

Cost of Living Crisis in Greenwich

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Background

The 'cost of living crisis' is defined as a fall in disposable income (adjusted for inflation and after taxes and benefits) experienced by the UK since the end of 2021. Driven by high inflation¹ outstripping wage and benefit increases, poorer households are most affected as they spend a higher proportion of their income on products and services that have seen the highest rises, such as energy costs. The poorest fifth of families spend nearly two-fifths of their income on food, housing, fuel, and power².

Rising cost of living can affect people's health in multiple ways. A lack of sufficient food, or a lack of food of good nutritional value can leave people with a deficit in key dietary nutrients. Being unable to keep the heating on at home can risk developing respiratory diseases or worse. Constant worry about how to manage increases anxiety, reduces wellbeing and worsens mental health.

During our outreach and community engagement Greenwich residents told us how rising prices are affecting every aspect of their lives - from sitting at home in the cold, buying cheaper processed food (often high fat/salt content), going without toiletries, putting off buying essentials like winter clothing, and not visiting family and friends because of transport costs. People told us how worry affects their health. Some said worry meant they don't sleep well, or they wake feeling anxious and routine expenditure - like children needing new shoes - can feel like a daunting challenge.

¹ Inflation is calculated as the average change in the price of typical goods and services purchased by UK households over 12 months.

² <https://www.health.org.uk/news-and-comment/blogs/the-cost-of-living-crisis-is-a-health-emergency-too#:~:text=The%20poorest%20fifth%20of%20families,one%20person%20with%20poor%20health.>

Methodology

We surveyed 106 Greenwich residents during December 2022 to understand the effect of the rise in cost of living on people’s health and wellbeing.

Ethnicity		Gender		
Ethnic minority	White British	Women	Men	Intersex
53	53	63	42	1
106		106		

Disability/long term condition (LTC)		
Living with disability or LTC	Not living with disability or LTC	Prefer not to say
23	75	8
106		

Age					
Under 18	18-24	25-49	50-64	65-79	80+
1	18	44	26	15	2
106					

Carer		
Carer	Not a carer	Prefer not to say
16	85	5
106		

Limitations

While our survey captures the experiences of a cross section of Greenwich residents, it is a small sample of 106 residents. As such, we do not attempt to suggest the Insight gathered is representative of all who live, work, or use health and care services in Greenwich.

For ease of analysis, we have combined groups to create two ethnicity categories -white and ethnic minority, using a similar rationale to the Runnymede Trust³. Combining groups for analysis purposes risks masking differences in experiences between groups and can hide how they are faring.

Many of the questions we asked about how people are coping, and their feelings of wellbeing are quite personal. There is a risk that some residents may have responded to questions in terms of how they thought they should respond rather than their actual experience or how they actually felt. Some residents may have given answers they felt to be more socially acceptable to others - 'social desirability bias'. Typically, this can lead to an under-reporting of negative experience, behaviour or mood and over-reporting of positive experience, feelings, or behaviour.

Summary of Findings

Increase In the cost of living Is not affecting Greenwich residents equally. Ethnic minority residents are more likely to be struggling to cope⁴, with worry and anxiety affecting psychological wellbeing.

Mirroring national trends⁵, Greenwich residents living with disability/long term condition worry more about paying bills, feel stressed and anxious most of the time, and are more likely to have cut back on heating and food.

³ <https://www.runnymedetrust.org/publications/greenwich-race-equality-scorecard>

⁴ <https://neweconomics.org/2022/05/losing-the-inflation-race>

⁵ <https://lordslibrary.parliament.uk/cost-of-living-impact-of-rising-costs-on-disabled-people/#:~:text=The%20rising%20cost%20of%20living,-The%20economic%20challenges&text=This%20was%20based%20on%20a,for%20non%2Ddisabled%20people%20respectively.>

Personal Wellbeing

To assess personal wellbeing, we used a set of questions developed by the Office for National Statistics (ONS)⁶. Using these questions, we asked Greenwich residents how satisfied they are with their life overall, whether they feel their life has meaning, and their happiness and anxiety during a specific time period. For each of the four questions we asked residents to rate their answer on a scale of 0 to 10, where 0 is “not at all” and 10 is “completely”. For analysis purposes, we combined ratings into three groups:

0 - 4 = 'low'

5 - 7 = 'medium'

