

# Cost of Living Crisis:

## The Impact on Hertfordshire Residents

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**Engagement: December 2022 – March 2023**





## Executive Summary

More than 7,000 Hertfordshire residents shared how the Cost of Living Crisis has affected their finances, lifestyle, physical and mental health, and their access to healthcare.

### Key Findings:



**93%** have been impacted by rising costs, with **69%** stating it has affected them a little bit but they're managing, and a further **24%** saying they have been affected a lot and they're struggling.



**4 in 10** have just enough, or not enough money for basic necessities.



**8 in 10** have used less heating or made other choices to reduce their energy bills.



**6 in 10** have reduced the amount of food they eat and/or bought cheaper types of food.



**45%** said their access to healthcare has been affected by rising costs. Many have not visited the dentist or opticians, could not travel to medical appointments, purchase prescriptions or medication, or buy mobility aids and equipment to help with their health.



**3 in 10** said their physical health has been affected by rising costs.



**5 in 10** said their mental health has been affected by rising costs.



Only **12%** have accessed support for their physical and/or mental health.



Awareness of local provisions and support was relatively good, however the actual use of these services was low.

Specific groups have been more affected than others. Read our [Group Spotlight](#) to hear the challenges they are facing.

# Responses and Action

There are no simple solutions to the Cost of Living Crisis and getting people the support they need will require long and short-term actions.

Since December 2022, we have provided local public services with bi-weekly data and findings which were used in real-time to help providers decide where their support services were most needed and which groups were missing out.

Our key partners including Hertfordshire County Council Public Health, District and Borough Councils, the NHS and Voluntary, Faith, Community and Social Enterprise (VCFSE) sector have all listened to, used and acted on these findings – to identify key trends, gaps in service provision and to develop new services and schemes to help Hertfordshire residents.

## Statement from the Leader of Hertfordshire County Council

“I am humbled at the collective response to the cost-of-living crisis in Hertfordshire. We commissioned this report because we want to understand the issues that our residents are facing and the things that are worrying them the most. We know that personal financial difficulties are not going away overnight so the lessons we can learn from Healthwatch’s extensive survey will help shape our thinking and planning for the future.



“Our commitment to ensuring that we are here for residents when they need us alongside supporting those most in need is as strong as ever. We are lucky to have such a strong, resilient, and vibrant Voluntary, Faith, Community and Social Enterprise sector in Hertfordshire, delivering vital services for people who need them, in the right places and at the right time.

“There is so much hard work ahead but please be assured that we will be doing everything we can to help individuals and families navigate their way through this very difficult period. In my role as leader of the council I will keep lobbying central government to ensure they understand the challenges we are facing and I will continue to celebrate and showcase the brilliant and impactful working taking place in our county.”

**Cllr Richard Roberts, Leader of Hertfordshire County Council**

It is essential that we do not dismiss the continuing, long-lasting and damaging consequences of this crisis on the everyday lives of people in our communities and we are committed to supporting Hertfordshire residents and working to ensure local organisations prioritise residents’ health, wellbeing and quality of life as these difficult times persist.

Cost of Living will continue to be at the centre of our inequalities agenda and we will be monitoring what the Council, the NHS and other local organisations are doing to ensure action is taken to address the concerns people have shared with us.

**Hear more about  
what action  
Hertfordshire County  
Council and the NHS  
have taken to help  
local residents in our  
full report.**

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## **Foreword**

The Cost of Living Crisis has been headline news for several months. However, the headlines often provide only a surface glimpse of the human struggles behind them and the terrible impact this crisis is having on people's everyday lives.

This report, which I am extremely proud to introduce, fills that gap in Hertfordshire and provides compelling insights into the people behind the headlines.

More than 7,000 people responded to our survey about the Cost of Living crisis and told us how they and their loved ones were being impacted, not just financially but physically and mentally as well.

Our usual response rate to a survey is about 1,000 people, so the huge scale of responses to this work indicates an untapped need for people wanting to share their stories.

Perhaps the anonymity of completing this survey gave people courage to open up about how difficult things had become, or perhaps they just needed someone to be there, to listen and hear their concerns.

Whatever the reason, this huge amount of data has enabled us to provide decision-makers with raw, honest stories about daily life for many residents. It has also helped us build a clear picture of how various groups across Hertfordshire have been affected in different ways.

Sadly, there are no simple solutions to this crisis and, on this occasion, our role has been to gather and share this enormous wealth of information with Hertfordshire County Council, the NHS and local charities and voluntary organisations to enable them to identify where help is most needed and find better ways to provide assistance.

Getting people the support they need will take both long- and short-term action. This might include practical efforts to help households manage immediate costs, or improved mental health capacity to help people cope with increased stress levels.

In some cases, even small steps could make an important difference and we will continue to encourage the Council and other local services to think this way.

It is clear that the economic pressures that have created this situation, and their consequences, will be with us for a long time. The impact on physical and mental health is shaping the long-term environment, not just for the people who shared their stories with us but for the public services and voluntary organisations coming together in our new integrated system.

The scale of the crisis means it will continue to be at the centre of Healthwatch Hertfordshire's inequalities agenda and we will be monitoring what the Council, the NHS and other organisations are doing, to ensure the voices of the 7,000 people who spoke to us are valued, heard and acted upon.

Finally, I want to thank all those who trusted us enough to share their experiences as part of this report. We have listened to the challenges you have described so clearly and so movingly. We are committed to working on your behalf and to letting you know what happens as a result.

**Neil Tester, Vice-Chair, Healthwatch Hertfordshire**



## **About Healthwatch Hertfordshire**

Healthwatch Hertfordshire (HWH) represents the views of people in Hertfordshire for health and social care services. We provide an independent consumer voice for evidencing patient and public experiences and gathering local intelligence with the purpose of influencing service improvement across the county. We work with those who commission, deliver, and regulate health and social care services to ensure the people's voice is heard, and to address gaps in service quality and/or provision.

## **Background – The National Picture**

The Cost of Living Crisis has caused a fall in disposable income for many, caused predominantly by a rise in inflation which has not been matched by increases in wages. As of April 2023, inflation reached 8.7%<sup>1</sup> although at its peak this figure stood at 11.1% in October 2022 – the highest rate in 41 years<sup>2</sup>. The price of essential goods has increased dramatically, with increases in gas prices between January 2022 and 2023 peaking at 129% and the price of electricity at 67%<sup>3</sup>. Although rates have since declined, the population is still facing much higher household bills as a result.

As of May 2023, food price inflation stands at 19.1% – close to record highs<sup>4</sup> – meaning that many households are having to cut back on their food shopping in efforts to manage the rising cost of living. Interest rates have also increased, with the base rate standing at 5% in May 2023<sup>5</sup>, increasing monthly mortgage payments by hundreds of Pounds for many.

### **Impact on Physical Health**

The Cost of Living Crisis is likely to have a significant impact on the physical health of the population, with research by Loughborough University finding that over one in three people (35%) feel their physical health has deteriorated in the last year<sup>6</sup>.

Food insecurity, whereby someone cannot consistently afford and access sufficient healthy and nutritious food<sup>7</sup>, can effect physical health. With rising food prices, people will become reliant on lower cost foods which tend to be higher in calories and poor nutrients, all of which increases the probability of poor diet, malnutrition and obesity<sup>8</sup>. Data from The Food Foundation found that 17.7% of households experienced food insecurity and saw a 57% increase in the proportion of households cutting back on food or skipping meals altogether<sup>9</sup>, highlighting that many families simply do not have enough income to afford food.

Rising costs will impact people's ability to exercise, with the price of gym memberships, sports and activities, clubs and classes becoming unaffordable for many. Data from UKactive found that 43% of its respondents said the rising cost of living will have a negative effect on their ability to participate in sport and exercise<sup>10</sup>. Similarly, research by London Sport found that more than a quarter of adults across the UK are cutting their spending on physical activity because of rising costs<sup>11</sup>, all of which is increasing the population's risk of inactivity and in turn, a range of health problems.

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<sup>1</sup> <https://www.ons.gov.uk/releases/consumerpriceinflationukapril2023>

<sup>2</sup> [Inflation in the United Kingdom - Statistics & Facts | Statista](#)

<sup>3</sup> [The cost of living crisis: a pre-Budget briefing | Institute for Fiscal Studies \(ifs.org.uk\)](#)

<sup>4</sup> [UK inflation live: UK inflation down to 8.7% but food bills still rising quickly - BBC News](#)

<sup>5</sup> [Interest rates: How a rise affects you and your money - BBC News](#)

<sup>6</sup> [Health impact of the cost-of-living crisis | School of Sport, Exercise and Health Sciences | Loughborough University \(lboro.ac.uk\)](#)

<sup>7</sup> [United Kingdom Food Security Report 2021: Theme 4: Food Security at Household Level - GOV.UK \(www.gov.uk\)](#)

<sup>8</sup> [the-marmot-review-10-years-on-executive-summary.pdf \(instituteofhealththequity.org\)](#)

<sup>9</sup> <https://www.foodfoundation.org.uk/press-release/millions-adults-missing-meals-cost-living-crisis-bites>

<sup>10</sup> [Cost of living: Families on balancing rising costs and children's exercise - BBC Sport](#)

<sup>11</sup> [Spending on sport hit by cost of living crisis, UK survey shows - BBC Sport](#)

Fuel poverty is another factor proven to have a negative impact on physical health, with The World Health Organisation (WHO) estimating that one third of increased deaths in winter are due to cold homes. Living in a cold home also increases the risk of cardiovascular disease, respiratory illnesses and falls, particularly amongst older people and other more vulnerable groups<sup>12</sup>. With many households facing high energy bills, it is likely that we will see a rise in fuel poverty and as such, an increase in poor physical health.

## **Impact on Mental Health**

The Cost of Living Crisis will increase the number of people facing food insecurity, fuel poverty and debt, all of which are risk factors for poor mental health. Research by Mind UK found that 78% of people in Britain said their mental health has been affected by the rising cost of living – this figure was even higher for those with an existing mental health condition at 94%<sup>13</sup>.

Research by the Mental Health Foundation also found that concerns about finances were having a negative impact on people's ability to engage in activities known to benefit mental health, with 30% having poorer quality sleep, 23% meeting with friends less often, and 12% exercising less<sup>14</sup>. Financial difficulties are a common cause of stress and anxiety and stigma around debt and asking for financial and/or mental health support only increases the likelihood of poor emotional wellbeing. It is unsurprising then that mental health charities are describing this crisis as another pandemic in the making<sup>15</sup>.

## **Access to Healthcare**

Data from Healthwatch England has found a worrying increase in the number of people avoiding healthcare as a result of the rising cost of living. People said they have avoided NHS appointments due to the cost of travel, or associated costs such as accessing the internet or the price of a phone call. 15% have avoided visiting the dentist and 10% have avoided purchasing prescriptions and/or over-the-counter medication<sup>16</sup>.

Healthwatch England also found that some groups have been more impacted than others. People receiving disability benefits were twice as likely to have stopped using over-the-counter medication and one in five people receiving means-tested benefits have not made an NHS appointment due to the financial cost. People aged 18–24 years old were twice as likely to miss a healthcare appointment due to travel and women were found to be disproportionately affected compared to men and more likely to have taken action to cut down costs<sup>17</sup>.

## **Widening Inequalities**

According to the Office of National Statistics (ONS) in January and February 2023, 94% of adults in Britain reported an increase in their cost of living in the last year<sup>18</sup>. As the crisis continues, the Institute for Government predicts that household incomes in relation to living costs will not return to their 2021 level until 2027. Even then, living standards will still be lower, meaning the effects of this crisis could be felt for many years<sup>19</sup>.

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<sup>12</sup> [Fuel Poverty, Cold Homes and Health Inequalities in the UK - IHE \(instituteoftheequity.org\)](#)

<sup>13</sup> <https://www.mind.org.uk/news-campaigns/news/almost-20-million-adults-never-speak-about-mental-health-and-it-s-set-to-get-worse-due-to-the-cost-of-living-crisis/>

<sup>14</sup> [Mental health and the cost-of-living crisis report: another pandemic in the making? | Mental Health Foundation](#)

<sup>15</sup> [Mental health and the cost-of-living crisis report: another pandemic in the making? | Mental Health Foundation](#)

<sup>16</sup> [Cost of living: People are increasingly avoiding NHS appointments and prescriptions | Healthwatch](#)

<sup>17</sup> [Cost of living: People are increasingly avoiding NHS appointments and prescriptions | Healthwatch](#)

<sup>18</sup> [Impact of increased cost of living on adults across Great Britain - Office for National Statistics \(ons.gov.uk\)](#)

<sup>19</sup> [Cost of living crisis | Institute for Government](#)

It has come at a time when health inequalities in the UK have been increasing for the past decade. Health inequalities are systematic, avoidable differences in the care that different groups of people receive and the opportunities people have to live healthy lives<sup>20</sup>. The COVID pandemic already exposed the extent of health inequalities in the UK and the Cost of Living Crisis is widening this further, having an unequal impact on the most disadvantaged in society.

People who are socio-economically challenged are likely to be affected to a greater extent, particularly as they tend to spend a larger than average proportion of their income on energy and food, the prices of which have rapidly increased. In contrast, households with more income are in a position to adapt their budgeting to account for these increases<sup>21</sup>. The correlation between deprivation and poor health outcomes is well established – factors such as living conditions, food choices and stress all contribute to socio-economically challenged people experiencing poorer health – both physically and mentally.

Other groups in society are also more likely to be disproportionately affected, including people from ethnically diverse backgrounds, disabled people, unpaid carers and families with dependent children (particularly single parent families)<sup>22</sup>. These groups are more likely to be living on lower incomes, or spending a larger proportion of their income on basic necessities. With the increase in essential goods, these groups will have significantly less disposable income, limiting their ability to eat nutritious meals, to use heating and other energy costs, and to exercise and socialise – all of which will have a concerning impact on their physical and mental health.

## **Local Picture**

Hertfordshire is made up of 11 districts and has a population of almost 1.2 million<sup>23</sup>. According to the Indices of Deprivation measure, the county measures as one of the least deprived areas in England. Where a ranking of 1 is “most deprived”, Hertfordshire ranks 135 out of 151 local authorities<sup>24</sup>.

Although the county faces less deprivation overall, there are still significant areas that fall below the national average. There are 45 neighbourhoods in Hertfordshire that are among the most deprived 30% in England, with the highest concentrations in Broxbourne and Stevenage<sup>25</sup>.

Findings from Hertfordshire Matters demonstrate that between 2010 and 2019, deprivation in Hertfordshire has increased and the county has become more deprived relative to other areas in England. They also found that more than 96,000 people in Hertfordshire identified as income deprived in 2019, highlighting that not everyone living in deprivation lives in a deprived area<sup>26</sup>. In addition, in November 2021, 1 in 10 Hertfordshire residents were classed as high risk for food insecurity by Hertfordshire Public Health<sup>27</sup>. These inequalities are also reflected in local health outcomes, which is evident by the 6 year difference in life expectancy between the lowest (79 years) and highest (85 years) areas across Hertfordshire<sup>28</sup>.

Residents across Hertfordshire have been significantly impacted by rising costs and there has been a particular rise in the number of people who have normally managed, now finding themselves struggling for the first time. Positively, there has been a strong response from Hertfordshire County Council, District

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<sup>20</sup> <https://www.kingsfund.org.uk/projects/positions/health-inequalities>

<sup>21</sup> [Cost of living crisis | Institute for Government](#)

<sup>22</sup> [The cost of living crisis: a pre-Budget briefing | Institute for Fiscal Studies \(ifs.org.uk\)](#)

<sup>23</sup> [Census 2021 Profile - County | Hertfordshire | Report Builder for ArcGIS \(esriuk.com\)](#)

<sup>24</sup> [Deprivation and Poverty Profile - County | Hertfordshire | Report Builder for ArcGIS \(esriuk.com\)](#)

<sup>25</sup> <https://www.hertscf.org.uk/shares/Hertfordshire-Matters---Full-report-REVISED-6th-Feb-2020-with-additional-date-information-smaller-file.pdf>

<sup>26</sup> <https://www.hertscf.org.uk/shares/Hertfordshire-Matters---Full-report-REVISED-6th-Feb-2020-with-additional-date-information-smaller-file.pdf>

<sup>27</sup> <https://www.hertfordshire.gov.uk/media-library/documents/about-the-council/data-and-information/public-health/hertfordshire-dph-annual-report.pdf>

<sup>28</sup> <https://www.reports.esriuk.com/view-report/eb7013b48b5c416e814a386cde0b8c81/E10000015?clear=true>



Councils and the Voluntary, Community, Faith and Social Enterprise sector across Hertfordshire to create and develop initiatives that support residents with increased costs, details of which are outlined in this report. Please note that this report uncovers people's lived experience which you may find challenging to read.



### Help and Support

If you are struggling with the rising cost of living, there is support available which does not require qualifying characteristics and are available to any Hertfordshire resident.

Hertfordshire County Council has created a [webpage](#) to help you manage the Cost of Living. Help and advice is also available by calling the Council **on 0300 123 4042**.

The Council offers a [Money Advice Unit](#) which provides debt and benefits advice, housing and a budgeting calculator.

An [online warm spaces directory](#) has been created for Hertfordshire, which helps you find libraries, family centres and community spaces that are offering free, safe, warm places in our communities.

There is also a guide to local [food banks](#) that can help if you can't afford the food you need. You'll need to get a referral to a food bank before you can use it, so you can ask your [nearest Citizens Advice](#) or an organisation that's already supporting you – for example a charity, school or children's centre.

HertsHelp has trained advisors who can offer free, confidential assistance. They can put you in touch with relevant services and local support. Contact them [online](#), via email at

## Aims

The aims of this project were:

- To understand how the rising cost of living is affecting Hertfordshire residents and to identify what changes they have made to manage increased costs.
- To explore how the Cost of Living Crisis is affecting the physical and mental health of Hertfordshire residents.
- To identify how the Cost of Living Crisis is impacting Hertfordshire residents' access to healthcare.
- To examine the impact of the rising cost of living across demographic groups.
- To provide Hertfordshire County Council with qualitative and quantitative data to inform their priorities and how they can support Hertfordshire residents.

## Methodology

Working in partnership with Hertfordshire County Council, we launched an online survey to understand how the rising cost of living was impacting Hertfordshire residents. The survey was open between December 2022 and March 2023 and captured the experiences of 7,043 Hertfordshire residents.

The survey was promoted via social media and shared with the NHS and other statutory services and the Voluntary, Community, Faith and Social Enterprise (VCFSE) sector across Hertfordshire to share and distribute via their networks, contacts and social media channels.

In our survey and through our communications, we signposted people to where they could access information, advice and support, should they have wanted or needed help.

## **Limitations**

- Most respondents completed the survey online, with only one person completing the survey by phone and one completing a hard copy version. Although different formats were offered, the findings are unlikely to have captured the views of people who are digitally excluded.
- Within the online survey, respondents answered questions based on their awareness and use of specific services, which provided a useful local overview. However, the research could not uncover the reasons behind the lack of use and/or awareness of local services.
- There was very limited uptake for the option of participating in a focus group or one-to-one interview to discuss experiences of the Cost of Living Crisis. This highlights what a sensitive, personal and potentially distressing topic the cost of living is and how reluctant some people may be in sharing their struggles. Conversely this did highlight how valuable surveys can be in revealing people's experiences which they might not be comfortable sharing in person.

## **Value Added**

- Local and national research and engagement around the cost of living has primarily focused on quantitatively measuring how rising costs has impacted people. However, little is known qualitatively about people's lived experience, concerns and struggles, which this piece of engagement has successfully addressed and uncovered.
- As such, we have provided valuable data to Hertfordshire County Council, the NHS and the VCFSE sector to help improve the health and wellbeing of Hertfordshire residents during the Cost of Living Crisis.

