



Cost of Living Survey

January to March 2023

Table of Contents

Contents.....	2
Background	3
National Healthwatch Survey	3
Other Surveys by Local Healthwatch.....	4
Staffordshire Survey Results.....	5
Other Intelligence	14
Recommendations from Healthwatch England	14
Local Help and Initiatives.....	15
Our Recommendations for Staffordshire	16
References	16
Appendix 1 Staffordshire Local Councils	
Links to “Cost of Living” Sections of Council Websites.....	17

Background

In the Autumn of 2022, Healthwatch England started a Cost-of-Living Survey. They later made their Smart Survey template available to all local Healthwatch.

Healthwatch Staffordshire created our own Cost of Living survey, closely based on this template. The survey was open between January and the end of March 2023. We promoted the survey on social media and in our e-Bulletin, and at the Support Staffordshire event in January: "Supporting people in Stafford through the Cost-of-Living Crisis: A marketplace and networking event". The total number of responses we received was 28. As this was a smaller sample than we expected, we will also consider the results of the National Healthwatch survey and 2 Local Healthwatch surveys. We will also consider repeating the survey this Autumn. to see if the rises in interest rates have made the cost-of-living crisis worse for people in Staffordshire.

National Healthwatch Survey

The Healthwatch England Survey ran in 4 'waves' over a 6-month period from October 2022 to March 2023. This was a tracker poll of 2000 adults across England, to assess the changing impact of cost-of-living increases.

There are 2 reports available on the findings:

An analysis of data from October and December, published in January¹.

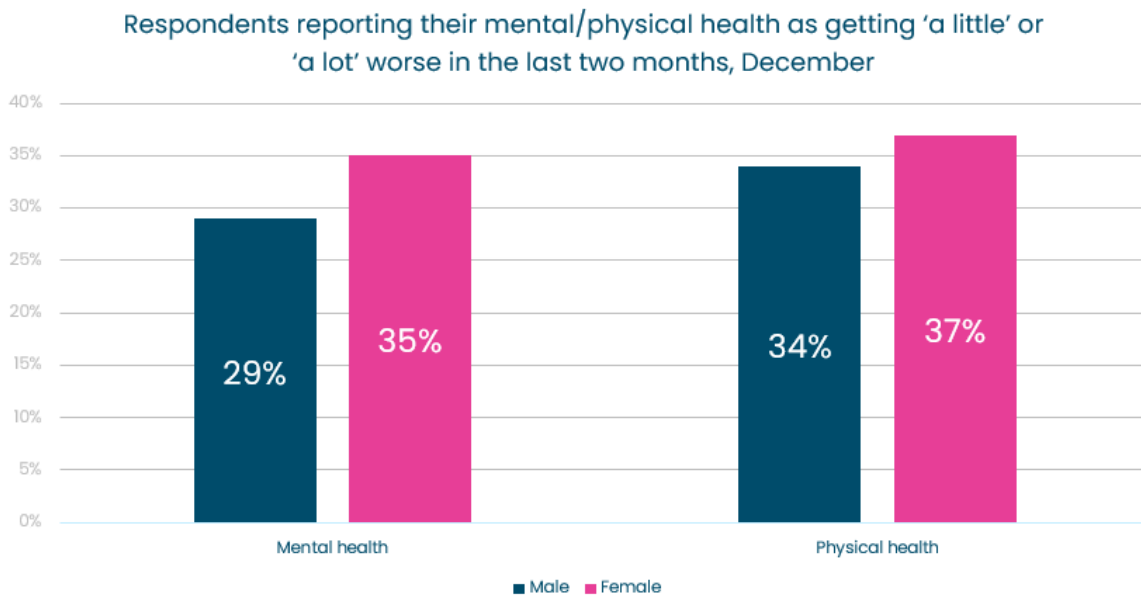
This generally showed that the effects nationally increased between October and December 2022, for example:

"In December, 11% of respondents said they had avoided attending an NHS appointment because they couldn't afford to travel to it, up from 6% in October"

"10% of respondents said they have avoided taking up one or more NHS prescriptions because of the cost, up from 6% in October"

Changes in behaviour reported were: people delaying putting on their heating; avoiding using essential appliances; buying less food, less healthy food and skipping meals. Women were generally affected more than men. Many people reported that their mental and physical health had got worse over the last 2 months.

What health impacts have there been from the rising cost of living?



An analysis of data from March (Wave 4), published in May².

This analysis showed people avoiding

- NHS prescriptions
- over the counter medicines
- NHS appointments (due to either travel costs or the costs of phone calls or broadband/data to book)
- Dental appointments because of the cost of treatment

People claiming either means-tested benefits or disability benefits were affected more than others.

Other Surveys by Local Healthwatch

We have also looked at 2 other Cost of Living reports from Local Healthwatch in Lincolnshire³ and North Yorkshire⁴.

Healthwatch Lincolnshire Report

This looked at the impact of the cost-of-living crisis in the County of Lincolnshire. The 327 responses were collected between January and February 2023.

