

Cost of Living:

The Impact on Hertfordshire Residents

Interim Report (December 2022 – January 2023)



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About Healthwatch Hertfordshire

Healthwatch Hertfordshire (HwH) represents the views of people in Hertfordshire for health and social care services. We provide an independent consumer voice for evidencing patient and public experiences and gathering local intelligence with the purpose of influencing service improvement across the county. We work with those who commission, deliver and regulate health and social care services to ensure the people's voices is heard, and to address gaps in service quality and/or provision.

Background

Despite global prices for oil, gas and coal steadily increasing since 2021, they soared in response to the war in Ukraine and in turn this has stimulated a global economic crisis¹. In the UK, inflation has climbed to the highest rate in 41 years, skyrocketing to 11.1% meaning the prices of essential goods has increased dramatically.

According to the Office of National Statistics (ONS), 93% of adults in Great Britain reported an increase in their cost of living between August and September 2022². As the crisis continues to deepen, living standards are expected to fall by 7% over the next two years, and the recession we now face is predicted to last around a year at least.

We know that economic crises impact physical health, increasing the risk of lifestyle-related health problems such as poor diet, malnutrition and obesity³. Food insecurity is also intrinsically linked to poor health outcomes, and increases the risk of mental illness and chronic disease later in life.

Living in cold homes has also proven to impact physical health, with The World Health Organisation estimating that one third of increased deaths in winter compared to summer are due to cold winter homes. Fuel poverty disproportionately affects older people and those from socio-economically challenged backgrounds, and increases the risk of cardiovascular disease, respiratory illnesses and falls in particular⁴. As homes become increasingly unaffordable to heat, it is likely deaths and illnesses will only continue to rise⁵.

Polling by Healthwatch England between October and December 2022 found that people are increasingly avoiding booking/attending NHS appointments or taking up prescriptions and over-the-counter medications because of the costs associated⁶. They also found that 35% of respondents said their physical health had got worse in the last 2 months, and that women are disproportionately affected compared to men, and more have taken action to cut down costs.

Methodology

Recent research has focused on quantitatively measuring how the cost of living crisis is affecting individuals both nationally and locally within Hertfordshire. However, little is known qualitatively about people's lived experience or looked to hear from residents about their personal concerns and struggles.

To address this gap, in partnership with Hertfordshire County Council, we launched an online survey to understand how the rising cost of living is impacting Hertfordshire residents.

¹ Hoursen (2022) Institute for Government 'Cost of living crisis' Available at: [Cost of living crisis | Institute for Government](#)

² ONS (2022) Impact of increased cost of living on adults across Great Britain Available at: [Impact of increased cost of living on adults across Great Britain June to September 2022.pdf](#)

³ Jenkins, R.H., Vamos, E.P., Taylor Robinson, D. et al (2021). Impacts of the 2008 Great Recession on dietary intake: a systematic review and meta-analysis.

⁴ Institute of Health Equity, 2022 'Fuel poverty, cold homes and health inequalities in the UK'

⁵ Gundersen C, and Ziliak JP (2015) Food insecurity and Health outcomes.

⁶ <https://www.healthwatch.co.uk/news/2023-01-09/cost-living-people-are-increasingly-avoiding-nhs-appointments-and-prescriptions>

The survey was promoted via social media and shared with NHS and other statutory services and the Voluntary, Community, Faith and Social Enterprise sector across Hertfordshire to share and distribute via their networks, contacts and social media channels.

Using our findings, we will identify which communities and groups seem to be more affected by rising costs than others, as well as groups who have not engaged. We will hold one-to-one interviews and focus groups with the identified groups to understand their experiences in more detail. Findings from this engagement will be included in the final report, due to be published in Spring/Summer 2022.

Key Findings

Demographics

From **1st December 2022 to January 1st 2023**, we heard from **4,413** Hertfordshire residents. Key demographics included:

- **5%** of respondents were aged between 18–34 years old, **28%** were between 35–54 years old and **49%** were between 55–74 years old. **16%** were aged over 75 years old.
- **62%** of respondents were female and **36%** were male.
- **81%** of respondents were White British and **19%** were of an ethnically diverse background⁷.
- **50%** considered themselves to have a long-term condition, **22%** identified as a carer, and **16%** considered themselves to have a disability.

