

# Falkland Patient Participation Group Open Evening

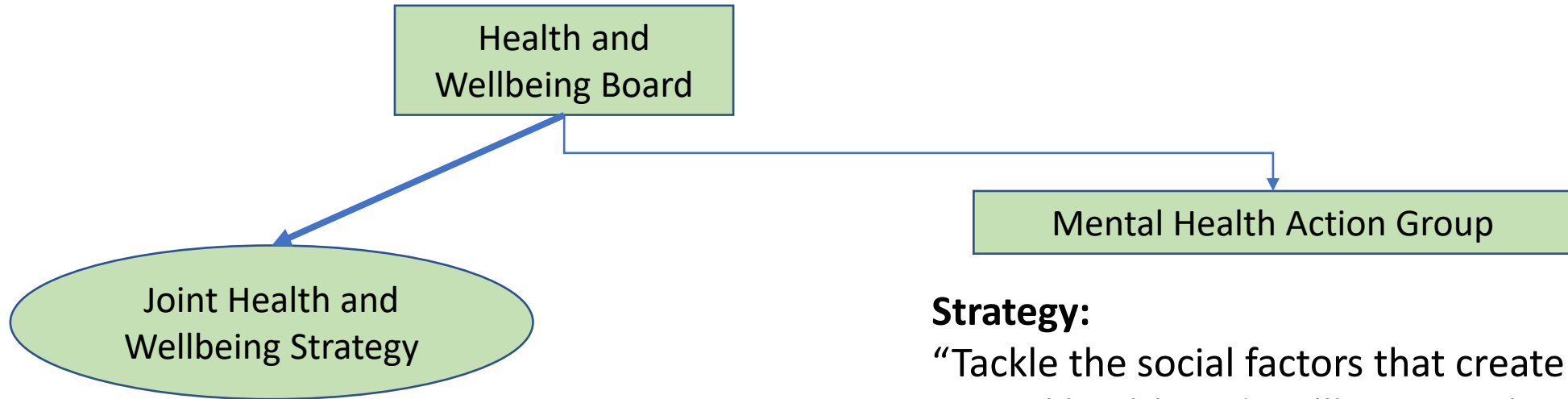
The Cost of Living and Health

24th October 2022

# Overview of presentation

- The nature of the problem – rising costs and financial hardship
- The picture locally – voices from the front line
- The relationship between financial problems, physical and mental health
- What is being done and what can be done?
- This presentation based on work to help deliver parts of the local Health and Wellbeing Strategy, on mental health

# The West Berkshire Health and Wellbeing Strategy



## 5 Priorities:

1. Reduce the differences in health between different groups of people
2. Support individuals at high risk of bad health outcomes to live healthy lives
3. Help families and children in early years
4. Promote good mental health and wellbeing for all children and young people
5. **Promote good mental health and wellbeing for all adults**

## Strategy:

“Tackle the social factors that create risks to mental health and wellbeing, such as social stressors related to debt, unemployment, insecure housing, trauma, discrimination, as well as social isolation and loneliness”

## Delivery plan:

**5.1.1: Ensure residents have access to financial support and advice (e.g. benefit entitlement, debt advice, unemployment)**

