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The rising cost of living and health and wellbeing in Wales: a national survey



Rebecca Hill, Karen Hughes, Katie Cresswell, Kat Ford and Mark A. Bellis

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Mae'r ddogfen hon ar gael yn Gymraeg / This document is available in Welsh



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October 2023

The rising cost of living and health and wellbeing in Wales

Households across Wales are experiencing an increase in the cost of living. To understand how rising costs of living are affecting people in Wales, a national household survey of over 2,000 Welsh residents aged 18 years and over was undertaken between November 2022 and March 2023.

Financial situation and coping

- 43% Reported a worsening household financial situation
- 23% Did not think they would be able to cope financially
- 28% Were very worried about rising costs of living
- 36% Used savings to cover increased costs
- 23% Increased money borrowing to cover increasing costs



Impacts on health and wellbeing

% saying rising costs of living were having a negative impact on:

Mental health



Physical health



Family Relationships



19%

said rising costs of living were having a positive impact on community support



Changes in behaviour



20% were eating less food



68% had cut down on non-essentials




























70% were using electrical appliances less

Vulnerable groups

Certain population groups were at increased risks of harms from rising costs of living.

Increased risks of selected outcomes are shown with an 

	Younger adults	Low income household	Economic inactivity	Children in household	Activity limitation	Ethnic minorities
Feel unable to cope financially						
Very worried about costs of living						
Negative impact on mental health						
Negative impact on physical health						
Negative impact on family relationships						

Introduction

Households across Wales and worldwide are experiencing an increase in the cost of living (1). Since late 2021, price rises for basic items such as food and energy have outstripped increases in average wages and welfare payments, leading to a fall in real disposable incomes^a. As a result, increasing pressure on household budgets is making it harder for people to afford the basics and is often referred to as a 'cost of living crisis' (2). This is a particular concern in Wales, where disposable household income is lower than in most other parts of the UK (3).

In the UK, the cost of living crisis has been described as a 'public health emergency' (4) and an 'avoidable public health crisis' (5); one that is increasing the scale and severity of long-standing poverty in Wales and widening health inequalities (4). It is expected to have wide-ranging and long-lasting impacts, seen most clearly in a drop in living standards for many (6). In May 2023, over 9 in 10 (93%) people in Great Britain reported that their cost of living had increased compared with the year prior (7).

However, rising costs of living are being particularly felt among groups known to experience disadvantage (8). Those households already experiencing financial hardship before the cost of living crisis risk being pushed into poverty (9). In particular, the cost of living crisis has come at a time of widening inequalities in health and income as a result of the COVID-19 pandemic (10) which, for some, would have eroded resilience to future financial shocks (11). Indeed, many individuals at higher risk of financial stress due to rising costs of living were also amongst those who were most negatively affected financially during the pandemic (12), including low-income households (13).

In Wales, the rising cost of living is having wide-ranging impacts, with long-term consequences for the people affected and the systems and services that are needed to support them (4). The Bevan Foundation reported that in winter 2023 more than one in eight (14%) households in Wales either sometimes, often or always did not have enough for all the basics; nearly half (48%) reported that their current financial position had had a negative impact on their mental health; and 30% reported that it had had a negative impact on their physical health (14). Worry about future finances may also affect mental health (15).

Health and wellbeing impacts are likely to be felt into the long-term and across generations (4). Poor health limits opportunities for good work and future employment prospects, with potential ongoing impacts on employment rates (8). Impacts on the mental health of children and adolescents are also anticipated, through the influence of financial stress on parental mental health, family relationships and parenting (12). Understanding the impacts of the cost of living crisis on health and wellbeing, household decision-making, and public awareness of and access to support, can help inform sustainable and equitable public health responses.

This report presents the findings of a survey developed to understand how the cost of living crisis is affecting health and wellbeing among the Welsh public; their approaches and decision-making relating to rising living costs; and their awareness of and access to financial support and schemes.

^a Disposable income is the amount of income people have available for spending or saving after taxes, such as national insurance and income tax, have been deducted.

Methodology

A national household survey was undertaken between November 2022 and March 2023. Residents of Wales aged 18 years and older were eligible to take part. A stratified quota sampling methodology was used to obtain a representative sample with Lower Super Output Area (LSOA) as the sampling unit, stratified by Health Board and deprivation quintile (using the Welsh Index of Multiple Deprivation (16)). Quota targets were set for each randomly selected LSOA by age, sex and economic activity. Only one person from each household was able to take part.

A professional market research company was commissioned to collect data using a questionnaire developed by Public Health Wales (Box 1). Interviewer training was developed by the market research company and Public Health Wales to ensure interviews were conducted sensitively and objectively. Trained interviewers visited households in the study areas to invite residents to participate in the survey. To obtain informed consent, household members were presented with a letter of authority from Public Health Wales and an information sheet, which outlined the purpose and content of the survey; its voluntary, confidential and anonymous nature; and how findings would be used. All study materials were provided in Welsh and English languages and participants could choose to complete the questionnaire in the language of their choice. Interviews were conducted face-to-face using Computer Assisted Personal Interviewer (CAPI) technology. At the end of the questionnaire, participants were given a thank you leaflet that contained information about support services linked to the topics within the survey.

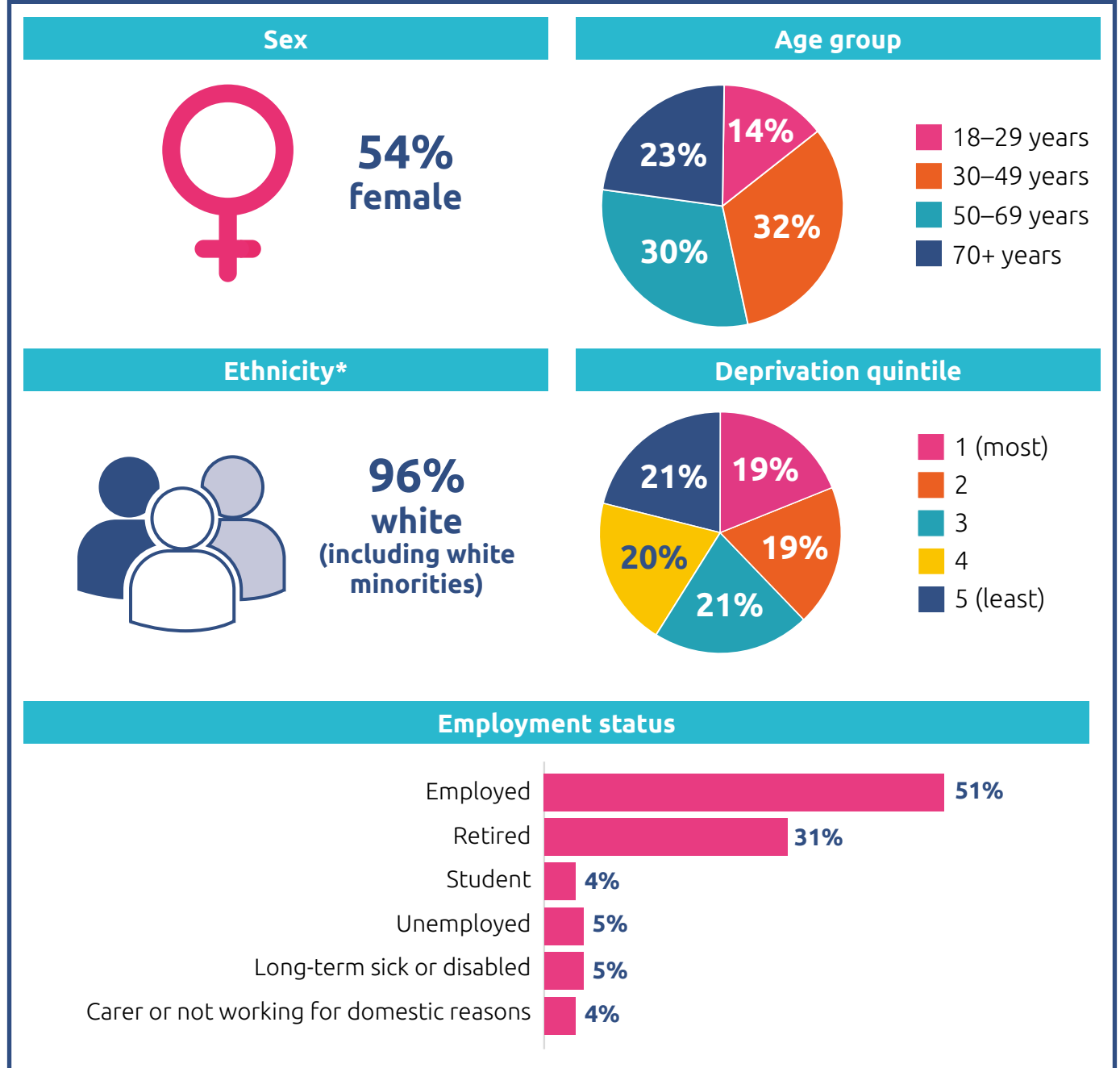
A total of 2,007 questionnaires were completed, with 49% of households invited to participate taking part. Box 2 provides a summary of participant demographics (see Appendix Table A1 for further detail).

The study was reviewed through the Integrated Research Application System (IRAS) and ethics approval was granted by Bangor University Healthcare and Medical Sciences Academic Ethics Committee (reference: 2022-17225).

Box 1. About the questionnaire

The questionnaire covered participants' demographics, financial situation, concerns about rising costs of living, awareness of support available throughout the cost of living crisis, mental wellbeing and a range of other questions on health and life experiences. Questions were drawn from existing and validated tools where possible. The questionnaire was completed by the interviewer, with participants being able to self-complete more personal questions. It took an average of 22 minutes to complete.

Box 2. Overview of participant demographics*



*Further demographic detail is provided in Appendix Table A1.

Data analysis

Data were analysed using SPSS version 24. Overall frequency data were weighted to national population demographics by sex, age group and deprivation quintile.^b Due to low numbers within other than white ethnic groups (see Appendix Table A1), ethnicity was grouped into two categories: white (including white minorities) and ethnic minorities (excluding white minorities). A range of other demographic variables were included in analyses and these are described in Table 1. Mental wellbeing was measured using the Short Warwick-Edinburgh Mental Wellbeing Scale (SWEMWBS).^c

^b Throughout the report, figures may not equal 100% due to rounding.

^c Short Warwick-Edinburgh Mental Wellbeing Scale (SWEMWBS) © NHS Health Scotland, University of Warwick and University of Edinburgh, 2008, all rights reserved.

Analyses exploring differences in responses across demographic groups used unweighted data. Bivariate relationships were measured using Chi squared analysis, with results provided in the Appendix Tables. Multivariate analyses used generalised linear models (binary logistic) to control for confounding between demographic factors. Adjusted odds ratios and 95% confidence intervals are provided in the Appendix Tables, with significant relationships for key measures outlined in the results. To provide an indication of how different population groups might be affected by the cost of living crisis, estimated marginal means (sample-adjusted proportions) were generated in multivariate models for a selection of questions and population profiles, and these findings are presented in the results. The same population profiles have been used for each question and do not necessarily represent the most and least affected groups, but rather aim to highlight how risk factors can affect vulnerability across population groups.

Table 1. Categorisation and frequency of additional demographic variables

Variable	Frequency	
Activity limitation		
Participants were asked: <i>Are your day-to-day activities limited because of a health problem or disability which has lasted or is expected to last for at least 12 months?</i> with response options of 'no', 'yes, limited a little' and 'yes, limited a lot'.	No	67%
	A little	18%
	A lot	15%
Children in the home		
Participants were asked: <i>How many people currently live in your household who are children aged under 18?</i> Those who responded ≥ 1 were categorised as 'yes' and 0 to 'no'. Cases with missing data (n=177) were proxy coded to 'yes' if they provided a response other than 'not applicable' to the question: <i>What impact, if any, have rising costs of living had on the ability of your child to participate in sports or other activities?</i>	No	67%
	Yes	33%
Low household income		
Participants were asked: <i>Approximately what would you say is the total annual income of your household (including all benefits) before tax and deductions?</i> Those selecting categories $<£20,000$ were coded to 'low household income' (yes). Those responding 'prefer not to say' (n=215) or 'I don't know' (n=391) were coded to 'no' to enable their inclusion in analyses; thus the variable relates to participants who self-reported low household income.	No	76%
	Yes	24%
Economic inactivity		
Participants were asked: <i>Which of the following best describes your current employment status?</i> Those responding 'unemployed', 'long-term sick or disabled' or 'carer or not working for domestic reasons' were categorised to economic inactivity (yes). All other responses were coded to 'no'.	No	86%
	Yes	14%

Findings

Financial circumstances and coping

Participants were asked how their finances had been affected over the past six months and whether they thought they could cope financially during the cost of living crisis.

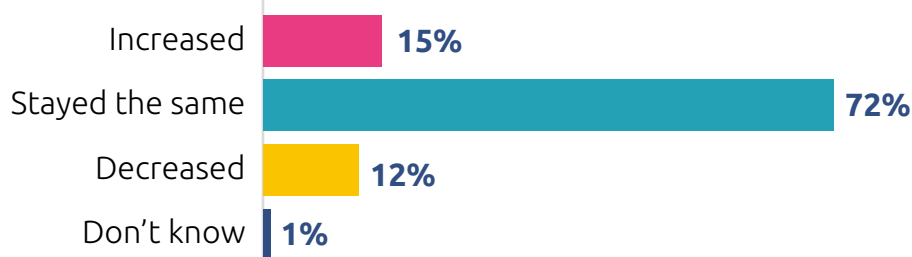
- Most people said that their cost of living had increased over the last six months (94%) while their income had stayed the same (72%) (Figure 1).
- Overall, 43% of people categorised their current household financial situation as worse than it was six months ago (Figure 2a).
- While most people (77%) believed they could cope financially during the cost of living crisis, over a fifth (23%) of people did not think they would be able to cope (Figure 3).
- Perceived inability to cope was associated with younger age, residential deprivation, low household income, activity limitation, economic inactivity and having children in the home (Appendix Table A3).