**This report has been split into three sections:**



### **1. Impact on Hertfordshire Residents**

Outlining the overall findings on how Hertfordshire residents have been affected by the rising cost of living



### **2. Group Spotlight**

Focusing on demographic groups and how they have been disproportionately affected by the rising cost of living



### **3. Information and Support**

Summarising the information, advice and support Hertfordshire residents have accessed in response to the rising cost of living



# The Impact of the Cost of Living on Hertfordshire Residents



# 7,043 Hertfordshire residents shared how the rising cost of living was affecting them<sup>29</sup>.



## Age

6% are aged 18-34  
30% are aged 35-54  
46% are aged 55-74  
16% are aged over 75



## Gender

62% are female  
35% are male



## Ethnicity

82% are White British  
14% are of an ethnically diverse background



## Long-term condition

20% have a long-term condition



## Carer

20% are a carer



## Disability

16% have a disability



## Family

24% live on their own, 37% live with a partner/spouse, 23% live with a partner and child(ren)/dependants, 2% live with a partner and child(ren)/ and wider family, 2% live in a house share with other adults, and 6% are a single parent



## Income

43% receive wages/salary, 8% are self-employed, 10% receive disability benefits, 11% receive means-tested benefits, 3% receive other benefits, 37% receive a state retirement pension and 34% receive a private pension



## Employment

28% work full-time, 17% work part-time, 1% are unemployed and looking for work, 5% are unemployed and unable to work, 41% are retired, 1% are a stay at home parent, 4% are a carer to a member of the household, 1% are a student and 1% are doing unpaid work/volunteering



## Home

49% own their home outright, 25% are paying a mortgage, 2% live with family members, 5% are renting privately and 14% are renting from the Council, housing association or another social landlord



## Finances

11% have more than enough money for basic necessities and a lot to spare  
41% have more than enough money for basic necessities and a little to spare  
29% have just enough money for basic necessities and little else  
11% don't have enough money for basic necessities and sometimes or often run out

<sup>29</sup> Please note that percentages do not always add up to 100% due to some respondents choosing not to answer, or preferring not to say.

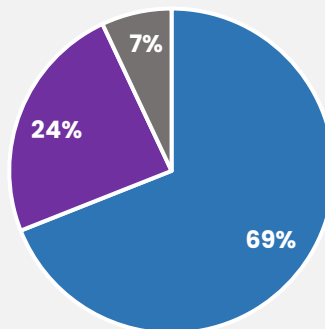
**9 in 10**  
Hertfordshire  
residents have  
been affected  
by rising costs.



## Impact of the Cost of Living

**93%** of Hertfordshire residents have been affected by the rising cost of living, with **69%** stating it has affected them a little bit but they're managing, while a further **24%** said they have been affected a lot and they're struggling. Only **7%** felt that the rising cost of living has not impacted them at all.

**To what extent is the rising Cost of Living affecting you?**



■ A little bit, but I'm managing   ■ A lot, I'm struggling   ■ Not at all

**"I have to scrape by every single day. The mortgage rates keep going up and I don't know how much longer I can hang on to my house. I will be homeless."**

**"I go to bed crying, lay awake most of the night and wake up crying. I am broken and sick with stress. I am facing homelessness and bankruptcy. I cannot afford to rent, I cannot afford to get a mortgage and the Council refuse to put me on the housing register. I am 52 years old, I've worked all my life and have nothing but an extremely bleak future ahead."**

**"I'm a mum of 4, my youngest is 9 months old. My benefits are being stopped, I can't afford childcare to work. How am I meant to provide properly for my family, food, clothes etc? I can't."**

**40%** either have just enough (**29%**) or not enough (**11%**) money for basic necessities, while **41%** have more than enough for basic necessities and either a little (**30%**) or a lot (**11%**) to spare. However it is important to note that although some respondents were managing, they emphasised that one unexpected or expensive bill, re-mortgaging or an increase in their rent, could leave them needing significant financial support.

**"My daughter has been homeless on my sofa for over a year and a half with virtually no way to find a home. Rent is too expensive, still waiting for Council housing. We can't afford to eat properly or heat the house properly."**

**4 in 10 residents either have just enough or not enough money for basic necessities.**

**"Working nearly full-time on a minimum wage job does not leave me much better off at the moment. I feel tired, cold and hungry all the time just to make ends meet."**

**"I'm worried about my mortgage, I am on a fixed rate due to end soon. Household energy bills are going through the roof. I can live on milkshakes, as long as I can feed my child healthy meals."**

### **Case study: Zera's Story**

Zera is struggling to cope with the rising cost of living and is finding it particularly difficult to manage the increase in energy bills, with Zera often not having enough money to top up her pre-payment meter.



***"It's like a never-ending battle, you pay one bill and top the electric and gas up, and within a blink the emergency has gone on again. It's the worst it's ever been, although the Government payment helps a little it would have been beneficial to everyone in low incomes to make the energy companies lower all tariffs as they are making billions at our expense."***

Zera does not have enough money for basic necessities, and has used a food bank to ensure she can feed herself and her family. Trying to manage rising costs is having a significant impact on her physical and mental health.

***"My hair is falling out with how I'm going to go one week to the next. I work so hard in my job and it seems it's for nothing. I barely eat so my children have enough and my wages barely cover the full rent and the Council tax, which has gone up even more. We are a household of 7 and we have spent £130 for a month's worth of shopping and pray it lasts 5-6 weeks instead."***

## Living Costs

Unsurprisingly then, the majority of Hertfordshire residents have had to make changes to their lifestyle to manage the rising costs. The top three changes made were:



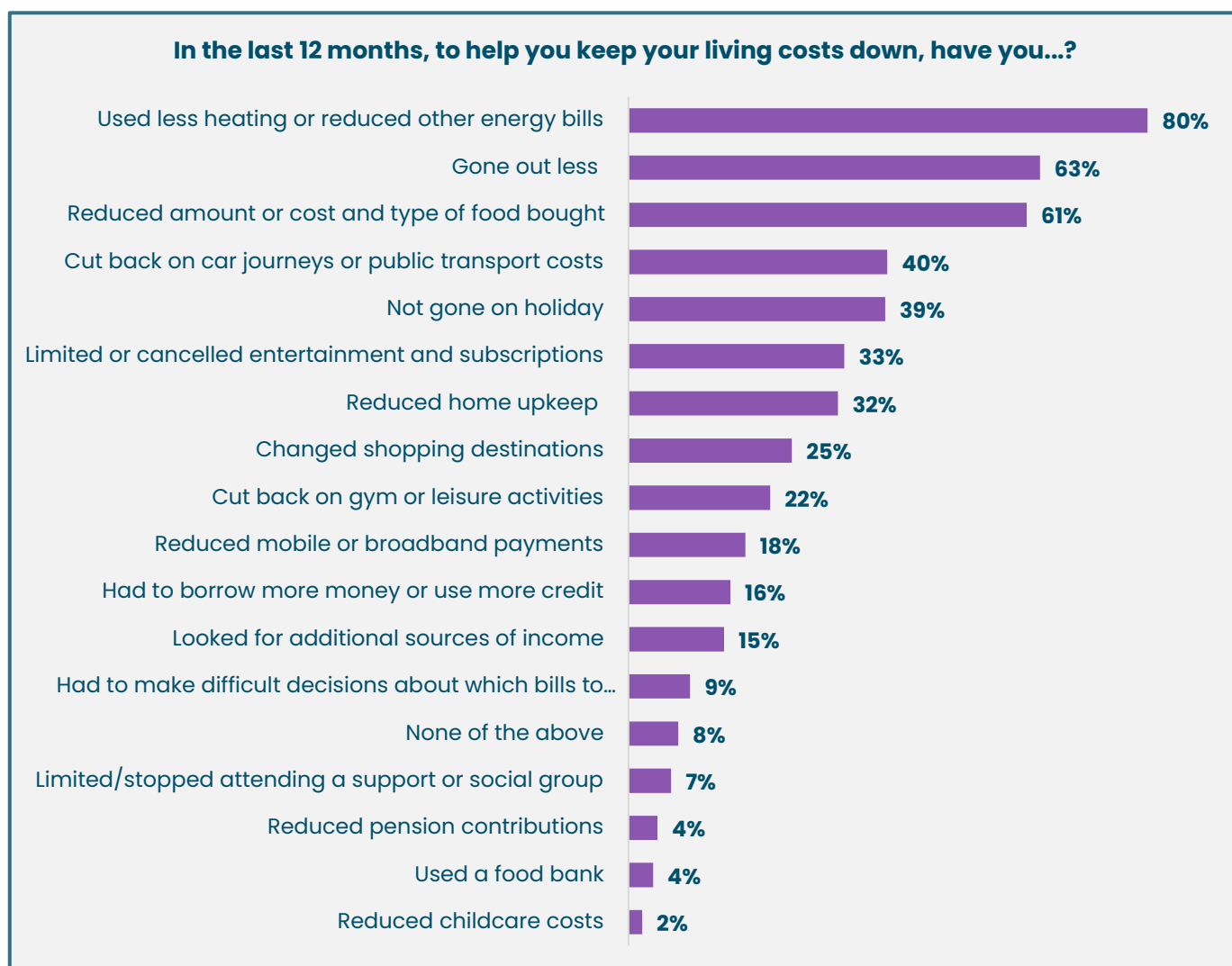
8 in 10 have used less heating or made other choices to reduce their energy bills (80%)



6 in 10 have been going out less (63%)



6 in 10 have reduced the amount of food they eat or bought cheaper types of food (61%)



## Energy Bills

Despite the survey being carried out over the colder months, respondents either turned off their heating entirely or kept it on for very short periods of time, in efforts to keep their energy costs down. Others have been using hot water bottles, electric blankets and wearing more clothes and layers to stay warm without having to put the heating on. Despite these changes and the introduction of the Energy Bill Support Scheme, many were still paying hundreds of pounds each month which they were struggling to afford.

**“Disabled with a congenital heart condition – have the heating on for an hour in the morning another hour in the afternoon, otherwise I have to spend most of the day with a sleeping bag or blanket to keep warm.”**

**“Can’t afford heating bill which has gone up nearly £300 a month. Been fighting with the energy company as they say I have to pay the full year’s bill and cannot pay monthly anymore. The stress and pressure is unbelievable.”**

**“Live in a house that I can no longer to afford to heat. I live in two rooms (bedroom and kitchen) wrapped in blankets, slippers and an old ski jacket.”**

**“My flat is an uncomfortable place to live with the heating off – I wear many layers including an overcoat, as well as 3 pairs of socks and 2 pairs of gloves. Breathing cold air all day is still uncomfortable.”**

### Going out Less

More than half of the respondents have gone out less to reduce their expenditure which for many, has negatively impacted their mental health and increased feelings of isolation and loneliness, with some people now very rarely leaving their home.

**“I stay indoors as much as I can but get quite depressed.”**

**“Can’t afford medical supplies anymore and I’m stuck in a toxic environment that’s impacted my mental health by being stuck inside, aka, can not afford to get out.”**

**“I spend most of my the time in bed, I can’t afford to socialise or to go out.”**

### Food Costs

Many respondents have not purchased fresh food such as meat, fruit and vegetables which tends to be more expensive and have instead been buying cheaper foods, including carbohydrates such as bread and pasta, canned food and frozen food, in order to reduce the cost of their food shopping.

**“We are eating food which is cheaper and probably less healthy. The amount of fruit and vegetables we buy has reduced significantly due to cost.”**

**“The cost of fresh fruit and veg has meant we’ve cut back on the amount we buy so eating more cheaper foods like carbs.”**

**“I’m having to buy cheaper food, which is less nutritious, so I put on weight, but cannot afford the gym so just getting fatter and less healthy, so depressed, and thus eat even more.”**



Concerningly, a large number of respondents have skipped and/or reduced the number of meals they eat to save money and to ensure their family can still eat sufficiently.

**"I basically only eat one meal a day if that to make sure my family don't go without!!"**

**"I don't eat dinner so my children can eat."**

**"I go without food when necessary. Not paid bills because I can't."**

**"I eat only one meal a day – a couple of sandwiches and a tin of fruit. When too cold to stay up (as this week) I spend most of the time in bed."**

### Finances and Income

Also concerning is that **16%** of respondents have had to borrow more money or use more credit to cope with rising costs, **15%** have had to look for additional sources of income, and **9%** have had to make difficult decisions about which bills to pay.

**"No provision to save for a rainy day. Everyday is now rainy so as much as I'm staving off debt now, I can't sustain this!"**

**"I am building up debt as I am unable to fully pay bills (Council tax, electricity, gas, water, rent)."**

**"Can't afford to buy food, pay bills, which now I'm in debt with, can't afford to buy clothes and shoes."**

**"We're stuck in the "middle" not "poor" enough (on paper!) to qualify for all the help and referrals – we're the working poor on single income (due to disability) and getting into severe debt as a result of not qualifying for any help whatsoever."**

### Food Banks

**4%** of Hertfordshire residents have used a food bank, although a few respondents commented that they are struggling to feed themselves and/or their family and are trying to get on a food bank list.

**"Can't afford to put heating on as much and have had to use community fridge/pantry and going to a food bank tomorrow for the first time, it's degrading, shouldn't have to rely on hand outs."**

**"Trying to get on a food bank list but so far not successful. Only able to have one hot meal a day split between two of us."**

In addition to the categories listed in the graph, some respondents shared that they have had to support their adult children with their finances, cancel or reduce their children’s clubs and activities, use less electricity and water to keep costs down, and remain in employment despite needing or wanting to retire.

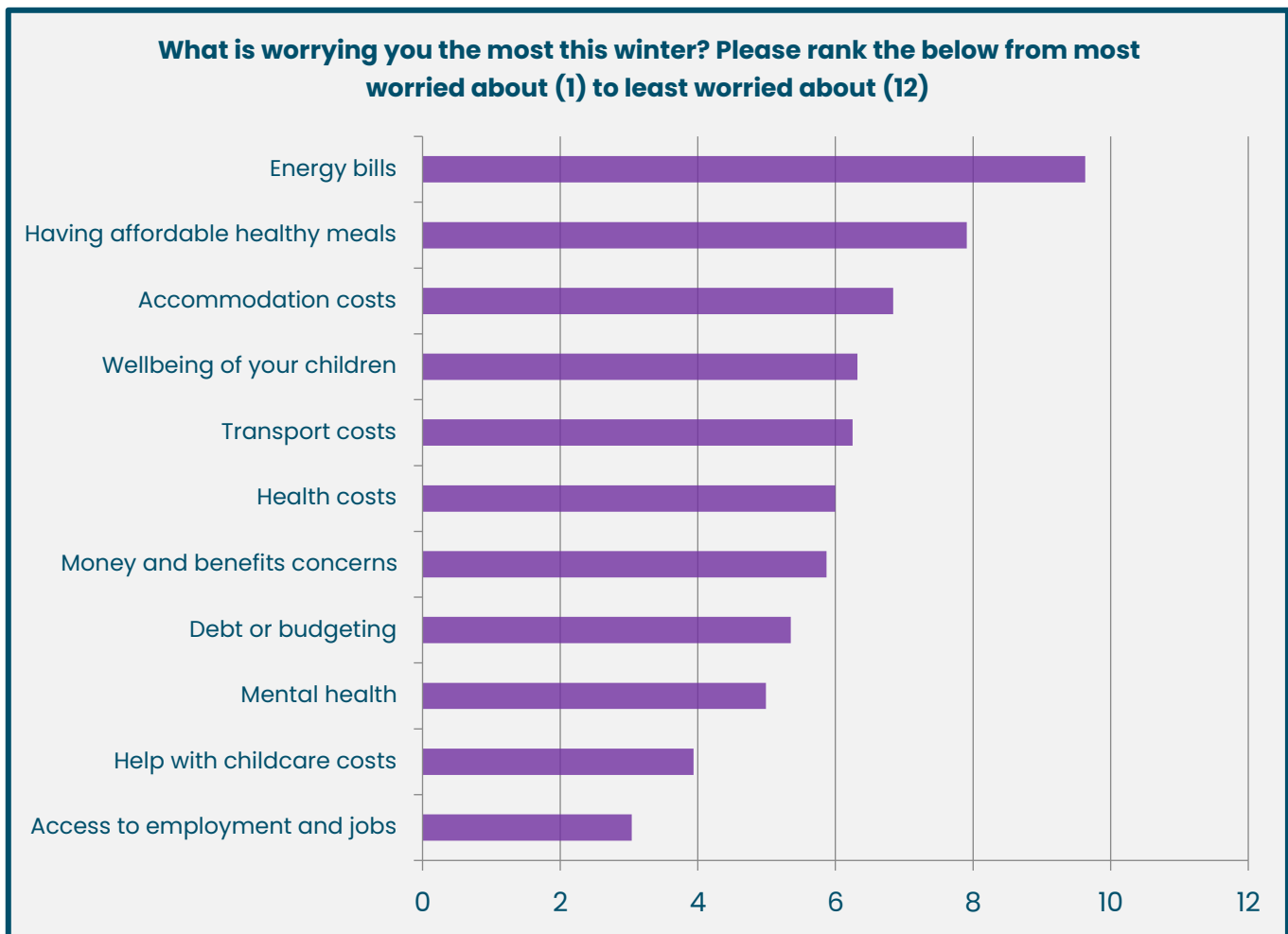
**“Much lower heating temperature. Cut down drastically on water usage, showers, flushing toilets etc. Taking all plugs out of sockets, using only one or two lights in the house.”**

**“Unable to retire (I am 80) as I can’t exist only on a state pension. I have no savings.”**

**“My children are affected as my 8 year old missed a school trip as I couldn’t afford to pay the fee. I’ve had to cancel my daughter’s swimming lessons to as I can no longer afford it.”**

**“I should be retiring but can’t afford to even just work part-time.”**

When respondents were asked about what they were worried about the most, their concerns reflected how they have been trying to reduce their living costs. The majority were most concerned about their energy bills, followed by having affordable healthy meals and their accommodation costs.

