

Cost of Living

Feedback Report

June 2023



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About Us

Healthwatch in Devon, Plymouth, and Torbay (HWDPT) are the three local independent consumer champions for people using health and social care services across Devon. The scope of HWDPT is to listen to what people say about their local health and social care services, to identify what works well and what could be improved, and to make those views known to those involved in the commissioning and scrutiny of health and social care services; ensuring the voice of the community is used to influence and improve services for local people.

Introduction

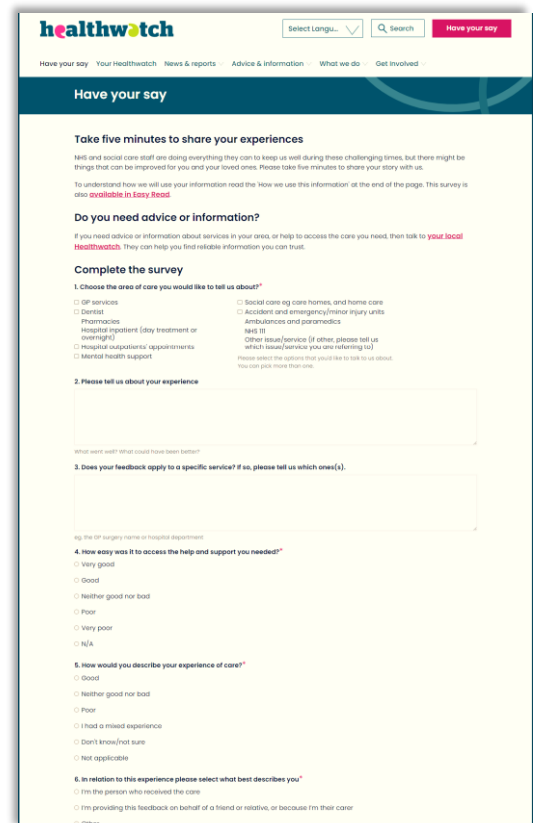
Healthwatch England [recently published their findings](#) and a set of immediate actions for the Government and the NHS, in relation to the cost of living and the detrimental impact it is having on people’s decisions about their own health and wellbeing. Their national research found that if you are disabled, on means-tested benefits or aged 18–24, you’re more likely to avoid vital health services due to the fear of extra costs.

In light of these findings, we wanted to find out if the cost of living was having an impact on people in Devon, Plymouth and Torbay and if so, in what way. To do this we ran a social media campaign to try and find out what steps people were taking locally in response to the rising cost of living.

What we did

A survey of 7 multiple choice questions and 1 open-ended question was used to find out how the cost of living was impacting on people’s lives. 7 further optional questions were included to collect respondent demographic information.

Demographic analysis can be found at **Appendix 1**.



Screenshot of the HWE Survey



The survey was circulated online via Healthwatch Devon, Plymouth and Torbay social media platforms and through the Healthwatch ENews bulletin.

60 people responded to the survey and the survey ran throughout March to May 2023. A full breakdown of demographic information can be found at **Appendix 1**.

Key Findings

- More than two thirds of respondents (68%) described their current financial situations as either not very or not at all comfortable.
- Most respondents (92%) said their financial situation had worsened over the last six months.
- Almost three quarters of respondents (72%) said their physical health and mental health had worsened over the last two months.
- Almost half of respondents (46%) said they have avoided going to the dentist because of the cost of check-ups or treatment and almost a quarter (22%) said they are anticipating this.
- Almost a third of respondents (32%) have cut down or stopped support from services that they pay privately for, such as physiotherapy, earwax removal or counselling.
- Half of respondents (50%) said that changes they have made because of the cost of living have negatively impacted on their ability to manage an existing long-term condition.
- Almost three quarters of respondents (73%) said the changes they have had to make due to the cost of living have negatively impacted on their levels of stress and anxiety.



Detailed Findings

Question 1

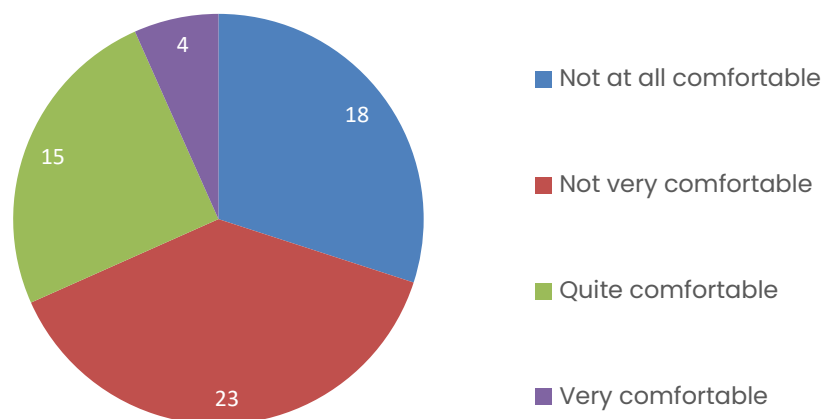
We asked people to describe their current financial situation, based on the following choices:

- Very comfortable (I have more than enough money for living expenses and a lot spare to save or spend on extras or leisure)
- Quite comfortable (I have enough money for living expenses and a little spare to save or spend on extras or leisure)
- Not very comfortable (I have just enough money for living expenses and little else)
- Not at all comfortable (I don't have enough money for living expenses and sometimes or often run out of money)

Of the 60 people who responded:

- 23 (38%) were not very comfortable
- 18 (30%) were not at all comfortable
- 15 (25%) were quite comfortable and
- 4 (7%) were very comfortable.

Fig 1: How would you describe your current financial situation?



More than two thirds of respondents (68%) described their current financial situations as either not very, or not at all, comfortable.



Question 2

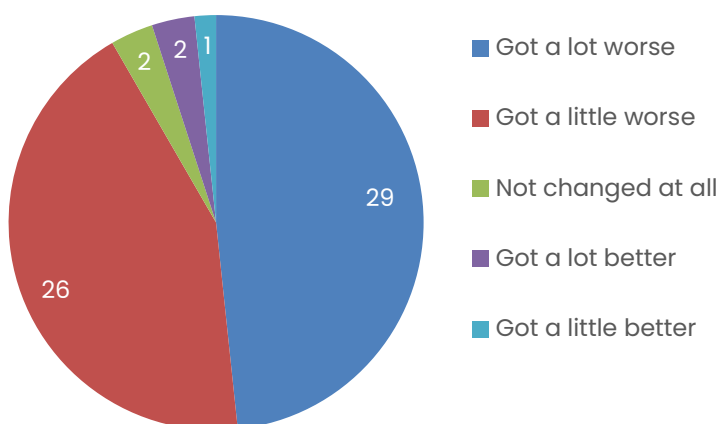
We asked people if their financial situations had:

- Got a lot better.
- Got a little better.
- Not changed at all.
- Got a little worse.
- Got a lot worse.

Of the 60 people who responded:

- 29 people (48%) said their financial situation had got a lot worse.
- 26 people (43%) said their financial situation had got a little worse.
- 2 people (3%) said their financial situation had not changed at all.
- 2 people (3%) said their financial situation had got a lot better and
- 1 person (2%) said their financial situation had got a little better.

Fig 2: How has your financial situation changed over the last six months?



Most respondents (92%) said their financial situation had worsened over the last six months.