*Healthwatch Staffordshire
Cost of Living Survey*

Again, there were reports that both mental and physical health had declined due to increasing prices. Those claiming benefits or with a long-term condition or disability were affected more than others. The report states that:

“some of the most vulnerable members of our society are being most affected by the rising cost-of-living” ----- “not turning on the heating when they usually would has adversely impacted individuals with certain long-term conditions such as asthma and arthritis”

Healthwatch North Yorkshire Report

This looked at the impact of the cost-of-living crisis in the County of North Yorkshire. There were 151 individual responses and 17 from organisations.

The findings showed the biggest concerns were heating, food and electricity. People were again reducing their energy use, changing or reducing the food they ate and cutting social and leisure activities. Families struggled with the cost of school bus fares and dinners.

In rural areas there were extra concerns – without mains gas, their fuel choices (oil, electric, LPG) were more expensive and anyone using oil was excluded from the Government’s Energy Price Guarantee. Travel costs were higher whether this was by car, public transport, or taxi. Bus services had also been cut, reducing access to Council services or Citizen’s Advice Bureau.



They also noted that some conditions can be aggravated by low temperatures, including asthma, arthritis, and heart conditions. Other essential items such as special diets and continence products were also more expensive. Food banks also needed to supply food that did not need cooking or refrigerating.

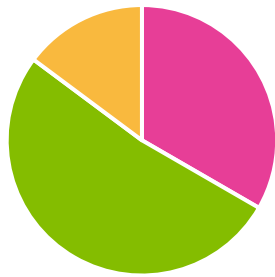
Staffordshire Survey Results

Demographics - Overview

Who responded to our survey? The respondents were mainly adult women and included people with disabilities and/or long-term health conditions.

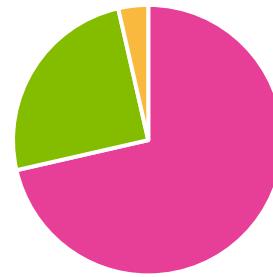
We didn’t reach a younger audience nor any carers. Most respondents were white British. Many households that responded did not contain any children.

Age Q9



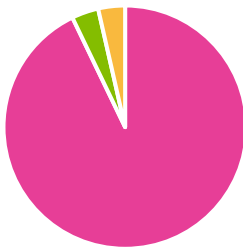
■ 25 - 49 years ■ 50 - 64 years ■ 65 to 79 years

Gender Q10



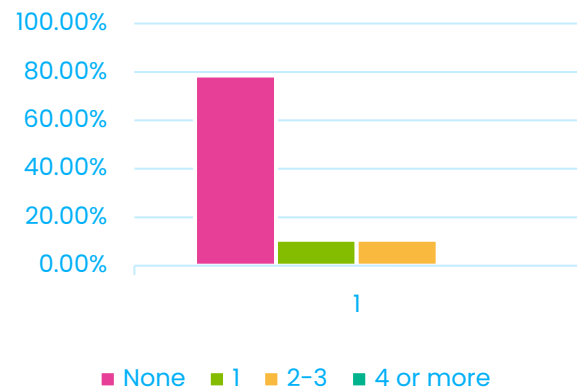
■ Woman ■ Man ■ Prefer not to say

Ethnicity Q12

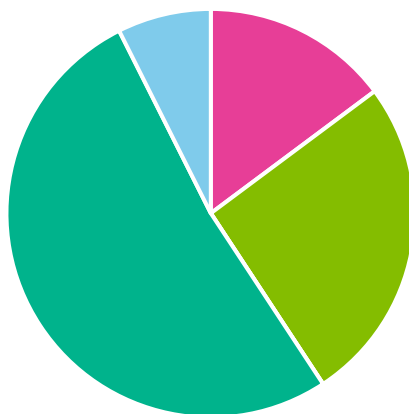


■ White: British/English/Northern Irish/Scottish/Welsh
■ White: Irish
■ Prefer not to say

Children in Household Q14



Other Factors



■ I have a disability
■ I have a long term health condition
■ I am a carer
■ None of the above
■ I prefer not to say

Source of Income (Q13)

People were asked about the source of their income and the pie chart below shows the results. Please note that the percentages add up to more than 100% as some people had more than one source of income.

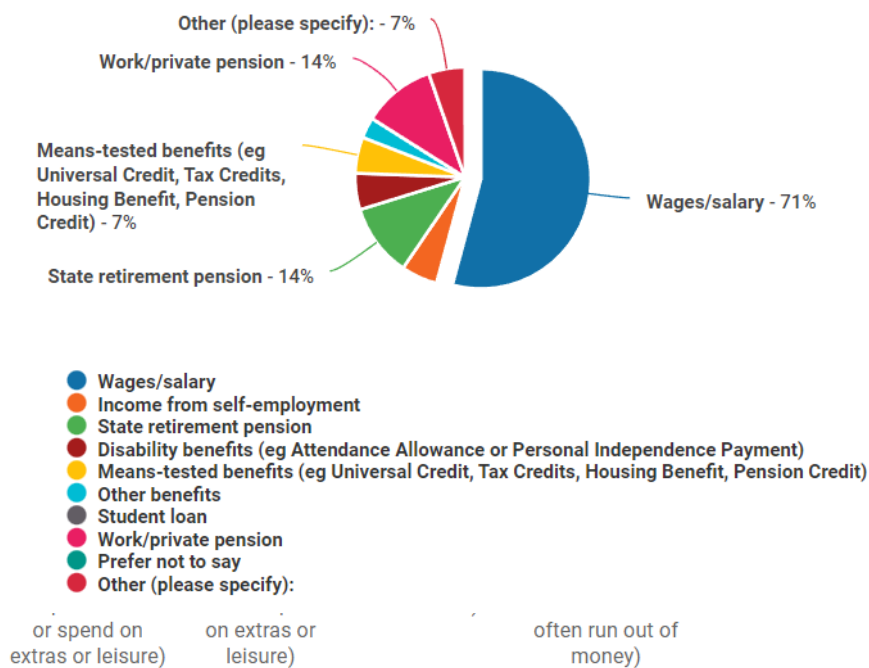
71% (20) of people were employed and 7% (2) were self-employed.

