



# Report on the Health Impacts of the Cost of Living Crisis

November 2023

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*“Skipping meals, turning heat off, not going out as much as [I] can’t afford bus fare, skipping prescriptions.”*

## Contents

Purpose of this Pack.....	2
Introduction.....	2
Key statistics.....	3
Methodology.....	4
Fuel, Transport & Accessibility.....	5
Housing Stability & Affordability.....	6
Food accessibility & consumption.....	7
Household debt & disposable income.....	8
Energy Use.....	9
Citizens Advice York.....	10
Summary.....	13
Support Available in York.....	14
Appendix.....	15

## Purpose of this Pack

The Population Health Hub (PHH) is a multi-organisation group which brings together colleagues from the local authority, health, public health, and business intelligence to enable, analyse and undertake population health management approaches in York.

In the context of growing winter pressures and the cost of living crisis, the PHH has created this pack to provide information about **people in York whose health is likely to be affected by the cost of living crisis, who may be at risk of harm from winter and cold homes.**

## Introduction

The cost of living increased significantly across the UK in late 2021 and 2022. In October 2022, the annual rate of inflation reached a 41-year high of 11.1%, however this has eased to 6.3% in August 2023. High inflation affects the affordability of everyday essentials such as food and bills creating additional pressures for people already living on the breadline.

The cost-of-living crisis has impacted both systemic and individual elements leading to increased health inequities, reduced stability of communities, and increases in health demand.

This pack brings together key local health data which will highlight the impacts already observed in the city. Data presented here includes trends and characteristics of physical and mental health developed from last year's report, and an examination of other factors contributing to the wider determinants of health drawing from data provided by organisations including Citizens Advice York and Healthwatch.

It is important to note that much of the data trends here will not suggest a direct correlation between rising costs and changes in health. A more detailed qualitative analysis would be required to aid this data. It is important to understand how rising costs are affecting the health and wellbeing of York residents. By identifying health trends and highlighting areas in particular need of support, it is hoped these findings can be used by local services and professionals working with individuals.

## Key statistics

This dashboard brings together local health, social care, and housing data to help provide an overview of how rising prices could be having an impact on York's health.



**1 in 9**

York children living in poverty (1)



**67**

The median EPC rating in York, equivalent to Band D



**£325,497**

Average York house price (3)



**3.8%**

Mental Health Attendances (4)



**68%**

Increase in average foodbank voucher uptake per 1000 people from 20/21 to 22/23 (5)



**£945**

Average rent per calendar month (6)



**69**

Homeless households in temporary accommodation in 22/23 (7)



**20%**

Increase in tenant arrears from 21/22 to 22/23 (8)



**698**

Events in Primary Care relating to substance misuse Oct 22-23 (9)



**1,472**

New mental health diagnoses between Jan 23 to Aug 23 (10)



**6%**

Worse asthma control in children living in deprived neighbourhoods (11)



**69%**

Increase in alcohol dependence diagnoses comparing Aug 21 to Aug 23 (12)



**55%**

Citizen's advice claimants disabled or have long term health conditions (13)



**167**

Children with asthma are passive smokers (14)



**55,496**

Residents living with long term health conditions (15)



**18**

Designated warm spaces in York (16)



**26%**

More COPD exacerbation in Jan-Mar 23 than in Jan-Mar 22 (17)