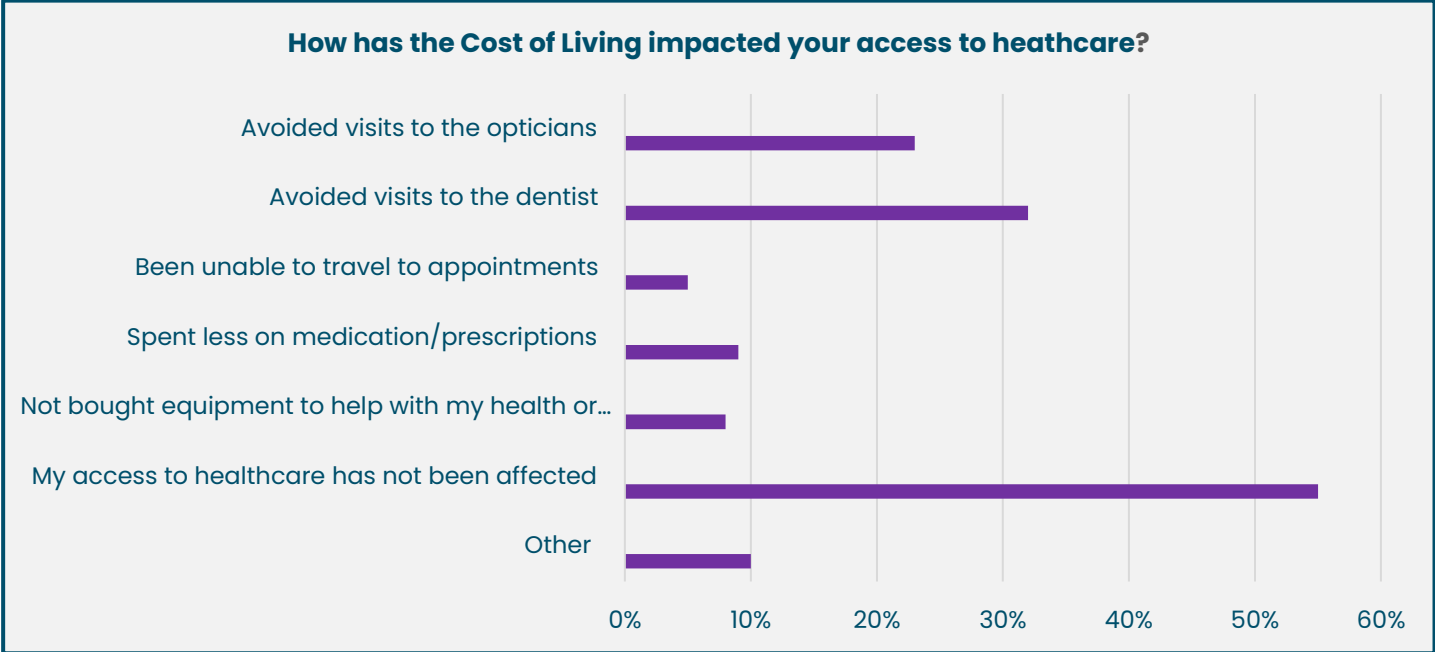




**45% said their access to healthcare has been affected by rising costs.**

## Access to Healthcare

Although most respondents (**55%**) said their access to healthcare has not been impacted by the rising cost of living, many shared that they have not been able to visit the dentist or opticians, while others could not travel to their medical appointments, purchase their prescriptions or medication, or buy mobility aids and equipment to help with their health.



## Dental Care

**32%** have avoided visited the dentist, with many stating that they are no longer able to afford routine check-ups and/or hygienist appointments, even though they are experiencing pain and/or have concerns about their oral health.

**“Too expensive to see a dentist. A total of £60 to have teeth cleaned, which I can’t justify.”**

**“I have been skipping my routine check-ups at the dentist so I can put the money towards essentials like feeding my children.”**

**“I desperately need to see a dentist but cannot afford it and I keep getting abscesses which cause me to miss work.”**

Some respondents commented that they are not able to find an NHS dentist to register with, meaning that they can only register with a private dentist, the cost of which they cannot afford.

**“Unable to find an NHS dentist within my area and as a non-driver I can’t spend the time or money travelling outside of my area. I can’t afford to go private so I’m putting up with painful teeth.”**

**“Unable to use an NHS dentist and unable to afford private dentistry route, although I desperately need it with work on my teeth required.”**

**“Cannot find an NHS dentist and cannot afford to go private.”**

Other respondents said that although they are registered with an NHS dentist, due to rising costs, they are no longer able to afford NHS dental fees.

**“Could not afford to have a filling done even on the NHS.”**

**“Have been told they no longer clean teeth for free on the NHS, now have to pay £75. I cannot afford this as I’m on benefits.”**

**“I have difficulty affording NHS dental costs.”**

Concerningly, many respondents emphasised that they do not have enough money to pay for dental treatment, such as extractions, fillings, crowns and root canal. As a result, respondents have lost teeth, experienced decay, and are living in chronic and significant pain.

**“Despite having several missing fillings and often in pain due to rotting teeth, I simply have no money for any kind of dental treatment so I just live with a constant toothache.”**

**“Needed to visit the dentist as my teeth are falling out but I can’t afford to go.”**

**"I haven't booked the dentist as I can't afford to pay and I'm just over the threshold to get support. I have a big hole in my tooth which causes me all sorts of problems but I just try to eat on the other side."**

**"My teeth are decaying and I'm suffering from toothache. But I cannot afford dental care."**

A few respondents commented that they receive free dental care, but stressed that they would not be able to afford treatment without this. Of these respondents, some were concerned about how they will pay for dental care once they are no longer exempt.

**"I'm entitled to free dental care but in the next 6 weeks I won't be, this is a huge concern for me."**

**"Luckily my dentist is free otherwise I wouldn't be able to afford it."**

**"Thank God I receive free dental care, that's all I can say."**

## **Eye Health**

**23%** of respondents have avoided going to the opticians and for some, this was because they could not afford the cost of an eye test and are not eligible for a free eye examination.

**"I have bought myself a pair of £1 glasses as I can't see to read but I can't afford to go to the opticians for an eye test."**

**"I need to go to an optician. I badly need my eyes tested. I haven't got any spare money."**

**"I have not been able to go to the opticians since before COVID and now the Cost of Living Crisis has stopped me being able to get my eyes tested and I am in need of new updated glasses as my eyes are so bad that I see double."**

Some respondents said they are experiencing symptoms including headaches, blurred vision and sore eyes, however they have not visited an opticians in fear of being told that their eyesight has changed and/or deteriorated. This would mean having to purchase a new pair of glasses which they would not be able to afford.

**"My GP advised me to go to the opticians due to vertigo and headaches. I haven't done this as there's no way I could afford glasses."**

**"I am regularly getting headaches and know I require new glasses. However I simply can't afford them right now."**

**"I have avoided visits to the opticians as this will add to my expense for which I do not have spare money. I am overdue for my eye test and probably need new prescription glasses, but I am trying to manage with the ones I have now."**

Other respondents have had an eye test and were informed that there has been a change to their prescription. However, they cannot afford to purchase a new pair of glasses, meaning they are continuing to live in discomfort and in some cases, significant pain.

**"My eyesight has got worse and my eyes are sore. My prescription is different but I can't buy a new pair of glasses. I can't afford a food shop, let alone that."**

**"I need glasses to work and drive, unfortunately my prescription has changed but I am unable to afford new glasses so I'm struggling to see clearly."**

**"Cannot afford new prescription glasses. As I wear varifocals and the lenses alone are over £300. I haven't been able to replace my glasses even though my prescription has changed (vision has worsened) and I'm struggling a lot now."**

### Prescriptions and Medication

Concerningly, **9%** of respondents said they have been spending less on medication and/or prescriptions, with some stating that they cannot afford to purchase their prescriptions and/or over the counter medication as they need to prioritise other essential goods and household bills.

**"Delayed time between medication or not bought prescription if I couldn't afford it."**

**"I choose not to buy some of my medication for asthma as I just can't afford it."**

**"I have health conditions including a benign tumour and suffering from migraines because of it but unfortunately I can't afford my prescriptions for the medications right now due to the increased bills."**

**"I need my prescription but I have to choose whether I pay for that or if I use that money for food. Food and feeding my family have to come first."**

### Case study: Simon's Story

Simon is aged 35-44 and lives with his partner and three children. He works full-time, and says he does not have enough money for basic necessities. Simon cannot afford the medication he needs, and would rather spend the money on feeding his children.



***"I suffer from chronic acid reflux and heartburn and I'm supposed to take several medications for this but I haven't been taking them as I can't afford to pay for the prescription so I'm in constant pain from the stomach acid/reflux/heartburn. My prescription has been waiting in the chemist for 2 months because I can't afford to go collect it, as I'd rather spend the money on food for my kids."***

Simon is also having difficulty paying his household bills, which is impacting his mental health.

***"I'm stressed and worried as I can't pay my bills, cancelled all the things I can but I can't get out of my broadband or phone contract, I can't pay my water rates and I can't get any loans or overdraft as I have bad credit. I can't buy my kids things they want and have hardly any food in the house. It's just really stressful."***

Also concerning is the number of respondents who have been reducing or skipping the dosage of their medication to make it last longer. A few said they have stopped taking their medication entirely due to the cost of prescription fees.

***"I have stretched my medication over 2 months instead of 1 by taking a lower dose than prescribed."***

***"Down to the bare bones money wise so I haven't always taken my medication to make tablets last longer."***

***"I skip days of my anxiety medication to extend the longevity of my prescription as the prescription costs are high."***

***"I personally have stopped taking my medication to help with the prescription costs as it was not a cost I can justify."***

Some respondents said that although they need to see a healthcare professional, they are reluctant to do so in case they are given a prescription or told to take medication, neither of which they can afford.

***"I don't go to the doctor in case I am prescribed anything else."***

***"I avoid GP appointments until I really have no option due to fears of adding more to my prescription costs."***

**"I have delayed medical appointments to prevent having to pay for new prescriptions."**

A few respondents said they receive free prescriptions, many of whom shared that they would either struggle, or not be able to afford prescription charges if they were not exempt.

**"I have a medical exemption certificate otherwise I would not have been able to afford my diabetic medication."**

**"I get free prescriptions. If not, I would not be able to afford my prescribed medication and I would therefore end up seriously ill and probably end up in hospital or back in addiction."**

**"In these circumstances I'm "lucky" enough to receive free prescriptions because of one of my illnesses."**

### **Equipment and Aids**

**8%** of respondents have not bought equipment to help with their health or mobility. For some, this included not having enough money to purchase hearing aids, as well as mobility aids, such as wheelchairs, mobility scooters and walking aids.

**"I'm disabled and need aids around the house to help me move about with more freedom. But the money for these has had to go on rent instead."**

**"Hearing appointments cancelled as I couldn't afford new hearing aids even if I needed them."**

**"Need mobility scooter but can't afford it. Can't walk far or very well, keep falling and breaking bones."**

A number of respondents said they need, or would like to, purchase a blood pressure monitor to self-manage their high blood pressure and/or other cardiovascular-related illness, but cannot afford to do so.

**"Cannot afford blood pressure machine that I need due to hypertension and Atrial Fibrillation."**

**"I want to buy a blood pressure machine (I have high blood pressure) but I have not done so in order to save money."**

**"I'm pregnant with high blood pressure. I've not been able to buy a monitor because of the cost."**



## **Travel and Parking**

**5%** of respondents have not been able to travel to medical appointments and/or healthcare services, with many stating that they cannot afford the cost of public transport and/or taxis. For those who can drive, some commented that the cost of fuel is too high, particularly if the appointment is not local. As a result, respondents said they have had no choice but to rearrange or cancel their appointments, or to avoid accessing healthcare services to save money.

**“I had an appointment at the hospital that required me to travel via public transport but I had no money at all to get there.”**

**“No money until my benefits go in, so no money for petrol to go to appointments, cannot walk as I’m disabled.”**

**“I struggle to find the funds I need to get an Uber or taxi to the relevant place for my appointments, this has meant having to cancel or change my appointments to be closer to a pay day or cancel them altogether.”**

**“Had to cancel dental appointments as I can’t afford to pay £7 for public transport.”**

A few respondents also shared that they cannot afford the car parking fees at the hospital, meaning they have had to cancel their appointments, despite needing medical attention.

**“Had to cancel hospital appointments as couldn’t afford petrol or car parking.”**

**“I can’t afford to get there or pay for parking.”**

Although not related to rising costs, some respondents felt their access to healthcare has been affected due to difficulties in accessing NHS services. They shared their struggles in getting GP appointments, delays in hospital referrals and receiving treatment or surgery. For some, problems in accessing NHS services made them hesitant to contact, despite being in pain or needing medical care.

**“Difficult to get GP appointment so I “put up” with a skin blemish that has turned out to be early skin cancer.”**

**“We have pretty much lost faith in our GP service. To get an appointment you need to win a war with receptionists etc. One reason I am receiving prolonged cancer care was how long it took to get a person to person appointment.”**

**“Not gone to the GP as much for general health issues due to challenges to book GP appointments.”**

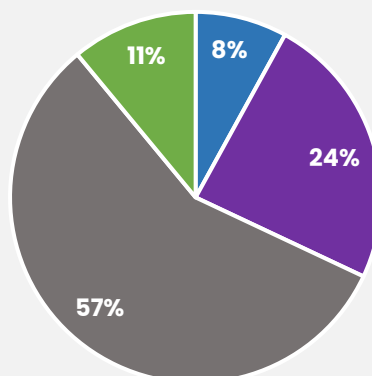


3 in 10 said their physical health has been affected by the cost of living.

## Impact on Physical Health

**32%** of Hertfordshire residents said their physical health has been affected by rising costs. **8%** felt their physical health has been affected “a lot” by rising costs, while **24%** said their physical health has been affected “a little”. The majority (**57%**) said it has not been impacted at all.

**Has the Cost of Living Crisis affected your physical health?**



■ Yes, a lot ■ Yes, a little ■ No ■ I'm not sure

## Food and Diet

Due to the rising costs of groceries, respondents said they were struggling to eat healthily, with many noting that they have had to purchase cheaper and/or less nutritious foods to help reduce living costs. Some respondents felt that this change in their diet has caused weight gain, or weight loss and malnutrition for others. A few respondents said they were having to skip meals to keep costs down and to ensure their child(ren) and family could eat sufficiently.

**“Don’t eat as much. Daughter comes first with food and I often just eat something little like toast.”**

**“I’m only eating one meal a day so I can make sure my kids have three meals.”**

**“Eating less has made me lose weight, I no longer eat lunch, sometimes skipping breakfast too. For several months I’ve been skipping meals.”**

### **Physical Activity and Exercise**

Likewise, a large proportion of respondents said that they can no longer afford their gym membership and/or exercise classes. Many of whom felt that this decline in activity had negatively affected their physical health, for example their mobility and fitness levels. For some, it has also had an impact on their mental health, with an increase in people experiencing low mood, stress and anxiety as a result of exercising less, combined with coping with rising costs.

**“I had to give up my gym membership as I couldn’t justify the cost so I’m not exercising as much which impacts on my mental health.”**

**“I no longer pay for a gym membership, the classes used to keep me more mobile but I cannot afford the gym.”**

**“I can no longer attend the classes I used to go to because I can’t afford them. It’s really impacting how I feel physically and mentally.”**

**“Not been able to pay for health classes such as pilates and having severe scoliosis this has made a huge impact on my health.”**

### **Living Conditions**

During the colder months in particular, many respondents could not heat their home due to high energy costs. Living in cold conditions affected some respondents’ physical health, including experiencing aches and pains, becoming more susceptible to viruses and infections, and living in significant discomfort.

**“Struggling to keep warm as I cannot afford to have the heating on. It affects my arthritis, lung condition and general wellbeing.”**

**“Constantly feeling cold, have constant infections and I think this is affected by the lack of heat in my home as I dare not put it on too often or for too long.”**

**“My body aches from waking up cold in the night and going from warm to cold spaces constantly as we’re only trying to heat the rooms we’re spending lots of time in.”**

Living in cold conditions was especially challenging for disabled people and those with a long-term condition. These respondents shared that feeling cold often exacerbated or worsened their symptoms and medical condition(s). Older people were also more likely to find that being cold affected their physical health and emphasised the pain and discomfort they had experienced as a result.

**“I have very bad arthritis and I am having to suffer through cold nights to avoid putting the heating on and I’m working more which means I am in constant pain. As a single parent I have to provide for my children and power through.”**

**“I have a kidney disease and when I’m cold the pain is worse. I haven’t been putting the heating on as much because I’m worried about the bill being too high and not being able to pay it.”**

**“I have several illnesses that affect me on a daily basis. Not having the heating on has affected my arthritis as the colder it is, the more my joints seize up.”**

For some respondents, not being able to heat their home meant they have had to live in damp, mouldy conditions, which they felt was significantly impacting their physical health.

**“Living in cold and damp conditions due to not being able to afford to fully heat up our home.”**

**“Not turning on our heating affects me. I have low thyroid function and poor lung health. Dampness and cold makes it hard to breathe.”**

**“Freezing cold at night as limiting heating use, worried about health due to mould in home as a result of cold and damp conditions.”**

### **Case study: Martin’s Story**

Martin is aged 55–64 years old and has a disability and long-term condition. His physical health has been severely impacted by rising costs, as he is not able to heat his home which has affected his existing illnesses and conditions.



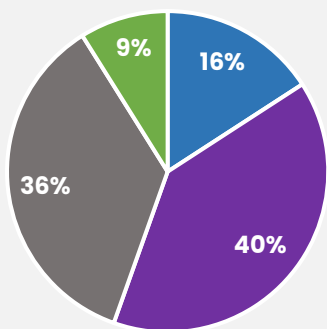
***“I am worried about paying a big heating bill, I have cut down on the use of gas heaters and I am always suffering from cold. I wear gloves, scarf and socks at home to keep warm. I am too cold to move around my flat even to cook. It is bad for my health. My arthritis pain has got worse, my hands are more stiff and my feet are as bad. I use more painkillers than before. I have been to the hospital because of the cold and my asthma attack and other problem I could not deal with. My flat is like a freezer.”***

5 in 10 said their mental health has been affected by the cost of living.

## Impact on Mental Health

The Cost of Living Crisis has impacted the mental health of the majority of Hertfordshire residents, with **56%** stating that rising costs has affected their emotional wellbeing. **16%** felt their mental health has been affected “a lot” by increased costs, while **40%** felt their mental health had been affected “a little”. Only **36%** said their mental health had not been affected.

**Has the Cost of Living Crisis affected your mental health?**



■ Yes, a lot ■ Yes, a little ■ No ■ I'm not sure

## Fears for the Future

**74%** of respondents said they were worried about the future, and **48%** felt they have less control over their life. Respondents were concerned about how they would afford their mortgage or rent if interest rates continued to rise. Many were also worried about how they would afford their household bills, as well as the cost of food and fuel, with these prices only likely to increase.

Some respondents had concerns about the stability of their job, and how their income, pension and/or benefits would meet the demands of increased costs. Anxieties about these future prospects made many respondents feel “stressed”, “worried” and “anxious”, which has significantly impacted their mental health, and in some cases their physical health too.

**“Always worried about whether we will have enough money. Sometimes we’ve had to go without heating just to have food. I even eat less myself so that my kids and husband have enough food. I’m worried about my job security too.”**

**“I worry a lot about gas and electricity prices more than anything. I don’t earn much and I’m always overdrawn each month, not being able to save despite working 40 hours. I can’t afford to go out, I can’t afford to put the heating on and it’s doing me in. God knows what it’s going to be like when prices go up more.”**

**“The future is bleak and stressful. It makes me feel hopeless and like “what’s the point” in for example, trying to save to buy a home when I can’t even buy food or put the heating on when it’s freezing cold.”**

**“I’m worried about the impact of further cost increases on food and energy bills. I’m struggling now but not sure how I will manage if things continue the way they are at the moment.”**

Parents in particular were concerned about how they would be able to keep their children warm, and ensure they are sufficiently fed and clothed, given the extent of their financial difficulties.

**“It’s a constant worry about how you’re going to afford to feed your children, keep them clean and warm, despite working as much as you can.”**

**“I worry on a daily basis about how I can support my children and keep them warm. I am now experiencing mould in my bathroom where we haven’t had the heating on. My twin boys will take themselves to bed early to keep warm which should never happen.”**

**“I am worried a lot of time about my babies being cold. I do put blankets on them at bed time but babies have no concept of pulling covers up on them and they toss and turn through the night. I monitor the temperature on my babies’ room and they regularly drop to 6 degrees overnight.”**

### Concerns about Friends, Family and the Community

**64%** of respondents were concerned about their family, friends and members of the community struggling during the Cost of Living crisis. Those with adult children were particularly worried about how their children will cope with rising costs, especially as many are not in the position to provide them with any financial support.

**“My daughter is struggling with high rent and struggling to feed her children. This is causing me a huge amount of anxiety.”**

**“So concerned about my wider family who I am unable to continue to support with small amounts of money or food.”**

**“My biggest concern is my two adult children. They both have small children, mortgages to pay that are due to increase, fuel bills they are struggling with and higher food costs. I feel powerless to help other than offering childcare.”**

### Case study: Shona’s Story

Shona has an existing mental health condition, but shared that as a result of the rising cost of living, she now does not have enough money for basic necessities and is struggling to cope with managing her household bills and other essential costs.



