup>. The rising costs mean people are unable to afford essentials to maintain their health such as sufficient food and a warm home, as well as causing increased stress and anxiety. While the crisis is affecting everyone's health and well-being, as the graph below illustrates, those who have a long-term health condition are even more at risk (44% of our sample said they have a long term condition).

### Do people think the cost of living crisis will impact on their health and well-being?



People with long term conditions, such as people with asthma, Alzheimer's disease and arthritis are even more affected by the cold<sup>11</sup>. Also, people with specific dietary needs must buy food that is often more expensive. There is also the concern that some people who have a long-term condition or disability are unable to go out and therefore unable to access the provision (such as warm spaces) that lots of organisations are offering.

<sup>10</sup> [The cost-of-living crisis is a health emergency too - The Health Foundation](#)

<sup>11</sup> [Energy crisis: How living in a cold home affects your health - BBC Future](#)



“I have asthma and if the exterior or the room temperature gets too low, my breathing worsens. I need a minimum room temperature above 18 degrees celsius as recommended by Asthma & Lung UK. Going outside into a dramatic change in temperature can trigger an asthma attack. Can I afford to continuously heat my house? No. I have to leave the house to shop for food, as well as for my mental health.”

“I have severe osteo and rheumatoid arthritis and I need a warm home to keep pain from getting worse because of the cold. I need lots of warm drinks in the morning when electricity use is at its maximum.”

“My heart condition makes me susceptible to the cold. It will be uncomfortable, even painful, keeping the thermostat at 16 degrees. I’m hoping it will be affordable.”

“My wife suffers from IBS, diabetes and has to have a lactose-free diet. The items of food that I have to purchase for her are more expensive than the daily products I purchase for myself.”



The cost of public transport, increased fuel prices and taxis means people may not be able to attend medical appointments, which is particularly an issue for those people living in a rural area. Additionally, the increasing cost of living also means people might struggle to afford medicines they need. A recent survey by Asthma & Lung UK found that around 15% of respondents are reducing their inhaler use to make it last longer and almost half of respondents said their condition is worsening due to their cost-saving efforts<sup>12</sup>. Similarly, according to a survey by the MS society, a third of people with multiple sclerosis are reducing or stopping some treatments due to costs<sup>13</sup>.



“The cost of taxis to get to medical appointments will cause many not to go. And the price of essential medicines and continence products will become an increasing concern.”



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<sup>12</sup> [COST OF LIVING CRISIS: 1 IN 5 PEOPLE WITH ASTHMA SURVEYED SAY PRICE HIKES CAUSING ASTHMA ATTACKS AS THEY CUT BACK ON LIFE-SAVING MEDICINE, FOOD AND ELECTRICITY | Asthma & Lung UK \(asthmaandlung.org.uk\)](https://www.asthmaandlung.org.uk/cost-of-living-crisis-1-in-5-people-with-asthma-surveyed-say-price-hikes-causing-asthma-attacks-as-they-cut-back-on-life-saving-medicine-food-and-electricity)

<sup>13</sup> [MS REPORT 2022\\_84pp\\_DIGITAL.pdf \(mssociety.org.uk\)](https://www.mssociety.org.uk/ms-report-2022-84pp-digital.pdf)





"I am already taking my inhaler less than prescribed; otherwise it costs me £120 a year."



Some people also said they are worried about the health impact on someone else such as those on lower income, older people and young children. Even before the cost of living crisis, in 2016 Age UK estimated that one older person died from the cold in the winter every seven minutes<sup>14</sup>. According to a recent survey by Barnardo's, one in five parents said they have struggled to provide sufficient food for their children due to the current crisis which in turn can lead to poorer health outcomes<sup>15</sup>.



"I am worried about the impact on my 9-month-old daughter. We are having to layer-up instead of putting the heating on!"



Alongside the impact on physical health, the cost of living crisis is also impacting on people's mental health and well-being too. This is in part due to the worry and stress caused by financial concerns as well as because people cannot do the things that would normally help them to stay mentally well, such as socialising and taking part in leisure activities.

Recent research by the Co-op and mental health charities Mind, SAMH (Scottish Association for Mental Health) and Inspire has revealed that over a fifth of people are seeing their support network less due to the cost of living crisis. One of the reasons for this is because they would normally drive to see their support network, but the current cost of fuel means they cannot afford to do this<sup>16</sup>. The impact on children and young people's mental health was also raised as a particular concern. A recent survey conducted by Barnardo's found over a quarter of parents (26%) said their child's mental health has worsened due to the crisis<sup>17</sup>.

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<sup>14</sup> [Age UK excess winter deaths briefing june 2016.pdf \(ageuk.org.uk\)](https://www.ageuk.org.uk/press-releases/2016/age-uk-excess-winter-deaths-briefing-june-2016.pdf)

<sup>15</sup> [At What Cost - the impact of the cost of living crisis on children and young people.pdf \(barnardos.org.uk\)](https://www.barnardos.org.uk/press-releases/2022/at-what-cost-the-impact-of-the-cost-of-living-crisis-on-children-and-young-people.pdf)

<sup>16</sup> [A fifth of UK adults are seeing members of their support network less, due to the cost-of-living crisis - Mind](https://www.mind.org.uk/press-releases/2022/a-fifth-of-uk-adults-are-seeing-members-of-their-support-network-less-due-to-the-cost-of-living-crisis-mind)

<sup>17</sup> [At What Cost - the impact of the cost of living crisis on children and young people.pdf \(barnardos.org.uk\)](https://www.barnardos.org.uk/press-releases/2022/at-what-cost-the-impact-of-the-cost-of-living-crisis-on-children-and-young-people.pdf)



“After COVID-19, we are concerned about people's resilience, they are worried and it's affecting their mental health and their ability to deal with one thing after another.”



