

Snapshot: The cost of living crisis

Responses to our pilot survey

About Healthwatch Sutton

Healthwatch Sutton is your local health and social care champion. From Worcester Park to Wallington and everywhere in between, we make sure NHS leaders and other decision makers hear your voice and use your feedback to improve care.

If you've recently visited your GP or local hospital, or used any health and social care services in the London Borough of Sutton, we want to hear from you. Whether you've had a good or bad experience, we can use your feedback to improve services for everyone and we have the power to make NHS leaders and other care providers listen to what you have to say.

We're completely independent and impartial and anything you say is confidential. We also offer information and advice to help you get the support you need. Our service is free, simple to use and can make a real difference to people in Sutton and beyond.

Find out more about us on our website: www.healthwatchsutton.org.uk

Background

There has been increasing concern in the last few months about the rising cost of living, and the ability of many people to afford necessities such as heating and food.

- The cost of food and non-alcoholic drinks rose by 12.7% in the year to July 2022
- The cost of heating increased by 12% in October 2021 and 54% in April 2022.
- Food bank use has <u>increased to the point</u> where two-thirds of providers say they may need to turn people away or reduce the size of emergency provision
- Professor Sir Michael Marmot, Director of UCL Institute of Health Equity, commented in a recent report for the Institute that 'Warm homes, nutritious food and a stable job are vital building blocks for health. In addition to the effect of cold homes on mental and physical illness, living on a low income does much damage. If we are constantly worrying about making ends meet it puts a strain on our bodies, resulting in increased stress, with effects on the heart and blood vessels and a disordered immune system. This type of living environment will mean thousands of people will die earlier than they should, and, in addition to lung damage in children, the toxic stress can permanently affect their brain development.'

We wanted to make an initial assessment of how the cost of living crisis was affecting the physical and mental health of people in Sutton.



What we did

We spoke to people at Carshalton Eco-Fair on Monday 29 August and asked them to complete a very short survey form. 108 people responded



How representative were the people we spoke to?

The Eco-Fair makes an entry charge of £8 for adults, with a £5 charge for groups including OAPs and benefits claimants, and discounts for families. This means that people on low incomes are less likely to attend the event, so it's likely that even more people are facing issues with with cost of living than our survey results suggest.

Key findings

Because of the rising cost of living, many people are making changes in their lives which may affect their health.

41% of respondents are cutting back on heating and 30% on food spending.

Many people expect the situation to get worse this winter.

Only 20% of people expect to have no problems this winter, as opposed to 38% who say they have no problems now. More people expect to cut back on heating, food and socialising than are cutting back now.

People's mental health is affected as well as their physical health

33% of respondents already experience stress about bills. 24% of respondents say they go out with friends less than they used to – we know that support from friends and family is important to mental health. Respondents' comments repeatedly refer to feelings of anxiety, and the word "worried" is repeatedly used.



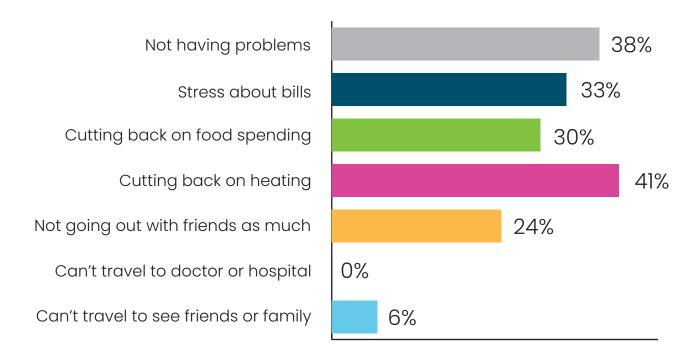


What we found

Our survey asked people two questions – **How is the cost of living crisis affecting you now?** and **How do you think you will be affected this winter?** – with tick boxes for various responses. The survey form also included a space for comments.

How is the cost of living crisis affecting you now?

