

# From purse to plate: implications of the cost of living crisis on health

**MARCH 2023** 

#### Introduction

The turmoil of the Covid-19 crisis followed immediately by the cost of living crisis has had a devastating impact on the financial security of many families across the UK. This has led to skyrocketing levels of food insecurity, raising serious concerns about how the nutritional quality of diets is being affected and the consequential impact on people's long-term health.

This briefing explores some of the ways in which financial pressures make it more challenging for low income families to eat in a way that benefits their health, the strategies that people are forced to adopt to deal with financial insecurity, and how these strategies may have unintended consequences for the health of the nation and pressures on the NHS.

## What has been the financial impact of the Covid-19 and Cost of Living crises on family incomes and budgets?

#### Many families are struggling with financial insecurity in the face of rising prices

In 2020/21, one in five people (13.4 million people including 3.9 million children) in the UK had insufficient money to meet their basic needs such as food, clothing and shelter (i.e. experiencing "relative poverty")¹. These dire figures in part reflected the substantial impact of the Covid-19 pandemic on everyday life. During the pandemic, unemployment levels increased² and many in employment faced decreased incomes from being put on furlough or reduced hours. Many had to rely on using up their savings or borrowing money, therefore leaving them in debt³.

In real terms wages fell by 2.6% in the three months to November 2022, one of the largest falls since records began in 2001"

In early 2021, with families still not recovered from the economic shock of the pandemic, the cost of living started to soar. Official government measurement indicates that inflation<sup>4\*</sup> increased to a peak of 11.1% in October 2022. While the rate of inflation has since declined slightly to 10.1% in January 2023, it remains well above the 1-3% recommended by the Bank of England and is predicted to stay above this target at least throughout 2023<sup>5</sup>. Furthermore, it's important to note that

inflation figures are in comparison to the same time point the previous year and so inflation rates are now starting to be compared to points in time when rates were already escalating, which to some extent masks the scale of the increase since mid-2021.

Wages and benefits have not kept up with rising prices, meaning that real disposable incomes - the amount of income people have once adjusted for inflation and after paying taxes — has fallen over the last year. In real terms wages fell by 2.6% in the three months to November 2022, one of the largest falls since records began in 2001<sup>6</sup>. An increase of £20 per week of Universal Credit payments was introduced early in the pandemic to support households through the pandemic, but it was removed in October 2021 despite no easing of financial pressure on families. Benefits are uprated annually in April based on inflation levels in September the previous year but due to the rapid rise in inflation in 2021-2022 this resulted in benefits being uprated by just 3.1% in April 2022 despite inflation at the time being at 9.0%.

### Food budgets have been increasingly squeezed by soaring prices of food and other essentials

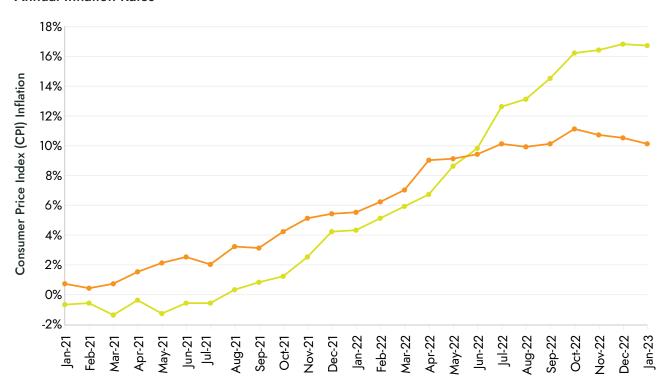
Food inflation has increased even more rapidly than overall inflation in recent months (16.7% compared with 10.1% in January 2023)<sup>7</sup>. Food prices have been rising consistently

<sup>\*</sup>Inflation, as measured by the Office for National Statistics (ONS), provides an indication of the percentage increase in prices for citizens of a selection of typical goods and services compared to the same time the previous year.

since July 2021 driven by supply chain issues, climate shocks and the invasion of Ukraine. The Food Foundation's Basic Basket Tracker (which is more reflective than official inflation figures of what might typically be purchased by households on a weekly basis and meets minimum requirements for a nutritious diet) shows that since April 2022 prices have increased by over 19%8. The Institute for Fiscal Studies (IFS) and Institute of Grocery Distribution (IGD) have predicted that UK food prices will continue to rise in the coming months, potentially becoming as high as 17-19% by Spring 20238.

