

Article

# Impact of increased cost of living on adults across Great Britain: June to September 2022

Analysis of the proportion of the population that are affected by an increase in their cost of living, and of the characteristics associated with having difficulty affording or being behind on energy, mortgage or rental payments, using data from the Opinions and Lifestyle Survey.

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## Table of contents

1. [Main points](#)
2. [Latest experiences of increasing cost of living, difficulty or being behind with energy, rent or mortgage payments](#)
3. [Characteristics of adults who are experiencing difficulty or are behind with energy, rent or mortgage payments](#)
4. [Impact of increased cost of living on adults across Great Britain data](#)
5. [Glossary](#)
6. [Data sources and quality](#)
7. [Related links](#)
8. [Cite this statistical article](#)

# 1 . Main points

The experiences of different groups of the population in having difficulty affording or being behind on their energy, rent or mortgage payments, in the period 22 June to 11 September 2022, have been examined using the Opinions and Lifestyle Survey (OPN).

- The proportion of all adults finding it difficult (very or somewhat) to afford their energy bills, rent or mortgage payments has increased through the year, almost half of adults (45%) who paid energy bills (40% in March to June 2022) and 30% paying rent or mortgages reported these being difficult to afford (26% March to June 2022).
- Over half (55%) of disabled adults reported finding it difficult to afford their energy bills, and around a third (36%) found it difficult to afford their rent or mortgage payments compared with 40% and 27% of non-disabled people, respectively.
- Around 4 in 10 (44%) White adults reported finding it difficult to afford their energy bills, compared with around two-thirds (69%) for Black or Black British adults and around 6 in 10 (59%) Asian or Asian British adults.
- Around 6 in 10 (60%) renters reported finding it difficult to afford their energy bills, and around 4 in 10 (39%) found it difficult to afford their rent payments compared with 43% and 23% of those with a mortgage, respectively.
- Around half of those with a personal income of less than £20,000 per year said they found it difficult to afford their energy bills; this proportion decreased as personal income increased, with around a quarter (23%) of those earning £50,000 or more reporting this.
- In the period 29 September to 9 October 2022, adults who paid their gas or electricity by prepayment (72%) more frequently reported difficulty affording energy than those who pay for gas and electricity using either direct debit or one-off payments (42%).

## 2 . Latest experiences of increasing cost of living, difficulty or being behind with energy, rent or mortgage payments

## Cost of living increases

According to our latest [Public opinions and social trends, Great Britain: 29 September to 9 October 2022 bulletin](#), around 9 in 10 (93%) reported their cost of living had increased compared with a year ago. A lower percentage (79%) reported an increase in their cost of living over the last month.

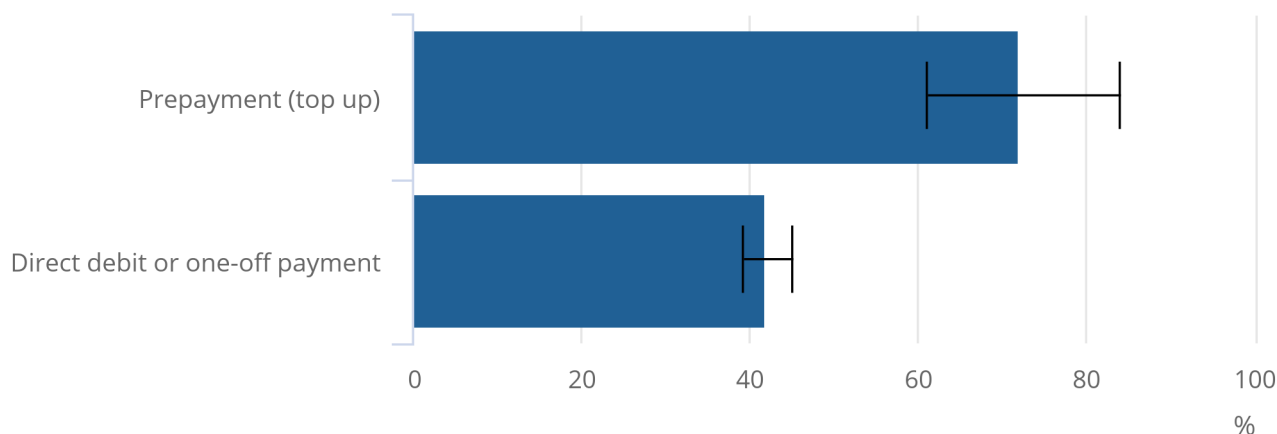
Increases in the cost of living are affecting different adults in different ways. For example, when looking at the experiences of adults who pay their energy bills (gas or electricity) by prepayment, around 7 in 10 (72%) reported difficulty in affording their energy, compared with 4 in 10 (42%) who paid for their gas and electricity by either direct debit or one-off payments when they received a bill (Figure 1).

