

Turning the tide on health inequalities

Reversing the uneven health impacts of the crisis in living standards.

Supported by the Health Foundation



October 2026

Executive summary

Good health is a key part of a happy, fulfilling life. But not everyone has the same opportunity to access this crucial ingredient for wellbeing. Instead, health is shaped by where we live, the circumstances we grow up in, our ethnicity and our disability status.¹

The cause of this is complex, shaped by the social building blocks of health, like work or housing. But one of the most fundamental is a lack of adequate income. This damages health and shuts off access to the things people need for a healthy life. The lived experience of poverty takes its toll on people's bodies and minds. Life spent constantly in the red, going without or struggling to make ends meet is a significant health risk.²

At Citizens Advice, we see thousands of people every month whose health is being harmed by these ongoing issues. The rising pressure on the cost of essentials has been pushing more and more people into severe financial distress.³ We have been on the frontline of this crisis, which is increasingly a fact of life for many of the people we help.

The health impact of financial stress can be severe. It can impact physical health directly, by placing barriers in the way of people accessing healthy food or safe housing.⁴ It can also lead to significant stress, particularly when people experience problem debt. This can cause elevated risk of mental ill health,⁵ and potentially longer term health conditions, such as cardiovascular disease. As such, it is vitally important to understand that **a living standards crisis is a health crisis.**

These impacts do not fall evenly, but are felt most heavily by people living with low incomes, disability or existing health conditions, or in areas experiencing deprivation.

It is for this reason that we are asking the government to **'turn the tide' on the crisis in living standards**,⁶ by taking urgent action on rent, energy costs and debt.

Recommendations

In the forthcoming Budget,⁷ we are asking for the government to do the following, to address the three key areas of the crisis in living standards:

Rent

Uprate the Local Housing Allowance to the 30th percentile, so people have support that matches the rising cost of rents.

Energy

Provide **targeted energy cost support** and **debt relief** to those on the **lowest incomes**, as well as continuing to support targeted measures to improve energy efficiency.

Debt

Strengthen **protection from unaffordable repayments**, giving people a **realistic route out of debt** and provide **integrated advice** to tackle the wider impact of debts.

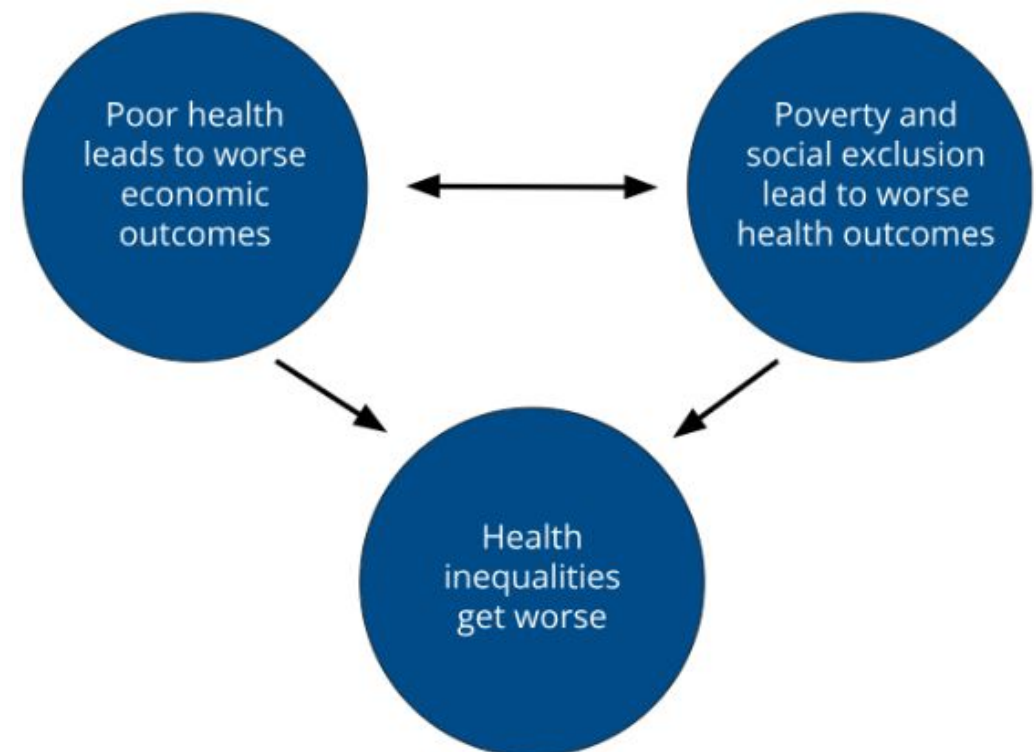
Health Inequalities

This work is part of a wider project, funded by the Health Foundation, to shed light on the scale and causes of these health inequalities using Citizens Advice data. Across the UK as a whole, there is currently an 18-year difference in healthy life expectancy between people living in the most and least deprived neighbourhoods.⁸ This gap in health outcomes stems from a complex web of causes, entwining individual behaviours with large-scale social trends. Taken together, the result is a set of stark disparities in health outcomes that map closely onto economic and social inequalities.