Impact of the rising Cost of Living

From our findings, it is clear that the rising cost of living is having a significant impact on Hertfordshire residents. **70%** of respondents said that the rising cost of living was affecting them a little but, but they're managing, while a further **23%** said it was affecting them a lot, and they're struggling.

When asked how they would describe their financial situation at the moment, **38%** either had not enough (**10%**) or just enough (**28%**) for basic necessities. However, it's important to note that many respondents are managing, but commented that one unexpected or expensive bill, or re-mortgaging, could leave them needing financial support or finding other ways to cope, such as selling their home.

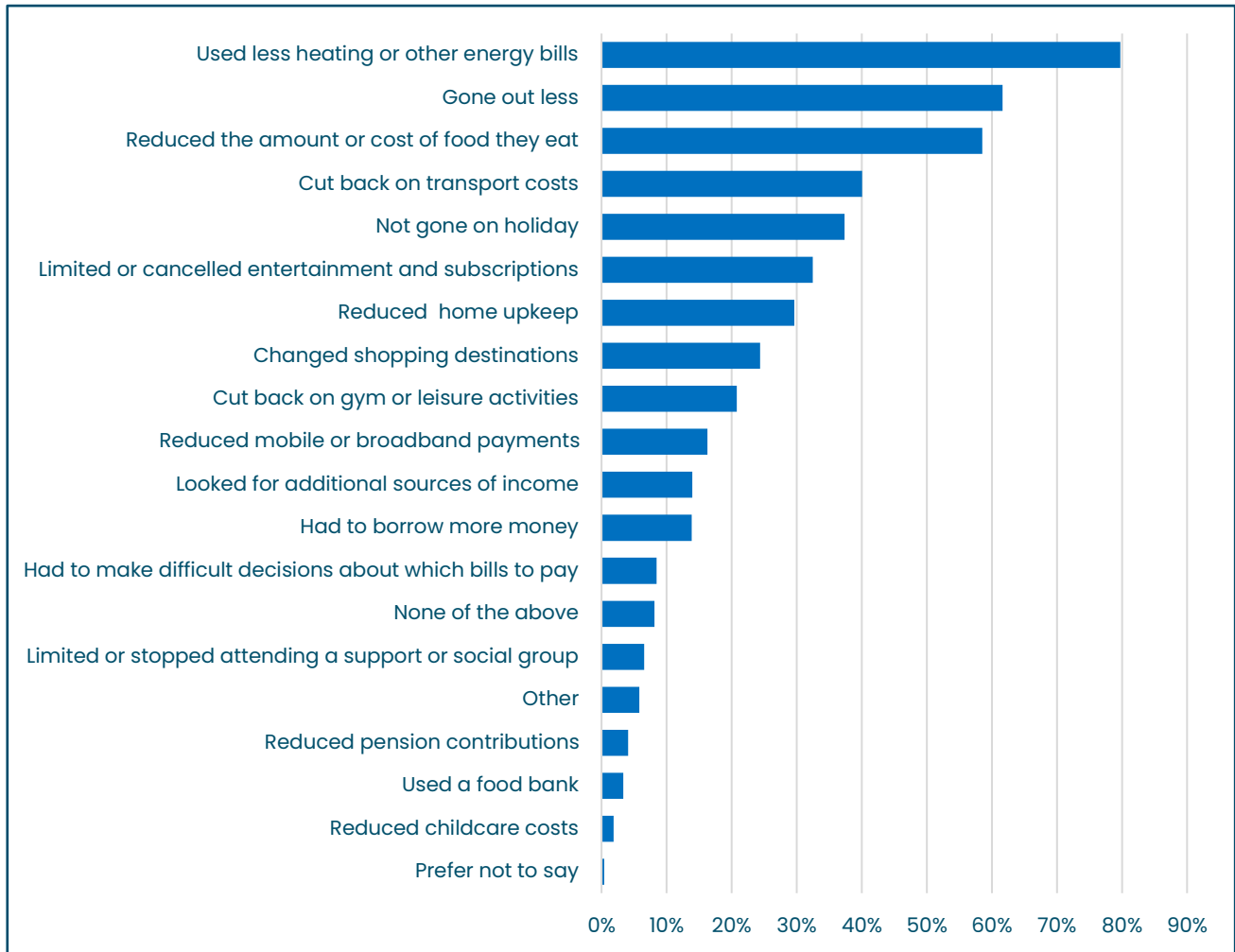
'The cost of living crisis keeps me up at night. I don't know how we will cope with higher energy bills than we have already. My debt has reached over £1000 with my energy company and they just keep adding charges.'

