

Health and the cost of living in York
May 2023



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

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### **Acknowledgements**

In this second cost of living report once again most of the content is the responses people gave to our survey. We want to thank every single person who took the time to complete it.

This report is, as before, an uncomfortable read. But we make no apology for sharing so many of the responses. Words have power – the reality of people's lives help strengthen our determination to make changes.

All people deserve to be heard. Thank you for taking the time to listen.

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### **Background**

In December 2022 we released the findings of our first cost of living survey which we ran between 6 October and 5 November.

To gain an ongoing perspective into the impact of the rising cost of living, we ran a second survey between 10 February and 17 March. We received 200 responses from across York.

This report outlines the findings of our second survey, with a brief comparison between the findings of the two surveys.

### **National picture**

<u>New Samaritans figures reveal rising impact of financial worries on mental</u> health <sup>1</sup>

The Samaritans released a statement ahead of the budget in March 2023 which called on the government to invest in suicide prevention and mental health support.

The statement highlighted that the Samaritans had seen the impact of the rise in cost-of-living on people calling their service. The report cites an increase in the percentage of first-time callers who were concerned about finance and unemployment in January 2023. These numbers only continued to rise in February with 400 calls a day related to finance and unemployment in February 2023.

<sup>&</sup>lt;sup>1</sup> https://www.samaritans.org/news/new-samaritans-figures-reveal-rising-impact-of-financial-worries-on-mental-health/

### Cost of living a 'second health emergency' after Covid-19 | ADPH<sup>2</sup>

The Association of Directors of Public Health have published their annual report which warns of the health consequences of the increased cost of food and energy.

The report shows that those already struggling are most affected by the increase in living costs. In addition, rising living costs have also affected those who previously reported to be managing financially. This is a trend also seen here across our two surveys.

The report raised the concern that the rising costs will only widen the existing health inequalities and highlighted the strong link between economic prosperity and health.

The report gives recommendations that increased public health work is necessary to reduce these inequalities. The report also acknowledges the excellent response from the voluntary, community and social enterprise (VCSE) sector.

Cost of living: People are increasingly avoiding NHS appointments and prescriptions | Healthwatch<sup>3</sup>

Healthwatch England have found that the rise in the cost-of-living has impacted access to health and care services. People were increasingly struggling to afford the associated costs of health and care appointments such as; transport costs, internet and phone costs. This results in missed appointments. Their polls also show that increasingly, people are avoiding taking medications (over the counter and prescriptions) due to cost.

<sup>&</sup>lt;sup>2</sup> https://www.adph.org.uk/2023/03/cost-of-living-a-second-health-emergency-after-covid-19/

<sup>&</sup>lt;sup>3</sup> https://www.healthwatch.co.uk/news/2023-01-09/cost-living-people-are-increasingly-avoiding-nhs-appointments-and-prescriptions

The report reflects on gender disparities; with more women reporting they are unable to afford to heat their homes and turn on essential appliances, than men. Similarly, there had been a significant impact on mental health, especially for women.

Findings also show that increasingly, people are unable to afford healthy foods and are having to skip meals and an increased impact on physical health as a result of the rising costs. These findings reflect our own.

#### **Local Picture**

Out of pocket: the places at the sharp end of the cost of living crisis | Centre for Cities<sup>4</sup>

According to a centre for cities publication, York residents are on average £116 a month poorer than they were a year ago. This is due to 10.6% inflation and -4.2% wage rise between January 2022 and January 2023.

### The cost of living crisis impact on York revealed | YorkMix<sup>5</sup>

In November 2022, York Mix cites that 14,700 households in York are expected to experience poverty this year taken from the latest estimates presented at the York Cost of Living Summit. They argued that this was due to a combination of low pay and high costs of energy and food. The article claims that decreases in funding from central government to local government has left York with a significant gap in funding meaning that people in York have been left without enough money.

### COTN-APPG.pdf (thenhsa.co.uk) 6

University of York researchers co-authored this report which found that children in the North of England are most vulnerable to the effects of the

<sup>&</sup>lt;sup>4</sup> https://www.centreforcities.org/publication/out-of-pocket-the-cost-of-living-crisis/

<sup>&</sup>lt;sup>5</sup> https://yorkmix.com/the-cost-of-living-crisis-impact-on-york-revealed/

<sup>&</sup>lt;sup>6</sup> https://www.thenhsa.co.uk/app/uploads/2023/01/COTN-APPG.pdf

rising cost-of-living. The report warned of a public health crisis which will disproportionately affect the North of England.

The report found that families in the North are more likely to live in damp homes than the rest of England, even before the increased cost of living. Children in the North are also more likely to be living in food insecure homes.

The report also highlights the social and mental health implications of the rising cost of living on young people such as increased stress and feelings of guilt. Additionally, children and young people from low-income families are less likely to be able to afford extra resources to learn and join in with friends.

## **Key Findings**

A summary of our findings:

- The increasing cost of living is having a detrimental effect on York residents' physical and mental health
- York residents are deeply concerned about being able to keep themselves and their families warm
- People are having to skip meals and/or relying on foodbanks irrespective of what ward they live in
- Residents are reducing their consumption of healthy foods due to rising costs
- Those whose answers indicate they are depressed and/or clinically anxious are disproportionately impacted
- Rising costs are beginning to have an impact in households that had previously reported as managing
- York residents are adapting by changing their spending and living habits, dipping into their savings, and increasing their borrowing
- Feelings of isolation are increased by not being able to afford associated costs with socialising such as transport

### Comparison: December 2022 vs March 2023

There are shared themes between our March 2023 survey and December 2022 survey. Most notably, feelings of isolation due to reduced socialisation and struggling to afford food; particularly healthy and specialist foods.