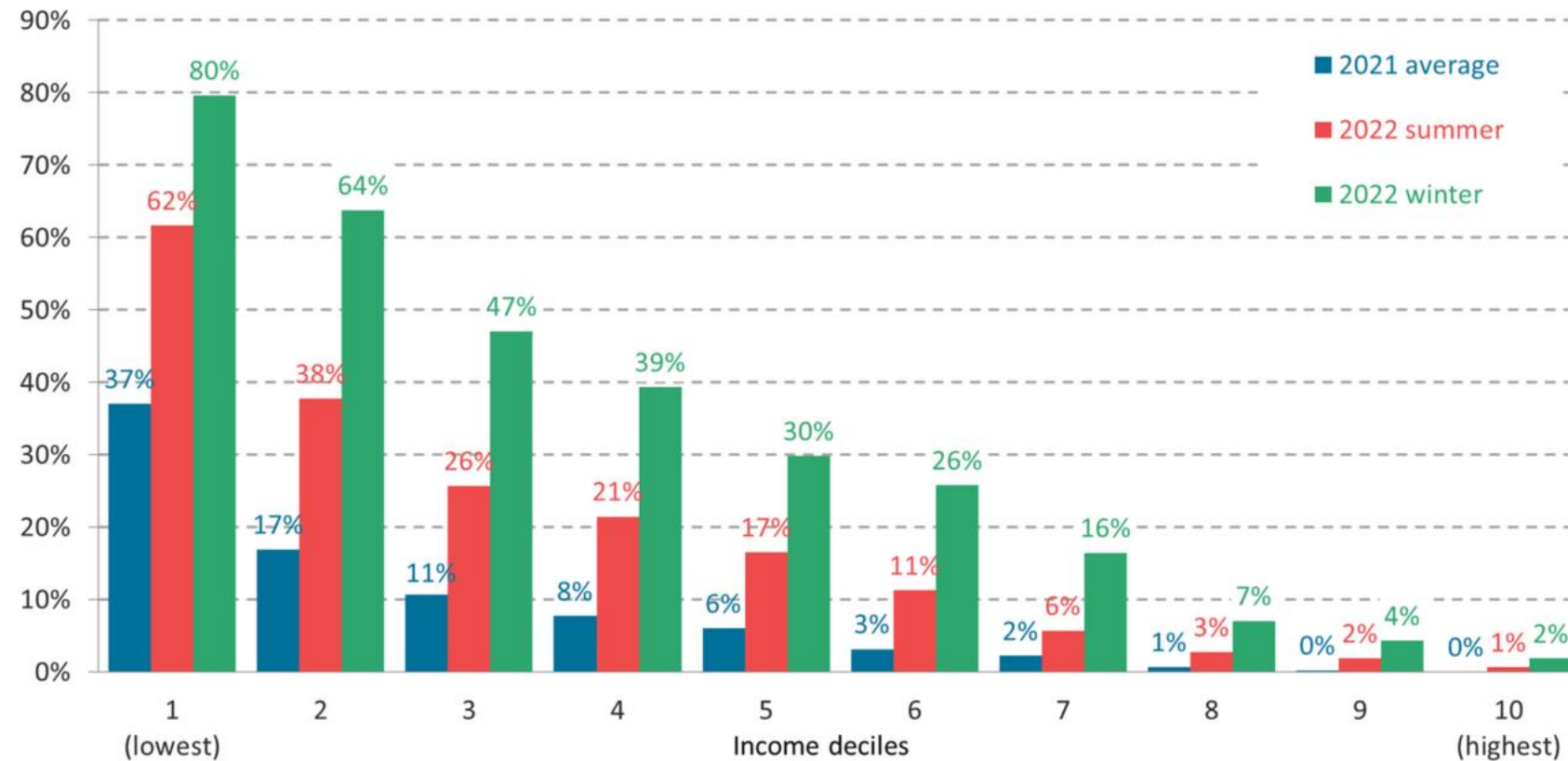
# Current pressures

- Inflation 10.1%
- Higher for food and worse for people on lower incomes
- Gas up 96% in year to September 2022
- Electricity up 54%
- Higher mortgage and rental costs
- 90% increase in demand for foodbanks between April and August 2022

# Households in 'fuel stress' by income (national)

Share of households in fuel stress at different energy price cap levels, by equivalised after housing costs income deciles: England

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Notes: Fuel stress is defined as spending 10 per cent or more of after housing cost expenditure on domestic gas and electricity bills. 2022 winter figures in line with a Default Tariff Cap of £2,500 for a typical household, i.e. one with annual gas consumption of 12,000 kWh and electricity consumption of 2,900 kWh.  
Source: RF analysis of English Housing Survey Fuel Poverty dataset, Ofgem, BEIS data.