Figure 1: Please can you tell us how your finances have been affected over the last six months? Weighted* percentage of respondents providing each response.

My cost of living has...



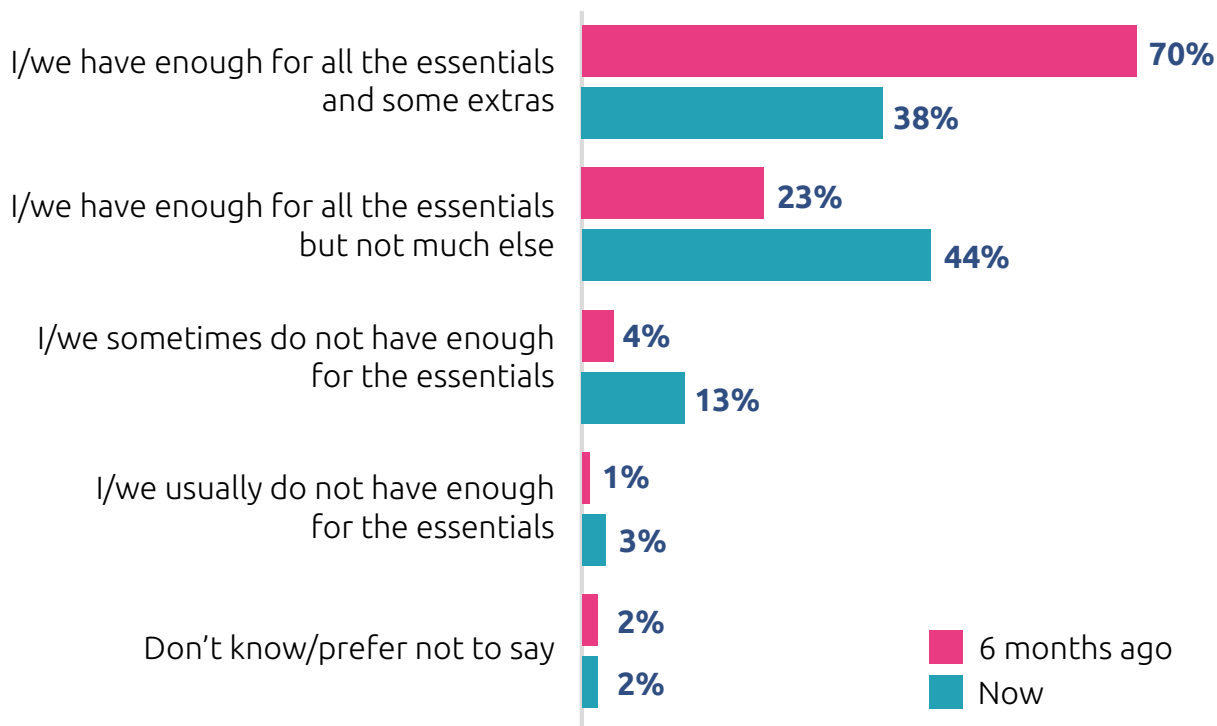
My income has...



*Weighted to national population demographics by sex, age group and deprivation quintile.

Figure 2: Thinking about your household’s finances now and six months ago, which of the following statements best describes how you are managing?

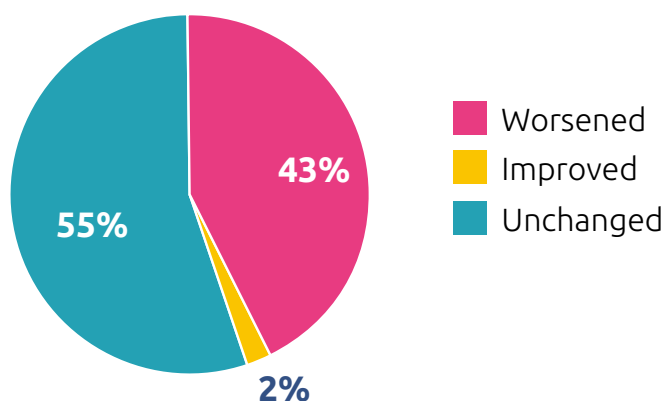
Weighted* percentage of respondents providing each response.



* Weighted to national population demographics by sex, age group and deprivation quintile.

Figure 2a: Weighted* percentage assessing their household financial situation to have worsened, improved or remained unchanged in the past six months.

Based on responses to questions in Figure 2, see Appendix Table 2.



Reporting a worsened financial situation was associated with:

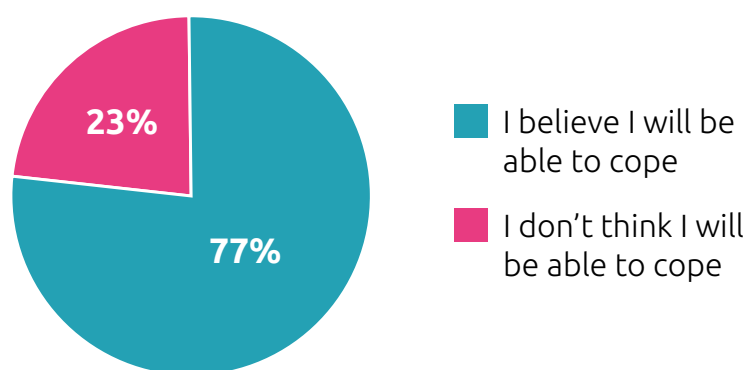
- Being <70 years old
- Having children in the home
- Low household income
- Economic inactivity

See Appendix Table A2

* Weighted to national population demographics by sex, age group and deprivation quintile.

Figure 3: How confident are you in your ability to cope financially through the cost of living crisis?

Weighted* percentage of respondents providing each response.



Perceived inability to cope was associated with:

- Being <50 years old
- Highest deprivation quintile
- Activity limitation
- Having children in the home
- Low household income
- Economic inactivity

See Appendix Table A3

*Weighted to national population demographics by sex, age group and deprivation quintile.

Table 2. Estimated proportion thinking they will not be able to cope financially through the cost of living crisis within selected population groups*

Profile		%
18-29 years	Affluent working female	14%
	Deprived unemployed male	80%
30-49 years	Affluent working male with no children in the home	9%
	Deprived working female with children in the home	63%
50-69 years	Affluent working female with no activity limitation	5%
	Deprived unemployed male with activity limitation	78%
70+ years	Affluent male with no activity limitation	4%
	Deprived female with activity limitation	51%

*Estimated marginal means (see methods). Deprived = resident in the most deprived quintile AND low household income; Affluent = resident in the least deprived quintile AND not low household income. Proportions based on the absence of other risk factors (e.g. 'deprived, unemployed male aged 18-29' has no children in the home and no activity limitation).

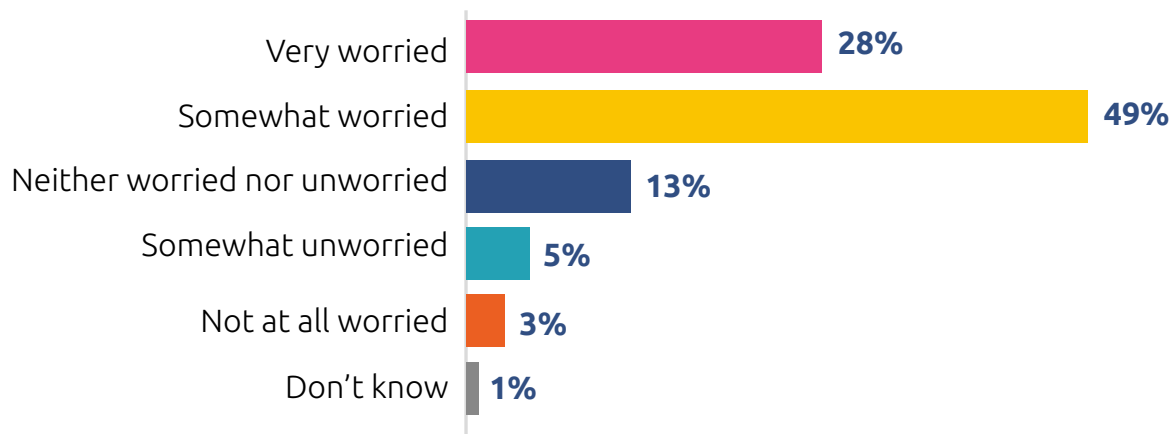
Concern about rising costs of living and impact on health

Participants were asked how worried they were about rising costs of living and what impact this had had on their health and wellbeing.

- Over a quarter (28%) of adults were 'very worried' about rising costs of living (Figure 4), while over a quarter (27%) said that rising costs of living were causing them substantial distress and anxiety (Figure 5).
- 44% of adults said rising costs of living were having a negative impact on their mental health and 19% on their physical health (Table 4).
- 22% of adults said rising costs of living were having a positive impact on how people support each other in their community (Table 4).
- Reporting negative health and wellbeing impacts from rising costs of living tended to be associated with younger age, low household income, economic inactivity and activity limitation (Appendix Tables A6a-d).

Figure 4: Currently, how worried, if at all, are you about rising costs of living?

Weighted* percentage of respondents providing each response.



* Weighted to national population demographics by sex, age group and deprivation quintile.

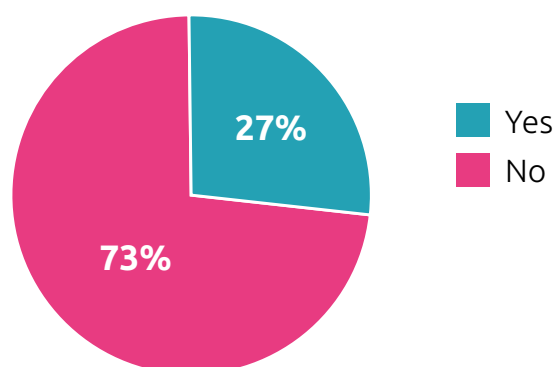
Being 'very worried' about rising costs of living was associated with:

- Being female
- Other than white ethnicity
- Higher deprivation
- Activity limitation
- Having children in the home
- Low household income
- Economic inactivity

See Appendix Table A4

Figure 5. For some people, rising costs of living will be causing substantial distress or anxiety. Would you say that this is true for you?

Weighted* percentage of respondents providing each response.



Reporting substantial distress or anxiety was associated with:

- Being female
- Being <70 years old
- Other than white ethnicity
- Highest deprivation quintile
- Activity limitation
- Low household income
- Economic inactivity

See Appendix Table A5

* Weighted to national population demographics by sex, age group and deprivation quintile.

Table 3. Estimated proportion saying that rising costs of living are causing them substantial distress or anxiety within selected population groups*

Profile		%
18-29 years	Affluent working female	29%
	Deprived unemployed male	69%
30-49 years	Affluent working male with no children in the home	19%
	Deprived working female with children in the home	58%
50-69 years	Affluent working female with no activity limitation	15%
	Deprived unemployed male with activity limitation	81%
70+ years	Affluent male with no activity limitation	6%
	Deprived female with activity limitation	61%

*Estimated marginal means (see methods). Deprived = resident in the most deprived quintile AND low household income; Affluent = resident in the least deprived quintile AND not low household income. Proportions based on the absence of other risk factors (e.g. 'deprived, unemployed male aged 18-29' has no children in the home and no activity limitation).

Table 4. To date, what impact, if any, has the rising cost of living had on the following? Weighted* percentage of respondents providing each response.

	Positive Impact	No impact	Negative impact	Not applicable
Your mental health	<1%	55%	44%	-
Your physical health	1%	79%	19%	-
Your relationship with your family	4%	80%	17%	-
Local levels of violence and anti-social behaviour	2%	83%	15%	-
How people support each other in your community	22%	71%	8%	-
The ability of your child to participate in sports or other activities	1%	28%	9%	63%
The balance between how much you have to work and your free time	1%	34%	18%	47%

*Weighted to national population demographics by sex, age group and deprivation quintile. Appendix Tables A6a-A6e provide proportions and adjusted odds for the perceived impacts on mental health, physical health, family relationships, violence and antisocial behaviour, and support in the community by demographic groups.

Reporting a negative impact on mental health was associated with:

- Being <70 years old (highest, age 30-49)
- Activity limitation
- Low household income
- Economic inactivity

See Appendix Table A6a

Reporting a negative impact on physical health was associated with:

- Being female
- Younger age (highest, age 18-29)
- Other than white ethnicity
- Activity limitation
- Low household income
- Economic inactivity

See Appendix Table A6b

Reporting a positive impact on how people support each other in the community was associated with:

- Being female
- Not being in the economic inactivity category

See Appendix Table A6e

Mental wellbeing

Participants completed the 7-item Short Warwick-Edinburgh Mental Wellbeing Scale (SWEMWBS). Those scoring >1 standard deviation below the mean (see Box 3) were categorised as having low mental wellbeing.

- 21% of people whose finances had worsened over the past 6 months had low mental wellbeing, compared with 13% of those whose finances had not worsened (Figure 6).
- 42% of people who perceived they were unable to cope financially during the cost of living crisis had low mental wellbeing, compared with 9% who believed they could cope (Figure 6).

Table 5. SWEMWBS[§]: Please select the option that best describes your experience over the last 2 weeks. Weighted* percentage of respondents providing each response.