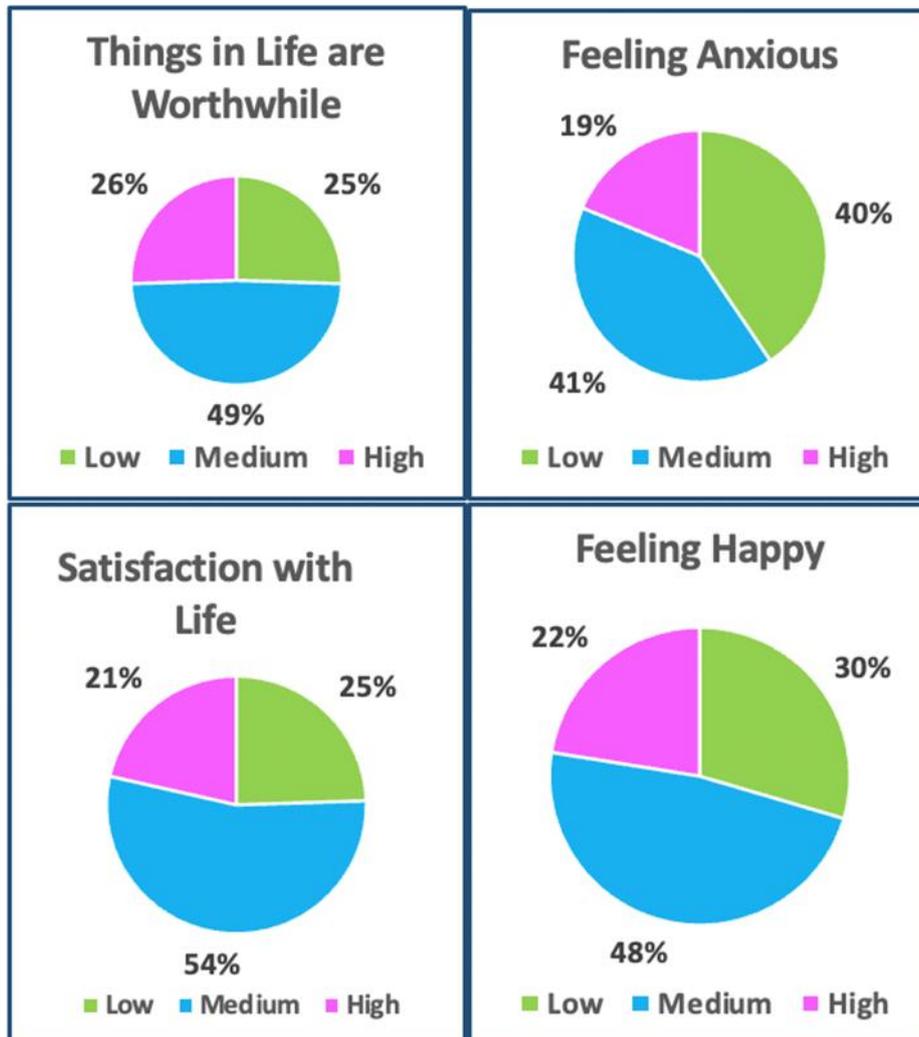
8 - 10 = 'high'

Some residents found these questions difficult to answer and only 98, out of 106 answered these questions.



6

<https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/methodologies/personalwellbeingintheuk>



Total no of respondents=98

When asked how worthwhile they thought their life was, most of our sample gave a medium or high score - Indicating a positive outlook on life and perhaps a degree of contentment. Unsurprisingly, residents gave similar responses to the question on satisfaction with life. Overall - most people felt their life had meaning and, overall - they were satisfied.

A quarter of residents reported not feeling the things they do in their life are worthwhile and they did not feel satisfied.



When we asked how happy they felt yesterday, three-quarters indicated they'd felt happy or very happy yesterday, with a quarter suggesting yesterday was not a good day and they'd not felt happy. This mirrored feelings of anxiety with around a fifth experiencing high levels of anxiety the day before, but most suggesting they'd felt little or low levels of anxiety the previous day.

Our results are broadly similar to London-wide dataset ratings⁷ for personal wellbeing, with the exception of happiness. Our sample appears to suggest Greenwich residents are experiencing less happiness⁸.

