



# Public Health Wales consultation response

## Cost of living

Public Health Wales is pleased to provide this written submission to the Economy, Trade and Rural Affairs Committee's [consultation](#) on the economic and rural impact of cost of living pressures. Relevant insights relating to each of the five consultation questions have been drawn from a number of Public Health Wales publications and other sources (please refer to the [reference list](#)), followed by policy considerations in light of these findings.

### Summary

- Cost of living pressures are **a public health issue**.<sup>1</sup> We know that **lives are being cut short in Wales** due to poverty.<sup>2</sup> Not having enough money for the things we need to live well, like warm homes and healthy food, and constantly worrying about how to afford them, can have a **negative impact on our physical and mental health**.<sup>1,2,3</sup>
- The effects of increases in the cost of living on people's health and well-being are substantial, particularly when combined with the varied impacts of Covid-19, Brexit and climate change.<sup>4,5</sup> These multiple threats can impact certain groups and communities more significantly than others.<sup>6</sup> This has the potential to **further exacerbate existing inequalities**.<sup>3,6</sup>
- Taken together, **we should expect the cost of living crunch to lead to more people in Wales experiencing poorer health and dying earlier than they should.**
- **The policy response to the cost of living crunch needs to consider:**
  - **the health and well-being implications of the crisis and any potential policy solutions;**
  - **the wider context of existing inequalities in Wales and the combined challenges of Covid-19, Brexit, climate change and the conflict in Europe;**
  - **how to make a long-term contribution to reducing existing health inequalities in Wales;**
  - **how different groups and communities may be particularly impacted by the cost of living crunch (and other factors); and**
  - **how policy proposals can reduce these inequalities.**

## Cost of living is a public health issue

The current cost of living 'crunch' is more than an economic problem – it presents considerable and far-reaching challenges to the health and well-being of individuals and communities. The cost of living crunch **impacts a number of the vital building blocks we all need for a healthy life:**<sup>7</sup>

- good-quality and accessible health services;
- income security and an appropriate, fair level of social protection;
- decent living conditions (including housing, communities and the wider environment);
- decent work and employment conditions; and
- good social and human capital (including education and skills, trust and relationships).

The cost of living crunch has the potential to impact financial security and the ability to buy essentials (like food and clothing), as well as living environments (e.g. being able to afford to put the heating on, or keeping up with rent or mortgage payments). The chronic stress that comes from having insufficient income to afford these necessities leads to mental health issues (e.g. anxiety and depression) and physical health issues (e.g. increased blood pressure and an impaired immune system)<sup>2</sup>

Indirectly, we may also expect the factors that are creating this cost of living crunch to also impact on:

- health service provision;
- what social protection and support governments can offer;
- people's attitudes to higher education;
- the stability of relationships and communities; and
- the availability of good, fair work.

A summary of the range of ways that people living in deprivation and disadvantage experience poorer health can be found in figure 1.<sup>2</sup>

We already know that **people living in poverty in Wales are dying earlier than they should**. Data from 2018-2020 show that healthy life expectancy at birth in Wales consistently decreases as deprivation increases, for both men and women.<sup>8</sup> In addition, the most recent data available from 2020 show significantly higher rates of avoidable deaths in the most deprived areas of Wales compared with the least deprived areas.<sup>9</sup>

Even before the Covid-19 pandemic and current cost of living crunch, the gap in life expectancy between the most and least deprived parts of Wales was increasing, particularly for women.<sup>10</sup> In the most disadvantaged areas, there was a "concerning" decrease in life expectancy for both men and women in the years following UK-wide austerity policies introduced in 2010.<sup>10</sup>

It is also important to recognise that **cost of living pressures are not experienced in isolation**: the current state of health in Wales is determined by a complex interplay of socioeconomic factors. These include the "triple challenge" of Covid-19, Brexit, and climate change, coupled with uncertainties around conflict in Europe.<sup>4</sup> Groups experiencing economic insecurity due to strained household finances, job loss and digital exclusion are more vulnerable to the direct and indirect impacts of adverse events (be they related to health, environmental or economic crisis).<sup>11</sup>

Taking this evidence together, it is clear that the **cost of living crunch could lead to more people in Wales experiencing poorer health and dying earlier than they should**. Certain groups will be more vulnerable to the challenges posed by cost of living pressures, alongside other factors associated with the "triple challenge", which are likely to **act together to exacerbate existing health inequalities** – see question 2.<sup>3,6</sup>