This report sheds light on the impact the ongoing crisis in living standards is having on the health of the people we help, demonstrating why action on the three pillars of living standards we highlight is crucial to shoring up the nation's health. It highlights evidence showing how falling living standards lead to worse health outcomes, with poverty, negative budgets, and the high cost of essentials taking a heavy toll on people's mental and physical health.⁹

We also see how people who are disabled or living with long-term health conditions are frequently at the sharp end of the cost of living crisis. This not only widens health inequalities but also drives growing disparities in economic outcomes.

These two dimensions of the cost of living crisis reinforce each other, creating a vicious circle of poor health and worsening economic outcomes that entrench the problem of health inequality.



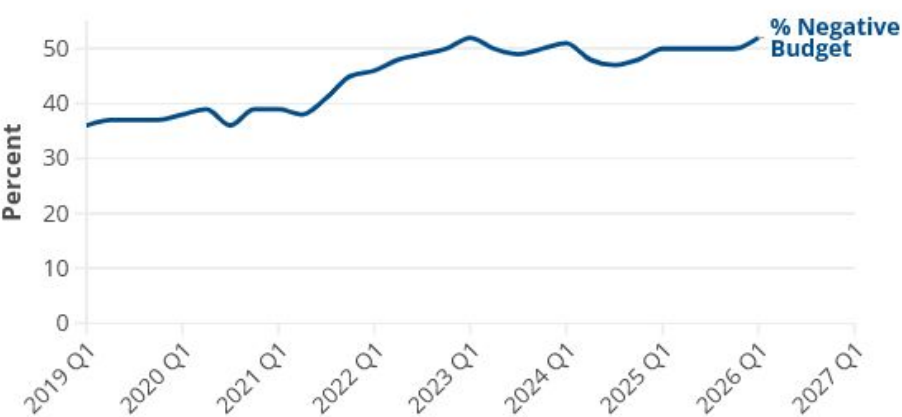
Negative Budgets

For several years, we have been sounding the alarm on negative budgets.^{10 11} These represent the sharp end of the cost of living crisis. They represent the times when, no matter how much people cut back spending, they don't have enough coming in to cover their outgoings.

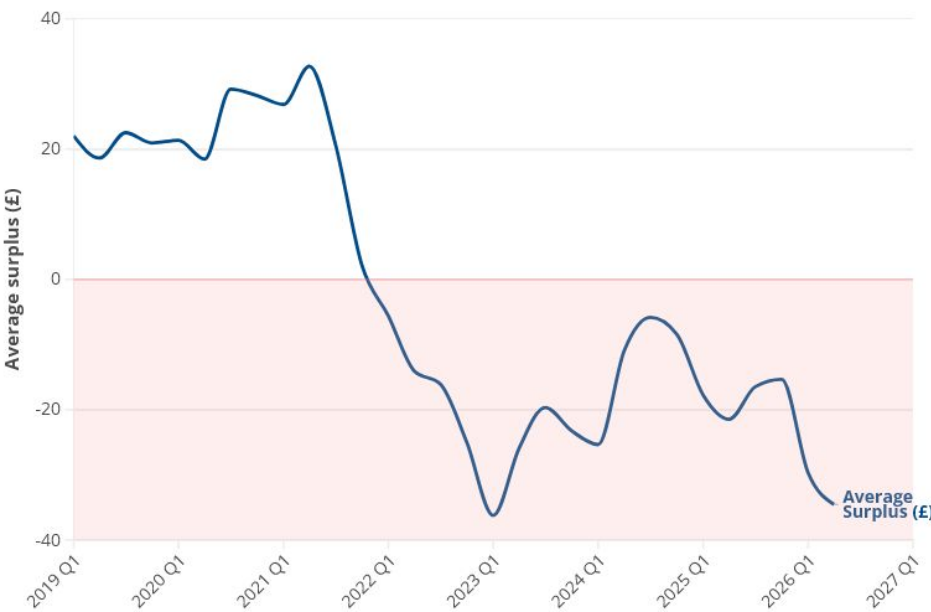
Our data gives us a unique window onto these issues. At Citizens Advice, we provide specialist debt support to around 80,000 people each year. As part of that process we go through a budget planner exercise, recording their income and expenditure in detail. Our specialist advisers then work with them to set a minimum, sustainable budget. But, even after going through this process, more than half still have essential costs that exceed their income. **We call this a negative budget.**

The graphs on this page show how cost of living pressures are affecting our clients. The first shows the number of people who we find to be in negative budget. The second shows the average surplus reported by our debt clients. These highlight how **ongoing cost of living pressures are forcing more people into the red.**

Percentage of debt clients recorded as being in a negative budget



Average surplus recorded by our debt clients



Health impacts of negative budgets

Living in a negative budget means significant pressure on spending on essentials. This exposes people directly to numerous health risks, which in turn can act as barriers to economic participation.¹²

- Food stress reduces people's ability to eat a healthy balanced diet, leading to risks of obesity, malnutrition and long term health complications.¹³
- Energy insecurity can lead to cold homes becoming damp and mouldy, which can lead to respiratory issues, skin conditions and other negative health outcomes.¹⁴
- For people who are already living with a long-term health condition, a cold home can be a significant risk factor in worsening symptoms or preventing recovery.¹⁵
- Living with constant uncertainty about where food is going to come from, or whether or not to switch the heating on, adds a huge toll of stress to daily life.¹⁶

Alina's Story

Alina* is a single mother who came to us as they were experiencing intense hardship. They were in significant rent arrears, and had lost access to gas and electricity because they didn't have enough money to top up her prepayment meter. The family's home was cold, and suffered from damp, mould and other structural issues. They were facing food insecurity and an upcoming court hearing for rent arrears, which could mean losing their home, which was a source of intense stress.