% rating high for 'worthwhile'		% rating high for 'satisfaction'	
Greenwich	London	Greenwich	London
26%	31%	21%	26%

% rating high for 'happy yesterday'		% rating low for 'anxious yesterday'	
Greenwich	London	Greenwich	London
22%	32%	40%	34%

⁷

<https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/datasets/measuringnationalwellbeingdomainsandmeasures>

⁸ As our sample is small, we are not suggesting this is a conclusive finding. This may simply be an artefact of our methodology or analysis.

Results of Cost-of-Living Survey

When we asked if the cost of living is affecting their health and wellbeing, most people said it is. A breakdown of the responses given to each survey question can be found below.

Cost of Living - Overall Trends	Proportion agreeing with statement
Cost of Living affecting your health and wellbeing	89%
Cutting back on heating	83%
Worrying about bills	75%
Feeling cold at home (due to cutting back on heating)	69%
Feeling more anxious/stressed	62%
Low mood more often	54%
Cutting back on buying food	42%
Skipped a meal/reduced portion size ⁹	27%
Cut down on meeting family/friends due to transport cost	14%
Total = 106 responses	

Increases in the cost of living negatively affect Greenwich residents. Nearly 90% of our sample felt their health and wellbeing was poorer as a result. 4 in 5 are heating their homes less and more than 3 in 5 have felt cold at home as a result.

While less than half are cutting back on how much they spend on food, nearly a third are cutting back on how much they eat. 3 In 4 of our sample worry about how to pay their bills, and more than half suffer from low mood or feel more anxious as a result.

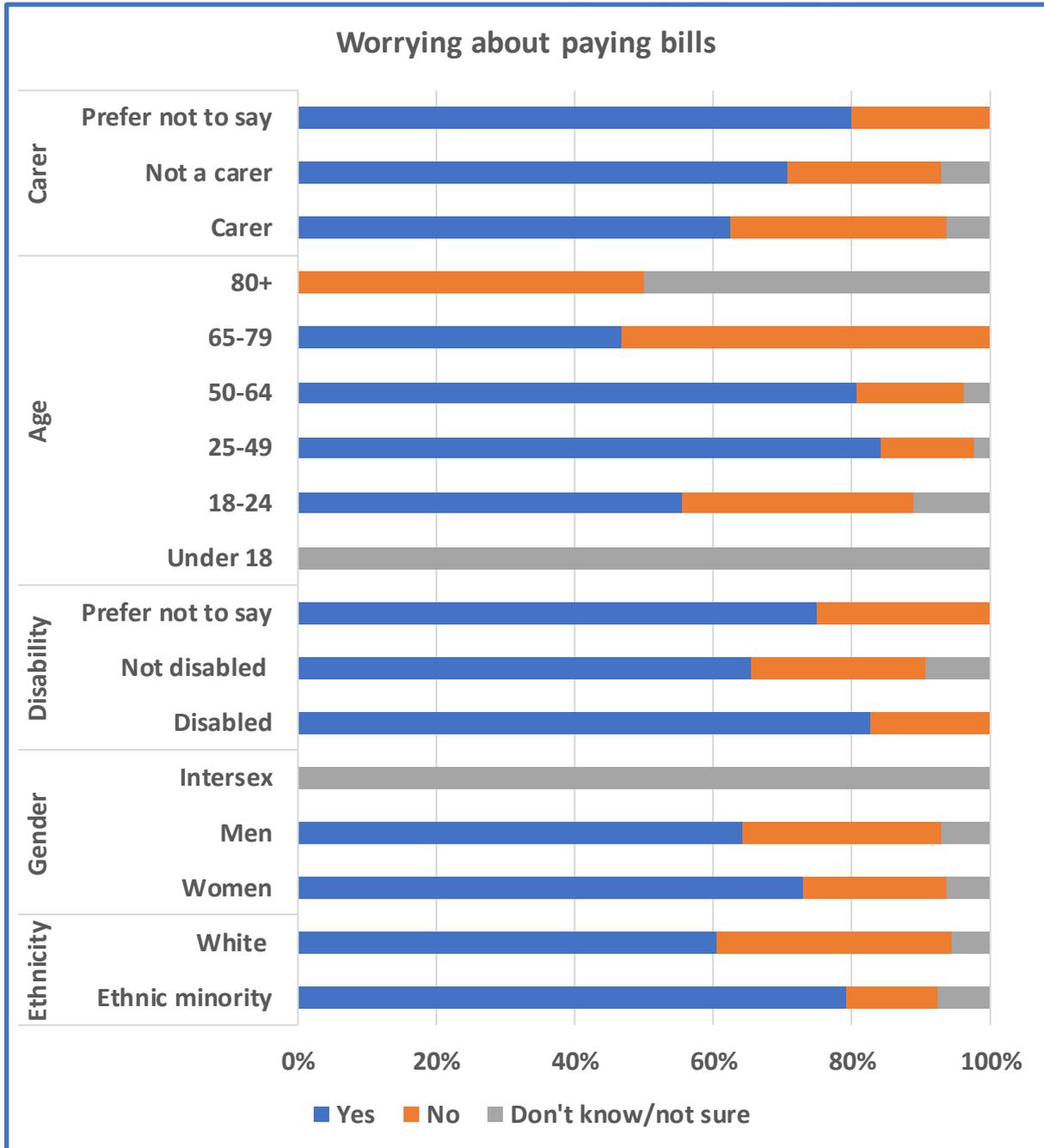
⁹ Residents were not on a diet or trying to lose weight.

