



Cost of living report

Healthwatch Wandsworth November 2023

healthwatch

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Summary

Background:

The cost of living crisis has become a pressing concern for individuals and households UK-wide. The rising cost of energy and everyday expenses such as food has been having an impact nationally as well as locally. Concerns have been raised about how the cost of living crisis will impact people's mental and physical health.

What we did:

We have been asking people in Wandsworth how the cost of living crisis has been affecting them and their health since 2022. This report aims to set out our findings.

165 people have taken part in our research.

- 89 people took part in our most recent survey from February 2023 – September 2023.
- 52 people took part in our first survey from October 2022 – January 2023.
- 24 people responded to a question about the cost of living crisis in our Health and Social Care Services survey.

Two of these surveys focused specifically on the cost of living crisis whilst one survey simply had one question about the cost of living crisis. We conducted these surveys with organisations across Wandsworth who we have acknowledged in the section titled, 'Thanks to our collaborators.'

In this report, we aim to set out some insights from individual surveys as well as summarising what people said as a whole where relevant.

What we were told and recommendations:

The report highlights the following findings:

- Impacts on mental health: The majority of people surveyed report their mental health has become worse due to the cost of living crisis.
- Impacts on physical health: The majority of people surveyed report their physical health has become worse due to the cost of living crisis.
- Impacts on lifestyle in the winter: The majority of people anticipated that their lifestyle would be affected negatively due to the cost of living crisis.
- Impacts on financial status: The majority of people do not have a fair amount to put into savings or spend on leisure.

- Changes made as a result of the current rise in the cost of living: The financial status of the majority of respondents changed in the last 6 to 12 months, leading to changes in their day-to-day lifestyles. Over half of the respondents noted that they had to cut back on food spending, needed to cut back on heating, or were stressed about paying bills.
- General themes regarding the impact of the cost of living crisis: When we asked our participants if they had any additional comments, we received a variety of answers that were important to include. Notably, 22% had pessimism about the future and 14% were concerned about food costs.

Overall, our report found that the cost of living crisis is impacting people's health and wellbeing on various scales. Moreover, each of the findings above, when occurring in tandem, create a larger combined impact on the community's ability to maintain health and wellbeing. People who were already vulnerable whether due to physical or mental illness or financial status have been the most affected by the cost of living crisis so far.

Based on the findings of this report, we recommend measuring the impact of the cost of living crisis on people's health and wellbeing to understand the extent of the problems identified, paying special attention to those who are most at risk. We also recommend protecting those most at risk from the negative impacts of the cost of living crisis. One way to do this may be taking a holistic approach to providing support to address the variety of challenges in people's lives. Finally, more can be done to support the community with accessing daily care and healthcare by addressing the cost of treatments, long waiting lists, and difficulties traveling to appointments.

Thanks to our collaborators

We worked with existing community-based organisations to recruit participants, including Silver Sunday, Health Outreach Bus through Wandsworth Council, Spectra CIC, Mindworks, Wandsworth Older People's Forum, Warm Spaces Food Bank, Hestia, Get Set Go, Balham and Tooting Community Association, Spear, Autumn Rose, and the Male Carers Group through Wandsworth Carers' Centre. We are grateful for your support in recruiting participants across this project.

Throughout the interviews, data analysis and report writing, we have had support from our research and policy volunteers. Thanks for the time you have dedicated to this project.

We are incredibly grateful to the people who talked to us about their experiences with the cost of living crisis. They have provided valuable insights into the struggles our community is facing.

Thank you to everyone who shared their experience with us to help us write this report.

Findings

Findings

Between October 2022 and September 2023, we spoke to a total of 165 people about the cost of living crisis and how it has been affecting them.

'Is the cost of living affecting your ability to manage daily care or to access health care?'

When asked this question, just under half of all participants that we spoke to through our three surveys said that the cost of living crisis was impacting their ability to manage their daily care and access health care. Of the 163 people who answered this question, 70 people (42.9%) said yes, and 93 people (57.1%) said no as shown in Figure 1.

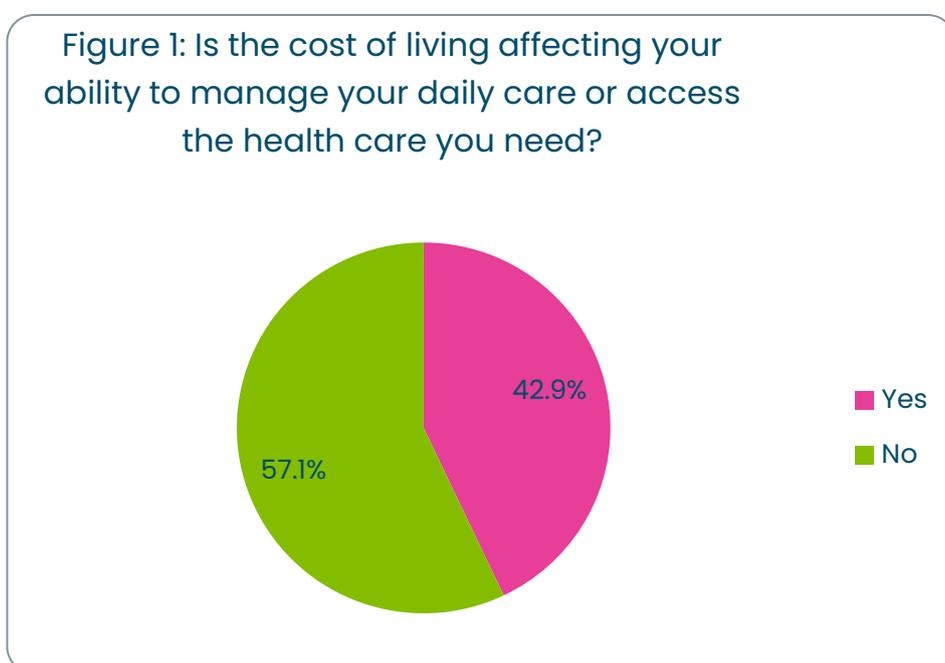


Figure 1: Graph answering the question, 'Is the cost of living affecting your ability to manage your daily care or access the health care you need?' across the three surveys.