***“Extreme money worries is only making my mental health problems worse...I suffer with depression and poor mental health due to personal issues, but having little or often no money to do anything positive or even to eat every day only adds to my depression, and leaves me sitting in the cold (I can’t afford to put the heating on), often hungry and just thinking and feeling like a complete failure.”***

Shona is seeking support from the local mental health Trust and receiving counselling.

***“After attempting suicide twice in the last 2 years, I was put on anti-depressants and referred to my local wellbeing team. I have been receiving counselling for almost 2 months now to try and help with my issues.”***

### Emotional Wellbeing

**54%** of respondents said they have experienced low mood, while **48%** have felt stressed and **37%** have had difficulty sleeping as a consequence of coping with the Cost of Living crisis, with many feeling under an immense amount of pressure to keep up with rising costs.

**“I’m often in tears at night due to being so in debt and not having the money to pay all my utility bills and only having a proper meal every few months.”**

**“My sleep is definitely getting worse because I am constantly worrying about how to get myself out of debt when it’s becoming harder to spare money to pay off my credit card and loan.”**

**“I’m having constant panic attacks, always crying and hardly leaving my home.”**

Respondents with an existing mental health condition were particularly struggling, with many commenting that trying to manage rising costs has significantly affected and exacerbated their mental health.

**"I am depressed and suffer with anxiety. The Cost of Living Crisis has not helped at all! It's a constant battle on a daily basis between food and heating and most days I'm really worried about my mental health."**

**"My anxiety and depression are all over the place. I constantly worry about money. My health physically and mentally is suffering. Worried I can't afford things. Stressed that it seems to be constantly getting worse and that the future is looking bleaker by the day."**

### **Impact on Physical Health**

Some respondents said that rising costs had impacted their mental health, which in turn has affected their physical health. Respondents shared that increased stress, anxiety and low mood were causing physical symptoms such as headaches, nausea and fatigue, as well as making them far more susceptible to viruses and infections.

**"I am depressed, stressed and anxious because I can see that I am going to be in a situation where my outgoings will exceed my income and I am also physically ill because of all of the mental stress."**

**"My condition is probably mental and the worry and stress has manifested into severe physical symptoms. I can't work because I'm so physically unwell from it all."**

**"My body is run down due to stress and I've been getting loads of colds and coughs and my IBS has flared up."**

Similarly, respondents said that they cannot afford to go out as much as they used to. As such, they are socialising far less and having to cancel their usual activities and groups to try and save money. This has directly impacted both their physical and mental health, increasing feelings of isolation and loneliness for many.

**"I am unable to get out and about as I do not have money for fares. This has impacted me immensely. I rarely see anyone and I live on my own."**

**"I have long-standing mental health issues which has been severely affected by the increasing isolation as a result of being unable to have any sort of social life."**

**"I have not been able to go out because I have no spare money, I have lost connections. I have lost my confidence."**



## Accessing Mental Health Support

**10%** have not been able to access support and/or resources to manage their mental health, despite having concerns and noticing a significant deterioration in their emotional wellbeing.

**“My adult daughter has severe mental health issues but is unable to get help, hence I have to step in.”**

**“I was referred to the local wellbeing team but they said they only had capacity to help people who were actively feeling suicidal.”**

**“I would like help with my mental health and drinking but cannot afford to do this privately and I don’t qualify/can’t access the NHS.”**

Some have tried to access support for their mental health either through self-referral, or via a referral from their GP practice. However, they are now facing a long waiting list for treatment, even though their mental health is clearly deteriorating.

**“There is NO help for mental health. I’m currently on a waiting list for CBT but been on it for 5 months already!”**

**“Tried to refer myself back to the mental health team but the waiting list is too long.”**

Others said they need support for their mental health but are reluctant to access mental health services, given the current demands on the services and the length of waiting lists.

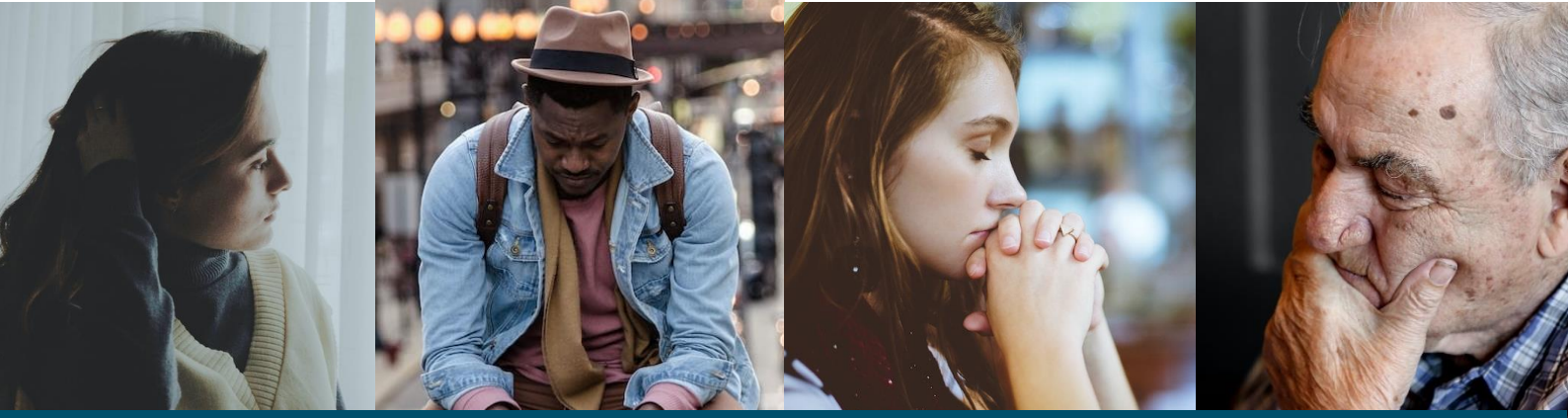
**“There is a 12 month wait for mental health support in my area.”**

**“Timely access to mental health support is very difficult.”**

A few respondents have had private treatment for their mental health which they have had to cancel as they no longer have the money to fund this. Others would like to access private healthcare for their mental health, but cannot afford it.

**“Getting this support is difficult and has a long waiting time. So the only way is private which is very costly and adds to my anxiety of spending more money in tight times.”**

**“I would like to see a counsellor to talk about my feelings of struggling, but there are no NHS counsellors available unless you wait for 12 months – what’s the point in that when I’m struggling now?”**



# Group Spotlight: The Disproportionate Impact of the Cost of Living

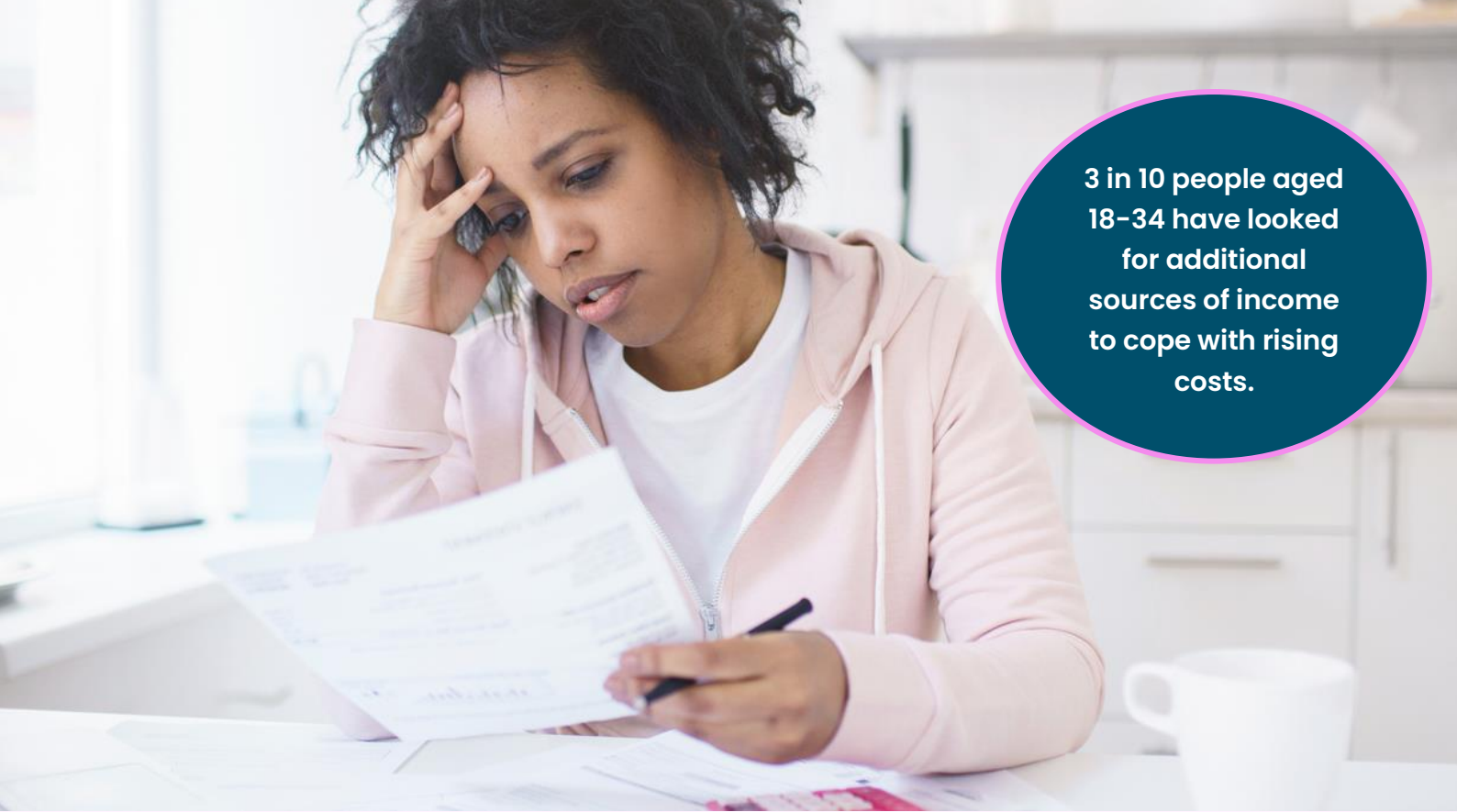
## Introduction

This section explores demographic groups across Hertfordshire which have been particularly affected by the rising cost of living. The groups have been identified through filtering the survey questions by demographic groups and comparing this to the overall average.

It is important to note that by focusing on these groups, this does not mean that people in un-mentioned groups are not also struggling, this analysis looks to demonstrate significant trends. As we've seen, the rising cost of living has impacted many Hertfordshire residents in a multitude of different ways and it is not the intention to draw direct or isolated comparisons between groups.

Gender has not been addressed in this section, as women tended to be experiencing the rising cost of living in a comparable way to the average, and male respondents appeared to be managing slightly better than the average. The difference between genders and compared to the average was not as stark as it was for other characteristics.

The experiences of other ethnically diverse communities outside of Black and Asian respondents have not been highlighted here. Whilst existing knowledge would suggest that they are also more likely to be struggling with increased costs, the number of respondents from other ethnically diverse groups in the survey was too small to draw an adequate conclusion.



3 in 10 people aged 18-34 have looked for additional sources of income to cope with rising costs.

### Age



Compared to the **24%** average who have been affected “a lot” by rising costs and are struggling:

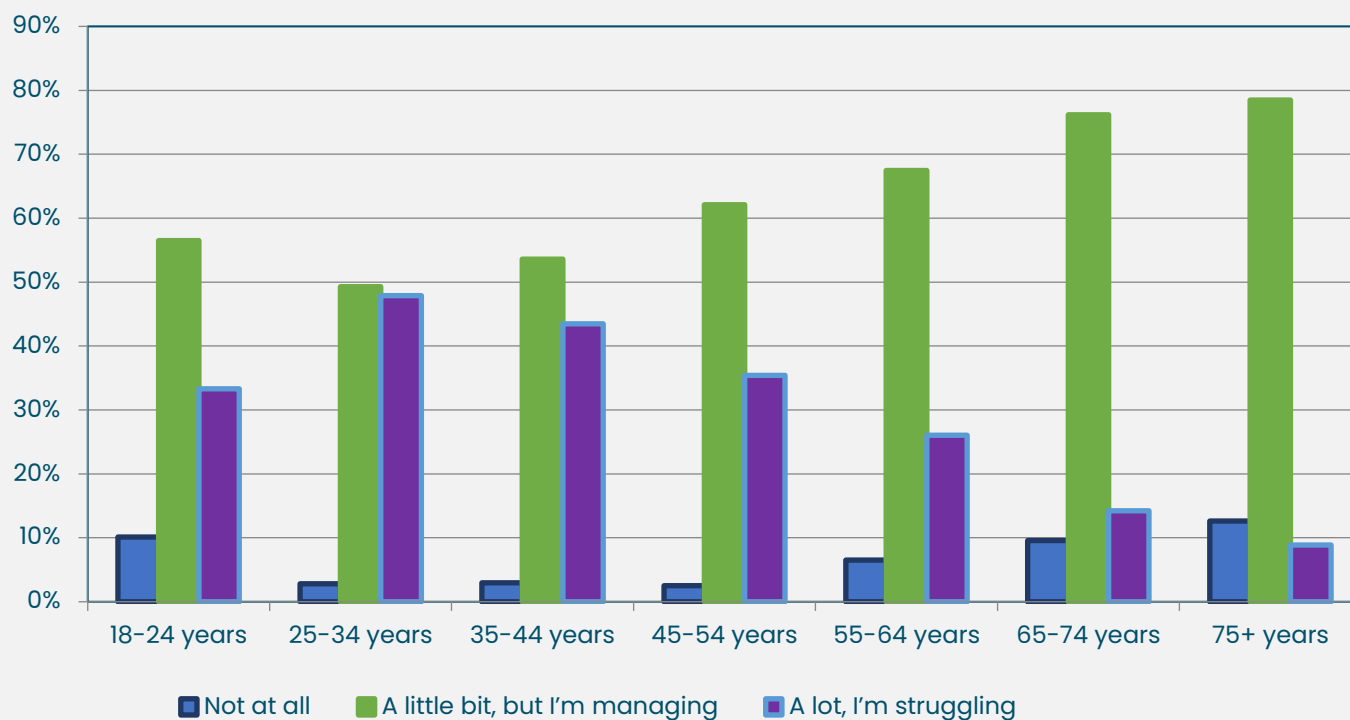
- **45%** of people aged 18-34 have been affected a lot by rising costs and are struggling.
- This figure was slightly lower, but still greater than the average, for people aged 35-54 at **39%**.
- This figure was significantly lower for people aged over 75, with only **9%** stating they have been affected a lot by the Cost of Living Crisis.

Compared to the **11%** average who do not have enough money for basic necessities:



- **22%** of people aged 18-34 did not have enough money for basic necessities, nor did **20%** of those aged 35-54 years old.
- Those aged 35-54 were slightly more likely to be “just about managing” financially, with **36%** having just enough money for basic necessities compared to the **29%** average.
- **52%** of people aged over 75 had more than enough money for basic necessities and a little to spare, when the average was **41%**.

### To what extent is the Cost of Living affecting you?



#### Key facts about this group:



- Those aged 35-54 were more likely to be female, at **75%** compared to the **62%** average.
- Those aged over 75 are more likely to be male, at **54%** compared to the **35%** average.



- Fewer respondents aged 18-34 were White British, at **71%** in comparison to the **82%** average.
- Respondents aged over 75 were more likely to be White British at **91%** in comparison to the **82%** average.



- People aged 18-34 were more than twice as likely to receive means-tested benefits at **27%** compared to the **11%** average. This figure was **20%** for people aged 35-54.



- Respondents aged under 54 were more likely to be renting, with **24%** renting privately compared to the **5%** average and **22%** renting social housing compared to the **14%** average.
- **54%** of respondents aged 35-54 were paying a mortgage, almost double the **25%** average.

Although our data has found that people aged 65-74 and those over 75 tend to be struggling less with rising costs, it is important to emphasise that there are older people who have been affected significantly and are finding it difficult to cope.

## **Impact of the Cost of Living**

Of all the age groups, those aged over 75 have made fewer changes to their lifestyle to help manage rising costs. In comparison, those aged under 54 were struggling more than the average and making significant changes to reduce their living costs.

### **Food Costs**

Whilst **61%** of respondents overall were reducing the amount of food they eat or buying cheaper types of food, this rose to **73%** for those aged 18-34, and to **77%** for people aged 35-54 years old. Respondents aged 18-34 were also twice more likely to have used a food bank. Respondents shared that they have to purchase less healthy or nutritious foods to help manage their food bill and are having to eat less more generally to reduce their outgoings on food shopping.

**“Can’t buy as many fresh or healthy options anymore as it’s too expensive.”**

**“It’s cheaper to buy junk food.”**

**“I work as a nurse and I choose not to eat on work days to save money.”**

Respondents within both age categories also had concerns about how they would feed their children, were twice more likely to be a single parent.

**“We have no financial support, I work 5 days a week and can barely afford food for me and my kids.”**

**“I’m struggling to feed my kids and get them what they need, I’ve been using food banks and Olio for food.”**

**“We cannot afford the food shopping. I’m worried about feeding myself and my children.”**

Those aged over 75 were struggling far less compared to the average, with just **1%** having used a food bank and **43%** choosing to buy less and/or cheaper food.

### **Finances**

People aged 18-34 were significantly more likely to have borrowed money or used more credit to manage rising costs, at **40%** compared to the **16%** average. Those aged 35-54 were almost twice as likely at **30%**. In contrast, people aged over 75 years old were far less likely at just **3%**.

**“Once I get paid, my bills come out and I am left with £0 a month. My aunt buys my food, my brother in-law pays for my phone bill. I do not put my heating on.”**

**“I worry I won’t be able to pay back my overdraft and I’m stuck in a never-ending circle of using my overdraft to live. I have used all my savings and live hand to mouth. I am concerned I’ll never be able to get out of the rut and feel comfortable.”**

**“Had to borrow off friends. Can’t pay rent or council tax. Can’t afford to put heating on.”**

### **Case study: Jamie’s Story**

Jamie is aged 18-24 and has a disability and a long-term condition. He is unable to work due to his health issues, and does not have enough money for basic necessities. Jamie has not been able to heat his home, and cannot access his local warm hub.



***“It’s not a question of ‘reducing’ various activities and social or support events, it is stopping them completely. I’m disabled with a congenital heart condition – I have an hour’s heating the morning and another in the afternoon otherwise I have to spend most of the day with a sleeping bag or blanket to keep warm. I have looked at the nearest ‘warm hub’ but it is about 1 mile away and I can’t walk that far. This being St. Albans, there is no public transport.”***

Jamie said his access to healthcare has been affected by rising costs, with him often having to rearrange his medical appointments and not able to afford dental care.

***“Fortunately I get free prescriptions but nowadays the GP recommends over-the-counter stuff instead of a prescription so I just go without. I have hospital appointments in London and I have had to rearrange a few because I can’t afford the train fare. There are no dentists who provide NHS care in this area, even if there were, I couldn’t afford the lowest treatment band.”***

His mental health is suffering, and he feels hopeless for the future.

***“Having no money, being cold all the time, is mentally debilitating, I don’t feel human, I am just trying to endure...life is just so insecure, I feel like I am just in the way, inconvenient.”***

At **3%**, those aged over 75 years old were five times less likely to have looked for additional sources of income than the **15%** average. Those aged 35-54 were more likely at **26%**, and people aged 18-34 more than twice as likely at **32%**. This was the highest figure amongst all demographic groups. Examples including looking for a second job, returning to work after having a child or having retired, and selling personal belongings to raise funds.