Gas prices have also soared which impacts on food in several ways. Fuel, as well as fertiliser and CO<sub>2</sub> (biproducts of gas production), are important inputs in food production, manufacturing and transport and therefore increased costs of these inputs drives up the price of food itself. At a household level, higher energy costs increase the cost of cooking and storing food. In addition, a household's food budget is affected by overall disposable income and so when increased expenditure is needed for other essentials, such as energy bills, the food budget is often the first area to be squeezed.

#### **Annual Inflation Rates**



Food and non-alcoholic beverage inflation

Overall inflation

The combination of rising prices, and wages and benefits lagging behind, have made life more difficult, even for those who previously had sufficient incomes to cover essential living costs. It has been even worse for families who were already living in poverty: low income households spend a higher proportion of their disposable income on food and energy which means that their effective inflation rate is greater than high income households and are relatively more impacted by the financial crisis. Furthermore, being financially insecure is not just a matter of low income, but the unpredictability and variability of income owing to insecure contracts and inconsistent working hours, with individuals often not knowing what hours or shifts they will work in time to budget for outgoings.



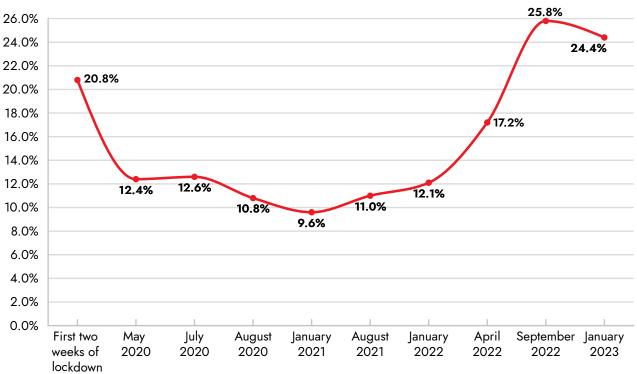
**SOURCE:** ONS, CONSUMER PRICE INFLATION TABLES

### What has been the impact of the cost of living crisis on diets?

### Insufficient incomes to cope with rising prices has resulted in skyrocketing food insecurity levels

Food insecurity (defined as lack of access to adequate food to meet basic nutritional needs due to financial or other constraints) was widespread in the UK even before the cost of living crisis. In 2018, 8% of the population were food insecure according to government figures<sup>10</sup>. Food Foundation research found that food insecurity levels spiked at the start of the pandemic, started to marginally improve but then were even more sharply exacerbated by the cost of living crisis. In January 2023, 24.4% of households with children reported food insecurity in the past month alone<sup>7</sup>.

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



\*1-month recall period





Food banks have seen this increase in food insecurity reflected in the unprecedented demand for their services in 2022. The Trussell Trust reported providing 1.3 million emergency food parcels from April-September 2022, 50% more than pre-pandemic<sup>11</sup>. Similarly, IFAN (the Independent Food Aid Network) reported that 89% of food banks in their network surveyed saw an increase in demand in December 2022 and January 2023 compared with the same time the year before<sup>12</sup>, further evidence that the situation has deteriorated rapidly.

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### Current evidence indicates that diet quality is being compromised due to the cost of living crisis

Importantly food security (more broadly than captured by Food Foundation surveys) does not merely refer to having enough food but enough food of sufficient nutritional quality for good health.

During the credit crunch of 2008, when food prices rose and income fell, the average expenditure on food decreased in real terms as people switched to cheaper calories. Families bought less fruit and vegetables, and more processed sweet and savoury food<sup>13</sup>. The reduction

in nutritional quality of food purchased during the financial crisis of 2008 could reasonably be expected to be repeated during the cost of living crisis.

There are not yet comprehensive robust data available on how diets are changing in the context of the cost of living crisis but self-reported data indicates that diet quality is being negatively affected. 37% of households reported that the rising cost of living means that they are unable to afford to buy healthy food anymore, rising to 53% in lower income groups (those with income less than £20k per year)<sup>14</sup>. Similarly, findings from Food Foundation research indicate that in January 2023, food insecure families were more likely to be cutting back on fruit, veg and fish.