'Money worries keep me awake. Both myself and my husband are higher earners but are now seeking credit. We are now considering to sell our home and leave Watford.'

In response to the rising cost of living, most respondents had made changes in their lives in order to try manage the increase in costs, with 80% using less heating or reducing other energy bills, 62% going out

⁷ 6% White Other, 2% Asian/Asian British: Indian, 2% White Irish, and others who were Arab, Asian/Asian British: Bangladeshi, Asian/Asian British: Chinese, Asian/Asian British: Indian, Asian/Asian British: Pakistani, Black/Black British: African, Black/Black British: Caribbean, Mixed Asian and White, Mixed Black African and White, Mixed Black Caribbean and White, Mixed Other, White: Polish, White: Italian, and other (unspecified)

less, and 59% reducing the amount or quality of the food they're eating. Other changes respondents have made are shown in the graph below:



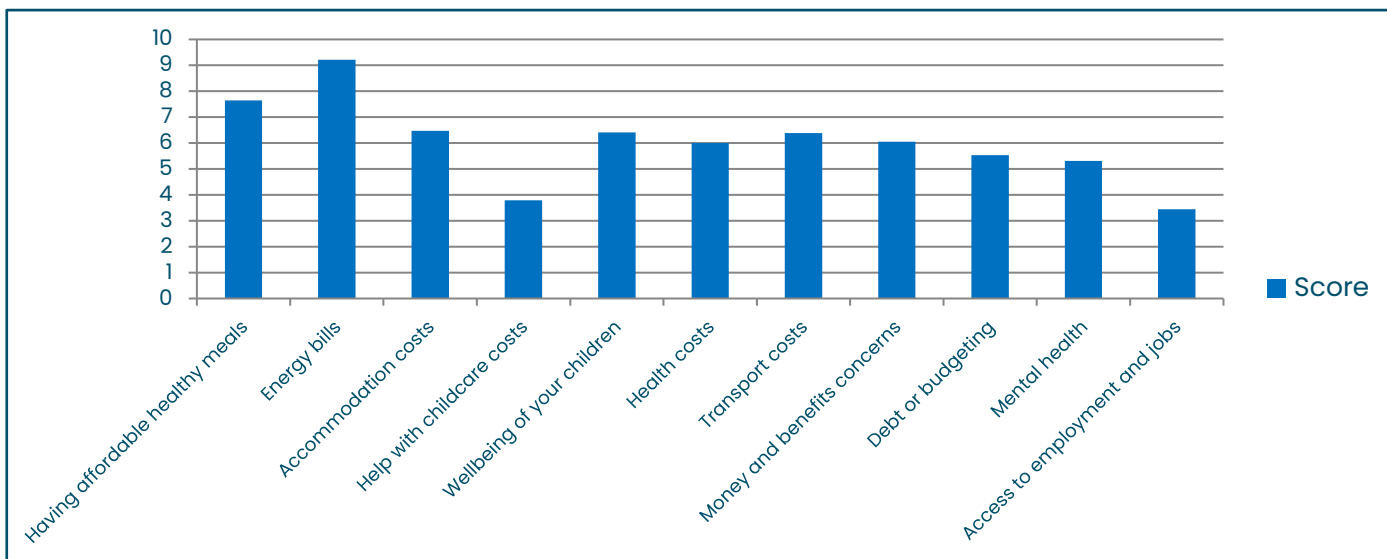
“Trying to get on a food bank list but so far not successful. Only able to have one hot meal a day split between two of us.”

“Much lower heating temperature. Cut down drastically on water usage, showers, flushing toilets etc. Taking all plugs out of sockets, using only one or two lights in the house.”

“It’s hard for us as my husband has one lung, COPD and emphysema so he can’t be cold, the flat is damp and mouldy which doesn’t help his health.”