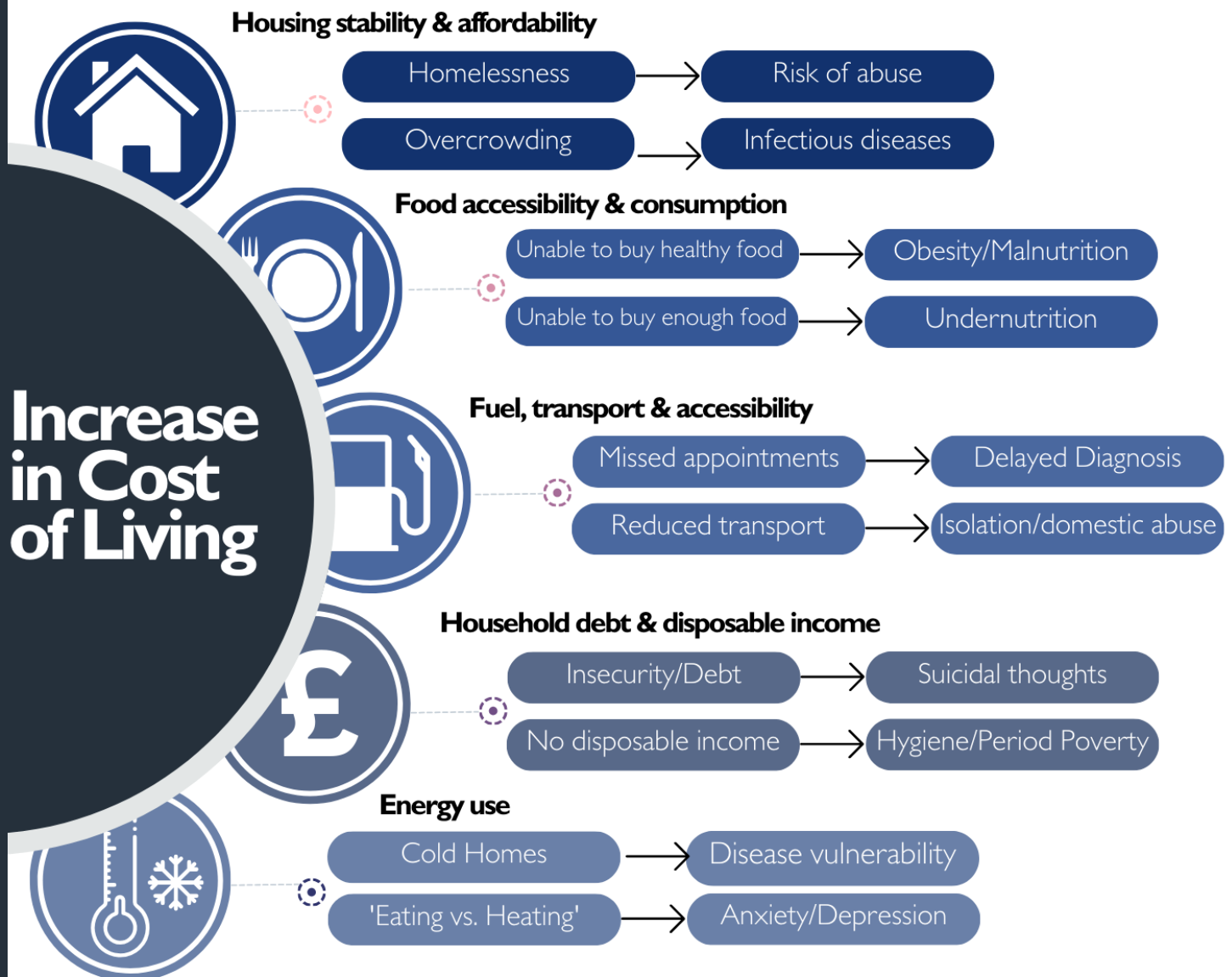


**1,343**

Residents living with mental health conditions in deprived neighbourhoods (18)

## Methodology

The London School of Economics (Roberts, 2023)(3) has declared the cost of living crisis as a “public health emergency”. The inability for some people to afford even the basic essentials can have far-reaching health consequences that impact on both mental and physical health. The infographic below shows the complexities of these consequences and highlights both the systemic and individual impacts.



York is unique when looking at the effects of the cost of living crisis. Despite being considered an affluent city, York has pockets of deep deprivation observed in wards such as Westfield. The wider determinants of health (social, economic & environmental factors) that impact on people’s health are frequently referred to in public health when looking to target and reduce health inequalities. The cost of living crisis has indicated that people feel their health has been negatively affected by the rising costs of living (Goddard, 2022).



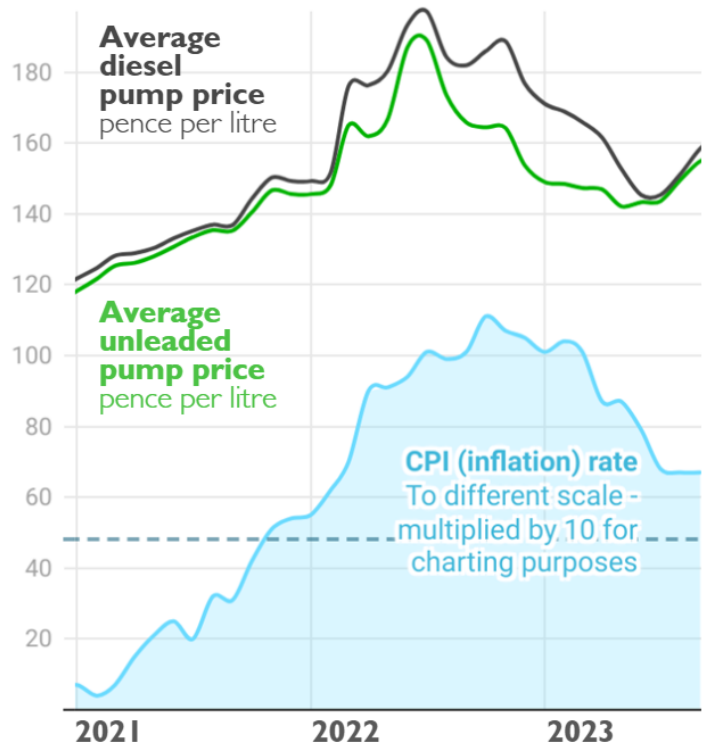
## Fuel, Transport & Accessibility

There are many reasons for fuel and transport poverty, however financial and infrastructural inequalities are amongst the main reasons: low incomes, lack of access to and high costs of public transport, which may result in 'forced' ownership of personal vehicles, and cuts to timetables which may directly affect shift workers and those working long or anti-social hours. Vulnerability to fuel and transport poverty is generally identified amongst cohorts already experiencing social exclusion. It is detrimental to people's quality of life and can result in stress, missed opportunities such as leisure time or travel to job interviews and the workplace. Vulnerability to fuel and transport poverty is therefore rooted in societal infrastructures as much as it is directly impacted by rising fuel rates.

