Cost of living: current awareness bulletin (January 2023)

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Scottish Government

Scottish Government (2023) Protections for tenants extended

"Emergency measures to protect tenants will be extended ... with private rents capped and enforcement of evictions prevented in most cases. Subject to the approval of Parliament, changes to the Cost of Living (Tenant Protection) Act will mean that from 1 April 2023: If landlords choose to increase private rents they will be capped at 3%. The safeguard for private landlords will be amended, allowing them to apply for increases of up to 6% to help cover certain increases in costs in defined and limited circumstances. Enforcement of evictions will continue to be prevented for all tenants except in a number of specified circumstances. Increased damages for unlawful evictions of up to 36 months' worth of rent will continue to be applicable. The rent cap for student accommodation will be suspended, recognising its limited impact on annual rents set on the basis of an academic year. These temporary measures are intended to be extended to 30 September, provided they remain necessary, with the option to extend for another sixmonth period if required. As announced in December 2022, the social sector rent freeze is being replaced with agreements from landlords to keep any rent increase for 2023-24 well below inflation."

Scottish Government (2023) Coronavirus, cost of living and Ukraine tracker week 142 – data tables: December 2022

Includes responses to questions on worries about the cost of living crisis, struggling with household bills and financial management.

Scotland: reports by Scottish organisations or by other bodies about Scotland

Child Poverty Action Group Scotland (2022) <u>The Cost Of A Child In Scotland In</u> <u>2022 – Update</u>

In the past year, rising costs have made incomes less adequate relative to families' needs throughout the UK. The shortfall has risen roughly from 30 per cent to 40 per cent below needs in Scotland, and from over 40 per cent to over 50 per cent elsewhere in the UK. Thus extra support in Scotland has mitigated hardship but leaves families who rely on benefits about as badly off as other UK families were before the cost of living crisis. The shortfall is greater for the increasing number of families hit by the benefit cap across Scotland, with greatest impact in high rent areas. The number of capped families has risen in 2022 due to the benefit cap freeze, so it is relatively good news that the cap is being raised by inflation in 2023, preventing the problem from becoming much worse. The Scottish government's commitment to 'provide local authorities with additional discretionary housing payment funding to mitigate the UK government benefit cap as fully as possible'1 is particularly positive in this context. Higher costs for families in remoter parts of Scotland offset the benefits of Scottish government payments, and these additional costs have become much more severe with the rising price of petrol and domestic energy.

Health Foundation (2023) <u>Leave no one behind: the state of health and health</u> <u>inequalities in Scotland</u> The review reveals that the health of people living in the most deprived local areas is being left behind the rest of society. It also identifies three areas of particular concern: the prevalence of drug-related deaths; inequalities in the health and experiences of infants and children; and health and socioeconomic outcomes among young and middleaged men. It comments on the impact of the cost of living crisis:

"The cost-of-living crisis will have a greater impact on the poorest households who spend a much greater share of their budgets on essentials. These essentials – such as food and fuel – are experiencing the greatest rises in cost. This will have significant impact on health through limiting individuals' ability to afford basics and necessities for a healthy standard of living, such as a warm home and enough nutritious food. Increased financial strain also risks a greater share of people across the income spectrum falling into problem debt. This may also increase the burden of mental health issues through stress and anxiety."

UK Government, Parliament, Office for National statistics

House of Commons Library (2023) Rising cost of living in the UK

The latest briefing from the House Of Commons Library covers rising prices including food and energy inflation, Government support, and how the cost of living affects households. "Both the OBR and Bank of England expect the annual inflation rate to ease in 2023, as the steep rises in energy prices seen in 2022 fall out of the annual comparison. The OBR expects inflation to slow to 3.8% by Q4 2023, while the Bank forecasts a rate of 5.2% for the same period, partly due to the expectation that domestic inflationary pressures "remain strong".

Office for National Statistics (2023) <u>Public opinions and social trends, Great Britain</u> <u>- Office for National Statistics</u> (11 to 22 January 2023)

Around 9 in 10 (92%) reported their cost of living had increased compared with a year ago. Compared with one month ago, 67% reported an increase in their cost of living, a decrease from the previous period (71%).

