



The Cost-of-Living Crisis

Effects of the crisis on the mental and physical health of Lancashire residents

healthwatch
Lancashire

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Executive Summary

In response to the cost-of-living crisis, Healthwatch Lancashire set up an online survey to investigate the experiences of Lancashire residents. There was a particular focus on the effects of the crisis on physical and mental health.

The online survey ran from 13th January 2023 – 18th April 2023 and received 100 responses. Data has been analysed and compared to the recent national data published by Healthwatch England.

Findings revealed that 40% of respondents shared that their financial situation was 'quite comfortable' and 39% were 'not very comfortable'. 13% shared that their financial situation was not at all comfortable.

A large proportion of respondents had made lifestyle changes because of the crisis including not turning the heating on, using warm hubs and cutting down on social spending.

43% of respondents shared that their physical health had declined since the cost-of-living increases, with a large proportion of these having an existing disability and/or long-term condition. 60% of respondents shared that their mental health had declined, which was significantly higher than the national average.

The findings of this project further support the issues raised nationally and highlight the importance of the recommendations raised by Healthwatch England.

Introduction

About Healthwatch Lancashire

Healthwatch was established in April 2013 as part of the implementation of the Health and Social Care Act 2012. Healthwatch uses people's feedback to better understand the challenges facing the NHS and other care providers and we make sure people's experiences improve health and care for everyone – locally and nationally. We can also help people to get the information and advice they need to make the right decisions for them and to get the support they deserve.

Context

The cost of living dramatically increased during 2021 and 2022, and its effects are continuing into 2023. The annual rate of inflation reached a 41 year high in October 2022 and rose again in January 2023, as well as energy and fuel prices also increasing (House of Commons Library, UK Parliament 2023).

As a result, the cost of living increased for most and those socially disadvantaged or already struggling financially, faced even stronger challenges.

Introduction

Healthwatch England started to investigate the cost-of-living crisis and the potential effects on physical and mental health. They investigated behaviour changes as a result of the cost-of-living crisis including healthcare associated costs, the costs of food, heating and socialising.

Following on from Healthwatch England's investigation, Healthwatch Lancashire decided to explore the effects of the cost-of-living crisis on residents of Lancashire. So that local trends could be compared to Healthwatch England's national trends, the same online survey designed by Healthwatch England was used by Healthwatch Lancashire.

Methodology

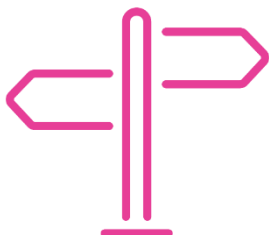
Healthwatch Lancashire set up an online survey which ran from 13th January 2023 – 18th April 2023 and received 100 responses. The survey was promoted online through Healthwatch Lancashire’s social media channels, website and newsletter and was promoted during face-to-face engagement events (including pop-up events and attending community groups).



To ensure people were provided with up-to-date information and signposting, Healthwatch Lancashire created a cost-of-living support page on the website including information on local warm banks, food banks, employability clubs, council tax support and information about the prescription prepayment certificate. This page was included within the survey and on online platforms.

Throughout this report, key statistics have been compared to the findings of Healthwatch England (published January 2023), to be able to detect any significant differences within Lancashire compared to the national average.

You can read Healthwatch England’s findings [here](#).



Cost of Living Support

The cost-of-living crisis is in full force and is affecting individuals throughout the country. This winter could be unprecedented in its challenges as the enduring cost-of-living crisis collides with a nationwide cold snap.

There is support out there and it is really important to reach out when you need it.

Do you want to share your experiences with us?

We have partnered up with Healthwatch Cumbria to investigate people’s experiences of the cost of living crisis and how this is impacting their physical and mental health.

Take our short survey [here](#).