Both surveys found that respondents were struggling to heat their homes. This second survey found that as well as the worsening of existing conditions, not being able to heat homes over winter has resulted in damp and mould in people's homes. This can worsen existing health conditions as well as bringing on health conditions.

The first survey found that there had been an increase in feelings of anxiety around money. In this survey we used the GAD-2 and PHQ-2 (see appendix 2) measures of anxiety and depression. This second report shows that those measuring as having depression and/or anxiety had been disproportionately affected by the rising cost of living.

The March 2023 survey indicates that respondents are less likely to consider themselves to have been impacted by the rise in cost of living (85%) than December 2022 (88.44%). However, responses show that individuals are changing their habits to adapt.

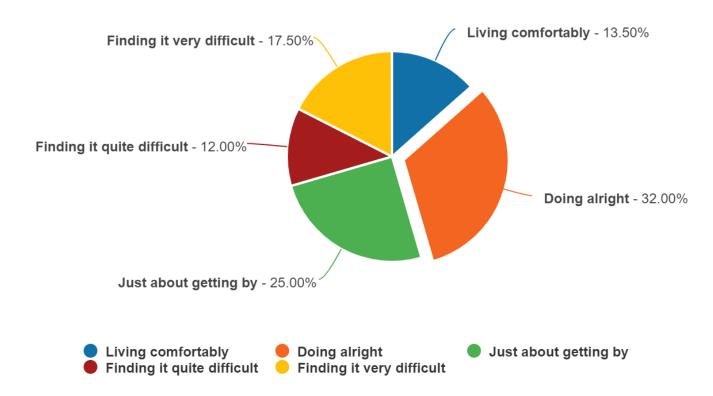
Additionally, in the December 2022 survey, 69.54% of respondents told us that their health had been affected by the cost of living compared to just 54.5% of respondents in March 2023. This is perhaps indicative of a trend towards acceptance or even apathy towards the effects of the rising costs.

Within the March 2023 survey, many respondents identified themselves to be financially secure despite having to cut back on basic necessities such as food and warmth. Again, this suggests increased acceptance of, or possibly resignation to, the challenges of living with less.

## **Our Findings**

# Q1: How would you describe your financial situation at the moment? 200 responses

How would you describe your financial situation at the moment?



70.5% of respondents reported being financially secure. 29.5% of respondents reported being financially insecure (see appendix 1).

Of the people who told us that they are living comfortably, 85.2% said that their health was 'good' or 'very good'. In contrast, of those who told us they were finding their financial situation 'very difficult', only 28.6% described their health as 'good', and none as 'very good'. 45.7% of those finding it 'very difficult' described their health to be 'bad' or 'very bad'.

Some respondents gave additional context. The additional comments tell us that people are struggling to afford what they used to. They are being forced to spend their savings to cover bills and other essential items. Many cannot afford additional expenses and to socialise anymore which is

having a negative impact on their mental health. People reported feeling guilty about this.

Of those who reported to be managing the increased living costs, many were concerned that their savings won't last or that the situation will get worse.



Can meet bills but not a spare penny. So bad for mental health as there is no pleasure. Spend so much time feeling guilty that I cannot do more with my family.



### Comments reflecting key themes:

"I am finding it very difficult to manage as a single mum with a mortgage and having returned to education 3.5 years ago. I am on the last 3 months of my course and struggling to make ends meet to continue."

"Always overdrawn. Missing out meals and limiting heating. Cannot claim extra as I do not receive identified benefits."

"We are alright compared to a lot of people who are suffering but we've definitely taken a huge hit in terms of bills."

"We are only able to manage because I have taken on some exam work, having retired due to burn out and poor physical health before the pandemic. However, we are existing rather than enjoying life. I worked all my adult life and then found that my state pension would not be available for six extra years."

"A few years ago, we were able to have money left at the end of each month to add to savings. Now this is not the case and have to be very mindful to bring everything in budget to ensure [we] do not go

overdrawn. Also constantly trying to look at ways to save on outgoings and any social expenditures have stopped"

"Cannot afford enough food or transport. Unable to save despite working."

"We have been able to ride the incredible hikes in food and energy but I'm not sure we'll manage a holiday this year which is a shame as due to covid it's been a while since we've had one and it really boosts your mood and gives you something to look forward to. But we do have enough and know we are very blessed to be able to be managing. The rise in food prices has made me very aware of shopping and what I am buying."

"Our money doesn't go as far as it used to, we've taken action to reduce costs and make our money work even harder, but it's so difficult at the moment."

"I am ok at the moment because of savings but they will only last so long!"

"Like many people just now, I am concerned that things may get worse before they get better"

"The cost of electricity and gas is far too much. The rising cost of food is becoming a bigger issue too."

"I find I am constantly worrying about things"

"Used to be able to save money for holidays and home improvements Now we just about manage a cheap holiday for the kids as all the bills have gone up. I am not sure what we will do when we come out of our fixed rate mortgage in two years"

### Q2. Have you been affected by the rising cost of living?

198 responses

Just over 85% said that they had been affected by the rising cost of living.