Cost of living: Worrying about paying bills

Increases in the cost of living disproportionately affects vulnerable groups, exacerbating existing inequalities in health and wellbeing. Our survey found:

- More than 80% of people living with a disability or long-term condition say they are struggling to pay their bills.
- Just under 80% of ethnic minority residents report they are struggling to pay their bills.





Total no of respondents=106

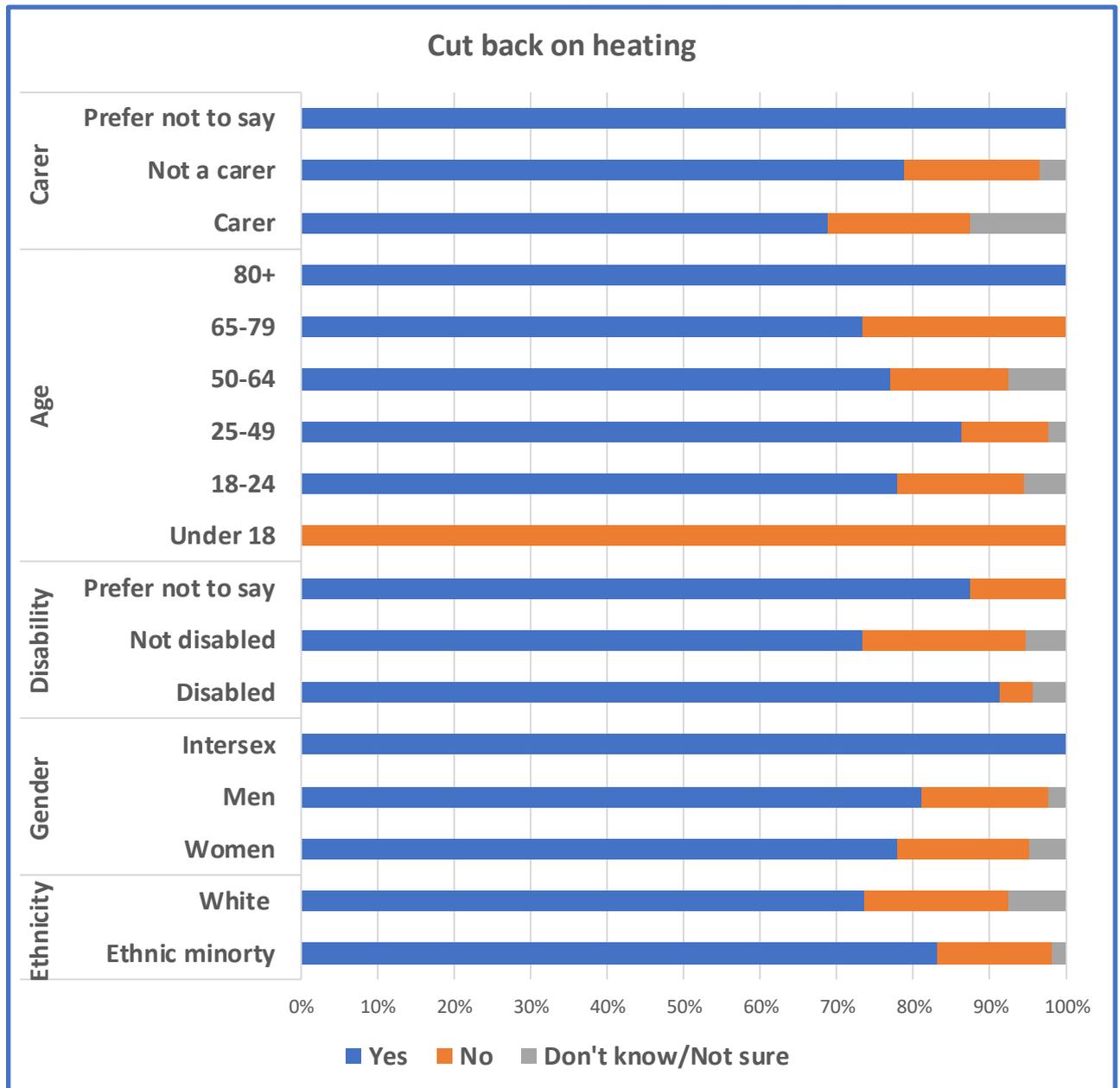
Cost Of Living: Heating your home

All groups report cutting back on heating their home¹⁰. However, there are differences between groups. Those who live with disability or long-term conditions are more likely to report cutting back on heating their homes, as are those aged 80 and over. Reduction in heating because of rising costs might lead to significantly poorer health outcomes by exacerbating existing chronic or respiratory conditions. Previous assessments suggest the NHS in England already spends £1.4 billion each year treating preventable conditions caused by cold, damp homes¹¹.



