



Cost of Living

The impact of rising costs on people in York
December 2022

healthwatch
York

Contents

Content warning: Contains reference to mental ill-health, suicide, distress

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Acknowledgements

Most of this report's content are the responses people gave to our survey. We want to thank every single person who took the time to complete it. This report is for every single person who is struggling to safely navigate these difficult times.

This report is an uncomfortable read. But we make no apology for sharing so many of the responses. There is power in these words and they deserve to be heard. Thank you for taking the time to listen.

Front cover picture from Tierra Mallorca, taken from Unsplash

Background

Introduction

Healthwatch was set up in 2013 to hear people's experiences of health and care services. Healthwatch is your health and social care champion. We make sure NHS leaders and other decision makers hear your voice and use your feedback to improve care. There is a local Healthwatch for every part of England. Healthwatch York covers the City of York area.

Healthwatch York at York CVS is based on a very simple idea – that the best people to help shape our health and care system are those who use (or struggle to use) health and care services.

In this report, we share the work we have done to understand how the rising cost of living is impacting people living in York. In particular we wanted to get a better idea of how it is affecting people's health, both mental and physical.

Why is Healthwatch York looking at this?

Understanding how people are being affected by the rising costs of living will help the health and care system in York to direct resources and information to those in most need. It will also help to understand any gaps in existing support. In addition, using the feedback from the survey, we can highlight the true impact of the rising cost of living on the health of York residents and feed in to national work on the health impacts of rising costs.

What we did to find out more

We released a short survey and distributed it across York. We ran the survey from the 6th October to 5th November and received 200 responses.

National picture

The Institute of Health Equity¹ report on Fuel Poverty, Cold Homes and Health Inequalities highlights the health impacts of living in fuel poverty. Fuel poverty results in people living in cold homes.

Cold homes can cause and worsen a range of health conditions such as:

- Respiratory conditions
- Cardiovascular disease
- Poor mental health
- Dementia
- Hypothermia

They can cause or increase problems with child development, and also contribute to excess winter deaths. Some estimates suggest 10% of excess winter deaths are as a direct result of fuel poverty, and 21.5% due to cold homes.

Fuel poverty poses the greatest risk to babies, children, older people and those with existing health issues. According to this report, 28% of young people living in cold homes have four or more negative mental health symptoms whilst only 4% of young people who had always lived in warm homes experienced this number of symptoms. Additionally, mothers living in fuel poverty are 64% more likely to suffer from maternal depression.

Living in cold homes is also associated with lower strength and dexterity as well as exacerbated symptoms of arthritis. This can be especially damaging for older people as it can increase the risk of falls and unintentional injury.

¹ [Fuel Poverty, Cold Homes and Health Inequalities in the UK \(instituteofheatthequity.org\)](https://instituteofheatthequity.org) 2022

The report also concludes that without effective measures to prevent it, 66% of UK households will be in fuel poverty by January 2023. This will have significant negative consequences for health.

Alongside the human costs, there is a significant financial impact. In 2019 it was estimated that the NHS spends at least £2.5 billion per year on illnesses that are directly linked to cold, damp and dangerous homes.

BBC News coverage of the cost-of-living crisis

This BBC report² uses first-hand accounts to demonstrate the impact that the rise of living costs is already having on people's mental and physical wellbeing.

People are having to take on extra shifts in order to cover the extra costs, which takes a toll on their wellbeing. The rise in the cost of living is forcing people to choose between cooking for their children and heating their homes.

In this earlier report³ the BBC provide details around the negative impact that the rising cost of living is having on people's health.

People are being forced to miss meals and skip prescriptions as they can no longer afford them. They give the example of a woman who relies on kidney dialysis; she can no longer afford to run this machine from home due to increased cost of bills. This has meant that she has had to uproot her care and change her medical team so that she can do dialysis in hospital.

They also report that people are suffering from chronic stress as a result of worrying about bills and money. This can lead to mental health issues such as depression and anxiety, as well as physical health issues such as

² [Cost of living: How the crisis is affecting our health – BBC News 6 Jul 2022](#)

³ [Cost of living: Soaring bills damaging people's health, say medics – BBC News 9 Jun 2022](#)

increased blood pressure and metabolism. Due to increased costs, people also are increasingly unable to afford nutritious food which impacts their physical health.