Of those who felt that they were unaffected by the rising cost of living, only 30% were one or more of the following; a carer, a person who is disabled, someone with experience of mental ill health or someone who had a long-term health condition.

Additionally, 79.2% of those who had been unaffected by the rising costs told us that they had 'good' or 'very good health'.

Respondents were also asked to provide additional comments.

Many respondents told us that they are struggling with the rising costs of food. With respondents having to cut down on non-essential items, reducing their portions and not being able to afford healthy foods and foods needed for allergies/intolerances. Some have had to start using foodbanks.

The rising cost of energy means some people cannot afford to heat their homes. People are having to spend all their money on bills, mortgages and food. Because all of these have risen so much, they are finding they do not have much left afterwards.

Respondents told us that they are finding that prices are rising but their incomes are not meaning that they do not have as much disposable income as they used to.



Mortgage increases, food cost increases, energy price increases have left little income for family activities and fulfilment/self-care activities. As a result my mental health has suffered.



### **Comments reflecting key themes:**

"I have had to use the foodbank a few times"

"cost of food and utilities - very cold flat. Not able to buy as much fresh food"

"Not eating every day"

"Everything has gone up apart from my income"

"Have only put heating on 5 times since October, checking prices of everything when shopping and only buying what's needed. Using headlights on an evening instead of putting lights on"

"Yes, both me and my partner work full time. We are just making enough money to pay our mortgage and bills. Little money left over to spend on luxuries. Worrying about debt."

"Buy less food. Smaller portions. More fillers and less protein, vegetables and fruit. Take advantage of free food nearing sell by date and delivered free. Don't have friends and family in for coffee. Grow a large percentage of my own food."

"I go to foodbanks now as food has gone up so much... nor do I often put my heating on." "Costing a lot more to maintain our previous standard of living in retirement"

"Less disposable income higher heating bills and council tax"

"Drastically rising bills and living expenses have not been matched by a rise in wages."

"Cost of food and I have coeliac disease so the price rises mean a loaf of bread is now £3.70. I have bi polar disorder and at a low at the moment"

"Worry about type of food that can be afforded. Need a special diet but can no longer afford it"

"No money for good food living on packets of noodles. Frightened to put Gas and electric on even though I'm housebound every time my money comes in it's gone out with increase in fuel costs"

"Struggling to buy healthy foods. Having to look for cheaper brands"

"The rise in mortgage rates and energy bills"

"I have reduced spending overall in order to have enough to pay bills and buy groceries. There is no spontaneous spending or money for treats as this is being saved towards future energy bills."

# **Q3. This winter, are you able to keep your home warm enough?**197 responses

81 people said that they were unable to keep their home warm enough. Our data shows no discrimination between wards, suggesting that energy prices are a concern across York.

47% of those who were not able to keep their house warm enough reported themselves to be financially secure (see Q1). This suggests that

people consider themselves to be fine despite the struggle to keep their houses warm over winter.

When asked to give further comment, many respondents told us that they have been able to keep themselves warm this winter but not their houses as they have been using alternatives to heating such as; hot water bottles, blankets, jumpers and heated blankets. This has meant that people are finding increased mould and damp in their houses and that their health conditions, such as asthma, are exacerbated.

Those who are putting their heating on told us that the high prices of it is causing significant anxiety and at times making them go into further debt.

Respondents are often only heating their homes when children are home and are only heating the rooms that they are in or one room at a time. The increase in people working from home has meant a lot of people are having to spend all day in cold homes. Some people are going to bed early just to avoid feeling the cold.



It cost us approximately £900 more to heat the house. I am very worried because it looks like I will be at home next winter, in the day, I am not sure if we can afford to keep even one room warm



### Comments reflecting key themes:

"Don't put heating on, have a blanket for warmth, get into bed earlier to keep warm"

"We had to buy warmer clothes"

"Can't afford to have the heating on. Been using blankets instead"

"Due to health reasons we have to keep warm so try to stay in one room where possible."

"2 of us in the household are Asthmatic and it has aggravated our health being so cold."

"I have chosen heating over eating!"

"Yes, while children are home. I don't heat the house when home alone working from home"

"On for 30 mins, down stairs. Blanket and cat to keep warm. Not on everyday and going to bed earlier than normal"

"The only time my heating has been on is absolute emergency to dry my sons school uniform & I was like a nervous wreck worrying"

"I was too anxious to leave the heating on for as long as it really needed to be on"

"We have had to ration when we use heating. We have persistent black mould in the house which the landlord will not address and this has been exacerbated by not using the heating as much during the winter months."

"I put on the heating on a night as we have a baby but we are extremely careful about our use and if I am alone in the house, I don't put it on and can be cold."

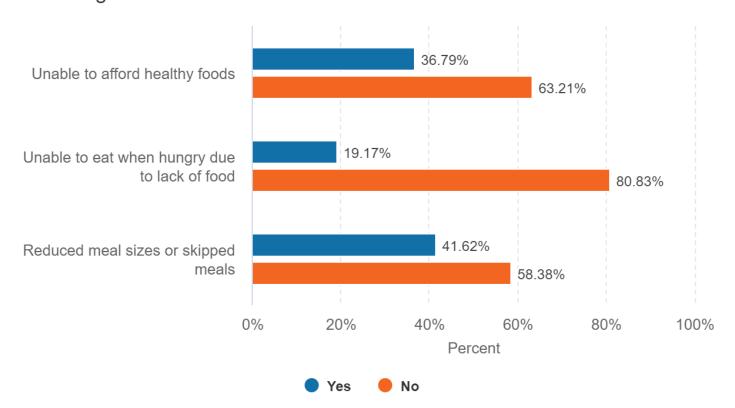
"It got very damp as heat was often only on for short periods. We kept warm but house was cold."