14% of people (4) received state retirement pensions and 14% (4) a work or private pension. About 10% (3) of the total received both.

7% of people (2) received Disability Benefits, 7% of people (2) received Means-Tested benefits and 4% (1) received other benefits. Only 1 person received more than 1 type of benefit.

No-one in the sample had income from a student loan. 7% of people (2) had other income with 1 from Dividends and 1 from a Widow's Pension.

From which of the following sources do you receive income?



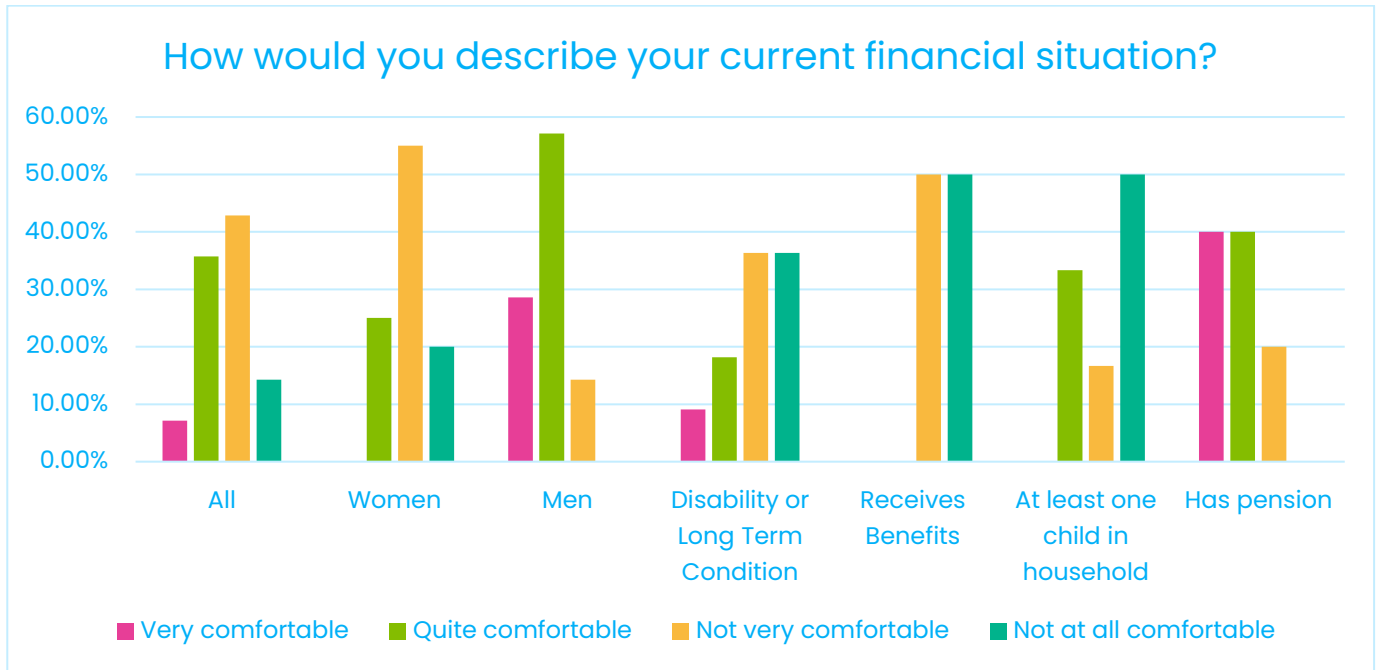
Financial Situation (Q1)

When asked about their current financial situation, those who replied, 'not at all comfortable' (4) were all women of working age with a long-term health condition. Half were working and half were on disability or other benefits. They had each already made between 9 and 14 of the 15 changes asked about and all reported increased anxiety. All but one had children in their household.

In contrast, those who replied, 'very comfortable' (2) were men of pensionable age receiving both a state and a private pension and who said their mental

health was a bit better in the last 2 months. They had not made any of the suggested changes. One had a long-term health condition.

Looking at the financial situation for various groups (next page), the results agreed with the other surveys cited above – women were affected by the cost-of-living crisis more than men, as were those with a disability or long-term health condition and those receiving any type of benefits. Those with at least one child in the household were also struggling more. Pensioners were not as badly affected as some other groups.