### Figure 1: Around 7 in 10 (72%) who paid by prepayment (“top up”) for their energy reported difficulty affording it

Proportion reporting difficulty (very or somewhat) affording energy payments among adults responsible, by method of payment, Great Britain, 28 September to 9 October 2022

### Figure 1: Around 7 in 10 (72%) who paid by prepayment (“top up”) for their energy reported difficulty affording it

Proportion reporting difficulty (very or somewhat) affording energy payments among adults responsible, by method of payment, Great Britain, 28 September to 9 October 2022



Source: Office for National Statistics (ONS) – Opinions and Lifestyle Survey (OPN)

#### Notes:

1. Questions: "How easy or difficult is it to afford your energy bills?" and "How does your household pay for gas or electricity?".
2. Base: Adults who pay energy bills.
3. Respondents were included in the prepayment ("top up") group if they paid for either gas or electricity using a top up meter via a key, card or app.

This finding is reflected in the latest data from [Citizens Advice](#), which shows that the number of people seeking their advice who say that they cannot afford to top up their prepayment meter, has increased rapidly in the past year. These data also shows that across different groups of the population who seek their advice, people are more likely to request support with cost of living issues than ever before.

### 3 . Characteristics of adults who are experiencing difficulty or are behind with energy, rent or mortgage payments

The estimates shown in this section are based on the period 22 June to 11 September 2022 ("latest pooled period"), providing us with a larger pool of data to examine the experiences of different groups of the population.

Estimates are also provided for the earlier period of 30 March to 19 June 2022 ("previous pooled period") and 6 January to 27 February 2022, where available.

These data were collected during a year in which the [energy price cap](#) increased from the start of April 2022 and then further from the start of October 2022, with a [government package of support for energy bills](#) taking effect from 1 October 2022.

In 2021 in the UK, people's mortgage payments represented on average around 16% of their income, as shown in our [House Price Index: annual tables 20 to 39 dataset](#). In England in 2020, renters on the average income could expect to spend around a quarter (23%) of their income on an average priced home, as shown in our [Private rental affordability, England: 2012 to 2020 bulletin](#).

People's rent or mortgage costs are also increasing. According to the latest experimental data from our [Index of Private Housing Rental Prices, UK bulletin](#), private rental prices paid by tenants in the UK rose by 3.6% in the 12 months to September 2022, up from 3.4% in the 12 months to August 2022. These data were collected prior to the recent volatility in the mortgage market.

#### All adults

The proportion reporting finding it difficult to afford their energy bills, rent or mortgage payments has increased through the year.

- In the latest pooled period, almost half of adults (45%) who paid energy bills reported it being difficult (very or somewhat) to afford them (40% in the previous pooled period)
- Of adults who were paying rent or had mortgage payments, 3 in 10 (30%) reported finding it difficult to afford these payments (26% in the previous pooled period, Figure 2).

#### Figure 2: The proportion of people finding it difficult to afford their energy, rent or mortgage payments is increasing

**Proportions reporting difficulty (very or somewhat) affording energy, rent or mortgage payments, among adults responsible for them, all adults, Great Britain, March to June 2022 and June to September 2022**

##### Notes:

1. Questions: "How easy or difficult is it to afford your energy bills?" and "How easy or difficult is it to afford your rent or mortgage payments?".
2. Base: Adults who pay energy bills or adults who are making rent or mortgage payments.
3. The indicated questions and bases also apply to Figures 3, 5, 7, 10, 12 and 14.
4. Figures 2 to 13 shown in this release are based on unrounded data to allow for the clearest indication of the 95% confidence intervals around the estimates provided. Data are available rounded to the nearest whole number in the chart download files and the associated dataset.

## Download the data

[.xlsx](#)

The proportion of adults who reported being behind on these bills was relatively similar across the two pooled periods. In the latest pooled period, 3% of adults reported being behind on their rent or mortgage payments, and 5% reported being behind on their energy bills (2% and 4% in the previous pooled period, respectively).

## Disability status

[Disabled](#) adults were more likely than non-disabled adults to find it difficult to afford their energy bills, rent or mortgage payments. They were also more likely to report being behind.

Over half (55%) of disabled adults reported finding it difficult to afford their energy bills, and around a third (36%) found it difficult to afford their rent or mortgage payments compared with 40% and 27% of non-disabled people, respectively, in the latest pooled period.