"We have bought heated blankets to avoid turning on the heating. Our house has since developed mould because of the damp."

# Q4. Over the last week have you or your family experienced any of the following? (Unable to afford healthy foods, unable to eat when hungry due to lack of food and reduced meal sizes or skipped meals)

### 197 responses

Over the last week have you or your family experienced any of the following?



36.8% reported they were unable to afford healthy foods.

Those who were likely to have depression (see Q7) were almost twice (1.9 times) as likely to be unable to afford healthy foods than those who were not.

19.2% were unable to eat when hungry due to lack of food.

Those who had anxiety (see Q7) were 6.6 times more likely to be unable to eat when hungry than those who did not.

These findings suggest that depression and/or anxiety is an important factor in food insecurity.

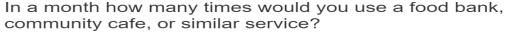
41.6% have reduced meal sizes and/or skipped meals. This group lived in a range of council wards, from some of the most affluent to some of the most deprived.

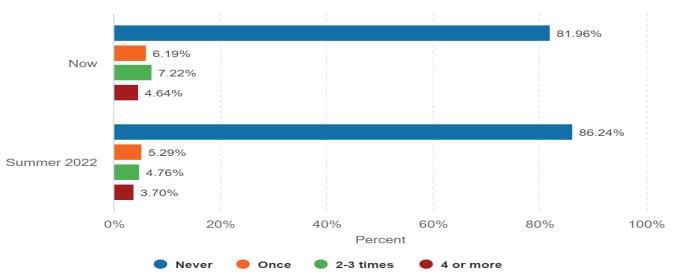
Even though people told us that they have had to skip meals or reduce meal sizes, 42.7% of these respondents identified themselves as financially secure (Q1). Again, this suggests that many people do not consider themselves to be financially struggling despite having to cut back on necessities such as food and warmth.

## Q5. In a month how many times would you use a food bank, community café or similar service?

People were asked to answer this question comparing Summer 2022 and now.

195 responses





Whilst there has been only a slight increase on the overall use of foodbanks and community cafes, there has been a more notable increase in the frequency of use now compared with summer of 2022 (4.7% 2 - 3 times a month compared with 7.22%).

Disabled people appear to be more vulnerable to food poverty when compared with other groups. A disproportionate number of people who use food banks or similar services self-reported as disabled (25.7%) compared with 18.09% of our sample. Those self-reporting as disabled were more likely to have used a foodbank than not, both now and in summer 2022.

There was no notable difference in the use of food banks and community cafes across York wards.

# Q6. Have changes to the cost of living affected your physical and/or mental health?

197 responses

109 people told us that changes to the cost of living had affected their physical and/or mental health.

Respondents who self- reported as financially insecure (Q1) were 2.3 times more likely to have had their health impacted by the cost of living than those who self-reported as financially secure.

In accordance with local and national findings, respondents told us that the increased cost of living has had an impact on their mental well-being. With increased levels of stress, anxiety, tension, and worry. Many respondents told us that they are constantly worried that prices will continue to increase. The stress is causing strains on relationships and for some, causing increased levels of self-harm.

Respondents have told us that they cannot afford to socialise or go on holiday anymore; this is having a detrimental impact on wellbeing due to

feelings of isolation. The increased travel costs are further exasperating this issue.

Many respondents have found that they are having to cut out healthy foods, gym memberships and self-care which is impacting on people's wellbeing and physical health. As mentioned in a previous section, the increased cost of heating your home means that a lot of people are going without or cutting back, which can impact on existing health conditions.



Lots of stress due to money worries. Impacts on sleep quality and quality of relationships with others as its all I can think about at times. Also parent guilt that I'm not or may not be able to provide.



### **Comments reflecting key themes:**

"My husband and I argue over the heating, the cost of everything. I worry constantly, compared to lots of people I know we are ok but one small thing, and we would be in big trouble. You feel like you are constantly on the edge of losing everything."

"I can't afford my swimming exercise membership which affects my mental wellbeing and physical - I can't afford the membership and travel, one or the other, so neither sadly. Concentration levels lower due to poor diet and hunger"

"I get very tired when I'm cold. The worry has caused me a lot of stress and tension, which led to me having an accident and hurting my back"

"I seem to have picked up far more colds/infections than this time last year. Worrying about keeping the house warm is constantly on my mind."

"Stressed as cannot buy things I want/need for my son. Barely making rent. Feeling anxious and depressed a lot"

"Having the heat off has made my arthritis worse I believe. Just using blankets instead of gas central heating."

"I feel more isolated which has affected mood"

"I am stressed all the time and feel constantly overwhelmed."

"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"

"Making healthy food choices is more expensive, diet is important for my physical and mental health. It's stressful budgeting a low incomebenefits. What's priority and what's isn't. Can I afford bus fare to socialise? Volunteer work. How will I manage electric key meter when the help vouchers run out?"

"The whole money situation has increased my anxiety and stress levels which has resulted in an increase of my self harm levels."