SWEMWBS [§] item	None of the time	Rarely	Some of the time	Often	All of the time
I've been feeling optimistic about the future	10%	22%	37%	23%	8%
I've been feeling useful	6%	12%	29%	34%	18%
I've been feeling relaxed	7%	20%	37%	26%	10%
I've been dealing with problems well	3%	10%	30%	34%	23%
I've been thinking clearly	2%	7%	25%	36%	30%
I've been feeling close to other people	2%	8%	23%	33%	34%
I've been able to make up my own mind about things	1%	6%	19%	33%	41%

[§] Short Warwick-Edinburgh Mental Wellbeing Scale (SWEMWBS) © NHS Health Scotland, University of Warwick and University of Edinburgh, 2008, all rights reserved. * Weighted to national population demographics by sex, age group and deprivation quintile.

Box 3. Scoring SWEMWBS

Responses to each of the seven SWEMWBS items (see Table 3) are scored from 1 (none of the time) to 5 (all of the time). These scores are then summed to provide an overall raw score, which is transformed according to established guidelines (17). Scores can range from 7 to 35 with higher scores indicating higher positive mental wellbeing. We categorised participants as having low mental wellbeing if they scored >1 standard deviation (SD) below the sample mean (unweighted data). The mean SWEMWBS score was 23.1 (SD 4.9) and 17% of the sample were categorised as having low mental wellbeing.

Low mental wellbeing was associated with:

- Being female
- Younger age (highest 18-29 years)
- Higher deprivation
- Other than white ethnicity
- Activity limitation
- Low household income
- Economic inactivity

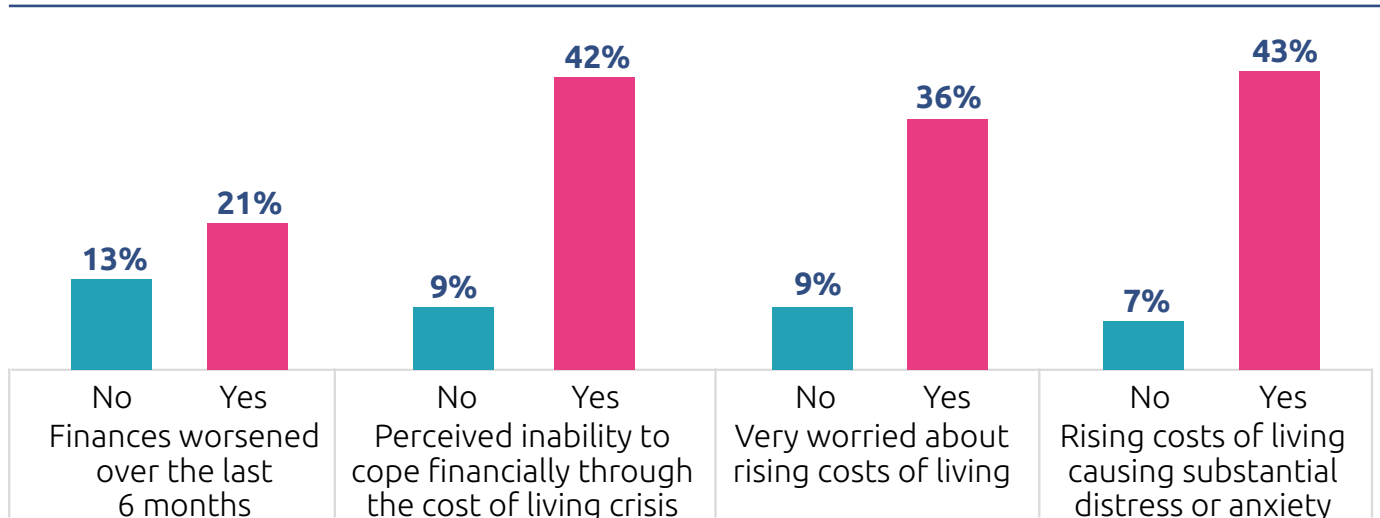
Appendix Table A7

Table 6. Estimated proportion with low mental wellbeing within selected population groups*

Profile		%
18-29 years	Affluent working female	12%
	Deprived unemployed male	44%
30-49 years	Affluent working male with no children in the home	5%
	Deprived working female with children in the home	20%
50-69 years	Affluent working female with no activity limitation	7%
	Deprived unemployed male with activity limitation	76%
70+ years	Affluent male with no activity limitation	3%
	Deprived female with activity limitation	53%

*Estimated marginal means (see methods). Deprived = resident in the most deprived quintile AND low household income; Affluent = resident in the least deprived quintile AND not low household income. Proportions based on the absence of other risk factors (e.g. 'deprived, unemployed male aged 18-29' has no children in the home and no activity limitation).

Figure 6. Proportion of participants with low mental wellbeing based on responses to key cost of living questions. Unweighted data, p<0.001



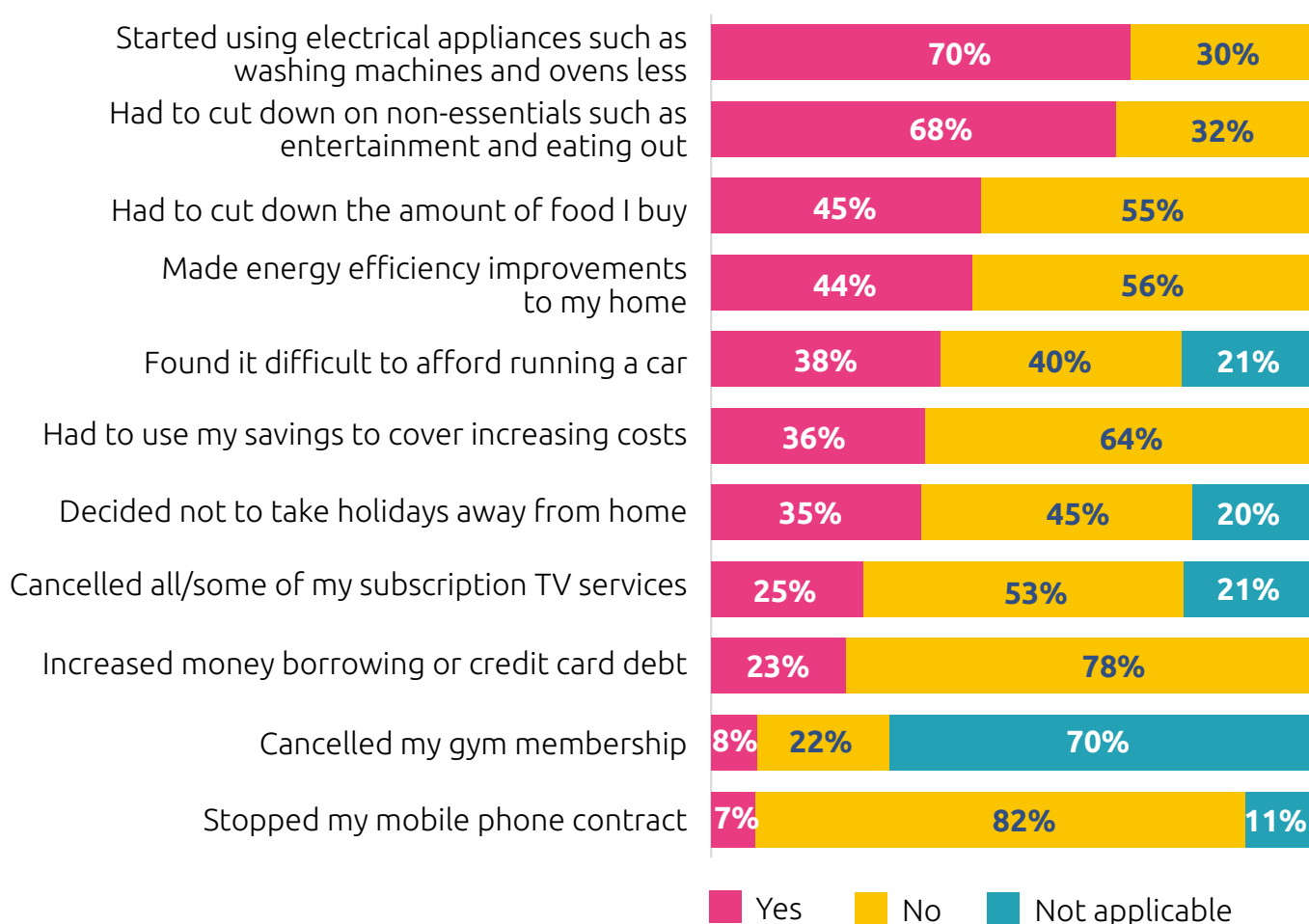
Behavioural change impacts of the cost of living crisis

Participants were asked about changes they had made in their lives as a result of rising costs of living.

- The most common changes reported were using electrical appliances less (70%) and cutting down on non-essentials (e.g. entertainment) (68%). The least common change was stopping a mobile phone contract (7%) (Figure 7).
- 36% of people reported having had to use savings to cover increasing costs and over a fifth (23%) reported increasing money borrowing (Figure 7).
- Using savings and borrowing money were both associated with younger age, low household income and activity limitation. Borrowing was also associated with having children in the home and economic inactivity, while using savings was associated with other than white ethnicity and not being in the economic inactivity category (Appendix Tables A8e-f).
- 76% of people said their food buying habits had changed in some way, most often through eating out less (53%) and switching to cheaper brands (57%) or food items (47%). Twenty per cent said they were eating less food overall (Figure 8).

Figure 7: In the last six months, as a result of rising costs of living, I have...

Weighted* percentage of respondents providing each response.



*Weighted to national population demographics by sex, age group and deprivation quintile. Appendix Tables A8a-A8f provide proportions and adjusted odds for selected lifestyle changes by demographic groups.

Having to use savings to cover increasing costs was associated with:

- Being <70 years old
- Other than white ethnicity
- Activity limitation
- Low household income
- Not being in the economic inactivity category

See Appendix Table A8e

Increasing money borrowing or credit card debt was associated with:

- Being <70 years old (strong increase with reducing age)
- Activity limitation (a lot)
- Having children in the home
- Low household income
- Economic inactivity

Appendix Table A8f

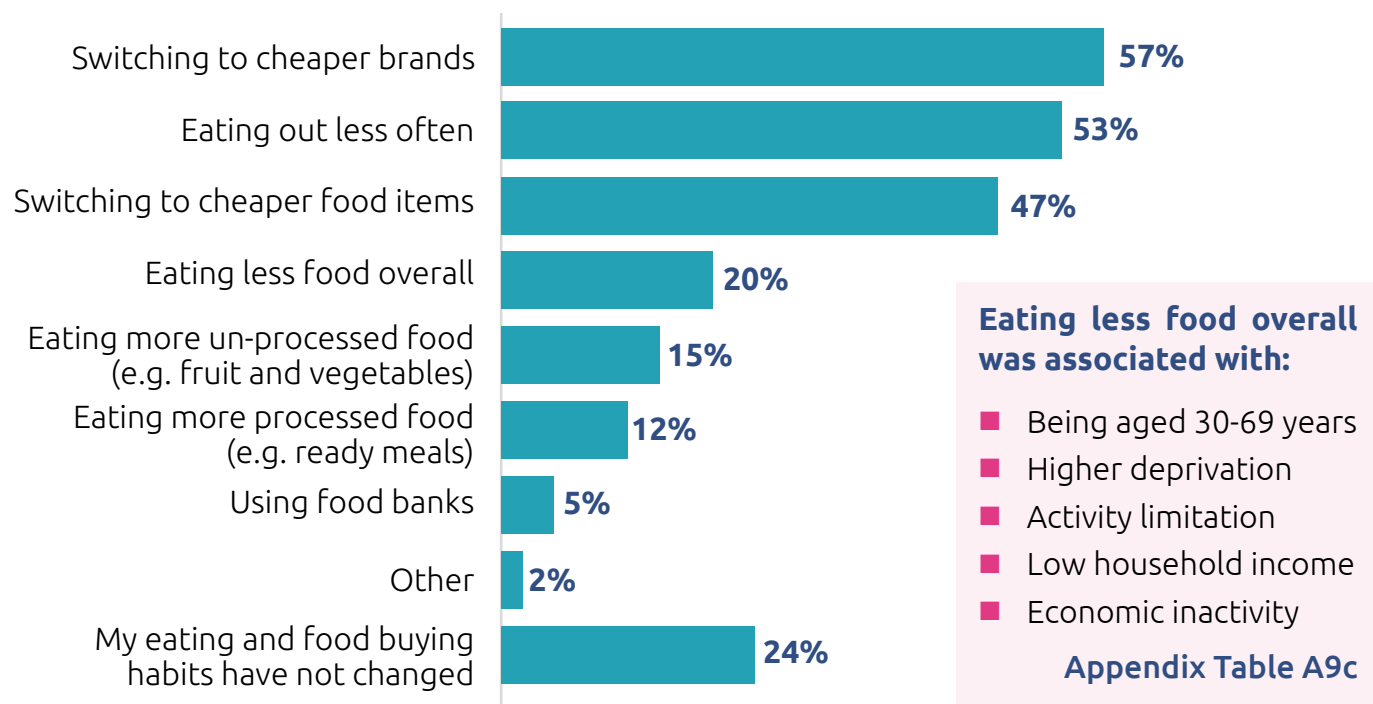
Table 7. Estimated proportion saying they had ‘had to use my savings to cover increasing costs’ or ‘increased money borrowing or credit card debt’ in the last six months within different population groups*

Profile		Used Savings %	Money borrowing %
18-29 years	Affluent working female	35%	28%
	Deprived unemployed male	36%	60%
30-49 years	Affluent working male with no children in the home	30%	18%
	Deprived working female with children in the home	50%	47%
50-69 years	Affluent working female with no activity limitation	35%	9%
	Deprived unemployed male with activity limitation	60%	38%
70+ years	Affluent male with no activity limitation	23%	4%
	Deprived female with activity limitation	64%	15%

*Estimated marginal means (see methods). Deprived = resident in the most deprived quintile AND low household income; Affluent = resident in the least deprived quintile AND not low household income. Proportions based on the absence of other risk factors (e.g. ‘deprived, unemployed male aged 18-29’ has no children in the home and no activity limitation).