**16% of households in Yorkshire & Humber are experiencing fuel poverty.** The national average is 15%

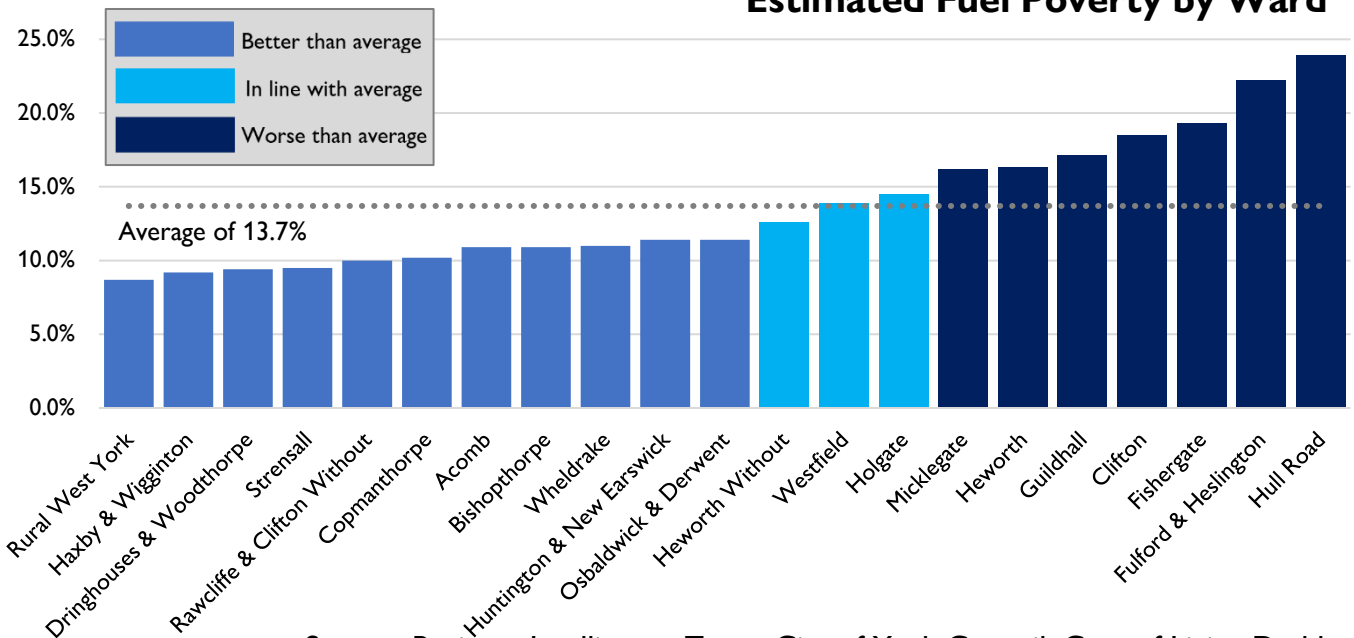
Source: Cost of Living Report, 2022

The link between petrol and diesel prices, and inflation



Source: RAC Fuel Watch, Chart: Datawrapper

## Estimated Fuel Poverty by Ward



Source: Business Intelligence Team, City of York Council, Cost of Living Dashboard



### The voice of York's citizens

- Money is not stretching as it used to, and people are having to use savings to pay bills.
- People are begging landlords not to sell houses as they otherwise would not be able to afford the higher current rents.
- People are struggling to heat their homes resulting in many cases of exacerbations of existing physical and/or mental health conditions.
- Source: Healthwatch Cost of Living Report

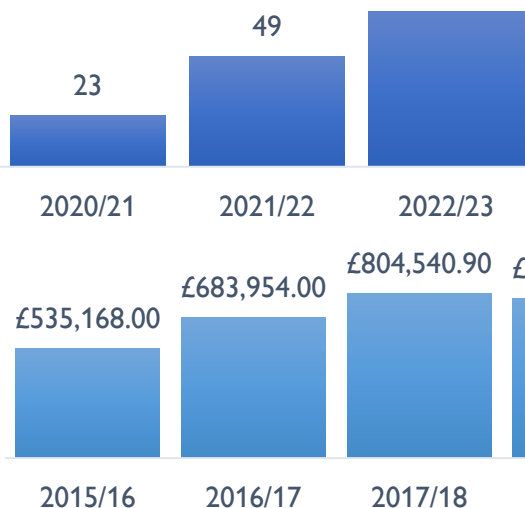
## Housing Stability & Affordability

Tenant arrears in York have increased significantly since 2020/21. With the increase in rent and decreased income, the chart below infers people are struggling to meet their rental payments each month. Mortgage rates have also risen considerably in an already unstable housing market. High mortgage rates are putting pressure on current homeowners, some of whom may need to sell their property.

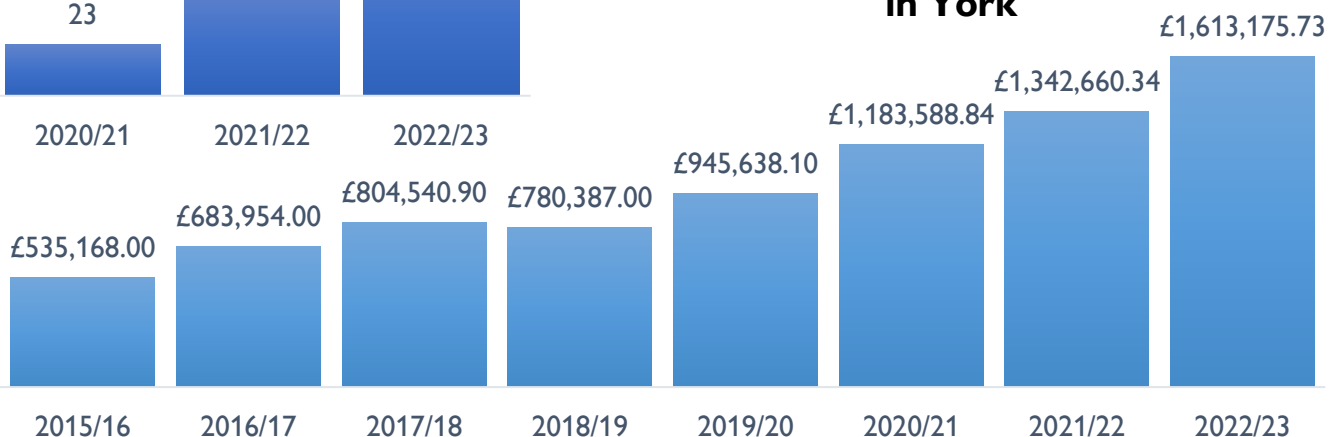
Prospective homeowners are priced out of the market and struggling to save for a [mortgage deposit](#). As a result the rental market is highly competitive placing additional pressures on people to find suitable, and affordable accommodation. Increasing rent, therefore, is placing people in an untenable situation which may result in arrears, eviction, and homelessness.

People experiencing homelessness are vulnerable to [acute and chronic illness](#), particularly mental illness, substance use disorder, and complications relating to infections and hypothermia. “Other health problems that may result from or that are commonly associated with homelessness include malnutrition, parasitic infestations, dental and periodontal disease, degenerative joint diseases, venereal diseases, hepatic cirrhosis secondary to alcoholism, and infectious hepatitis related to intravenous (IV) drug abuse.” ([Homelessness, Health, and Human Needs](#))