"I can't cope mentally physically I'm cold all [the] time I'm tired a lot [and] I feel lethargic and sickly and get dizzy spells. I collapse when tired due to anaemia and cold doesn't help, making me weaker"

"Not sleeping properly and my son will eat all the time I don't"

"I no longer have hobbies or trips out. The dog has to be fed before I am and the quality of our food is worse so I am often stressed. Bills are difficult to manage and I can't visit my son and daughter in Edinburgh as the travel costs too much."

"Unable to do anything as no money to fill car up or travel. Have not been on holiday now for 4 years - unaffordable. This is impacting on my mental health as I now am starting to feel down."

"Mortgage increases, food cost increases, energy price increases have left little income for family activities and fulfilment/self-care activities. As a result, my mental health has suffered."

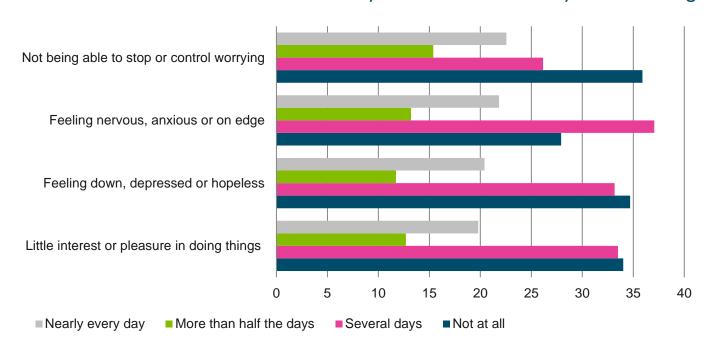
"Less money to go out and see friends. Worrying about debt. Feeling more isolated. Not looking forward to the future."

"Stopped gym membership, buying less fruit/veg not going out to meet friends so often"

Q7. Over the last two weeks, how often have you been bothered by the following? (Little interest or pleasure in doing things; feeling down depressed or hopeless; feeling nervous, anxious or on edge; not being able to stop or control worrying – answer range not at all; several days; more than half the days; nearly every day)

197 responses

Over the last 2 weeks, how often have you been bothered by the following?



Respondents told us that the rising cost of living has caused feelings of anxiety and depression. Respondents who measured as likely to have depression were twice as likely to say that their physical and/or mental health had been impacted by the rising cost of living compared with those that did not.

We used the GAD-2 (anxiety) and PHQ-2 (depression) assessment tools (see appendix 2). 36% of respondents identified as likely to be experiencing depression. 41% identified as likely to be experiencing clinically meaningful anxiety.

There appears to be a relationship between financial and food insecurity, and anxiety and depression. Respondents with clinically meaningful anxiety were 6.6 times more likely to have used a food bank in the last month. Those with depression were 5 times more likely to be financially insecure. Those with clinically meaningful anxiety were 6.5 times more likely to be financially insecure.



### **Everything is a worry**



### Comments reflecting key themes:

"Very down as can't join in with things as no spare cash. Have cut back but resent having to when I work 40 hours a week"

"I am refugee I came from Iran, I have no friends or family here life is very difficult for me"

"Thinking about the changes that will occur in the future make me feel nervous and worried. What will happen if we can't pay our bills or I can't do that little bit of extra work. I am usually optimistic, but find it harder to sustain this attitude."

"I am self employed and it is a quiet time of year for work. Although I have savings for these times i worry in case things don't pick up"

"Trouble sleeping, stress between members of household. anxiety about bills."

"I have the responsibility of making ends meet. So, all the worry is on me!"

"I have mental health issues and find finances particularly tricky and often get worried or stressed"

"Due to redundancy I have just lost my job which has affected my mood, self esteem and confidence"

## Q8. Can you share any examples of ways you are managing your living costs?

179 responses

Respondents expressed that they have to be more careful with their money than before and have to think a lot more before they spend.

The main ways in which people are changing their habits to manage their living costs are:

- Not putting their heating on
- Reducing energy consumption
- Cutting back on how much they eat and planning cheaper meals
- Socialising less
- Cutting back on non-essential expenses

In addition, respondents report budgeting, batch cooking, borrowing money, and using foodbanks and/or community cafes to cope with the costs. Respondents are also turning away from heating their homes and using other methods to stay warm such as hot water bottles and extra clothing layers/blankets.

Some have found that they are not coping at all and cannot share any ways in which they are managing their living costs.

It's well understood that skipping meals and cutting out healthy foods can have a detrimental impact on physical and mental health. Additionally, isolation caused by reduced socialisation may have long term implications for people's mental health and wellbeing.

Similarly, not heating your home over long periods of time can cause mould and damp which is especially damaging to children and those with poor health.



Having no heating. Bathing once a week only. Using cold water nearly all the time. Going to bed early.

Not going out. Not driving my car. Cycling to any place needed. No take aways. Not eating out. Buying items that are reduced.

Using food banks. Borrowing off family and

### **Comments reflecting key themes:**

"I think more about what I need - and sometimes, instead of 'what do I need?' it's 'what can I manage without, for now?' (I'm noticing this more when I do my on-line grocery shop, which I tend do every 3 to 4 weeks - I try to keep my budget close to the 'minimum spend', but that is getting harder week by week)"

"Using food banks. Extra layers of clothes instead of heating. Cancelling kids activities"

"By keeping the heating down as much as possible. Not planning trips away (have family abroad, and haven't been on holiday since the pandemic) Not eating out"

"foodbanks and avoiding having heat on.. trying to use car less.. less trips away or out for meals.."

