

Cost of Living: Impact on health and wellbeing

Healthwatch Darlington
July 2023

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About Healthwatch Darlington

Healthwatch Darlington is the health and social care champion for people who live and work in the Borough of Darlington. As an independent statutory body, we have the power to make sure NHS leaders and other decision makers listen to people's feedback to improve standards of care.

We use feedback to better understand the challenges facing the NHS and other care providers locally, to make sure people's experiences improve health and care services for everyone.

We are here to listen to the issues that really matter to our local communities and to hear about people's experiences of using health and social care services.

We are entirely independent and impartial, and any information shared with us is confidential.

Executive summary

Thank you to everyone who took time to share their health and care experiences in our cost-of-living survey.

With 53% of respondents telling us they just had enough money to cover their living expenses, and some running out of money, our local communities are turning to their vital health and social care needs as a means to save money.

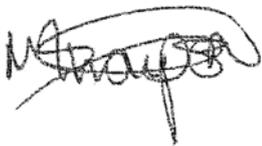
We share the national Healthwatch concern that people are avoiding getting prescription medicines, booking NHS appointments, and travelling to their appointments because of the extra costs. The steps people are taking to cope with the cost of living can have serious implications on their physical and mental health.

Two thirds of those who took part in our survey said their mental health had worsened because of the impact of the rising cost of living.

Analysis of responses indicate that those who just had enough for living expenses or sometimes ran out of money, were disadvantaged more often than those who considered themselves financially comfortable.

Healthwatch Darlington urge those who commission and provide local health and care services to closely monitor and engage with local communities to help combat the number of people neglecting essential care.

Our recommendations on pages 16 and 17 of this report include steps such as raising awareness of travel reimbursement schemes and patient transport services, and ensuring patients who would benefit are aware of the annual prescription option, could make a huge difference for people who are struggling financially.



Michelle Thompson BEM
Chief Executive Officer, Healthwatch Darlington

Introduction

In January 2023, Healthwatch England's national data showed a worrying increase in the number of people avoiding vital health and care support. With spiralling costs of living, Healthwatch England warned that people are making changes to how they use health and social care services, which could have an adverse impact on their health and wellbeing. For example, people are increasingly avoiding booking or attending NHS appointments or taking up prescriptions and over-the-counter medications because of the costs.

Healthwatch England called for urgent action from the Government and health and care services to ensure rising costs are not a barrier to healthcare.

Healthwatch Darlington recognise the rising cost of living is an issue that is likely to dominate the national policy debate for the next 18 months. We want to help local decision-makers understand the impact on people's physical and mental health and support our communities to speak about the impacts of the cost-of-living crisis.

To achieve this, local Healthwatch developed a survey with Healthwatch England, to ensure the voice of local people is heard not only locally but at a national level too. We are committed to supporting communities in the Borough of Darlington to speak about the impacts of the cost-of-living crisis.

The cost of living can have wide ranging and significant impacts on the availability and quality of health and social care services. Our survey focuses on two important aspects of the rising cost of living:

Access to Healthcare: If the cost of living is high, people may struggle to afford out-of-pocket expenses for healthcare services. This can lead to people not seeking medical attention when they need it, which can lead to serious health problems later on.

Mental Health: The cost of living can also impact mental health, as financial stress can lead to anxiety, depression, and other mental health issues. Additionally, if people cannot afford to access mental health services, their conditions may go untreated, leading to long-term consequences.

Methodology

Healthwatch Darlington conducted a survey to help assess the impact of the cost of living on the health and wellbeing of our local communities and whether it has affected how we use health and social care services in Darlington.

The survey was available for completion from 11th January to 27th March 2023.

The survey was promoted with members of the public via our e-newsletter, social media and at engagement events.

The survey was available in both online and paper format.

194 respondents completed the survey.

Demographics

Appendix one includes a full breakdown of the demographic profile of people who took part in the 'Cost of Living' survey.

Survey findings: Summary

Financial status

44% of our participants considered themselves financially comfortable, with money to spare after living expenses. **53%** told us they just had enough money to cover their living expenses with none to spare, and some running out of money.

Over the last six months, **77%** of participants said their financial situation had got a little or a lot worse.

Health status

In relation to the two months prior to completing the survey:

47% told us their physical health had got a bit or a lot worse.

69% told us their mental health had got a bit or a lot worse.

Cost of living impact on every day activity

Participants told us of actions they had already taken or were anticipating having to take due to the cost of living:

90% told us about needing to put on more clothes to stay warm.

86% were not turning on the heating when they normally would.

82% were having to cut down or stop social and entertainment spending.

79% were turning off or avoiding using essential appliances to save energy.

69% were having to reduce how much food they ate and bought.

60% were having to go to bed early to avoid energy costs.

47% were having to cut down or stop things that helped them stay fit and healthy.

1 in 5 were using or considering using a food bank.