#### Percentage of households reporting buying less of each food type



**SOURCE:** FOOD FOUNDATION, FOOD INSECURITY TRACKER



## How does financial insecurity impact on diet quality?

### Inequalities in diet-related disease were apparent before the cost of living crisis

There were substantial socio-economic inequalities in the nutritional quality of the food consumed in the UK that pre-date the cost of living crisis. Government data from 2016-2019 indicates that people in low income households are more likely to have diets lower in fibre, fruit, vegetables and oily fish compared to higher income households, all of which are dietary patterns which can negatively impact on health<sup>15</sup>.

As a result of poor quality diets, a health crisis has been slowly building in the UK. Over a third of children leaving primary school in England now experience being an unhealthy weight<sup>16</sup> and by adulthood, two thirds have overweight or obesity<sup>17</sup>. Overweight is a serious risk factor for developing diet-related diseases including type 2 diabetes, some cancers, musculoskeletal disorders and dental decay, as well as poor mental wellbeing<sup>18</sup>. There is a steep gradient in the prevalence of these conditions across income groups.<sup>19</sup>

#### Lack of financial resources is a major driver of dietary inequalities

Affordability of healthy food is an important driver of these inequalities in diet quality and health outcomes. On average more healthy foods are three times more expensive calorie for calorie than less healthy foods<sup>20</sup>, which makes less healthy foods often seem like the sensible economic choice for families on low incomes. Rising financial and food insecurity in the cost of living crisis will likely make the situation even worse for low income families.

### Financial insecurity also strains other resources which further drives dietary inequalities

The impact of high prices affecting the affordability of food relative to income is just one dimension of how life on a low income impacts the quantity and quality of diets. A number of other drivers also direct low-income families towards high fat, sugar and salt (HFSS) and ultra-processed foods; and away from nutritious foods like fruits, vegetables, fish and high fibre foods (such as wholegrains and pulses). The problems created by these pathways deepen as families become more financially and food insecure.

Findings presented in the following section are based on ongoing research being undertaken by the Centre for Food Policy (City, University of London) as part of the National Institute for Health and Care Research funded Obesity Policy Research Unit. This research investigates the lived experience of families on low incomes and aims to understand the social, economic and environmental factors that underpin dietary decisions.<sup>21</sup> For example, how low-income families interact with the

local food environment, dietary change during times of crises such as the Covid-19 pandemic and factors that influence parental feeding decisions.<sup>22</sup> Here, findings are placed in context of current and emerging global and UK-based research examining household dietary responses to limited resources and financial insecurity. The following section outlines the five pathways that drive families towards making unhealthy dietary decisions during times of crisis.



### HIGH FOOD AND ENERGY PRICES

The cost of living crisis has greatly affected the affordability of food for low income households. Lived experience research shows that low income households work hard to balance their budgets by prioritising foods that offer "value for money." For example, by purchasing:

- foods that are "filling" and offer best value by weight (like high starch food like pasta and bread rather than fruits and salads).
- foods that can be prepared with minimum use of gas and electricity, such as foods which are pre-prepared or processed in some way, rather than, for example, slow cooking beans.
- foods that are less likely to be wasted, such as foods which are very palatable to children and thus less likely to be rejected by children (e.g. sugary breakfast cereals) and long-shelf life foods.

During the pandemic, and even more so during this crisis, families have needed to rely on food aid, such as food banks and other forms of surplus food redistribution outlets which offer pre-packaged food parcels. While they go some way in preventing hunger, these schemes are not always able to meet the dietary or cultural needs of households<sup>23</sup>.

Strategies such as reducing fuel usage, selecting palatable foods and reliance on food aid all direct households towards more processed and pre-prepared foods, which are typically made more palatable during the production process through addition of sugars, sweeteners, salt and a range of chemical substances used to enhance both flavour and shelf-life.

I've always tried to get more fruit, but I do find fruit being so expensive, whereas you can go and buy biscuits and crisps and that ridiculously cheap, but yet the fruit is always that more expensive, isn't it? They love watermelon but they're all £3 a go, and you think to yourself that's one item for £3. Whereas I could go and buy four packets of biscuits and ten bags of crisps for that £3, do you know what I mean, as much as it's rubbish food, but it's going to go further. But I would much rather try and get fruit and that in them."