*All names used throughout this report have been changed

We track the number of people we see every month who need a referral to a food bank and are experiencing food crisis. This graph below shows that these impacts are falling unevenly across different groups of people around the country. Disabled people or those with existing health conditions are significantly more likely to come to us for help with food support.

This represents a greater number of people in this group who will experience worse health outcomes due to reduced dietary quality, skipped meals, and its longer term impact on mental and physical health and wellbeing.

Number of foodbank referrals per month, by disability



Uneven impact of negative budgets

Our debt data reveals significant variation in the level of negative budget faced by different groups. Looking at the data for the last 12 months, we can see how income, housing status and ethnicity all significantly influence the likelihood of a household facing a negative budget.

Income - Lower income means less financial flexibility and fewer options to cut spending in the event of price rises.

Household income level	Average surplus
< 1880pm*	-£84.03
>1880pm	£79.77

Housing tenure - Private renters face significantly higher housing costs, placing pressure on their household budgets.

Housing tenure	Average surplus
Private renters	-£68.13
Homeowners	-£8.95
Social renters	-£8.10

Ethnicity - Ethnically minoritised people have lower incomes on average, and are more likely to live in areas where housing costs are higher.

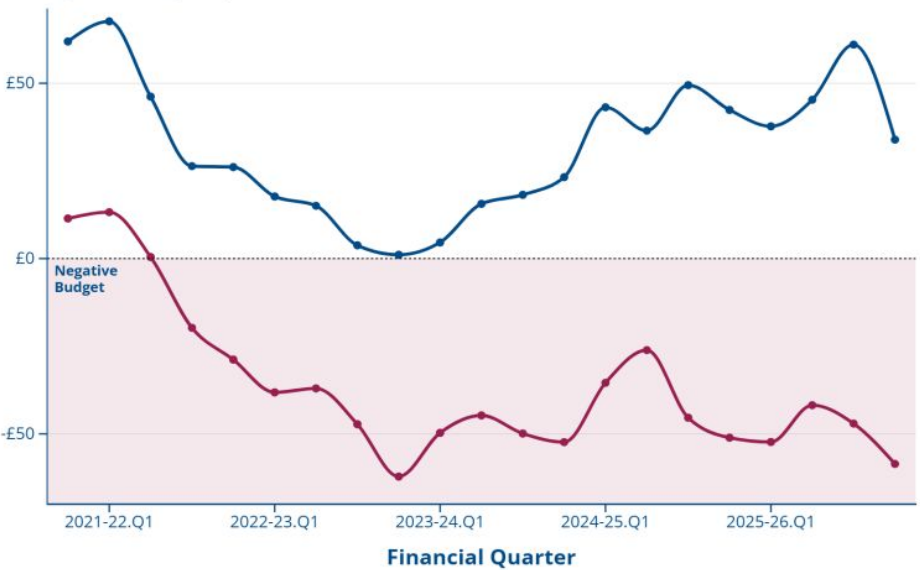
Ethnicity	Average surplus
Ethnically minoritised	-£50.05
White	-£3.91

Whilst overall our data reflects little difference in whether or not people with disabilities experience negative budgets, this conceals an important story about the value of disability benefits.

Average monthly surplus for disabled people with and without PIP

■ Disabled people who receive PIP ■ Disabled people who don't receive PIP

Average monthly surplus



The negative budget rates we record are broadly equivalent between disabled and non-disabled people. But when the group of disabled people is split between those in receipt of Personal Independence Payments and those without, the impact is stark.

*Equivalent to full-time employment at the national minimum wage.

The cost of rent

Our recent report¹⁷ highlighted the many different ways in which the health of the people we help has been harmed by inadequate housing. We have also shown how failures of the current system are stopping people finding employment, and acting as barriers to work.¹⁸