Around 1 in 15 (7%) disabled adults reported being behind on their energy bills compared with around 1 in 25 (4%) non-disabled people. Around 1 in 25 (4%) disabled adults reported being behind on their rent or mortgage payments compared with 1 in 50 (2%) non-disabled people (Figure 3 and Figure 4).

### Figure 3: Disabled adults were more likely than non-disabled adults to find it difficult to afford their energy, rent or mortgage payments

Proportions reporting difficulty (very or somewhat) affording energy, rent or mortgage payments, among adults responsible for them, by disability status, Great Britain, March to June 2022 and June to September 2022

#### Notes:

1. Questions: "How easy or difficult is it to afford your energy bills?" and "How easy or difficult is it to afford your rent or mortgage payments?".
2. Base: Adults who pay energy bills or adults who are making rent or mortgage payments.

## Download the data

[.xlsx](#)

### Figure 4: Disabled adults were more likely than non-disabled adults to be behind with their energy, rent or mortgage payments

Proportions reporting being behind on energy, rent or mortgage payments, among adults who have gas or electricity supplied to their home or who make rent or mortgage payments, by disability status, Great Britain, March to June 2022 and June to September 2022

#### Notes:

1. Questions: "Are you behind on payments for your gas or electricity bills?" and "Are you behind on your rent or mortgage payments?".
2. Base: Adults who said they have gas or electricity supplied to their home or adults who are currently paying rent or mortgage.
3. The indicated questions and bases also apply to Figures 6, 8, 11 and 13.

## Download the data

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## Ethnicity

Around 4 in 10 (44%) White adults reported finding it difficult to afford their energy bills. This proportion appeared to be highest among Black or Black British adults (69%) and Asian or Asian British adults (59%).

Around a quarter (28%) of White adults reported finding it difficult to afford their rent or mortgage payments. This proportion also appeared highest among Black or Black British adults (52%) (Figure 5).

Around 1 in 25 (4%) White adults reported being behind on their energy bills. This proportion appeared highest among Black or Black British adults (21%).

Around 1 in 50 (2%) White adults reported being behind on their rent or mortgage payments. This proportion appeared highest among Black or Black British (9%), Mixed or Multiple ethnic group (9%) and Asian or Asian British (8%) adults (Figure 6).

Estimates by ethnic group (for example Black or Black British) provided in this section and the [accompanying dataset](#) are based on relatively small sample sizes, and so should be treated with caution. Differences between some ethnic groups were not statistically significant, and therefore [confidence intervals](#) should be used to assess the [statistical significance](#) of any differences.

### **Figure 5: Black or Black British adults and Asian or Asian British adults appeared more likely than White adults to find it difficult to afford their energy bills, rent or mortgage payments**

Proportions reporting difficulty (very or somewhat) affording energy, rent or mortgage payments, among adults responsible for them, by ethnicity, Great Britain, June to September 2022

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### **Figure 6: Black or Black British, Mixed or Multiple ethnicity and Asian or Asian British adults appeared more likely than White adults to be behind on their energy bills, rent or mortgage payments**

Proportions among adults who have gas or electricity supplied to their home or make rent or mortgage payments by ethnicity, Great Britain, June to September 2022

Notes:

1. Estimates of the proportion behind on rent or mortgage payments are not provided for the category "Any other ethnic group" due to small sample size.

Download the data

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## Renters

Adults who were renting their home were more likely than those currently paying a mortgage to find it difficult to afford or be behind with their energy bills, rent or mortgage payments.

Around 6 in 10 (60%) renters reported finding it difficult to afford their energy bills compared with around 4 in 10 (43%) of those with a mortgage in the latest pooled period. Around a third (35%) of those who owned their home outright reported finding it difficult to afford their energy bills.

Around 4 in 10 (39%) renters found it difficult to afford their rent payments compared with 23% of mortgagors who found it difficult to pay their mortgage.

Around 1 in 10 (11%) renters reported being behind on their energy bills compared with 3% of those with a mortgage and 1% among those who owned their home outright. Around 1 in 20 (5%) renters reported being behind on their rent payments compared with 1 in 100 (1%) of those with a mortgage (Figure 7 and Figure 8).

The difference in the responses of renters and mortgagors here likely reflects some mortgagors being on fixed rate mortgages, whereas renters may be more exposed to increases in rent. According to the latest experimental data from our [Index of Private Housing Rental Prices, UK bulletin](#), private rental prices paid by tenants in the UK rose by 3.6% in the 12 months to September 2022, up from 3.4% in the 12 months to August 2022.

