

Experiences of the rising cost of living in London

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Aims of the study

1. To understand the experiences of the cost-of-living crisis among local residents in Lambeth, Southwark and Westminster
2. To develop workable, cost-effective policies that address the issues residents care about
3. To test how participatory and creative approaches can be used to develop and communicate compelling evidence-based policy solutions.

Methodology

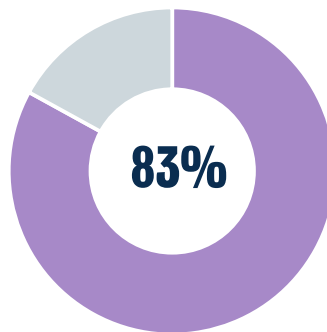
Mixed-methods study conducted across King's home boroughs of Lambeth, Southwark and Westminster:



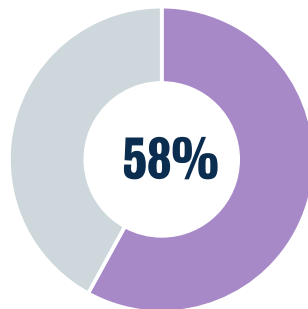
Context

- Almost two thirds of people were **using less gas and electricity** at home (63%)
- Just over a third were **cutting back on food and essentials** (37%) and **socialising** (35%)
- One in ten **using credit** more than usual (11%)

In November 2022...

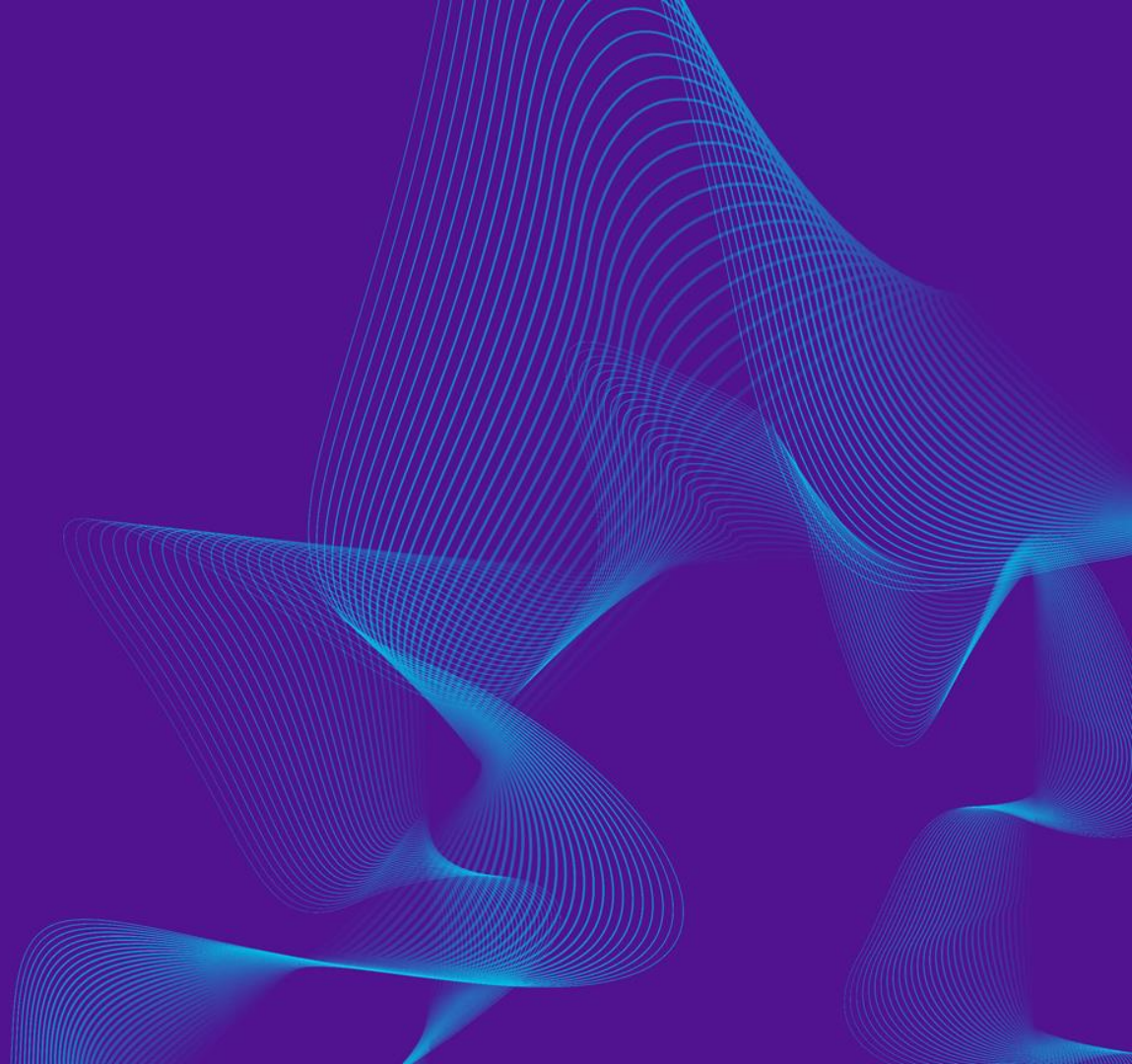


of people in Britain were **already very or somewhat worried** about the rising cost of living



of people in Britain said the rising cost of living had **negatively impacted their mental health**