"Not eating as much and being cold due to heating prices."

"not buying new clothes when required. socialising much less."

"Having to borrow money but this isn't sustainable."

"I'm not managing to cope it's stress every day and it depresses me to the point of making me sick"

"Not eating as much and being cold due to heating prices."

"Budgeting and plan"

"Using credit cards borrowing from family borrowing from employer"

"2 meals a day, washing hands in cold water, wearing clothes for longer, meal plan, using microwave, slow cooker and airfryer. Quick 2 mins showers with temp down, dish washer on twice a week"

"No activities for my child. No going out for me Eating from food banks Living on a credit card"

"Just surviving at the moment"

"Buying less food, wearing more clothes at home, switching to cheap brands for shopping"

"Turn heating on less. Don't constantly heat water, only when need to shower. Eat out less, buy less non essentials."

"Just like everyone else - not heating the house, spending less on everything. No days out with the kids. Trying to watch every penny. Shopping around for value when doing the food shop. Topping up blankets on the kids beds."

"Cut down food by eating less, turn down electricity, turn down heating, stop going out and eating out, etc.."

"Turning heating off Not making proper meals but eating bits and pieces from the fridge and cupboards Not cooking anything in the oven"

"It's impossible"

# Q9. 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.

191 responses

Responses very much reflected those seen above with the most common response being 'turning the heating off'.

Respondents also told us that their friends and family members are:

- budgeting more
- using foodbanks
- borrowing money
- skipping prescriptions
- reducing socialising



Skipping meals turning heat off not going out as much as can't afford bus fares skipping prescriptions



### **Comments reflecting key themes:**

"Borrow money off friends, food banks, do without"

"Much the same as above or eating less or just heating one room. Wearing hats and gloves inside the home. Hot water bottles. Using left overs and out of date food. Using food banks. Not using appliances as much Eating more cold foods."

"Turning the heating off. Using food banks, going without food. Having no social life, not able to afford to do physical activity eg going swimming. Spending savings."

"I do know people who are restricting the amount of heating they use and who are cutting back on certain items when it comes to food shopping."

"I have friends who are having to downsize their property due to increasing interest rates on their mortgage"

"Pretty much the same things I'm doing. Not living just existing. Cutting down on everything that they can. Sitting in cold homes."

"Some went to stay in library to keep warm, not going out, reduce socialising, eat less, etc.."

"Mostly turning the heating off Walking 4 miles each way to and from work to save the cost of travel Economising on food by eating differently Moving to a much smaller house to cut living costs."

"Some people I know don't switch their heaters on but this strategy is not good at all. Keeping the heater on at a low temperature throughout is better not only for inhabitants but for the house itself"

"Very similar to above I am aware of work colleagues who have used the food bank and do not put the heating on"

"I've no idea how other people manage."

# Q10. If you had the power to change I thing in York to help people affected by rising living costs, what would you do?

151 responses

The top responses to this question were:

- reduce council tax in York
- create affordable, good quality housing
- help with the costs of food
- provide free school meals for all children
- help with the costs of energy bills
- create accessible and affordable transport in York
- provide insulation for people's homes
- ensure that whatever help is available is easily accessible to all, in every area of York

### **Comments reflecting key themes:**

"The housing, rental market is utterly broken. Social affordable housing should be a right not a luxury."

"Free school meals for children affordable housing"

"Warm food provisions across the city and lunchbox fills at schools to take back home for family"

"To make basic foods cheaper so everyone can afford a nutritious filling warm meal everyday"

"Reduce fuel costs - this impacts the home, driving and food prices"

"I would give everyone a grant to provide them with enough money to put towards heating and food."

"I would lower the cost of rent. It's astounding how expensive it is to have a roof over your head in this city."

"Childcare, heating and shopping costs"

"Stop increase the council tax and free public transport."

"Provide free school meals to all children maybe."

"Lower council tax and bills for household - our council tax bill is a huge sum of money for low-income households"

"Not able to access foodbanks/community cafes as they are too far away"

"Make the help available more visible and accessible"

"Decrease rents and cost of housing"

"Suitable housing (the person, not housing organisation, should dictate what property is suitable) for disabled and vulnerable people of any age. Should be affordable and energy efficient. Help for people on benefits to rent privately, the discrimination is quite frankly disgusting. A complete overhaul of York council housing services; they are disgusting"

"Free public transport"

"Improve domestic insulation"

"More affordable, warm, sustainable housing"

"Ensure that council tax was not increased year on year by the maximum the government allows, which is what happens in York. Also review the way council tax is assessed, based on property size."

"Create affordable eating banks or free support for those who are less fortunate and can't afford to cook."