Cost of living impact on health and social care

Participants told us of actions they had already taken or were anticipating having to take due to the cost of living in respect of their health and social care needs:

48% were avoiding going to the dentist because of the cost of check-ups or treatment.

27% were avoiding buying over-the-counter medication that they usually relied on.

24% were avoiding seeking help from the NHS because they couldn't afford to take time off work.

19% were cutting down on or stopping support from services that they paid, such as physiotherapy or counselling.

17% were avoiding taking one or more items on an NHS prescription because of the cost.

13% were avoiding booking an NHS appointment because they couldn't afford the associated costs such as phone calls and internet access.

13% were avoiding attending an NHS appointment because they couldn't afford to travel to the appointment.

Others told us about cutting down on the use of medical equipment at home because of the running costs, stopping special diets and cutting down or stopping support from paid carers.

The personal impact of the cost-of-living crisis.

68% told us the cost of living had a negative impact on their mental health such as increased levels of stress and anxiety.

28% told us it had a negative impact on their fitness levels and impacted their ability to work.

25% told us it had a negative impact on their ability to care for others.

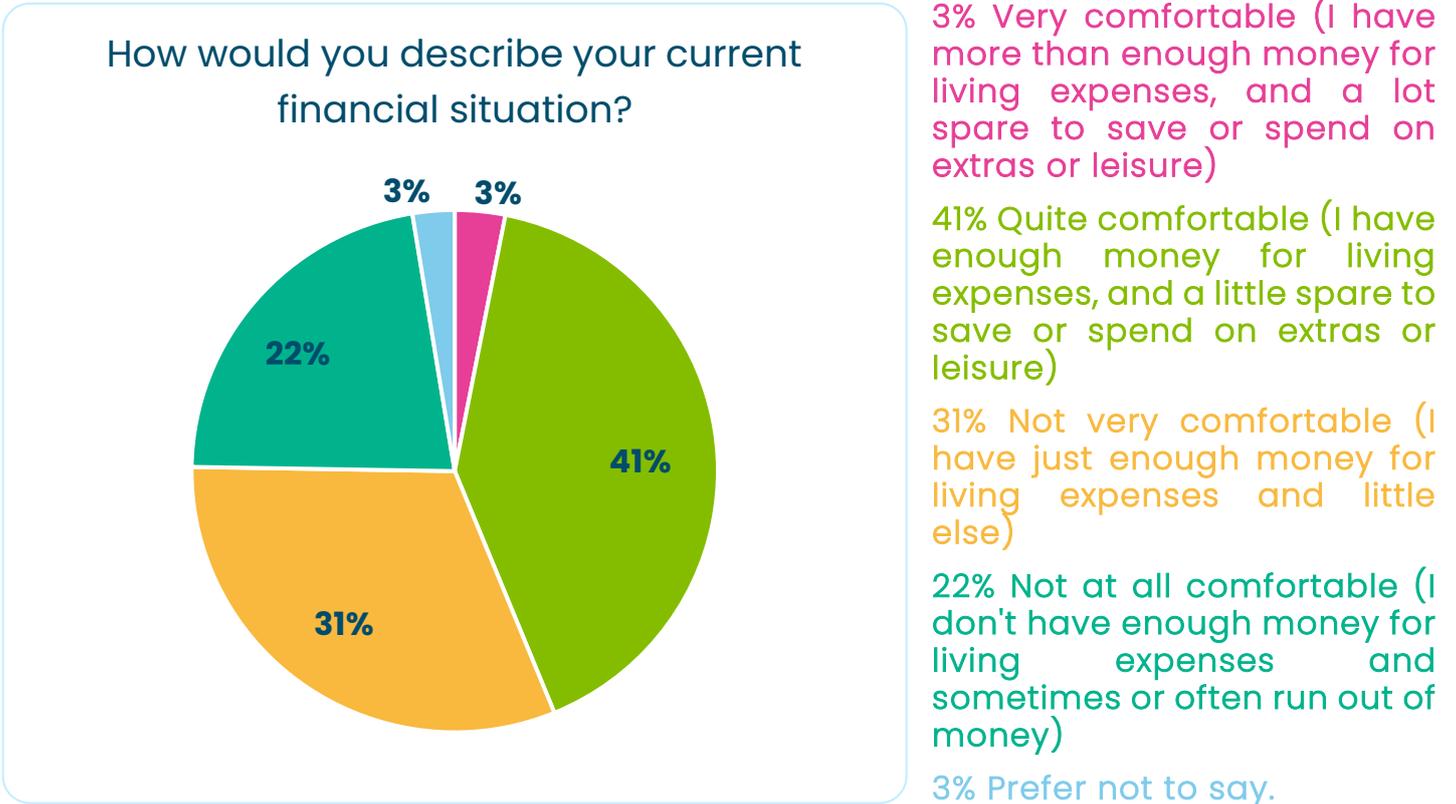
Others told us about the negative impact on long term conditions, physical pain and how they saw less of friends and family.