Available Support

Lancashire County Council ▼

Warm Spaces ▼

Foodbanks ▼

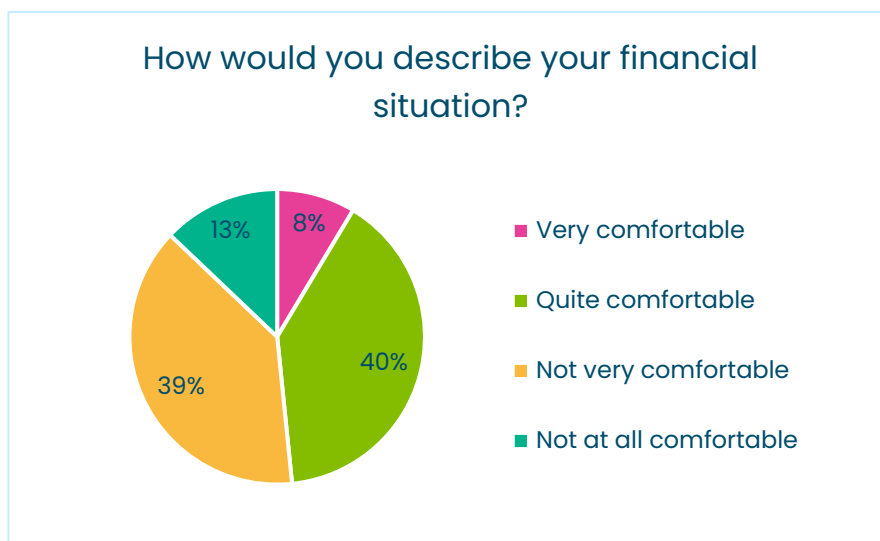
Citizens Advice Bureau ▼

Love Clitheroe’s Community Living Room ▼

Findings

Financial situation

Of the 98 respondents who chose to answer the question of how they would describe their financial situation, there was an almost equal number of responses for 'quite comfortable' and 'not very comfortable'.



Of these respondents, 42% shared that in the past six months, their financial situation had 'got a little worse' with an additional 33% sharing it had 'got a lot worse'. 13% shared that their financial situation had not changed in six months and 8% shared that it had 'got a little better'.

12 respondents shared that they have either gone into debt for the first time or they have gone further into an existing debt.



"I think very carefully about gifts for family, meals out, extra heating, new clothes and shoes. I use a rug for my knees so I don't switch on extra heating. I have arthritis so must have some heat."



Lifestyle changes

Respondents were asked about whether they had made any changes to their lifestyle due to the associated costs.

72% of respondents shared that they have not been turning their heating on when they usually would, with 13 people having used a local warm hub and a further 17 thinking they may have to use one in the future.

65% of respondents have cut down or stopped social or unnecessary spending with a further 17% of respondents believing they will have to do this in the future.

39% of respondents have not been eating or buying as much food with a further 23% believing they will have to cut down on food in the future.

Although 70% of respondents have not had to use a food bank, there were still 7 people who shared that they have used one and a further 3 sharing they may have to use one in the future. 19 respondents chose not to answer this question.



"I have not been able to turn the heating on at all due to a catalogue of issues all happening at the same time and being let down by the agencies that are supposed to offer help."



Health and social care changes

	I have made this change	I think I will make this change	It does not apply to me	Don't know/prefer not to say
Not going to an NHS appointment because I can't afford to travel to the appointment	8% <small>Lower than HWE findings (11%)</small>	12%	77%	3%
Not asking for help from the NHS because I can't afford to take time off work	3%	11%	83%	3%
Not buying over-the-counter medication and/or prescriptions because of the cost	9% <small>Lower than HWE findings (10%)</small>	13%	75%	3%
Cutting down or stopping support from services that I pay privately for, such as physiotherapy, earwax removal or counselling	13%	10%	75%	2%
Changing, cutting down on or stopping support from paid for carers (e.g. people coming into my home to help me with preparing meals or washing or dressing)	4%	6%	88%	2%

The table above shows that although the majority of respondents have not had to change the way they access health and social care, there is a small proportion of people who have.

Analysis revealed that all respondents who shared that they had made the change of either not going to an NHS appointment because they cannot afford to travel to the appointment, not asking for help from the NHS because they cannot afford to take the time off work and/or not buying over the counter medication and/or prescriptions because of the cost, all said that their physical and mental health had either 'got

"I am very worried about having to pay for my repeat prescriptions"

a bit worse' or 'got a lot worse'. This suggests that the cost-of-living crisis has had a negative impact on the mental and physical health of those most negatively affected.

Physical health

“Disabled people and unpaid carers have been forgotten. Social services are non-existent”.

Respondents were asked how their physical health had been during the past two months. 52% shared that their physical health had not changed, 32% shared that it had 'got a bit worse' and 11% shared it 'got a lot worse'. Of those who shared that their physical health had declined, 63% reported that they had a disability and/or long-term condition. This suggests that those who already have poor physical health, have had their condition/s exacerbated during the cost-of-living crisis.

Only 2% of respondents shared that their physical health had got better.