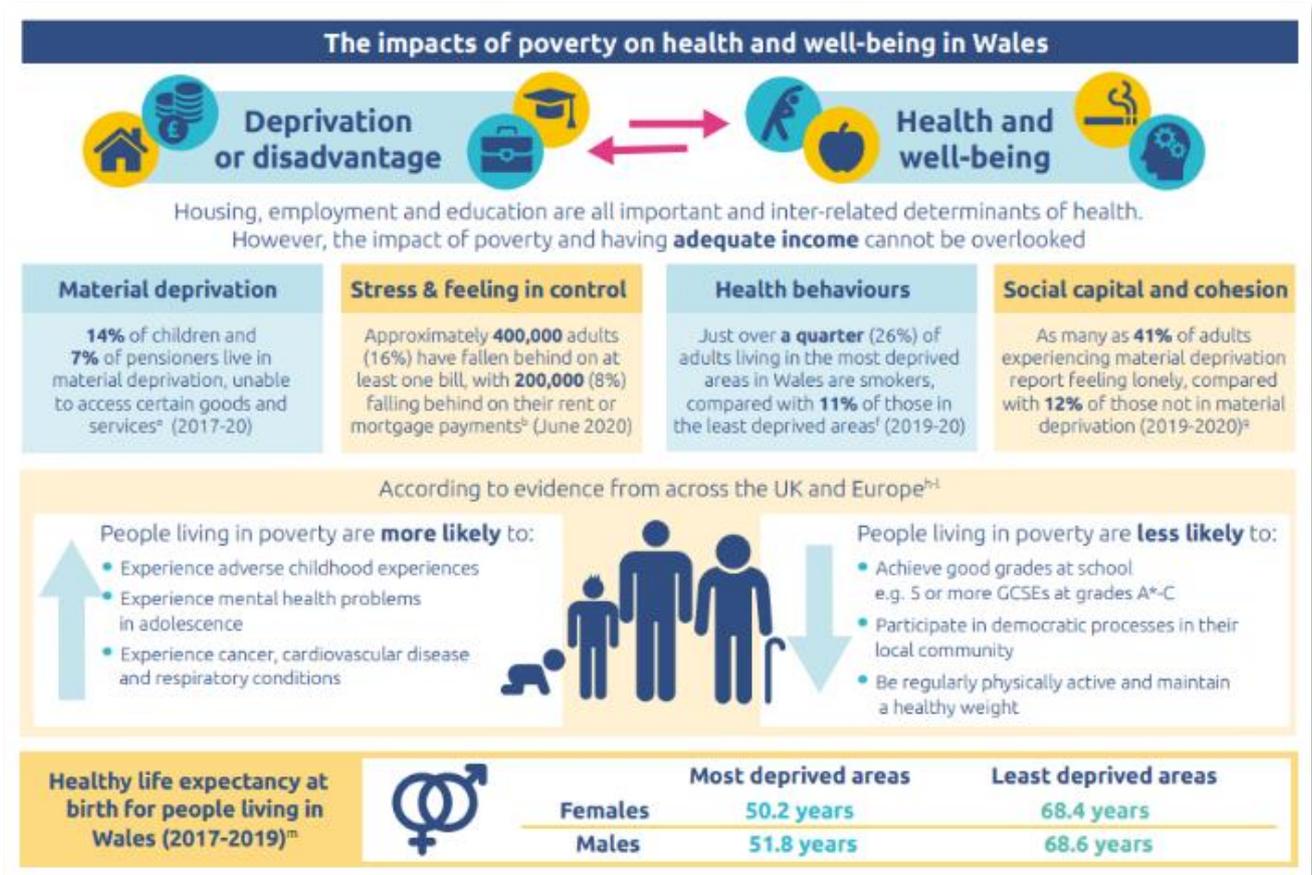


Figure 1. The association between poverty and health and well-being.<sup>2</sup>

## Answers to the consultation questions

### Question 1: What are the likely economic impacts of the cost of living crunch?

The current cost of living 'crunch' is more than an economic problem – it presents considerable and far-reaching challenges to the health and well-being of individuals and communities.<sup>1</sup> The cost of living crunch is also likely to further exacerbate existing inequalities in Wales, particularly as it is being experienced in addition to the "triple challenge" of Covid-19, Brexit and climate change, alongside uncertainties around conflict in Europe (see previous section).<sup>4</sup>

In terms of economic impacts, it is well documented that **the health and well-being of a nation has close ties to productivity and economic growth.**<sup>2</sup>

**Health inequalities are also associated with significant costs to public services.** For example, a 2021 study by Public Health Wales estimated the total annual cost to the NHS in Wales of inequality associated with socio-economic deprivation in hospital service utilisation to be £322 million, equivalent to 8.7% of the total hospital service expenses.<sup>3</sup>

## Question 2: How are cost of living pressures affecting the workforce, and how are different groups within the workforce being affected?