These issues are, unfortunately, issues which have long been associated with those in poverty. However, due to the recent rising costs of living, these issues are now also affecting those who have never considered themselves to be on a low income before.

Managing the cost of living

National Voices and 63 members including the Royal Pharmaceutical Society have signed a letter⁴ calling for prescription charges to be paused to support people with the cost-of-living crisis. The letter referenced research from health bodies showing access to treatment has been affected by the cost-of-living rises.

Local Picture

These impacts are also being seen locally.

Pressures reported within the local health and care system

York Health and Care Collaborative ran a survey about the impact of the rising cost-of-living targeted at those working in health and care. 95 people working in our health and care system responded, mostly from within primary care.

They reported that their patients were:

- increasingly struggling with their mental health due to increased worries about money.
- struggling with the rising costs of fuel and food.
- having difficulty paying for prescriptions.

⁴ [Pause prescription charges to help hardest hit by cost-of-living crisis, says RPS – The Pharmacist 15 Nov 2022](#)

This included a report of a patient choosing only to take half a dose of prescriptions to reduce costs.

The rising cost of living is also having an impact on those who work within the healthcare system. The questionnaire found that healthcare staff in York are struggling with the rising fuel costs, resulting in multiple responders considering leaving their job in the NHS in order to work closer to home or in a higher paid role. A large proportion reported having difficulties with the rising cost of food with some reporting that they are having to skip meals and that they cannot afford nutritious food.

Alongside this, Community Pharmacy North Yorkshire are joining other pharmacy networks in reporting significant challenges for local pharmacies.⁵ They highlight that they remained open throughout the pandemic, making sure people had access to medicines, advice and services. But pharmacy funding has been frozen since 2016. Many staff have had minimal pay increases as a result of this flat funding, leaving them earning close to the minimum wage. Pharmacies are seeing staff leave to take up roles within GP practices as part of the increase in Advanced Health Practitioner roles in primary care teams. Others are leaving to take up less stressful and less skilled roles elsewhere. Although there was some funding released to pharmacies during the pandemic to support delivery of medicines, this has now ceased. To survive, some pharmacies have reduced their staff teams, operating hours, or no longer provide some previously free services such as deliveries and medicine trays. Healthwatch York has already received feedback from the public about these issues.

Many of these issues are reflected in the findings of our survey below. Additionally, through our Signposting and Information service we are increasingly hearing that people are struggling with money and the rising cost of living. People have told us that with the increased cost of living

⁵ [Why your local pharmacy may be struggling and how you can help – Cheshire Live \(cheshire-live.co.uk\)](https://www.cheshire-live.co.uk/why-your-local-pharmacy-may-be-struggling-and-how-you-can-help/) 7 October 2022

combined with the lack of NHS dentistry, they cannot afford to go to the dentist. We have heard concerns about the need to pay privately for ear wax removal due to problems accessing this service through the NHS. We have also heard concerns about finding affordable care, both within the home or within a care home setting.

We have also seen more people sharing their financial concerns via social media. For example:



Everything costs so much money I want to cry. Wish there was a direct bus to my doctors' surgery because taxis are gonna bleed me dry.



With growing local and national interest in the impact of the increasing cost of living we released our survey to find out more. Our findings are detailed below.

Key Findings

A summary of our findings:

- People are struggling to heat their homes, often resulting in the worsening of existing physical and/or mental health conditions
- People are reducing the amount of nutritious food that they buy and are skipping meals due to rising food costs
- People with specific dietary requirements report an inability to afford the specialist foods they need
- Money is not stretching as far as it used to and people are already having to use their savings to pay bills
- People have less money for non-essential items and feel as though they are surviving rather than living
- People report increased isolation due to a lack of money to spend on social and leisure activities
- There is a general increase in anxiety around money and the uncertainty of the future often resulting in loss of sleep
- Many spoke of their worries about managing the cost of Christmas. This is negatively impacting people's mental health as they feel they are letting their children down
- People report a sense of failure in not being able to support themselves and/or their families
- Those who are not personally struggling as a result of the rising cost of living are feeling worried about those who are

Our Findings

Q1: Have you been affected by the rising cost of living?