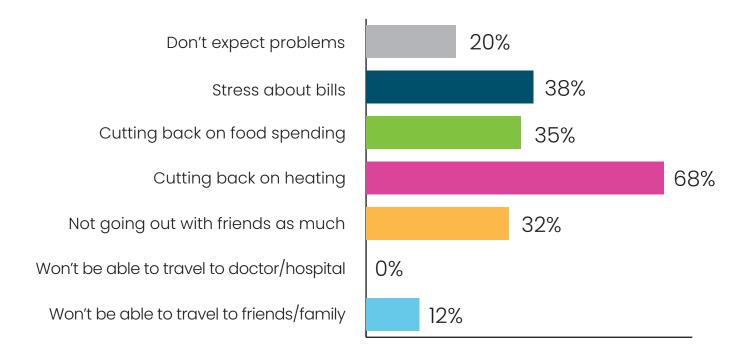
Response	N	%
Not having problems	41	38%
Stress about bills	36	33%
Cutting back on food spending	32	30%
Cutting back on heating	44	41%
Not going out with friends as much	26	24%
Can't travel to doctor or hospital	0	0%
Can't travel to see friends or family	7	6%





How do you think you will be affected this winter?

Response	N	%
Don't expect problems	22	20%
Stress about bills	41	38%
Cutting back on food spending	38	35%
Cutting back on heating	73	68%
Not going out with friends as much	35	32%
Won't be able to travel to doctor or hospital	0	0%
Can't travel to see friends or family	13	12%

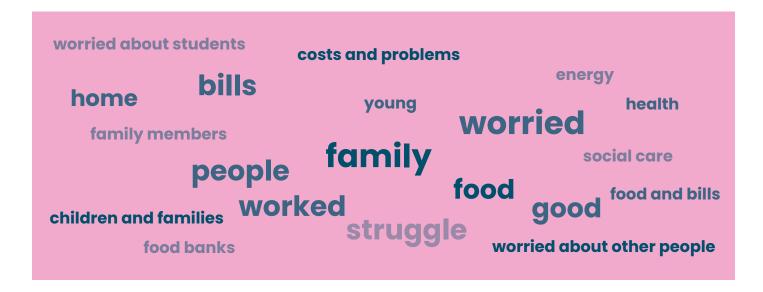


No one was having difficulty paying for travel to get medical care, or expected to have problems with this.

19 respondents, 18% of tht total, were neither having problems now, nor expecting them in the winter. Of these respondents, several mentioned concern for other family or community members.



Comments



Most of the comments respondents made can be grouped under a few headings:

Anxiety and concern

- 6 Very apprehensive about all media hype can be stressful 9
- 6 I am not suffering at present but don't know about the future. 9
- 6 Worried about others 9
- 6 I'm terrified for people less fortunate than us. Worked on food poverty in another two London boroughs and it's all getting so much worse. 9
- Very concerned about others that we know who will struggle this winter 9
- I am lucky, do have some savings, but desperately worried about other people and the climate crisis. •
- 6 Noticed all prices are up. Worried about inflation. Worried about energy bills. Very worried about students and young people paying food and bills.
- 6 The media is propagating fear and anxiety, is unnecessary 9
- 6 I am ok now but Jan expected hike is very concerning 9
- 6 I am wary of using too much energy 9
- We are very lucky to have a good income. But we worry about other people struggling. •
- Worried about others in my community 9



- 6 I am a local Health Visitor and am very worried about my clients and the impact of cost of living on children and families. My families are going to food banks more and struggling to buy clothing. One of my CNN is having to go to a food bank to feed her children. 9
- 6 Fear for families good luck in your work 9

Cutting back: actions so far and future plans

- 6 Currently cutting back on electric 9
- 6 Not able to spend on DIY and travel 9
- 6 Will spend money from savings 9
- 6 Will spend time in public heated place instead of home then no need to put on heating 9
- 6 Cutting back on electricity now 9
- 6 Having shower at sports centre to avoid using gas 9

Thoughts and suggestions about how to cope

- 6 Need to look at energy saving measures new lightbulbs, water usage. 9
- 6 Shop around 9
- 6 People need [help] with insulating homes as well as paying bills 9

Broader health and social care issues

- Chronic health issues make life more stressful. Social housing you don't get the right support. NHS shouldn't have diagnosed sleep apnoea. Need more early diagnosis. Can't fulfil my potential due to all these issues. •
- Can't see a GP! Concerns about social care staffing 9
- 6 I have been waiting for 6 months to get an appointment with a consultant. I waited 2 months to see a private appointment with dentist. No chance to get on NHS, help! I work for NHS locally.