### Homeless households in temporary accommodation in York



### Current Tenant Arrears in York



Source: York Business Intelligence, Cost of Living Data



## Food accessibility & consumption

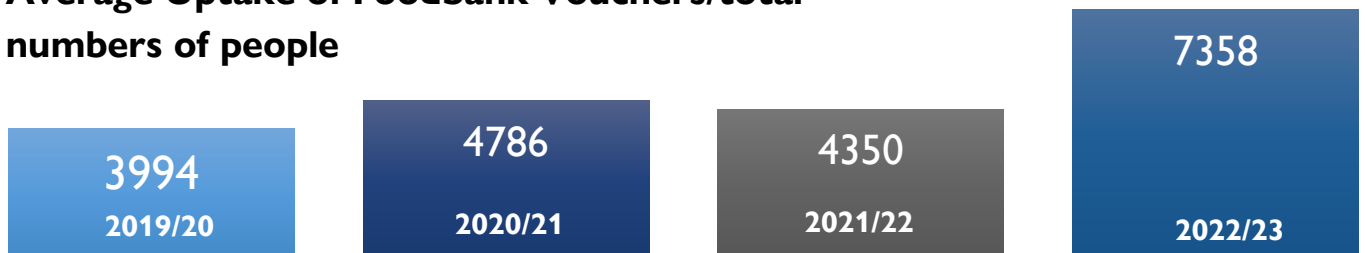
*“I go to foodbanks now as food has gone up so much... nor do I often put my heating on.”*

**Increase in average uptake of foodbank vouchers of 20% in York**

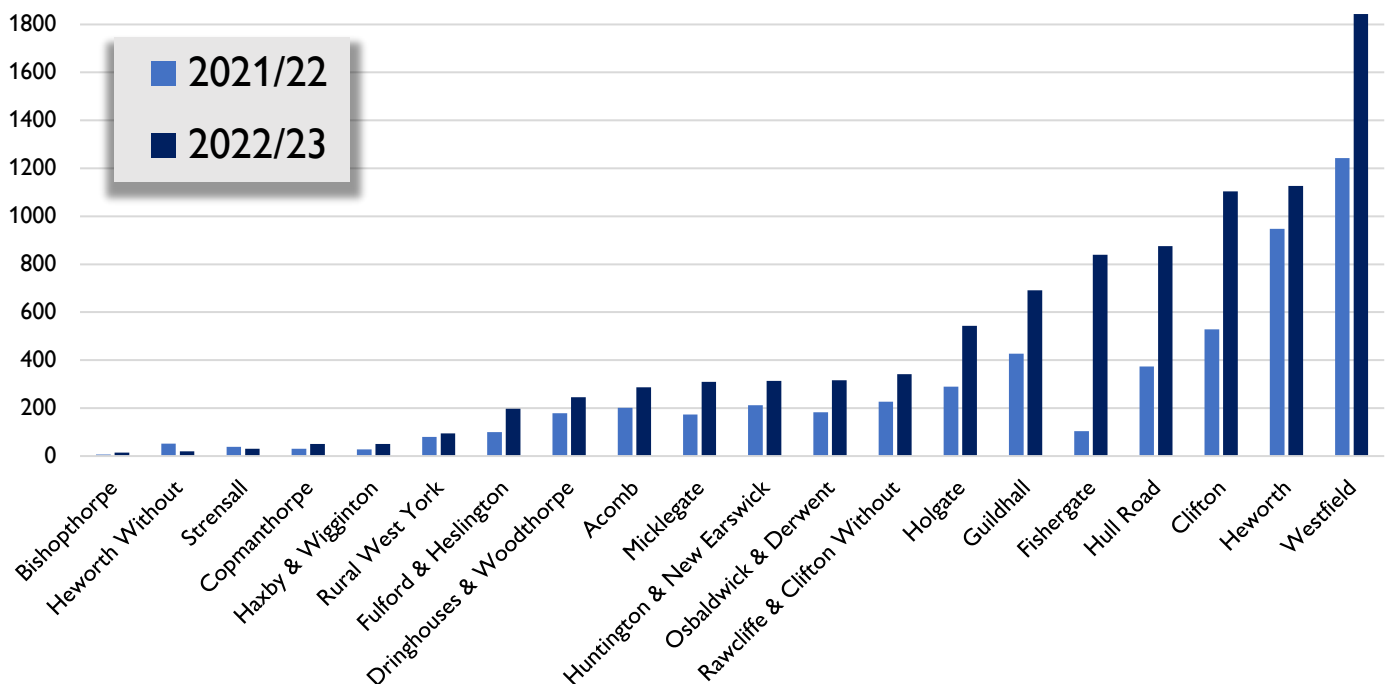
From 2019-2023  
Source: York Foodbank

The cost of living crisis has resulted in increased pressure on foodbanks and their users. Increasing demand and declining donations have been observed nationally as the price of food has sharply increased. The data below is from York Foodbank and shows, by ward, that demands on their services over the past four years have rapidly increased by over 80%. Much of that increase is observed between 2021-2022 and 2022-2023 rates. The more deprived wards of Westfield, Hull Road, and Heworth continue to observe the highest rates of foodbank usage. Nonetheless, other wards such as Clifton and Fishergate have seen sharp increases in the number of residents requiring food donations in 2022-2023.

### Average Uptake of Foodbank Vouchers/total numbers of people



### Comparative voucher provision in 2021/22 & 2022/23







## Household debt & disposable income

*“My circumstances right now are horrible and my already bad mental health has just got worse and worse to the point I'm self harming nearly every day”*

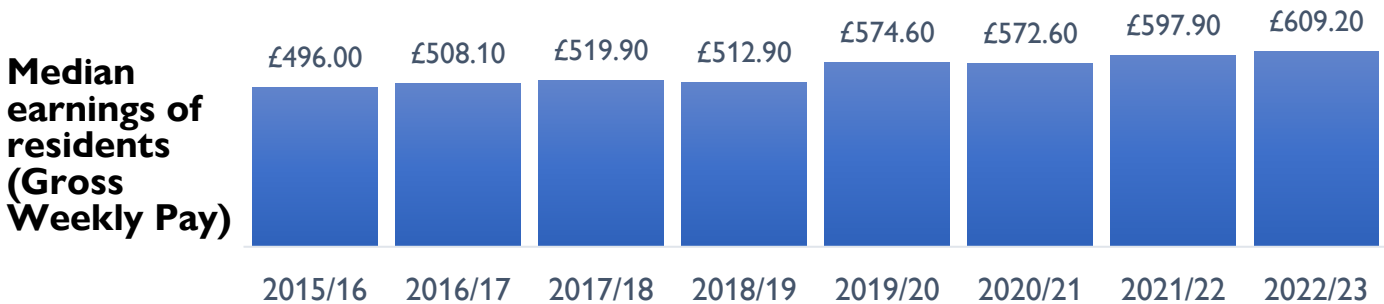
**7 in 10 adults are spending less on non-essentials because of cost of living increases**