199 responses. 88.44% said that they had been affected by the rising cost of living.

People are struggling to afford food and bills, despite, in many cases, having previously been financially comfortable. People have told us that the lack of wage increases in line with inflation means that people are struggling to afford as much as they used to. They have had to cut back to just buying necessities.

Of the 22 people who said that they had not been affected by the rising cost of living; none of them were carers and only one of them considered themselves to be a disabled person.



I earn a low wage and am only able to work part-time for health reasons, so my income was barely enough to meet my living costs before the cost-of-living crisis and energy price increases. Now, I have to put all of my money into paying bills and buying food, there's nothing left for anything else. The boiler in my rented flat is very old and inefficient, so it costs more to use than it really should, and I have it on for a maximum of one hour a day. My thermostat is set to 13 degrees. I can't afford to run a car which means I'm stuck at home almost all of the time and leaves me very isolated; my health conditions impact on my mobility and energy, and the medications I take suppresses my immune system so public transport is a risk at the moment too. There is the constant stress of knowing that energy prices will go up again in April, inflation is continuing to rise, and I'm at risk of losing my job because of the impact of my health on work and travel. I don't know how I would cope if that were to happen.



Comments reflecting key themes:

"I feel sometimes I work to live. Food prices seem higher as well as bills"

"Skipping meals to cut costs. Keeping the heating off. Eating cold food like sandwiches instead of cooking."

"Single income getting a 1% pay rise this year. Money isn't stretching as far."

"More mental strain working out finances, food shopping and household bills. I feel like I have an increased worry about my rent going up or having an emergency because it is harder to save money. I am able to spend less money on leisure/self-care or seeing friends which can lead to guilt and feelings of isolation."

"I am disabled and reliant on benefits. Food, gas electricity and petrol have all gone up so much. I already live as frugally as I can. My health issues mean that I can't bear being cold without being in awful pain."

"I am among the very fortunate few who are financially secure at this time. However, I feel anxious about the effect on our society as a whole."

"Me and my husband work full time - yet I still find that I am struggling living hand to mouth each month"

"I started buying my toddler's Christmas gifts in the summer. I work full time in quite a good job, but the cost of everything rising is very scary. I've just received a huge bill for my energy and I'm actually scared to keep the heating on. I'm eating into my very limited savings to pay bills. If it continues, I'm going to have to sell the house or something"

"I don't have enough money to get through each month. I'm skipping meals, only having the heating on for half an hour a day. I have asthma and have ended up with a chest infection requiring antibiotics."

"My wife and I are just above the threshold for any financial assistance and with the cost-of-living increase are finances are extremely stretched but we cannot claim anything."

"It is more the fear of the unknown, not knowing what the impact is going to be - not being able to plan ahead. I think the fear of what might happen is the worst thing for me"

"Nursery prices have gone up twice in 6 months and general food shop is more and more expensive."

"Nursery prices increased beyond what we could afford resulting in a change in nursery. Have had to request work from home once a week due to increased travel costs. Have had to consider partner finishing maternity leave earlier due to rising bills and costs."

"Single parent to a child with additional needs. Bills rising, one income. Mostly having to rely on benefits to help pay rent etc."

"My electricity costs have more than doubled this month. Caught Covid meaning I was only on statutory sick pay. My NHS dentist has closed down, so I'm now having to pay privately as there are no NHS dentists taking new patients."

"I am in my 30s, working 40-hour weeks and I have to rent a room because nothing else makes any bloody sense in York apart from maybe moving to a tent in a park. I don't even drive."

"I was already on the edge of poverty and now am closer to falling over

the edge. I use a food bank once a month. The energy increase even with the current cap will leave me with under £100 per month for food etc."

Q2. Have changes to the cost of living affected your physical and / or mental health?

197 responses. 69.54% said that their physical and / or mental health had been affected by the changes to the cost of living.

The stress and uncertainty around the rising cost of living is having damaging effects on people's mental health. People have told us that the rising cost of living has caused increased depression and anxiety.



*Mental health has taken a huge nose drive.
I've had a massive nervous breakdown this
year as a result of home and work factors
and pressures of being a one income
household*



Comments reflecting key themes:

"Depression has come back heavy. Feeling like a failure to my kids! Not being able to provide them with the basics in life. Not being able to afford school trips, or to even do anything as a family!"