¹⁰ Excluding the 1 person under 18 who took part in the survey.

¹¹ <https://bregroup.com/press-releases/bre-report-finds-poor-housing-is-costing-nhs-1-4bn-a-year/>



Total no of respondents=106

Cost Of Living: Buying Food

In 2022, food prices rose by 15%¹² and in our survey we heard how people were cutting down either on the quantity or quality of food to manage resources.

In our survey, most said they had not cut back on buying food. However, **those aged 80+¹³ and more than half of ethnic minority residents reported cutting back on buying food.**

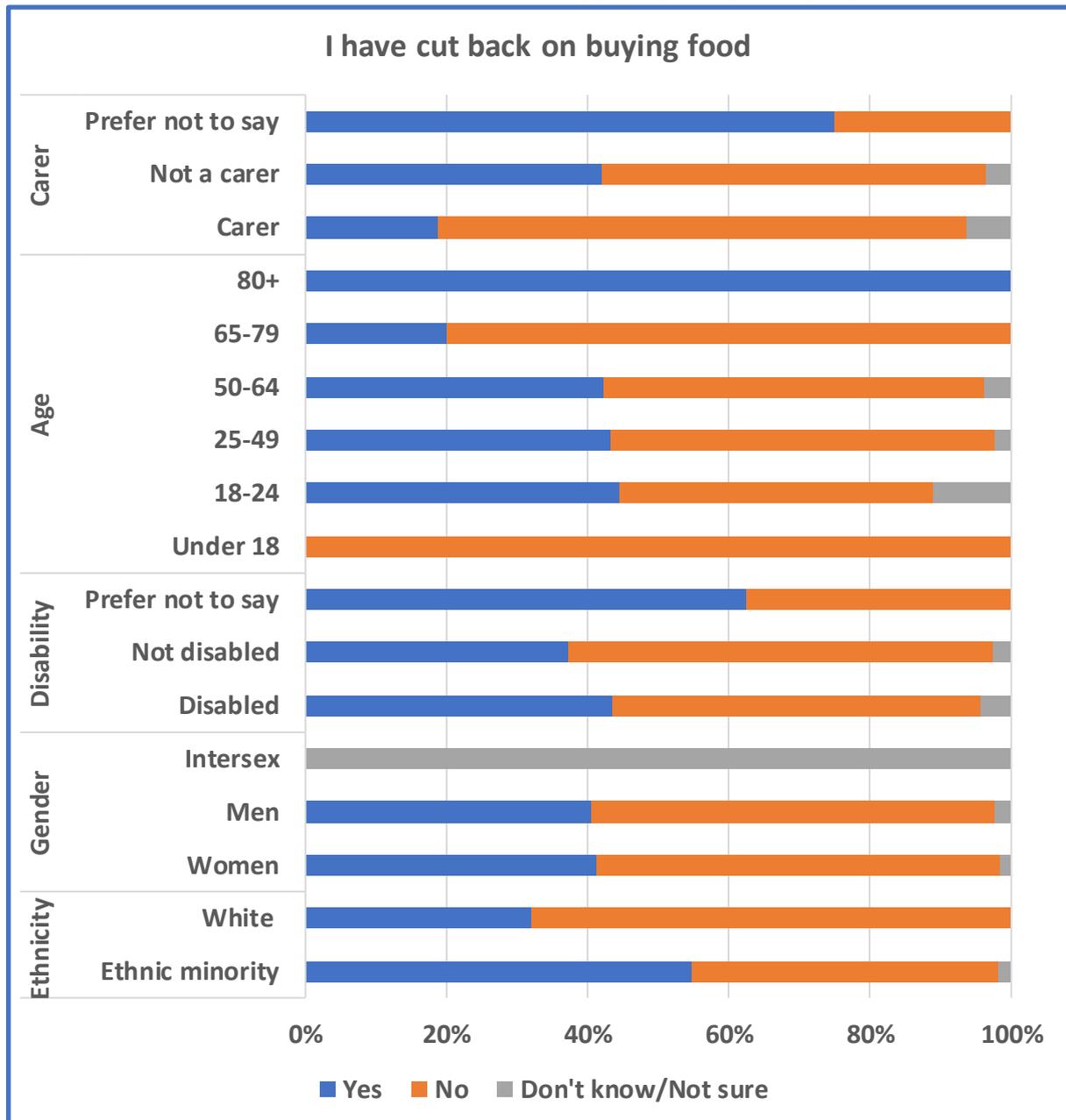
Cutting down on buying food and a switch to cheaper food, highly processed/less nutrient rich may have adverse effects on long-term health, particularly for children. This may also have implications for weight management and public health strategies to tackle obesity.