**“I worry about my partner losing work as they are self-employed. I have had to change jobs and get a second job for extra cash.”**

**“I am selling my belongings in an attempt to raise money.”**

**“I’m currently a stay-at-home mum with a 7 month old and no maternity pay. I was hoping to take a year off before going back to work but I’m so worried about bills it may have to be sooner.”**

## Access to Healthcare

Respondents in the age categories 18–34 and 35–54 years old were more likely to face barriers in accessing healthcare, with **59%** and **57%** respectively stating that their access to healthcare has been affected by rising costs, compared to the **45%** average. In particular, people in these age groups faced difficulties in visiting a dentist, buying medication and prescriptions, and travelling to appointments.

Those aged over 75 were far less likely to experience difficulties in accessing healthcare, with only **31%** commenting that their access to healthcare has been impacted by rising costs.

## Dental Care

Those aged 18–34 and aged 35–54 were more likely to avoid visiting the dentist at **45%** and **41%** respectively, in comparison to the **32%** average. For some, this centred around difficulties in accessing an NHS dentist, and not being able to afford private dental care.

**“Desperately need to visit a dentist as have very sore teeth but cannot find a NHS dentist and really can not justify paying for a private dentist.”**

**“There are no dentists who provide NHS care in this area, even if there were, I couldn’t afford even the lowest treatment band.”**

Other respondents said they require dental treatment but could not afford the cost of this – whether they are registered with an NHS or private dentist.

**“I had to remove a tooth completely because the cost of fixing it was excessive. It wasn’t the case when I fixed a tooth for the same reason a few years ago.”**

**“My dentist recommended a crown but I can’t afford it.”**

Although people aged over 75 were less likely to avoid visiting the dentist, still nearly a fifth (**19%**) in this category had not seen a dentist due to rising costs.

## Prescriptions and Medication

Those aged 18–34 and 35–54 were spending less on prescriptions and/or medication, at **16%** and **15%** respectively – almost twice the average of **9%**. These respondents commented that they find it difficult to afford their prescriptions or over-the-counter medication, and will often take a smaller dose to ensure their medication can last longer.

**"I take half the recommended medication as the prescription costs are high."**

**"We are hanging on to essential medications, everything else we don't spend on if we can possibly avoid it. We bought a year of pre-payment prescriptions, this runs out in Feb – then we are probably stuck."**

Again, people aged over 75 years old were less likely to face difficulties in avoiding medication and/or prescriptions, though for some this is likely to be because they are eligible for free prescriptions due to their age.

### Travelling to Appointments

People aged 18–34 years old were three times more likely to be unable to travel to appointments, at **15%** in comparison to the **5%** average. Of these respondents, some said they could not attend appointments or access healthcare services due to the cost of taxis, public transport and fuel for their vehicle. Others have had to find other ways to access services, such as rearranging appointments and having telephone consultations rather than face-to-face.

**"I've been having my respiratory checks over the phone so I don't have to use money to travel to the surgery."**

**"I'm not attending my therapy sessions because of having to drive there. I feel guilty for doing anything."**

### Impact on Physical Health

People aged 18–34 and 35–54 struggling more with their physical health, with **43%** of both age categories stating that their physical health has been affected either "a lot" or "a little" by the effects of rising costs, compared to the **32%** average.

Respondents shared that they have been more susceptible to illnesses, commenting that the stress of increased costs was having a direct impact on their physical health and wellbeing. Others said they have not been able to exercise, due to the cost of gym membership and exercise classes, and have been less likely to eat healthy and nutritious meals as a result of the rise in food prices, all of which they felt was damaging their physical health.

**"Lower cost food is high in salt and fat. It also usually tastes awful. Weight gain and the effects on mental and physical health is obvious and happening in a detrimental way rapidly. I am now overweight, have high blood pressure and feel bloated and sluggish."**

**"Maybe it has in some ways, can't afford a gym membership and have no motivation to work out at home, although I should do, but I don't feel great about myself or my health."**



**"I have put on weight and wanted to smoke and drink more but obviously this is not helping either."**

**"I am constantly on antibiotics for sinus infections, chest infections, UTIs...the list is extensive. I am constantly unwell and exhausted."**

People aged over 75 said their physical health were less likely to suggest that their physical health has been affected by rising costs, at **21%** compared to the **32%** average. Although, it is important to note that some older people were severely struggling, noting that not being able to heat their home in particular was causing pain and discomfort.

**"I have arthritis throughout my body and not having the heating on most of the day as it is so expensive makes me worse."**

**"Struggling to keep warm as I cannot afford to have the heating on for long. It affects my arthritis, lung condition and general wellbeing."**

### **Impact on Mental Health**

Respondents under the age of 54 were struggling significantly with their mental wellbeing due to rising costs and were much more likely to feel stressed, worried and depressed. **77%** of 18-34 year olds and **76%** of 35-54 years olds shared that their mental health had been negatively affected by rising costs, compared to the average of **56%**. Respondents shared feeling hopeless and many felt they were just surviving and not living.

**"As a result of what I have got I feel the cold more than the average person – I am using extra clothes, blankets and hot water bottles but I still need background heat – I am terrified how much my bills are going to be and worry about my ability to pay but I need to keep warm – I am trying to ward off depression and anxiety over this but finding it very hard as it is always on my mind."**

**"Having no money, being cold all the time is mentally debilitating. I don't even feel human, I am just trying to endure, I don't know why I am trying to endure, there is no hope of better times ahead, things are only going to get worse."**

People aged 18-34 were more worried about the future, at **84%** in contrast to the **74%** average. Their stress and anxieties tended to relate to their financial concerns, and how they will cope with the rising costs of essential goods and household bills. Many despaired that they would never be able to be financially independent.

**"I have no hope whatsoever for the future. I will never be able to afford a house, flat or own my place. I have no motivation anymore and working to survive. Every day is a struggle."**

Those in the 18-34 and 35-54 age categories were also far more likely to feel stressed, at **72%** and **60%** respectively, compared to the **48%** average. Many respondents described feeling a generalised

accumulative stress, not just about affording their bills, but other factors such as their work, family and housing, all of which inevitably affected their sleep, eating and physical health overall.

**“Everything is so stressful and sometimes I feel life is not worth living as I try to keep up with everything.”**

**“I can’t sleep for more than two hours, I wake up and my hair is falling out with stress.”**

At **29%** those aged over 75 were much less likely to feel that their mental health has been affected by rising costs, compared to the **56%** average. They were more likely to be worried about their children and grandchildren, and whether they will be able to manage their increased costs.

**“Concerned for my adult son and daughter and my young grandchildren. Job security, mortgage repayments, heating costs, food costs, nursery fees.”**

**“I worry very much about my daughter being able to manage with the Cost of Living rising almost daily, but her salary doesn’t.”**

Nevertheless, despite their mental health being less likely to be affected overall, those over 75 who were impacted were often struggling a great deal.

**“Some days I sit and cry. I have reached 80, have run a house and brought up children as a single mother, sold anything valuable I had to keep going without any financial help and now when I should be relaxing and enjoying my retirement I am skeletally disabled, still working and feel sick when I think about the future.”**

## Help and Support



Hertfordshire County Council has created a [webpage](#) to help you manage the Cost of Living. Help and advice is also available by calling the Council on **0300 123 4042**. This includes information on money advice, energy and heating support, food support, prescriptions and holiday activities for kids.

HertsHelp has trained advisors who can offer free, confidential assistance. They can put you in touch with relevant services and local support. Contact them [online](#), via email at [info@hertshelp.net](mailto:info@hertshelp.net) or phone **0300 123 4044**.

If you are concerned about your mental health, there is [support available](#) to help you.

If you are an older person, the Government [website](#) has information about what support is available. There are also local charities and NHS services who can help you:

- [Age UK Hertfordshire](#)
- [Herts Independent Living Service](#)
- [Older people’s Mental Health Services](#)

7 in 10 single parents have been affected a lot by the rising cost of living.



## Single Parents

Single parents were the hardest hit group by the rising Cost of Living, **71%** stating they have been affected a lot by rising costs and are struggling, compared with the **24%** average.

**39%** also reported not having enough money for basic necessities, which is much greater than the **11%** average. Just **1%** of single parents stated that they were not affected by rising costs, in comparison to the **7%** average.

### Key facts about this group:



- Single parents were more likely to be Black/Black British at **5%** compared to the **1%** average.



- **60%** of single parents receive a salary, compared to the **43%** average.
- They are also six times more likely to receive means-tested benefits at **64%** compared to the **10%** average.



- **12%** of single parents were unemployed and unable to work, nearly double the average of **5%**.



- Single parents are three times more likely to not have enough money at **39%** compared to **11%** average.
- They are also more likely to have just enough money for basic necessities at **45%** in comparison to the **29%** average.



- They are more likely to rent, with **17%** renting privately compared to the **5%** average and **48%** renting social housing in comparison to the **14%** average.



- Single parents were more likely to be a carer at **32%** compared to the **20%** average.

### Impact of the Cost of Living

As one of the groups struggling the most, single parents have had no choice but to make significant changes to their lifestyle to help reduce their living costs. In particular, single parents have been making drastic changes in food consumption, with **89%** reducing the amount of food they eat or purchasing cheaper types of food, which is much higher compared to the **61%** average.

Single parents are also over four times more likely to have used a food bank at **17%** compared to the **4%** average. Respondents commented that they have already cut back on the amount and the quality of the food they buy and are concerned about how they will afford to eat if food prices continue to rise. Some also shared that they are eating far fewer or skipping meals to ensure that their children do not go without.

**“I am concerned how we will survive next year as I can’t cut back anymore really except going back to food banks.”**

**“Times when I think it’s pointless living because I can’t even afford the basics but try for my kids. I’ve now taken to making the kids food and eating the leftovers to save money.”**

Single parents were more likely to have used less heating at **89%** compared to the **80%** average, and have made other changes including using less energy, electricity and water in efforts to reduce their living costs.

**“I have cut down on everything I can. My gas and electric are using £5-£7 a day even though we have cut down on the use of TVs, lights, heating and even try to share bath water by getting in the bath after my son has got out.”**

**“I turned off the boiler, have no hot water, only boil a kettle and use the electric shower.”**

Compared to the local population, single parents have experienced far greater financial hardship, with many having to find additional sources of income and are not able to afford all of their households bills and other essential costs.



- Single parents were over three times more likely to have borrowed money or used more credit at **51%** compared to the **16%** average.
- They were four times more likely to have had to make difficult decisions about which bills to pay at **36%** compared to the **9%** average.
- They were also two times more likely to have looked for additional sources of income at **31%** compared to the **15%** average.

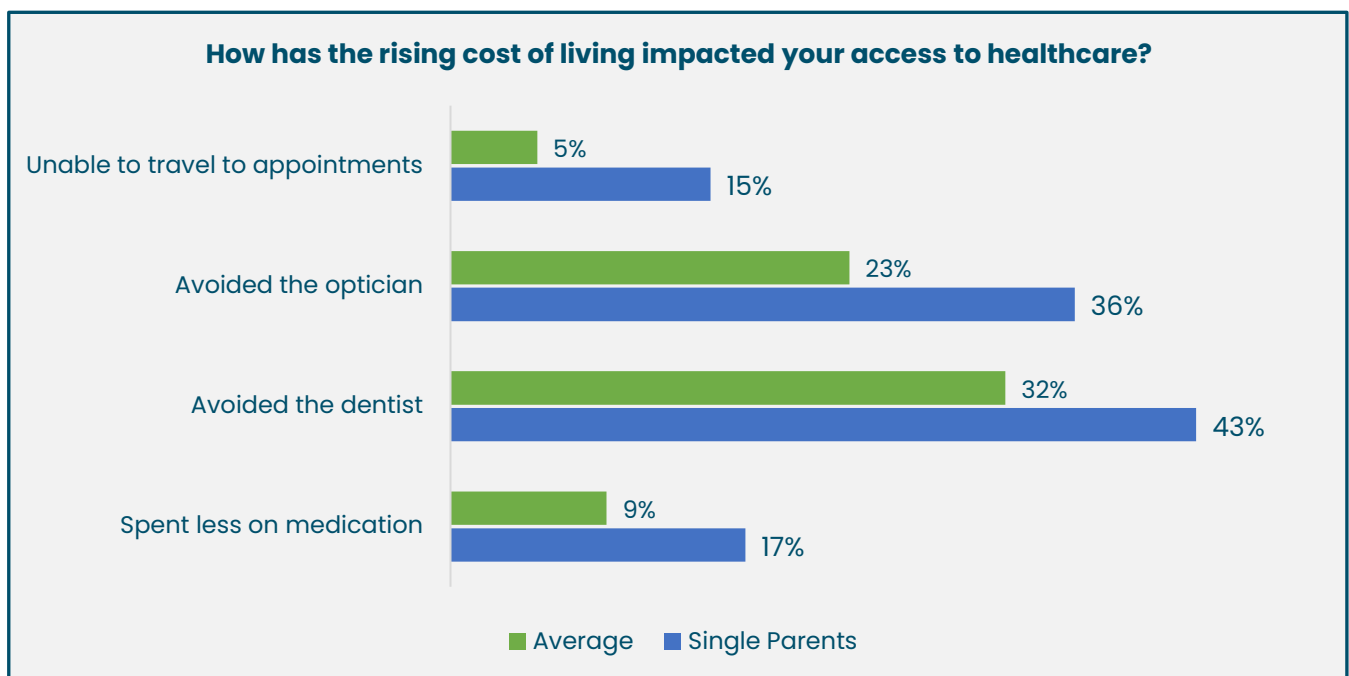
**"I feel like there is nothing I can do to improve my situation. I worry how the bills will be paid, how I will afford my weekly food shop and what will happen when my credit cards are maxed out."**

**"I am constantly worrying about budgeting and the future and what if I can't afford to pay my bills or feed my children, what if I have to choose between the two."**

**"I'm working so much more to have money, so I'm constantly shattered."**

## **Access to Healthcare**

**67%** of single parents said their access healthcare has been affected compared to the **45%** average, and this is largely as a result of their finance struggles. The graph below displays how their access to healthcare has been affected in contrast to the general population.



As shown in the graph, single parents were more likely to have avoided or delayed visiting the dentist at **43%** compared to the **32%** average. Many commented that they cannot afford dental fees, whether this be private treatment or with an NHS dentist and are having to live in pain as a result.

**"I need a filling I need to pay for and I am putting it off and using pain relief instead."**

**"I've got to go to the dentist, I have no choice, I've lost part of a filling but it's the first time in 6 years since my last appointment."**

Single parents were also more likely to have avoided the opticians, at **36%** compared to the **23%** average. Respondents shared that despite noticing a deterioration in their vision, they cannot afford an eye test and/or the cost of prescription glasses.

**“I can’t afford my contact lenses anymore as I’m having to use the money to support my two kids as a single parent living in a remote village. My glasses also snapped and I can’t afford to get them fixed so I had to Sellotape them which is really embarrassing but my kids are my priority.”**

**“I have a free voucher for an eye test but need glasses which I have been unable to buy.”**

Single parents were three times more likely to be unable to travel to appointments, at **15%** compared to the **5%** average. Respondents often had to change or cancel their appointments as they could not afford the travel costs, or the cost of parking at healthcare sites. Some respondents shared that because of the cost of transport and travel, they have not been able to take their child(ren) to their appointments either.

**“My son is Type I Diabetic and we had to cancel an appointment recently as I didn’t have the funds spare to get a bus to the hospital.”**

**“My child is supposed to have a dental procedure which means he has to be put to sleep. I can’t afford the taxi which would cost £80 and then childcare for the other children. So the appointment won’t be happening.”**

**“Can’t afford parking fees at hospital or dentist so won’t receive treatment.”**

In addition, single parents were almost twice more likely to have spent less on medication and/or prescriptions, at **17%** compared to the **9%** average. Respondents commented that they have prioritised purchasing medication for their children and have reduced or stopped taking their own medication due to the cost of prescriptions and/or over-the-counter medicines.

**“I have only purchased what is essential for the children if they are unwell, I personally have stopped taking my medication to help with the prescription costs as it was not a cost I can justify.”**

**“Delayed time between medication or not bought my prescription if I couldn’t afford it.”**

## **Impact on Physical Health**

Single parents were twice more likely to be struggling with their physical health, with **56%** stating that their physical health has been affected “a little” or “a lot” compared to the **32%** average.

For most single parents, this was because they have not been able to afford nutritious meals and have instead had no choice but to eat cheaper, unhealthy foods and snacks which they feel has had a negative impact on their general health and wellbeing.

**"We don't go out anymore and keep the curtains shut for warmth. Also eating less fresh foods or food that is past it's date. After a recent blood test I have low Vitamin D and foliate which has never been an issue before."**

**"Put on weight because I cannot afford to feed 3 of us, I will eat a cheap 30p pack of biscuits and a few cups of tea for dinner."**

Single parents also shared that because they cannot afford to put the heating on, they were having to live in cold and damp conditions which again, impacted their physical health.

**"I have rheumatoid arthritis and my house is damp and cold which affects my joints."**

**"My colitis has got worse with stress and my arthritis is so bad because I'm cold."**

### Case study: Maria's Story

Maria is aged 35-44 and is a single mother, who is just about managing financially. Maria was already struggling before the Cost of Living Crisis, but has since found herself in a desperate situation and is struggling a lot.



***"I was already going through a tough time (post pandemic) with my work stresses pushing me to breaking point. I work in the NHS and I'm a single mum going through an acrimonious and lengthy divorce. I cannot get the financial help I need for legal aid, or help with NHS costs, because of my earnings. I'm on Universal Credit and go to the food bank 1-2 times weekly to ensure I have fresh food to give my 4 year old daughter. The Cost of Living Crisis is just another load upon my shoulders."***

Maria cannot afford the medication she needs and has noticed a significant deterioration in both her physical and mental health.