Population health and well-being can be influenced greatly by wider socio-economic and environmental factors, and their impact varies considerably across different population groups.<sup>4</sup> It is likely that the groups who are and will be most impacted by the cost of living crunch (in conjunction with the considerable challenges posed by the Covid-19 pandemic, Brexit and climate change) are:

- **young people and children;**
- **minority ethnic groups, especially Black and Asian communities;**
- **people in insecure/low income/informal/low-qualification employment, especially women;**
- **marginalised and socially excluded groups, such as disabled or homeless people; and**
- **people living in (or at risk of) deprivation and poverty.<sup>2,6</sup>**

While evidence suggests that inflation generally affects people with different levels of income in a similar way, this is not the case for **increased energy (and food) costs, which impact people with low incomes disproportionately.**<sup>2,12</sup> In the UK, 10% of excess winter deaths can be partly attributed to fuel poverty, with 30% of these deaths linked to living in a cold home.<sup>13</sup> We also know that health service costs for addressing ill-health caused by energy inefficiency are substantial.<sup>14</sup>

There is clear evidence on how **children's health and experiences in early life have an impact on their eventual life outcomes**, including health in adulthood, educational attainment and job market outcomes.<sup>2</sup> Family and parental stressors, including financial strain and food insecurity, are all known to negatively impact the mental and physical health of children, both in the short-term and across the life-course, with infants and toddlers at higher risk. Rising child poverty rates in Wales, particularly among single parent families and families with multiple children, point to the significant impact that increasing cost of living pressures could have not only on this generation, but future generations of children.<sup>2</sup>

## Question 3: How are cost of living challenges impacting upon businesses and economic sectors, and how are businesses responding to these?

As outlined above, we can expect the cost of living crunch to have an impact on people's physical as well as mental health.<sup>1</sup> This will have implications for how well people can perform at work. For example, we already know that **poor mental health is one of the main reasons for staff sickness absence across the UK.**<sup>15</sup> The compounding risk the cost of living crisis brings to the health and well-being of workers is also likely to directly compromise the health and well-being of those dependent on them, including children, older people, and those with disabilities and/or chronic ill health.

However, **there is a clear role employers can play in supporting the health and wellbeing of their staff** and evidence to support the effectiveness of certain approaches.<sup>16,17,18</sup>

The *Healthy Working Wales* programme led by Public Health Wales<sup>19</sup> works with employers to prioritise health and well-being in their workplaces, assisting them to develop and deliver a strategic and coordinated programme of delivery. Following concerns raised by employers during the pandemic, highlighted by employer research undertaken, Healthy Working Wales has

further developed its focus on mental health and well-being. The programme supports organisations to embed a range of evidence-based criteria to ensure that:

- fair work design and organisational culture drive positive mental health and well-being outcomes;
- mental health is monitored across the organisation; and
- line managers are trained to understand risk factors.

In addition, *Healthy Working Wales* works with partners to signpost tailored mental health and well-being interventions. In particular, *Healthy Working Wales* has recently released a podcast to support employers and their workforce by exploring how employers can have confident and sensitive conversations to support the financial wellbeing of their workforce.<sup>20</sup>

More broadly, supporting participation in fair work can help improve mental well-being among workers and their families. **Employers have a key role in improving access to fair work**, as do many public sector and other bodies, including through socially responsible procurement. Ensuring that jobs have decent pay (fair reward), involve employees, are flexible to their needs and provide healthy environments, can reduce the stress on individuals and families and improve well-being. Supporting employers to take this approach is particularly key at a time when workers will be facing multiple pressures both in and outside of their work roles. *Healthy Working Wales* works with partners to enable employers to progress towards becoming a Fair Work employer.<sup>21</sup> In addition, Public Health Wales has established an expert panel to help influence how participation in fair work can be improved in a way that improves health, well-being and equity.

#### **Question 4: How are rural communities being affected by the cost of living crunch, and to what extent are the pressures they face different to urban areas?**

Rural communities are impacted by the individual impacts of Brexit, Covid-19 and climate change (the “triple challenge”) in a myriad of ways, some of which are the same as for urban communities, while others are more specific.<sup>5</sup> All these factors need careful consideration when drafting national, regional and local policies in response to the cost of living crunch. <sup>5</sup> Some example issues are highlighted below.

Rural communities in Wales have a higher than average levels of self-employment and parttime employment.<sup>5</sup> This means the economic stresses resulting from the cost of living crunch and the “triple challenge” could lead to greater economic insecurity and job anxiety in rural areas, leading to a greater negative impact on mental health and well-being.