ANNIE, SINGLE PARENT HOUSEHOLD, FOLKESTONE

Financially, everything's shot up as well. Like the petrol prices, energy prices, and things like that have gone up, but our income stays the same. [...] Genuinely surprised by these supermarket prices, I wasn't expecting that. I think, up until about May, June, yes, it was, you were getting by, I was trying to work, I wouldn't say I was dipping into my savings at all. But, yes, recently, I found out that I'm draining more savings... I find myself looking for discounts. That's probably something I wouldn't have done prior. I don't prioritise things like fruit and veg. Right now, I'm just like, they're getting a main meal and that's important. But I'm not thinking about things nutritionally, and I think right now, that's a bit of a luxury, to be thinking like that."

LEILA, SINGLE PARENT HOUSEHOLD, BRADFORD, NOVEMBER 2021

I'm having to buy the fattiest stuff...I very rarely buy a load of vegetables because it just goes off. I just can't afford to buy it. So we end up buying like ready meals and things like that. Like my son for example this week he's had a pizza. A lot of pizza. He's had a ready-meal lasagne. I'm not cooking for him from scratch, I'm feeding him what's cheap. Otherwise, we won't feed because we just don't have the money to buy it all... It's depressing. It feels depressing that I'm not feeding him what he needs as a growing child, to grow stronger, I suppose. He's never been the best with eating lots of vegetables and things like that, but I've always hid it in things. I've like made spag bol and hide the veg in or really stuff like broccoli and things like that. But I've literally just got into a thing of giving him whatever I can afford that week. I don't get paid till tomorrow. This week has been really dire, I've got like £29 in the bank."

CLAIRE, SINGLE PARENT HOUSEHOLD, BRADFORD

### TIME PRESSURES

Preparing healthy meals involves a number of actions (planning, shopping, preparation, feeding and cleaning) requiring both available time and mental bandwidth. Furthermore, many of the shopping strategies used by those on a low income to make constrained budgets go further require ever greater time investment. These include meal and budget planning, memorising prices, shopping at multiple stores and seeking out deals, discounts and promotions to find the cheapest version of an item.

In contrast, higher income families generally have more control over their working hours and are more able to afford goods and services which help reduce the time required for domestic labour, so they have more bandwidth to think about and prepare healthy meals. These include kitchen appliances, home delivery, takeaways from restaurants with healthier options, car ownership and additional childcare.

People working in low-paid jobs often have the least amount of protected time, with unpredictable shift patterns and less autonomy over working hours<sup>24</sup>. The situation is generally worse for women — the very group who typically shoulder the burden of food work. Low income women are also more likely to experience 'insecure' employment practices<sup>25</sup> or working in settings that have not benefitted from the flexibility enabled by hybrid working since Covid-19, such as healthcare and school settings. Women are also more likely to have other household caring responsibilities (children, grandchildren, other relatives, community members) which further constrains their time.

With demands on time and less autonomy over their use of time, mental and emotional capacity for preparing healthy meals is often simply not available. For these reasons, foods which can be prepared relatively quickly and cheaply present a more appealing use of time. This could involve purchasing pre-prepared meals, such as microwave and ready meals; purchasing of pre-prepared ingredients, such as pasta sauces rather than peeling, chopping and using multiple ingredients; or purchasing items that can be served quickly and with no waste. Typically, this directs households with limited time to ultra-processed and HFSS foods, which provide a convenient solution to living in a time constrained environment.

You have to work out everything...You don't buy the thing you see in front of you, you have to check, ah, okay, here they have offer, here this is cheaper, here is you buy three, okay, you get some discount. Do we have a space, even, in the freezer if I want to stock some, like get six, or something? Do we have this, do we have that? It's all the time, you have to think in the budget way."

OMAR, TWO-PARENT HOUSEHOLD, BRENT

I was speaking to somebody in the staff room the other day and she was like, you must have a lot on because you go back and you do the cooking and cleaning.

And I was like, I'm not going to lie, I do have days when I think oh my god, I'm physically shattered... [at dinner time] If I make something just for my liking in terms of my preference and the kids just don't like it, it's just going to make a mess of things because then they're not going to eat. It adds on the stress factor for my head if I have to force them to eat. It changes the whole environment and you know, moods, atmosphere, it gets all messed up in that sense."