Figure 8. Are rising costs of living affecting your eating and food buying habits in any of the following ways?

Weighted* percentage of respondents responding 'yes' to each item.



*Weighted to national population demographics by sex, age group and deprivation quintile. Appendix Tables A9a-A9c provide proportions and adjusted odds for selected food buying habits by demographic groups.

Table 8. Estimated proportion saying they were eating less food overall within selected population groups*

Profile		%
18-29 years	Affluent working female	9%
	Deprived unemployed male	40%
30-49 years	Affluent working male with no children in the home	10%
	Deprived working female with children in the home	36%
50-69 years	Affluent working female with no activity limitation	10%
	Deprived unemployed male with activity limitation	65%
70+ years	Affluent male with no activity limitation	5%
	Deprived female with activity limitation	45%

*Estimated marginal means (see methods). Deprived = resident in the most deprived quintile AND low household income; Affluent = resident in the least deprived quintile AND not low household income. Proportions based on the absence of other risk factors (e.g. 'deprived, unemployed male aged 18-29' has no children in the home and no activity limitation).

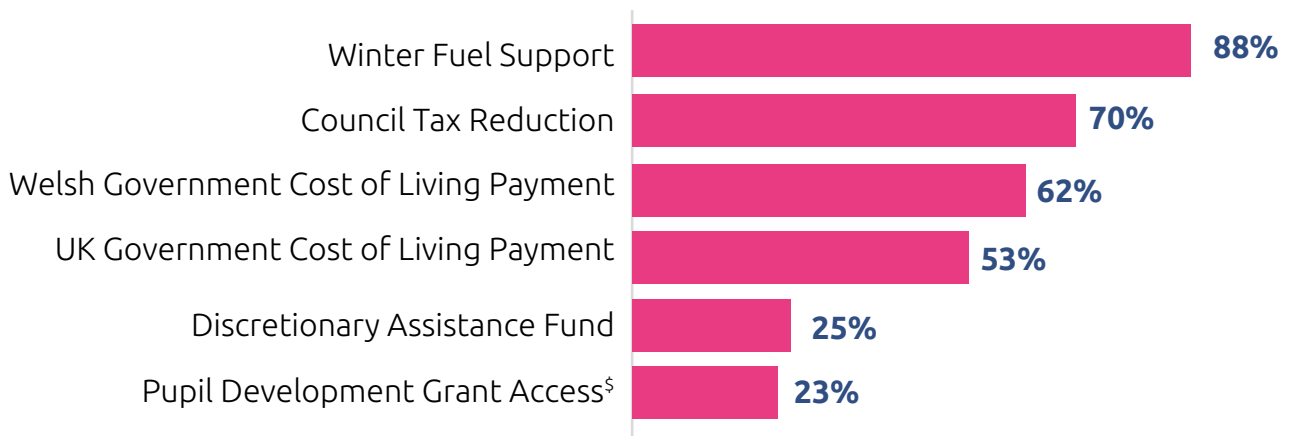
Knowledge and access to support

Participants were asked about their awareness of available support to help with rising costs of living.

- Winter Fuel Support was the scheme that had been heard of by the largest proportion of people (88%) (Figure 9).
- Less than half (45%) of people agreed with the statement 'I know what financial support is available to me during the cost of living crisis' (Table 9).
- Around a fifth of people had used information from Welsh Government (22%) or their local council (18%) to check they were accessing all the support they were eligible for. However, 63% of people said they had not checked if they were eligible for support (Figure 10).

Figure 9: Welsh Government, the UK Government, and local authorities (councils) have put in place a number of schemes to help people with rising living costs. Please say whether you have heard of each of the following.

Weighted* percentage of respondents providing each response.



[§]School Uniform Grant

*Weighted to national population demographics by sex, age group and deprivation quintile. Appendix Table A10 provides proportions and adjusted odds for not having heard of Winter Fuel Support by demographic groups.

Table 9. How much do you agree or disagree with the following statements? Weighted* percentage of respondents providing each response.

	Strongly agree	Agree	Neither agree/disagree	Disagree	Strongly disagree
I know what financial support is available to me during the cost of living crisis	12%	33%	24%	22%	9%
I am confident I am accessing all the financial support available to me	13%	29%	29%	21%	9%

*Weighted to national population demographics by sex, age group and deprivation quintile. Appendix Tables A11 and A12 provide proportions and adjusted odds for lacking support knowledge and support confidence by demographic groups.

Lacking knowledge of available support and confidence in accessing all available support (disagree or strongly disagree) was associated with:

- Higher deprivation
- Activity limitation (a lot)
- Not being in the economic inactivity category
- Other than white ethnicity
- Not having children in the home

Lacking confidence was also associated with:

- Low household income

Appendix Tables A11 and A12

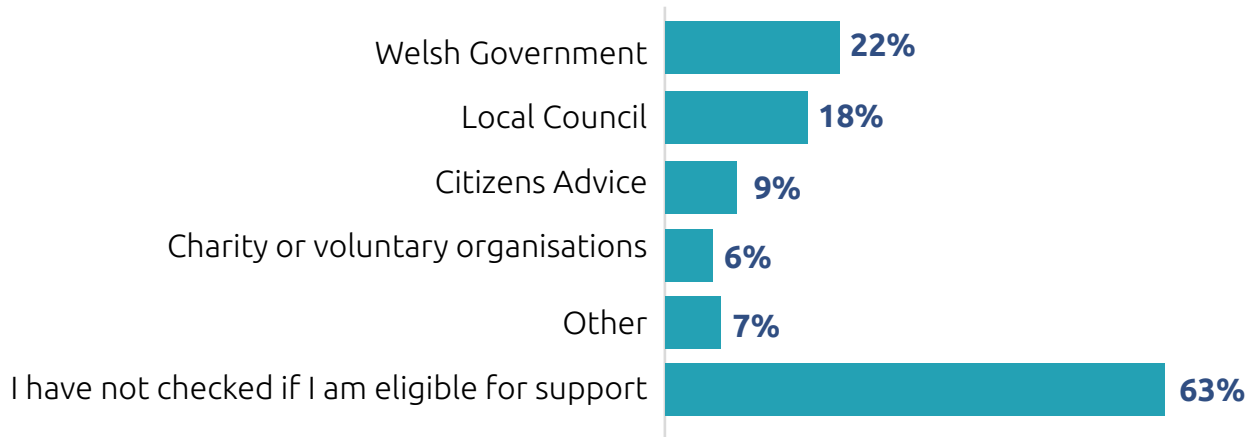
Table 10. Estimated proportion disagreeing that they knew what financial support was available to them during the cost of living crisis within different population groups*

Profile	%	
18-29 years	Affluent working female	38%
	Deprived unemployed male	32%
30-49 years	Affluent working male with no children in the home	35%
	Deprived working female with children in the home	31%
50-69 years	Affluent working female with no activity limitation	30%
	Deprived unemployed male with activity limitation	37%
70+ years	Affluent male with no activity limitation	32%
	Deprived female with activity limitation	51%

*Estimated marginal means (see methods). Deprived = resident in the most deprived quintile AND low household income; Affluent = resident in the least deprived quintile AND not low household income. Proportions based on the absence of other risk factors (e.g. 'deprived, unemployed male aged 18-29' has no children in the home and no activity limitation).

Figure 10. Have you used information from any of the following organisations to find out if you are accessing all the support you are eligible for?

Weighted* percentage of respondents providing each response.



* Weighted to national population demographics by sex, age group and deprivation quintile.

Having checked eligibility for support with at least one organisation was associated with:

- Younger age
- Activity limitation
- Having children in the home
- Low household income
- Economic inactivity

Appendix Table A13

Discussion

The cost of living crisis is a public health emergency (4). It is having lasting impacts on health and wellbeing that will be felt across society, but disproportionately so among groups facing socio-economic disadvantage (8,18) which, in turn, brings considerable risk for population health and health inequalities (9). Previous research has identified the significant and wide-ranging impacts rising costs of living are having on the health and wellbeing of people in Wales and has set out policy action areas to mitigate its negative impacts (4).

This survey with adult residents provides an understanding of peoples' financial circumstances and ability to cope financially; their concerns about the rising cost of living and its impact on health and mental wellbeing; the impacts on their behaviours; and their knowledge of and access to support. The survey findings can be used to inform the response to and recovery from the cost of living crisis and future financial shocks.

Financial impacts of the cost of living crisis

The vast majority (94%) of survey respondents said their cost of living had increased over the previous six months, while for most (72%), their income had stayed the same over the same period. Over a fifth (23%) did not think they would be able to cope financially.

These findings reflect those previously reported across Great Britain; in March 2022, 87% of adults in Great Britain reported an increase in their cost of living over the previous month and 23% reported difficulty paying their usual household bills, compared with the previous year (19). All UK households were made poorer in 2022 as a consequence of rising inflation (6). Our survey highlighted the disproportionate effects of rising costs of living on socio-economically deprived groups, with perceived inability to cope financially associated with residential deprivation, economic inactivity and low household income. Our profile estimates highlighted stark differences in how rising costs of living may be affecting different population groups. For example, while an estimated 14% of affluent working females aged 18-29 years old perceived they would not be able to cope financially, this increased to 80% in deprived unemployed males in the same age group.

Between financial years ending 2020 and 2022, more than one in five (21%) people in Wales were living in relative income poverty (20). Low-income households are particularly affected by rising costs of living because they spend a greater share of household budget on goods (21) with the highest rates of inflation such as food and energy (1). This is contributing to a social gradient in the effects of the rising cost of living, that is likely to mirror the social gradient in health (22).

Along with socio-economic deprivation, perceived inability to cope financially was associated with having children in the home.

Rising living costs are playing out against a backdrop of high child poverty rates in Wales. Even before the cost of living crisis, an estimated 31% of children in Wales were living in relative income poverty (after housing costs), which is approximately 190,000 dependent children under the age of 19 years (23). Poverty has long-term implications for children's health and life chances. It is associated with low birth weight, shorter life expectancy, higher risk of death in the first year of life, chronic diseases, diet-related problems and poorer cognitive development (24).

Financial stress can also impact children through effects on parental mental health, family relationships and parenting (12). Financial stress often directly affects children (25); in a UK survey in 2022, six out of ten (61%) 11-18-year-olds reported worrying about their parents or guardians not having enough money to do the things they want or have the things they need (26).

Survey respondents with low mental wellbeing were more likely than those with higher mental wellbeing to report that they would be unable to cope financially during the cost of living crisis (42% and 9% respectively).

Individuals with low mental wellbeing were also more likely than those with better mental wellbeing to report worsening finances, being very worried about the rising costs of living and that this was causing them substantial distress and anxiety. While this survey could not determine cause and effect, the relationship between low mental wellbeing and coping during the cost of living crisis is likely to operate in both directions. While individuals with existing low mental wellbeing may have less resilience to rising costs of living, financial stress and feeling unable to cope can damage individual mental wellbeing.

Concern about rising costs of living and impact on health

Over a quarter (28%) of respondents were 'very worried' about rising costs of living and over a quarter (27%) said it was causing them substantial anxiety and distress. Almost half (44%) said rising costs of living had negatively impacted their mental health.

Due to rising living costs, some households are finding it difficult to access essential services and are going without basic living essentials such as food and a warm home (14). This can give rise to financial stress, which can increase the risk of mental health problems and lower mental wellbeing (12). Income changes have been associated with small but consistent effects on subsequent mental health and wellbeing outcomes in working-age adults (aged 16–64 years) (27). In turn, income can have a knock-on effect on other social determinants of health (28).

Factors associated with reporting negative mental health impacts included economic inactivity and low household income.

For many, financial stress and its impacts on mental health and wellbeing are not new but are a result of longer-standing hardship or poverty. Material deprivation^d is an important measure of poverty and its effects. In Wales, people in material deprivation are more likely to be lonely and have lower levels of life satisfaction than those who are not deprived (29). Many of the factors associated with material deprivation have also been linked to food poverty in Wales (29). Increases in the cost of food, energy and other essentials are occurring at a time when many people are already financially vulnerable and are being pushed into, or further into, hardship or poverty. Those living in poverty are at risk of poorer health at all stages of life and are over three times more likely to experience mental health problems (24).

^d The inability to afford basic resources e.g. food and heating.

For some people, the cost of living crisis is also having a negative effect on physical health (19%) and family relationships (17%).

Financial difficulties and stress can negatively affect relationship quality within families (30,31). Having less money can limit people's ability to both socialise and take part in activities that may have beneficial physical health impacts, such as attending the gym (32,33). Stress can also impact physical health (e.g. by causing breathing difficulties and high blood pressure (34)), while cutting back on essentials such as heating and food can leave people vulnerable to the physical health impacts of cold homes and undernutrition (35,36).

Participants who reported their activity was limited 'a lot' by a health problem or disability (activity limitation) were almost seven times more likely to report worsened physical health and twice as likely to say their relationship with family had been impacted.

The number of people with disabilities who are in employment has risen over the last decade (37). However, the 'disability employment gap' (38) and lower household incomes among people with disabilities (39) suggests they are particularly vulnerable to rising living costs. Data from the Opinions and Lifestyle Survey (Great Britain, June 2022) revealed that, due to increased costs of living, people with disabilities were more likely than people without disabilities to have reduced their spending on food and essentials, reduced their gas and electric use, and reduced the amount of non-essential journeys they took (40).