Reasons for cost of living increases: The most commonly reported reasons given by adults for the rise in their cost of living over the past month remained the same as in the previous period and were increases in: the price of food shopping (94%); their gas or electricity bills (74%); the price of fuel (41%)

Actions taken because of this rising cost of living: The most common actions reported by all adults because of the rising cost of living in the latest period were spending less on non-essentials (66%) and using less fuel such as gas or electricity in their home (59%). This is similar to the previous period (65% and 59%, respectively).

In the latest period, more adults reported shopping around more (48%) and spending less on food shopping and essentials (46%), than in the previous period (44% and 41% respectively). Adults were also taking more actions in response to the rising cost of living than at a similar point a year ago. The proportion of adults reporting these actions remains far higher than during the period 6 to 16 January 2022 (33% and 30%, respectively) ... Just over three in five (62%) adults had reported turning down their thermostat temperature at home in the last month (56% reported they had been doing this for over a month). Just under half (48%) reported turning radiators off in unused rooms, while 45% of adults reported turning down radiators. Most adults reported they had taken action with only 13% reporting none of the actions applied to them.

All-Party Parliamentary Group Child of the North (2023) <u>Child Poverty and the</u> <u>Cost of Living Crisis: A report prepared for the APPG Child of the North</u>

"Child poverty, including fuel poverty and food insecurity, are higher in the North than the rest of England and minority ethnicity families, families with younger children, families in which someone is living with a disability, renters, larger families and lone parents, are all more likely to be going without, falling behind with essential bills, or taking on debt as living costs rise, reflecting real harm and suffering. Poverty is the lead driver of inequalities between children in the North and the rest of England. Rising living costs will lead to immediate and lifelong harms for children: worsening physical and mental health outcomes; undermining children's learning, social wellbeing and education; and risking lower lifelong health and productivity ... Whilst poverty is, sadly, not a new experience for many children in the North, the scale and severity of deprivation is now unprecedented. As the cost of living crisis worsens, vulnerable children and families, especially in the North, are being pushed to the edge."

UK, England, Wales: reports by other organisations

Joseph Rowntree Foundation (2023) <u>UK Poverty 2023: The essential guide to</u> <u>understanding poverty in the UK</u>

The report sets out recent trends in poverty across the UK, how levels of poverty differ between groups of people and regions, and the impact it has on people's lives. "Many of the most vulnerable groups before the Covid-19 pandemic continue to have a higher risk of living in poverty Poverty for families in receipt of Universal Credit or equivalents remained very high in 2020/21, at 46%. This is despite the temporary £20-a-week uplift and a resetting of Local Housing Allowance to reflect actual rents in an area. Poverty rates continued to be highest for people in the social rented and private rented sectors, and much higher for households including a disabled person or an informal carer. Looking at the geography of poverty, Northern Ireland and Scotland continue to have lower poverty rates than England and Wales and, within England, the North East and London have the highest rates ... ".

"The cost of living crisis is having a wide-ranging effect on poorer households Across the poorest fifth of families, results from JRF's cost of living tracker in October 2022 present a shocking picture: around six in ten low-income households are not able to afford an unexpected expense over half are in arrears around a guarter use credit to pay essential bills over seven in ten families are going without essentials. Low-income households have less of a buffer against rising costs or unexpected expenses, given that they are less likely than other households to have savings. In 2018-20, just over one in three people in the poorest fifth of households had less than £250 in liquid savings compared with one in fifty of the richest fifth. Amongst low-income households, those with children, single working-age adults, private and social renters, and households headed by someone sick or disabled were more likely to have low levels of savings. Low-income families are struggling to afford essentials. Almost a fifth of poor households and over a quarter of households in receipt of Universal Credit experienced food insecurity in 2020/21. Since then, the impact of the cost of living crisis on normal daily life has been laid bare in JRF's latest cost of living tracker, conducted in late October and early November 2022: half of the poorest fifth of families say they have reduced spending on food for adults around four in ten families with children are spending less on food for their children half are already reducing the number of showers they take around six in ten are heating their home less. This is the background to the growth in foodbank use, with the latest full year Trussell Trust data covering 2021/22 showing a much higher level of use than before the pandemic. ... "

"Future prospects ... Costs have already risen dramatically. While the OBR expects inflation to fall throughout 2023, it is forecast to remain well above the Bank of England's target throughout the year. Therefore prices are expected to rise less quickly than in 2022, but not to fall following the large recent increases. Rents are expected to continue to rise, with mortgage payments also rising due to higher mortgage interest rates. The impact of these factors on measured poverty levels will depend, in part, on what happens to average incomes and how the current recession affects poorer and middle-income households. It will also, critically, depend on the extent to which national and local government's policies protect the living standards of the households least able to cope with these economic headwinds."

