

# UK cost-of-living crisis is worsening the mental health of most vulnerable

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Three out of five Britons (60%) report that the cost-of-living crisis is

negatively impacting their mental health, to the extent that as many as a quarter (23%) say they're having problems sleeping because of worries about rising costs, according to new research.

The [study](#) by the ESRC Center for Society and Mental Health and the Policy Institute at King's College London also finds certain groups are more likely than others to be negatively affected by the [crisis](#):

- 80% of people who said they were struggling financially reported feeling negative about life over the next year given rising costs,—far higher than the figure for people who said they were coping financially (31%).
- 39% of social housing tenants report struggling to sleep because of increasing costs, compared with 15% of those who own their home outright.
- 38% of people with a diagnosed mental [health](#) condition felt that they lacked control over their finances, compared to 24% of the general population.
- 73% of people asked felt that the U.K. government does not care about people like them, rising to 89% of people who said that they were struggling financially, and 86% of people with a diagnosed mental health condition.

This research clearly demonstrates that the burdens associated with the rising cost of living are falling more heavily on some groups. Urgent, targeted action is needed to ensure that the most vulnerable in our society are protected from the negative impact of rising costs, to prevent longer-term problems developing," says Dr. Gabriel Lawson, research associate at King's College London and co-lead author.

Previous research by the ESRC Center for Society and Mental Health has shown that the [COVID-19 pandemic](#), [structure of the welfare system](#), and inaccessibility of [social and health services](#) are impacting the

mental health of young people, those who are unable to work and parents with mental health needs.

According to the new study, these are also the groups who are experiencing the most severe impact on their mental health from the cost-of-living crisis.

"This new research provides insight into who in our [society](#) is experiencing the mental health impacts of the cost-of-living crisis and why," said Professor Craig Morgan, co-director of the ESRC Center for Society and Mental Health, King's College London.

"The findings suggest that the [economic situation](#) is exacerbating the existing mental health crisis that has been flagged by several reports and studies. This is worsened by the interplay of multiple challenges, barriers and inequities within our [social systems](#) and there is a need to address these to prevent the mental health crisis worsening," says Professor Craig Morgan, co-director at the ESRC Center for Society and Mental Health.

The study also finds that using savings to meet everyday costs and borrowing money to cope were correlated with [psychological distress](#), with 60% of people who borrowed money to cope reporting above average levels of distress.

The research shows that many are seeking support during the cost-of-living crisis, particularly those whose mental health has been most impacted. People living with a mental health condition were much more likely to have sought support—for example 16% of this group reported accessing means-tested benefits in the last six months to cope with the rising cost of living, compared to only 6% of the [general population](#).

Overall, people were more likely to access emotional and health-related support (such as self-help books or advice from friends and family)

compared to practical support like means-tested benefits.

"There is a clear gap in how our policies and services are supporting those who are most vulnerable to the mental health impact of the cost-of-living crisis," said Professor Hanna Kienzler, co-director of the ESRC Center for Society and Mental Health, King's College London.

"It is positive to hear that people are seeking support from their communities and those around them but concerning to hear that so few people are accessing services for their mental health support. It is vital that we work in partnership with communities to develop accessible and effective services and support at this time," says Professor Hanna Kienzler, co-director of the ESRC Center for Society and Mental Health, King's College London.

The evidence indicates that problems associated with the rising cost of living are becoming entrenched over time, with the proportion of people reporting a negative impact on their [mental health](#) remaining virtually the same from November 2022 to July 2023. 91% of people struggling to cope financially agree that the government is out of touch with the impact of the rising cost of living is having on everyday people.

The survey, carried out by Number Cruncher on behalf of the Policy Institute and the ESRC Center for Society and Mental Health at King's College London, was part of a broader program of research to understand how the cost-of-living crisis is impacting people's everyday lives. In all, 1,671 British adults were surveyed between the 8th and 15th November 2022, with 1,001 of the same adults re-interviewed between 13 June and 11 July 2023.

Provided by King's College London

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