**Reflecting on
the process:
peer research**



Participants and their loved ones shared steps they were taking to cope with the increased cost of living



Monthly Planner

Tuesday	Wednesday	Thu
GAR 16.04. £30	ELEKT. 12.05.22 £30	G 08.1 £30
GAR 16.05.22 £30	ELEKT 03.06.22 £30	
GAR 11.06.22 £30	ELEKT 22.6.22 £30	
GAR 12.07.22 £30	ELEKT 14.07.22 £30	



Reflecting on their behaviour led participants to share how the crisis was impacting their mental health

“As a single parent it’s not only the emotional and physical hats that I am carrying alone but also the financial which makes the prior harder, being split in so many directions.”

“As I feel I have made savings across the board I’m not sure how I will cope if prices rise and continue to do so for much longer without some further government support.”

“The government have said I’m entitled to £66 per month for my electricity, but I am not sure how long I will be entitled to this discount. I will find out at the end of the month how much my electric bill has increased too. It’s scary to know I could get in debt over gas and electricity.”

Interviews with family members and friends led to revelations about previously undisclosed struggles

- Experience of *co-producing evidence* had a lasting and meaningful effect on those taking part.
- The *interview* was a valuable opportunity for *peer support* – friends and family members shared their concerns about increasing costs and how they had made cutbacks.
- As a result, peer researchers *felt more connected* to family members or friends and empowered to talk about finances and rising costs.

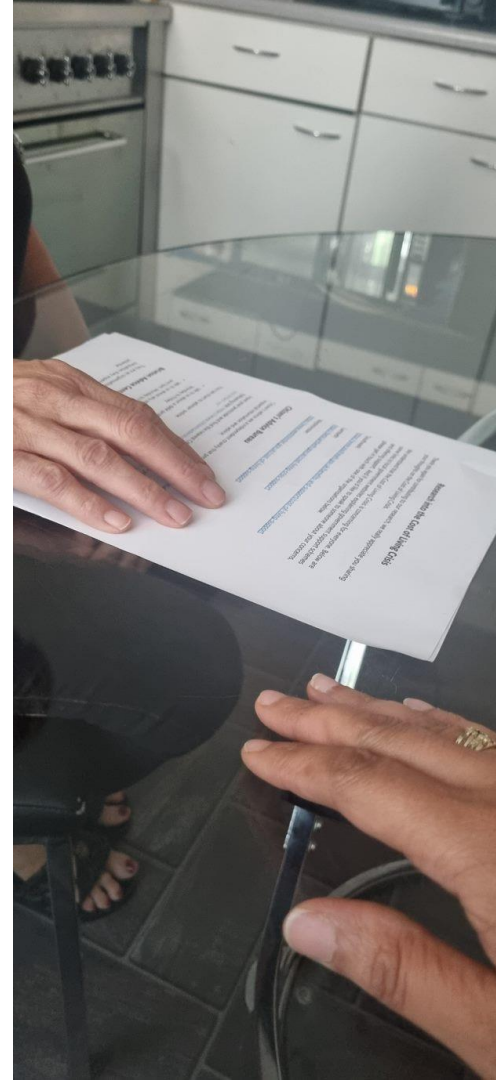


“What surprised me is that she had not switched the heating on for the last few weeks and sometimes goes without food. This is really unhealthy as it could lead to serious health problems and mental health.

Maria said she had no choice but to do this. I feel sad hearing this because I know there are a lot of people like Maria finding it difficult and struggling to survive.”*

Discussions around accessing support uncovered feelings of shame and stigma

- Sense of *stigma and shame* attached to admitting they need support and the act of accessing support.
- Participants also felt *hesitant to seek out support*, as they did not see themselves as being entitled to it.
- Contrasted this to their experience of *accessing support during the Covid-19 pandemic*.
- Strong support for *high-level government support*.



"I have never been to a food bank but if my bills and food shopping keep increasing, I will be left with no choice but to go to one for extra help, so that I am able to feed my children and keep them warm.

I would find it really embarrassing and shameful to attend a food bank as I have always worked and I don't want people to be looking down on me and my family."