¹²

<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/trackingthelowestcostgroceryitemsukexperimentalanalysis/april2021toseptember2022#:~:text=1.,12%20months%20to%20April%202022.>

¹³ In our sample – only two respondents were aged 80 or over.



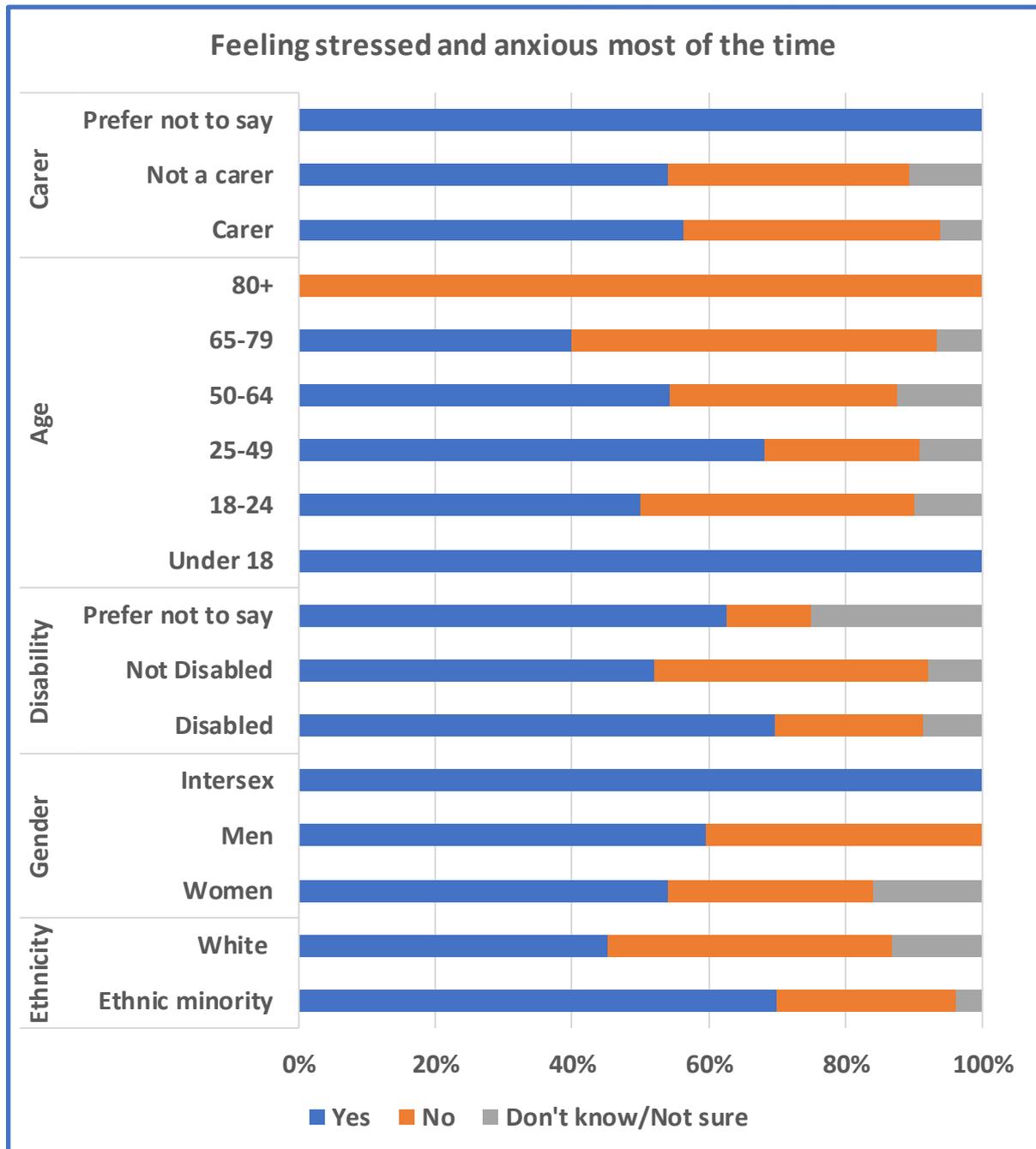
Total no of respondents=106

Cost of Living: Mental Health

Choices between “heating and eating” and navigating soaring bills, can have adverse effect on mental