***"I have stretched my medication over 2 months instead of 1 by taking a lower dose than prescribed. I applied for, but don't qualify for help with NHS costs as I earn 'too much'...I have put on weight as I comfort eat. My body is run down due to stress and I've been getting loads of coughs and colds and my IBS has flared up."***

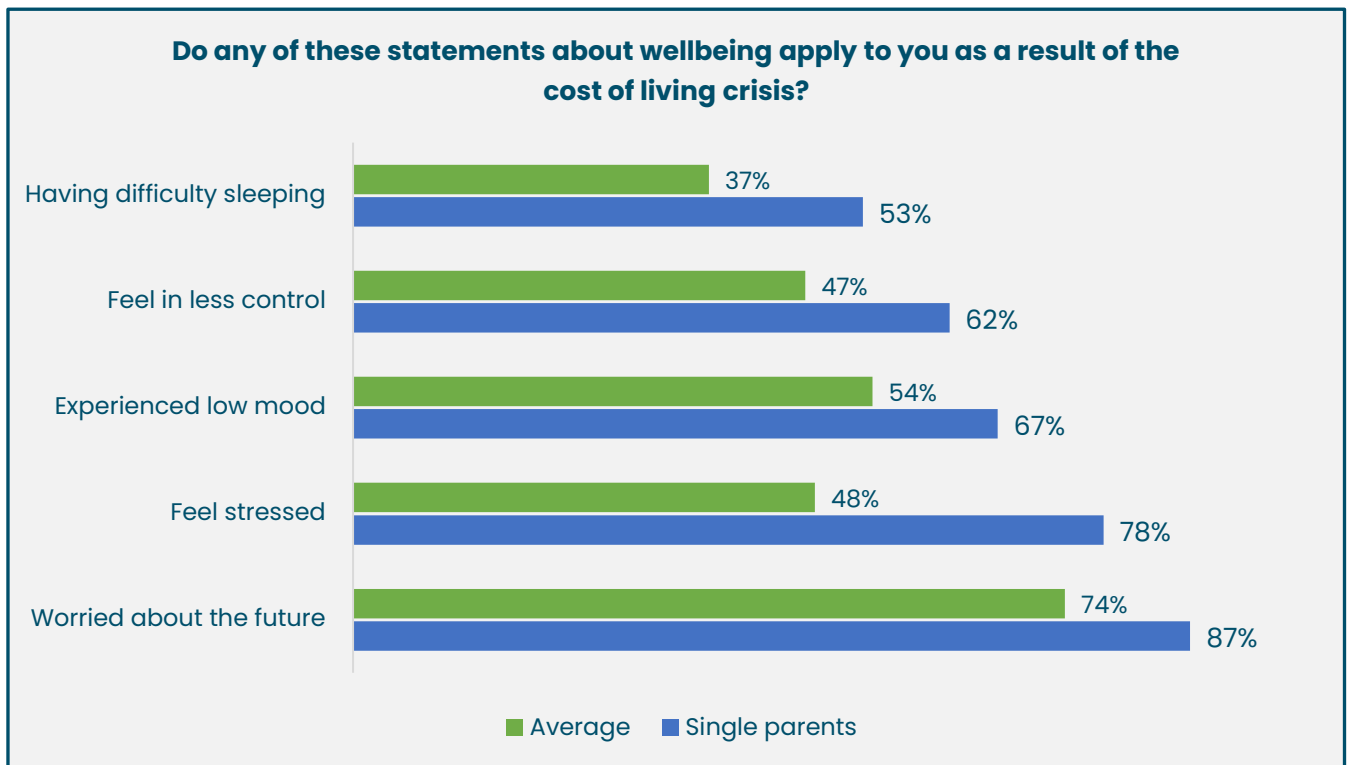
### Impact on Mental Health

Single parents are significantly more likely to be struggling with their mental health, with **88%** of respondents stating that their mental health has been affected "a little" or "a lot" by rising costs, compared to the **56%** average. This was the highest percentage across all demographic groups. Single parents were consistently more likely than the average to feel stressed, have difficulty sleeping, experience low mood, have concerns about the future and to feel in less control, as shown in the graph below.

**"I am in constant worry from day to day about my finances. I cry most days and I feel I am slipping into a depression."**

**"I have never felt so low and depressed about things as I have done recently."**

**8 In 10 single parents said their mental health has been affected by the cost of living.**



It is clear that the rising Cost of Living is having a severe impact on the mental health of single parents, with many stating they feel low, depressed and tearful. They were also very worried and fearful about the impact of rising costs on their children.

**"I'm constantly worrying about money, being cold, not having money for petrol, food, juggling bills and worrying my daughter is suffering."**

**"It was difficult raising four children as a single parent but I managed by sacrificing things for myself. Now it's having an impact on my children's life meaning it's affecting my mental health and then my children's."**

Single parents were also slightly more likely to face barriers in accessing support for their mental health, with **16%** stating they cannot get help for their mental health in comparison to the **10%** average. Challenges including affording prescriptions for anti-depressants, waiting lists for mental health services, and not being able to fund private therapy.



**"I can't access help for my mental health, and things seem so much worse at the moment."**

**"I stopped prescribed medication for depression and anxiety because I cannot afford it. No other support is available that is free or does not run within my working day."**

### **Case study: Abbie's Story**

Abbie is aged 25-34 and is a parent carer for her autistic child. Abbie is in her overdraft, and cannot afford to pay off the credit accounts she holds. She is worried about the impact this will have on her, but more importantly for Abbie, her children too.



***"I am a full time mum, my nine year old is autistic. I worry about how little money we have and I am living out of my overdraft every month. I am on Universal Credit as I am a single parent and I am so worried for my children. Everything in the shops is so expensive, I have a car that has to be paid for every month which the 3 year contract is almost up. I cannot afford to pay for the rest of the car but I also cannot afford to pay for another hire purchase and my credit score has been badly affected by the cost of living so I wouldn't be able to get another care anyway. I am scared that come September I will have no means of transport for my son which I desperately need. He is only on middle rate care and low rate mobility so not entitled to any help towards a car. I was in a better position when I originally got the car and did not know what this would be how life was 3 years later."***

***"I worry about paying for things that the school ask for constantly, having to pay for specific foods for my son which have gone up so much in price in the shops. Everyday I worry about bills, my overdraft etc. I have stopped paying off an old credit card and Very account from years ago as I simply cannot afford it. I get letters in the post and have contacted Step Change where I pay £2 a month as that is all I can afford, and I can't really even afford that as I am in my overdraft every month."***

### **Help and Support**



The Government has a [webpage](#) listing what support you might be entitled to as a single parent.

Hertfordshire County Council has created a [webpage](#) to help Hertfordshire residents manage the cost of living. Help and advice is also available by calling the Council on **0300 123 4042**.

**Families First**, run by the Council, can support families who need extra help, including support with mental health and money advice.

The national charity, [Gingerbread](#), offers single parents with expert advice, information and support.

If you are concerned about your mental health, there is [support available](#) to help you.



## Ethnicity

**Respondents from an Asian or Black ethnic background were more likely to be impacted by rising costs.**

**36%** of Asian respondents and **44%** of Black respondents said they had been affected a lot by rising costs and were struggling, in comparison to the **24%** average.

### Key facts about this group:



- Asian respondents were more likely to be male, at **43%** compared to the **35%** average.
- Black respondents were more likely to be female, at **79%** compared to the **62%** average.



- Black and Asian respondents tended to be younger in age. **12%** of Asian respondents and **18%** of Black respondents were over 65 years old, in comparison to the **40%** average.



- Black respondents were four times more likely to be a single parent, at **24%** in comparison to the **6%** average.



- **54%** of Asian respondents did not have enough, or had just enough money compared to the **40%** average.
- Black respondents were over twice more likely to not have enough money for basic necessities at **27%** compared to the **11%** average.



- Asian respondents were more likely to be paying a mortgage, at **48%** in comparison to the **25%** average.
- Black respondents were over twice more likely to be renting accommodation, at **41%** compared to the **19%** average.



- **30%** of Black respondents were a carer, more than the average of **20%**.

## Living Costs

In response to rising costs, Black and Asian respondents have made changes to their lifestyle in efforts to reduce living costs. They were more likely to have reduced the amount of food they eat or bought cheaper types of food at **69%** and **70%** respectively, compared to the **61%** average. Respondents commented that they have to prioritise their household bills over spending money on food and have noticed how changing their diet has affected their physical and mental health.

Black respondents were also more than twice as likely to have used a food bank, at **10%** compared to the **4%** average.

**“For me the Cost of Living Crisis is felt most when going grocery shopping. I have a part time job and find it upsetting that food prices are so much higher than a year ago.”**

**“It becomes a question of spending money (from my meagre pension) for food or saving money to pay my bills. I have chosen the latter.”**

**“Having to make changes in what food I purchase is affecting my diet and in turn my physical health.”**

Increased costs meant that Black and Asian respondents had to find ways to afford their household bills, rent or mortgage, as well as essential goods. **29%** of both Black and Asian respondents have searched for additional sources of income, nearly double the average of **15%**.

Both groups were also more likely to have borrowed money or to have used more credit, at **28%** and **25%** respectively, compared to the **16%** average. Lastly, a quarter (**25%**) of Black respondents reported having to make difficult decisions about which pills to pay, much higher than the **9%** average.

**“I have to choose between heating and food.”**

**“Just worried about how I’m going to survive with the high Cost of Living. I don’t want to have to ask my children for money as they are also not finding it easy. I only have a relief job and trying to get a second job but no luck yet. It’s not easy in mid 60s to get a job and I’m not yet entitled to a state pension.”**

## **Access to Healthcare**

Black and Asian respondents were more likely to say that their access to healthcare had been affected by rising costs, at **63%** and **55%** respectively compared to the **45%** average. Respondents commented that they cannot afford to access healthcare services, with many having no choice but to prioritise their household bills and essential goods.

**20% of Asian respondents have spent less on prescriptions and medication.**

**“Had to cancel hospital appointment as I couldn’t afford to travel to it.”**

**“Paying for healthcare is the last of my worries, eating and heating, trying to pay the bills are my priorities. At this time I can’t afford to pay for anything else.”**

Concerningly, **20%** of Asian respondents said they have spent less on medication and/or prescriptions, more than double the average of **9%** - this was the highest percentage across all demographic groups. Respondents commented that they cannot afford over-the-counter medication or the price of their prescription, and as such have no choice but to go without, despite this impacting their health.

**“When ill, deciding which prescription to pay for and what to leave.”**

**“I didn’t buy a blood pressure monitor and reduced buying regular medication such as paracetamol and ibuprofen.”**

Black respondents were more likely to have avoided visiting the dentist due to rising costs, with **43%** stating they have delayed or not seen their dentist, in comparison to the **32%** average. Many felt that they need to see a dentist, due to being in pain or because they have not seen a dentist in several months or even years.

**“My fillings have fallen out but the cost of even just a consultation is too much for me right now so this has gone to the bottom of the list.”**

**“I just live with the pain of my tooth as it’s not important at the moment.”**

## **Impact on Physical Health**

The impact on physical health for Black respondents was comparable to the average at **32%**. However, Asian respondents are struggling more with their physical health, with **49%** stating that their physical health has been affected either “a little” or “a lot” due to rising costs.

Asian respondents said that feeling cold was negatively impacting their physical health by exacerbating existing medical conditions and making them more prone to illness. Some also commented that not having the heating on was causing mould in their home, again affecting their health.

**“Living in a colder house has made me more prone to illness.”**

**“We have black mould in 2 bedrooms due to not putting the heating on.”**

**“I’m suffering from severe headaches because of worry and not sleeping. Forever have a cold and cough as I’m not switching on the heating.”**

Asian respondents shared that because of increased costs, they are not able to exercise as much as they did before the Cost of Living Crisis and cannot eat as healthily, due to the significant rise in food prices, both factors of which they felt had an impact on their physical health and wellbeing.

**“I have cut out lots of veg options in my meals which is impacting my healthy meal choices which in turn impacts my health.”**

**“I am not able to join a gym or go swimming as it is at an added cost – membership and petrol.”**

### **Impact on Mental Health**

**67%** of Asian respondents said their mental health had been affected either “a little” or “a lot” by rising costs, slightly higher than the **56%** average. They shared that they feel extremely concerned about how they and their family will cope with increased costs, with many also stating that they feel hopeless, worrying how they will “survive”.

**“This life is not sustainable. I work all hours I can on minimum wage and get no reward at the end. I am just working to survive at the moment.”**

**“To summarise, the Cost of Living has taken lots of things out of reach. The worry to survive during this time is keeping me awake at night.”**

**“We have two children under 11 years old and I’m worried how we will cope with all the additional costs for their schooling and domestic cost increases. I wake up in the night and start stressing about family life.”**

Some Asian respondents said they feel lonely and isolated, as a result of going out less and not socialising with friends, family or the community, again negatively affecting their mental health and emotional wellbeing.

**“All I seem to do is work and seem to have no time or money left for social activities. Less time with my son and never get to see friends.”**

**“I have been housebound for years and cannot use public transport, so I need to take taxis everywhere I go, if I don’t get a lift. This is very expensive, so I don’t bother with going to socials, church, shops, events or make any appointments I cannot easily travel to.”**

Although the impact on mental health for Black respondents was comparable to the average, **65%** said they feel stressed which is higher than the **48%** average. Black respondents were also more likely to be unable to access mental health support at **19%**, almost double the **10%** average.

**“I feel like I am forever worrying and not sleeping.”**

**“I just can’t cope with it. I’m so stressed and unwell and cry all the time. I can’t get any help, there isn’t anything.”**

### Help and Support



Hertfordshire County Council has created a [webpage](#) to help you manage the Cost of Living. Help and advice is also available by calling the Council on **0300 123 4042**.

The Council offers a [Money Advice Unit](#) which provides debt and benefits advice, housing and a budgeting calculator.

An [online warm spaces directory](#) has been created for Hertfordshire, which helps you find libraries, family centres and community spaces that are offering free, safe, warm places in our communities.

There is also a guide to local [food banks](#) that can help if you can’t afford the food you need. You’ll need to get a referral to a food bank before you can use it, so you can ask your [nearest Citizens Advice](#) or an organisation that’s already supporting you – for example a charity, school or children’s centre.

HertsHelp has trained advisors who can offer free, confidential assistance. They can put you in touch with relevant services and local support. Contact them [online](#), via email at [info@hertshelp.net](mailto:info@hertshelp.net) or phone **0300 123 4044**.

If you are concerned about your mental health, there is [support available](#) to help you.



## Disabled People and People with a Long-term Condition

**43%** of disabled people and **33%** of people with a long-term condition said they have been affected a lot by rising costs and are struggling, compared to the **24%** average.

### Key facts about this group:



- Disabled people are over four times more likely (**43%**) to receive disability benefits, and people with a long-term condition are over twice as likely (**24%**) compared to the **10%** average.
- Disabled people are over twice as likely to receive means-tested benefits, at **24%** compared to the **11%** average. This figure was **16%** for people with a long-term condition.



- **22%** of disabled people are unemployed and unable to work, in comparison to the **5%** average.



- Disabled people are twice more likely to not have enough money for basic necessities at **22%** compared to the **11%** average.



- Disabled people are over twice as likely to rent their home from the Council, housing association or another social landlord, at **29%** compared to the **14%** average.

People with a long-term condition have made similar changes to the local population to help reduce their living costs. However, disabled people have had to make greater changes to manage rising costs, with **85%** having to use less heating compared to the **80%** average, and **72%** having to reduce the amount of

food they eat or purchase cheaper types of food in comparison to the **61%** average. This is concerning, given that disabled people often need to live in warm conditions and eat nutritious, healthy food to maintain and support their physical health and wellbeing.

**“I have a chronic health condition that relies on a good diet but it’s becoming a struggle to manage to buy healthy food on a budget.”**

**“Have mobility and nerve damage and things I needed to buy are being up costed to the point that I have to choose, it’s surviving, not living anymore. I’m in fear of how to deal with budgets to try and get more income without being penalised on tax and so forth.”**

**“Can’t afford to heat my home and feed my family, either I go without food to feed my kids or we freeze...affecting both my diabetes and getting chest infections.”**

### **Access to Healthcare**

Disabled people and those with a long-term condition were more likely to face difficulties in accessing healthcare as a result of rising costs, with **62%** of disabled people and **55%** of those with a long-term condition stating their access has been impacted. Given that these groups often need routine medical attention, it is concerning that many are not able to afford and/or access medical care.

For example, disabled people were far more likely not to purchase equipment to help with their health and mobility at **25%** - more than three times the average of **8%**. This was the highest percentage across all demographic groups. People with a long-term condition were twice as likely at **16%**. Respondents commented that although they need equipment and/or mobility aids to support their health needs, they do not have the funds to purchase this.

**25% of disabled people have spent less on equipment for their health or mobility.**

**“Can’t afford to have handrails installed to help me get down my outside steps into the garden.”**

**“Severe heart failure and mobility issues. I need to make major adaptations to live in my home safely but cannot get the support.”**

In addition, disabled people were over three times more likely to be unable to travel to appointments at **16%** compared to the **5%** average. This was the highest percentage across all demographic groups. People with a long-term condition were twice as likely at **10%**. Respondents said that although they need to attend their routine medical appointments, they cannot afford public transport, taxis or fuel for their carer, meaning many have had to cancel or rearrange their care.

**“I am unable to use public transport on my own as I have to pay for a carer to be with me, so I have been avoiding travel costs anywhere.”**



**"I spend my life in constant pain due to lack of medical care as I've missed appointments as I can't afford to go."**

**"Costs of taxis needed for a physically disabled and visually impaired person as I am seeing that I am missing out on my vital support groups to keep my in recovery."**

**43%** of disabled people said they have avoided visiting the dentist, higher than the **32%** average. For many, this is because they cannot afford dental treatment (whether they are registered with an NHS dentist or privately) and/or because they cannot fund the travel costs to their dental practice.

**"Can't afford any additional treatments outside of the NHS allowance. Fillings all visible and ugly and teeth moving from injury but can't afford braces."**

**"Taxi both ways to my dentist is £50. Can't go for the usual six month check."**

They were also more likely to avoid visiting the opticians at **35%** in comparison to the **23%** average. Respondents commented that they cannot afford the cost of new glasses or contact lenses, and some are not able to fund the cost of an eye test and are not eligible for a free examination.

**"Had my eyes tested because it was free and although my prescription had changed I couldn't buy new glasses."**

**"I've got no spare money for the dentist or opticians."**

Lastly, disabled people were nearly twice as likely to have spent less on medication and/or prescriptions at **15%** compared to the **9%** average. Again, these statistics are concerning given that disabled people need medication and/or their prescription to manage their condition or disability, skipping or reducing the dosage could have a significant impact on their health.

**"I go without meds that would help me."**

**"Stopped taking prescribed medication as I cannot afford the prescription fees."**

## **Impact on Physical Health**

Across all demographic groups, the rising Cost of Living has had the most detrimental impact on the physical health of disabled people, with **57%** stating that their physical health has been affected either "a

little” or “a lot” which is much higher compared to the **32%** average. The impact on the physical health of people with a long-term condition was also greater at **46%**.

In the colder months, many respondents said that because they could not afford to use their heating, their home felt constantly cold. For many, feeling cold often exacerbated their existing condition and/or disability, causing significant pain and discomfort. Some respondents also said they live in damp, mouldy conditions, made worse by not being able to heat their home, which they felt was negatively affecting their physical health.

**“I have a disability that’s a lot worse in the cold with not being able to keep warm I am struggling more to move around.”**

**“I have lung function and disease and the cold really affects my breathing negatively.”**

**“I am disabled. I have a spinal cord injury and cannot control my body temperature in my legs. My house is draughty and impossible to keep warm. I don’t qualify for disability benefits.”**

In addition, a few said they cannot afford the cost of running equipment such as mobility scooters, or are not able to fund mobility aids to support them in getting around, forcing respondents to stay indoors. While other respondents said that going out less has significantly reduced their level of mobility, causing them to feel more weak and frail.

**“I no longer go out like I did and I am losing my mobility.”**

**“I try hard not to charge my portable oxygen or my mobility scooter. Stay in, saves money.”**

**“I feel unfit and weak because I can’t go out and do anything.”**

Respondents commented that they are eating more unhealthy and less nutritious meals due to the rise in food prices, which they felt was having an adverse impact on their physical health. Likewise, respondents said they can no longer afford to exercise or have lost the motivation to keep active, again having a knock-on effect on their physical health and wellbeing.

**“I feel too stressed to exercise, I’m excessively cold and I can’t afford to buy and cook healthy, balanced foods.”**

**“Unhealthy food options are a lot cheaper so buying these as I cannot afford healthier alternatives.”**

**“Eating cheaper lower quality foods and less meat. Can’t afford leisure centre membership.”**

Lastly, disabled people and those with a long-term condition both stated that due to their financial struggles and the rising Cost of Living, they have no choice but to continue working, with many working long hours to manage their costs. This is despite some respondents feeling that they are not well enough to work.

**"I am not suicidal just unsure how I can solve problems especially as my health gets worse as COPD does because I must work full-time."**

**"I cannot afford to retire. I and my family have health problems but none of us can stop work."**

**"I'm stressed and worried all the time, we are trying to work more hours which I find difficult as I have rheumatoid arthritis."**

### Case study: Zainab's Story

Zainab is aged 55-64 and has a disability. She is unable to work because of her condition and receives disability benefits, but only has just enough money for basic necessities.



***"I am disabled and on benefits and although there is help offered I still have to be very mindful as I am on a tight budget."***

Not being able to heat her home has affected Sharon's physical health, and her financial concerns have also been negatively impacting her mental health.