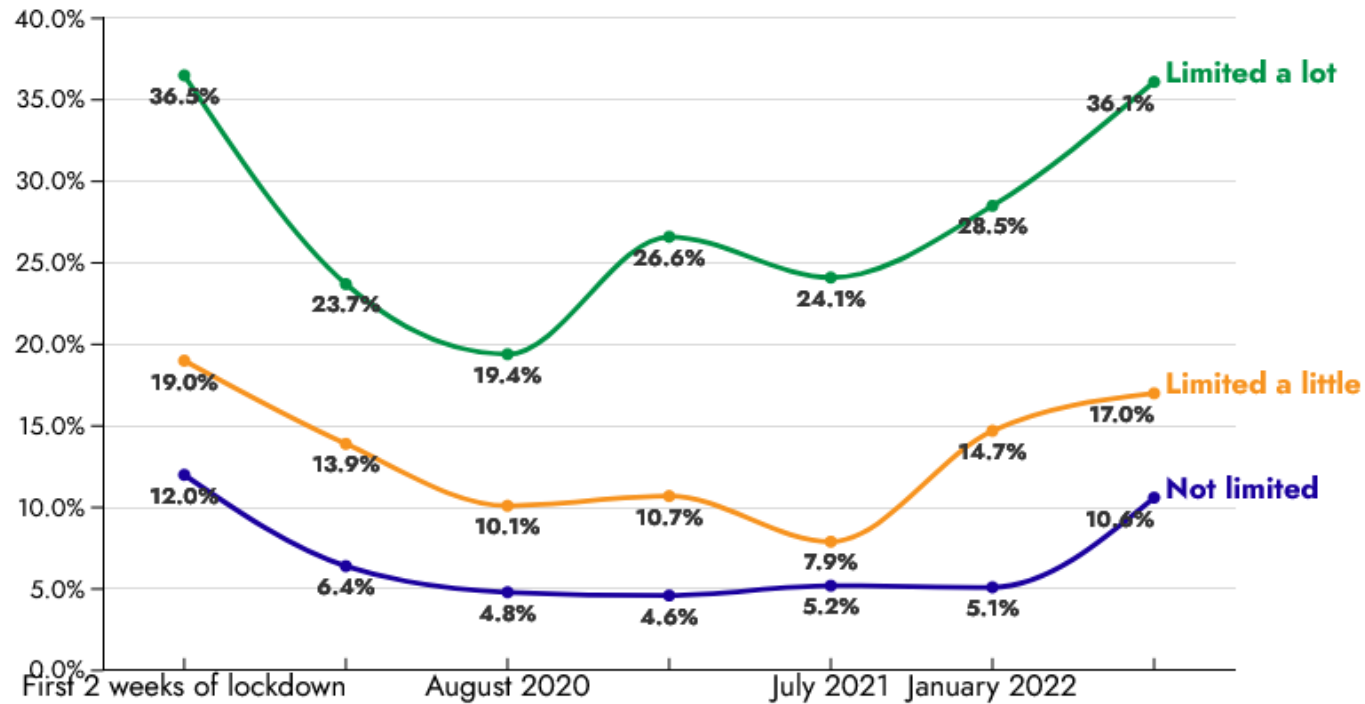
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<https://www.resolutionfoundation.org/publications/stressed-out/>

# Food Insecurity and disability (national)

People with disabilities continue to be disproportionately affected by food insecurity

Percentage of households experiencing food insecurity\* according to level of disability:



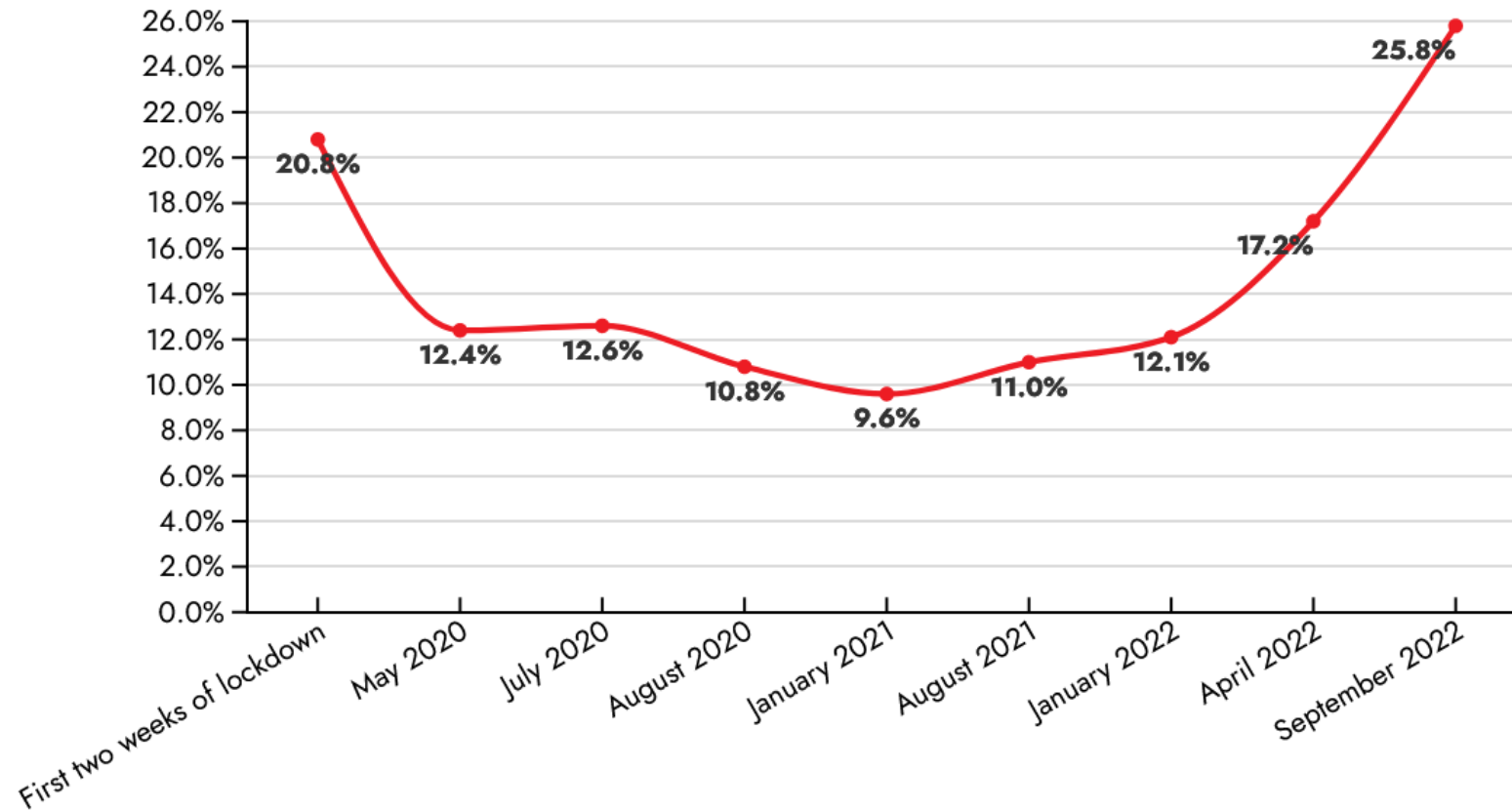
\* 1-month recall period



# Food Insecurity and children (national)

One in four households with children (4 million children) have experienced food insecurity in the past month