In comparison to the national data by Healthwatch England, which stated that 35% reported their physical health to have gotten worse, a higher proportion of people in Lancashire reported a decline in their physical health in recent months (43%).

A further 31% of respondents who said they have had to make changes regarding their health and social care reported that this had a negative impact on their ability to manage an existing long-term condition. A further 28% shared that their handling of physical pain had been negatively impacted during the cost-of-living crisis.



“I have put off my eye test as I can't afford to spend money on new glasses and I am partially sighted”



Mental health

Data shows an increase in poor mental health during the time the survey was open (January – April 2023). 60% of respondents reported a decline in their mental health.

This is significantly higher than the national data reported by Healthwatch England, which revealed 39% said the changes they have had to make because of the cost-of-living has negatively affected their mental health.

Comparing this to how respondents' physical health had been affected, although both appear to have been negatively affected during the cost-of-living crisis, more people reported their mental health to have declined than their physical health.

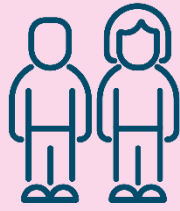
42% of respondents shared that they have experienced the negative effects of seeing their friends and family less. This may be contributing to the negative effects of mental health. Many comments were also made about the "worry" of the future and "constant anxiety".



"I socialise less as this involves unnecessary spending and this then impacts my mental health as I am spending more time at home"



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care for others

“I am struggling to find ways to access funding for carers. I have my 100 hours, but it is going to run out soon and I don’t know who I can go to for support.”

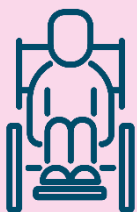
“I have cut down on everything. I am 85 with heart failure, asthma, and chronic arthritis. I have no family, but I am managing. I don’t see anyone from one week to the next. My friend is this iPad”.

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have a long-term condition

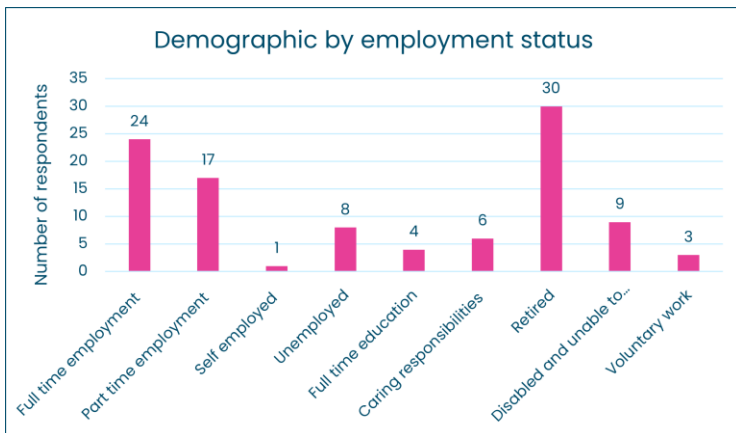
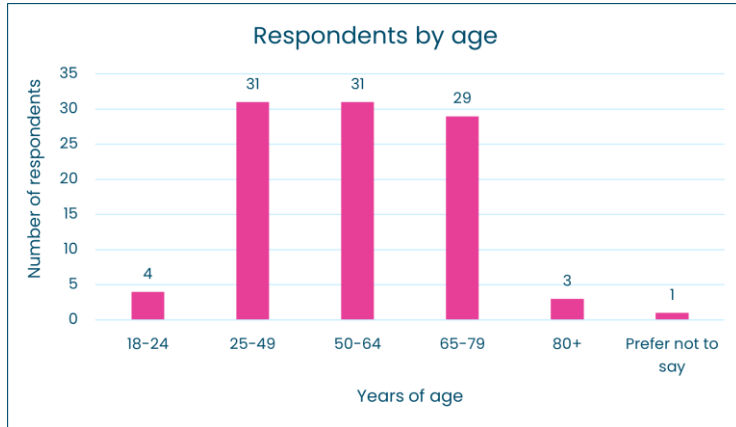
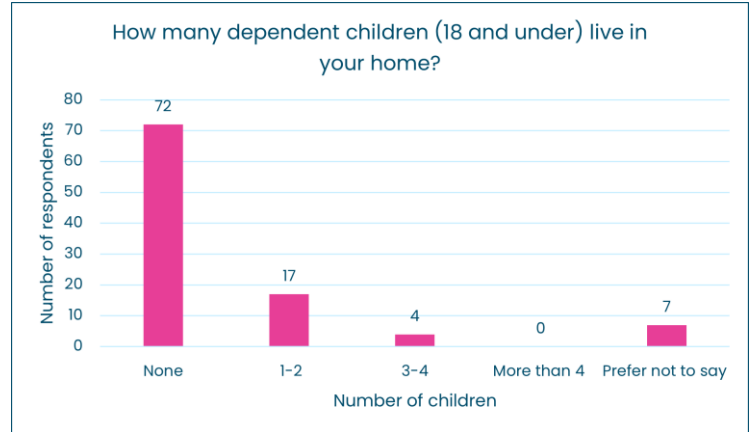
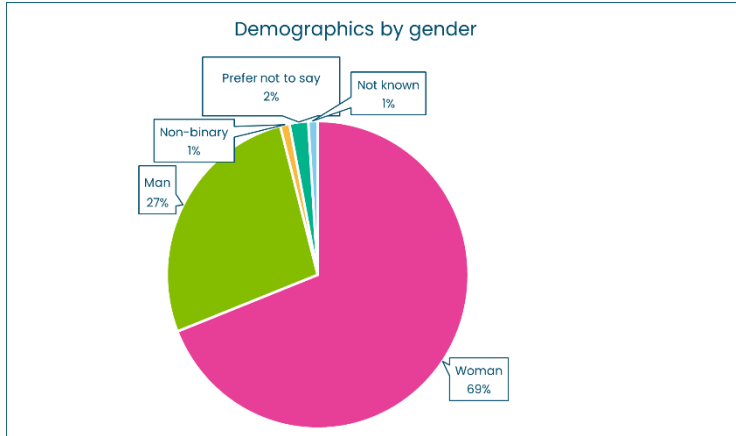
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have a disability