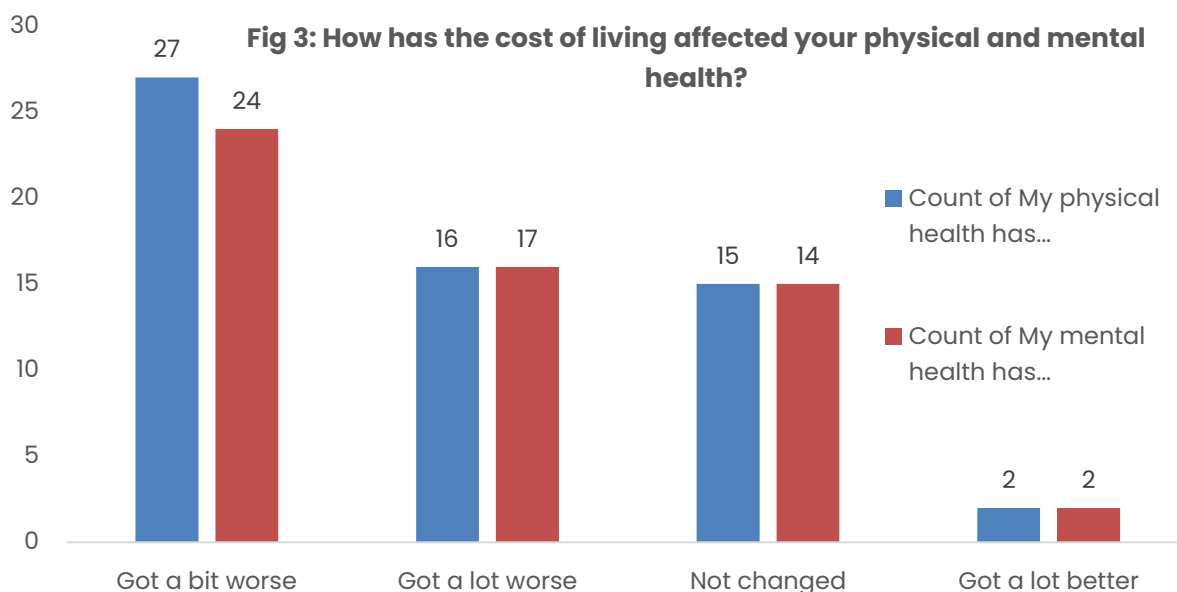
Question 3

We asked people to describe how their physical and mental health had been affected by the cost of living. In relation to physical health, of the 60 people who responded:

- 27 people (45%) said it had got a bit worse.
- 16 people (27%) said it had got a lot worse.
- 15 people (25%) said it had not changed.
- 2 people (3%) said it had got a lot better.

In relation to mental health, of the 57 people who responded:

- 24 people (42%) said it had got a bit worse.
- 17 people (30%) said it had got a lot worse.
- 14 people (25%) said it had not changed.
- 2 people (3%) said it had got a lot better.



Almost three quarters of respondents (72%) said their physical health and mental health had worsened over the last two months.