A small percentage told us that they had experiences of positive impacts in each of these areas.

Survey responses: full details

194 people participated in the survey.

Our first question was to ask participants how they would describe their current financial situation. The responses participants could choose from were:

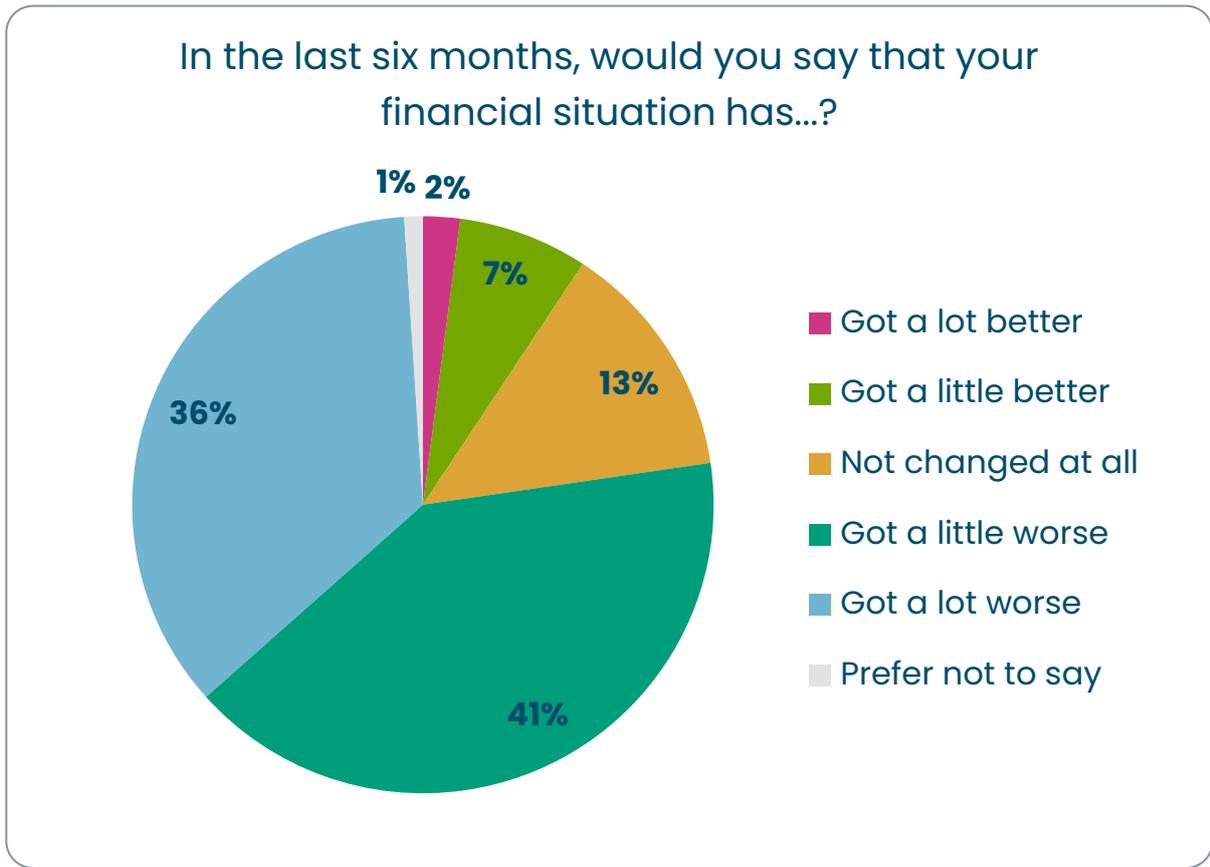


Of the 53% who said they were not very or not at all comfortable:

- 90% also told us their financial situation had worsened in the last 6 months.
- 86% also told us their mental health had worsened in the last two months.
- 59% were avoiding going to the dentist because of the cost of check-ups or treatment.
- 43% were avoiding buying over the counter medication that they usually relied upon.
- 28% were avoiding taking one or more items on prescription because of the cost.

All responses from this section of the demographic were worse than those who considered themselves financially comfortable, highlighting that the rising cost of living was disproportionately affecting those who were not financially comfortable.

We then asked participants how they felt their financial situation had changed in the last six months.



Comments from those who told us their financial situation had got a little or a lot worse in the past 6 months included:



“The cost of living has affected the way I spend quality time with my family. Going to soft play and other children’s activities can be challenging especially when there is a cost attributed to it. This also affects the way we celebrate our children’s birthday and other family celebrations like Christmas and New Year.”