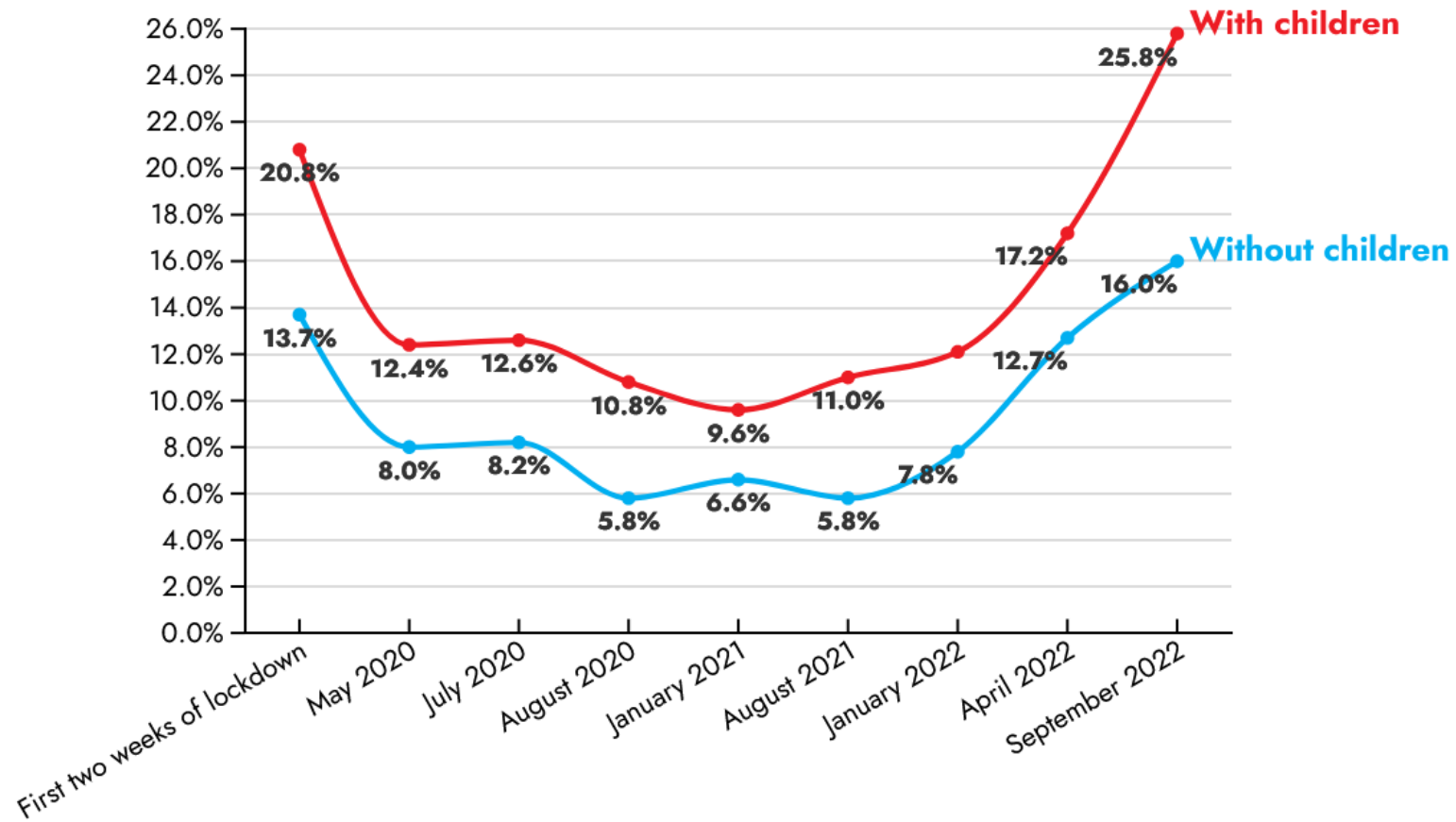
Percentage of households with children that are experiencing food insecurity\*:



# Food Insecurity and children (national)

Food insecurity has increased more in households with children

Percentage of households experiencing food insecurity\*:



# Who is affected most?

- Black and minority ethnic people are 2.2 times more likely to be in deep poverty [Runnymede Trust]
- People who are limited a lot by disability are approximately 5 times more likely to be food insecure
- Families with dependent children are hit worse by fuel poverty
- 26.5 per cent of all lone-parent households were fuel-poor in 2020
- Many other groups, often already suffering financially and in their health (e.g. homeless, refugees, women, etc.)