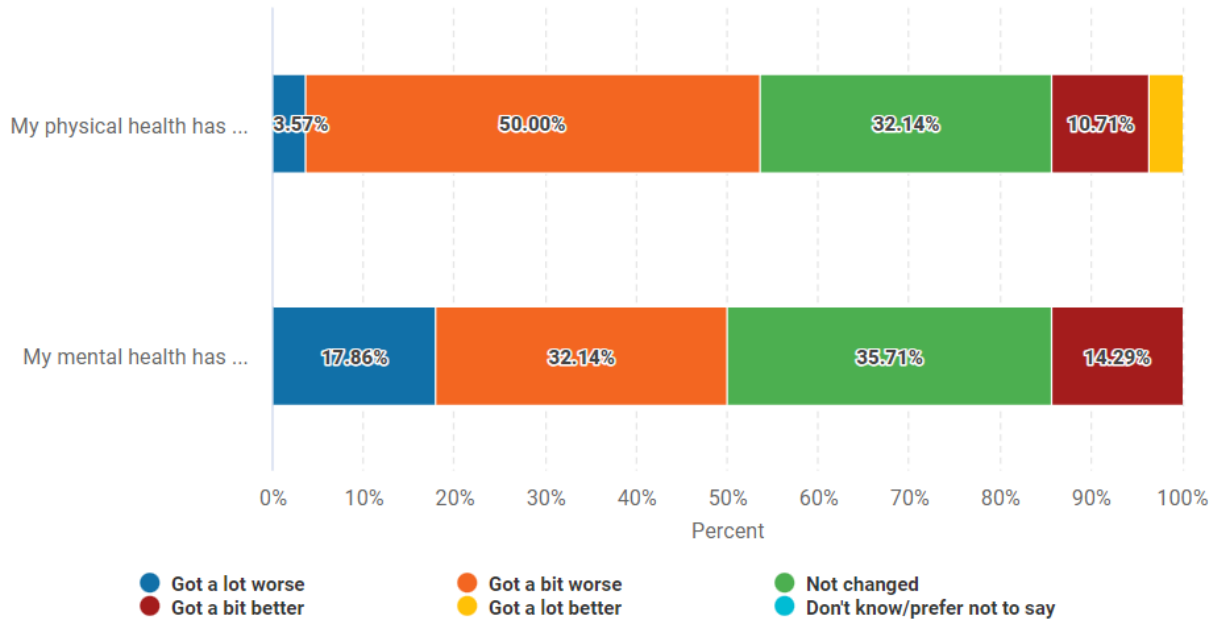
Changes to Financial Situation (Q2)

61% of people said that their financial situation has got a little worse in the last 6 months and 14% said it had got a lot worse, leaving a total of 75% of respondents worse off.

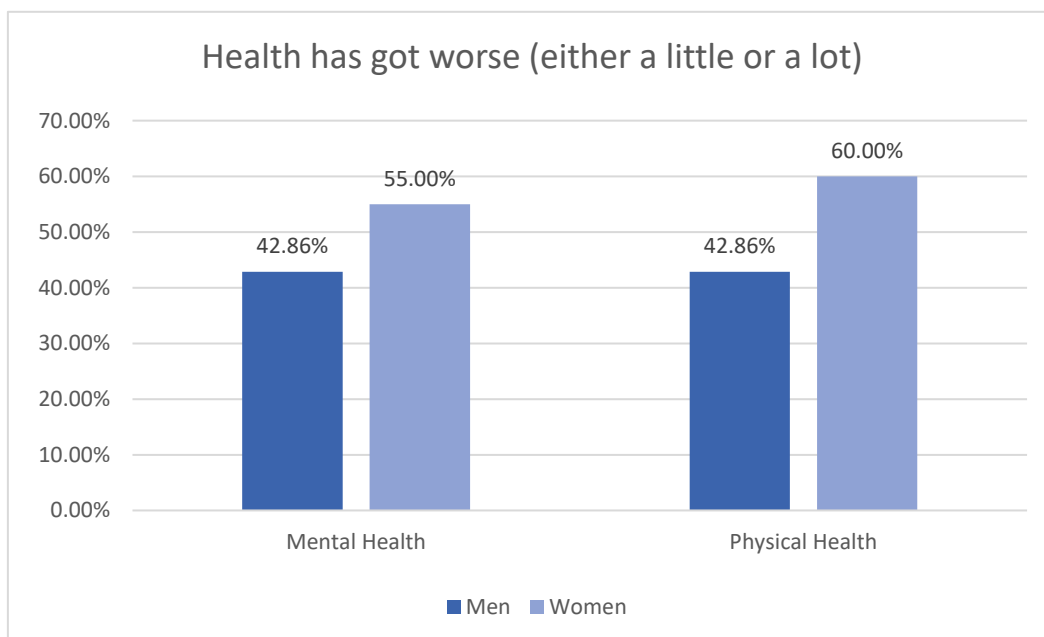


Physical and Mental Health Changes (Q3)