"Made me feel depressed as I'm struggling to keep on top of bills etc. constant feel of drowning."

"I am worried sick that my children won't eat and they get cold and sick it's sending me mad"

"What is happening is causing me to worry especially in the night resulting in increased blood pressure. I'm already suffering from hypertension."

"Very stressed. Not sleeping well. Often hungry. I'm worried about how to cope this winter and beyond."

"My mental health is gradually getting worse due to this crisis. I'm have previous debts from my ex-relationship and I'm trying to pay them and manage food shop, gas & electric. Most days I contemplate suicide as I can't see any way out of this. I have a good mental health team around me which I use."

"I am suffering from severe anxiety and panic attacks worsened by financial insecurity and worry for the future. This in turn is limiting my ability to work."

People can no longer afford to socialise and treat themselves, increasing feelings of isolation.



I have no money for little treats anymore just the basics. Can't afford any time away from work. This narrows all the little joys in life that keep you uplifted and replaced with worry about how I will cope if things get worse.



Comments reflecting key themes:

"Deciding whether or not to take various trips, cancel plans to meet friends etc. to save money has made me and my partner feel a little more isolated. I think the long-term impact will be more evident if this continues to happen."

"It is depressing having little money and not being able to afford many days out for my children."

People's physical health is also being affected by the rise in living costs. Many people have told us that they cannot afford to heat their homes despite the fact that this will likely exacerbate the symptoms of existing health conditions. The increase in food prices is also resulting in a decrease in physical and mental wellbeing.



The rise has led to me eating non nutritious food. I am now contemplating coming off GF food so that I can buy cheaper alternatives although gluten food will make me incredibly unwell.



Comments reflecting key themes:

"The rise has led to me eating non nutritious food. I am now contemplating coming off GF food so that I can buy cheaper alternatives although gluten food will make me incredibly unwell."

"I am under a lot more mental stress knowing that there is more bills coming and this is now the stress is starting to show physical signs like warts and discoid eczema."

"I feel constantly stressed about how I will survive the winter in the cold as I have arthritis? Stress exacerbates my Crohn's disease and has caused a flare of my symptoms"

"I am stressed and exhausted frozen I can't afford heating my body aches with the cold aggravating my osteoporosis."

"I can't bring myself to turn the heating on which is affecting my asthma badly. The cold is also causing pain and inflammation in my knees which affects my walking, and quality of sleep. The stress is affecting my pain and every aspect of life. The rising costs of electricity and food have changed the way we eat, using the slow cooker to make more hearty cheap stews and casseroles. Sometimes though the stress is too much

and I need to make meals from freezer pizza or chicken burgers because I am in so much pain."

"Because I'm recovering from a bleed on the brain it's making my recovery so difficult."

"My teeth have broken badly but I hesitate to make a dental appointment due to cost."

Q3. Are you worried about how you will manage over the winter?

199 responses. 62.31% told us that they were worried about how they will manage over the winter months. Many are concerned that they cannot afford the extra expense of Christmas.

Of the 33 carers who responded to our questionnaire, 31 were worried about how they would manage over the winter.

Of the 26 disabled people who responded to our survey, 23 were worried about how they would manage over the winter months.



We are in financial hardship now I'm losing sleep worrying where we will be in a few months' time! Christmas around the corner. And this year my children won't have any presents to open.



Comments reflecting key themes:

"I'm struggling now and it's only going to get worse, this is the tip of the iceberg of winter"

"All my spare money will go on gas & electricity, I'm worried that I won't have money to live. I don't get any help as I work and been told I don't have any qualifying benefits."

"I worry about how I'm going to cope over winter months every day and I'm worried about how cold it will be in my flat. If I can't use my central heating, I will probably just live in one room to keep warm. There will be no point using other rooms because they will just be freezing cold."

"Mostly about heating our home (we have a young child) we've got lots of blankets and we've got a camping stove to cut down on using the oven as it's so much cheaper. We don't have any other way of heating our home so we're trying to be so careful for when we use the heating - but we have to dry clothes."

"We are in financial hardship now I'm losing sleep worrying where we will be in a few months' time! Christmas around the corner. And this year my children won't have any presents to open."