# Reports from the front line

- We had several single clients who were living on £190 a month to pay for gas, electric, t.v., water, council tax, food. **How is anyone not depressed with this**, how can people not be anxious?
- With our older clients, isolation is an issue as well. They have always been able to cope and make do and mend but **they feel like they are failing** which is affecting their mental health.
- I see other people who have been in work. Things like life changing events, addictions, health issues can trigger people and take them over the edge and force them into financial difficulties. Once they struggle with the debt they **spiral down** into serious mental health conditions and it's very difficult to get out of that.

## Reports from the front line (2)

- People are scared, so, so scared. Those on a fixed income, **working families**, we are finding all of those people are struggling with it, and they are feeling down because they can't see an end to it.
- We are seeing client groups that historically have been able to manage. People that are only in receipt of **state retirement pension** that have always been able to manage, now can't.
- The demographic of people that come to the foodbank has changed considerably. ... 60% of the people that come to us are on universal credit but are **working**.

## Reports from the front line (3)

- There are no more ways of maximising income, of squeezing people's budgets. **Deficit budgets** are becoming the norm. We know that people can't cope with that and they will be driven to take out debt with very high interest rates, particularly people on benefits. It causes added pressure, stress and anxiety – and we've only seen the tip of the iceberg on mental health.
- Very often they make an arrangement which they can't keep and they don't keep in touch. They hide from it because they are terrified. The paperwork comes through the door, but **they're frightened to open the letters.**

## Reports from the front line – providing help (4)

- “A little bit of **compassion** can make a huge difference to enable people to start facing up to, and addressing, their problems”
- “The feedback we get is that, even if it’s just **a listening ear**, just looking at grants and funds available, people feel better after getting advice.”
- There are sometimes grants and benefits people can claim that they’re not aware of
- The government estimates that £1.7bn of pension credit is unclaimed