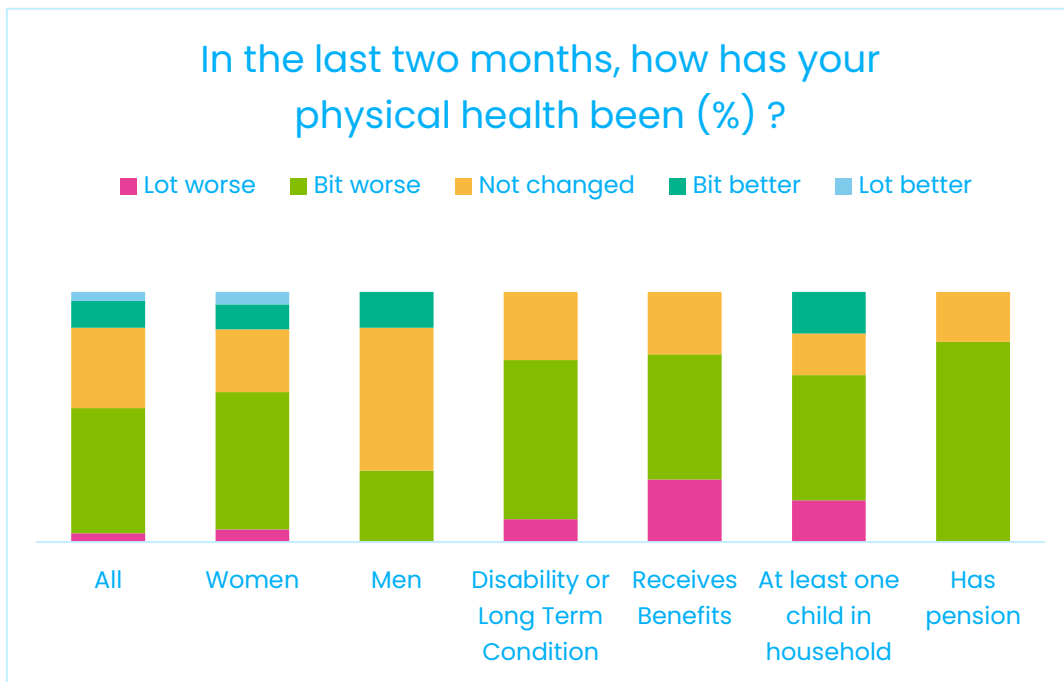
Thinking about your health in the last two months, how has your physical and mental health been? When we talk about mental health we mean low mood, stress, anxiety and inability to concentrate as well as more severe mental health problems.



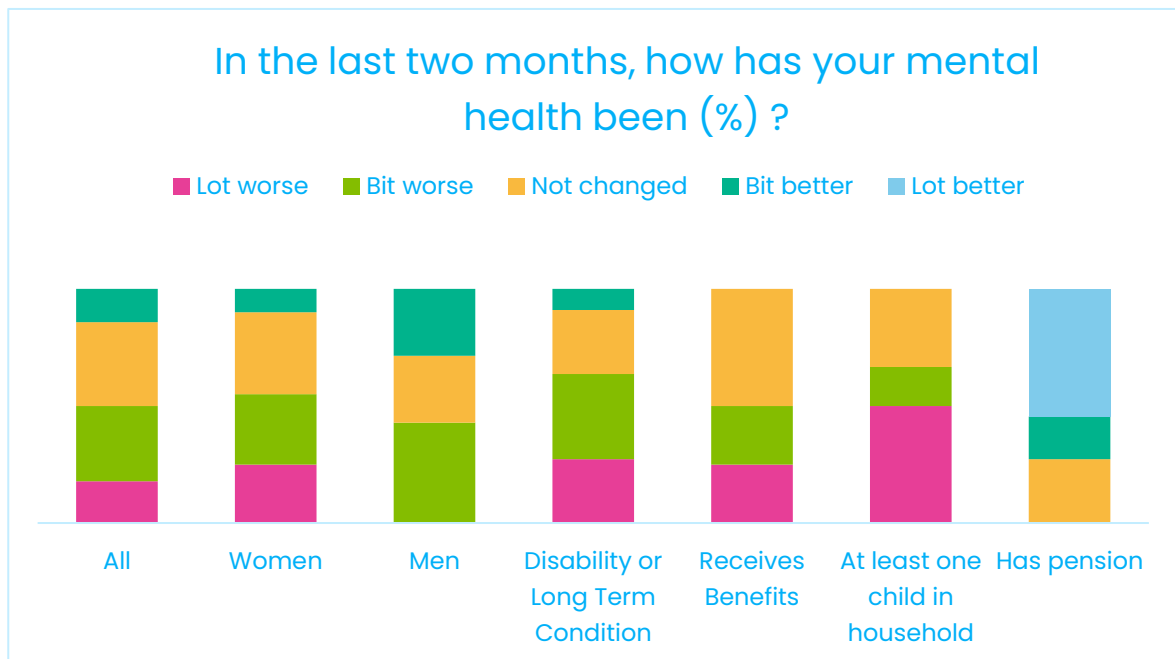
As in the other surveys, both physical and mental health declined in the previous 2 months. When this was split by gender, the pattern was the same as nationally (women’s health affected more) but a higher percentage of people in our small sample were affected (cc graph on Page 4).



Breaking the physical health figures down by various groups again shows a lower percentage of men affected and the health of those receiving benefits suffering the worst deterioration. Pensioners' physical health also worsened more than other groups'.