Local Government Association (2023) Cost of living: Spotlight case studies

Case studies showcasing the work of Councils in England including a cost of living action plan co-created by the public health and policy teams at Kirklees Council.

NCVO (2023) The Road Ahead 2023: The ongoing impact of cost of living

Examines how the cost of living will impact voluntary organisations with reduced income, rising energy costs and more people seeking help from the voluntary sector.

NHS Confederation (2023) <u>Can mental health services afford the cost-of-living</u> <u>crisis?</u>

Cost-of-living pressures are having a significant impact on the nation's mental health. This comes when already, mental health services are struggling to meet the demand for mental health support caused by the COVID-19 pandemic, in the context of squeezed budgets and workforce shortages. Further increase in demand for mental health services is putting extra pressure on the health and social care system that it can ill afford this winter. The full impact of this will not be felt equitably, and the worst effects will be felt by people in receipt of means-tested benefits or on low incomes, people with existing mental health issues and people with disabilities. Mental health leaders urge the government to come together to support the nation's mental health. They are calling on the government to urgently publish a renewed suicide prevention strategy and a cross-Whitehall long term plan for mental health.

Public Health Wales (2023) <u>How is cost of living crisis affecting people in</u> <u>Wales?</u>

A new survey by Public Health Wales has highlighted that people in Wales are increasingly worried about money, with 37 per cent agreeing that they are 'only just managing' and a further 11 per cent 'not managing' to make ends meet. While a previous survey¹ in January 2022 showed 60 per cent of people were 'not at all' worried about their finances, in this latest survey this figure has more than halved to just 27 per cent of people. In addition, 26 per cent of people reported that they were worrying 'a lot' about their finances; an increase from 15 percent in January 2022. Of the 2,000 people that completed the first 'Time to Talk Public Health' survey between 7th November 2022 and 8th January 2023, nearly two in five (38 per cent) reported they were worrying 'a lot' about the cost of living. One in three (34 per cent) strongly agreed that they were cutting back on non-essential spending due to the cost of living, and one in four (25 per cent) strongly agreed that rising costs of living are reducing their quality of life. 68 per cent of people are worried about the ability to heat their home (28 per cent a lot).

Resolution Foundation (2023) The Living Standards Outlook 2023

Extensive report partially based on a survey. Comments on current impact of the cost of living crisis as well as future impacts.

"The rising cost of living is not just having harmful financial consequences; it is causing difficulties for people's mental and physical health. Our survey suggests that mental health has worsened since the pandemic, with the percentage of people facing emotional distress increasing from 40 per cent in October 2021 to 47 per cent in November 2022. The mental health of Black and Mixed-race people has worsened by more than other groups, with their emotional distress rising from 35 and 40 per cent to 50 and 58 per cent respectively. ONS survey evidence shows that the proportion of adults reporting high levels of anxiety in October to December 2022 were at their highest levels (35.2 per cent) since December to February 2021 (35.7 per cent) when strict lockdowns were implemented during the festive period. And there is a clear link between lower financial resilience and emotional distress. Those receiving state benefits (excluding Child Benefit or the state pension) are increasingly in emotional distress, with 64 per cent affected compared to 42 per cent for those who do not receive any benefits. 41 per cent of people who are not behind on any bills feel that they are constantly under strain, but 72 per cent of those who are behind on two or more bills feel that they are constantly under strain. More generally, 21 per cent of people say that their health has been negatively affected by the rising cost of living, rising to a third amongst poorer households. Even if the crisis ended now, the way that the crisis is affecting financial resilience and health means that its adverse, and unequal, impacts will persist ... while the cost of living crisis

is affecting the overwhelming majority of households, it is predominately lower-income families that are making major cut backs, being unable to afford essentials, experiencing food insecurity and hunger, increasing arrears and debts, and suffering poor health. Although the Covid-19 pandemic interacted with pre-existing inequalities in complex ways, the cost of living crisis is more straightforward, with low-income families more affected than average by higher costs of essentials, and with fewer coping mechanisms. Our results also show that some of the ways that low- and middle-income families have to use to cope will have longer-term consequences for both their financial resilience and their mental health ... the overall falls in living standards mean that absolute poverty is set to rise in the short-run, from 17.2 per cent in 2021-22 to 18.3 per cent in 2023-24 (or an additional 800,000 people in poverty). Absolute child poverty is set to rise particularly quickly – by 2.9 percentage points (or 400,000 children) from 2021-22 to 2023-24, whereas absolute poverty among pensioners falls in 2023-24 ... Child poverty in 2027-28 is forecast to be the highest since 1998-99, meaning 170,000 more children will be in poverty than in 2021-22. This rise is driven entirely by large families: child poverty for families with three or more children is set to hit 55 per cent in 2027-28, and 77 per cent of children in families with four or more children will be in poverty by 2027-28."