INAYA, TWO-PARENT HOUSEHOLD, BRADFORD

### O POOR QUALITY HOUSING

Low income households typically live in lower quality and rented housing with less space to store food and possess fewer amenities to prepare food (such as blenders and slow cookers) than higher-income households. The low quality of kitchen spaces within much rented accommodation in the UK also makes them an unappealing space to spend time preparing and cooking meals, along with the increased likelihood of having faulty or temperamental kitchen appliances.

In this situation, it often makes sense to reduce expenditure on foods that require more preparation, like vegetables, and to instead prioritise foods that offer convenient storage and simple or no preparation. Again, these foods are most often HFSS and highly processed foods that are low in nutritional value, such as frozen meals, ready meals and take-aways.

### MEETING SOCIAL AND EMOTIONAL NEEDS

Living in financial and food insecurity is directly linked to stress and worse mental health outcomes<sup>26</sup>. The consequence of financial insecurity is that many low-income families do not have the means to partake in leisure activities such as going to the cinema, swimming pool, soft play or other recreational activities. Instead, cheap food provides an affordable means to fulfil social

and emotional needs. As other social and leisure activities become even less affordable during the cost of living crisis, food becomes an accessible way for households and individuals to find some pleasure and wellbeing at an otherwise challenging time. For example, sharing takeaways can be a form of companionship and giving crisps, chocolate bars, biscuits and other "treats" to children is a way of showing love and care. Yet these more affordable feel-good foods are also the most unhealthy options. Higher income families, meanwhile, have the option of more costly social activities and socialising in restaurants with pricier, but healthier options.

I feel, why should my kids have to miss out on something like that? Because it's something that's good for them, and it's helping them. They're young, they want to be able to, I don't know, learn an instrument and things like that, and I have to always think about whether or not it's feasible, whether or not I can actually afford it. [...] We don't really go out much, I try to avoid restaurants and things like that, but the kids enjoy takeout... I think when you're in the moment, you emotionally feel like, yes, you should do this, because they deserve it or whatever."

LEILA, SINGLE PARENT HOUSEHOLD, BRADFORD

## AVAILABILITY AND APPEAL CREATED BY FOOD ENVIRONMENTS

Pathways 1-4 indicate that there are many good reasons for low-income families to prioritise affordable, palatable foods with long-shelf-lives that are convenient to prepare. Yet the foods available in their food environments that offer these characteristics tend to be the least healthy options<sup>27</sup>. Food promotions and discounts are also typically on less healthy foods<sup>28</sup>. These HFSS foods are currently placed centre stage in supermarkets through promotions and placement on supermarket aisles and widely available through fast-food outlets.

The consequence is that the most logical, affordable and appropriate food options for many families are also the least healthy options. Rising food and energy costs, time pressures, low quality housing and kitchens appliances mean it is often inappropriate to spend time purchasing and preparing fresh meals, while processed, energy dense foods solve these challenges while meeting social and emotional needs.

I always make a list when I'm at home. So I have a little notepad and I add to it as I notice particular things are running down, so I have a guide list. But obviously if I see something's on offer. Say Dairylea Dunkers are cheaper, or something, well I'll grab them because they're on offer [...] I've always been a bit of a bargain hunter and if things are on offer I'll get them, because otherwise I wouldn't normally. I just try and keep the budget down, but it's really not down at all. It's a sad attempt at making things not cost as much."

ANNIE, SINGLE PARENT HOUSEHOLD, FOLKESTONE

I'd love to eat more fresh produce, I'd love to eat more healthily, but I find that it costs more to eat healthily... For me for lunch, e.g., if I want to go out and buy a salad or something like that, it's more expensive than going to Sam's and buying a chicken burger and chips. I can get a chicken burger and chips for £1.99."

GABRIELLE, SINGLE PARENT HOUSEHOLD, BRENT

Thus emerges a serious risk that the cost of living crisis will worsen the prevalence of diet-related ill-health, as a greater number of families are pushed further and deeper into poverty and experience the negative impacts that poverty has on diets. If preventative action is not taken, higher demands will be placed on an already strained NHS and will widen health inequalities between the richest and poorest members of society for years to come.