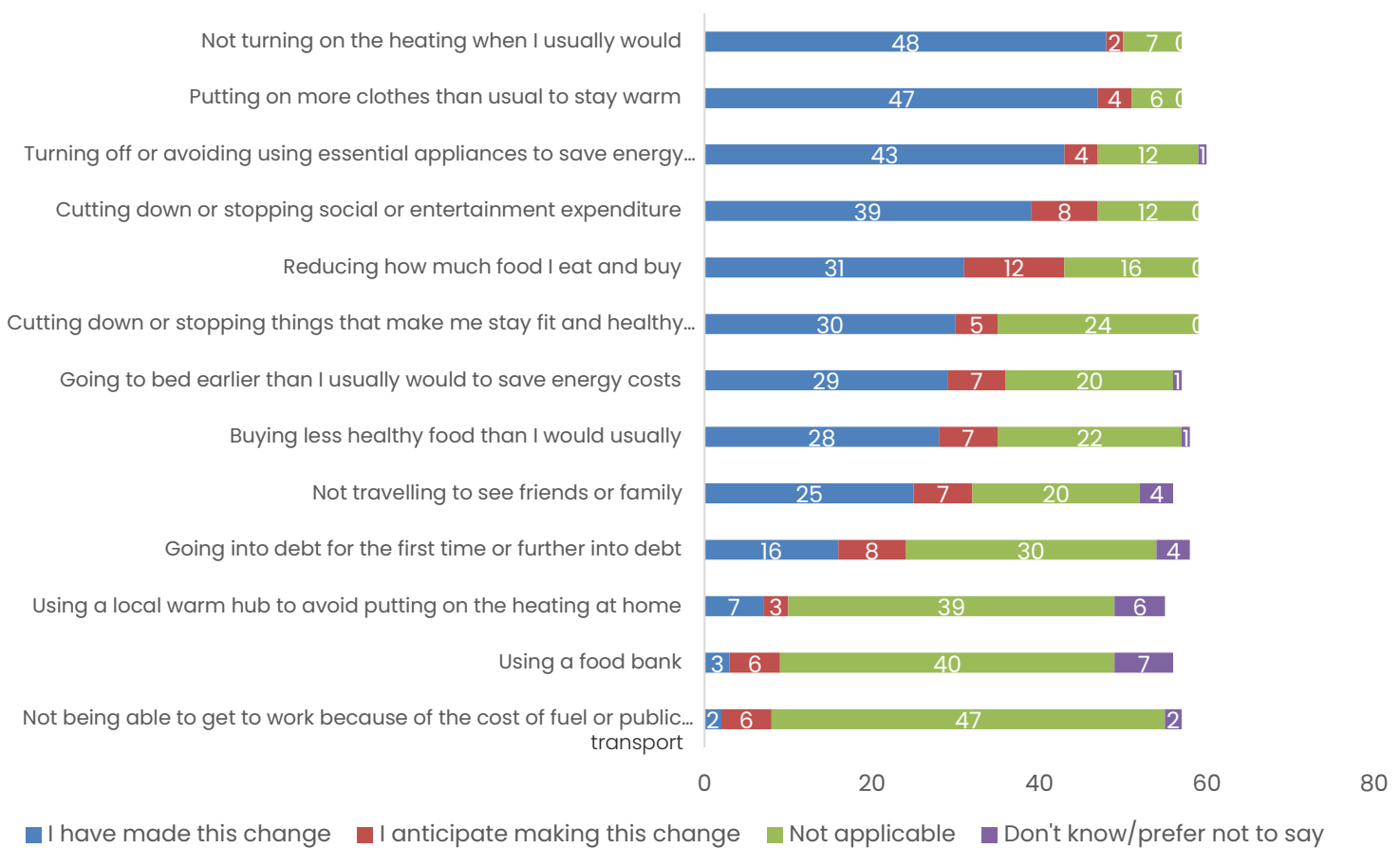
Question 4

We asked people if they had made, or were anticipating making, any changes to their lives because of the current rising cost of living. Of the 60 people who responded to this question:

- 48 people (84%) had made the change to not turn their heating on when they usually would. 47 people (82%) had made the change to put on more clothes to stay warm.
- 43 people (72%) had made the change to turn off or avoid using essential appliances to save energy.
- 39 people (66%) had made the change to cut down or stop social or entertainment expenditure, and
- 31 people (53%) had made the change to reduce how much food they bought and ate.

The results in full are shown in Figure 4 below.

Fig 4: Have you made, or are you anticipating making any of the following changes as a result of the cost of living?



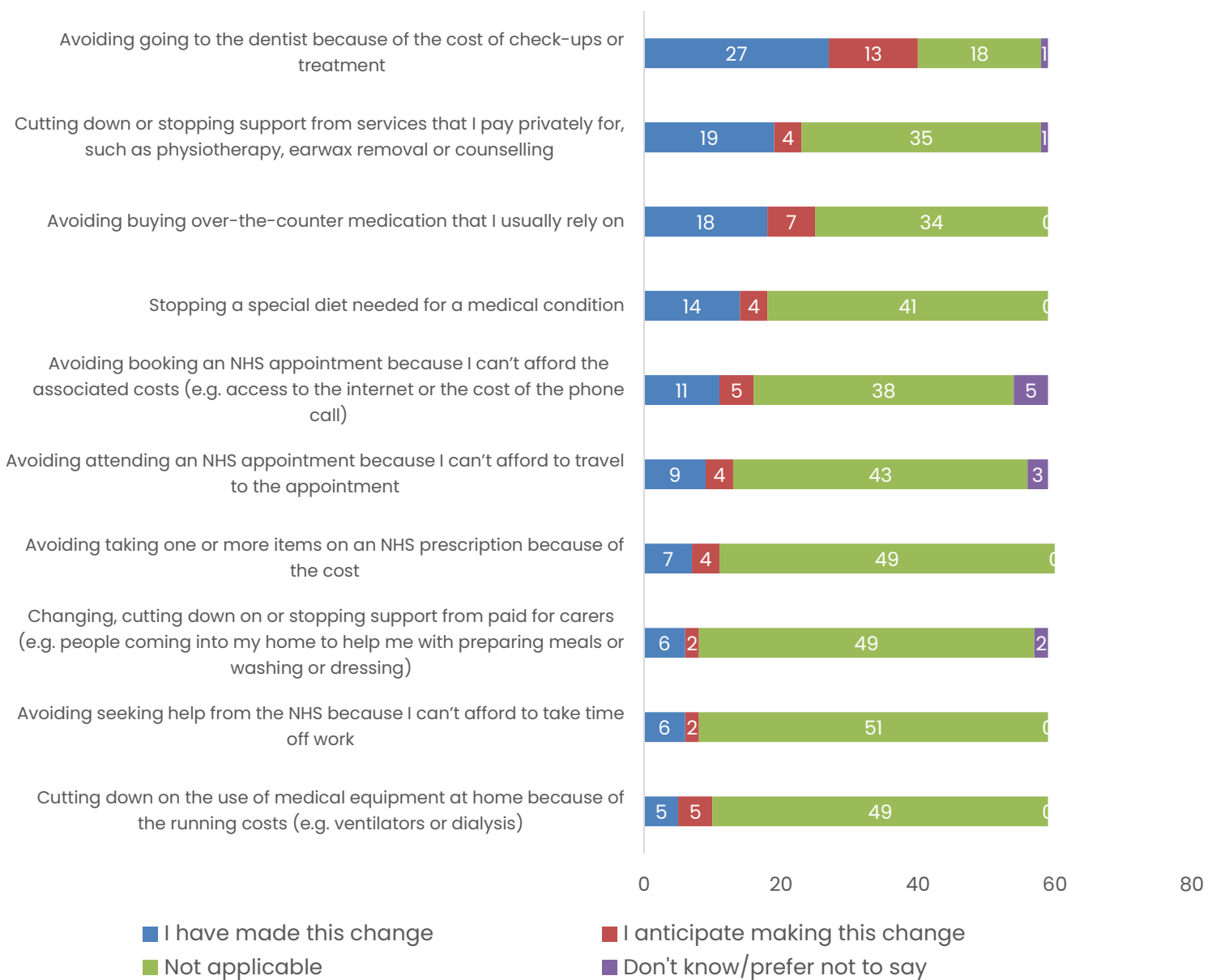
The results set out in Figure 4 show that where applicable, most people have made changes, or are anticipating making changes to their daily lives due to the cost of living.