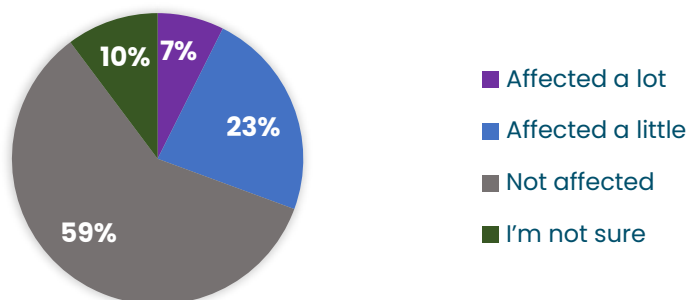
“Being disabled you’re limited to what benefits you are entitled to so have no way of meeting the rising cost of living.”

Similarly, when asked what they were most worried about, the majority of respondents were most concerned about their energy bills. The graph below shows the average order concern respondents replaced different factors in, with energy bills being their greatest concern, and access to employment their least concern.



Impact on Physical Health

When asked whether the rising cost of living was affecting their physical health, **30%** said it was impacting their physical health either a lot (**7%**) or a little (**23%**), while **59%** said it has not had any impact. However, only **11%** of all respondents have looked for or access any advice, information or support for their physical and/or mental health in response to the rising cost of living.



Feeling Cold

For those who felt that their physical health had been affected by the rising cost of living, many commented that this was because they have been unable to heat their home. For some, particularly those who are elderly, have a long-term condition and/or disability, feeling cold was causing significant pain, discomfort and affecting their joints. Other respondents said they were worried about how living in cold, damp and mouldy conditions could be affecting their physical health.

“Freezing cold at night as limiting heating use, worried about health due to mould in home as a result of cold, damp conditions.”

“Coldness increases symptoms. I have broken my nose twice from being so cold I dropped things on my face.”

“Not put the heating on at all so I'm frozen. Sit in the dark so not living just surviving.”

Changes to Food Intake and Exercise

Respondents have been skipping meals, buying cheaper and/or less healthy foods, and many have cancelled their gym membership or exercise classes to try and manage rising costs. Some respondents had concerns that these habits were causing weight gain, or weight loss and malnourishment for others, affecting their mood and sleep, and their intake of nutrients and vitamins.

"I basically only eat one meal a day to make sure my family don't go without."

"I had to cancel my gym membership and I'm eating cheaper foods which aren't of good quality."

Isolation and Staying Inside

Most respondents are staying inside more to try and save money, which in turn is affecting their physical and mental health, and increasing feelings of isolation. Respondents with disabilities and long-term conditions seemed particularly impacted, with many not going outside due to the cost of running equipment, such as mobility scooters.

"I try hard not to charge my portable oxygen or my mobility scooter. Stay in, saves money."

"I have a mobility scooter, can't afford to keep charging it."

"I'm not going out as much in order to avoid spending. The mental health impact has a knock on impact to my physical health."

Increased Stress

For many, the stress of coping with the rising cost of living was having a clear impact on their physical health, with some respondents commenting that they feel exhausted and physically sick with worry. For those with long-term conditions and disabilities, their symptoms have worsened as a result.

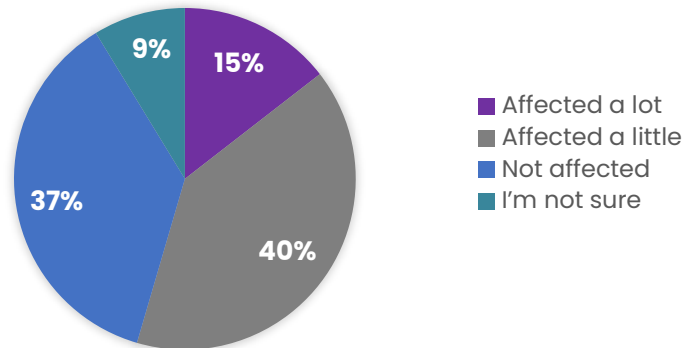
"My body is run down due to the stress and I've been getting loads of coughs and colds and my IBS has flared up."

"I am experiencing nausea and vomiting which the doctor has said is induced by stress. I have had to cancel my therapy appointments as I can't afford them."