### Figure 7: Adults who were renting their home were more likely than those paying a mortgage to find it difficult to afford their energy, rent or mortgage payments

Proportions reporting difficulty (very or somewhat) affording energy, rent or mortgage payments, among adults responsible for them, by tenure, Great Britain, March to June 2022 and June to September 2022

#### Notes:

1. Estimates are not shown for difficult to afford rent or mortgages among the category "Own home outright".

#### Download the data

[.xlsx](#)

### Figure 8: Adults who were renting their home were more likely than those paying a mortgage to be behind on their energy, rent or mortgage payments

Proportions reporting being behind on energy, rent or mortgage payments, among adults who have gas or electricity supplied to their home or who make rent or mortgage payments, by tenure, Great Britain, March to June 2022 and June to September 2022

#### Notes:

1. The estimates of being behind on mortgage or rent payments for the category "Paying a mortgage" is not shown for March to June 2022 because of being less than 1%. Estimates of being behind on mortgage or rent payments are not shown for the category "Own home outright".

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## Younger and older people

Younger adults (aged 16 to 24 years) were less likely to report a general increase in their cost of living during the past month in the latest pooled period, possibly because some people in this population are not yet bill payers.

Following a trend seen across all age groups, the proportion of those aged 16 to 24 years reporting an increase in their cost of living has risen from 42%, in the pooled period 6 January to 27 February 2022, to 78% in the most recent pooled period (Figure 9).

## Figure 9: Younger adults are gradually becoming more likely to report an increase in their general cost of living in the past month compared with earlier in 2022

Proportion of adults reporting an increase in their cost of living over the last month, by age group, Great Britain, 6 January to 27 February 2022, 30 March to 19 June 2022 and 22 June to 11 September 2022

### Notes:

1. Question: "Over the last month, has your cost of living changed?".
2. Base: All adults.

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Adults in the youngest and oldest age groups appeared less likely to report having difficulty with or being behind on rent or mortgage payments. This possibly reflects younger people not yet being responsible for such payments and older people being more likely to own their home outright.

Around a quarter of younger or older adults reported difficulty affording rent or mortgage payments. By age group, this was:

- 22% of adults aged 16 to 24 years
- 28% of adults aged 65 to 74 years
- 26% of adults aged 75 years and over

This is compared with around a third in other age groups, which was:

- 31% of adults aged 25 to 34 years
- 34% of adults aged 35 to 44 years
- 30% of adults aged 45 to 54 years
- 34% of adults aged 55 to 64 years

For more information, see Figure 10 and Figure 11.

## Figure 10: Adults in younger or older age groups appeared less likely than in other age groups to find it difficult to afford their energy bills, rent or mortgage payments

Proportions reporting difficulty (very or somewhat) affording energy, rent or mortgage payments, among adults responsible for them, by age group, Great Britain, June to September 2022

### Download the data

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## Figure 11: Adults in younger or older age groups appeared less likely than in other age groups to be behind on their energy bills, rent or mortgage payments

Proportions reporting being behind on energy, rent or mortgage payments, among adults who have gas or electricity supplied to their home or who make rent or mortgage payments, by age group, Great Britain, June to September 2022



## Notes:

1. Estimates of being behind on rent or mortgage payments are not shown for the category "75 and older" due to being less than 1%.

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## Region

A relatively similar proportion of adults across the different regions and countries of Great Britain reported finding it difficult to pay their energy bills (ranging from 40% to 51% by region).

However, adults in the North East (9%) and London (9%) appeared to be slightly more likely than in some other regions to be behind with their energy bills, with this proportion ranging from 2% to 9% depending on region.

Adults in London appeared to be the most likely to report finding it difficult to pay their rent or mortgage (37%).

Adults in the North West (5%) and London (5%) appeared to be more likely than in some other regions to be behind with their rent or mortgage payments, with this proportion ranging from 1% to 5% depending on region (Figure 12 and Figure 13).

It is likely that many of the differences between regions noted here may be linked to an association between region and other demographic characteristics. For example, the age profile of London is younger than the rest of Great Britain, with the average age of Londoners almost five years below the UK average in 2020. The average house price in London is also higher than in any other region in the UK. For more information on the average age of Londoners, see our [Population estimates for the UK, England and Wales, Scotland and Northern Ireland: mid-2020 bulletin](#). For more information on the average house price in London, see our [UK House Price Index: August 2022 bulletin](#).

### **Figure 12: Adults in London appeared more likely than in other regions to find it difficult to afford their rent or mortgage payments**

Proportions reporting difficulty (very or somewhat) affording energy, rent or mortgage payments, among adults responsible for them, by region and country, Great Britain, June to September 2022

## Download the data

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### **Figure 13: Adults in the North East and London appeared to be more likely than in other regions to be behind on their energy bills**

Proportions reporting being behind on energy, rent or mortgage payments, among adults who have gas or electricity supplied to their home or who make rent or mortgage payments, by region and country, Great Britain, June to September 2022

## Notes:

1. Estimates of being behind on rent or mortgage payments are not shown for the category "Wales" due to small sample size.