Resolution Foundation (2023) <u>Costly differences: Living standards for working-</u> age people with disabilities

Briefing showing the particularly harsh impact of the cost of living crisis on people with disabilities. "People with a disability are almost three times as likely to live in material deprivation than the rest of the population (34 per cent vs 13 per cent). People with a disability have been stung by fast rising energy and food prices. Almost half (48 per cent) of disabled adults say they have had to cut back on energy use this winter, compared to almost one-third (32 per cent) of people without a disability. Around two-fifths of people with a disability (41 per cent) said they couldn't afford to keep their homes warm, compared to under one-fifth (23 per cent) of the non-disabled population. Almost one-in-three (31 per cent) people with a disability say they have had to reduce their expenditures on food, compared to 18 per cent of the non-disabled population ... Over twice the share of disabled people compared to non-disabled people state that their health has been made worse because of money spent on heating (38 per cent vs 16 per cent); the stress caused by rising living costs (44 per cent vs 20 per cent); and the rising cost of living negatively affecting health (42 per cent vs 17 per cent)."

Articles (contact lyn.mair@nhs.scot for full-text)

Ballo, E., & Tribe, R. (2023). Therapeutic work with clients living in poverty. *International Journal of Social Psychiatry*, 207640221139798.

BACKGROUND: Financial inequalities appear to be increasing and poverty is becoming ubiquitous. Poverty affects mental health but its impact on mental health and wellbeing is rarely highlighted within health research. AIMS: The Covid-19 pandemic, the Ukrainian invasion and other international and national events have led to a cost-of-living crisis for many people. This is likely to lead to an increase in related referrals and therefore active consideration of the relevant issues relating to poverty appears vital. This paper reports a study which sought to understand how therapists experienced their work with clients who self-refer due to living in poverty. METHOD: Eight therapists participated in semistructured interviews analysed using Interpretative Phenomenological Analysis (IPA). RESULTS: Three superordinate themes were elicited: firstly 'Resilience in the struggle to engage with therapeutic work', secondly 'Struggling to promote social activism' and thirdly, 'Navigating multiple challenges and barriers'. Each superordinate theme contains two or three sub themes. CONCLUSIONS: Issues of structural inequality (including but not limited to poverty) impact significantly on people's lives but are often ignored or minimised in therapeutic work. It is important that therapists are aware of poverty and take this into account when working with clients.

Clair, A., & Baker, E. (2022). Cold homes and mental health harm: Evidence from the UK household longitudinal study. *Social Science and Medicine, 314*, 115461.

Cold homes are associated with a range of serious health conditions as well as excess winter mortality. Despite a comparatively mild climate cold homes are a significant problem in the UK, with a recent estimate finding that over one-quarter of low-income households had been unable to adequately heat their home in winter 2022. The magnitude of cold housing in a country that benefits from a mild climate indicates indifference towards, or acceptance of, a significant minority of people living in inadequate conditions on the part of policy makers. Cold homes are therefore a source of social harm. Recent changes to the household energy price cap, the rising cost of living, the ongoing effects of the benefit cap, and below inflation uprating to social security benefits is likely to greatly exacerbate this issue. In this research we use data from the UK Household Longitudinal Study to explore whether living in a cold home causes mental health harm. We control for mental distress and housing temperature on entry to the survey in order to account for the potentially bi-directional relationship. Multilevel discrete-time event history models show that the transition into living in a home that is not suitably warm is associated with nearly double the odds of experiencing severe mental distress for those who had no mental distress at the beginning of the survey; and over three times the odds of severe mental distress for those previously on the borderline of severe mental distress. These results show the significant costs of failing to ensure that people are able to live in homes in which they are able to live comfortably by even the most basic standards. These costs will be felt not just individually, but also more broadly in terms of increased health spending and reduced working.