Adults in Great Britain, 6 September to 17 September 2023

Source: Office for National Statistics

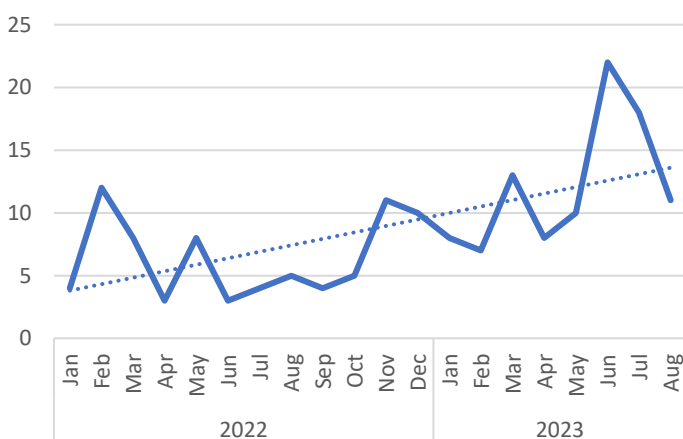
With inflation at its highest for 40 years, there are concerns that a wage-price spiral has been introduced whereby inflation leads to higher wage growth which leads to even higher inflation ([IMF Blog](#)). For populations, this may mean that despite an increase in pay, the rising costs of everyday essentials also increases so no financial benefit is observed. In York, the median earnings of residents increased by 1.8% between 2021/22 and 2022/23 compared with the peak inflation rise of 9.6% (October 2022).

Addiction to alcohol and drugs is often synonymous with problem debt ([StepChange Debt Charity](#)). Money spent on alcohol or drugs, or borrowing from friends or a bank can lead to spiralling debts making them less manageable and therefore harder for an individual to work through overcoming their addiction.

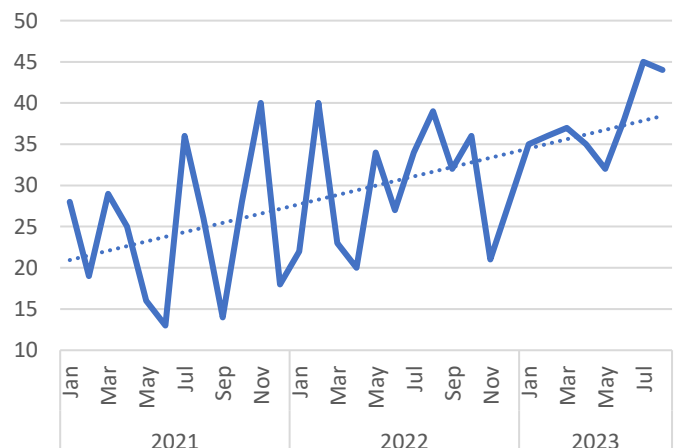


Source: York Business Intelligence, Cost of Living Data

### Primary Care 'Events' coded Substance misuse



### Primary Care 'Events' coded Alcohol Dependence



Source: Primary Care Data, SystemOne



## Energy Use

*“My health issues mean that I can’t bear being cold without being in awful pain.”*

The escalating fuel costs are further intensifying the economic burden, particularly with respect to commuting and home heating. To mitigate these increased costs, many households are reducing their fuel consumption, leading to decreased driving and reduced heating, with potential ramifications for overall quality of life and economic activity.

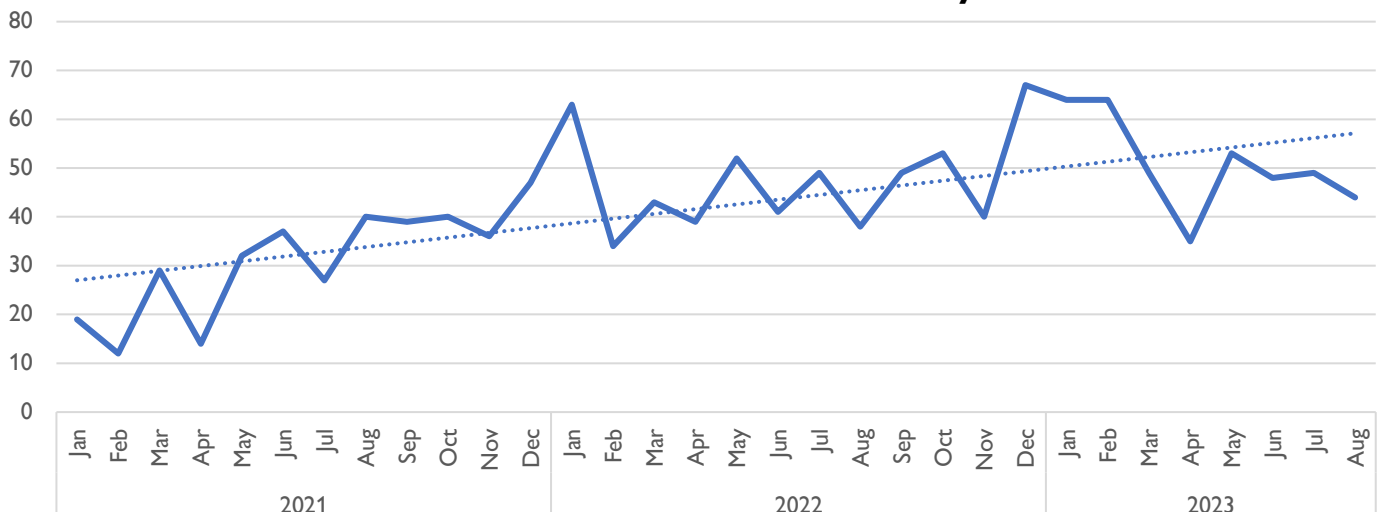
The right home environment is essential to health and wellbeing. It is a wider determinant of health, protects and improves health and wellbeing, and prevents physical and mental ill health.