***"I am unable to use public transport on my own as I have to pay for a carer to be with me, so I've been avoiding travel costs anywhere, however staying warm at home makes my symptoms (tightness, spasms and falling) worse. Cooler temperatures bring on spasms and tenseness due to my stroke in 1993, I am medicated for this condition but being warm helps alleviate it more. I feel that I am quite a strong willed person but I'm finding this situation very stressful and overwhelming because I feel it is out of my control and not knowing how long it'll going on for."***

### Impact on Mental Health

Disabled people and those with a long-term condition are more likely to be struggling with their mental health, with **70%** and **64%** respectively stating that their mental health has been affected either "a little" or "a lot" due to rising costs, compared to the **56%** average.

Respondents shared that they are extremely worried about their finances and how they will be able to cope if costs continue to rise, which is having a negative impact on their mental health and emotional wellbeing. Some respondents said they cannot work due to their condition and/or disability, which is only increasing their concerns about managing rising costs and in turn, affecting their mental health.

**“Neither my husband or I can work at the moment. I have extreme Long Covid and am now disabled. We also have a disabled daughter. My husband can’t work as he is looking after us both.”**

**“Due to health concerns I no longer work. I am 62 so not able to draw a state pension. My husband works and this is below national average wage. I’m so worried about council tax and energy bills.”**

**“Some days I sit and cry. I have reached 80, have run a house and brought up children as a single mother, sold anything valuable I had to keep going without any financial help. I am skeletally disabled, still working and feel sick when I think about the future.”**

Disabled people in particular were more likely to feel stressed, at **68%** compared to the **48%** average. They were also slightly more likely to have experienced low mood, at **68%** in comparison to the **54%** average. Respondents commented that they feel “worried”, “scared” and are having sleepless nights due to concerns about the rising Cost of Living, and felt that their mental health was deteriorating as a result.

**“I am extremely worried about the future, which has drastically affected my mental health.”**

**“Financially I’m in a desperate state. I’m on disability benefits and cannot afford to live which has deeply impacted my mental health.”**

**“Because we get Universal Credit and I get Disability Living Allowance, this goes nowhere near paying my outgoings, I keep having to scrounge off my family who have properly had enough of me, it’s all making me feel so depressed.”**

Disabled people and those with a long-term condition also shared that the deterioration in their mental health has consequently had an adverse impact on their physical health, with respondents commenting that feelings of stress, worry and depression has exacerbated their symptoms.

**“I have multiple sclerosis and my mental state affects my physical ability. So the more I stress on finances the more physical symptoms I experience.”**

**“I have fibromyalgia which flares up with a lot of stress and causes significant physical pain.”**

**“My mental health is affecting my physical health as I no longer want to go out or do things I would have before.”**

However, disabled people have found it much harder to access support with their mental health, with **20%** stating they could not get help – this is twice more likely than the average **10%** and was the highest percentage across all demographic groups. People with a long-term condition were also more likely to struggle, at **15%**.

Respondents commented that GP appointments are difficult to access to discuss their concerns about their mental health, and that NHS mental health services tend to have long waiting lists, by which time their mental health has significantly deteriorated. Many stated they would like to access private therapy but cannot afford this.

**“NHS wait is too long and I can’t afford private help.”**

**“I have waited two years so far (waiting list) for mental health therapy.”**

**“I have not had the time available to access support with my mental health as we have had to prioritise our family care and seeking help with physical health conditions.”**

## Help and Support



If you are disabled or have a health condition, you might be eligible for disability benefits, the Disability Cost of Living Payment and support with prescriptions and health costs. Visit the Government website [here](#) to find out more.

Hertfordshire County Council also has a list of [resources](#) you can access for information, advice and support if you have a disability, and guides on how to claim for specific benefits.

There are national charities providing useful information and support:

- [Turn2Us](#) provides information on benefits, grants and other financial support if you are ill, injured or disabled.
- [Scope](#) offers disabled people practical information and emotional support.
- [Disability Rights UK](#) provides factsheets, guides and helplines about benefits, tax credits, social care and other disability related issues.
- [We are undefeatable](#) is a movement supporting people with long-term health conditions, helping them to find ways to stay active at home and/or at low or no cost.



## Carers

### Key facts about this group:



- Carers were more likely to be female, at **72%** compared to the **62%** average.



- Carers were over twice more likely to receive disability benefits, at **23%** compared to **10%** average.
- They were also more likely to receive means-tested benefits at **21%** compared to the **11%** average.



- Carers are less likely to work-full time, at **18%** compared to the **28%** average.
- They are also less likely to be retired, at **32%** in comparison to **41%** average.



- **19%** of carers do not have enough money for basic necessities, higher than the **11%** average.



- Carers are more likely to be renting from the Council, housing association or another social landlord, at **23%** compared to the **14%** average.

The rising cost of living has had a considerable impact on carers when compared to the local population, with many facing financial hardship and struggling to pay their household bills, mortgage or rent. Carers also expressed their concerns about their ability to provide adequate care if living costs continue to rise.

**"I am a single mum with disabilities and two autistic children and I'm struggling and in debt with gas and electric."**

**"Just an ongoing worry especially as my husband is chairbound and I am his 24/7 carer and I have a very limited income of which we have to pay towards his care costs. Leaves very little to live on."**

Carers commented that they have found it very difficult to reduce their heating costs, with many needing to heat their home to keep the person they care for warm. They have also struggled to minimise their energy usage, stating that they need to use water, gas and electricity to carry out their caring responsibilities such as preparing meals and washing clothes. As a result, many carers are paying extremely high household bills.

**"Our energy bills are in excess of £700 per month and the Council deems that £140 is all that's needed a week as a basic to live on."**

**"Being a carer for someone who suffers with dementia and incontinence, it's impossible to save on energy especially heating and washing and drying of clothes and bedding regularly."**

**"I look after a young adult with cancer and have to keep the house warm, but having to choose when to do so to try keep costs lower."**

Carers were also more likely to reduce the amount of food they eat or to purchase cheaper types of foods, at **72%** compared to the **61%** average. Carers shared that they are struggling with the cost of food and having to either eat fewer meals and/or less healthy food options to help reduce and manage their living costs.

**"Go without food when necessary. Not paid bills because I can't. My husband is too ill to work and I'm his carer and I do work but have been diagnosed with fibromyalgia so finding my body is a lot of pain."**

**"I have gotten ill through no heating and eating less food and less healthy food options."**

Some carers commented that they cannot visit the person they care for as easily or frequently, due to the high cost of fuel and/or public transport and taxis.

**"I also care for my disabled mum who is living with mixed dementia, getting to her is becoming more difficult, I'm not walking 45 minutes each way to look after her as I can't afford the bus."**

**"I have to travel on buses to get to and care for my father, this costs £21.50 a week which is a big chunk of money. I've been having to make less trips."**

Lastly, a few respondents said they cannot work because of their caring responsibilities or have had to stop working to become a full-time carer, both of which have a significant impact on their finances. Others have had to increase their working hours, despite not being physically well enough to do so.

**“I retired in July but went back to work to ensure these costs were covered but it is a worry and I know things aren’t going to go back to what they were.”**

**“Heating has gone up from £80 to £250. I have had to give up work to be a full-time carer. Limited food, travel, heating, medical supplies.”**

**“I’ve had to increase my working hours by three times to make ends meet, I’ve been signed off sick now with burn-out and have strained my back.”**

### **Access to Healthcare**

Accessing healthcare has been more challenging to carers, with fewer respondents stating that their access to healthcare has been affected by rising costs, at **55%** compared to the **45%** average.

In particular, **14%** of carers have not purchased equipment to help with their health or mobility, almost twice the average at **8%**. Carers commented that they need to purchase aids for either themselves or the person they care for, but cannot afford to fund this.

**“Some of my aids have broken and need to be replaced and I can’t afford to replace them.”**

**“I can’t replace my husband’s aids for helping him get up etc.”**

Similarly, some carers said they have had to stop receiving care such as physiotherapy due to the high cost. Having this support was important to carers, with many struggling with their health due to the physical demands of their caring responsibilities.

**“Spent less on maintaining my health e.g. physiotherapy sessions to reduce pain in neck, shoulders and back due to my caring role.”**

**“My wife has had appointments with an NHS Occupational Therapist who has recommended equipment but we are expected to buy it and it’s not affordable.”**

**“In order to maintain my mobility I have to visit a chiropractor however I cannot go when I need to as I have to use the money for day-to-day living costs.”**

A few carers also commented that they cannot afford prescription fees and/or the cost of over-the-counter medication, which is having a negative impact on their physical health.



**“Not getting my prescriptions because I don’t have the money for pay for them.”**

**“I am an unpaid carer, I get no help from anyone and everything I have to do has caused me to have a curved spine. I can’t afford to do anything about it either financially or in time. My doctor recommends ibuprofen and to call them if I need something stronger. I can’t afford to do either so I put up with the pain.”**

In addition, carers were slightly more likely to have avoided visiting the dentist, at **41%** compared to the **32%** average. Carers commented that they cannot afford either private dental fees or NHS dental costs, and as such are not able to get the treatment they need, despite being in considerable pain and discomfort.

**“I have broken teeth but unable to pay for the dentist because I can’t see an NHS dentist.”**

**“I can’t go to the dentist knowing that I won’t be able to pay the bill.”**

**“I can’t afford the dentist even though I broke a tooth at Christmas. I have been told a crown would cost approximately £290 and I don’t have the money.”**

### **Impact on Physical Health**

Compared to the local population, carers are struggling more with their physical health, with **44%** stating that their physical health has been affected either “a lot” or “a little” by rising costs, in comparison to the **32%** average.

Carers said that they are not able to purchase healthy, nutritious food for themselves or the person they care for and cannot exercise as much as they would like to, both due to cost and their caring responsibilities, all of which they feel is negatively impacting their physical health and wellbeing.

**“Cannot afford to buy fresh food so now I am eating more processed foods, cheap, rubbish food and not making nutritious meals.”**

**“I can’t pick and choose my food like before so often end up eating unhealthy which has caused huge weight pain especially as I can’t afford the gyms or sports clubs like previously.”**

**“I’ve not been able to eat healthy or do any exercises or wellbeing activities.”**

Carers also said they feel stressed and worried about how they will be able to care for their loved one if costs continue to rise. They felt this stress was impacting their physical health, with carers stating that they feel run down, unwell and unable to sleep.

**"I feel sick all the time and now I'm not sleeping as a result. I've had to start full-time work and not support my daughter whom I am her carer."**

**"The stress and worry has caused me to feel run down, more anxious and stressed and I can feel it in my body and I am often in pain and don't sleep well."**

**"It's impacted my health and my role as a carer, I'm unable to do basic things for my own health."**

### **Case study: Rachel's Story**

Rachel is aged 35-44 and is a carer for her husband who has schizophrenia, and has two children. She is struggling to manage working and caring for her husband, and this is having a significant impact on her mental and physical health. Rachel is finding it increasingly difficult to pay her bills and to feed her family, but cannot find any support to help her cope.



***"I'm working and I'm providing care to my husband that has schizophrenia, myself struggling with anxiety and depression. I'm feeling crushed by the cost of living and there is not a lot of help available. As everyone in my household depends on me in every aspect of life I am constantly under pressure, and with my husband's mental health I have had to cut my working hours so there are a lot of things that are falling behind."***

***"My budget was always tight but now I don't know what bill to pay and I'm falling behind. My stomach is turning most of the time, I have headaches caused by stress, my skin condition is getting worse. I'm worried about paying rent, I'm falling behind with Council tax, gas payments, with everything. My kids (especially my 16 year old son) want more food and I don't have the money to buy it, healthy food is a rarity here, I'm feeling that I'm failing my family."***

### **Impact on Mental Health**

Carers were more likely to be struggling with their mental health, with **70%** stating that their mental health has been affected either "a lot" or "a little" by rising costs, compared to the **55%** average. The demands of the caring role can already have an impact on the mental health of carers, however many commented that the rising Cost of Living has exacerbated their mental health and emotional wellbeing, increasing feelings of anxiety, low mood and depression. This was particularly challenging for carers who have a diagnosed mental health condition.

**"I have suffered a breakdown due to isolation, caring responsibilities, money worries and work load."**

**"I'm a carer for my mum and have had mental health issues previously. The current Cost of Living Crisis has exacerbated my anxiety considerably."**

**58%** of carers reported feeling stressed, which is higher in comparison to the **48%** average. Carers said they were worried about not being able to sufficiently support the person they care for, how they would “cope” and how they would be able to afford their household bills and living costs. They were also concerned about the mental health of the person they care for.

**“I’m not getting any time to myself as I’m a full-time carer for my partner, so day in day out my life has been stressful but since the Cost of Living has gone up, my stress levels have gone through the roof.”**

**“It is having a big impact on not just myself but the person I’m also caring for, both of us are worried, not knowing when this will end or if we will lose our home as we can’t afford the bills.”**

**“Being a carer means everything falls on me so I am the backbone for my family which is extremely hard. My husband can’t work due to his disability and he is already deflated that he has to rely on the Government so I protect him from the cost of everything.”**

Lastly, **15%** of carers said they cannot access support and/or resources for their mental health, which is slightly higher than the **10%** average. Carers shared that they are not able to access mental health services and cannot afford private therapy or treatment.

**“I have less money to spend on my wellbeing and support networks. I used to have therapy but I’ve not been able to continue this.”**

**“I suffer from PTSD, anxiety and depression, have done for more than 20 years. Currently on a long waiting list to get more help and support.”**

**“Help for mental health only seems available if your situation is very, very bad. I’d like help before I get there.”**

## Help and Support



If you are a carer, there is support available for you. Hertfordshire County Council has a [webpage](#) listing resources, including information about finances, respite and health and wellbeing.

- [Carers in Hertfordshire](#) provides valuable information, advice and support to unpaid carers living in Hertfordshire.
- [Carers First](#) has information about cost of living payments for carers, and the benefits you can claim.
- [Carers UK](#) has information and advice including financial support, practical support and health and wellbeing.



## Just about Managing

Of all respondents, **22%** said they have just enough money for basic necessities and little else. These respondents have been disproportionately impacted by the rising Cost of Living, with **43%** stating they have been affected a lot by rising costs and are struggling, almost double the average of **24%**.

### Key facts about this group:



- Respondents were less likely to live with a partner, at **27%** compared to the **37%** average, and are more likely to have a family.



- Respondents were slightly more likely to be receiving a salary, at **50%** compared to the **43%** average.
- They were more likely to receive means-tested benefits at **17%** compared to the **11%** average.
- They were less likely to be receiving a state pension at **20%** in comparison to the **34%** average, and were less likely to be receiving a private pension at **28%** compared to the **37%** average.



- They were almost twice more likely to be renting from the Council, housing association or another social landlord at **22%** compared to **14%** average.

Unsurprisingly then, those who are just about managing have made significant changes to their lifestyle to reduce their living costs and household bills. **88%** have used less heating or made other choices to reduce their energy bills compared to the **80%** average. Respondents said they cannot afford to put the heating on, and some have also drastically reduced their water usage and electricity in efforts to reduce their costs. A few respondents are in debt to their energy supplier, owing up to hundreds of pounds.

**“Behind in my energy payments despite the Government assistance payments.”**

**“Not put the heating on at all so I’m frozen! Sit in the dark so not living just surviving!”**

**“I am just too scared to put the central heating on, never been so cold as this winter.”**

In addition, **82%** of respondents have reduced the amount of food they eat and/or purchased cheaper types of food, which is much higher compared to the **61%** average. Respondents said they are buying less nutritious and more unhealthy foods as they tend to be lower in price, and because they can no longer afford to buy, fresher, healthy food items. Some have limited the number of meals they have per day to cut back on the need for grocery shopping.

**“I’m buying cheaper and less healthy food to reduce costs. Eating less to try and only do one food shop a month. Can’t afford to do much more than that.”**

**“The cost of food prices means getting good food like fruit and vegs is impossible.”**

**“I can’t afford foods that are healthy.”**

### Case study: Ethan’s Story

Ethan is aged 18-24 and has a disability. He is unable to work because of his health condition, and has just enough money for basic necessities. Ethan cannot afford to pay his energy bills, and is finding it difficult to pay for groceries and his household bills.



***“The Cost of Living Crisis keeps me up at night. I don’t know how we will cope with higher energy bills than we have already. My debt has reached over £1000 with my energy company and they just keep adding charges. I can’t even buy groceries every week at the moment, the cost of living is insane, and nobody can keep up. Energy companies are taking the biggest tool on everyone, they have been threatening me with debt action when they know I cannot afford to pay them so much right now.”***

Ethan’s physical and mental health have both been affected by the rising cost of living, as well as his access to healthcare.

***“I have a chronic illness and having to go without the heating on or having to use less hot water has made my pain worse and most days we cannot afford these luxuries, using the heating as little as possible and my energy bill is over £400 a month for a 1 bedroom house. I’ve not been able to afford my prescriptions but I’m lucky to get free NHS prescriptions. I can’t go to the dentist because I can’t afford to pay for the appointment. I struggle to find the funds I need to get to my appointments.”***

## **Access to Healthcare**

Respondents who are just about managing had more problems accessing healthcare due to rising costs, with **66%** stating that their access to healthcare has been affected much higher than the **45%** average.

In particular, **51%** of respondents have avoided visiting the dentist, in comparison to the **32%** average – this was the highest percentage across all demographic groups. People said they cannot afford the cost of dental treatments, or routine check-ups and hygienist appointments, particularly if they are registered with a private dental practice. As such, some respondents have not seen a dentist in several years due to the high cost and others are suffering in pain. A few people also commented that they are not able to register with an NHS dentist, and those who are, were still struggling to pay for NHS dental fees.

**“My dentist has gone private and I can’t afford the monthly payments they are asking for.”**

**“Have toothache but putting off going to the dentist because I can’t afford treatment yet.”**

**“NHS dentists are still too expensive for a basic check-up. Need to save up for any treatment.”**

**37%** of those who are just about managing have avoided visiting the opticians, higher compared to the **23%** average. Again this was the highest percentage across all of the demographic groups.

Some respondents have not had an eye test because they would not be able to afford new glasses if their eyesight had changed or deteriorated. A few respondents said they do not have enough money for an eye test and are not eligible for a free examination and need to prioritise their living costs and household bills instead.

**“Need to get my eyes re-rested but I can’t afford to pay for a test and new glasses so I have been delaying a visit while I save up.”**

**“Avoided having routine eye tests as I know I will need new glasses and I cannot afford them.”**

**“I’m skipping my eye check-ups due to the cost and the petrol to get there. I’d rather use the money to keep my kids warm.”**

Lastly, people who are just about managing were more likely to spend less on medication and/or prescriptions at **15%**, almost twice the **9%** average. Some respondents said they can no longer afford their prescription costs, while others have been skipping or taking a smaller dosage of their medication to make it last longer.

**“Have gone without prescriptions because I’m not on benefits so I have to pay and I didn’t have enough money.”**

**“Reduced the pain relief needed, reduced the prescription pain relief too.”**

**“I live in fear that I will need to pay for prescriptions as I would struggle to pay for them.”**

### **Impact on Physical Health**

Those just about managing are struggling more with their physical health. **50%** said their physical health has been affected either "a lot" or "a little" vs **32%** average. As a result of having to purchase cheaper and less healthy foods to manage their living costs, many respondents felt they were now eating a poor and unbalanced diet, and reducing the amount of food they eat, all of which has impacted their physical health and wellbeing.