Living with a disability often means extra costs; for example, people with limited activity may need to spend more on energy, as well as medicines, care and equipment (41,42). The already higher costs, coupled with the increasing cost of living, is making day-to-day living even harder for those with disabilities, and leaving less money for spending on essentials and non-essentials (41,42). This may then limit their ability to keep active and seek support, which can negatively impact on physical health and relationships.

Over a fifth (22%) of survey respondents reported a positive impact of the rising cost of living on how people support each other in their community.

Perceiving a positive impact on community support was associated with being female and not in the economic inactivity category. Community spirit is increasingly recognised as having a relationship with health and wellbeing and as having a beneficial effect on health inequalities (18). Conversely, social isolation and loneliness have been associated with ill health, including consistent evidence on worse cardiovascular and mental health outcomes (43).

Behavioural change impacts of the cost of living crisis

Survey respondents were making changes to their behaviours in response to rising costs of living, most often changing food buying habits (76%), using electrical appliances less (70%) and cutting back on non-essentials such as entertainment (68%).

Eating less food overall was associated with living in an area with high deprivation, economic inactivity, activity limitation and low household income. Lack of money is an important influence on food choice (44). Low-income households are more likely to already be choosing the lowest cost foods and, as such, have limited options to switch to cheaper foods when prices rise. Instead, low-income households are reporting eating less (21).

Many people reported they were having to use savings (36%) or increase money borrowing (23%) to cover rising costs of living.

Difficult choices made by families under pressure can reduce their future financial resilience, such as by increasing debt or reducing savings (8). As many as seven million UK households (one in four) are expected to face energy and food bills that exceed their disposable income in 2023-24 and, as a result, many are needing to use their savings or rely more on borrowing to make ends meet (6).

Recent UK data suggest the ability to save is worsening for low-income groups relative to high-income groups (19) and forecasts suggest that almost one in four households across the UK will run out of savings by April 2024 (6). Those who are economically inactive may struggle to build savings and may rely on money borrowing. In turn, financial borrowing and debt can increase vulnerability to future threats (45). Across the UK, four in five adults have reported starting 2023 in debt, up from three in five in 2021 (46), at a time when debt would be accumulated against higher interest rates (6).

Debt can lead to impacts on health when individuals start to experience problems with the size of the debt or scale of repayments (11). The relationship between debt and health is two-way: debt problems can lead to deteriorations in mental and physical health, and health problems can be a trigger for increasing debt (11). Studies have reported positive associations between depression and various indicators of financial stress such as debt, debt stress or financial difficulties (47,48), in particular among low socio-economic groups (15). Also, the use of short-term loans has been associated with higher levels of anxiety, inflammation and poor health (48).

Knowledge of and access to support

Fewer than half (45%) of respondents agreed that they were aware of the financial support available during the cost of living crisis.

A range of financial support and advice has been made available to help households with the increased cost of living (49,50). However, a substantial proportion of people felt they were unaware of the support available to them and this was associated with factors including other than white ethnicity, higher residential deprivation and activity limitation (a lot). While the survey did not assess what support people had accessed, this may mean that households are missing out on vital support.

Conclusions

This survey aimed to understand the impacts of the cost of living crisis on population health and wellbeing and public decision-making related to rising costs of living in Wales. It also aimed to understand public awareness of available support. Knowledge of these issues can help to inform sustainable and equitable public health responses to rising costs of living and future financial shocks.

Results from the survey support the growing evidence that rising costs of living are causing many people to suffer, especially those who are already vulnerable, with estimates suggesting stark differences in impact between population groups. The cost of living crisis is causing distress and anxiety, and as a result, many people in Wales are having to change their behaviours to get by; including in some cases cutting down on essential items like food and heating. These behaviour changes could have further negative implications for health and wellbeing, such as a lack of nutrition and reduced ability to socialise.

It is important that tackling the underlying causes of inequalities remains at the forefront of the health and wellbeing agenda in Wales. Reducing the unfair health gap that currently exists in Wales will strengthen the ability to respond to the current crisis and future challenges that may arise.

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Appendix Tables



APPENDIX TABLES

Table A1: Participant demographics and national population comparison. *Unweighted data.*

	Sample		National population
	n	%	%
Sex			
Male	926	46%	49%
Female	1081	54%	51%
Age group			
18-29	290	14%	19%
30-49	647	32%	29%
50-69	609	30%	32%
70+	460	23%	19%
Deprivation quintile[#]			
(most deprived) 1	390	19%	19%
2	387	19%	20%
3	412	21%	21%
4	402	20%	21%
(least deprived) 5	416	21%	20%
Ethnicity[^]			
White	1917	96%	95%
Mixed/Multiple Ethnic Groups	16	1%	1%
Asian, Asian Welsh or Asian British	43	2%	2%
Black, African, Caribbean, Black Welsh or Black British	21	1%	1%
Other Ethnic Group	9	<1%	1%
Activity limitation			
No	1347	67%	
A little	353	18%	
A lot	307	15%	
Children in home			
No	1348	67%	
Yes	659	33%	
Low household income[*]			
No	1531	76%	
Yes	476	24%	
Employment			
Employed	1022	51%	
Retired	614	31%	
Student	82	4%	
Unemployed	107	5%	
Long term sick or disabled	99	5%	
Carer or not working for domestic reasons	74	4%	
Other/prefer not to say	9	<1%	

*Defined as any household annual income below £20,000 (before tax and deductions). [^]National population ethnicity figures are for all ages (i.e. including children) as figures are not published for other than white ethnic groups aged 65+ due to small numbers; Stats Wales, <https://statswales.gov.wales/Catalogue/Equality-and-Diversity/Ethnicity>. [#]Welsh Index of Multiple Deprivation 2019 <https://www.gov.wales/welsh-index-multiple-deprivation-full-index-update-ranks-2019>.

Table A2. Proportion assessing their financial situation to have worsened over the last six months by participant demographics, and adjusted odds ratios for worsened finances* *Unweighted data.*

Proportion in each category							Adjusted odds ratio (AOR) for worsened financial status [^]		
	Lowest financial situation 6 months ago [#]	Financial situation worsened		X ²	P	AOR	95% CIs	P	
		Yes	No						
Sex									
	Male	1%	41%	58%	5.013	0.082	Ref		
	Female	1%	46%	54%			1.10	0.91-1.32	0.338
Age group									
	18-29	3%	44%	53%	45.967	<0.001	1.48	1.04-2.11	0.030
	30-49	1%	51%	48%			1.70	1.23-2.34	0.001
	50-69	1%	42%	57%			1.48	1.12-1.95	0.005
	70+	<1%	33%	67%			Ref		0.010
Deprivation quintile									
	(most deprived) 1	2%	48%	49%	24.863	0.002	1.27	0.94-1.71	0.117
	2	1%	47%	52%			1.26	0.94-1.70	0.123
	3	1%	44%	56%			1.21	0.90-1.62	0.209
	4	1%	42%	58%			1.14	0.85-1.53	0.378
	(least deprived) 5	1%	36%	63%			Ref		0.503
White ethnicity									
	Yes	1%	43%	56%	21.711	<0.001	Ref		
	No	6%	51%	43%			1.13	0.72-1.78	0.593
Activity limitation									
	No	1%	42%	57%	20.332	<0.001	Ref		0.260
	A little	1%	42%	57%			1.03	0.79-1.33	0.849
	A lot	3%	50%	47%			1.27	0.95-1.71	0.107
Children in home									
	No	1%	39%	61%	43.322	<0.001	Ref		
	Yes	2%	53%	45%			1.60	1.26-2.03	<0.001
Low household income									
	No	1%	39%	60%	64.231	<0.001	Ref		
	Yes	3%	56%	41%			1.94	1.54-2.44	<0.001
Employment									
	Employed	<1%	44%	55%	151.368	<0.001			
	Retired	<1%	33%	67%					
	Student	3%	42%	55%					
	Unemployed	10%	59%	32%					
	LTS/Disabled	1%	64%	35%					
	Carer/Domestic [§]	1%	61%	38%					
Economic inactivity									
	No	1%	40%	59%	80.114	<0.001	Ref		
	Yes~	4%	61%	34%			1.57	1.16-2.11	0.003

*Based on responses to the question "Thinking about your household's finances now and six months ago, which of the following statements best describes how you are managing?" (see figure 2 for response options). Participants were categorised as having **worsened finances** if they selected a lower financial situation for 'now' than for 'six months ago'. [#]Proportion reporting the lowest financial situation six months ago, and thus not able to worsen. [^]Compared with all other respondents; LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A3. Perceived ability to cope financially through the cost of living crisis by participant demographics, and adjusted odds ratios for perceived inability to cope* Unweighted data.

Proportion in each category						Adjusted odds ratio (AOR) for perceived inability to cope financially		
	I believe I will be able to cope	I don't think I'll be able to cope	X ²	P	AOR	95% CIs	P	
Sex								
Male	80%	20%			Ref			
Female	75%	25%	6.612	0.010	1.12	0.88-1.42	0.376	
Age group								
18-29	68%	32%			3.92	2.48-6.19	<0.001	
30-49	73%	27%			2.57	1.66-3.97	<0.001	
50-69	81%	19%			1.42	0.97-2.08	0.074	
70+	85%	15%	42.193	<0.001	Ref		<0.001	
Deprivation quintile								
(most deprived) 1	65%	35%			2.18	1.47-3.24	<0.001	
2	75%	25%			1.40	0.93-2.11	0.105	
3	79%	21%			1.32	0.88-1.99	0.187	
4	80%	20%			1.37	0.91-2.07	0.135	
(least deprived) 5	88%	12%	63.299	<0.001	Ref		0.002	
White ethnicity								
Yes	78%	22%			Ref			
No	67%	33%	6.245	0.012	1.39	0.84-2.31	0.205	
Activity limitation								
No	83%	17%			Ref		<0.001	
A little	71%	29%			2.07	1.49-2.86	<0.001	
A lot	62%	38%	72.422	<0.001	2.54	1.79-3.62	<0.001	
Children in home								
No	81%	19%			Ref			
Yes	70%	30%	27.661	<0.001	1.66	1.23-2.23	0.001	
Low household income								
No	85%	15%			Ref			
Yes	54%	46%	203.225	<0.001	4.58	3.50-5.99	<0.001	
Employment								
Employed	82%	18%						
Retired	86%	14%						
Student	76%	24%						
Unemployed	37%	63%						
LTS/Disabled	48%	53%						
Carer/Domestic [§]	53%	47%	210.223	<0.001				
Economic inactivity								
No	83%	17%			Ref			
Yes~	45%	55%	195.806	<0.001	2.74	1.97-3.80	<0.001	

*Participants were asked "How confident are you in your ability to cope financially through the cost of living crisis?"
 LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A4. Proportion who are worrying about the rising cost of living by participant demographics, and adjusted odds ratios for those who are very worried* Unweighted data.

Proportion in each category							Adjusted odds ratio (AOR) for being very worried		
		Very worried	Somewhat worried	Neither or not worried	X ²	P	AOR	95% CIs	P
Sex									
	Male	23%	50%	27%			Ref		
	Female	33%	49%	18%	34.276	<0.001	1.49	1.20-1.85	<0.001
Age group									
	18-29	29%	47%	24%			1.53	1.02-2.31	0.041
	30-49	32%	53%	16%			1.45	1.00-2.12	0.053
	50-69	29%	49%	22%			1.45	1.05-2.00	0.023
	70+	24%	45%	31%	37.044	<0.001	Ref		0.105
Deprivation quintile									
	(most deprived) 1	40%	41%	20%			1.88	1.33-2.66	<0.001
	2	34%	49%	17%			1.68	1.19-2.37	0.003
	3	27%	49%	24%			1.24	0.87-1.77	0.227
	4	25%	50%	25%			1.20	0.84-1.71	0.323
	(least deprived) 5	19%	56%	25%	57.858	<0.001	Ref		0.001
White ethnicity									
	Yes	28%	49%	23%			Ref		
	No	43%	48%	9%	14.502	0.001	1.93	1.21-3.07	0.006
Activity limitation									
	No	22%	52%	25%			Ref		<0.001
	A little	34%	49%	17%			1.77	1.32-2.36	<0.001
	A lot	50%	36%	14%	104.582	<0.001	2.94	2.15-4.02	<0.001
Children in home									
	No	26%	49%	25%			Ref		
	Yes	35%	50%	16%	29.806	<0.001	1.65	1.26-2.17	<0.001
Low household income									
	No [^]	22%	53%	25%			Ref		
	Yes	50%	37%	13%	137.191	<0.001	2.74	2.14-3.49	<0.001
Employment									
	Employed	26%	54%	20%					
	Retired	22%	49%	29%					
	Student	18%	49%	33%					
	Unemployed	59%	32%	9%					
	LTS/Disabled	59%	29%	12%					
	Carer/Domestic [§]	53%	35%	12%	154.728	<0.001			
Economic inactivity									
	No	24%	52%	24%			Ref		
	Yes [~]	57%	32%	11%	129.159	<0.001	2.09	1.54-2.84	<0.001

*Participants were asked "Currently, how worried, if at all, are you about rising costs of living?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A5. Proportion responding that the cost of living is causing them substantial distress or anxiety by participant demographics, and adjusted odds ratios for those experiencing substantial distress* Unweighted data.