We asked for people to tell us more and if anything could eliminate these challenges. Responses included:

- Worries about increases in costs for food, electricity, and heating (10 people mentioned this).

"It's very difficult as I want to be healthy and eat healthy food, but I can't manage to do this as healthy food is more expensive."

"Through my work at Wandsworth food bank, I am speaking with people who are badly affected by the cost of living crisis every day and hearing about

how it is troubling their mental and physical health due to a lack of money for essentials such as food, gas and electrics.”

- Trying to keep warm (2 people mentioned this).

“I have arthritis and can’t grip things as my fingers are really swollen. I have no heating as it got cut off, and I can’t shower.”

- Feeling stressed, anxious, and worried about mental health (5 people mentioned this).

“I have also been having seizures due to stress.”

- 15 people highlighted issues in affordability of healthcare (often referring to dental costs or that they would like to go private if they could afford it).

“As I am paying for my own medical treatment, I am unlikely to ever get to the top of the NHS waiting list. (Debilitating pain is not a priority for the NHS and older people are not included in assessments of health inequalities). My savings are being depleted and my ability to withstand cost of living rises will obviously be reduced.”

“I needed a lot of dentistry work, and the cost has gone up so much I can’t afford it.”

“There is a long waiting list to get a hearing test and then equipment.”

- 4 people talked about travel.

“We need a council that considers disabled people’s transport needs and doesn’t assume everything is solved if we all ride bicycles.”

“I need help with travelling to appointments.”

Impacts on mental health

Most participants said that the cost of living crisis was impacting their mental health in some way. In our survey conducted from October 2022 – January 2023, 41 of 51 respondents (80.4%) said that the cost of living crisis was impacting their emotional wellbeing and physical health.

In our survey from February 2023 – September 2023, we asked people more specifically to what extent they thought that their emotional wellbeing had been

impacted. Figure 2 shows that, of the 89 people who responded to this question, 76 people (85%) said that their emotional or mental wellbeing has gotten worse due to the cost of living crisis. 39 people said it had gotten a lot worse, while 37 said it had gotten a bit worse.

“I can’t put the heating on, and I get stressed when it gets cold in the house.” (October 2022 – January 2023)

“I have a chronic anxiety diagnosis. It’s hard to wind down from this kind of anxiety and stress about being ill and the cost of living crisis.” (October 2022 – January 2023)

“I am finding it hard to sleep at night, and I am worried about how I will cope.” (October 2022 – January 2023)

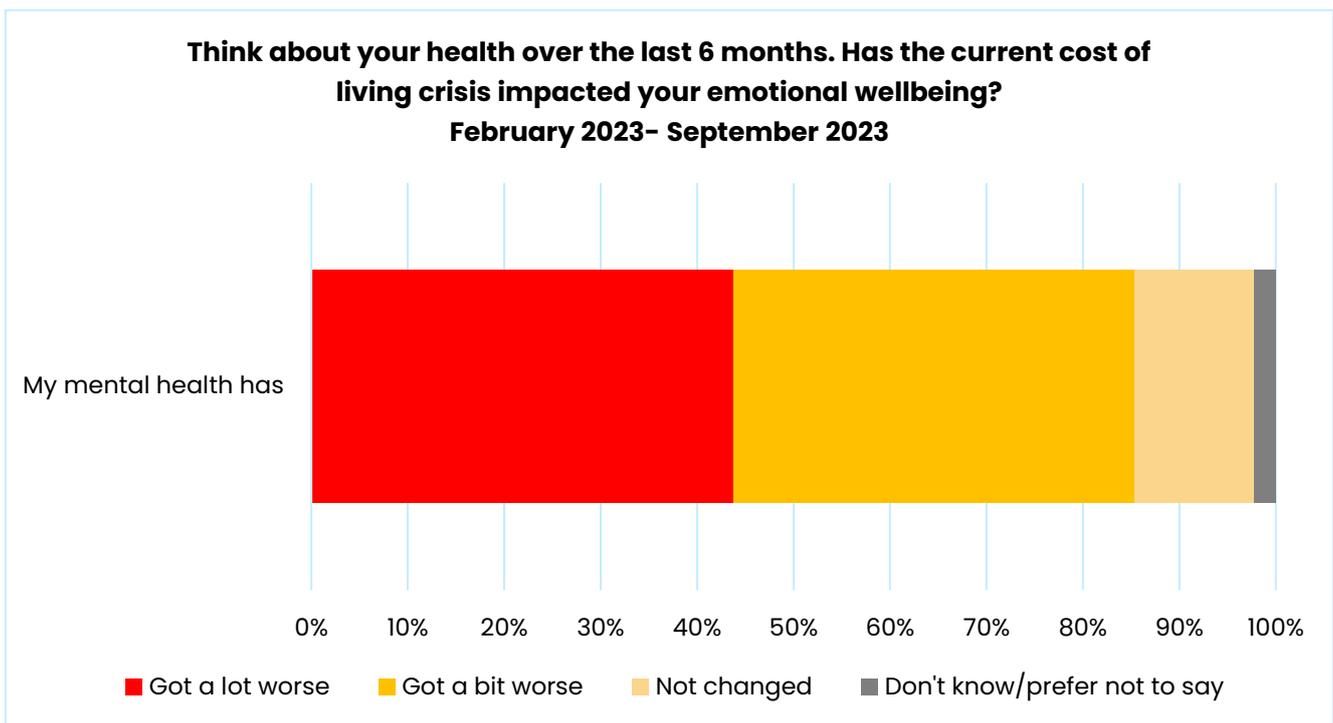
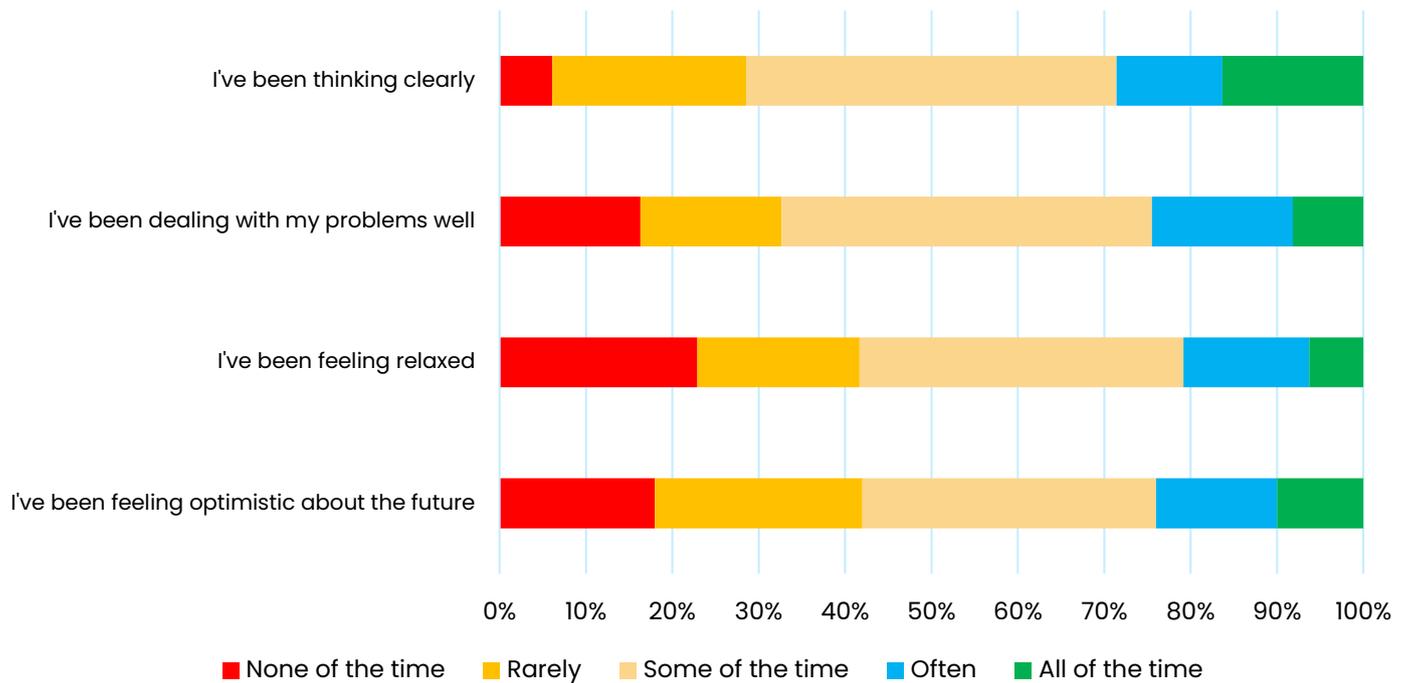