"I have Fibromyalgia which flares up with a lot of stress and causes significant pain."

Impact on Mental Health

When asked whether rising costs had affected their mental health, **55%** of respondents said it had impacted their mental health either a lot (**15%**) or a little (**40%**), with only **37%** stating it has had no impact.



When asked to provide more detail about how they are feeling, of the 55% of respondents, **53%** said they have experienced low mood, **46%** feel more stressed, and **36%** are having difficulty sleeping as a result of the rising cost of living.

"I wake early and cannot get back to sleep, I just lie there and worry and in the end get up at about 6:30am."

"Fuel costs and food costs have caused me considerable stress. I have difficulty concentrating due to the cold and worrying about the lack of support I am able to provide for my family. I sleep due to exhaustion."

"Everything is so stressful and sometimes I feel life is not worth living as I try to keep up with everything."

Providing for Children and the Family

The mental health of parents seemed to be particularly affected, with many feeling stressed and concerned about not being able to sufficiently support, feed or provide for their children.

"I feel useless as a parent not being able to take my young child to enjoy days out due to financial struggles. My child has to miss out on parties due to not having the funds to get there or being able to buy presents. As a parent I feel useless and worthless being unable to provide for my child without borrowing from family members to get by."

"We have two children under 11 years old and I'm worried how we will cope with all the additional costs for their schooling needs and domestic cost increases. I wake up in the night and start stressing about family life."

Scared about the Future

Of the 55% of respondents, **74%** are worried about the future and **47%** feel they have less control over their life. Respondents often feared for a “bleak” and “uncertain” future, with many noting concerns about energy bills, mortgage rates, inflation, fuel, food costs, and how their pension and/or benefits will meet the demands of increased costs. Many also shared that they don’t have savings, contributing to their worries about the future and how they will cope.

“I am trying to live on less but when things are tight, I am more worried about the future, and whether I could cope with two or three big expenditures coming at once, hence the feeling of loss of control.”

“I am taking more money out of my pension to keep things going. I am extremely worried that this will have a bad impact in the future and I will run out of money.”

Similarly, of the 55% of respondents, **67%** are concerned about their family, friends and other members of their community struggling to cope with rising costs. Parents of adult children in particular are worried about how their children will cope if costs continue to increase, with many not in a position to provide any financial support to them.

“I’m luckier than many, because I’m nearing the end of my life, but worry very much about my daughter being able to manage with the cost of living rising almost daily, but her salary doesn’t.”

“Worried about future price/energy rises, worried about my daughter and her young family. Would love to wake up one day and it would all be over – would lift a substantial weight off.”

Access to Healthcare

It is clear that for many respondents, the rising cost of living has significantly impacted their physical and/or mental health. However, some also reported that increased costs has affected their access to healthcare.

Cancelling/Reducing Visits to the Dentist

31% of respondents have reduced or stopped visiting the dentist. Of these respondents, many shared that they are in continuous pain and require dental treatment such as fillings, root canal and extractions, but can’t access treatment due to the high cost, which as only be exacerbated by the high proportion of people who cannot access an NHS dentist.

“My teeth are dead and I’m in constant pain but can’t afford the treatment.”

“I have a big hole in my tooth which causes me all sorts of problems but I just try to eat on the other side.”

Avoiding Visits to the Opticians

22% of respondents have avoided or stopped visiting the opticians, with many unable to afford new glasses or contact lenses, and some cannot afford the cost of an eye test.

"I can't afford to get my eyes tested or new glasses."

"My eyesight has got worse but I can't afford to go to the opticians."

Reduced Prescriptions and Stopped Purchasing Equipment

17% of respondents have either spent less on medications and prescriptions, and/or have not purchased equipment to help with their health or mobility. Some respondents said they are skipping or reducing doses of their medication to make them last longer, or have stopped purchasing them altogether.

"Asthmatic and rely on my inhalers a lot during the winter months. I've cut down on my dosage to make them last longer."

"I need vitamins and medication for a crippling condition but can't afford it. I need mobility help like a wheelchair when I'm really bad but again can't afford it."

"I'm disabled and need aides around the house to help me move about with more freedom. But the money for these had had to go in the rent instead."