“As a visually impaired person I’ve not put lights on and fallen in my home, I’ve stopped buying as much pre-packed fresh vegetables and I am eating less”.

Demographics



Ethnicity	Number of respondents
White - British	88
White - Irish	1
White - Other	1
Asian or Asian British - Pakistani	1
Black or Black British - Caribbean	1
Black or Black British - African	1
Mixed/Multiple - White and Black African	1
Mixed/Multiple - Other	1
Arab	1

Conclusion

Analysis of findings have revealed that a large proportion of Lancashire's residents have experienced poorer mental and/or physical health during the cost-of-living crisis. Comments captured through the survey, suggests that this may be a result of the increases in the cost of living. Changes in behaviour during this period include (starting with the most prevalent):

- Not turning their heating on when they usually would (72%)
- Cutting down or stopping social or unnecessary spending (65%)
- Not eating or buying as much food (39%)
- Cutting down or stopping support from private services (13%)
- Using local warm hubs and/or food hubs (13%/7%)
- Not buying over-the-counter prescriptions because of the cost (9%)
- Not going to NHS appointments because they couldn't afford to travel to the appointment (8%)
- Changing, cutting down or stopping support from paid for carers (4%)
- Not asking for help from the NHS because they cannot afford to take time off work (3%)

Data revealed that a large proportion of people who reported poorer physical health, had an existing disability and/or long-term condition. In comparison to the national data by Healthwatch England (which revealed that 35% of people said their physical health had gotten worse in the past two months), the rate was higher in Lancashire with a figure of 43%.

60% of respondents shared that their mental health had declined, and this is significantly higher than the national average reported by Healthwatch England, which was 39%. Contributing factors appeared to be anxiety about the future, cutting down on social/unnecessary spending and not seeing friends and family as often.

Considering the high proportion of Lancashire residents experiencing poor mental health, Healthwatch Lancashire is exploring this further as part of core work. We will continue to advertise signposting information and mental health support and we will send our findings to the relevant agencies and organisations.

These findings support the findings of Healthwatch England's national survey, showing a change in behaviours and even more significant negative effects on physical and mental health. As a result, these findings further support the recommendations given by Healthwatch England.

Recommendations from Healthwatch England

The following recommendations made by Healthwatch England are particularly pertinent for Lancashire.

Prescriptions

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

Travel

- NHS services should ensure people are aware of access to patient transport services or travel reimbursements schemes

Healthwatch Lancashire will send this report to Healthwatch England and Lancashire County Council for their information.

References

Francis-Devine, B., Bolton, P., Keep, M. and Harari, D., 2022. Rising cost of living in the UK. *Research Briefing, House of Commons Library, October.*



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