Proportion in each category					Adjusted odds ratio (AOR) for substantial distress and anxiety		
	Yes	X ²	P		AOR	95%CIs	P
Sex							
Male	22%				Ref		
Female	31%	23.321	<0.001		1.58	1.26-1.99	<0.001
Age group							
18-29	33%				4.15	2.70-6.37	<0.001
30-49	32%				3.85	2.57-5.78	<0.001
50-69	24%				1.80	1.27-2.56	0.001
70+	18%	38.087	<0.001		Ref		<0.001
Deprivation quintile							
(most deprived) 1	38%				1.67	1.17-2.40	0.005
2	27%				1.15	0.79-1.66	0.468
3	28%				1.35	0.94-1.93	0.105
4	24%				1.11	0.77-1.61	0.579
(least deprived) 5	17%	45.042	<0.001		Ref		0.039
White ethnicity							
Yes	26%				Ref		
No	48%	21.247	<0.001		2.49	1.56-3.97	<0.001
Activity limitation							
No	19%				Ref		<0.001
A little	36%				3.12	2.31-4.21	<0.001
A lot	48%	122.875	<0.001		4.26	3.05-5.95	<0.001
Children in home							
No	25%				Ref		
Yes	31%	8.830	0.003		1.00	0.75-1.32	0.998
Low household income							
No [^]	21%				Ref		
Yes	44%	95.972	<0.001		2.28	1.76-2.94	<0.001
Employment							
Employed	24%						
Retired	17%						
Student	28%						
Unemployed	64%						
LTS/Disabled	62%						
Carer/Domestic [§]	45%	188.331	<0.001				
Economic inactivity							
No	22%				Ref		
Yes [~]	58%	164.315	<0.001		2.33	1.70-3.19	<0.001

* Participants were asked "For some people, rising costs of living will be causing substantial distress or anxiety. Would you say that this is true for you?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A6a. Proportion of those who reported the cost of living has had a negative impact on their mental health by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for perceiving a negative impact on mental health		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	40%			Ref		
Female	47%	11.160	0.001	1.20	0.99-1.46	0.061
Age group						
18-29	49%			3.33	2.30-4.83	<0.001
30-49	54%			3.95	2.79-5.59	<0.001
50-69	42%			2.06	1.53-2.77	<0.001
70+	30%	60.698	<0.001	Ref		<0.001
Deprivation quintile						
(most deprived) 1	51%			1.31	0.96-1.78	0.092
2	52%			1.56	1.15-2.12	0.004
3	43%			1.17	0.86-1.58	0.325
4	41%			1.16	0.85-1.56	0.353
(least deprived) 5	33%	36.916	<0.001	Ref		0.060
White ethnicity						
Yes	43%			Ref		
No	52%	2.685	0.101	1.11	0.70-1.74	0.665
Activity limitation						
No	38%			Ref		<0.001
A little	50%			2.07	1.57-2.72	<0.001
A lot	61%	59.680	<0.001	2.88	2.10-3.93	<0.001
Children in home						
No	39%			Ref		
Yes	53%	33.091	<0.001	1.27	0.99-1.62	0.057
Low household income						
No [^]	38%			Ref		
Yes	62%	83.287	<0.001	2.44	1.91-3.12	<0.001
Employment						
Employed	45%					
Retired	29%					
Student	35%					
Unemployed	75%					
LTS/Disabled	79%					
Carer/Domestic [§]	68%	163.072	<0.001			
Economic inactivity						
No	39%			Ref		
Yes [~]	74%	122.452	<0.001	2.18	1.58-3.00	<0.001

*Those who selected 'negative impact' for the question "To date, what impact, if any, has the rising cost of living had on the following... Your mental health?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A6b. Proportion of those who reported the cost of living has had a negative impact on their physical health by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category					Adjusted odds ratio (AOR) for perceiving a negative impact on physical health		
	Yes	X ²	P		AOR	95%CIs	P
Sex							
Male	15%				Ref		
Female	22%	16.165	<0.001		1.49	1.16-1.91	0.002
Age group							
18-29	21%				2.72	1.69-4.36	<0.001
30-49	19%				1.06	1.32-3.21	0.002
50-69	21%				1.75	1.21-2.54	0.003
70+	16%	4.236	0.237		Ref		<0.001
Deprivation quintile							
(most deprived) 1	23%				1.21	0.80-1.83	0.374
2	20%				1.21	0.80-1.83	0.365
3	19%				1.12	0.74-1.70	0.580
4	21%				1.43	0.95-2.15	0.084
(least deprived) 5	13%	17.454	0.002		Ref		0.514
White ethnicity							
Yes	19%				Ref		
No	27%	3.563	0.059		1.83	1.08-3.12	0.025
Activity limitation							
No	11%				Ref		<0.001
A little	28%				3.69	2.67-5.09	<0.001
A lot	45%	214.448	<0.001		6.91	4.89-9.76	<0.001
Children in home							
No	18%				Ref		
Yes	20%	1.077	0.299		1.25	0.91-1.72	0.165
Low household income							
No [^]	15%				Ref		
Yes	34%	86.075	<0.001		2.08	1.58-2.73	<0.001
Employment							
Employed	14%						
Retired	16%						
Student	22%						
Unemployed	38%						
LTS/Disabled	57%						
Carer/Domestic [§]	30%	142.594	<0.001				
Economic inactivity							
No	15%				Ref		
Yes [~]	43%	116.277	<0.001		1.73	1.24-2.43	0.001

*Those who selected 'negative impact' for the question "To date, what impact, if any, has the rising cost of living had on the following... Your physical health?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A6c. Proportion of those who reported the cost of living has had a negative impact on their family relationships by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category					Adjusted odds ratio (AOR) for perceiving a negative impact on family relationships		
	Yes	X ²	P		AOR	95% CIs	P
Sex							
Male	14%				Ref		
Female	18%	7.691	0.006		1.18	0.91-1.54	0.209
Age group							
18-29	23%				3.97	2.33-6.77	<0.001
30-49	24%				3.30	1.98-5.48	<0.001
50-69	12%				1.67	1.04-2.68	0.035
70+	7%	74.368	<0.001		Ref		<0.001
Deprivation quintile							
(most deprived) 1	22%				1.73	1.11-2.70	0.016
2	20%				1.69	1.08-2.63	0.020
3	15%				1.31	0.83-2.07	0.247
4	16%				1.57	1.00-2.47	0.049
(least deprived) 5	9%	32.183	<0.001		Ref		0.101
White ethnicity							
Yes	16%				Ref		
No	19%	0.466	0.495		0.85	0.47-1.51	0.568
Activity limitation							
No	14%				Ref		<0.001
A little	16%				1.44	0.99-2.08	0.055
A lot	27%	29.527	<0.001		2.34	1.60-3.43	<0.001
Children in home							
No	12%				Ref		
Yes	26%	60.894	<0.001		1.89	1.39-2.58	<0.001
Low household income							
No [^]	14%				Ref		
Yes	25%	33.033	<0.001		1.78	1.32-2.40	<0.001
Employment							
Employed	16%						
Retired	7%						
Student	10%						
Unemployed	44%						
LTS/Disabled	37%						
Carer/Domestic [§]	43%	173.197	<0.001				
Economic inactivity							
No	12%						
Yes [~]	41%	150.740	<0.001		2.64	1.89-3.71	<0.001

*Those who selected 'negative impact' for the question "To date, what impact, if any, has the rising cost of living had on the following... Your relationship with your family?" LTS = long term sick or disabled.

[§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A6d. Proportion of those who reported the cost of living has had a negative impact on local levels of violence and anti-social behaviour by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category					Adjusted odds ratio (AOR) for perceiving a negative impact on local levels of violence and antisocial behaviour		
	Yes	X ²	P		AOR	95%CIs	P
Sex							
Male	13%				Ref		
Female	16%	3.426	0.064		1.19	0.92-1.54	0.181
Age group							
18-29	19%				1.83	1.16-2.90	0.010
30-49	17%				1.54	1.00-2.38	0.050
50-69	12%				0.90	0.61-1.33	0.592
70+	14%	11.216	0.011		Ref		0.003
Deprivation quintile							
(most deprived) 1	18%				0.93	0.63-1.39	0.739
2	15%				0.83	0.56-1.25	0.379
3	15%				0.88	0.59-1.31	0.521
4	13%				0.80	0.53-1.21	0.290
(least deprived) 5	14%	3.648	0.456		Ref		0.831
White ethnicity							
Yes	15%				Ref		
No	18%	0.528	0.467		1.13	0.64-2.01	0.676
Activity limitation							
No	13%				Ref		0.001
A little	21%				1.89	1.36-2.63	<0.001
A lot	20%	20.876	<0.001		1.53	1.05-2.23	0.027
Children in home							
No	14%				Ref		
Yes	17%	2.335	0.126		1.01	0.74-1.39	0.933
Low household income							
No [^]	13%				Ref		
Yes	22%	20.831	<0.001		1.53	1.14-2.04	0.004
Employment							
Employed	13%						
Retired	13%						
Student	12%						
Unemployed	33%						
LTS/Disabled	24%						
Carer/Domestic	23%	41.102	<0.001				
Economic inactivity[§]							
No	13%				Ref		
Yes [~]	27%	36.835	<0.001		1.84	1.29-2.63	0.001

*Those who selected 'negative impact' for the question "To date, what impact, if any, has the rising cost of living had on the following... Local levels of violence and anti-social behaviour?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A6e. Proportion of those who reported the cost of living has had a positive impact on community support by participant demographics, and adjusted odds ratios* *Unweighted data.*

Proportion in each category				Adjusted odds ratio (AOR) for perceiving a <u>positive</u> impact on community support		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	19%			Ref		
Female	25%	11.171	0.001	1.47	1.18-1.83	0.001
Age group						
18-29	19%			0.82	0.55-1.23	0.333
30-49	20%			0.88	0.61-1.28	0.512
50-69	24%			1.06	0.78-1.43	0.712
70+	25%	6.762	0.080	Ref		0.521
Deprivation quintile						
(most deprived) 1	19%			0.95	0.66-1.35	0.754
2	22%			1.11	0.79-1.56	0.556
3	24%			1.18	0.84-1.64	0.341
4	23%			1.16	0.83-1.62	0.380
(least deprived) 5	21%	2.553	0.635	Ref		0.662
White ethnicity						
Yes	22%			Ref		
No	19%	0.539	0.463	0.93	0.53-1.61	0.782
Activity limitation						
No	21%			Ref		0.563
A little	25%			1.17	0.87-1.57	0.296
A lot	23%	2.536	0.281	1.10	0.79-1.54	0.579
Children in home						
No	23%			Ref		
Yes	20%	2.268	0.132	0.93	0.70-1.23	0.610
Low household income						
No [^]	22%			Ref		
Yes	24%	0.825	0.364	1.10	0.84-1.43	0.485
Employment						
Employed	22%					
Retired	24%					
Student	22%					
Unemployed	11%					
LTS/Disabled	23%					
Carer/Domestic [§]	18%	10.297	0.067			
Economic inactivity						
No	23%			Ref		
Yes [~]	17%	4.513	0.034	0.66	0.46-0.96	0.028

*Those who selected 'positive impact' for the question "To date, what impact, if any, has the rising cost of living had on the following... How people support each other in your community?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A7. Proportion of those experiencing low mental wellbeing by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category					Adjusted odds ratio (AOR) for low mental wellbeing			
		Yes	X ²	P	AOR	95%CIs	P	
Sex								
	Male	14%			Ref			
	Female	19%	8.097	0.004	1.32	1.01-1.72		0.044
Age group								
	18-29	21%			2.93	1.79-4.80		<0.001
	30-49	15%			1.53	0.95-2.47		0.083
	50-69	18%			1.51	1.02-2.24		0.038
	70+	14%	9.128	0.028	Ref			<0.001
Deprivation quintile								
	(most deprived) 1	24%			1.78	1.13-2.79		0.013
	2	20%			1.77	1.13-2.77		0.013
	3	15%			1.20	0.75-1.91		0.445
	4	15%			1.28	0.81-2.04		0.295
	(least deprived) 5	9%	36.185	<0.001	Ref			0.036
White ethnicity								
	Yes	16%			Ref			
	No	24%	4.198	0.040	2.01	1.15-3.52		0.014
Activity limitation								
	No	9%			Ref			<0.001
	A little	23%			3.23	2.28-4.58		<0.001
	A lot	44%	240.547	<0.001	7.73	5.40-11.07		<0.001
Children in home								
	No	17%			Ref			
	Yes	16%	0.029	0.864	1.09	0.78-1.54		0.612
Low household income								
	No [^]	13%			Ref			
	Yes	29%	74.104	<0.001	1.77	1.33-2.37		<0.001
Employment								
	Employed	10%						
	Retired	15%						
	Student	16%						
	Unemployed	48%						
	LTS/Disabled	51%						
	Carer/Domestic [§]	27%	196.458	<0.001				
Economic inactivity								
	No	12%			Ref			
	Yes [~]	43%	166.648	<0.001	2.37	1.68-3.35		<0.001

*Mental wellbeing was measured using the Short Warwick-Edinburgh Mental Wellbeing Scale (SWEMWBS) tool. Raw composite scores were calculated and transformed to metric scores in line with the scale data processing guidelines. Low mental wellbeing was categorised as >1 standard deviation below the sample mean (23.1; standard deviation 4.9). LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A8a. Proportion of those who reported having had to cut down on food purchases as a result of the cost of living crisis by participant demographics, and adjusted odds ratios*
Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for cutting down on food purchases		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	39%			Ref		
Female	49%	19.144	<0.001	1.38	1.14-1.67	0.001
Age group						
18-29	54%			3.41	2.37-4.91	<0.001
30-49	49%			2.47	1.76-3.47	<0.001
50-69	44%			2.00	1.49-2.67	<0.001
70+	33%	41.426	<0.001	Ref		<0.001
Deprivation quintile						
(most deprived) 1	52%			1.30	0.96-1.77	0.092
2	53%			1.58	1.17-2.13	0.003
3	45%			1.23	0.91-1.65	0.181
4	39%			0.96	0.71-1.30	0.805
(least deprived) 5	35%	41.414	<0.001	Ref		0.009
White ethnicity						
Yes	44%			Ref		
No	58%	6.784	0.009	1.48	0.94-2.33	0.092
Activity limitation						
No	39%			Ref		<0.001
A little	49%			1.74	1.33-2.28	<0.001
A lot	65%	72.380	<0.001	3.09	2.26-4.22	<0.001
Children in home						
No	41%			Ref		
Yes	51%	19.455	<0.001	1.32	1.04-1.69	0.025
Low household income						
No [^]	39%			Ref		
Yes	63%	89.233	<0.001	2.42	1.90-3.07	<0.001
Employment						
Employed	43%					
Retired	33%					
Student	45%					
Unemployed	73%					
LTS/Disabled	81%					
Carer/Domestic [§]	64%	132.805	<0.001			
Economic inactivity						
No	40%			Ref		
Yes [~]	73%	109.079	<0.001	1.98	1.44-2.72	<0.001