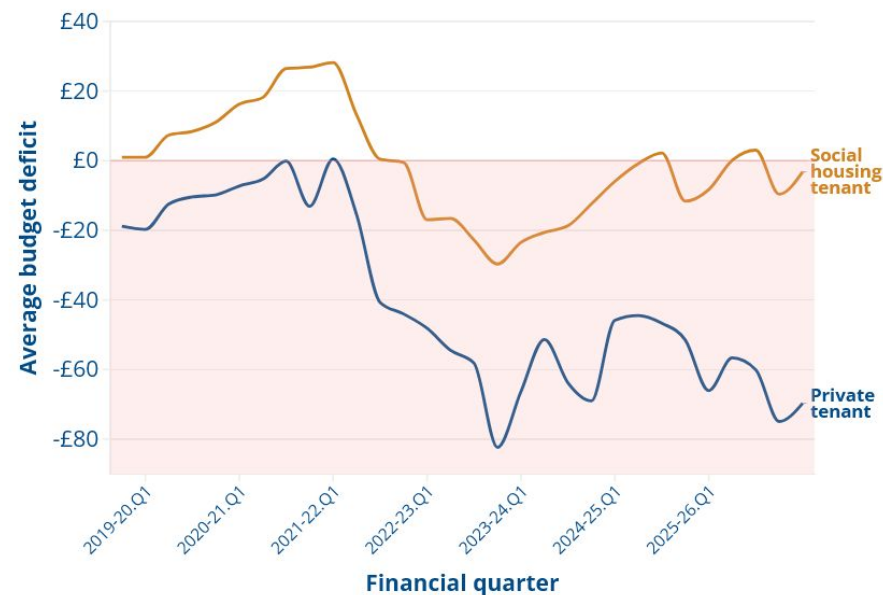
Central to this were the high costs of rent in the private rental sector. Not only do these high costs seriously eat into people's bottom line, but they disproportionately impact groups of people who are already likely to be on low incomes or otherwise vulnerable.

High housing costs can also mean that people are more likely to live in poor quality housing, and face issues with damp, mould and disrepair that can have a serious impact on health.¹⁹

Magnifying this impact is the inadequate level of support provided to people in the private rented sector. The level of LHA support has remained frozen since 2024, since when the cost of rents have risen considerably. As this gap grows, **Local Housing Allowance will continue to fail to provide adequate support to private renters.**

Growing rent prices are piling the pressure on people living in private rented accommodation across the country. We can see that for our clients in private rented accommodation, the pressure of rent costs is pushing people into significant negative budgets.

Average budget deficit by tenure, UC Housing clients



Fiona's Story

Fiona* lives in a house with her three adult children. They rely on support from Universal Credit to meet their housing costs, and Fiona and one of her children both have health conditions that mean they are entitled to PIP. They are eligible for support for a three bedroom house, and the house they live in costs slightly less than the maximum allowance in their BRMA. However, the housing is only affordable because it is in severe disrepair. There are damp and mould problems that are directly exacerbating Fiona's respiratory condition. The family's health is being negatively impacted by the condition of their home, but the low rate of housing cost support means that it would be impossible to find alternative housing.

Health impact of high rent costs

High private rents are one of the key drivers of negative budgets. When rents go up, the money has to be found from elsewhere in the household budget. This places additional pressure on spending on essentials, and means that there's less money to go towards things like food or energy costs.

Our analysis²⁰ showed the scale of this impact, using data from our debt clients to model the impact that unaffordable housing costs had on the money left over to spend on other essentials.

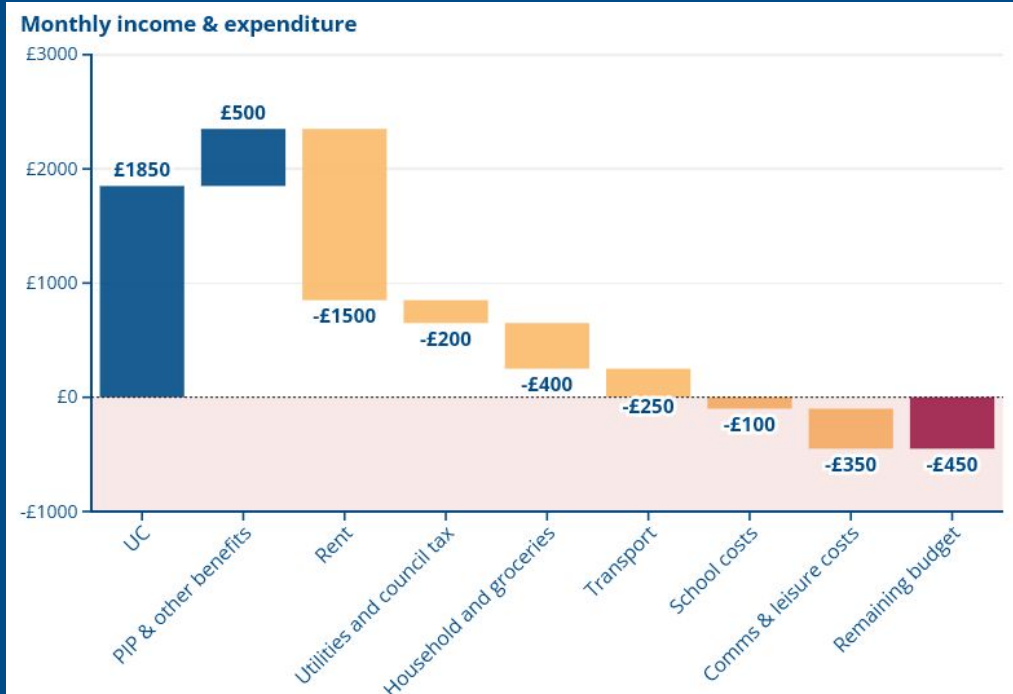
For households in the private rented sector and in receipt of universal credit, but not disability benefits, our model showed that, controlling for overall income:

- Spending on groceries fell by 12%
- Spending on utilities, including energy, fell by 10%

For disabled people and people with long-term health conditions, the impact on essential spending was slightly less pronounced, highlighting the important role that disability benefits play in helping people to afford the basics. But it showed that unaffordable housing was associated with a **25% reduction in healthcare spending**, when controlling for income.