Figure 2: Graph answering the question, ‘Think about your health over the last 6 months. Has the current cost of living crisis impacted your emotional wellbeing?’ in the February 2023 - September 2023 survey.

Thoughts and feelings

In our February 2023 – September 2023 survey, 50 people told us how relevant certain statements were to their thoughts and feelings over the last two weeks at the time of questioning. 76% of respondents did not, often to most of the time, feel relaxed or optimistic about the future. 80% of respondents also described feeling lonely, some to all of the time, over the last two weeks.

**How would you describe your thoughts and feelings?
Indicate how often the statements below applied to you over the last two weeks.
February 2023 – September 2023**



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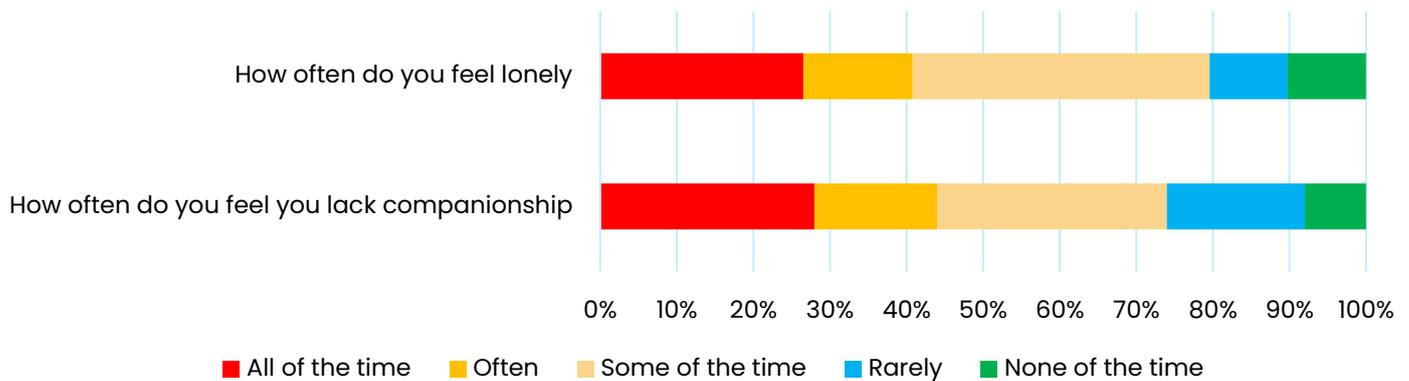


Figure 3: Two graphs answering the question, 'How would you describe your thoughts and feelings? Indicate how often the statements below applied to you over the last two weeks' in the February 2023 - September 2023 survey.

Being stressed and always thinking about money

Across the October 2022 – January 2023 and February 2023 – September 2023 surveys, participants mentioned the word 'stress' 41 times and the word 'worry' 21 times in their responses. In addition to this, 76 people answered that they were stressed about paying bills across these two surveys.

"It is stressful managing rent and bills, and I am not turning the heating on. I need to keep money in the back of my mind all the time, every penny spent is stressful". (October 2022 - January 2023 survey)

"I am an asylum seeker, and I am under constant distress and anxiety." (February 2023 - September 2023 survey)

"I am always worrying and stressed about bills. I'm on a zero-hour contract so I never know when I am going to work or get paid. The problem is that within the current benefit system, 'Universal Credit' only looks over a 2-week period and this can feel like it is penalising people on a zero contract." (February 2023 - September 2023 survey)

In addition to these experiences, 4 people across the October 2022 - January 2023 and February 2023 - September 2023 surveys said that this stress and anxiety was stopping them from sleeping.