*Those who selected 'yes' to the question "In the last six months, as a result of rising costs of living, I have had to cut down the amount of food I buy". LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A8b. Proportion of those who reported having had to cut down on non-essentials as a result of the cost of living crisis by participant demographics, and adjusted odds ratios*
Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for cutting down on non-essentials		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	64%			Ref		
Female	70%	9.869	0.002	1.20	0.99-1.47	0.070
Age group						
18-29	75%			3.65	2.52-5.29	<0.001
30-49	79%			4.02	2.85-5.67	<0.001
50-69	66%			2.41	1.83-3.18	<0.001
70+	47%	141.170	<0.001	Ref		<0.001
Deprivation quintile						
(most deprived) 1	73%			1.23	0.89-1.70	0.203
2	74%			1.41	1.02-1.94	0.037
3	67%			1.12	0.83-1.52	0.472
4	61%			0.85	0.63-1.14	0.277
(least deprived) 5	61%	28.348	<0.001	Ref		0.023
White ethnicity						
Yes	67%			Ref		
No	76%	3.008	0.083	0.95	0.56-1.59	0.833
Activity limitation						
No	66%			Ref		0.005
A little	68%			1.51	1.14-2.01	0.005
A lot	70%	1.264	0.532	1.47	1.06-2.02	0.020
Children in home						
No	61%			Ref		
Yes	81%	80.026	<0.001	1.75	1.33-2.29	<0.001
Low household income						
No [^]	64%			Ref		
Yes	76%	24.502	<0.001	2.05	1.57-2.67	<0.001
Employment						
Employed	73%					
Retired	50%					
Student	66%					
Unemployed	82%					
LTS/Disabled	86%					
Carer/Domestic [§]	89%	142.323	<0.001			
Economic inactivity						
No	64%			Ref		
Yes [~]	85%	48.832	<0.001	1.74	1.19-2.55	0.005

*Those who selected 'yes' to the question "In the last six months, as a result of rising costs of living, I have had to cut down on non-essentials such as entertainment and eating out". LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A8c. Proportion of those who reported having made energy efficiency improvements to their homes as a result of the cost of living crisis by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category					Adjusted odds ratio (AOR) for making energy efficiency improvements		
	Yes	X ²	P	AOR	95%CIs	P	
Sex							
Male	44%			Ref			
Female	44%	0.001	0.982	0.99	0.82-1.19	0.894	
Age group							
18-29	39%			1.66	1.17-2.35	0.004	
30-49	52%			2.93	2.13-4.04	<0.001	
50-69	47%			2.37	1.80-3.11	<0.001	
70+	30%	58.889	<0.001	Ref		<0.001	
Deprivation quintile							
(most deprived) 1	39%			0.74	0.55-1.00	0.049	
2	41%			0.85	0.63-1.13	0.261	
3	47%			1.08	0.81-1.43	0.592	
4	46%			1.01	0.76-1.34	0.951	
(least deprived) 5	44%	7.645	0.105	Ref		0.082	
White ethnicity							
Yes	43%			Ref			
No	63%	15.005	<0.001	2.15	1.37-3.38	0.001	
Activity limitation							
No	44%			Ref		0.002	
A little	46%			1.54	1.19-1.99	0.001	
A lot	41%	1.395	0.498	1.40	1.05-1.88	0.023	
Children in home							
No	41%			Ref			
Yes	49%	11.925	0.001	1.05	0.83-1.33	0.684	
Low household income							
No [^]	45%			Ref			
Yes	38%	8.341	0.004	0.83	0.66-1.05	0.115	
Employment							
Employed	50%						
Retired	36%						
Student	27%						
Unemployed	31%						
LTS/Disabled	43%						
Carer/Domestic [§]	47%	51.692	<0.001				
Economic inactivity							
No	44%			Ref			
Yes [~]	40%	2.018	0.155	0.67	0.50-0.90	0.008	

*Those who selected 'yes' to the question "In the last six months, as a result of rising costs of living, I have made energy efficiency improvements to my home". LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A8d. Proportion of those who reported starting to use electrical appliances less as a result of the cost of living crisis by participant demographics, and adjusted odds ratios*
Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for using electrical appliances less		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	65%			Ref		
Female	74%	19.103	<0.001	1.46	1.20-1.77	<0.001
Age group						
18-29	66%			1.01	0.71-1.44	0.957
30-49	72%			1.22	0.88-1.70	0.237
50-69	72%			1.32	1.00-1.75	0.054
70+	67%	5.639	0.131	Ref		0.147
Deprivation quintile						
(most deprived) 1	73%			1.20	0.88-1.65	0.245
2	73%			1.29	0.95-1.77	0.104
3	71%			1.22	0.90-1.65	0.198
4	68%			1.06	0.79-1.43	0.689
(least deprived) 5	65%	9.628	0.047	Ref		0.459
White ethnicity						
Yes	70%			Ref		
No	78%	2.679	0.102	1.50	0.89-2.53	0.126
Activity limitation						
No	68%			Ref		0.115
A little	72%			1.17	0.88-1.55	0.277
A lot	77%	11.379	0.003	1.40	1.01-1.93	0.045
Children in home						
No	69%			Ref		
Yes	73%	4.028	0.045	1.23	0.95-1.59	0.112
Low household income						
No	67%			Ref		
Yes	81%	34.872	<0.001	1.92	1.47-2.52	<0.001
Employment						
Employed	70%					
Retired	68%					
Student	51%					
Unemployed	72%					
LTS/Disabled	86%					
Carer/Domestic [§]	80%	30.940	<0.001			
Economic inactivity						
No	69%			Ref		
Yes~	79%	12.214	<0.001	1.19	0.84-1.67	0.328

*Those who selected 'yes' to the question "In the last six months, as a result of rising costs of living, I have started using electrical appliances such as washing machines and ovens less". LTS = long term sick or disabled.

[§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A8e. Proportion of those who reported having had to use savings to cover increasing costs as a result of the cost of living crisis by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for using savings		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	34%			Ref		
Female	37%	2.943	0.086	1.14	0.94-1.38	0.178
Age group						
18-29	36%			1.60	1.12-2.28	0.010
30-49	34%			1.45	1.04-2.01	0.028
50-69	38%			1.56	1.18-2.06	0.002
70+	34%	2.245	0.523	Ref		0.012
Deprivation quintile						
(most deprived) 1	39%			1.17	0.86-1.59	0.309
2	36%			1.08	0.80-1.46	0.613
3	41%			1.31	0.98-1.76	0.071
4	32%			0.92	0.68-1.24	0.583
(least deprived) 5	32%	11.208	0.024	Ref		0.156
White ethnicity						
Yes	35%			Ref		
No	47%	4.961	0.026	1.59	1.02-2.46	0.040
Activity limitation						
No	31%			Ref		<0.001
A little	40%			1.63	1.26-2.12	<0.001
A lot	52%	51.833	<0.001	2.79	2.09-3.74	<0.001
Children in home						
No	36%			Ref		
Yes	36%	0.036	0.850	1.11	0.87-1.41	0.418
Low household income						
No	33%			Ref		
Yes	45%	24.504	<0.001	1.55	1.23-1.95	<0.001
Employment						
Employed	35%					
Retired	36%					
Student	35%					
Unemployed	39%					
LTS/Disabled	40%					
Carer/Domestic [§]	32%	2.441	0.785			
Economic inactivity						
No	35%			Ref		
Yes~	38%	0.675	0.411	0.63	0.46-0.86	0.003

*Those who selected 'yes' to the question "In the last six months, as a result of rising costs of living, I have had to use my savings to cover increasing costs". LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A8f. Proportion of those who reported having increased their money borrowing or credit card debt as a result of the cost of living crisis by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for increased money borrowing		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	20%			Ref		
Female	23%	2.043	0.153	1.04	0.82-1.31	0.750
Age group						
18-29	40%			8.78	5.41-14.26	<0.001
30-49	31%			5.15	3.21-8.25	<0.001
50-69	15%			2.24	1.43-3.51	<0.001
70+	7%	163.991	<0.001	Ref		<0.001
Deprivation quintile						
(most deprived) 1	26%			1.32	0.89-1.94	0.165
2	26%			1.44	0.98-2.10	0.062
3	24%			1.47	1.01-2.14	0.046
4	19%			1.18	0.80-1.75	0.403
(least deprived) 5	14%	23.270	<0.001	Ref		0.265
White ethnicity						
Yes	21%			Ref		
No	39%	16.326	<0.001	1.51	0.95-2.41	0.081
Activity limitation						
No	22%			Ref		0.048
A little	19%			1.21	0.87-1.71	0.262
A lot	25%	3.223	0.200	1.58	1.09-2.28	0.015
Children in home						
No	16%			Ref		
Yes	33%	76.417	<0.001	1.56	1.19-2.05	0.001
Low household income						
No	20%			Ref		
Yes	29%	17.206	<0.001	1.87	1.42-2.48	<0.001
Employment						
Employed	23%					
Retired	7%					
Student	46%					
Unemployed	47%					
LTS/Disabled	33%					
Carer/Domestic [§]	39%	170.160	<0.001			
Economic inactivity						
No	19%			Ref		
Yes~	40%	63.916	<0.001	1.63	1.17-2.26	0.004

* Those who selected 'yes' to the question "In the last six months, as a result of rising costs of living, I have increased money borrowing or credit card debt". LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A9a. Proportion of those reporting eating more processed food as a result of the cost of living crisis by participant demographics, and adjusted odds ratios* *Unweighted data.*

Proportion in each category				Adjusted odds ratio (AOR) for eating more processed food		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	11%			Ref		
Female	12%	0.203	0.652	0.97	0.72-1.29	0.812
Age group						
18-29	21%			6.55	3.78-11.35	<0.001
30-49	13%			3.55	2.07-6.10	<0.001
50-69	8%			1.61	0.97-2.66	0.064
70+	7%	45.418	<0.001	Ref		<0.001
Deprivation quintile						
(most deprived) 1	13%			1.06	0.65-1.72	0.809
2	15%			1.43	0.90-2.26	0.133
3	11%			0.99	0.61-1.61	0.978
4	9%			0.87	0.52-1.43	0.570
(least deprived) 5	8%	13.221	0.010	Ref		0.240
White ethnicity						
Yes	11%			Ref		
No	12%	0.070	0.792	0.84	0.43-1.64	0.599
Activity limitation						
No	10%			Ref		<0.001
A little	12%			1.49	0.99-2.24	0.056
A lot	19%	19.764	<0.001	2.56	1.69-3.88	<0.001
Children in home						
No	10%			Ref		
Yes	13%	3.305	0.069	0.92	0.65-1.30	0.625
Low household income						
No	9%			Ref		
Yes	19%	35.298	<0.001	2.33	1.69-3.23	<0.001
Employment						
Employed	11%					
Retired	7%					
Student	18%					
Unemployed	28%					
LTS/Disabled	16%					
Carer/Domestic [§]	19%	55.010	<0.001			
Economic inactivity						
No	10%			Ref		
Yes~	21%	32.758	<0.001	1.18	0.79-1.76	0.423

*Those who selected 'yes' to the question "Are rising costs of living affecting your eating and food buying habits in any of the following ways... Eating more processed food (e.g. ready meals)?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A9b. Proportion of those reporting eating more unprocessed food as a result of the cost of living crisis by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for unprocessed food		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	14%			Ref		
Female	16%	2.178	0.140	1.17	0.91-1.51	0.211
Age group						
18-29	14%			1.45	0.89-2.36	0.135
30-49	15%			1.51	0.97-2.37	0.070
50-69	18%			1.78	1.22-2.59	0.003
70+	12%	7.099	0.069	Ref		0.030
Deprivation quintile						
(most deprived) 1	13%			0.94	0.61-1.44	0.780
2	18%			1.45	0.97-2.16	0.070
3	17%			1.27	0.85-1.89	0.244
4	15%			1.25	0.84-1.87	0.278
(least deprived) 5	12%	6.930	0.140	Ref		0.181
White ethnicity						
Yes	15%			Ref		
No	22%	3.732	0.053	1.71	1.00-2.90	0.049
Activity limitation						
No	15%			Ref		0.024
A little	12%			0.80	0.55-1.16	0.233
A lot	20%	8.733	0.013	1.45	1.01-2.09	0.047
Children in home						
No	15%			Ref		
Yes	15%	0.111	0.739	1.00	0.72-1.37	0.981
Low household income						
No	14%			Ref		
Yes	20%	11.502	0.001	1.64	1.22-2.20	0.001
Employment						
Employed	16%					
Retired	13%					
Student	15%					
Unemployed	13%					
LTS/Disabled	23%					
Carer/Domestic [§]	18%	9.098	0.105			
Economic inactivity						
No	15%			Ref		
Yes~	18%	1.934	0.164	0.87	0.59-1.28	0.473