This demonstrates that disabled people in private rented accommodation who rely on housing cost support may have to use alternative sources of income, such as PIP, to cover shortfalls in housing costs. This diverts it from covering the higher costs faced by disabled people, its intended purpose.

The chart below represents the experience of one of our debt clients. Gina* lives in rented accommodation with her three children. She lives in an area where rent costs are very high, but the support she receives through the Local Housing Allowance is significantly lower, by around £800 a month. To cover this, she has to put her PIP income towards paying her rent, meaning that it isn't available to cover the additional costs she faces as a result of being disabled. After paying her rent and bills, the family is left with around £150 a week to cover other essentials. The consequence of this is a significant negative budget, which has meant that she has accrued a high level of debt and rent arrears.



Unaffordable energy

The rising cost of energy has been one of the biggest drivers of the recent squeeze on living standards. Being able to heat a home and use energy for everyday needs is fundamental to good health, but as prices rise, household budgets are pushed to the brink, forcing people to either cut back on essentials or go into debt.

Of the people we advised on energy affordability, **more than half also needed debt advice**, and **over 50% required support with food banks or charitable support**. Many households simply cannot stretch their income any further, which is why we are calling on the government to ensure those on the lowest incomes receive targeted support.

High energy costs take a heavy toll on health. When people are forced to ration energy, their health suffers, leading to colder living conditions, fewer hot meals, and constant stress. Problems like damp and mould can be serious issues in cold homes, which can pose a direct threat to health. Children can be particularly vulnerable to many of these issues, with exposure to poor housing conditions leading to lifelong ill-health.

Cold homes aggravate respiratory conditions, weaken immune systems, and trigger serious allergies and skin issues. Without providing additional support to meet rising energy costs, the lowest-income households will continue to carry the heaviest burden.

Our recent report²¹ has highlighted how household budgets absorb energy price rises. With energy use already cut to a bare minimum, any upward movement in prices has to be absorbed by rationing spending on essentials like food, rent and healthcare.

The report included results from a survey which found that over a third of households (37%) are worried about affording their energy this winter. It also showed that a number of households are taking drastic steps to reduce energy costs, including:

- Over a third (36%) have turned the heating off
- A third (33%) have spent less on food
- Nearly 1 in 10 (9%) have skipped meals

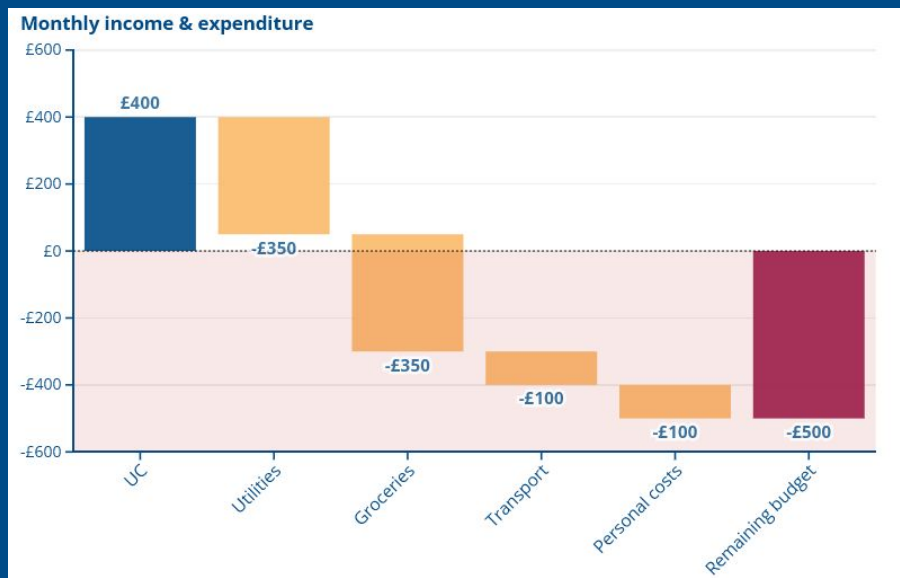
Felix's Story

Felix is struggling with the high cost of living on the low income they receive from Universal Credit, which means they are currently unable to afford gas or electricity for their home. Despite careful budgeting, Felix often runs out of money before the end of the month, leaving them unable to top up their prepayment meter. Living without gas or electricity has had a serious impact on Felix's health and wellbeing. It has meant that they are unable to do things like cook meals, keep food fresh, or heat their home, leading to cold living conditions. The cold has impacted Felix's mental and physical health, and the difficulty of doing daily tasks has led Felix to experience isolation and anxiety.