“Struggling to use my sleep apnoea monitor because of worrying how much it’s going to cost as having to choose as I have an air-filled mattress and bed that’s on 24 hours a day turned radiators down and having to use hot water bottles to keep warm my mobility is poor and have a lot of medical problems.”

“It causes everyday worry or thoughts about how to cut back. Finding ways to make meals stretch. Food shopping through the roof so feeding a family takes a lot more careful planning. We are in a reasonably okay position and having to be careful, so I hate to think about the impacts on families already living hand to mouth before all this got worse.”

“Going without to find the money to support my children’s specialist diet.”

We asked respondents to think about their physical and mental health in the last two months. (We let them know that when we talk about mental health we mean low mood, stress, anxiety, and inability to concentrate as well as more severe mental health problems.)

	Got a lot worse	Got a bit worse	Not changed	Got a bit better	Got a lot better
My physical health has...	11%	36%	48%	4%	2%
My mental health has...	22%	47%	28%	1%	2%

Comments from those who told us their financial situation had got a little or a lot worse in the past 6 months included:



“I can no longer afford to do anything socially, making my mental health, which was already brought low from the pandemic, even lower.”

“It is IMPOSSIBLE to access health care. I am really scared that we will become seriously ill and just not able to get help.”

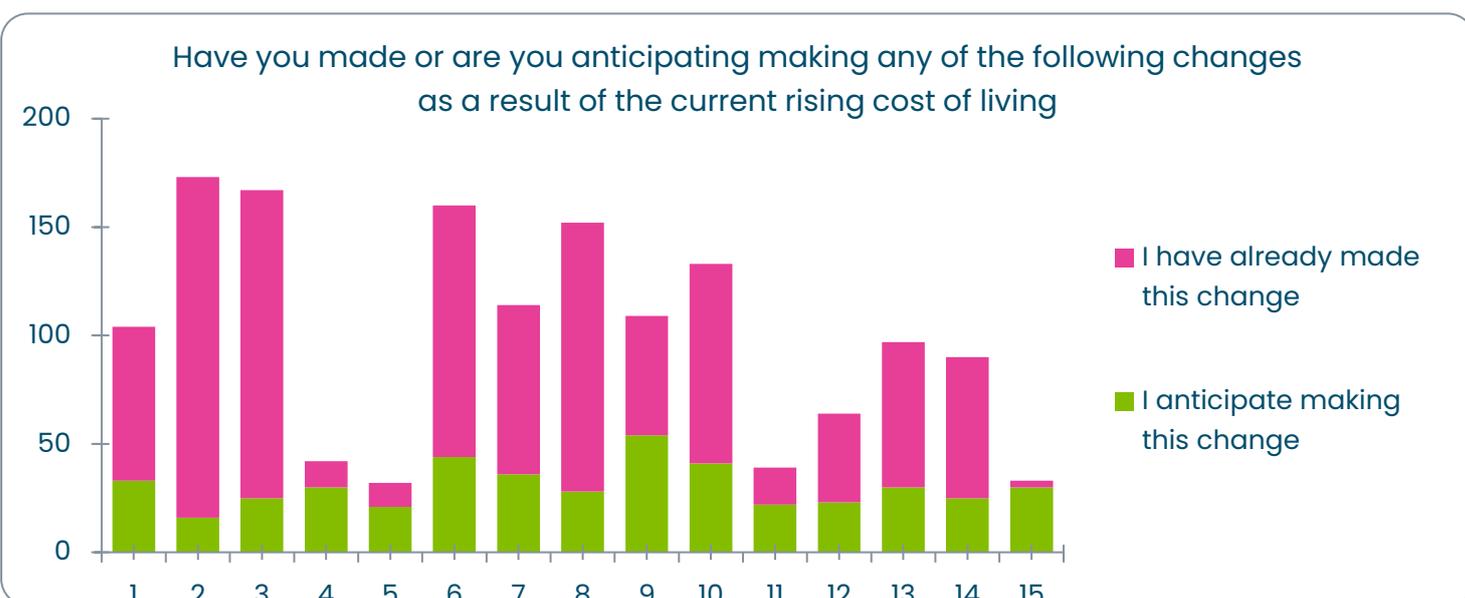
“The cost of my prescribed medication for anxiety and panic attacks I have had to stop due to the cost and getting no help with costs because both me and my partner work and I have 3 children to look after.”

“As a single parent of 2 children this is a very stressful time and massive worry as to whether i can feed my children and keep them warm.”

“Having to cancel kids clubs like football and dance which impacts on their fitness and mental health.”