Looking at the differences in mental health changes, the worst deterioration is for those with at least one child in the household. No men reported their mental health as a lot worse. A similar percentage of men, women and those with disabilities or long-term conditions have found their mental health a bit worse over the last 2 months. Pensioners mental health improved a lot for our sample.



Adjustments Made or Planned (Q4)

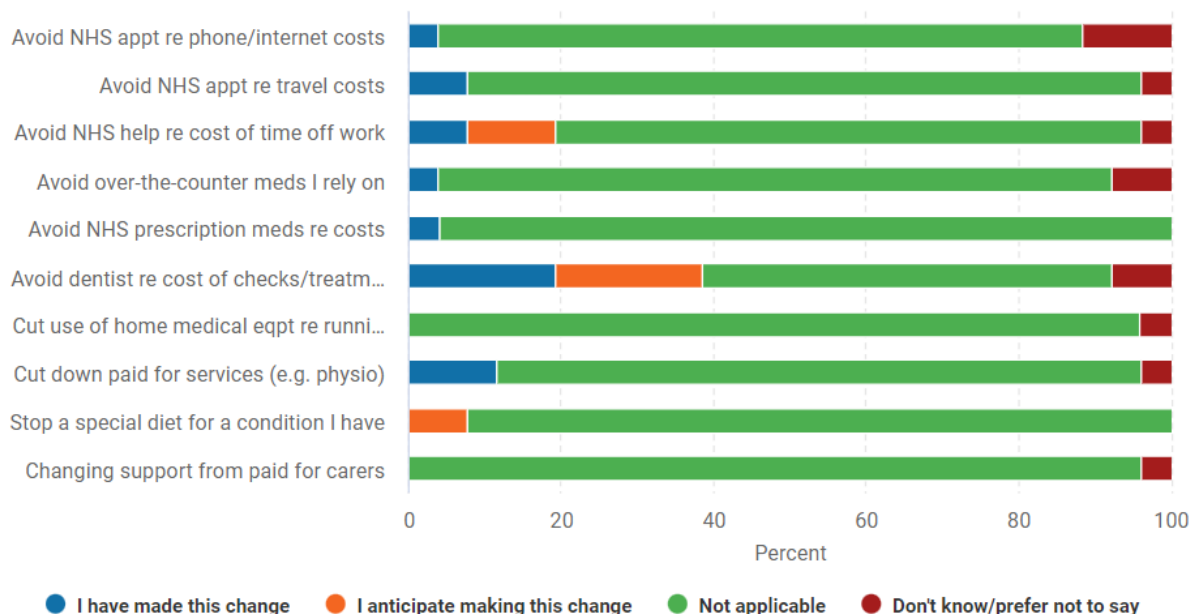
15 adjustments for saving money were suggested. At least 4 people had either made or planned to make each of the changes. The 6 most popular changes are shown in red and include using extra clothing, not using heating or essential appliances, cutting spending on social activities and broadband/mobile phones. There were other changes that would impact people's health such as not travelling to see friends or family, buying less healthy food and cutting down on activities that keep them fit and healthy.

Have you made, or are you anticipating making, any of the following changes as a result of the current rising cost of living?

Putting on more clothes than usual to stay warm	79%
Not turning on the heating when I usually would	74%
Turning off or avoiding using essential appliances to save energy costs (e.g. not using the oven)	70%
Cutting down or stopping social or entertainment expenditure (going out with friends, stopping streaming services etc.)	67%
Cancelling or moving my broadband or mobile contract to save money	59%
Reducing how much food I eat and buy	56%
Not travelling to see friends or family	44%
Going to bed earlier than I usually would to save energy costs	33%
Going into debt for the first time or going further into debt	33%
Cutting down or stopping things that make me stay fit and healthy (e.g. gym membership)	33%
Buying less healthy food than I would normally	30%
Not being able to get to work because of the cost of petrol or public transport	26%
Using a food bank	19%
Using a local warm hub (e.g. library or church) to avoid putting on the heating at home	15%
Needing to find cheaper accommodation because I can't afford my rent or mortgage	11%

Our sample showed people making fewer changes to their health and social care than nationally. Dentist check-ups and treatments were being missed because of cost and people did not want to lose earnings by taking time off work for appointments. Paid for services such as physio or counselling were also being cut from people's budgets.

Have you made or are you anticipating making any of the following changes to your health and social care due to the rising cost of living?