"We've got Christmas coming, weather going to get worse. I don't know what to do. I go to bed and cry when no one (is) listening."

"I don't think I'll be able to afford to have the heating on for long. I need to have it on as I have a young baby and need to keep them warm. Don't know how I'm going to afford Christmas."

"No idea how I'm affording Christmas for the kids and keeping on top of bills etc."

"Yes, it's not winter yet and are already quite cold in the house. We have made the house more energy efficient which has increased our debts and it is disappointing how expensive such measures are nowadays. The working from home allowance has not increased and neither has the mileage which makes it harder to for day to day working costs to be viable."

"This winter we have survived our room at 14 degrees but towels never dry."

People are concerned that their health conditions will worsen due to being unable to heat their homes:

"I'm at home all the time and have rheumatoid arthritis and if my home is cold I have more pain"

"Not sure I can heat the house as warm as I need it to keep physical health problems getting worse."

"I'm a carer for my son and we are at home most of the time. I need to keep the heating off but I worry about the impact on him."

Those who are not worried for their own personal situation are worried about how others will manage:

"I worry for myself and my family, but we will be ok we have enough. I worry more for those that don't have what they need, whose basic needs are not being met and who do not know where they can get help and support"

"Not financially, we should be ok, but emotionally I am worried about living through such bleak times."

Q4. Can you share any examples of ways you are managing your living costs?

192 responses



I don't put any heating on. I have my washing days when I know it's going to be a dry day so I can line dry my laundry. I only use electrical items I need. I tend to use the microwave more for cooking rather than the gas cooker. I just wish the government would send a voucher for my gas instead of electric as it the central heating that will keep me warm.



Comments reflecting key themes:

"I don't heat water except for a weekly bath. I wash in cold. I don't have heating on, use blanket and hot water bottle. I go to two food banks."

"Buy reduced foods. Start using slow cooker. Not having meals as such just have something on toast. Don't buy fruit and veg often."

"Skipping meals. Cutting back on fruit. Not replacing worn out clothes or shoes."

"Fleece blankets, hot water bottles, buying cheaper and less food and making it go further"

"Have bought an electric throw - to heat the person and not the house. Have also bought a tiny plug-in heater."

"Working more to earn more, leading to stress and not spending as much time with my family/little boy"

"Slept in car. Multiple sleeping bags. Spent a week in Spain because it's cheaper than England"

"I'm not, I worry for those living on caravan sites or those on low incomes. How are they even getting through the day right now? Bottled gas is now nearing £100 a bottle, that will last 1 week in the winter (if and when you can find someone to deliver it) the sites have no green energy or option to not be on prepayments, so are paying higher rates. One lady this summer was paying £15 per day on average in electric. How do you continue to pay that? It's frightening."

"Eating less, reduced hot meals to 2 times a week, not going out, not buying anything like clothes or takeaway."

"I go without food every other day so baby can eat."

"Have cancelled holiday plans (this year and for 2023) Cancelled various subscriptions (a newspaper; streaming services; an exercise class) Being very strict about day-to-day spending (e.g., never buying lunch; meeting friends at each other's houses rather than in cafes / pubs). Christmas spending will be very scaled down."

"We would like to have another child but can't. We have the heating set to come on only if it falls below 16c. We are reducing use of dishwasher and washing machine (we have a small child and both work so this is difficult)."

"Stopped buying alcohol. Stopping going out with friends. Stopped taking my children swimming. Being very careful with gas & electricity use. Selling old clothes."

"Citizens Advice helped me deal with debts and advise on what benefits I can get. Changing (my) bank has helped me monitor my spending easier."

Q5. Can you give examples of ways other people you know are managing their living costs? This could be people you work with, family, friends or neighbours.

193 responses



I know my grandma is only heating her house for short periods of time & cutting down on her food shopping. My step mum is in a similar position to my grandma, not using her heating, staying in one room to keep warm, cutting back on food shopping.



Comments reflecting key themes:

"My elderly parents are having to use a food bank at times when they have to decide between food or buying a bottle of gas for their heater."