health. The impact of stress on health outcomes is compounded by extended exposure to it. Our survey shows more than half of residents reported feeling stressed and anxious, or experiencing low mood more often. in particular:

- **Residents living with a disability or long-term condition.**
- **Residents from ethnic minority groups**





Total no of respondents=106

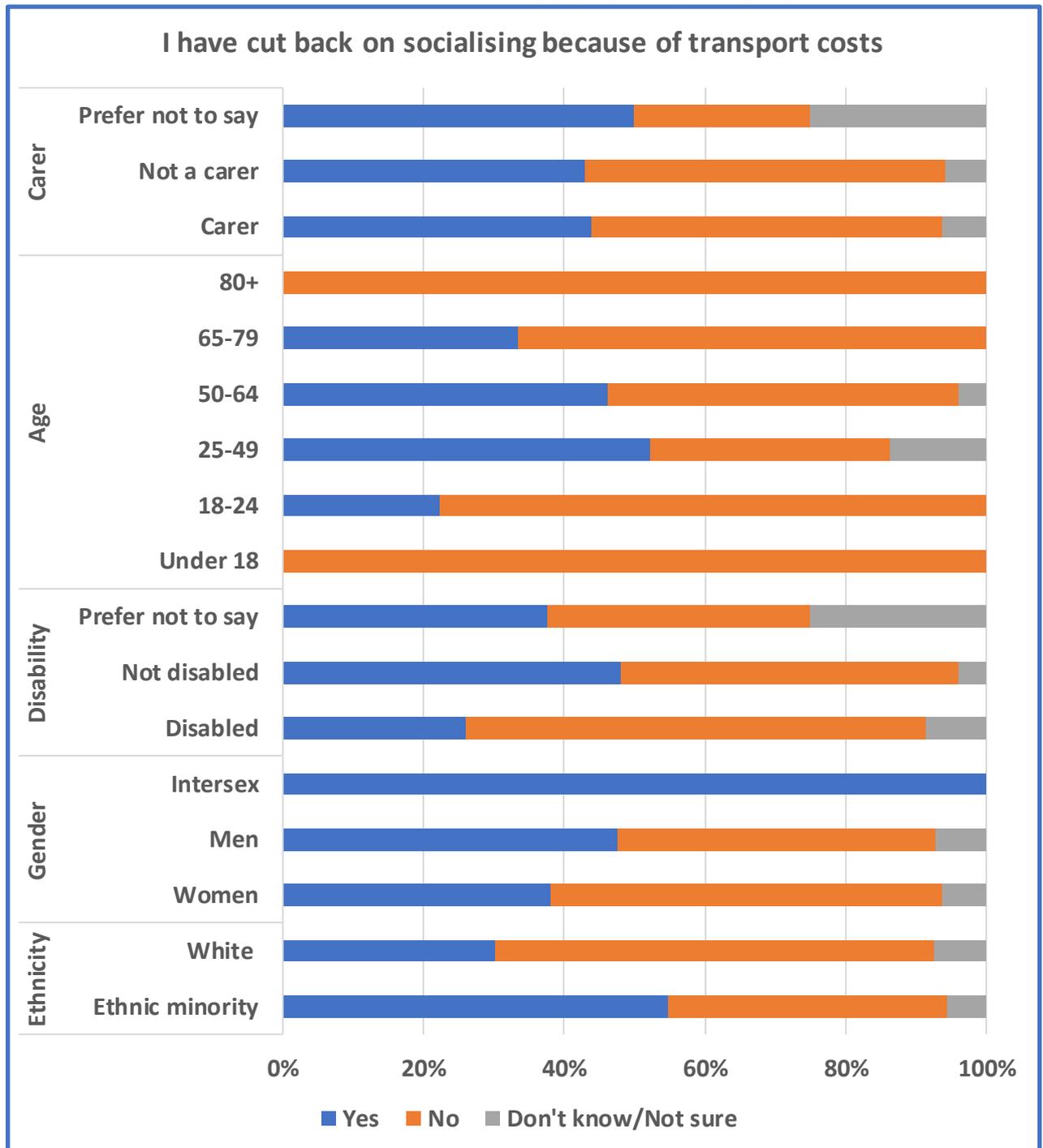
Cost Of Living: Meeting Family and Friends