Unequal impacts of the energy crisis

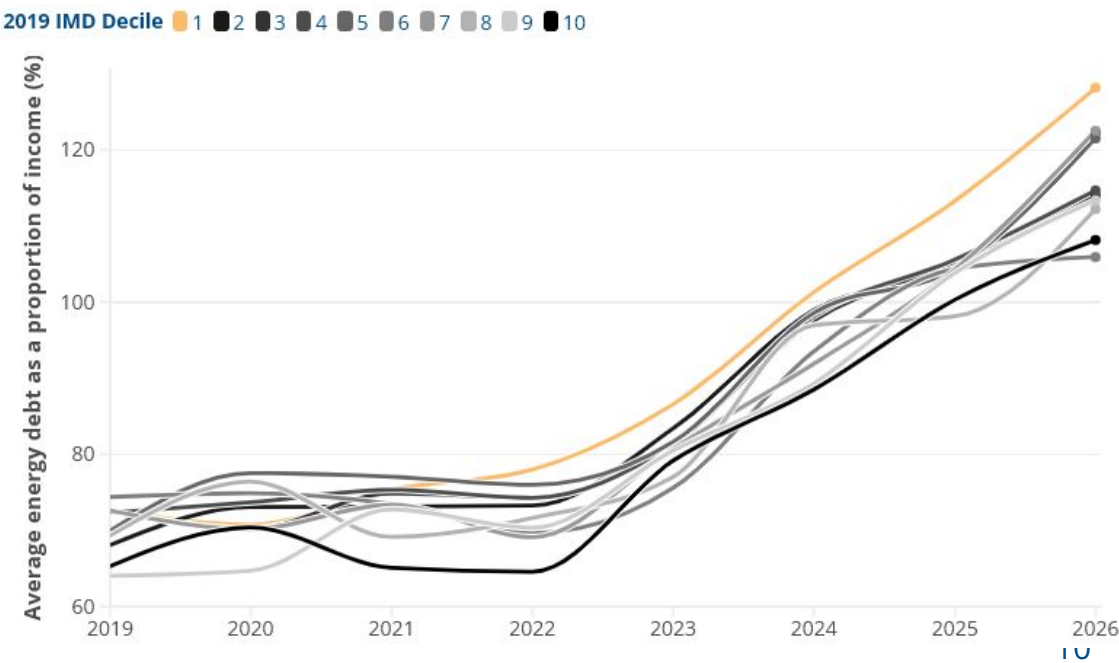
For disabled people, or those with pre-existing health conditions, high energy costs can be particularly damaging. A number of conditions can be significantly worsened by the cold, or people may require medical equipment which uses large amounts of electricity. Last year, **68%** of the people that we helped with issues relating to energy affordability said that they were disabled or had a long-term health condition.

The example of Carrie* given in the chart below shows the impact that high energy costs can have. She owns her own house, but is unable to work due to a disability. She was recently refused disability benefits, meaning she has to rely on the standard element of UC alone. As such, the high cost of energy now takes her deep into a negative budget.



By using 2019 Index of Multiple Deprivation (IMD) deciles,²² which record the relative deprivation of different areas, we can see how people in the parts of the country that experience the most deprivation are bearing the brunt of the energy crisis. The graph below shows the average level of energy debt as a proportion of monthly income for people living in different areas of deprivation. Those in the most deprived 10% of areas (IMD decile 1) are facing debts that are the highest proportion of their income by a significant amount. This reflects not only a lower average level of income, but also increased exposure to things like poor housing quality or inadequate insulation.

Average energy debt as a proportion of income - by IMD decile



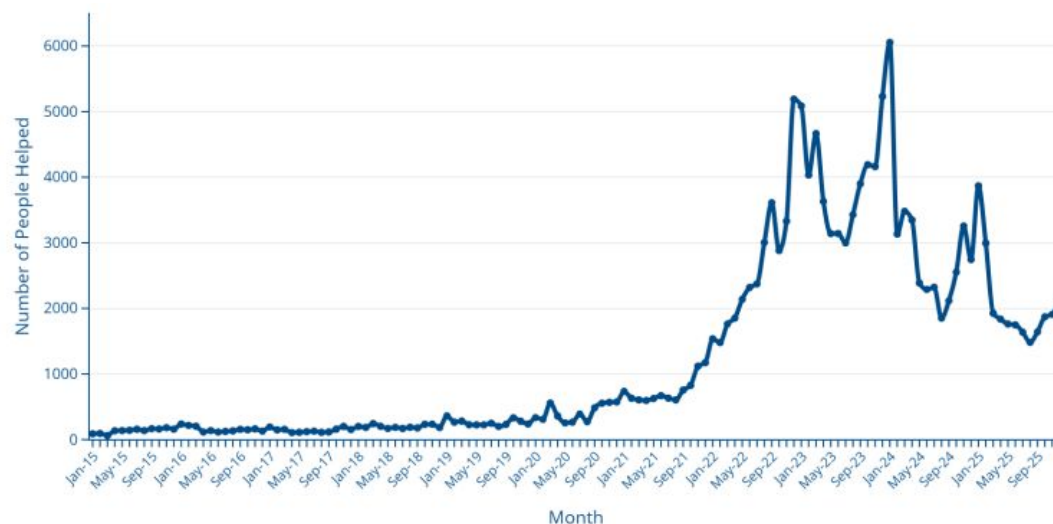
Pre-payment meters and self-disconnection