#### **Policy options**

Multiple interventions are needed to address deteriorating levels of dietary health observed in the UK over recent decades, exacerbated both by the Covid-19 pandemic and cost of living crisis. The five pathways outlined in this report (high food and energy prices; time pressures; poor quality housing; social and emotional stresses; and availability and appeal created by food environments) are interlinked. They also interact with an individual's own lived experience of food, which in turn is shaped by factors such as gender, ethnicity, social connections and local food environment. In practice, this complexity means that solutions that aim to improve dietary behaviour must be tailored to the needs of different groups and populations, as policy solutions which are effective for one group may fail to meet the social, cultural or environmental needs of others.

Based on the findings of the NIHR funded OPRU research, ongoing work by the Food Foundation and wider academic literature, we outline a number of recommendations for policymakers to address deteriorating levels of dietary health.

The evidence presented in this report suggests that policy solutions can only be effective if they consider the material, social and financial needs of the population they target. It is critical policies are designed to reflect these everyday realities to effectively "level-up" stark inequalities in diet-related health and create environments where low income is not a barrier to accessing and eating healthier foods.

Financial resources include not only level of income but also the consistency and predictability of this income, which shapes dietary decisions both directly (e.g. through affordability of food) and indirectly (e.g., through the impact of poverty on wellbeing and participation in society).

In order to improve financial stability, households require predictable and consistent levels of income, as well as minimum wages that cover the true cost of a healthy diet. Strategies to address the discrepancy in cost between healthy and less healthy foods need to be introduced. As a starting point, the cost of food should be rebalanced through fiscal measures so healthy options are the most affordable. In the short-term, Free School Meals and the Healthy Start scheme need to be urgently expanded and strengthened; and there needs to be continued protection against high energy bills, particularly for low income households.

Material resources include the physical resources which shape how food is sourced, prepared and consumed both in the home (e.g., kitchen equipment) and local community (e.g., transport, food environment). To improve household material resources, benefit systems should consider not just the direct cost of food, but also the cost of purchasing and running kitchen appliances, such as hobs, cookers, bowls, whisks, pans and other equipment and appliances. Policy makers must also consider actions to improve the quality of rented accommodation and kitchen spaces<sup>29</sup>, such as increasing enforcement of housing standards by local authorities, making them safe and appealing spaces for the whole household to interact around food.

**Social resources** include the provision of affordable, culturally appropriate and appealing spaces for social and leisure activities, providing opportunity to meet social needs without the need to rely on unhealthy treats and snacks.

Improved action to social resources involves protecting opportunities for pleasure and leisure that do not involve unhealthy food. It also involves recognising that dietary interventions which require significant time investment are unlikely to be effective amongst those experiencing with time constraints, such as single, working and/or low income parents. Actions to maintain and expand access to communal schemes for eating, such as community canteens, breakfast programmes, Free School Meals and after school food provision, offer a means to increase consumption of nutritious foods amongst low income households while recognising the lived reality of time contraints.

**Transforming the food environment** In addition, fundamental changes need to be made to the food environment, making unhealthy food options less appealing and healthier food options more appealing. As a start, this should involve restricting advertising and promotions of HFSS foods in supermarkets, as originally proposed by the government in 2020.

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#### **About The Food Foundation**

The Food Foundation is an independent charity working to address challenges in the food system in the interests of the UK public. Working at the interface between academia and policymakers (parliamentarians, civil servants, local authorities, business leaders), we use a wide range of approaches to make change happen including events, publications, media stories, social media campaigns and multi-stakeholder partnerships. We are independent of all The Food political parties and business, and we are not limited by a single issue or special interest. Visit & www.foodfoundation.org.uk

#### **About The Centre for Food Policy**

The Centre for Food policy (City, University of London) is an educational and research centre, dedicated to exploring how the food system works in practice and what policies are needed to make it work effectively. It seeks to shape a food system that improves the health of people, society, the environment and the economy.

Findings outlined in this report, on the lived experience of living on a low income, are informed by ongoing research undertarken through the

National Institute for Health Research (NIHR) Obesity Policy Research Unit (OPRU).

% www.city.ac.uk/research/centres/food-policy % www.ucl.ac.uk/obesity-policy-research-unit

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