Being able to meet family and friends, and maintain social bonds is essential part of healthy living. However, a rise in fuel and transport costs is a deterrent, particularly for those on low incomes. A lack of social connections significantly increases the risk of premature mortality¹⁴ and is as detrimental to health as obesity or smoking¹⁵.



¹⁴ <https://gh.bmj.com/content/6/3/e004124>

¹⁵ <https://pubmed.ncbi.nlm.nih.gov/20668659/>



Total no of respondents=106

Conclusion

Our survey shows how the increase in cost of living is exacerbating existing inequalities.

- **Ethnic minority residents fared poorer in every category when compared to white residents.**
- **Residents living with disability/long term condition worry more about paying bills, feel stressed and anxious most of the time and are more likely to have cut back on heating and food – compared to residents not living with disability/long term condition.**



Cost of Living Survey

We want to find out how Greenwich residents are coping with the rise in cost of living.

1. Has the rise in cost of living affected you?

Yes

No

2. Would you say the rise in cost of living has affected your health and wellbeing:

Negatively

Positively

3. How is the rise in the cost of living affecting you?			
	Yes	No	Don't know/ not sure
I'm worrying about paying bills			
I'm feeling stressed and anxious most of the time			
I've cut back on heating			
In the last week, I've been cold at home - not always kept my home as warm as I would have liked to			
I've cut back on buying food			
In the last week, I've skipped a meal or not always eaten as much as I would have liked to. ¹⁶			
I'm not seeing family and friends as much because of transport costs			
I'm feeling low or sad more often			

¹⁶ Check: NOT ON A DIET

4. Next, I would like to ask you about your feelings on aspects of your life. There are no right or wrong answers. For each of these questions I'd like you to give an answer on a scale of 0 to 10, where 0 is "not at all" and 10 is "completely".

Overall, how satisfied are you with your life nowadays?	
Overall, to what extent do you feel that the things you do in your life are worthwhile?	
Overall, how happy did you feel yesterday?	
On a scale where 0 is "not at all anxious" and 10 is "completely anxious", overall, how anxious did you feel yesterday?	

Demographics

Age

- 13 to 15
- 16 to 17
- 18 to 24
- 29 to 49
- 50 to 64
- 65 to 79
- 80+
- Prefer not to say

Gender

- Woman
- Man
- Non-binary
- Intersex
- Prefer not to say
- Other

Ethnicity



Do you have a disability or long-term condition?

- I have a disability
- I have a long-term condition

Are you a carer?

- Yes
- No
- Prefer not to say

Contact Details

For more Information, please contact 'Info@healthwatchgreenwich.co.uk', or ring on 020 8301 8340.