Feeling sad or depressed

Across the February 2023 - September 2023 survey, 29 participants shared that they were feeling sad or depressed as a result of the constant fear and uncertainty of their financial situation. Moreover, a total of three participants revealed that they had felt suicidal because of the cost of living.

"I am suicidal, it's the same struggle every day."

"I was feeling suicidal a few weeks ago. I was given medication and feel a little better."

Relationships

Across the February 2023 - September 2023 survey, 15 participants discussed the impact of the cost of living crisis on their relationships or social life, which is an integral part of mental health.

"My relationships appear tense and stressed as everyone is in the same boat."

Moreover, participants shared that the cost of living crisis has caused them to feel lonely.

"I have a sense of isolation since the pandemic and social anxiety."

Impacts on physical health

In addition to the above impacts on mental health, most participants said that the cost of living crisis was impacting their physical health in some way. As noted in the section titled 'Impacts on mental health,' 41 of 51 respondents (80.4%) in our October 2022 - January 2023 survey said that the cost of living crisis was impacting their emotional wellbeing and physical health.

In our survey from February 2023 - September 2023, we asked people more specifically to what extent they thought that their physical health had been impacted. Figure 4 shows that, of the 89 respondents, 38 people said their physical health had gotten a lot worse and 37 people said it had gotten a bit

worse. In total, 84% of respondents (75 people) said that their physical health had gotten worse due to the cost of living crisis.

Two participants went on to specifically describe the effect that stress was having on their physical health.

“I have arthritis and can’t grip things as my fingers are really swollen, I have no heating as it got cut off and I can’t shower. I have also been having seizures due to stress.” (October 2022 - January 2023 survey)

“I have high blood pressure and I am very stressed out with everything that is going on.” (October 2022 - January 2023 survey)

“I am diabetic but can only buy basic foods as I can’t afford to buy the foods I should be eating.” (February 2023 - September 2023)

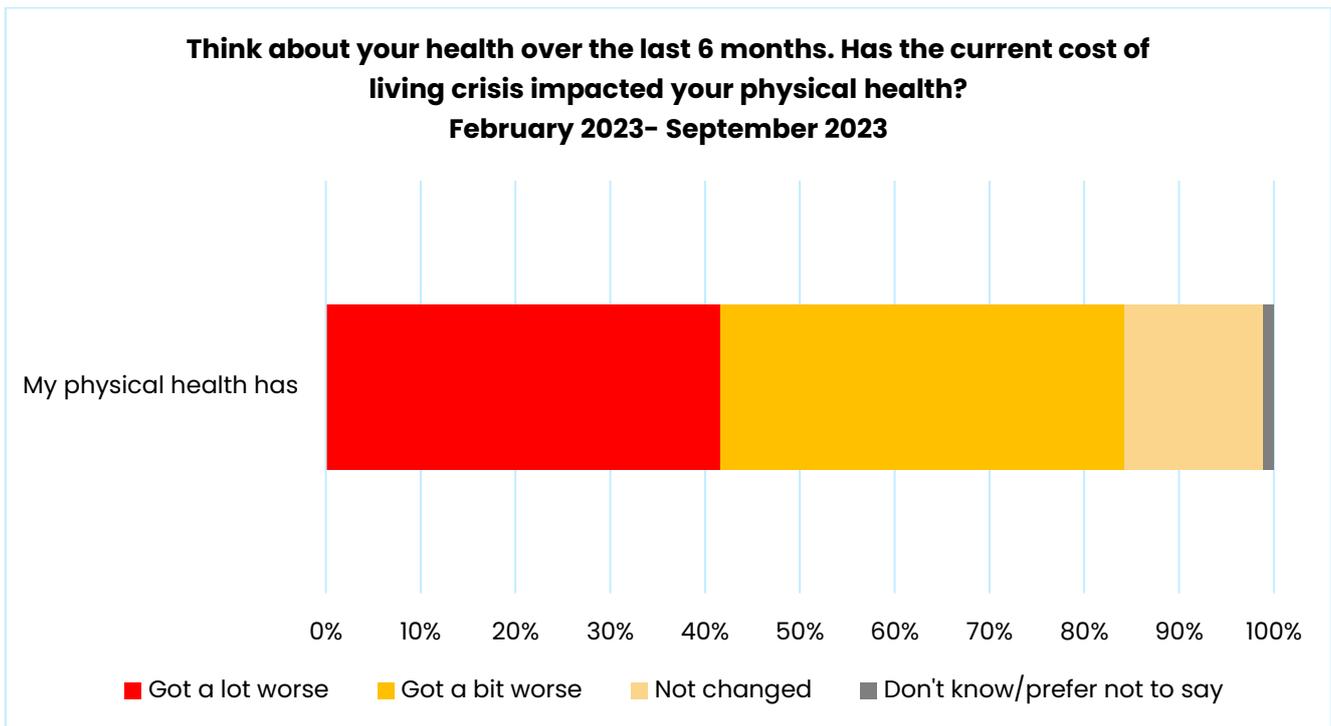


Figure 4: Graph answering the question, ‘Think about your health over the last 6 months. Has the current cost of living crisis impacted your physical health?’ in the February 2023 - September 2023 survey.

Impact on lifestyle in the winter

Cutbacks to expenses

Of the 46 people that we spoke to between October 2022 and January 2023 about how their lifestyle will be affected due to the cost of living crisis, 91.3% stated that it would be impacted in a negative way. The most common issues brought up by our respondents were related to cutting back expenditures on heating (84.8%) and food (71.7%). This was followed by an anticipation that they would be stressed about paying bills over the winter (60.9%).