**“I try to eat a balanced diet but I regularly struggle to buy enough food to achieve that and therefore I am struggling to shrug off illnesses.”**

**“I am not eating as varied a diet as I used to because of food price increases and I have lost some weight because I have decreased the amount of food I eat.”**

**“Having to change the quality of food etc by choosing cheaper food has had a knock-on effect on my ability to walk and move about. My health is suffering.”**

People who are just about managing also commented that their house and their body feel constantly cold, which was having a detrimental impact on their physical health. A few said they live in damp, mouldy conditions, only exacerbated by their inability to turn on the heating due to the extortionate costs.

**“I have stage four cancer and I’m trying not to have the heating on to reduce the costs but I am sore when I get cold.”**

**“Because I am not heating the house as much it is going damp so I ache more.”**

**“My arthritis pain has got worse, my hands are more stiff and my feet are as bad. I use more painkillers than before. I suffer too much from the cold and I cannot afford the heating.”**

Those who are just about managing said that the rising cost of living has made them feel more anxious and stressed, which has affected their physical wellbeing in a number of ways, including causing physical symptoms such as sickness and fatigue, little motivation to exercise and comfort eating.

**“Can’t go to dance classes so I’m not exercising. Stress is causing me to comfort eat.”**

**“Worries and stress made me not want to go out and exercise or go for walks.”**

**“I am so stressed it makes me feel physically sick and fatigued.”**

### **Impact on Mental Health**

Respondents who are just about managing are struggling more with their mental health, with **79%** stating that their mental health has been affected either “a little” or “a lot” compared to the **56%** average. People shared that they feel extremely “stressed”, “scared” and “anxious” about the rising Cost of Living, with many concerned about how they and their family will cope if costs continue to increase and worried about going into, or falling further into debt. All of which has had a significant negative impact on their mental health with many unable to sleep and experiencing depression and anxiety.

**“I’m always stressed about the next bill(s) and if I can pay them. Endless sleepless nights worrying about this and how my family is coping.”**

**“It’s a huge strain to worry about how we will survive financially and how I will meet my son’s needs.”**

**“It’s just a constant worry about being able to afford things and not going into debt, and whether we will have enough money to live.”**

### **Help and Support**



Hertfordshire County Council has created a [webpage](#) to help you manage the Cost of Living. Help and advice is also available by calling the Council **on 0300 123 4042**.

The Council offers a [Money Advice Unit](#) which provides debt and benefits advice, housing and a budgeting calculator.

An [online warm spaces directory](#) has been created for Hertfordshire, which helps you find libraries, family centres and community spaces that are offering free, safe, warm places in our communities.

There is also a guide to local [food banks](#) that can help if you can’t afford the food you need. You’ll need to get a referral to a food bank before you can use it, so you can ask your [nearest Citizens Advice](#) or an organisation that’s already supporting you – for example a charity, school or children’s centre.

HertsHelp has trained advisors who can offer free, confidential assistance. They can put you in touch with relevant services and local support. Contact them [online](#), via email at [info@hertshelp.net](mailto:info@hertshelp.net) or phone **0300 123 4044**.

If you are concerned about your mental health, there is [support available](#) to help you.





# Information and Support



## **Information, Support and Advice**

Although there are many organisations and services within the public sector and Voluntary, Community, Faith and Social Enterprise (VCFSE) sector providing support for various aspects associated with the cost of living, respondents' awareness and use of these services was low.

Only **12%** have accessed support to help with their mental health and/or physical health in the last 12 months due to the rising cost of living. This is a small percentage, particularly considering that **32%** of respondents said they were struggling with their physical health, and **56%** said they were struggling with their mental health.

Some groups were more likely to have looked for information and advice, including people aged under 54, carers and those with a long-term condition. Single parents and disabled people were more than twice as likely at **26%**, and those just about managing almost three times at **34%**.

Most respondents (**36%**) said they have looked for information, advice and support for their mental and/or physical health through the NHS. This included **17%** of respondents accessing support for their mental health which has been significantly impacted as a result of the Cost of Living Crisis. These respondents have sought support either through contacting their GP practice or the local mental health Trust.

**"Looked for NHS mental health counselling but it is in very short supply and not as good as private help which I cannot afford anymore."**

**"Reached out to my GP for mental health support, they gave me a couple of numbers but I never seem to get through."**

**"I have accessed mental health help owing to stress, which money worries contribute to."**

**"Sought mental health support and started on medication due to stress and anxiety."**

Of the **36%** who have accessed support from the NHS, **13%** have contacted their GP practice for support with their physical and/or mental health, which has been negatively affected due to increased concerns around managing increased costs.

**"Help from a social prescriber at my GP practice who brought round two bags of food for my daughter and me, which was very kind of him to do so."**

**"My doctor about my health and the asthma nurse. I have been to the hospital because of the cold and my asthma attack and the other problem I could not deal with. My flat is like a freezer."**

**"Have been to see my GP, with also long-term disabilities I have, both mentally and physically."**

**16%** of respondents have looked online for information and advice. For some, this included searching for financial advice on how to save money, budgeting and how to reduce energy costs.

**“Looking at ways to save on heating. Cooking food, saving water, using appliances.”**

**“I have looked online for information on how to reduce costs and stress.”**

**“Looked online for ideas about coping with the Cost of Living increase.”**

Of these respondents, many have also visited the Government and Hertfordshire County Council websites to see what financial support they could be entitled to.

**“Check Government website to see if I qualified for help. Looked at debt support.”**

**“Checked to see if I am missing out any benefits that I may be entitled to.”**

**“Have applied for Attendance Allowance and looking into other possible benefits for which I might qualify.”**

**13%** of respondents contacted voluntary and community organisations for support and advice with the cost of living including mental health charities, Citizens Advice, HertsHelp, Age UK and Carers in Hertfordshire.

**“I’ve been in contact with Carers in Herts – really helpful but they can’t pay my bills can they. I don’t feel as stressed as I did before though.”**

**“Citizens advice about access to a food bank. One time. Feel that others need it more than we do so that’s it.”**

**“I’m having counselling with Mind.”**

**“Via Veterans Support and HertsHelp line.”**

In contrast, **8%** of respondents said that although they have looked for support, there was not any available to help them. For some, this included a lack of financial support from the Government to assist with their particular needs and concerns.

**“I tried the Government website but I’m not on the right benefit to get extra help, very disappointed.”**

**“Looked online but I fall outside most of the help because I work.”**

**“Looked for but not able to access any support. When you go to the Government website it just takes you through to the voucher scheme that you automatically get once a month. This covers some of my electricity (which is stopping next month) – I cannot find any other support.”**

Of these respondents, some commented that they have found it difficult to access support for their physical and/or mental health from the NHS, sharing their difficulties in accessing their GP practice and mental health services in particular.

**“I have tried making doctor appointments but they won’t take any currently.”**

**“Health services are under so much pressure it’s proved very difficult to get any extra health care that I need.”**

**“What’s the point! There’s no spaces available and the waiting lists are so long.”**

Some respondents have accessed other routes for information and advice, including receiving support from their employer, accessing private healthcare and using food banks.

**“I have had anti-depressants and I have had private counselling which I had to stop after a few sessions as I couldn’t afford them.”**

**“Accessed various advice services via Employee Helpline, attended lunch and learn sessions on debt management, financial advice etc. Have also called the Employee Helpline for emotional support.”**

**“Can’t get a GP appointment or spend way too long on the phone only to be told there are no appointments for the day.”**

**“Food bank access in the face of job loss is paramount of stability of both my mental and physical health.”**

Positively, of those who have accessed information, advice or support for their physical and/or mental health, **72%** found this either somewhat (**56%**) or very (**16%**) helpful. Asian respondents in particular found the information they accessed useful, at **96%**.

**28%** said they did not find this support to be helpful, commenting that they experienced long delays and difficulties in accessing services, and/or that the support provided did not, or could not address the root

cause of their financial difficulty. Black respondents were slightly more likely to find the support received unhelpful at **36%** compared to the **28%** average.

**“Didn’t make me feel better because nothing has changed and the future will just get harder.”**

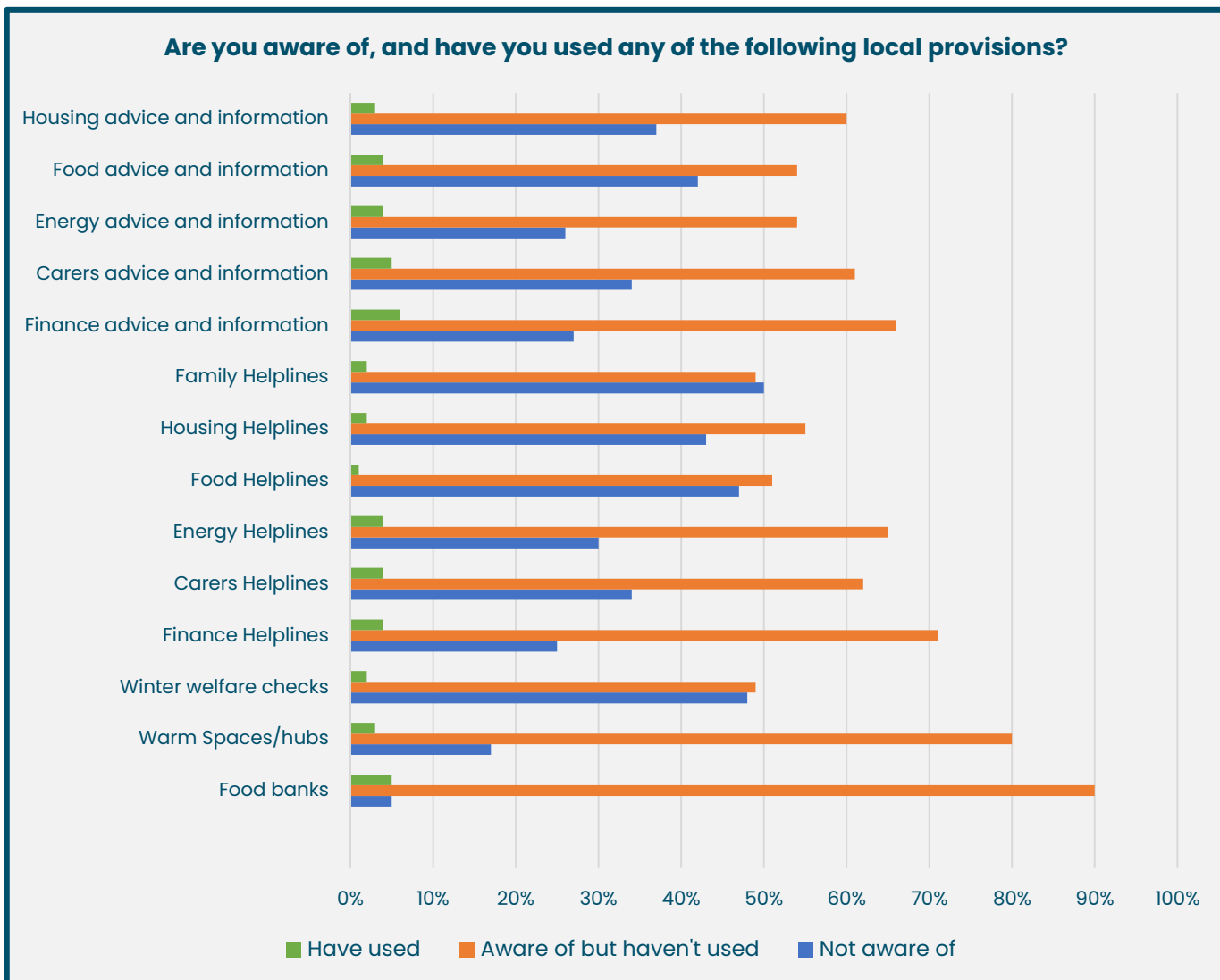
**“The support groups, charities etc are powerless to help with the real issues.”**

**“Signposted to self-help which I’ve already completed only to be told there is a massively long waiting list to find out whether I’m bad enough to access any other support which depends on someone else making the decision if I’m in need.”**

**“It doesn’t help when costs are ever increasing and wages aren’t.”**

### Awareness and Use of Local Provisions

Respondents were asked about their awareness of, and use of, local provisions. The data suggests that people generally have a relatively good awareness of the support available, but there is a substantial gap between this awareness and the actual use of services, as demonstrated in the graph below.





### Warm Hubs

- **83%** of respondents were aware of warm spaces or hubs.
- However, awareness of warm hubs was slightly lower amongst people aged 18-34 years old, Asian and Black respondents at **69%**.
- Just **3%** have used warm spaces.
- This figure was slightly higher across those aged 18-34 and disabled people at **6%**.



### Food Banks

- **95%** of respondents were aware of food banks,
- This was slightly lower for Black respondents at **87%**.
- **5%** of respondents have used a food bank.
- Some groups were twice more likely to have used a food bank, this included people aged under 54 years old, carers and disabled people.
- Single parents were over four times as likely at **22%**.
- People aged over 75 were less likely to have used a food bank at just **1%**.



### Winter Welfare Checks

- **52%** of respondents were aware of Winter Welfare Checks,
- This was slightly lower for people aged 35-54, Black respondents, disabled people and single parents.
- Awareness of this provision was slightly greater amongst people aged over 75 at **63%**.
- Only **2%** have accessed Winter Welfare Checks.
- This was slightly higher amongst Black respondents (**7%**), carers (**4%**) and disabled people (**4%**).



### Finance Helplines

- **75%** were aware of Finance Helplines.
- This figure was slightly lower for Black and Asian respondents at **65%**.
- **4%** of respondents have used Finance Helplines
- This was greater across single parents, who were over three times more likely to have accessed this support at **14%**.



### Carers Helplines

- **66%** were aware of Carers Helplines and **4%** have used this support.
- This was slightly higher amongst Asian respondents and disabled people at **7%**.

- Unsurprisingly, carers were the most likely to have accessed support at **13%**.

### **Carers Advice**

- Likewise, **66%** were aware of Carers Advice and **5%** have accessed this information.
- Disabled people and single parents were slightly more likely to have used this support at **9%**,
- Carers were far more likely at **17%**.
- Interestingly, Black respondents were less likely at just **1%**.

### **Energy Helplines**

- **70%** of respondents were aware of Energy Helplines.
- Awareness was lower across people under the age of 54, Black and Asian respondents, and single parents at **55%**.
- People aged over 75 had greater awareness at **82%**.
- **4%** have used Energy Helplines.
- Those aged 35-54, disabled people and single parents were twice more likely at **8%**.



### **Energy Advice**

- **74%** were aware of Energy Advice.
- This awareness was slightly lower for people aged under 54, Black and Asian respondents and single parents at **63%**.
- **4%** have accessed this support, although this was much higher across some groups:
  - People aged 35-54, those over 75 years old, men and Black respondents were over twice as likely at **10%**.
  - Those aged 18-34, Asian respondents, carers and disabled people and those with a long-term condition were almost four times more likely at **15%**.
  - Single parents were nearly five times more likely at **20%**.

### **Food Helplines**

- **53%** were aware of Food Helplines.
- This awareness was poorer across people aged 35-54, Black respondents and single parents at **40%**.
- Just **1%** have accessed Food Helplines,
- This figure was slightly greater amongst people aged 18-34 and single parents at **4%**.



### **Food Advice**

- **58%** of respondents were aware of Food Advice.
- Again, awareness was slightly lower across people aged 35-54, Black respondents and single parents at **49%**.
- **4%** received food advice.
- People aged 35-54, disabled people and single parents were twice more likely at **8%**.



### **Housing Helplines**

- **57%** were aware of Housing Helplines,
- Black respondents were less likely to be aware at **42%**.
  
- **2%** of respondents have used Housing Helplines,
- This figure was slightly higher for Black respondents, disabled people and single parents at **5%**.

### **Housing Advice**

- **63%** of respondents were aware of Housing Advice,
- This number was slightly lower for Black respondents at **54%**.
  
- **3%** have received Housing Advice.
- Single parents and disabled people were over twice more likely to have accessed this help at **8%**.



### **Family Helplines**

- **50%** of respondents are aware of Family Helpline,
- Awareness was poorer for Black respondents at **39%**.
  
- Only **2%** have used Family Helplines,
- However this figure was slightly greater across people aged 35-54 at **4%**, and single parents at **6%**.

Although we cannot be certain as to why residents may be reluctant to use local services, anecdotal evidence suggests that people may feel ashamed to ask for help, or unsure as to what support is available. It is important that the Council and other local providers consider how they can encourage residents to use the services, and they could be made more accessible.

## **Supporting Hertfordshire Residents: Responses, Actions and Closing Remarks**

This report has brought to light the painful lived experiences of a wide range of Hertfordshire residents between the winter months of December 2022 and March 2023.

At the time of publishing in July 2023, the rising cost of living is still resulting in significant and ongoing challenges nationally and the effects of this crisis are likely to be felt by many for months and years to come.

There are no simple solutions to this Crisis and getting people the support they need will require long and short-term actions.

Since December 2022, we have provided local public services with bi-weekly data and findings as the information came to hand, showing the impact of the crisis on residents.

The research findings were used in real-time to help local providers decide where their support services were most needed and which groups were missing out.



Our key partners including Hertfordshire County Council Public Health, District and Borough Councils, the NHS and Voluntary, Faith, Community and Social Enterprise (VCFSE) sector have all listened to, used and acted on these findings – to identify key trends, gaps in service provision and to develop new services and schemes to help Hertfordshire residents.

### **Statement from the Leader of Hertfordshire County Council**

“I am humbled at the collective response to the cost-of-living crisis in Hertfordshire. We commissioned this report because we want to understand the issues that our residents are facing and the things that are worrying them the most. We know that personal financial difficulties are not going away overnight so the lessons we can learn from Healthwatch’s extensive survey will help shape our thinking and planning for the future.



“Our commitment to ensuring that we are here for residents when they need us alongside supporting those most in need is as strong as ever. We are lucky to have such a strong, resilient, and vibrant Voluntary, Faith, Community and Social Enterprise sector in Hertfordshire, delivering vital services for people who need them, in the right places and at the right time.

“There is so much hard work ahead but please be assured that we will be doing everything we can to help individuals and families navigate their way through this very difficult period. In my role as leader of the council I will keep lobbying central government to ensure they understand the challenges we are facing and I will continue to celebrate and showcase the brilliant and impactful working taking place in our county.”

### **Cllr Richard Roberts, Leader of Hertfordshire County Council**

Hertfordshire County Council has distributed the Household Support Fund across the County, worth approximately £12 million, providing critical support to those in most need. The Council’s Money Advice Unit has also provided advice, assistance and advocacy on benefits for over 5000 local residents, resulting in benefit gains of over £22 million. Our data has helped the Council’s Building Life Chances Programme to grow and develop, supporting communities by addressing issues such as food insecurity, health inequalities, crisis support and employment assistance.

Our data has also been used to help the Council look at how it can increase awareness and uptake of services created to help those struggling, such as the Warm Spaces scheme.

The NHS has also taken action to help its communities, patients and staff – using our work to help plan and develop this support.

For patients, warm hubs have been created within services. Staff have been trained on how to appropriately signpost patients, carers and relatives who have financial concerns so they can find help. Some NHS services have also created a Cost of Living page on their website with a list of local resources.

For staff, initiatives have included access to food bank vouchers, free counselling, psychological support and physiotherapy, as well as financial wellbeing leaflets, webinars and signposting information.

All these efforts are just the start of a long, ongoing process that will undoubtedly expand further to meet ever-growing demand.

It is essential that we do not dismiss the continuing, long-lasting and damaging consequences of this crisis on the everyday lives of people in our communities and we are committed to supporting Hertfordshire residents and working to ensure local organisations prioritise residents' health, wellbeing and quality of life as these difficult times persist.

Cost of Living will continue to be at the centre of our inequalities agenda and we will be monitoring what the Council, the NHS and other local organisations are doing to ensure action is taken to address the concerns people have shared with us.