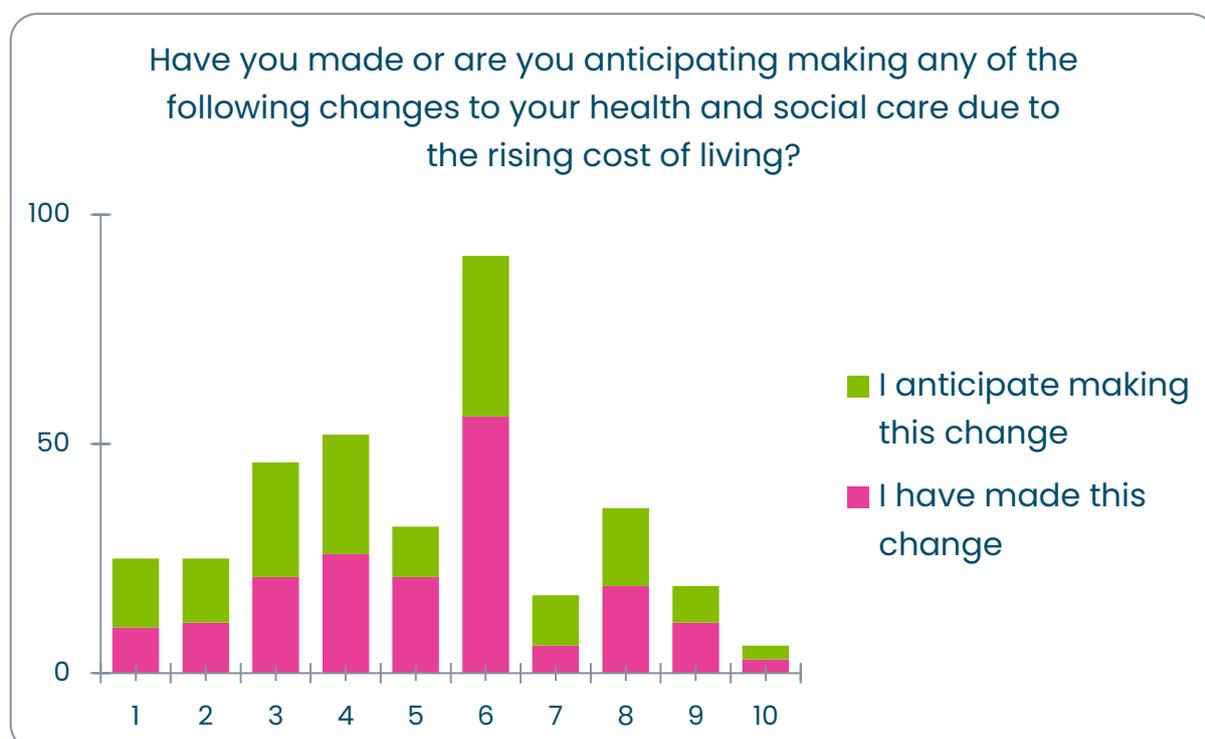
We asked participants if they had made or were anticipating making any of the following changes as a result of the current rising cost of living.