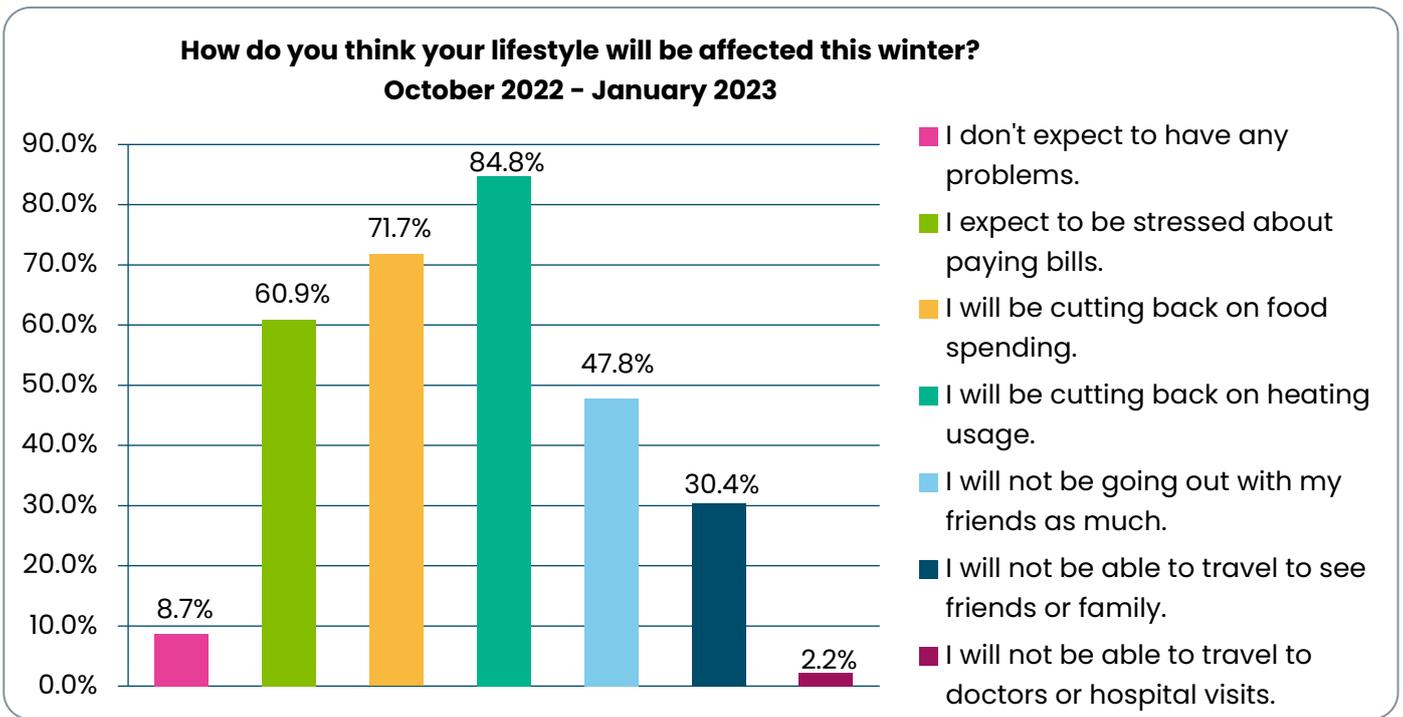


Figure 5: Graph answering the question, 'How do you think your lifestyle will be affected this winter?' in the October 2022 - January 2023 survey.

Impact on financial status

The people that we spoke to had a range of different financial statuses

The following graphics show data from two of our surveys. Figure 6 shows data from our October 2022 - January 2023 survey. 47 people from this survey answered the question. We can see that 31.9% of respondents only had enough for necessities; 25.5% of respondents had enough for necessities and a small amount of disposable income to save or spend on leisure; and 25.5% of respondents didn't have enough for necessities and were getting into debt. This shows that the majority of respondents (82.9%) do not have a fair amount to put into savings or spend on leisure.

Which of the following best describes your current financial status?