Cost-of-living crisis affects mental wellbeing.(2023). *Healthcare Counselling & Psychotherapy Journal, 23*(1), 4.

A survey of British Association for Counselling and Psychotherapy (BACP) members which found that concerns about the cost of living are causing a decline in people's mental health, according to two-thirds of BACP therapists.

Delap, N., & Kitchen, K. (2023). Why the cost of living crisis is a reproductive justice matter. *BMJ (Clinical Research Ed.), 380*, 118.

The cost of living is soaring, austerity 2.0 looms, and the picture is bleak for mothers and children at the highest risk of mental and physical ill health because of their socioeconomic circumstances.

Ding, X., Akimova, E., Zhao, B., Dederichs, K., & Mills, M. C. (2023). Prepayment meters strongly associated with economic and health deprivation: An observational, cross-sectional study. *Medrxiv*, 2022.12.19.22283693.

Objectives To examine to what extent pre-payment meters (PPMs) are associated with multiple measures of structural economic and health deprivation. Design Cross-sectional, observational.Setting England and Wales.Data source Experimental Lower Layer Super Output Area (LSOA) prepayment electricity meter consumption 2017 is used to map the percentage of PPMs for each LSOA. Number of domestic prepayment meters and meters for 33,332 LSOA regions across England and Wales are linked with multiple sub-national LSOA deprivation and Middle Layer Super Output Area (MSOA) health measures. Smart meters operating in prepayment mode are not included. Outcome measures Prevalence of PPMs for electricity bills per LSOA, associated with multiple national deprivation measures. In England: fuel poverty; income deprivation children and older people; living environment; barriers to housing and services; crime; health and disability; education, skills and training; employment; income; overall Index of Multiple Deprivation (IMD). In Wales: physical environment; community safety; housing; access to services; education; health; employment; income; overall Welsh Index of Multiple Deprivation (WIMD). Additional outcomes of Tenure Type of Housing (rented social, private; owned) and emergency hospital admissions for chronic obstructive pulmonary disease (England) and all respiratory diseases (Wales). Results PPM prevalence is strongly correlated (0.62 to

0.63) with fuel poverty, with similar patterns in England and Wales. In England, PPM prevalence was strongly associated with virtually all deprivation indicators, including: lower income (-0.83 - 0.83 to -0.82]), receipt of employment-related benefits (-0.76)-0.77 to -0.76], educational disadvantage (-0.70 - 0.70 to -0.69]) and higher levels of health deprivation (-0.65 - 0.65 to -0.63]). Higher PPM prevalence is concentrated in low-income families with children and older individuals, strongly associated with income deprivation affecting children (-0.8 - 0.81 to -0.80]) and older people (-0.79 - 0.80 to -0.79]), social rent (0.67 0.66 to 0.68]), hospital admissions for respiratory diseases (England 0.69 0.68 to 0.70]; Wales 0.64 0.58 to 0.70]), indicating a heightened risk of illness. Conclusions: Instead of blanket policies, interventions on households with PPMs offers an immediate solution to avoid a health crisis and shield vulnerable households from a 'heat or eat' dilemma and further exacerbating existing inequalities. Strengths and limitations of the study This is the first analysis linking structural economic and health inequality to pre-payment meters (PPM) in the current energy crisis. PPMs are a similar to standard measures of fuel poverty, but a more straightforward proxy for a rapid targeted intervention to avoid a surge in hospital emergency admissions this winter as the most vulnerable households face a 'heat or eat' dilemma.PPMs are concentrated in vulnerable households (children, elderly, out of employment) and highly correlated with socioeconomic deprivation and emergency hospital admissions for respiratory diseases.PPMs do not include smart meters operating in prepayment mode, underrepresenting the observed level of poverty. The study includes only England and Wales. Care should be taken when generalising to other areas. We call for the release of PPM data in Scotland and Northern Ireland, to include payment methods in social surveys to evaluate risk for focused interventions.

Hectic winter will have a significant effect on children's care.(2023). *Nursing Children & Young People, 35*(1), 5.

Winter is here and, as usual, things are hectic. Political and economic unrest are rife, the cost of living and energy prices continue to rise, and annual respiratory viruses have arrived. The effect of all this on children and young people, and their families, has yet to be determined, but is likely to be significant. For example, households with children whose health depends on technology are seeing energy bills skyrocket, with little relief in sight.