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

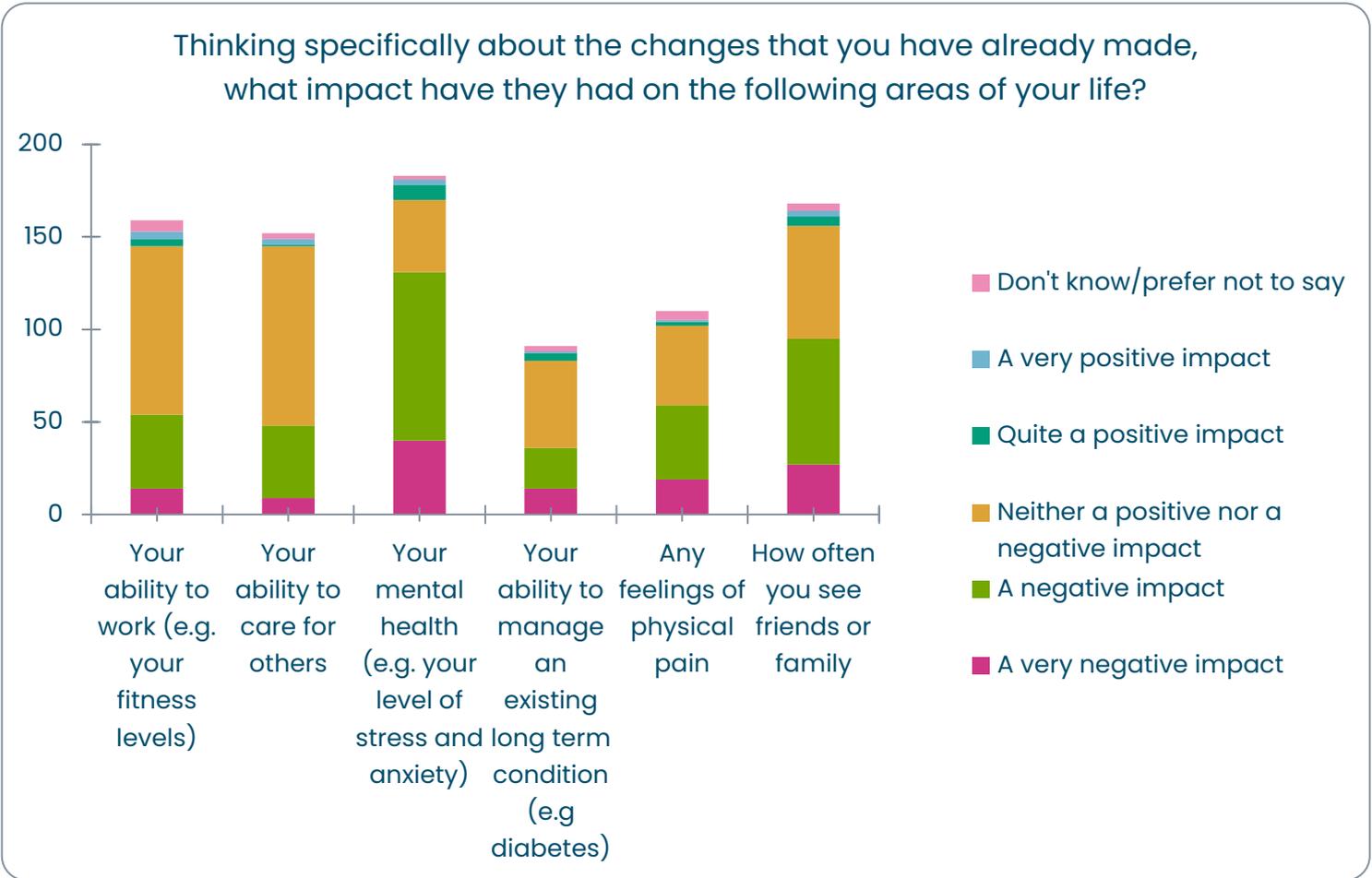


We asked participants if they had made or were anticipating making any of the following changes to their health and social care due to the rising cost of living.

1	Avoiding booking an NHS appointment because I can't afford the associated costs (e.g., phone calls, internet access)
2	Avoiding attending an NHS appointment because I can't afford to travel to the appointment
3	Avoiding seeking help from the NHS because I can't afford to take time off work
4	Avoiding buying over-the-counter medication that I usually rely on
5	Avoiding taking one or more items on an NHS prescription because of the cost
6	Avoiding going to the dentist because of the cost of check-ups or treatment
7	Cutting down on the use of medical equipment at home because of the running costs
8	Cutting down on or stopping support from services that I pay for, such as physiotherapy or counselling
9	Stopping a special diet needed for a condition that I have
10	Changing, cutting down on or stopping support from paid for carers



We asked participants to think about the changes they had already made and tell us what impact they have had on various areas of their life.



68% told us the changes they had made as a result of the rising cost of living had a negative impact on their mental health.

50% told us the changes they had made as a result of the rising cost of living had a negative impact on how often they saw friends and family.