Question 5

We asked if people had made or anticipated making changes to their health and social care due to the cost of living. 60 people responded to this question as follows:

Fig 5: 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?





- 27 people (46%) said they are avoiding going to the dentist because of the cost of check-ups or treatment and a further 13 people (22%) are anticipating making this change.
- 19 people (32%) have either reduced or stopped purchasing support services that they pay privately for, such as physiotherapy, earwax removal or counselling and a further 4 people (7%) are anticipating making this change.
- 18 people (31%) are avoiding buying over-the-counter medications and a further 7 people (12%) are anticipating making this change.
- 14 people (24%) have stopped a special diet needed for their medical condition and a further 4 people (7%) are considering making this change.

A small number of people have made changes or are considering making changes that could directly affect their health, such as avoiding booking NHS appointments due to prescription, travel, internet or telephone costs or loss of earnings, cutting down or stopping support from paid carers and cutting down on the use of medical equipment due to running costs.

Question 6

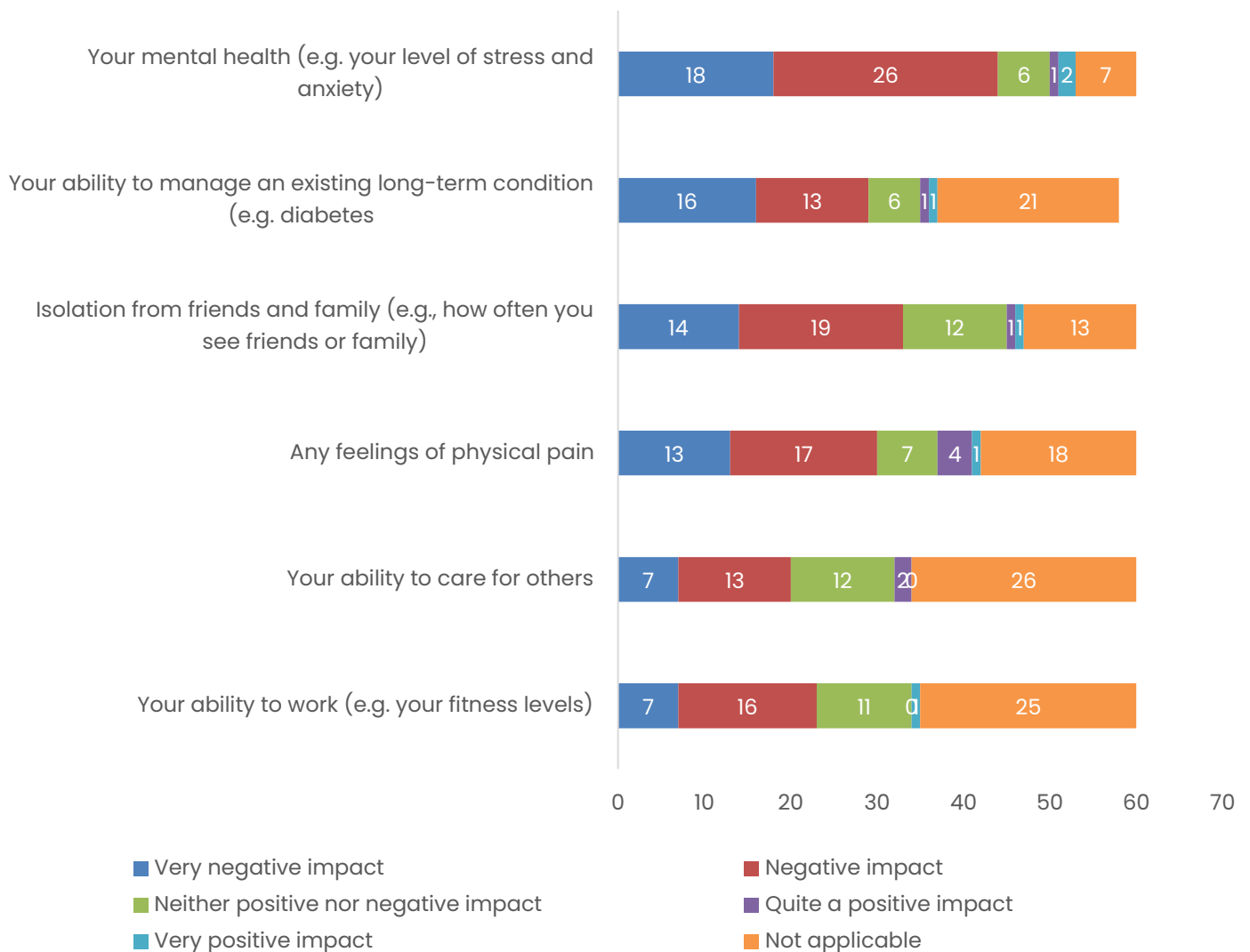
We asked people to specifically consider the changes they have already made to describe the impact they have had on their lives. The results are illustrated in Figure 6 (overleaf). Of the 60 people who responded:

- 44 people (73%) said the changes have had a negative impact on their mental health.
- 33 people (55%) said being isolated from family and friends has had a negative impact on their lives.
- 30 people (50%) said the changes have had a negative impact on their feelings of physical pain.



- 29 people (50%) said the changes they have made have had a negative impact on their ability to manage an existing long-term condition (e.g., diabetes).
- Around a third of respondents also said the changes they had made have had a negative impact on their ability to work and / or care for others.

Fig 6: Thinking specifically about the changes you have already made, what impact have they had on the following areas of your life?





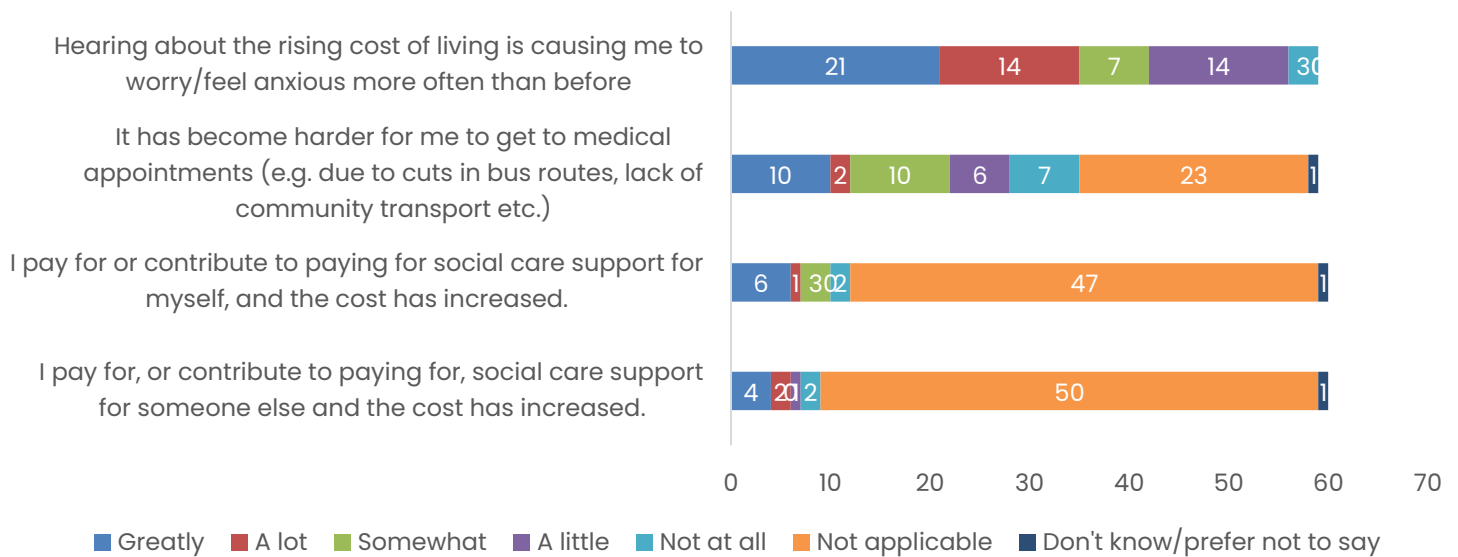
Question 7

We also wanted to know more widely how the cost of living was impacting on people’s lives by asking people to respond to the following statements:

- I pay for, or contribute to paying for, social care support for someone else and the cost has increased.
- I pay for or contribute to paying for social care support for myself, and the cost has increased.
- It has become harder for me to get to medical appointments (e.g., due to cuts in bus routes, lack of community transport etc.)
- Hearing about the rising cost of living is causing me to worry/feel anxious more often than before.