Rural communities also have older populations on average, who are more likely to live in older and poorly insulated rural homes.<sup>5</sup> Fuel poverty is therefore a particular concern for this population group, an issue that will be intensified by the cost of living crunch.

Research conducted by Public Health Wales with farming communities identified that financial instability, uncertainty, challenges in succession planning, and a lack of sense of control are considerable sources of stress and anxiety to farmers and their families.<sup>22</sup> While Brexit brought these concerns to the fore, the cost of living crunch will further exacerbate adversity facing farmers in rural communities. Financial concerns, including debt, are one of the biggest challenges to mental well-being.

We saw during the Covid-19 pandemic that NHS providers in rural communities were identified as more likely to have experienced exacerbated workforce issues and poorer financial situations during the pandemic.<sup>5</sup> This will be further impacted by the cost of living crunch and may be of particular concern in rural areas where providing health and care services is already associated

with increased costs due to it being more difficult to achieve economies of scale, and needing more staff per head of the population to deliver services.<sup>5</sup>

Rural environments and communities have also become more attractive to live and work in during the pandemic period due to the increased opportunity for remote and home working. This could have both positive and negative impacts for health and well-being. Negative potential impacts include higher energy bills associated with home working as people use electronic equipment or heat their homes for a greater proportion of the day.<sup>12</sup> This means the increasing cost of fuel may affect home working populations to a greater extent (though this should be viewed in conjunction with reductions in other costs such as those associated with commuting). It could also lead to housing price increases or shortages of affordable housing for the local populations, intensifying certain effects of the cost of living crunch for these populations compared to urban communities.<sup>5</sup>

**Other population groups – by protected characteristic, geography or community – also warrant specific analysis of how the cost of living crunch, and proposals to address its impact, will specifically affect them. This is necessary in order to maximise the health and well-being of all and reduce existing inequalities.**

**Question 5. How effective are the support measures that the Welsh and UK governments have put in place, and what further support might be needed over the coming months?**

**Benefits are “significantly under-claimed in Wales”.**<sup>23</sup> The Welsh Government’s 2021 campaign that aimed to increase benefit take up by increasing awareness of schemes already in place and their eligibility criteria, and access to information and support on applying for vulnerable groups,<sup>24</sup> went some way to tackle this issue.

However, the cost of living crisis is likely to exacerbate food and fuel poverty for those already affected, as well as bring others into crisis for the first time. This means there is a **renewed need to increase take-up** among individuals and households who are not in receipt of support for which they are eligible. Future actions or campaigns should tackle identified barriers to benefit take-up in Wales, including negative perceptions of benefits around the difficulty or time involved in applying.<sup>25</sup>

Data on take-up of benefits are not readily provided at a Wales level.<sup>26</sup> Looking proportionally at unclaimed benefits statistics across Great Britain provides an estimate of the extent to which benefits are under-claimed in Wales,<sup>26</sup> however further research on how many people and which groups are more or less likely to claim support entitled to them could further inform the development and improve the effectiveness of public awareness campaigns.

It is also not clear the extent to which being in receipt of all currently available support would address cost of living pressures.<sup>27,28,29,30</sup> Additional approaches to ensure consistent access to food and to address the impact of rising energy costs are required to mitigate further negative impacts on current and longer-term health, and to plug gaps in available support in light of the current context.<sup>28,29,30</sup>

In the longer-term, the policy response to the cost of living crunch has the potential to make a tangible difference to those already experiencing poor health and inequality: **the case for investing in well-being and health equity is stronger than ever.** Interventions in areas such as food insecurity or fuel poverty tend to have a greater impact on those who are most acutely affected – for example, energy efficiency interventions are associated with greater positive outcomes for people with low incomes, children, people in poor health and other vulnerable groups.<sup>31</sup> More broadly, investing in health and well-being, particularly in prevention and early intervention, supports sustainable development and the creation of a prosperous, healthy and equal Wales for all.

## Policy considerations

- The policy response to the cost of living crunch needs to take account of the health and well-being implications of the crisis and any potential policy solutions.
- The cost of living crunch should not be viewed in isolation, but in the wider context of existing inequalities in Wales and the combined challenges of Covid-19, Brexit, climate change and the conflict in Europe.
- The response to the cost of living crunch should take a long-term view and seek to make a lasting, material contribution to reducing existing health inequalities in Wales.
- To achieve this, specific attention should be given to how different groups and communities may be particularly impacted by the cost of living crunch, and any policy proposals to address it; any policy proposals should be cognisant of how other external factors affecting health and well-being may act in combination.

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