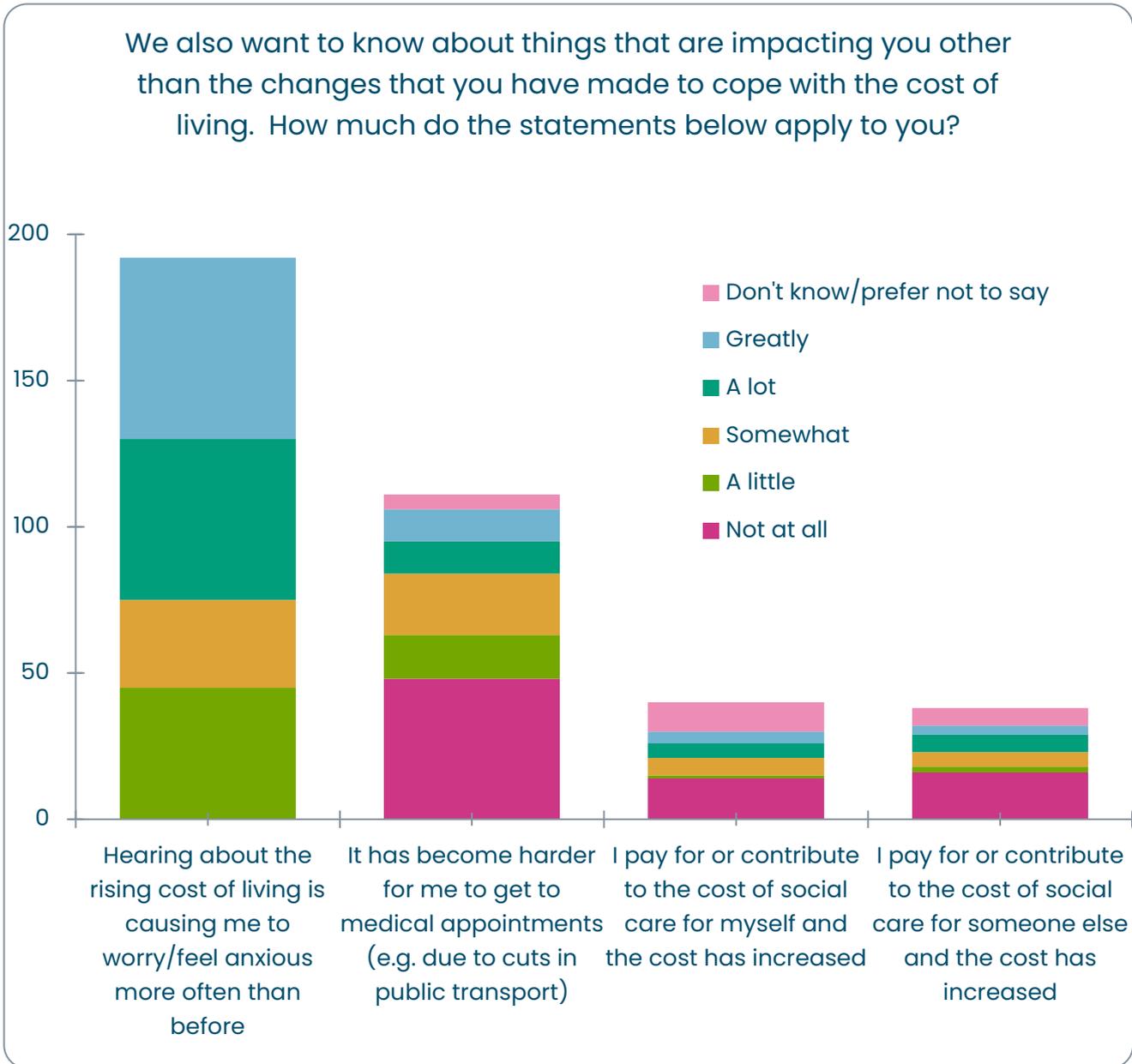
31% told us the changes they had made as a result of the rising cost of living had a negative impact on feelings of physical pain.

28% told us the changes they had made as a result of the rising cost of living had a negative impact on their ability to work.

25% told us the changes they had made as a result of the rising cost of living had a negative impact on their ability to care for others.

19% told us the changes they had made as a result of the rising cost of living had a negative impact on their ability to manage an existing long-term condition.

We asked participants to let us know about the things that are impacting them other than the changes they have already made to cope with the cost of living.



76% told us that hearing about the rising cost of living was causing them to worry and feel anxious more often than before.

22% told us it had become harder to get to medical appointments.

We asked participants if they had any additional comments on the cost-of-living crisis and how it impacts on their life and health?

38 participants provided comments. Some of the comments have already been highlighted throughout this report. Others include:



"We are constantly watching what we use each day on gas and electric, we cut back, turn items off, we wear warm clothing in the home, turn off the heating upstairs and in the kitchen. Partner has COPD and I have allergies to the cold, and we are both affected by lack of heat, which aggravates our breathing."

"We now go to bed early weekday. We only turn on the heating 1.5 hours am and 1.5 hours PM that is costing £6 a day. If we have the grandchildren on a weekend it goes on a few more hours costing us £10 a day."

"The cost of fuel and food has risen, and we now shop to bulk buy and freeze, cutting back for cheaper food my partner has diverticulitis, and this has flared up due to the changes in affordable foods. We are at the age where we have paid off our mortgage but that has quickly been replaced by the rise of household bills. I worry what will happen when we both leave work next year and we have less income."

"The Media is making everything worse as they seem to be in a race to the bottom to see who can terrify everyone the most."

"In Darlington you are unable to find a dentist and I was recently advised by a dentist clinic that there was a 2.5 year waiting list meaning I have to rely on emergency appointments. Whilst I am able to afford this at the moment when needed this is not a long-term solution and I feel this will cause a lot of people additional stress and anxiety."

"My mental health has been suffering too, and I'd like to access counselling, but this isn't an option as I can't afford it. No point in going through the GP as I'll be waiting months/years before I get to see anyone."

"I suffer with mental health and panic attacks so seeing everything rising all the time I just worry more that what if it comes to the point where we can't afford it at all."

Conclusion

We are grateful to those who participated in our Cost-of-Living survey.

In line with national data, our survey highlights that the rising cost of living is impacting upon anxiety and stress levels, with 68% of respondents telling us it had adversely impacted their mental health.

Strategies employed within our local communities to cope with rising costs include reducing health and care related costs by not picking up prescriptions, not booking or attending appointments, avoiding dental care, and not turning the heating on (often a necessity for many with long term conditions such as asthma).

The changes some of our communities have had to make have also had a negative impact upon social interaction which could lead to increased loneliness, purchasing healthy food choices, and not accessing health services when needed, all of which can lead to poorer health outcomes in the future.