"Affordable good quality housing Cheaper and more frequent public transport"

"Provide free insulation for all homes"

"Reduce council tax"

"Provide more reasonably priced suitable housing. Not flats with no garden, storage, and clothes drying areas. We need more bungalows with gardens sheds, space to continue with many interests' hobbies and not being controlled by freeholder"

"Significantly lower council tax. Thats the killer"

"Keep bus fares and parking charges low"

"Major programme for home insulation"

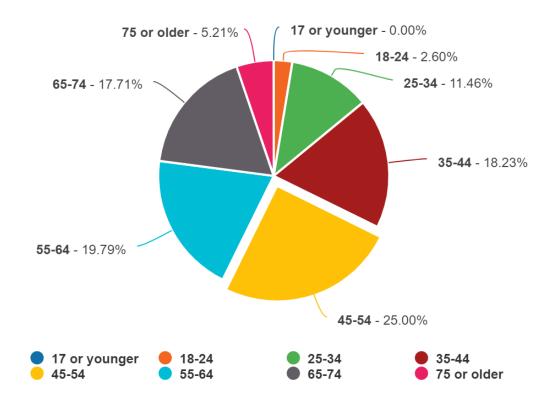
## **Demographic Information**

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

### Age:

192 people responded to this section

Please tell us your age



#### **Council Ward:**

We asked people to tell us which council ward they lived in, 167 people responded. The main wards that we received responses from were:

- Acomb (15)
- Heworth (14)
- Holgate (13)
- Micklegate (13)
- Clifton (10)

We received responses from all wards across York other than Copmanthorpe and Wheldrake ward.

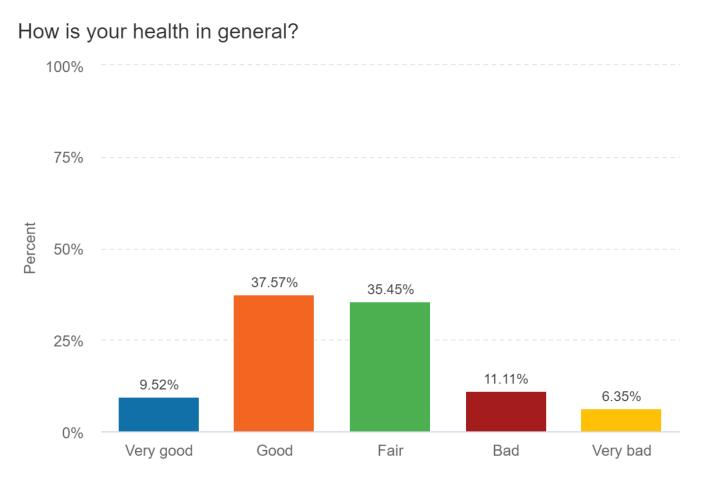
#### **Gender:**

We asked people how they would describe their gender; 182 people responded.

126 identified as female (69.2%), 53 as male (29.1%) and 3 (1.65%) as non-binary.

### How is your health in general?:

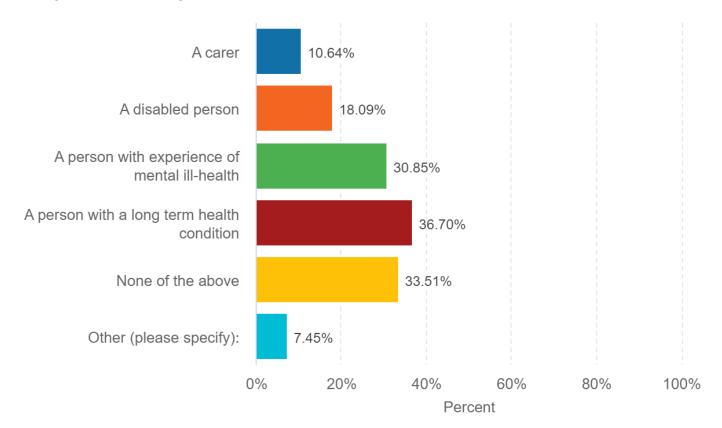
189 people responded to this section



Do you consider yourself to be; a carer, a disabled person, a person with experience of mental ill-health, a person with a long-term health condition, none of the above or other?

188 people responded to this section

### Do you consider yourself to be



Those who responded 'other' reported; recovering from alcoholism, multiple health conditions, Autism.

# Feedback gathered between 10 February and 17 March

Within the survey period, we also recorded the issues below via our Information, Advice and Signposting service as part of our wider capturing of people's experiences of care. In each of these contacts, a key element of their concerns related to the creeping costs of care.

22% of all the issues that we heard about within this period related to the lack of NHS dentistry, with people telling us that they are having to go without dentistry as they cannot afford private care.

Going without dentistry can lead to serious health consequences such as dementia, poor heart health and poor nutrition.

"NHS dentist did not refer to hospital for two issues despite having said that if they got worse needed hospital advice. 2 weeks later I went private. I had asked for referral during consultation but dentist said 'next time'. There is a three year wait in York for an NHS dentist, Leeds dental hospital are not taking any self-referrals. I'm left with an increasing soft tissue lump inside my cheek and a broken tooth splintering down to my gum."

Another reported concern was the cost of accessible care. Specifically, people with additional access needs are unable to rely on NHS healthcare services in York.

"Call from a sign language interpreter who supports a family in York. Family have been going to this dentist for years and in the past the dentist has provided a BSL interpreter who would attend for the whole family to be seen together. The parents receive private care and the children have NHS care with the same dentist, and they were recently

informed that an interpreter would no longer be provided and the family would have to pay."

"My elderly Mum developed mobility issues a few years ago so was finding it increasingly difficult to access her dentist as no lift with the practice being in a listed building. She asked one of the reception staff if she could be treated in a downstairs room and the response was that, if she couldn't get upstairs, she could no longer be NHS registered there. She was really upset, having gone there for years. She subsequently developed oral cancer necessitating major invasive medical intervention and although both she and I realise that being kept on wouldn't have stopped the condition, it would have been spotted much earlier, resulting in speedier remedial action being taken. At the time this happened we both stopped attending and have been unable to source suitable alternative NHS provision in York. Neither of us can afford private treatment."