“Activities were just restarting after the pandemic and it was obvious that children had been impacted by lack of socialisation. Scouts (and other organisations) were a way of meeting and socialising and doing something a bit different. The cost of living crisis has pushed people out of activities.”

“My daughter says that she can't see a future what with the cost of living, I worry for her and there will be other people thinking the same thing. I fear that the rate of suicides will increase.”

“People are stopping activities that keep them mentally well. There is additional pressure on relationships and absence from work due to stress (we're seeing this in the voluntary community and social enterprise sector with employees on the minimum wage)”

“The mental health of parent carers is worsening. It begs the question - who supports them? These parents feel very isolated and vulnerable.”



## What is helping with the cost of living crisis?

In terms of localised, community help, a lot of the organisations who responded said they are supporting people in many ways. For example, by providing warm places, offering a community fridge and food packs, providing social support through running regular cafés and by signposting people to where they can get different types of support.



“We are providing a list of warm places to go, also have hats, gloves, blankets and hot water bottles to give to clients.”

“We run a community fridge and a pay-as-you-feel café. We are aiming to make sure that we have a warm and welcoming 'warm space' where people can eat, meet, share time together be signposted to services and take part in enriching activities.”

“We provide food packs that need no energy input (i.e., cooking or refrigerating), emergency supermarket vouchers, emergency grant applications for bills or household goods.”

“We offer monthly advice session drop-ins, free clothing, are part of a warm spaces initiative and we hold an evening event to raise awareness of all the support that is available. We continue with our energy ambassador training courses, co-facilitate welfare benefits awareness training, offer weekly online support sessions, a community luncheon club, as well providing a community fridge.”



“We share information on our social media platforms that give tips, advice or signpost to agencies/services that can help.”

“We provide food and basic grocery items for people on a walk-in basis, not means-tested and no need for a referral. We also serve tea/coffee and hot chocolate in a warm space, with listening ears so people can sit and chat. We find some people come simply for the social side, rather than the food support. Although the food support is becoming more important.”

“North Yorkshire Social Care team has been great in helping me obtain aids to help me in my home. So has Selby District Council. I’m very grateful for their help and care. It’s reassuring to know that in my 70s, social care is there to help us.”



## What are North Yorkshire County Council doing to help people?

There is a range of support on offer from North Yorkshire County Council; they have developed a dedicated cost of living webpage that outlines the different schemes and assistance available from across the council, such as The North Yorkshire Local Assistance Fund which provides emergency financial support to those unable to meet essential living costs, such as energy bills or food<sup>18</sup>. The webpage also includes details of other organisations who can help people in immediate financial crisis. This includes organisations who can provide professional advice on debt, help with the cost of food and heating bills, as well as details of funding schemes to help meet the cost of insulating homes. The page also contains information for families needing to access free Wi-Fi for children’s schoolwork, or people looking to save money on their commute by signing up to a lift share scheme<sup>19</sup>.

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<sup>18</sup> [Local assistance fund | North Yorkshire County Council](#)

<sup>19</sup> [Cost of living support | North Yorkshire County Council](#)

## What else could help with the cost of living crisis?

More funding for community organisations and groups that support people locally was suggested as they are providing invaluable support to the people who need it most but are struggling for resources and funding to keep running. A one stop phone line that could help people to find and access the services they need was mentioned as another suggestion. Further support for people who need to access services but live rurally was also raised.



“We are very worried. We need additional funding to meet the rising costs and to meet the rising needs of those we support.”



“As the cost of living increases for our clients there is greater practical and moral pressure on us as an organisation to support them. This will inevitably squeeze our finances, which are always in short supply.”

“Easier access to services is needed for those who struggle with travel due to rurality, finances and limited transport services – for example, councils, Citizens Advice, Department for Work & Pensions & the Job Centre.”



## Conclusion

The cost of living crisis is having a detrimental impact on all aspects of people's lives, including on their health and well-being. This is particularly concerning for those most vulnerable within society such as people with a long-term health condition or disability, older people, and low-income families with children. The negative health impacts that will result will only further exacerbate the winter pressures the health and care sectors are facing. It is encouraging to see the wide range of local community support and assistance provided by North Yorkshire County Council that is on offer to help support the most vulnerable, and it is vital that this support continues.

Thank you to everyone who responded to our surveys and contributed feedback. Your voices help inform and shape health and social care services.

## Have your say

If you would like to participate in our future Pulse briefings, please sign up for the [individual network](#) or the [organisation network](#).

You can also sign up for our mailing list for the latest news and views in health & social care [here](#).



# healthwatch

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