"Not eating three meals. Not turning on heating. Not collecting routine medicines or making them last longer by not taking full doses. Some good green initiatives- more lift sharing"

"Showering at the leisure centre after swimming to save doing it at home. Going to the library to stay warm. Taking on extra work. Cancelling plans with friends and dates."

"Not cooking proper meals. Sitting in the dark. And some know they'll go into debt and can't do anything about it"

"Only bathing children every other day. Boiling kettle once in the morning and filling a thermos."

"I literally don't know anyone as poor as me"

"At our office we are trying to create a space where people can be warm and get a bit of food if needs be. But how long the organisation can afford to do that? I just don't know."

"We try to support a community cafe where we can but that is increasingly difficult. We also teach our grandson by buying food and a drink for those with less than ourselves."

"My parents have bought a gas heater in case of electrical power cuts, candles and even a solar powered phone charger generator for keeping in touch with people."

"Shorter showers / turning off water to shave in the shower. Not turning the heating on. Using food banks / clothes banks. Buying Christmas gifts

from charity shops, cutting back on Christmas plans. Not buying treats / luxuries. Fewer or no holidays. Using the car less.”

“Using family for childcare to come back to work, not working full time because childcare is too expensive, cutting back on Christmas presents.”

“Some of my younger family members are cutting down on food expenditure and have ltd chances to spend money socialising now. Negotiating with employers to work from home to save on travel to work costs.”

“Old lady I know has asked her son - who doesn’t live with her- to pay her bills.”

“Cancelling socialising, cancelling charity donations, skipping breakfast.”

“Many of my friends are also struggling and have said even with cutting back (they) won’t have enough to live on. One friend is considering leaving their home to move into (their) parents with (their) husband and children as (they) may come to not be able to afford their mortgage.”

“I know a woman who won’t use her oven. She is planning to sell her house to move to one that needs a lot doing therefore going cheap, but she won’t do the work. She doesn’t buy food at all but uses different food banks. I’ve heard of two people asked to live by landlords because they want to sell the houses. Neither of them can afford the much higher current rents. Both are stressed out, one has moved back in with his elderly mother. The other is begging her landlord to reconsider as she’s a single parent.”

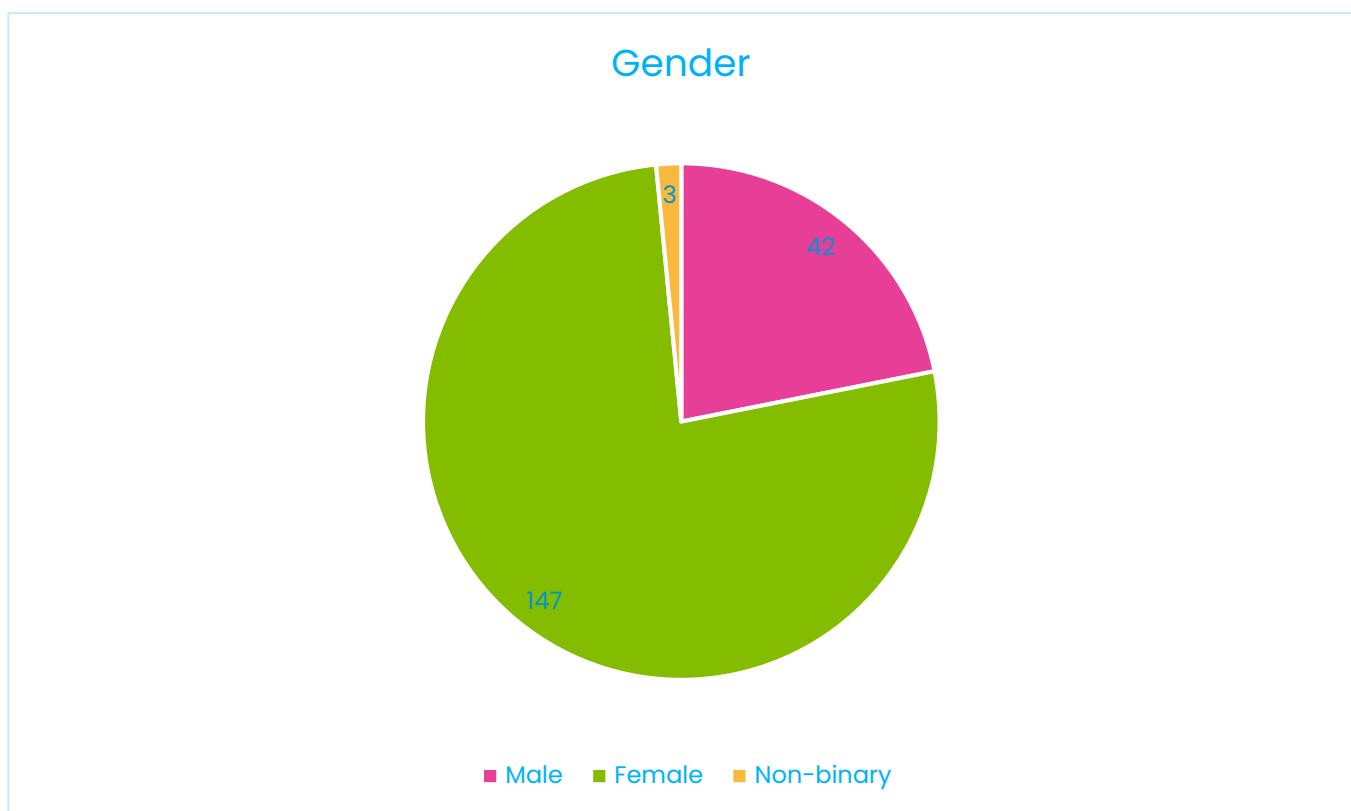
“By just living. I work for the NHS and everyone has worked really hard throughout Covid. People are trying not to discuss it as they feel sick just thinking about money, bills and food.”