There are risks to an individual’s physical and mental health associated with living in:

- a cold, damp, or otherwise hazardous home (an unhealthy home)
- a home that doesn’t meet the household’s needs due to risks such as being overcrowded or inaccessible to a disabled or older person (an unsuitable home)
- a home that does not provide a sense of safety and security including precarious living circumstances and/or homelessness (an unstable home)

A report by BRE suggests that in 2011 cold and damp homes cost the NHS an estimated £864m in first year treatment costs. They contribute to excess winter deaths and illnesses, particularly from cardiovascular and respiratory disease.

### COPD Exacerbations coded in Primary Care



Source: Primary Care Data, SystemOne

**Around half of adults are using less fuel in their homes because of cost of living increases**

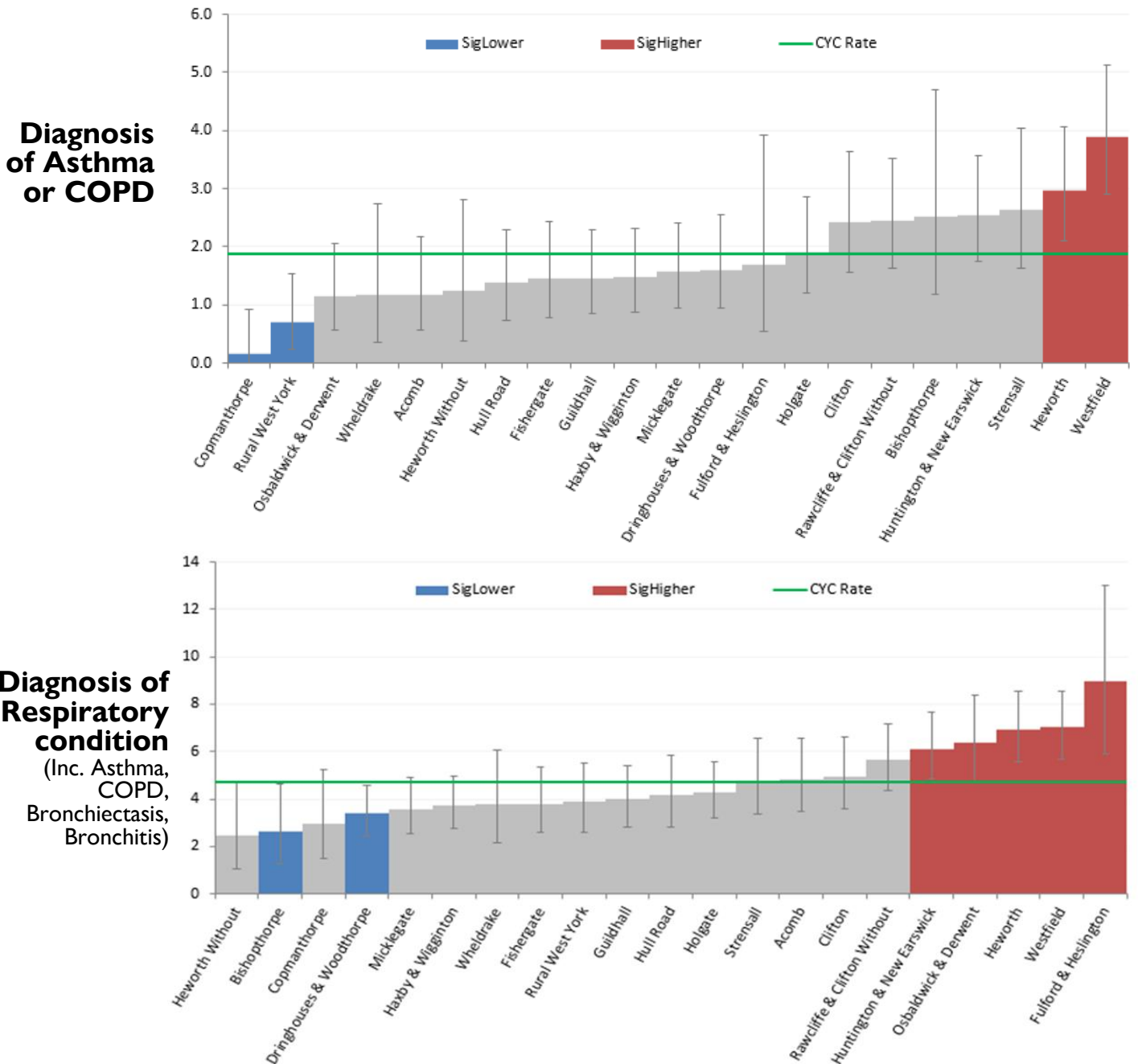
Adults in Great Britain

Source: Office for National Statistics

### A&E Attendances and Admissions for Respiratory Conditions (April 2022 to March 2023)

These charts measure the number of attendances to York Hospital Emergency Department during the period April 2022 to March 2023. Values are shown as Age/Sex standardised rates per 1,000 people who are resident in each Local Authority Ward.

Most of York’s wards had similar rates to the City’s average. Two of York's five most deprived wards, Heworth and Westfield, had significantly higher rates that were almost two-fold. Conversely, York’s two least deprived wards recorded significantly lower rates. Possible explanations could indicate better quality of health and access to services in the latter wards.