* Those who selected 'yes' to the question "Are rising costs of living affecting your eating and food buying habits in any of the following ways... eating more unprocessed food (e.g. fruit and vegetables)?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A9c. Proportion of those reporting eating less food overall as a result of the cost of living crisis by participant demographics, and adjusted odds ratios* *Unweighted data.*

Proportion in each category					Adjusted odds ratio (AOR) for eating less food overall		
	Yes	X ²	P	AOR	95%CIs	P	
Sex							
Male	18%			Ref			
Female	22%	6.191	0.013	1.19	0.94-1.51	0.143	
Age group							
18-29	18%			1.52	0.96-2.41	0.072	
30-49	22%			1.92	1.27-2.90	0.002	
50-69	22%			1.56	1.10-2.21	0.013	
70+	17%	5.770	0.123	Ref		0.017	
Deprivation quintile							
(most deprived) 1	28%			1.80	1.23-2.66	0.003	
2	26%			1.83	1.25-2.69	0.002	
3	19%			1.21	0.81-1.81	0.343	
4	16%			1.06	0.71-1.60	0.764	
(least deprived) 5	13%	42.805	<0.001	Ref		0.001	
White ethnicity							
Yes	20%			Ref			
No	20%	0.003	0.956	0.96	0.55-1.69	0.894	
Activity limitation							
No	15%			Ref		<0.001	
A little	25%			1.72	1.26-2.36	0.001	
A lot	38%	87.956	<0.001	2.72	1.96-3.78	<0.001	
Children in home							
No	20%			Ref			
Yes	20%	0.040	0.842	0.97	0.71-1.31	0.818	
Low household income							
No	15%			Ref			
Yes	37%	105.728	<0.001	2.45	1.89-3.17	<0.001	
Employment							
Employed	16%						
Retired	18%						
Student	15%						
Unemployed	39%						
LTS/Disabled	49%						
Carer/Domestic [§]	36%	106.039	<0.001				
Economic inactivity							
No	17%			Ref			
Yes~	42%	96.832	<0.001	1.78	1.29-2.45	<0.001	

* Those who selected 'yes' to the question "Are rising costs of living affecting your eating and food buying habits in any of the following ways... Eating less food overall?". LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A10. Proportion who have not heard of Welsh Government's Winter Fuel Support scheme by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category					Adjusted odds ratio (AOR) for not having heard of Winter Fuel Support		
	Not heard	X ²	P		AOR	95% CIs	P
Sex							
Male	13%				Ref		
Female	9%	9.086	0.003		0.66	0.48-0.90	0.008
Age group							
18-29	33%				26.88	12.26-58.94	<0.001
30-49	11%				7.08	3.17-15.81	<0.001
50-69	5%				3.31	1.49-7.35	0.003
70+	2%	212.949	<0.001		Ref		<0.001
Deprivation quintile							
(most deprived) 1	11%				1.58	0.92-2.71	0.096
2	9%				1.26	0.73-2.18	0.413
3	14%				1.99	1.20-3.30	0.008
4	11%				1.75	1.04-2.96	0.035
(least deprived) 5	7%	13.393	0.010		Ref		0.066
White ethnicity							
Yes	10%				Ref		
No	27%	26.134	<0.001		1.99	1.15-3.44	0.013
Activity limitation							
No	13%				Ref		0.433
A little	6%				0.76	0.45-1.28	0.307
A lot	7%	20.849	<0.001		1.18	0.67-2.10	0.563
Children in home							
No	9%				Ref		
Yes	14%	10.308	0.001		0.97	0.68-1.37	0.858
Low household income							
No [^]	12%				Ref		
Yes	6%	14.224	<0.001		0.69	0.44-1.09	0.110
Employment							
Employed	13%						
Retired	2%						
Student	55%						
Unemployed	12%						
LTS/Disabled	7%						
Carer/Domestic [§]	4%	229.050	<0.001				
Economic inactivity							
No	11%				Ref		
Yes [~]	8%	1.828	0.176		0.57	0.34-0.98	0.040

*Those who did not select 'Winter Fuel Support' as a scheme they had heard of in response to the question "Welsh Government, the UK Government, and local authorities (councils) have put in place a number of schemes to help people with rising living costs. Please say whether you have heard of each of the following".

LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A11. Proportion of those who agree or disagree that they know what financial support is available by participant demographics, and adjusted odds ratios for lack of support knowledge* Unweighted data.

		Proportion in each category				^Adjusted odds ratio (AOR) for lack of support knowledge			
		Agree/ strongly agree	Neither agree nor disagree	Disagree/ strongly disagree	X ²	P	AOR	95%CIs	P
Sex									
	Male	43%	24%	33%			Ref		
	Female	47%	24%	29%	3.409	0.182	0.89	0.73-1.08	0.229
Age group									
	18-29	39%	25%	36%			1.44	1.01-2.05	0.042
	30-49	46%	26%	28%			1.12	0.80-1.56	0.516
	50-69	49%	22%	30%			1.03	0.77-1.36	0.865
	70+	43%	24%	33%	12.683	0.048	Ref		0.146
Deprivation quintile									
	(most deprived) 1	46%	22%	32%			1.44	1.05-1.98	0.024
	2	46%	22%	32%			1.46	1.07-2.00	0.018
	3	42%	24%	35%			1.51	1.12-2.05	0.008
	4	45%	26%	29%			1.18	0.86-1.62	0.296
	(least deprived) 5	47%	28%	25%	13.239	0.104	Ref		0.045
White ethnicity									
	Yes	46%	24%	30%			Ref		
	No	34%	24%	41%	5.781	0.056	1.63	1.04-2.56	0.032
Activity limitation									
	No	45%	25%	30%			Ref		<0.001
	A little	46%	28%	26%			0.85	0.64-1.12	0.248
	A lot	43%	18%	39%	17.072	0.002	1.81	1.35-2.44	<0.001
Children in home									
	No	43%	24%	33%			Ref		
	Yes	49%	25%	26%	10.406	0.005	0.69	0.54-0.90	0.005
Low household income									
	No	44%	25%	31%			Ref		
	Yes	50%	20%	30%	8.182	0.017	0.95	0.75-1.22	0.687
Employment									
	Employed	44%	25%	31%					
	Retired	43%	24%	32%					
	Student	32%	28%	40%					
	Unemployed	58%	21%	21%					
	LTS/Disabled	56%	20%	24%					
	Carer/Domestic [§]	62%	16%	22%	28.142	0.002			
Economic inactivity									
	No	43%	25%	32%			Ref		
	Yes~	58%	19%	23%	22.458	<0.001	0.49	0.35-0.69	<0.001

*Participants were asked to what extent they agreed or disagreed with the statement "I know what financial support is available to me during the cost of living crisis." ^AOR for those who disagree/strongly disagree that they know what financial support is available. LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. ~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A12. Proportion of those who agree or disagree that they are confident they are accessing all the financial support available to them by participant demographics, and adjusted odds ratios for lack of support confidence* Unweighted data.

Proportion in each category							^Adjusted odds ratio (AOR) for lack of confidence		
		Agree/ strongly agree	Neither agree nor disagree	Disagree/ strongly disagree	X ²	P	AOR	95%CIs	P
Sex									
	Male	40%	30%	30%			Ref		
	Female	43%	28%	29%	1.690	0.430	0.98	0.81-1.20	0.861
Age group									
	18-29	36%	31%	33%			1.41	0.99-2.02	0.060
	30-49	41%	30%	29%			1.26	0.90-1.76	0.176
	50-69	45%	26%	29%			1.07	0.81-1.43	0.625
	70+	41%	28%	31%	8.641	0.195	Ref		0.239
Deprivation quintile									
	(most deprived) 1	41%	27%	33%			1.46	1.06-2.01	0.020
	2	40%	27%	33%			1.57	1.14-2.15	0.005
	3	41%	26%	33%			1.44	1.06-1.97	0.020
	4	43%	31%	26%			1.10	0.80-1.52	0.558
	(least deprived) 5	44%	32%	24%	16.021	0.042	Ref		0.018
White ethnicity									
	Yes	42%	29%	29%			Ref		
	No	30%	29%	41%	7.078	0.029	1.67	1.06-2.60	0.025
Activity limitation									
	No	42%	29%	29%			Ref		0.001
	A little	41%	33%	26%			0.87	0.66-1.16	0.346
	A lot	40%	22%	38%	15.455	0.004	1.61	1.20-2.16	0.002
Children in home									
	No	41%	28%	31%			Ref		
	Yes	43%	30%	26%	5.412	0.067	0.72	0.56-0.93	0.013
Low household income									
	No	41%	30%	28%			Ref		
	Yes	42%	23%	35%	11.599	0.003	1.36	1.07-1.73	0.011
Employment									
	Employed	41%	29%	30%					
	Retired	42%	27%	31%					
	Student	27%	40%	33%					
	Unemployed	43%	28%	29%					
	LTS/Disabled	48%	26%	25%					
	Carer/Domestic [§]	58%	19%	23%	19.858	0.031			
Economic inactivity									
	No	40%	29%	30%			Ref		
	Yes~	49%	25%	26%	7.286	0.026	0.59	0.42-0.82	0.002

*Participants were asked to what extent they agreed or disagreed with the statement "I am confident I am accessing all the financial support available to me." ^AOR for those who disagree that they are confident they are accessing all the financial support that is available. LTS = long term sick or disabled. [§]Carer or not working for domestic reasons.

~Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A13. Proportion of those who have checked if they are eligible for support by participant demographics, and adjusted odds ratios* Unweighted data.

Proportion in each category				Adjusted odds ratio (AOR) for having checked if eligible for support		
	Yes	X ²	P	AOR	95%CIs	P
Sex						
Male	34%			Ref		
Female	39%	5.769	0.016	1.14	0.94-1.38	0.197
Age group						
18-29	42%			2.04	1.42-2.93	<0.001
30-49	40%			1.66	1.19-2.33	0.003
50-69	39%			1.67	1.25-2.22	0.001
70+	27%	27.914	<0.001	Ref		0.001
Deprivation quintile						
(most deprived) 1	43%			1.28	0.94-1.74	0.117
2	40%			1.19	1.88-1.62	0.259
3	35%			1.08	0.80-1.47	0.607
4	36%			1.15	0.85-1.56	0.362
(least deprived) 5	30%	17.404	0.002	Ref		0.582
White ethnicity						
Yes	37%			Ref		
No	37%	0.003	0.959	0.84	0.53-1.33	0.461
Activity limitation						
No	33%			Ref		0.001
A little	43%			1.63	1.25-1.13	<0.001
A lot	46%	25.019	<0.001	1.43	1.06-1.93	0.019
Children in home						
No	34%			Ref		
Yes	43%	16.863	<0.001	1.42	1.11-1.81	0.005
Low household income						
No [^]	33%			Ref		
Yes	49%	41.523	<0.001	1.70	1.35-2.15	<0.001
Employment						
Employed	35%					
Retired	28%					
Student	29%					
Unemployed	69%					
LTS/Disabled	63%					
Carer/Domestic [§]	59%	115.507	<0.001			
Economic inactivity						
No	32%			Ref		
Yes [~]	64%	104.627	<0.001	2.45	1.82-3.30	<0.001

*Those who selected at least one option to the question "Have you used information from any of the following organisations to find out if you are accessing all the support you are eligible for?" LTS = long term sick or disabled. [§]Carer or not working for domestic reasons. [~]Includes the categories 'unemployed', 'long term sick or disabled' and 'carer or not working for domestic reasons'.

Table A14. Adjusted proportion* reporting outcomes related to rising costs of living, by Health Board

	Health Board						
	Aneurin Bevan UHB	Betsi Cadwaladr UHB	Cardiff and Vale UHB	Cwm Taf Morgannwg UHB	Hywel Dda UHB	Powys Teaching UHB	Swansea Bay UHB
Sample size (n)	382	457	308	282	249	87	242
Perceived inability to cope financially ¹	26%	21%	27%	20%	22%	27%	19%
Very worried about rising costs of living ²	33%	25%	28%	21%	32%	34%	30%
Rising costs of living having a negative impact on ³ :							
Mental health	47%	43%	49%	41%	33%	51%	49%
Physical health	23%	13%	27%	19%	18%	19%	16%
Relationship with family members	19%	15%	18%	14%	15%	18%	18%
As a result of rising costs of living I have ⁴ :							
Had to use my savings to cover increasing costs	32%	34%	40%	43%	30%	33%	37%
Increased money borrowing or credit card debt	23%	17%	30%	14%	25%	31%	26%
Had to cut down on the amount of food I buy	48%	43%	49%	44%	36%	55%	44%
As a result of rising cost of living I am ⁵ :							
Eating less food overall	26%	17%	15%	25%	16%	21%	21%

*Analyses used generalized linear models adjusting for age, gender and deprivation quintile to generate estimated marginal means, which were further adjusted to health board population demographics (age, gender, deprivation quintile). ¹Those who responded 'I don't think I will be able to cope financially' to the question "How confident are you in your ability to cope financially through the cost of living crisis?" ²Those who responded 'very worried' to the question "Currently, how worried, if at all, are you about the rising cost of living?" ³Those who selected 'negative impact' for the questions "To date, what impact, if any, has the rising cost of living has on the following... Your mental health; physical health; and your relationship with your family" ⁴Those who selected 'yes' to the questions "In the last six months, as a result of the cost of living, I have had to use my savings to cover increasing costs; I have increased money borrowing or credit card debts; and I have had to cut down the amount of food I buy" ⁵ Those who selected 'yes' to the question "Are rising costs of living affecting your eating and food buying habits in any of the following ways... eating less food overall"

NOTE: estimates are based on low sample sizes for individual health boards, particularly Powys Teaching UHB.



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