October 2022 – January 2023

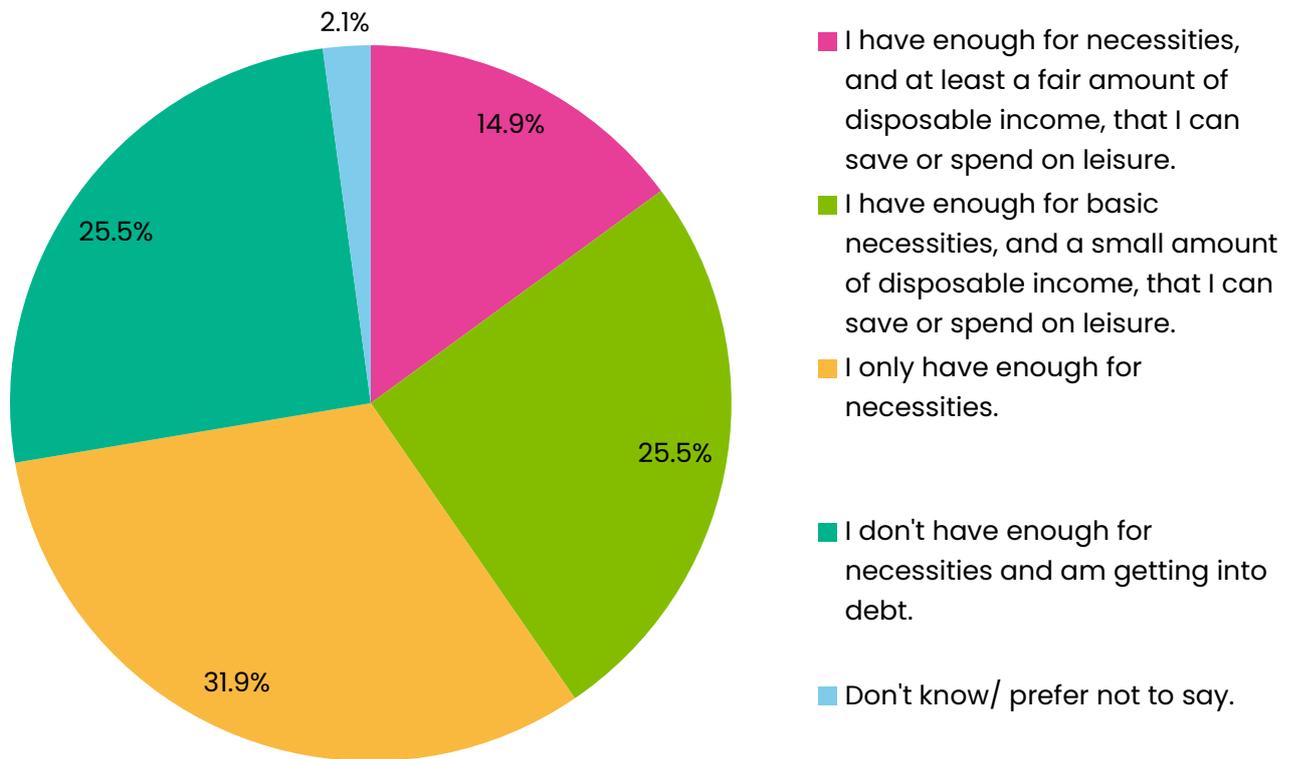


Figure 6: Graph answering the question, 'Which of the following best describes your current financial status?' in the October 2022 - January 2023 survey.

Figure 7 shows data from our February 2023 – September 2023 survey. 88 respondents answered the question. We can see that 52.7% of respondents only had enough for necessities; 25.3% of respondents did not have enough for necessities and were getting into debt; and 14.3% of respondents had enough for necessities and a small amount of disposable income to spend leisure or save. A further 2.2% were going into debt for the first time. Again, we find that the majority of respondents (94.5%) do not have a fair amount to put into savings or spend on leisure.

Which of the following best describes your current financial status?

February 2023– September 2023

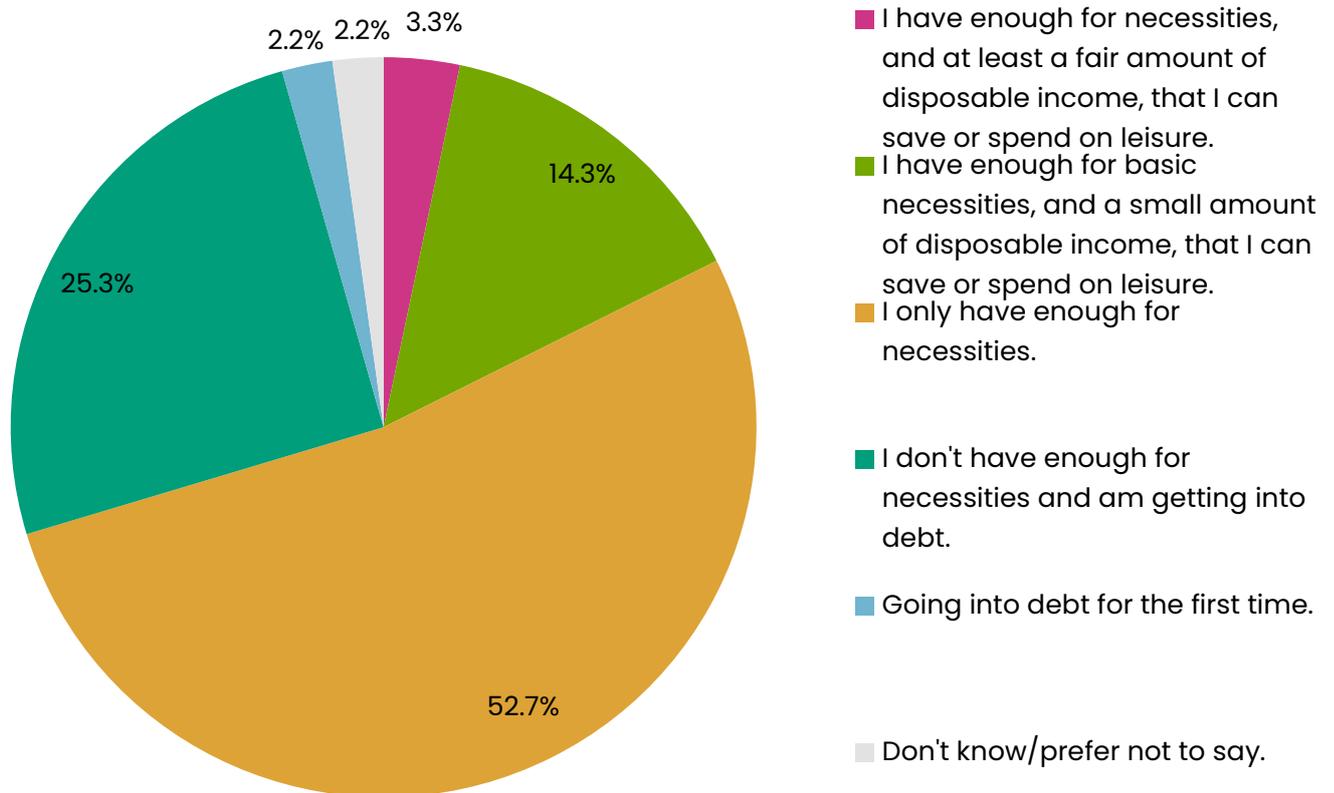


Figure 7: Graph answering the question, 'Which of the following best describes your current financial status?' in the February 2023 - September 2023 survey.

Between these two data sets we can see some overall differences in people's financial status. There were more people in the second survey who only had enough for necessities; there were also less people who had enough for necessities or who only had a small/fair amount of disposable income. The trends in this data could occur for a few reasons. It is worth bearing in mind that the second survey has more respondents overall. Additionally, we may have attended locations to complete the survey with specific demographics that have impacted the outcomes. However, overall, it could be concluded that the data reflects the impact of the cost of living crisis on people's financial status through time.

Changes made as a result of the current rise in the cost of living

In the surveys from October 2022 - January 2023 (Figure 8) and February 2023- September 2023 (Figure 9), a large majority of people said that their financial status had changed in the last 6 or 12 months. We spoke to people from a range

of financial statuses and there was a range of impacts upon the financial status of the respondents described in figure 10.