60 people responded to these statements as follows:

Fig 7: What other things are impacting on you in addition to any changes you have made? How much do the statements below apply to you?



- Overall, 42 people (71%) have felt more worried or anxious than before, when hearing about the rising cost of living.
- 28 people (47%) have found it harder to attend medical appointments due to issues related to transport and getting there.
- 12 people (20%) who pay for social care services for themselves have experienced a cost increase that has impacted on them.
- 8 people (13%) who pay for social care services for someone else have experienced a cost increase that has impacted on them.



Question 8

We asked people to provide any additional comments about the cost-of-living crisis and the impact it was having on their life and health. 24 people provide a response to this question as follows:

NB. Please be aware that verbatim extracts have been used here to ensure authenticity and the presence of a real public voice. Any featured quotes in this section are therefore not the view or opinion of local Healthwatch.

"7 percent increase in my rent along with everything else. 50 percent increase in income tax on my occupational pension has left me subsidising my income with my savings."

"I work and face a lot of extra costs as a direct result of my disability. I must find money for all these costs because working means I don't qualify for any help despite being disabled, except for PIP which in no way comes close to covering a fraction of the extra costs by disability brings."

*"I don't currently have an NHS dentist, CAN'T FIND ONE!
I can't get a (face to face) doctor's appointment, I'M NO LONGER ALLOWED TO BOOK ONE! As a stroke survivor on benefits my next step forward would be to join a gym to allow me to properly evaluate my post stroke physical health, CAN'T AFFORD IT!"*

"Live in fear of major expense making me go into debt."

"The cost of living is affecting everyone yet those that are in the middle bracket e.g., don't get the benefits as earn that little bit too much but nothing in comparison to the rich people get the worse treatment as there is nothing and they struggle the most. Prescriptions for example are a medical need so to charge nearly £10 an item for something that is essential to people's health and wellbeing is disgusting and not fair. It's not fair as the cost price isn't this, we all know the pharmaceutical market has a high profit margin. Also why do Welsh people get this for free when others don't. The UK should be treated fairly. A cost of £1-2 for everyone is fair and money will still be made. Again, the middle working class are always having to suffer. Poorer regions - The South West being one, need to be given more funding from the government to 'Level Up', you can't make something level if one side has more to start with and then gets the equal amount added e.g., London."

"This 'cost of living' crisis should be re-named 'cost of survival'. It's a cull. Being registered Disabled I already feel a 'burden' to society and treated as such."

"Supermarkets are profiteering."



"I have just been made redundant so my circumstances will get worse."

"At 68 years old I have no life at all. All my money goes on Care Home fees."

"News and media outlets constantly reporting on the COL crisis, impacts my mental well-being negatively."

"I work hard, full-time, and every year I gain more experience / skills in doing my public sector job. Yet, every year I stay in this job I am worse off financially in real terms. There are many, many others in the same or worse situations, which is symptomatic of the huge and increasing inequalities in our society. One can only wonder how long before we see a return to the levels of civil unrest seen in the 1980s."

"My worry is more for my mentally ill son who has been impacted by these things. Loss of Warm Home Discount due to changes in criteria (not informed) and loss of his PIP benefit when everything else costs more. Causing increased anxiety for both him and myself."

"Just like all cutting back where needed more so power bills."

"I miss seeing my grandchildren and daughters, I eat cheap rubbish food, I feel miserable and grumpy, I have to go to work, or I don't get paid, I can't afford to retire."

"Lack of NHS dentists in the area (thanks to Mrs T)."

"Lack of NHS Dentistry has forced me to use a private provider. Their charges have just increased by almost 25%. I'm not sure how much longer I can afford this."

"It has made me increasingly suicidal."

"I can't visit my family as much as I would like to due to the cost of travel fuel This causes me great worry."

"Watching less news and reading less newspaper because of the constant drip-feed of depressing news."

"I remember the austerity years, and now it's worse!!"

"Difficult getting through to doctors. And getting an appointment. Rubbish."



"The unfairness of those on benefits getting all the help."

"Still needing to also buy face masks & hepa Air filters, LFT (not using as much as would've as using the free ones still we stockpiled) for family of 5 which should be made available free to anyone vulnerable. We are on legacy benefits so never got the uplift that UC got, which would've helped the extra ongoing Covid costs."