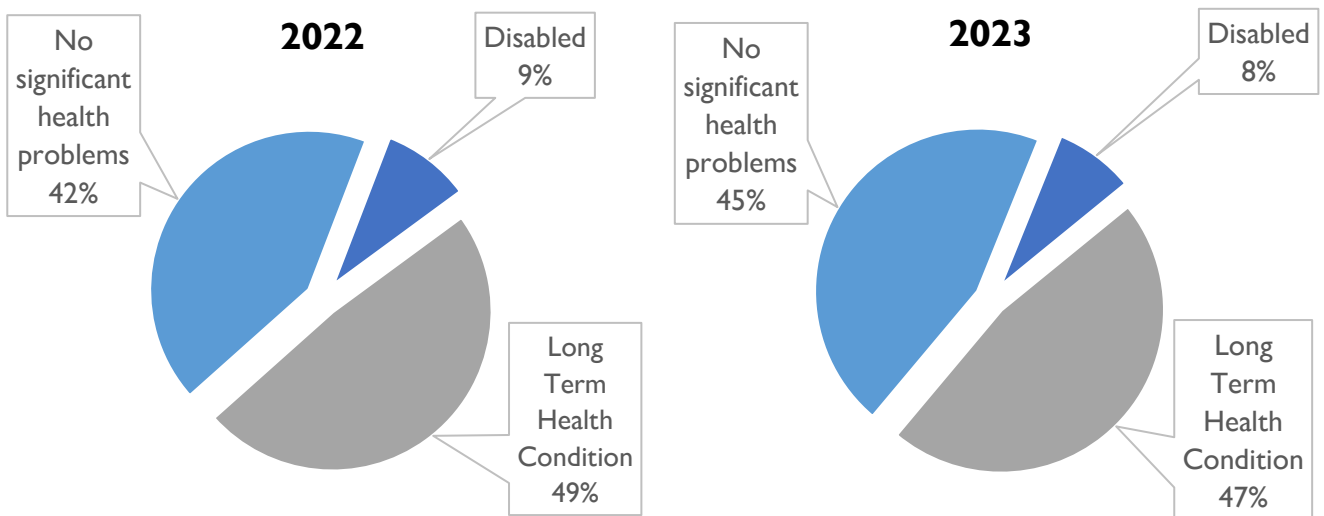
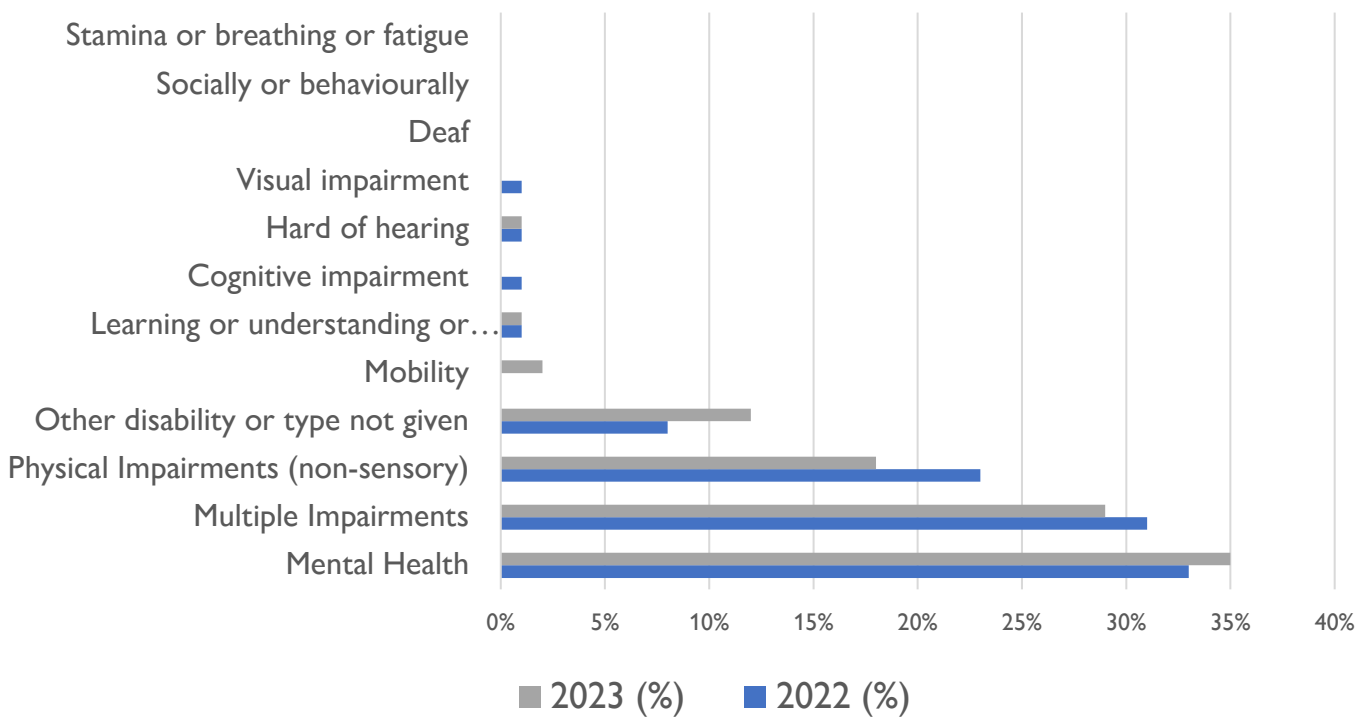


Source: Emergency Care dataset (SUS) and Admitted patient Care Dataset (SUS)

## Citizens Advice York

Citizens Advice York offers free and impartial advice on matters relating to benefits, debt, employment, housing and others. Since 2022, there have been sharp increases in the number of calls enquiring about help and support for household costs and utility bills. In addition, data was collected regarding the number of callers with a disability or long-term medical issue as shown in the graphs below. Please note that these figures are only of people who agreed for this special data to be recorded. There may well be many more.

### Type of Disability



Source: Citizen's Advice York

## Top five reasons people called Citizen’s Advice in Financial Q2, 2023



Source: Citizen’s Advice York

## Summary

The cost of living crisis has undoubtedly affected people from all walks of life in York. However, the crisis has disproportionately affected residents living in poverty, and those living in the most deprived wards as they become more vulnerable to the increases in essential expenses such as housing, food, and utilities. Experiencing restricted means of living can result in stress and anxiety which can increase the risk of developing hypertension, cardiovascular disease, and type 2 diabetes.<sup>1</sup> People living with long-term medical conditions may experience exacerbations of ill health as they choose to not heat their homes, or reduce expenditure of essential items like food and prescriptions. Fuel and transport poverty may limit people's movement across the city and wider which could result in loneliness, and reduced mobility.