Prepayment meters are one aspect of the current energy system that exacerbates the uneven impacts of an energy crisis. Despite recent action by Ofgem to equalise energy costs across billing methods, and relatively high consumer satisfaction, prepayment meters still risk exposing those on low incomes to elevated risks in the face of an energy crisis.²³

They are typically used either as a result of having previously fallen into energy arrears, or as a choice to avoid running up unaffordable debts. Energy customer research from earlier this year showed that **59% of all PPM users were financially vulnerable**, compared with 39% of consumers overall.²⁴ This means more low-income energy consumers exposed to the risk of 'self-disconnection', where people lose access to heat and power because they can't afford to top up their energy meter.

Whilst numbers have declined from recent peaks, there is still an alarmingly high number of people who are self-disconnecting and going without heat and electricity as a result. As energy prices rise, it is vital action is taken to target the most vulnerable energy consumers.

The number of people we've seen who can't afford to top up their prepayment meter each month



Rita's Story

Rita* suffers from anxiety and other health conditions. She came to us as she was struggling after being swapped onto a prepayment meter by British Gas. She found it hard to leave the house to top up when needed, which meant she frequently experienced disconnections. This had a profound impact on her wellbeing, with the instability of intermittent disconnections seriously exacerbating her health conditions.

Growing debts

As a consequence of the long-term cost of living crisis, debt levels are rising. The amount of debt held by our average debt client has just reached £10,000 for the first time on record.

The health impacts of debt are significant.²⁵ Money worries, and particularly problem debt, can feel like an inescapable threat. Living under the high levels of stress this causes can lead to significant mental and physical health problems.

Mental health: Unmanageable debt is strongly associated with severe psychological distress, including depression, anxiety disorders, and suicidal ideation.²⁶ People with mental health problems are three and a half times more likely to be in problem debt,²⁷ creating a vicious cycle where financial distress worsens health, and poor health makes managing money even harder.

Physical health: Chronic financial stress triggers prolonged biological stress responses (elevated cortisol and adrenaline levels), which over time increase the risk of cardiovascular diseases, hypertension, and sleep disturbances.²⁸

Nutrition & healthcare: Debt stress also forces direct trade-offs between financial obligations and physical health needs. Research by the Joseph Rowntree Foundation shows that households facing debt often skip meals, rely on low-nutrient budget foods, or forgo medical prescriptions and dental appointments, compounding long-term health risks.²⁹

As debt problems deepen, the stress of enforcement actions from creditors, such as repossession or even eviction, can grow and grow. This is why access to support and free, independent debt advice is vital to help people find sustainable solutions that can be crucial to limiting the potential health impacts of problem debt.

High levels of debt repayment, and aggressive enforcement actions, also place further pressure on household incomes, deepening negative budgets and making it harder and harder to cover the cost of essentials.

Ayofemi's Story

Ayofemi* came to us for help with her debts, having experienced financial difficulties over a long period of time. She suffers from anxiety, and her issues with debt are a significant trigger for her condition. Trying to address her problems causes her stress levels to quickly elevate, meaning that she has often gone for prolonged periods without addressing her debts, causing her arrears to accumulate further.

Prior to speaking with Citizens Advice, repeated attempts to address her problems had been unsuccessful, as her condition made it very difficult to engage consistently with advice or other forms of support. Her experience highlights the challenges that people with mental health conditions can face in dealing with and addressing their debt problems.

Reducing the health impact of debt

The stress of living in financial difficulty can feel inescapable. This can be amplified by hopelessness and lack of control. Whilst all forms of debt can be stressful, falling into unsustainable debt because of a prolonged negative budget can exacerbate this feeling of pressure.

Our data shows how the impact of debt is growing. People are coming to us with help for a growing volume of debt relative to their income. Using data generated when we help our debt clients produce budget plans, the graph below shows how, since the end of the COVID pandemic, the ratio of debt to income has been growing steadily, and it is on track to exceed the ratio of 6.5 times income last seen before the pandemic.

Total debt as a proportion of income for our debt clients over time



Additionally, there is significant variation in the collection practices used by different forms of debt. Priority debt can have much more significant consequences to non-payment, and consequently produce much higher levels of stress. Rent arrears, energy bill debt and council tax non-payment can all be enforced through threat of severe consequences, where more can be done to soften the impact on households.

The 'Breathing Space' scheme gives people a 60 day period of legal protection from creditor action while they engage with debt advice. This can reduce the level of stress associated with debt, and allow people to get their finances on a sustainable footing. We have called for the scheme to be extended beyond 60 days in some circumstances, to account for the additional challenges that people with mental ill health can experience around debt.³⁰ More needs to be done to increase awareness of the scheme, so everyone eligible for help can access it.

Kevin's Story

Kevin* had significant rent arrears, and had been getting help from a community mental health support organisation. Given the level of crisis, they should have been eligible to get an enhanced Mental Health Crisis Breathing Space, but their healthcare provider was unaware of the scheme and only issued their approval after repeated chasing from the adviser. Without this, Kevin was experiencing high levels of stress, particularly as he was at risk of being evicted from his home.