Demographic Information

At the end of the questionnaire there is an optional section in which we asked people to tell us about themselves.

Gender:

193 told us how they would describe their gender. 147 described their gender as female (76.17%), 42 as male (21.76%), and 3 as non-binary (1.55%).



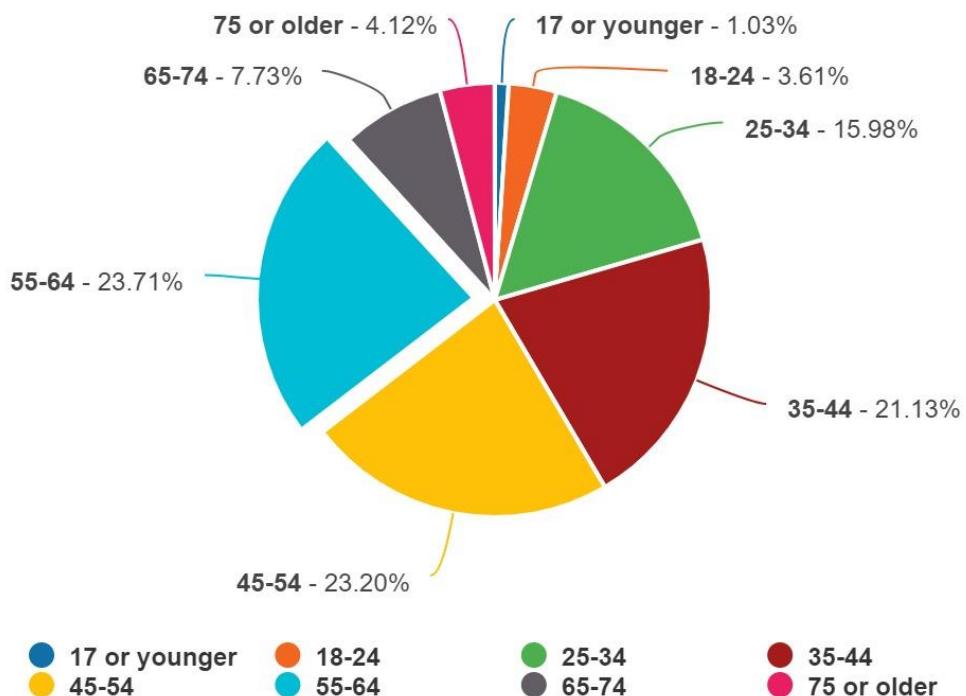
Postcode:

We asked people to tell us the first half of their postcode, 189 people responded. The main postcodes that we received responses from were: YO31 (33), YO24 (20), YO30 (19), YO23 (19), YO26 (18), YO10 (13), YO32 (12), YO1 (11) and YO19 (10).