"During Covid-19 they were giving out free or cheap food and I know they're doing it again now...in my mind I can't turn up. Am I worthy of having this, cheap food? In my mind I say no - I drive a Mercedes."

Reflecting on the process: deliberative workshops



Accounts of lived experience had a more lasting impact in deliberation

- People were shocked by the scale of poverty in London and systemic complexity highlighted by experts
- But facts and figures only go so far: **lived experience** was a much stronger focus in discussions.

"[Participant 1:] I was quite shocked by the fact that London's got the highest poverty rate in the UK. I didn't realise that. ...

[Participant 2:] In the north and the south divide, they talk about a lot of investment in London, than in the north. So, the perception given outside the world just says London is expensive, but still it's just like people can live [here]. ...

[Participant 3:] Maybe there is opportunity, just not for us."

... but “83% worried” creates a

- *Most people are concerned about the cost of living – but with wide disparities, this means in practice.*
- *In deliberation, people need to share their own experiences were legitimate, otherwise it led to disruption.*
- *Case studies help!*

Case Study 2:

John is a 50-year-old man who lives in social housing with his elderly father who he cares for. John is unemployed and unable to work due to his caring responsibilities.

He receives universal credit and some additional benefits in order to live and support his father.

John’s father has various health problems including poor mobility and needs the heating on for his health. However, their heating costs have more than doubled over the last year. This winter they will receive the government Warm Homes Discount (£150 off energy bills) and two Cost-of-Living payments (additional £326



Case Study 3:

Fatima is a 35-year-old stay at home mother with three children, aged 3, 7 and 10. She lives with her husband, who has his own small business.

Together they have a mortgage on a three-bed house but rising inflation has left them struggling to meet increasing mortgage payments. Their energy bills have tripled in the last year, so they avoid putting the heating on and use blankets and hot water bottles instead. However, as winter gets colder, they are having to put the heating on more because they have small children.

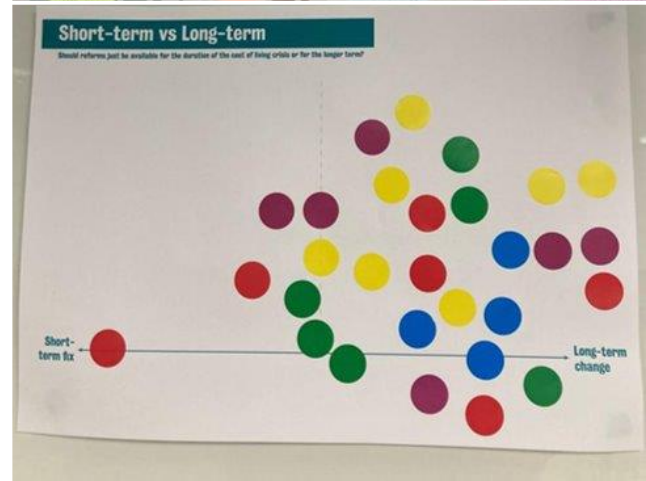
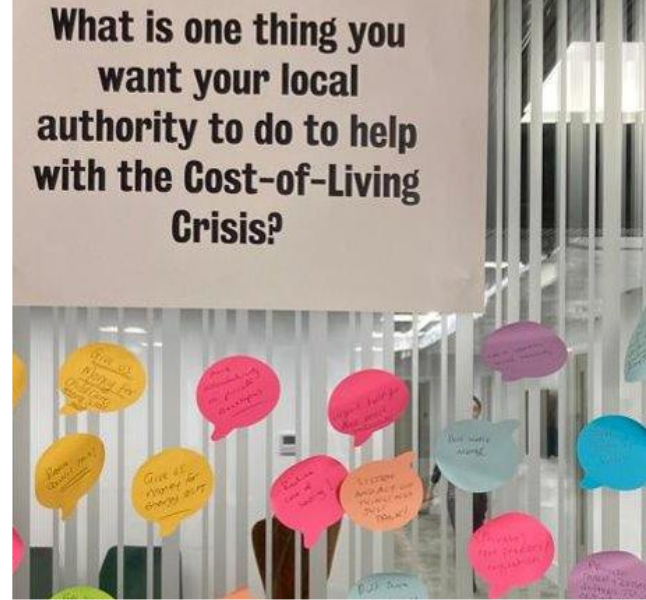
They also need their car to get around as a family, but have cut back on non-essential journeys. Fatima also bulk buys and shops around for deals to save money.

She has not tried to access any support and does not know what is available to her.



Crises are complex, but scepticism and distrust add to this complexity

- *Not seen as a new issue: 'crisis' detracts from history of poor policy choices and lack of resilient social structures*
- *Existing systems to support solution perceived as **opaque, complex, cruel** – leads to scepticism*
- *Distrust in government clouded participants' ability to engage with solutions to policy issues – and moderated ambition.*
- *Talking trade-offs helps!*



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