Different debts, different impacts

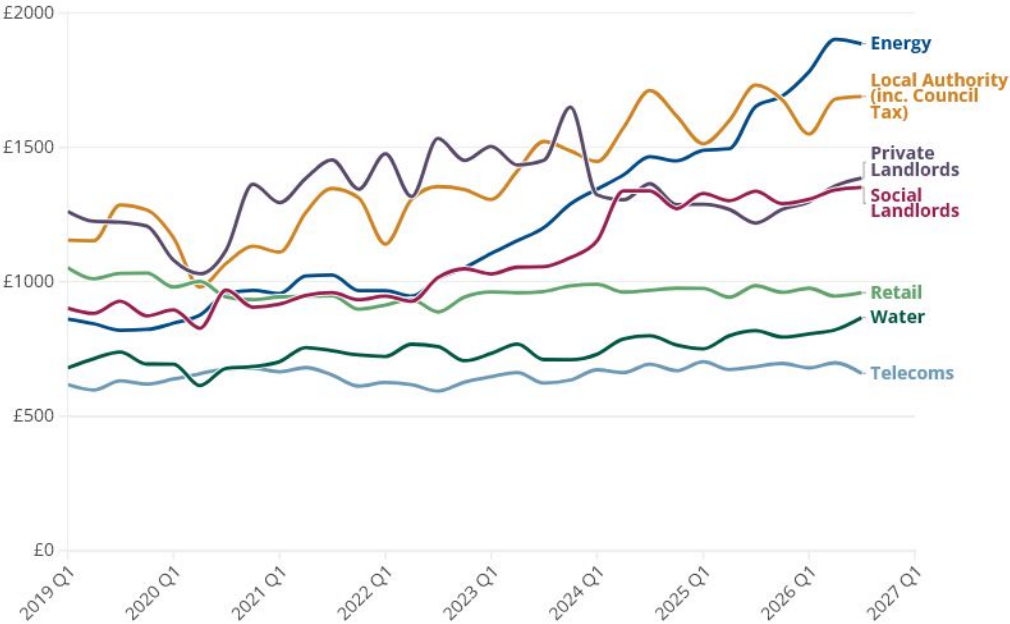
We can see that some types of debt are growing faster relative to other types of debt. As discussed in the previous chapter, energy debt has been growing rapidly in line with rising energy prices.

Other types of debt have remained relatively flat over this period, or even fallen slightly - such as telecoms and retail debt like credit cards or personal loans. This shows how the proportion of people's debt burden that is being driven by the inexorably rising costs of certain essential expenses. This both reflects the severity of the ongoing cost of living crisis, and the severity of its impact on health.

Outside of energy debt, the fastest growing type of debt has been that owed to local authorities - predominantly council tax debt. Not only has the level of this type of debt been increasing rapidly, but it is frequently associated with detrimental collection practices. These include taking repayment directly from pay (attachment of earnings) at low thresholds, the use of bailiffs and repossession of property.

As a result, the current practices of council tax collection are excessively detrimental to the health of the growing numbers of people facing this type of debt. By increasing the pay thresholds at which repayments can be attached to earnings, the impact on people on low incomes could be reduced.

Average level of debt by expenditure category



Rachel's Story

Rachel* had previously lived in supported accommodation due to a mental health condition. Now living on her own, she still struggles with managing daily bills. As a result, she has incurred a significant council tax debt. She struggled to know who to speak to at the council, and then discovered that the debt had been passed on to a collection firm. She has found dealing with them extremely stressful, and has been unable to set up a manageable payment plan. She is now receiving letters mentioning bailiffs, which are damaging her mental health.

Recommendations

To reduce health inequalities, the government must take action on the cost of living crisis in the forthcoming Budget. The recommendations below outline the priorities for the three key areas discussed in this report. Action on these areas will be crucial in starting to reverse cost of living pressures, targeting support towards those who need it most.

Housing

1. Uprate LHA to the 30th percentile of private rents.
2. Ensure the link between LHA and the 30th percentile is maintained permanently to prevent the unequal regional impact of freezing support.

Energy

1. Reform the Warm Home Discount to provide better targeted support.
2. Deliver the long delayed Debt Relief Scheme.
3. Reduce policy levies on electricity bills.
4. Maintain the budget for the Warm Homes Fund.
5. Extend zero-rated VAT on energy-saving materials to at least March 2028.

Debt

1. Stronger protection from unaffordable repayments, ensuring that repayment demands and collection practices are truly fair and reflect what households can afford.
2. Where debts cannot realistically be repaid without prolonged hardship, households need accessible routes to resolution.
3. Integrate debt advice with health, employment, housing and community services.

Council Tax

1. Introduce a statutory pre-action protocol requiring councils to take supportive steps before enforcement.
2. Urgently uprate attachment of earnings thresholds and introduce regular uprating, ideally linked to the National Minimum Wage, so deductions do not leave people unable to afford essentials.
3. Increase uptake and reduce the postcode lottery of Council Tax Support (CTS) Schemes.

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