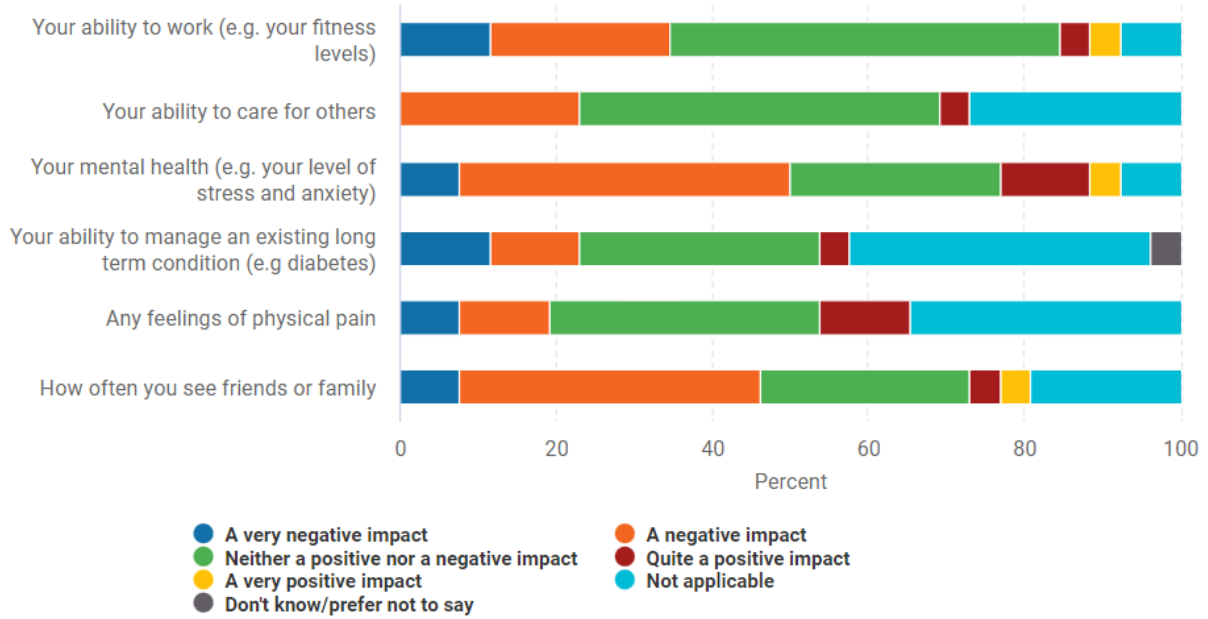


Impact of Changes on Life (Q5)

The most negative impact of these changes was on levels of stress and anxiety, closely followed by reduced visits to friends and families. Some people's ability to work and to manage an existing long-term condition were negatively affected. Surprisingly some people also reported a positive impact on mental health and on feelings of physical pain.

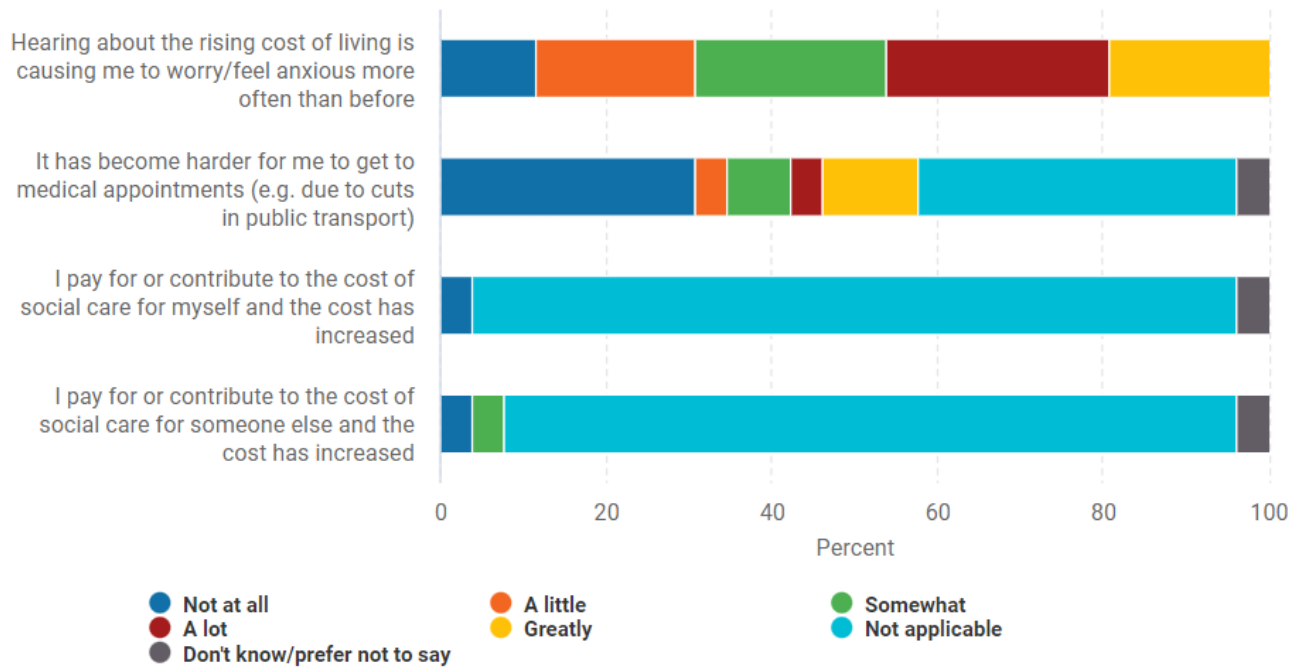


Thinking specifically about the changes that you have already made, what impact have they had on the following areas of your life?



Other Issues (Q7)

We also want to know about things that are impacting you other than the changes that you have made to cope with the cost of living. How much do the statements below apply to you?



Not many people mentioned the increasing costs of care for themselves or someone else. A lot of people said that they were worrying more and a smaller number reported difficulties getting to medical appointments.

Comments (Q8)

Do you have any additional comments on the cost-of-living crisis and its impacts on your life and health?