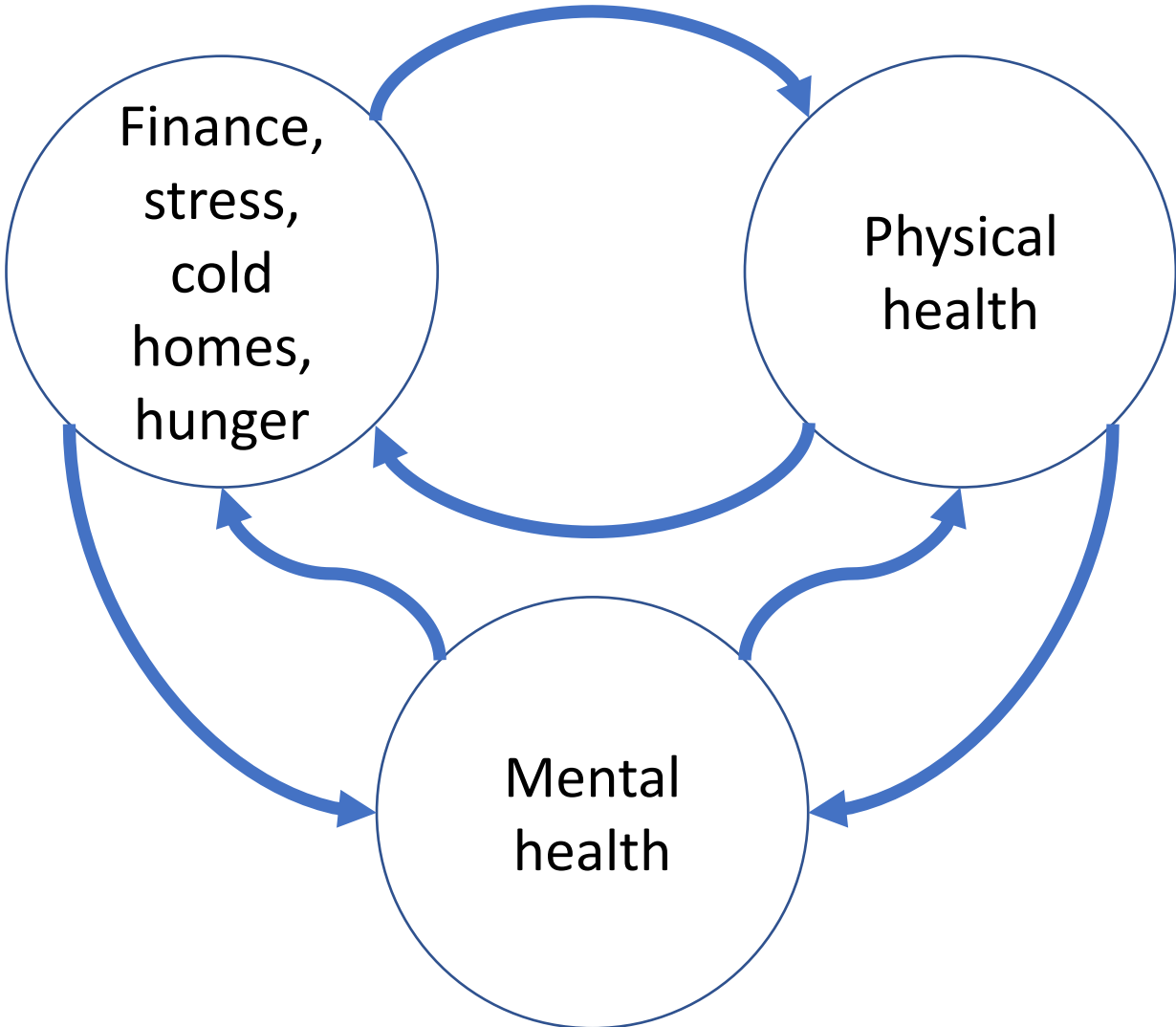
# Financial problems and health

- Those in significant financial stress were 13 times more likely to suffer a heart attack
- 21% of excess winter deaths are attributable to cold homes
- The NHS spends £2.5bn a year treating illnesses directly linked to cold, damp and dangerous homes
- People with asthma are 2 to 3 times more likely to live in cold and damp household conditions
- Food insecurity is associated with poorer diets (e.g. less fruit and vegetables), obesity and poorer management of diabetes

# Financial problems and mental health

- Clear evidence that economic shocks affect mental health
- Worry and uncertainty drive mental ill health
- Other factors driving mental ill health include pollution, temperature extremes and sleep deprivation
- Poverty in the womb and childhood can increase adult mental ill health
- Depression and anxiety leads to fall in employment rates and income
- Both poverty and mental ill health “capture attention and tax mental bandwidth”

# Spirals of interactions



# What is being done locally to help?

- The Council and Greenham Common Trust have set up a £100k fund to help charities
- The council has set up a cost of living page:  
<https://www.westberks.gov.uk/cost-of-living>
- The Council is setting up a cost of living hub to provide information
- A network of 'warm hubs' is being co-ordinated by the churches and others  
<https://warmspaces.org/>  
<https://www.warmwelcome.uk/>

# Conclusions and implications

- Look after your physical and mental health as much as you can
- Look for help if you need it – Citizens Advice is a good place to start. There are more funds available than many people are aware of
- Help others if you can – with moral support, advice and donation to sources of help
  
- What do **you** think?

# Where you can donate

- West Berkshire foodbank - <https://westberks.foodbank.org.uk/give-help/donate-money/>
- Newbury soup kitchen - <https://newburysoupkitchen.org.uk/how-can-you-donate/>
- Citizens Advice West Berkshire - <https://citizensadvicewestberkshire.org.uk/save-our-life-changing-advice/>