Iacobucci, G. (2023). How the cost of living crisis is damaging children's health. *BMJ (Clinical Research Ed.), 380*, o3064.

Interview with RCPCH president Camilla Kingdon who says social deprivation in the UK is increasingly affecting children's health and changing clinical practice.

Iacobucci, G. (2023). "Epidemic levels of poverty" are harming young children, UK health visitors warn *BMJ* 2023; 380

A report by the Institute of Health Visiting painted a bleak picture of the impact of the cost of living crisis on families with young children. In a survey by 1323 UK health visitors for the report, 91% of respondents reported an increase in poverty affecting families over the past 12 months, and 91% reported an increase in families needing food banks. Alongside this, 83% reported observing an increase in perinatal mental illness, and three quarters (75%) reported a rise in domestic abuse.

Scott, A. (2023). How are you doing? *Community Practitioner*, 96(1), 16-21

The cost of living crisis is affecting healthcare professionals just as it is their clients. Journalist Anna Scott investigates the impact on the work and personal lives of CPs.

Thomas, S. (2022). The NHS in crisis: What does this mean for neurology? *British Journal of Neuroscience Nursing*, 18(6), 274-276.

As 2022 draws to a close, the NHS has never been in a more fragile condition. As a result of the COVID-19 pandemic and, more recently, inflation and the cost-of-living crisis, the NHS is under some of the most significant pressures in its history. But how do

these pressures impact on neurology services? Sue Thomas explores the main issues causing the NHS crisis and delves into how neurology services need to respond.

Waters, A. (2022). Junior doctors are cutting back on food and heating amid cost of living crisis, BMA poll finds. *BMJ (Clinical Research Ed.), 379*, o3038.

Selected news items

BBC News (2023) Cost of living with food allergies becoming 'unbearable'

Families with restricted diets are now paying up to 73% more for their supermarket shop than those who do not need to buy "free from" products, according to analysis by The Allergy Team. The online community supporting people with food allergies tracked average basket values of common family foods such as bread, pasta, milk and cheese, and their alternatives. It found that gluten-free penne pasta at Morrisons jumped by 125% in 12 months, from 60p in January 2022 to £1.35 this month. In Sainsbury's, Nurishh Vegan Cheddar Style Slices Cheese Alternative increased by 67%, from £1.50 to £2.50, outside of promotions. And Alpro Growing Up Soya Milk increased by 27% at Asda from £1.50 to £1.90. Plant-based milks, cheeses and yoghurts can be crucial sources of calcium and Vitamin D for children on restricted diets.

Bristol University (2023) Cystic fibrosis financial impact report

A report by Bristol University and the Cystic Fibrosis Trust shows the extra cost of having cystic fibrosis is more than £6,500 a year on average. This financial burden is made up of both extra spending, including heating, essential but costly dietary needs, attending medical appointments, home medical equipment, and prescription charges, as well as loss of income, which create a 'double hit' to the finances of adults with cystic fibrosis (CF) or those caring for children with lifelong condition. As the cost-of-living rises, the Cystic Fibrosis Trust is calling for urgent action to help reduce costs for people with cystic fibrosis.

McArdle, H. (2023) <u>Warning over winter asthma deaths amid cost of living</u> <u>crisis</u> HeraldScotland

Figures reveal that nearly half of all asthma deaths in Scotland occur in winter. Statistics obtained by the charity Asthma & Lung UK Scotland also show that more than twice as many people died as a result of asthma attacks in January compared to August between 2015 and 2021. It comes amid fears that people with breathing difficulties will be at increased risk of health complications this winter due to soaring energy costs.

Savage, M. (2023) <u>Children 'arriving hungry' as nurseries in England plead with</u> <u>ministers for extra funds</u> The Guardian

Ministers are facing calls to help nurseries continue providing nutritious meals amid evidence that growing numbers of young children are arriving hungry. Analysis of a survey of 500 childcare providers and professionals, shared exclusively with the *Observer*, found that rising food costs were having an impact on the vast majority of them. Almost one in 10 said they had turned to food redistribution charities to help provide food in their settings.

World Economic Forum (2023) <u>Women are bearing the brunt of the cost of</u> <u>living crisis</u>

Women around the world are disproportionately affected by low pay and spiralling living costs, research shows. In the UK alone, women took home, on average, \$696 less per month than men in 2022. Women are also more likely to be in insecure work and unable to increase their working hours due to care commitments.