Our Observations

Despite only a small number of people taking part in the survey, the results show that the cost of living is having a significant impact on people's lives and on both their physical and mental wellbeing. Most people who responded had made changes to their lives such as avoiding buying medications or attending medical appointments because of the costs of over-the-counter medicines, medical treatments, prescriptions and transport.

The results for question 5 which show the number of people who have either made changes or are considering making changes that could impact on their health and wellbeing are concerning, as many have either stopped paying, or thinking of stopping paying, for treatments and services that help them to stay well. This change could potentially have a negative impact on their health and wellbeing in the future.

Due to a high percentage of respondents who are avoiding or considering avoiding dental checkups and treatment due to costs, this could result in dental problems being left undetected and / or untreated, which could lead to further problems down the line and potentially higher costs for the patient.

We want to reassure people that they are not alone, and that support is available to those who are struggling with the cost of living. Healthwatch England have published information to help people to [Look after your health during the Cost-of-Living crisis](#) which contains links to organisations who can offer advice, information and support.



Next Steps

Healthwatch in Devon, Plymouth and Torbay will continue to monitor patient and public feedback and report the findings to those who plan and deliver health and social care services in Devon to inform service delivery and change.

Recognition

Healthwatch in Devon, Plymouth, and Torbay would like to thank everyone who took the time to complete the survey and give their feedback.

Appendix 1

Demographic Information

Fig 8: Gender breakdown

Woman	76.67%	46
Man	23.33%	14
Non-binary	0.00%	0
Prefer to self-describe [please specify]	0.00%	0
Prefer not to say	0.00%	0
Not known	0.00%	0

Fig 9: Age breakdown

0 to 12 years	0.00%	0
13 to 15 years	0.00%	0
16 to 17 years	0.00%	0
18 to 24 years	0.00%	0
25 to 49 years	25.00%	15



50 to 64 years	40.00%	24
65 to 79 years	31.67%	19
80+ years	1.67%	1
Prefer not to say	1.67%	1
Not known	0.00%	0

Fig 10: Number of dependent children living in the household.

None	71.67%	43
1-2	25.00%	15
3-4	1.67%	1
More than 4	0.00%	0
Prefer not to say	1.67%	1

Fig 11: Other adults living in the household.

I'm the only adult (18 or over)	26.67%	16
My partner only	48.33%	29
I live with other adults who are not related to me and who are not my partner (e.g., co-tenants)	3.33%	2
I live with members of my family (e.g., parents, siblings, and other relatives)	15.00%	9
I live with my partner and other adults	3.33%	2
Prefer not to say	1.67%	1
Other (write-in)	1.67%	1

Fig 12: Sources of income

Wages/salary	41.67%	25
Income from self-employment	10.00%	6
Disability benefits (e.g., Attendance Allowance or Personal Independence Payments)	28.33%	17
Means-tested benefits (e.g., Universal Credit, Tax Credits, Housing Benefit, Pension Credit)	18.33%	11
State retirement pension	28.33%	17
Other benefits	0.00%	0
Student loan	0.00%	0
Occupational/private pension	26.67%	16



Prefer not to say	3.33%	2
Other (please specify)	0.00%	0

Fig 13: Do you consider yourself to be a carer?

Yes, I consider myself to be a carer	20.00%	12
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Fig 14: Do you consider yourself to have a disability?

Yes, I consider myself to have a disability	36.67%	22
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Fig 15: Do you consider yourself to have a long-term condition?

Yes, I consider myself to have a long-term condition	40.00%	24
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Fig 14: Ethnicity breakdown

White – British	95.00%	57
White – Irish	1.67%	1
White – Gypsy / Traveller / Irish traveller	0.00%	0
White – Other	1.67%	1
Asian or Asian British – Indian	0.00%	0
Asian or Asian British – Pakistani	0.00%	0
Asian or Asian British – Bangladeshi	0.00%	0
Asian or Asian British – Chinese	0.00%	0
Asian or Asian British – Other	0.00%	0
Black or Black British – Caribbean	0.00%	0
Black or Black British – African	0.00%	0
Black or Black British – Other	0.00%	0
Mixed / Multiple – White and Black Caribbean	0.00%	0
Mixed / Multiple – White and Black African	0.00%	0
Mixed / Multiple – White and Asian	1.67%	1
Mixed / Multiple – Other	0.00%	0
Arab	0.00%	0
Another ethnicity	0.00%	0
Prefer not to say	0.00%	0

Contact us



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