Travel and Parking

Travelling to appointments was a problem for **5%** of respondents, however a number of others also noted how the cost of parking at hospitals and other health and care settings has stopped them from accessing care and/or attending necessary appointments.

"I have just been diagnosed with prostate cancer so trips to local hospital and central London hospitals have increased considerably. Finding extra money for diesel means cutting back on other spending."

"Can't afford parking fees at hospitals or dentist so I won't receive treatment."

Awareness of Services

The data suggests that respondents had a relatively good awareness of the support services available, but there is a substantial gap between this awareness and actual use of the services, and percentages of use are low. It is as yet unclear what the reasons for this low uptake are.

	% Not aware of the service	% Aware of the service but haven't used it	% Who have used the service
Food banks	5%	90%	5%
Warm spaces/hubs	16%	82%	3%
Winter welfare checks	49%	49%	2%
Finance Helplines	26%	69%	5%
Carers Helplines	36%	60%	4%
Energy Helplines	31%	65%	4%
Food Helplines	49%	50%	1%
Housing Helplines	45%	53%	2%
Family Helplines	52%	46%	2%
Finance advice and information	29%	66%	5%
Carers advice and information	35%	59%	5%
Energy advice and information	28%	62%	11%
Food advice and information	44%	53%	4%
Housing advice and information	38%	59%	3%

Group Spotlight

Although a large number of Hertfordshire residents have been affected by the rising cost of living, it is clear that some groups in particular are facing greater financial hardship than others, which in turn is having an impact on their physical and/or mental health, as well as their access to healthcare.

Single Parents:

Single parents were amongst those hardest hit by rising costs, with **69%** affected a lot and struggling and 30% affected a bit, but managing. Other key indicators included:

- **91%** used less heating
- **90%** reduced the amount or quality of food
- **42%** said their mental health has been affected a lot
- **38%** said they do not have enough money and sometimes run out

“My son is Type 1 Diabetic and we had to cancel an appointment recently as I didn't have the funds spare to get a bus to the hospital.”

“Don't eat as much. Daughter comes first with food and I often just eating something little like toast.”

“My home is freezing and I suffer with Raynaud's Syndrome, I can't afford new coats or scarves for my children.”

People with a Disability:

People with a disability were also found to be struggling more, with **44%** affected a lot by the rising cost of living and struggling, with a further **52%** affected a little bit but managing.

- **24%** have avoided buying equipment to aid their health or mobility, 15% have been unable to travel to appointments and **15%** have spent less on prescriptions and medication.
- **20%** said their physical health has been affected a lot, with another **38%** sharing that their physical health has been affected a little.
- **55%** either do not have enough money for basic necessities, or only having just enough.

“My daughter has a child with special needs and is in a wheelchair. Her bills have doubled weekly and we are not able to help her as much as we could due to our bills also doubling.”

“Being disabled you’re limited to what benefits you are entitled to so have no way of meeting the rising cost of living.”

“I’ve cut the use of equipment needed for healthcare. Given up meals. Not going out. Not cooking daily. Not having the heating on.”

Families:

36% of families have only just enough money for the basic necessities, and **35%** feel they have been affected a lot by the cost of living and are struggling. **7%** are using a food bank and in some cases, parents are having to make significant sacrifices to ensure their children’s basic needs are met.

“I’m on Universal Credit and go to a food bank 1-2 weekly to ensure I have fresh food to give my four year old daughter. The cost of living crisis is just another load upon my shoulders.”

“I have restricted medication and dental visits to the kids only, for myself I have just bought supermarket brand over the counter medication to reduce the cost.”

Carers:

61% of carers said the rising cost of living has affected them a little bit, but they are managing, while a further **35%** said it has affected them a lot, and they are struggling.

- **64%** said their mental health has been affected, and **42%** felt their physical health had been impacted.
- **35%** have just enough money for basic necessities and little else, and **17%** do not have enough money for basics and often, or sometimes, run out.

“It’s impacted my health and my role as a carer as I’m unable to do basic things for my own health.”

“I’m the main carer for my young kids and elderly parents and I’m not able to look after them properly and there is no financial or social help available.”