Age:

194 people responded to this section

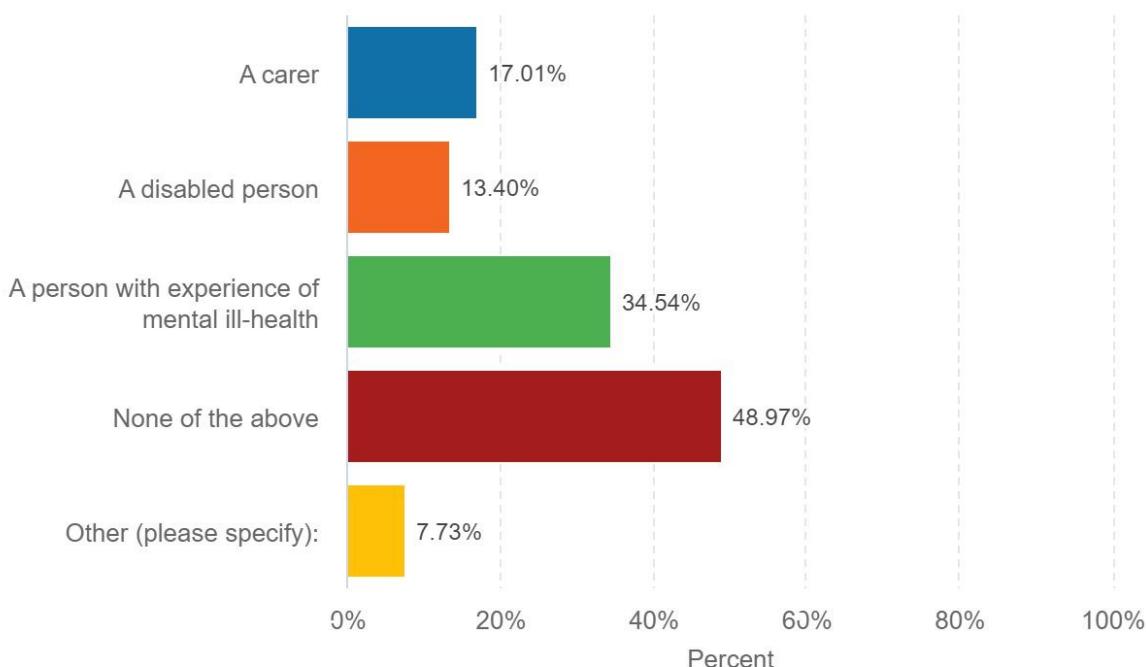
Please tell us your age



Other:

194 people responded to this section

Do you consider yourself to be



Conclusions

The responses to the survey make for difficult reading. It is clear that many are already feeling the impact of the rising cost of living. Many are anxious about what the future holds, with specific concerns about what Christmas will look like for them and their families.

Against a backdrop of increased demand for mental health services post-pandemic, the rising cost of living is causing an increase in stress and anxiety. The uncertainty about what the future holds fuels these fears, with a lack of options to control the external factors increasing living costs. Some of the responses received highlighted feelings of failure for not being able to manage, despite the perfect storm of issues leading to rising prices. Making it clear that people are not to blame, but should receive help and support to get through these difficult times, is essential. We will play our part in signposting people to help available.

Within the responses are also indicators of future challenges for people and families – and particular concerns around the impact of the rising cost of living on disabled people and those with caring responsibilities. There is increased focus from NHS England and others on steps to tackle health inequalities – clearly understanding the impact of the rising cost of living will be vital to any local plans to address them.

We intend to rerun this survey in early 2023 to see how people managed over the winter period, explore some of the challenges indicated here, and find out whether people feel more or less concerned about the future.

healthwatch York

Healthwatch York
Priory Street Centre
15 Priory Street
York
YO1 6ET

www.healthwatchyork.co.uk
t: 01904 621133
e: healthwatch@yorkcvs.org.uk
 [@healthwatchyork
!\[\]\(83fba772badd79bc800c61dafea21bd2_img.jpg\) \[Facebook.com/HealthwatchYork\]\(https://facebook.com/HealthwatchYork\)](https://twitter.com/healthwatchyork)