The crisis has emerged as more than just an economic challenge. It is a pressing public health issue that concerns the health and wellbeing of the population. Health disparities have widened as the most deprived communities face barriers to essential services, perpetuating a cycle of inequality that is both economically and medically detrimental.

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<sup>1</sup> [\*Fuel Poverty, Cold Homes and Health Inequalities in the UK\*, Institute of Health Inequity, 2022](#)

## Support Available in York

[York CVS](#) and [Live Well York](#) have pages that provide support and advice for York residents.



### Health & Wellbeing

Age Friendly York  
Alcohol and Wellbeing  
Armed Forces Community  
Being Physically Active #whatsmynextstep  
Dealing with Seasonal Changes  
Emotional Health #feelrealyork  
Equality Services  
Health Trainers  
Help for drugs and alcohol use  
Mental Health  
Remaining Independent  
Social Contact  
Staying Safe - Personal Safety



### Money & Legal

Advocacy  
Benefits  
Community Food Help  
Independent Advice  
Mental Capacity  
Money and Benefits Advice  
Power of Attorney  
York Talk Money - Help with Cost of Living  
York Talk Money Autumn 2023



### Clinical Health & Adult Social Care

Health and Adult Social Care  
Adult Social Care  
Arranging your own Care and Support  
Care and Support at Home  
Dementia  
Personal Budgets and Direct Payments  
Disabilities  
End of Life Care  
Getting the right Treatment and Care  
Health Conditions  
Leaving Hospital  
Long Term Health Conditions  
NHS Services & Advice  
Occupational Therapy  
Paying for Care and Support  
Pharmacies and use of Health Services

Figure 1: Examples of support available on the Live Well York website

Organisation:	Support available:	Contact details:
<b>Carecent, St Saviourgate, York</b>	Carecent serves breakfast every morning between 8.30am - 10.45am. This is primarily used by rough sleepers, unemployed and otherwise socially excluded people, but is open to all adults.	Website: <a href="https://www.carecent.org.uk">https://www.carecent.org.uk</a>
<b>Central Methodist Church</b>	Place of Welcome is an afternoon drop in where anyone in the community can have a free hot drink, in a warm welcoming environment. Jigsaws, games and crafts are available. Open weekday afternoons between 1pm - 3pm	Website: <a href="https://www.placesofwelcome.org.uk/locations">https://www.placesofwelcome.org.uk/locations</a>  Email: <a href="mailto:deaconjudithstoddart@gmail.com">deaconjudithstoddart@gmail.com</a>
<b>City of York Council Public Health (Alcohol)</b>	We're aware that alcohol may be used as a strategy for coping with the burden of the cost of living, and alcohol consumption may also be increasing financial strain, and so we're keen to make sure York residents know about the support available to them to reduce alcohol consumption and build new ways of coping with challenges.	Websites: <a href="http://www.LowerMyDrinking.com">www.LowerMyDrinking.com</a> <a href="http://www.york.gov.uk/LowerMyDrinking">www.york.gov.uk/LowerMyDrinking</a>

Figure 2: List of support on York CVS website

## Appendix

- 1) Official Statistics- Children in Low Income Families: Local Area Statistics, Financial Year ending 2022, Department of Work & Pensions
  - 2) Median Energy Efficiency Score, England and Wales, 1<sup>st</sup> November 2023
  - 3) Land Registry House Price Statistics, York August 2022-August 2023
  - 4) SUS ECDS Data – Mental Health related attendances include ED diagnosis of a Mental Health Condition, as well as several presenting complaints which relate to Mental health, and intentional self-harm injuries
  - 5) York Food Bank, April 2020-March 2021 (19.7 vouchers/1000 people) & April 2022-March 2023 (38.2 vouchers/1000 people)
  - 6) Quarterly Market Report, Zoopla, May 2022
  - 7) CYC Cost of Living 2019-2023, Strategic Business Intelligence Hub, October 2023
  - 8) April 2021-March 2022 (£1,342,660.34) & April 2022-March 2023 (£1,613,175.73)
  - 9) Primary care data(a), SystemOne, 31/10/22-31/10/23.
  - 10) Primary care data(a), SystemOne, 01/01/23-31/08/23.
  - 11) Primary care data(a), SystemOne, snapshot as of 24/10/2023, IMD 1-3 (average ACT score 20.6) & IMD 4-10 (average ACT score 21.7), 6-18 years old, QoF 2023 register (b)
  - 12) Primary care data(a), SystemOne, August 2021 (26 patients) & August 2023 (44 patients).
  - 13) Citizen's Advice York, April 2023-September 2023, disabled (8%), long term health condition (47%)
  - 14) Primary care data(a), SystemOne, snapshot as of 24/10/2023, 6-18 years old, QoF 2023 register (b)
  - 15) Primary care data(a), SystemOne, snapshot as of 09/11/2023, QoF 2023 register (b)
  - 16) Warm Spaces site: [www.warmspaces.org](http://www.warmspaces.org)
  - 17) Primary care data(a), SystemOne, January-March 2022 (140 patients) & January-March 2023 (177 patients)
  - 18) Primary care data(a), SystemOne, snapshot as of 09/11/2023, current diagnosis of Depression, Anxiety, Eating Disorders, and/or Severe Mental Illness, IMD 1-3
- (a) Primary care data extracted from SystemOne includes GP practices: Dalton Terrace Surgery, Front Street Surgery, Haxby Group Practice, Jorvik Gillygate Practice, MyHealth, Old School Medical Practice, Priory Medical Group, and York Medical Group. Only residents living within the City of York council local authority boundary have been included, unless otherwise stated.
- (b) Data pertaining to the Quality Outcomes Framework (QOF) clinical domain includes the following disease registers: Atrial Fibrillation, Coronary Heart Disease, Heart Failure, Hypertension, Peripheral arterial disease, Stroke & TIA, Diabetes, Asthma, COPD, Dementia, Depression, Severe mental illnesses, Chronic kidney disease, Epilepsy, Osteoporosis, and Rheumatoid arthritis.