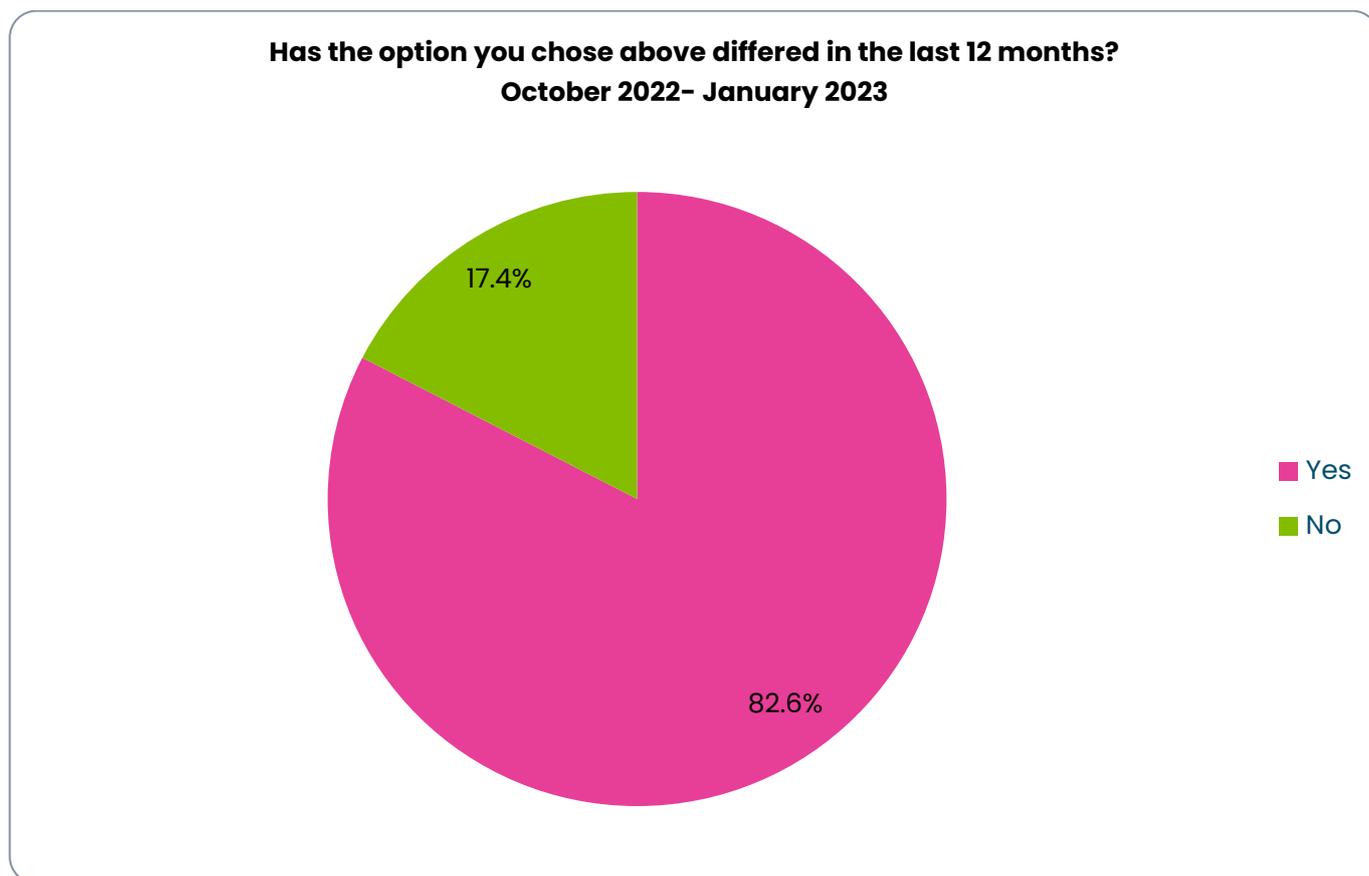


Figure 8: Graph answering the question, 'Has the option you chose above differed in the last 12 months' in the October 2022 - January 2023 survey.

**Has the financial status, which you chose above, differed in the last 6 months?
February 2023- September 2023**

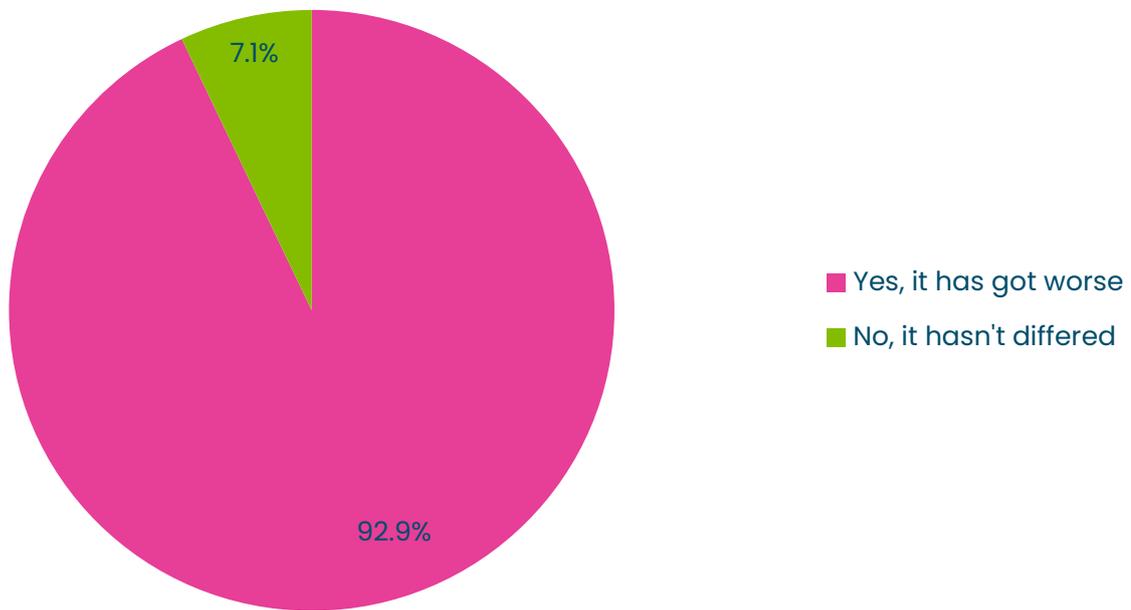


Figure 9: Graph answering the question, 'Has the option you chose above differed in the last 6 months' in the February 2023 - September 2023 survey.