Asian/Asian British:

Of those who are from an Asian/Asian British background, 69% are Indian, 12% are Chinese, 12% are Pakistani and 8% are Bangladeshi. Across the ethnic groups, 39% had been affected by the rising costs and are struggling, and **57%** had been affected a little bit, but managing. Other indicators included:

- **75%** have reduced the amount or quality of food they buy, compared to the **59%** average.
- **24%** have spent less on medication or prescriptions, which is much higher than the average of **9%**.
- **29%** said their mental health had been affected a lot due to rising costs, compared to the **15%** average.

People with Long-Term Conditions:

Those with a long-term condition have been affected by rising costs more than the general population, with key indicators finding:

- **15%** felt their physical health had been affected a lot, with a further **32%** stating it had been affected a little.
- **50%** have either just enough money for basic necessities and little else, or not enough and are often or sometimes running out.
- Rising cost of food particularly impacted this group, with respondents often not able to buy healthy food which in turn, affects the management of their condition. Not being able to heat their home also exacerbated conditions and symptoms.

“Not being able to buy gluten free food for my dietary requirements.”

“I have Rheumatoid Arthritis and my house is damp and cold which affects my joints.”

“I suffer from asthma and because I can’t heat my home properly I cough all the time.”

Gender:

- Male respondents were less likely to feel that their mental and/or physical health had been affected by rising costs, and also less likely to seek support for health.
- Women appear to be facing more financial hardship than men, with **27%** stating they have been affected by increased costs and are struggling, in comparison to **17%** of men.
- **42%** of women also said they either do not have enough, or have just enough, for basic necessities, compared to **28%** of men.
- Women could be struggling more due to them making up a higher proportion of single parent statistics, although men might also be less likely to declare their concerns, or consider seeking help.

Summary

Our research has shown that many Hertfordshire residents are struggling with the rising cost of living, with 70% saying it was affecting them a little bit, and a further 23% saying it was affecting them a lot. In response, most respondents have made changes to how they live, with 80% using less heating or reducing energy bills, 62% going out less and 59% reducing the amount and/or quality of the food they eat. Energy bills, affording healthy meals and accommodation costs were also what respondents were most worried about, with many sharing their concerns about how they will cope if costs do not start to decline.

Unsurprisingly then, people are struggling with their mental health, noting increasingly low mood, heightened stress and losing sleep over the rising cost of living. It has also impacted the physical health of respondents, with some living in cold and damp homes but unable to turn on their heating due to energy costs, and others skipping or reducing meals and buying cheaper food. Concerns over how they will cope with rising costs was making some respondents physically unwell, and feeling cold was worsening symptoms and conditions, particularly for those with a disability or long-term condition.

Similarly, for some respondents, their access to healthcare has been affected. Respondents have reduced or stopped trips to the dentist and/or opticians, cut down or stopped purchasing prescriptions, medications and equipment to help with their health and mobility, and have been unable to travel to appointments due to the cost of petrol and/or public transport.

The data suggests that respondents have a relatively good awareness of the support services available, but there was a substantial gap between this awareness and actual use of the services. Future reports will measure if there is an increase in the use of services as rising costs continue.

The impacts of the cost of living crisis are not felt evenly across different groups. This interim report shines a light on a range of communities and groups which appear to be more affected than others. As our research progresses, we will continue to identify groups which seem to be disproportionately impacted, and will look to conduct other forms of engagement to understand their experiences further.

What Happens Next?

Survey data is shared with Hertfordshire County Council to help them, District and Borough Councils, the Voluntary, Faith and Social Enterprise sector, and other local services decide how, and where, their support and services are most needed.

Hertfordshire County Council Cost of Living Response Group said:

“The data received from the survey will help to provide us with real time information on Hertfordshire and the wellbeing of our residents. This enables us to identify any trends that are emerging and create services for your needs in a timely manner, as well as hearing from residents using our services to better understand what strengths and opportunities are available.”

The survey is open until **31st March 2023**. Please continue to share your views and experiences so we, and others, can learn how best to support Hertfordshire residents.

For more information, please visit our website: <https://www.healthwatchhertfordshire.co.uk/news/2022-12-06/how-worried-are-you-about-cost-living-crisis>

If you need support, please visit the Hertfordshire County Council which has a range of information and resources available: <https://www.hertfordshire.gov.uk/about-the-council/news/help-to-manage-the-cost-of-living.aspx>