Respondents said:

"Always worrying about the cost and finances causes me to be anxious".

"The cost of living crisis is impacting on everyone I feel. Middle earners too, and it is becoming increasingly difficult to manage household bills and have any money left over for entertainment or social activities. Media reports tend to heighten everyone's anxieties' too I feel".

"The cost of living has impacted my ability to visit friends and support due to distance and petrol costs. Having special dietary requirements due to allergies and intolerance is costing much more to stay well".

"Paying for pets - all costs have risen for this".

"Heating is the main factor and food costs".

"I am constantly worried about my debt and have had to put my house up for sale not only due to marriage breakdown but because we couldn't simply afford to live there now due to rising costs. I will be unable to afford a decent home now due to mortgage rates and cost of housing and there are not many 3 bed shared ownership properties available in Cannock Chase. This whole situation is having a huge effect on my mental health and general wellbeing including my children".

Other Intelligence

Anecdotally, our local Engagement Officers have heard of someone cutting their broadband contracts to save money, also of people not turning on their heating, affecting their ability to recover from ill health.

Recommendations from Healthwatch England



Louise Ansari, the National Director of Healthwatch England has said⁵ "The cost of living should never be a barrier to healthcare. The increase in the number of people avoiding vital care needs urgent joint action from the government and health and care services".



Five main recommendations have been put forward⁵:

- Making hospital and GP phone numbers freephone
- Increase awareness of access to patient transport services and travel reimbursement schemes
- Over-the-counter medicines offered on prescription by GPs to those less well off
- Increase awareness of annual prescription option
- Dentists to offer check-ups based on individual risk factors in NICE guidelines to manage workloads better

We would agree with the five recommendations put forward by Healthwatch England as the Staffordshire data corresponds with that gained nationally.

Local Help & Initiatives

In North Staffordshire, "Stoke-on-Trent and North Staffordshire Citizen's Advice Bureau" currently manage the Potteries Moneywise project. This project offers free and confidential advice on money management and budgeting as well as energy advice.

The County Council and District Councils across Staffordshire have all been looking at ways to help people. A lot of warm hubs and community cafes were set-up at the start of the winter. Information about warm spaces and food banks was made available both online and through leaflets or residents' magazines. A food distribution hub was set-up in Stafford to help food banks. More information is being made available on financial support and benefits available and how to better manage money and energy. There are also some community grants.

Further information on local Council help is available here:

<https://www.staffordshire.gov.uk/Newsroom/Articles/2022/12-December/Staffordshire-Councils-Unite-to-Help-Families-with-the-Rising-Cost-of-Living.aspx>

Also see our Appendix for the dedicated Cost of Living sections on the websites of each District/Borough Council.

Staffordshire County Council also have a dedicated area on their website with information, advice, and support to help you manage cost of living pressures.

<https://www.staffordshire.gov.uk/Community/Cost-of-living-support/Here-to-help.aspx>

Our Recommendations for Staffordshire

Looking at the recommendations from Healthwatch England, the main role Healthwatch Staffordshire can take is to publicise the help available through our website and Social Media channels, in particular:

1. Publicise local Patient Transport Services.
2. Publicise local Travel Reimbursement Schemes.
3. Publicise schemes available to help reduce the costs of prescriptions.
4. Publicise sources of local help (see Appendix 1)

We can also work with our partners to investigate some of the other National recommendations such as:

5. Freephone numbers for GPs & Hospitals
6. GPs to offer over-the-counter medicines on prescription in cases of financial hardship
7. Dentists to use the NICE guidelines for individual risk assessment to manage the frequency of patient appointments accordingly.

References

1. Health & the Cost of Living, Key messages from our polling, January 2023 Healthwatch England
2. Health & the Cost of Living, Key messages from our polling, May 2023 Healthwatch England
3. Cost of Living: the impact on health and wellbeing. Survey findings April 2023, Healthwatch Lincolnshire
4. The cost of living, it's impact on health, finances and well-being, Pulse Briefing, December 2022, Healthwatch North Yorkshire
5. The impact of the cost-of-living crisis: Survey findings, 9 January 2023 Healthwatch England

Appendix 1

Staffordshire Local Councils

Links to “Cost of Living” Sections of Council Websites

Council Name	Website Link
Staffordshire County Council	https://www.staffordshire.gov.uk/Community/Cost-of-living-support/Here-to-help.aspx
Cannock Chase District Council	https://www.cannockchasedc.gov.uk/council/your-community/help-cost-living-crisis
East Staffordshire Borough Council	http://eaststaffsbc.gov.uk/cost-of-living-support
Lichfield District Council	https://www.lichfielddc.gov.uk/community/cost-living-support
Newcastle-under-Lyme Borough Council	https://www.newcastle-staffs.gov.uk/costofliving
South Staffordshire District Council	https://www.sstaffs.gov.uk/welfare-support/help-cost-living
Stafford Borough Council	https://www.staffordbc.gov.uk/news/charity-will-give-warm-advice-cold-snap-stafford
Staffordshire Moorlands District Council	https://www.staffsmoorlands.gov.uk/CostOfLivingHub
Tamworth Borough Council	https://www.tamworth.gov.uk/cost-living-support

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