Changes in people’s financial circumstances lead to changes that people need to make to take care of their basic needs. In our February 2023 -September 2023 survey, 87 participants talked about different changes that they have made to due to their new financial status. 54 noted that had to cut back on food spending. This was followed by 51 participants sharing they needed to cut back on heating. This may suggest that participants could be living in a cold environment and not eating enough. Finally, 48 participants shared that they were stressed about paying bills.

Are you making any of the following changes, as a result of the current rise in the cost of living? February 2023 – September 2023	Response Total	Response Percent
I am cutting back on food spending.	54	62%
I am cutting back on heating usage.	51	59%
I am stressed about paying bills.	48	55%
I am not going out with friends as much.	35	40%
I am using a food bank.	28	32%
I am not able to travel to see friends or family	23	26%
I am using a warm hub to avoid putting the heating at home.	19	22%
Other, please tell us more	8	9%
I am not having any problems, nor do I expect to.	2	2%
I am not able to travel to doctors or hospital visits.	1	1%

Figure 10: Table detailing the changes that people have needed to make to take care of their basic needs in the February 2023 - September 2023 survey.

Following on from these findings, across our February 2023 – September 2023 survey, general themes came up regarding the financial impact of the cost of living crisis on the community.

Being unable to work

18 participants shared that they were unable to work and many mentioned that they were unable to pay for food or cover their bills. One participant had become homeless as a result of their unemployment.

“I cannot work and have £8 a week for maintenance, and this is having a big impact on my health.”

Homelessness

3 participants said they were experiencing homelessness and required extra support.

Increasing cost of food and bills

Approximately 57% of the participants said the cost of everything (particularly household bills) has increased and they are struggling to buy basic necessities. One participant shared they had gone into debt for the first time as a result.

Benefits

25 people said that they received benefits but that the amount has not increased to reflect the price increase of bills and food.

Lack of support

Throughout the survey, 4 participants said they felt they were not supported by the government and other agencies.

Less money

15 people shared that they had less money each month.

General themes regarding the impact of the cost of living crisis

In the February 2023 – September 2023 survey, we asked for any additional comments regarding the impact of the cost of living crisis on their lifestyle and health. The 59 respondents who answered this question gave a variety of comments, but there were some themes that came up multiple times. 22% of the comments mentioned a general pessimism about the future.

“I am also seeing a direct impact on the kids that I teach”.

“I am not sure what the future holds”.

“I’ll stay in bed all day to keep warm and I am not dealing with the current situation well”.

14% of the comments were concerns around increasing food costs.

“I have to buy less, eat less. I look for the reduced price items in the shop and have smaller quantities and eat what I can afford.”

“The increase in shopping prices has meant that I have had to cut back.”

Most common themes	No. of comments	% Total
Pessimism about future	13	22%
Food costs	8	14%
Heating costs	4	7%
Increasing bills	3	5%
Pressure around work	2	3%
Reduced socialising/going out	2	3%

Figure 11: Table detailing the common themes across the additional comments regarding the impact of the cost of living crisis on their lifestyle and health in the February 2023 - September 2023 survey.

What could help

We asked participants across all three surveys if there was anything that could help to eliminate the challenges that they were facing accessing daily care and health care. Some of the challenges that came up often were:

Cost of treatments

Participants highlighted that they were struggling to cover the cost of treatments. Dental work was mentioned often as being too expensive and participants did not receive urgent treatment as a result.

Long waiting lists

Many people who answered the survey raised issues with long appointment and referral waiting lists which put them off accessing essential care.

Travelling to appointments

Some participants shared that they had difficulties travelling to appointments. They highlighted that increasing costs of public transport stopped them going to appointments.

Conclusion

A significant number of respondents talked about the impact of the cost of living crisis on their mental health. In many cases we found that poor mental health was affecting people’s physical health in some way. For example, in some cases

this was through causing sleepless nights and increased anxiety. This is in part due to the changes in people's lifestyles and quality of life, and the stress of managing during the cost of living crisis. Additionally, people who were already vulnerable, for example, those on benefits and people with existing conditions, have been highly impacted by rising costs and caps on benefits.

For people with pre-existing diagnoses such as arthritis or diabetes the impact of the cost of living crisis on their finances has been affecting their ability to take care of their healthcare needs. For example, being cold due to not being able to afford to put the heating on inflames arthritis whilst not being able to afford healthy food makes it difficult to manage diabetes.

Overall, it can be concluded that the cost of living crisis is impacting people's health and wellbeing on various scales. Moreover, each of our findings, when occurring in tandem, create a larger combined impact on our ability to maintain health and wellbeing. Those that were already vulnerable whether financially or due to physical or mental illness have been the most affected by the cost of living crisis so far.

Recommendations:

- When we asked participants what would help them with accessing daily care and healthcare, they shared that they need support with the cost of treatments, long waiting lists, and travelling to appointments. More can be done to address these specific issues.
- The impact of the cost of living on people's health and wellbeing should be monitored and measured. It is especially important to pay attention to people who are most at risk to being impacted by the cost of living crisis such as the elderly, people on benefits, people with physical or mental illness, people with low socioeconomic status.
- The above can then help agencies to protect those most at risk from the negative impacts of the cost of living crisis.
- Social prescribing and other holistic signposting services would help ensure people can reach the organisations that can support them. As part of this, staff working across the health and social care sector should signpost community members, specifically those who are most at risk, to the Wandsworth Cost of Living Hub.
- Support offered should take in to account and support mental health where possible.



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