# Other feedback received since the December cost of living report

In January, we received an enquiry about possible sources of funding for a family member to visit a mother and child in a specialist unit in Northumberland. The regular travel was causing the family financial hardship.

We also received feedback from a parent. They confirmed they had not received any letters from school for over 2 weeks as they had run out of data and had to wait for money to come through before they could buy more. The school uses an online platform to send out all parent information. This meant their child had missed out on a themed costume day and a school outing.

### Recommendations

Recommendation	Made to:
Consider ways of measuring and monitoring the health impacts of cost of living rises across the York population, for example monitoring over time the levels of people admitted to hospital who are malnourished	York Population Health Hub
Consider ways of making sure everyone has access to advice and information, not just those living in known areas of deprivation in the city. This must include access for those in the outer villages and those experiencing digital exclusion.	City of York Council, Advice York
Consider the findings from the pilot of heating help for those with long term health conditions in Gloucester, and whether opportunity exists locally to support those most at risk through winter pressures funding	York Health and Care Partnership
Continue to make strong representations to challenge the perceptions of York as an affluent city, and speak out for our residents who are currently struggling. This must include making sure colleagues across the wider Integrated Care System are fully sighted on the particular issues York residents are experiencing	York Health and Care Partnership
Collectively recommit to the council motion to recognise socio economic status	City of York Council, York Health and Wellbeing Board, York Health and Care Partnership

### **Conclusion**

Within this second report, respondents report increased use of foodbanks, significant challenges with mental and physical health, and struggles to heat their homes and eat well. Despite this, many say that they are doing okay financially. Herein lies the challenge ahead – many believe that there are others worse off than they are, despite the reality of not being able to themselves afford to live a healthy life, or maintain social contact with others.

We already know that the postcode you are born in is the biggest factor in determining your long-term health outcomes. But now there is a growing sense of not having enough as just how it is now. Huw Pill, the Bank of England's Chief Economist, provoked a backlash when he said people need to accept they are poorer<sup>7</sup>. Sadly though, people are beginning to accept this. For many, there is no alternative.

What our survey shows is just that. An acceptance of, or resignation to, life as a struggle. It's normal not to have enough to eat, it's normal to have the heating off, it's normal to have mould growing on your walls and ceiling as a result. Someone somewhere is probably having bigger problems.

These issues are widespread. They go beyond our current understanding of the areas in York where we expect people experiencing poverty to be. This makes the challenge of providing support much greater – as the information, advice and support we offer needs to cover the whole of York, not just targeting our most disadvantaged communities. We must also consider targeted support for those who are at an increased risk of ill-health due, because they cannot afford to travel to access healthcare, or pay for their prescriptions. Any solutions to the challenges people are experiencing must reflect local conditions.

Health and the cost of living in York: May 2023

<sup>&</sup>lt;sup>7</sup> <u>Bank of England: 'Accept' you are poorer remark sparks backlash - BBC News</u> 26 April 2023

We will continue to monitor the feedback we receive for indications of local concerns on this issue. We will undertake further work as needed. We will continue to share information about support available and encourage people to take up the offers of help. We will also maintain links to the Poverty Truth Commission as their priorities emerge.

At the moment, we don't have all the answers to how in the current economic climate, collectively, we make sure residents in York can live healthy, satisfying lives. All of us within the health and care system in our city must continue to work together. We can each play our part to try and stem the tide of widening health inequalities.

## **Appendices**

### **Appendix 1: Measure of financial security**

Would you say you are...?

- 1. Living comfortably
- 2. Doing alright
- 3. Just about getting by
- 4. Finding it quite difficult
- 5. Finding it very difficult

We grouped 4 and 5 into a category of financially insecure vs. 1, 2, and 3 as financially secure.

### Appendix 2: PHQ-2 and GAD-2 measures

To measure clinically meaningful depression and anxiety, we used the PHQ-2 and GAD-2, which are shortened but validated versions of longer measures. They are recommended by the Medical Research Council for use in surveys.

### Depression (PHQ-2)

The PHQ-2 enquires about the frequency of depressed mood and anhedonia over the past two weeks. The PHQ-2 includes the first two items of the PHQ-9.

Over the last 2 weeks, how often have you been bothered by the following problems?

- 1. Little interest or pleasure in doing things
- 2. Feeling down, depressed or hopeless

Answer responses and scores are

Not at all 0

Several days +1

More than half the days + 2

Nearly every day + 3

### Interpretation:

A PHQ-2 score ranges from 0-6. If the score is 3 or greater, major depressive disorder is likely.

### Anxiety (GAD-2)

The Generalized Anxiety Disorder 2-item (GAD-2) is an initial screening tool for generalized anxiety disorder.

Over the last 2 weeks, how often have you been bothered by the following problems?

- 1. Feeling nervous, anxious or on edge
- 2. Not being able to stop or control worrying

Answer responses and scores are the same as for the GHQ-2:

Not at all 0

Several days +1

More than half the days + 2

Nearly every day + 3

### Interpretation:

A GAD-2 score is obtained by adding the score for each question (total points). 3 is the cut-off point for categorising someone as having clinically meaningful anxiety.

## healthwatch York

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