Comments on government/public policy

- 6 It's a disgrace and will cause real problems, especially for pensioners 9
- 6 I think it is very unfair that someone like me is protected because I have a good pension. It was wrong of the government to bring back the triple lock. I believe I should pay <u>more</u> not less tax but I would want that to be ring fenced for the National Health and social care. ●
- We bailed the banks out to not let take your homes it's pay back time 9



Family issues and support

- 6 Will be helping family 9
- 6 Having a family makes things harder. Christmas will be a struggle. 9
- Needing to bail out/support younger family members 9
- 6 Costs for husband's (disabled) electric charging hoist/wheelchair/bed. I'm going to be okay but very aware of costs and problems for younger family members and friends and other community members.

People who didn't think they would be affected

- 6 Live in supported housing 9
- Aware of situation spending very modest already uncertain will business be affected?
 partly because of son •
- You are doing a good job. No problems now and don't expect any, though might put on an extra coat in the winter •
- It doesn't affect me, my bills are lower than average. I am a pensioner so don't have to worry about losing job

Other comments

- 6 I work full time and my salary will not meet the higher bills and I'm not entitled to any benefits 9
- Food you have to have. Spoke mostly about impact of pandemic.



Resources

Sutton Council has information about resources around the cost of living. See their website at www.sutton.gov.uk/support or ring 020 8770 5000.

Independent advice is available from Together for Sutton. See togetherforsutton.org.uk or ring 020 8254 2616.

Help available includes:

Your rights

Advice about debt, benefits, housing, employment and your rights

Money

- Money advice and benefits checks
- Budgeting help
- Tips on local low-cost services, from free cycle skills to low-cost appliances to loan

Gas and electricity

Advice on paying energy bills

Food

- Food banks and low-price food shops
- Free school meals

Advice and support on specific issues

- Friendly non-medical support for mental health
- Support with drugs and alcohol issues
- Help with domestic abuse and violence

Help for specific groups of people

- Help for over 50s
- Help if you're pregnant or have a child aged under 4
- Help to get a better job if you're the parent of a child aged 6 months to 11 years
- Free activities for children under 5
- Support for carers
- Home energy assessments

Other local data

Citizens Advice Sutton

Citizens Advice Sutton have identified several factors contributing to the cost of living crisis:

- The end of the Universal Credit £20 uplift.
- The failure of benefits to cover all of claimants' rent: the average rent for a 2-bed property in the SMI postcode area is £1,450 per month, but benefits only cover £1,097.
- Increases in food and fuel prices.
- Benefits were frozen from 2015 to 2020, and since then have increased by amounts far below inflation.
- Most people who live in Sutton work outside the borough. Many jobs based in Sutton are low-paid – over 33% pay below the London Living Wage.

Citizens Advice have seen evidence of the cost of living crisis locally. For example:

- Foodbank referrals have increased from 37 in October 2021 to 65 in May 2022.
- Fuel vouchers issued to people who cannot afford to top up their prepayment meter have increased from 5 in February this year to 14 in May.
- They have an increasing number of queries from people unable to access public services which are now delivered digitally by default. They comment that, "We have also seen an increase in the numbers of people contacting us because they tell us that they do not trust 'official' sources of information and increased numbers of people calling us because they appear to be lonely, isolated, or anxious."
- Numbers of clients seeking advice on various debt topics have increased between April/May 2019 and April/May 2022. Council Tax arrears clients have increased from 20 to 32; Credit, store and charge card debts from 14 to 24; Fuel debts from 11 to 22; and Rent Arrears to Private Landlords from 6 to 11.

The data suggests that **certain groups of people** are particularly affected.

- 64% of their clients were women in May 2022, a slight increase from 61.5% three years ago. They have seen an increase in domestic abuse from 5 cases in April/May 2019 to 35 cases in April/May 2022
- 12.5% of Citizens Advice clients from April to June 2022 were black, though only 4.8% of Sutton's population is black. (This is a fall from 14.5% of clients in 2019.) 13.9% of clients were Asian; 11.6% of the population is.

Data from Cost of living crisis: Impact on Citizens Advice Sutton clients and Sutton residents





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