Recommendations

Healthwatch Darlington recognise the rising cost of living is a national event impacting all communities and not just those in the Borough of Darlington.

Healthwatch Darlington asks those responsible for commissioning local health and care services, and those providing the services continue to be mindful of the potential negative impacts on individual circumstances.

We support Healthwatch England's action plan, and ask local commissioners and providers to adopt where appropriate:

Prescriptions: Where the cost of medication is more expensive than over the counter medication GPs should offer these on prescription where they consider patients' ability to pay is affected by significant social vulnerability; (although this has always been an option, NHS policy since 2018 has discouraged this to save money, but this approach should be reconsidered in the context of cost-of-living challenges). Primary care staff should make sure patients on lots of medication, as well as repeat or long-term prescriptions, are aware of the annual prescription option.

Travel: NHS services should ensure people are aware of access to patient transport services or travel reimbursement schemes. NHS trusts should follow current car parking guidance and actively promote the offer of free parking for Blue Badge holders, people who attend hospitals at least three times a month and parents of sick children staying

overnight. NHS trusts to further consider reducing the costs of parking charges and provide concessions to visitors and carers of people who are gravely ill or have extended stays in hospital.

Dental care: NHS dentists should follow NICE guidance to offer dental check-ups based on patient's individual risk factors. This will help free up NHS slots for more people who currently can't find an NHS dentist and are forced to go private.

Remote bookings and appointments: Hospital and GP phone numbers should be part of a freephone service, so cost is never a barrier to phoning a health service.

Full details can be found here:

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

Next steps

Healthwatch Darlington will continue listening to people about how the cost-of-living crisis is affecting people living and working in our Borough, engaging with those communities hardest hit.

We will share what our local health and care services are doing to support our communities during this time.

Acknowledgements

Thank you from Healthwatch Darlington

Thank you to members of the public who responded to our survey and shared their experiences to help improve services.

Appendix one: Demographics

Age category	Participants	
13 – 15 years	0	
18 – 24 years	5	3%
25 – 49 years	143	74%
50 – 64 years	26	13%
65 – 79 years	20	10%
80+ years	0	
Prefer not to say	0	
Did not answer	0	

Gender	Participants	
Man	16	8%
Woman	173	90%
Non-binary	1	Less than 1%
Prefer to self-describe	1	Less than 1%
Prefer not to say	2	1%
Did not respond	1	Less than 1%

Ethnic background:	Participants	
Arab	0	
Asian / Asian British: Bangladeshi	1	Less than 1%
Asian / Asian British: Chinese	0	

Asian / Asian British: Indian	0	
Asian / Asian British: Pakistani	0	
Asian / Asian British: Any other Asian / Asian British background	3	2%
Black / Black British: African	1	Less than 1%
Black / Black British: Caribbean	0	
Black / Black British: Any other Black / Black British background	0	
Gypsy, Roma, or Traveller	0	
Mixed / Multiple ethnic groups: Asian and White	1	Less than 1%
Mixed / Multiple ethnic groups: Black African and White	0	
Mixed / Multiple ethnic groups: Black Caribbean and White	0	
Mixed / Multiple ethnic groups: Any other Mixed / Multiple ethnic background	2	1%
White: British / English / Northern Irish / Scottish / Welsh	171	88%
White: Irish	1	Less than 1%
White: Any other White background	12	6%
Another ethnic background	1	Less than 1%
Prefer not to say	1	Less than 1%
Did not respond	0	

From which of the following sources do you receive income?	Participants	
Wages / salary	149	77%

Income from self-employment	7	4%
State retirement pension	17	9%
Disability benefits (e.g., Attendance Allowance or Personal Independence Payment)	22	11%
Means-tested benefits (e.g., Universal Credit, Tax Credits, Housing Benefit, Pension Credit)	45	23%
Other benefits	6	3%
Student loan	4	2%
Work/private pension	15	8%
Prefer not to say	3	2%
Other	4	2%

How many dependent children live in your home? (Under 18)	Participants	
None	57	29%
1	36	19%
2 to 3	93	48%
4 or more	7	4%
Did not respond	1	Less than 1%

Do you consider yourself to be a carer, have a disability or a long-term health condition? (Respondents could select more than one option)	Participants	
I am a carer	15	8%

I have a disability	17	9%
I have a long-term health condition	46	24%
None of the above	112	58%
Prefer not to say	3	2%

Besides you, what other adults live in your home? (Over 18)	Participants	
I'm the only adult (18 or over)	55	28%
My partner only	115	60%
I live with other adults who are not related to me and are not my partner (co-tenants, friends)	0	
I live with other members of my family (parents, siblings, other relatives)	13	7%
I live with my partner and other adults	9	5%
Prefer not to say	1	Less than 1%
Did not respond	1	Less than 1%



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