## Download the data

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## Economic factors

Economic factors, such as personal income, employment status or level of deprivation of the area they live in (based on the [Index of Multiple Deprivation](#)), also appeared to affect peoples' experiences of difficulty or being behind on energy, rent or mortgage payments.

For example, those on lower incomes more frequently reported finding it difficult to afford their energy bills in the current pooled period.

Around half of those with a personal income of less than £20,000 per year said they found it difficult to afford their energy bills. This proportion decreased as personal income increased, with around a quarter (23%) of those earning £50,000 or more reporting this (Figure 14).

A similar trend can be seen in difficulty affording rent or mortgage payments, with those with higher personal incomes finding it less difficult to afford such payments.

### **Figure 14: Adults with lower personal income were more likely to find it difficult to afford their energy, rent or mortgage payments**

Proportions reporting difficulty (very or somewhat) affording energy, rent or mortgage payments, among adults responsible for them, by region and country, Great Britain, June to September 2022

Download the data

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In the current pooled period, the proportions reporting being behind on energy, rent or mortgage payments appeared to follow this trend. For example, ranging from 6% reporting being behind on their energy payments among those on lower incomes (between £10,000 and £15,000, and between £15,000 and £20,000) to 2% among those earning more than £50,000.

The [accompanying dataset](#) contains estimates for all other breakdowns analysed but not discussed in this article. They include estimates by:

- employment status
- level of deprivation of the area a person lives in
- highest education level
- parental status
- marital status
- housing size

The reasons why the proportion of people reporting having difficulty or being behind with their energy, rent or mortgage payments varies by individual characteristics are likely complex, as there are often associations between the individual characteristics considered.

For a regression analysis considering which adults have been most likely to be impacted by increased cost of living after controlling for a range of personal characteristics, please see our [Impact of increased cost of living on adults across Great Britain: November 2021 to March 2022 article](#).

## 4 . Impact of increased cost of living on adults across Great Britain data

[Impact of increased cost of living on adults across Great Britain](#)

Dataset | Released 25 October 2022

People in Great Britain's experiences of and actions following increases in their costs of living, and how these differed by a range of personal characteristics.

## 5 . Glossary

### Disability status

To define disability in this publication, we refer to the [Government Statistical Service \(GSS\) harmonised "core" definition of disability](#): this identifies "disabled" as a person who has a physical or mental health condition or illness that has lasted or is expected to last 12 months or more that reduces their ability to carry-out day-to-day activities. The GSS harmonised questions are asked of the respondent in the survey, meaning that disability status is self-reported.

### Ethnicity

The ethnicity disaggregation used has been chosen to provide the most granular breakdown possible, while producing robust estimates based on sample sizes, in line with the [GSS ethnicity harmonised standard](#).

The five-category ethnicity breakdown includes:

- White: White British, White Irish, Other White
- Mixed and Multiple ethnic groups: White and Black Caribbean, White and Black African, White and Asian or Any other Mixed and Multiple ethnic background
- Asian or Asian British: Indian, Pakistani, Bangladeshi, Chinese or any other Asian background
- Black or Black British: African, Caribbean or Any other Black, African or Caribbean background
- Other ethnic background group: Arab or Any other ethnic group

### Statistical significance

This article presents a summary of results, with further data including [confidence intervals](#) for the estimates shown in the charts presented and contained in the associated datasets. Where comparisons between groups are presented, 95% confidence intervals should be used to assess the [statistical significance](#) of the change.

### Other definitions

A definition of all breakdowns of estimates used within this article are available in more detail within the Notes tab of the [accompanying dataset](#).

## 6 . Data sources and quality

This release contains data and indicators from the Office for National Statistics' (ONS) Opinions and Lifestyle Survey.

## Quality

More quality and methodology information on the Opinions and Lifestyle Survey (OPN) and its strengths, limitations, appropriate uses, and how the data were created is available in our [Opinions and Lifestyle Survey Quality and Methodology Information](#).

## Sampling

The analysis throughout this article is based on adults aged 16 years and over in Great Britain. The latest analysis in this report is based on 13,305 adults from a pooled dataset comprising six waves of data collection, covering the following periods:

- 22 June to 3 July 2022
- 6 to 17 July 2022
- 20 to 31 July 2022
- 3 to 14 August 2022
- 17 to 29 August 2022
- 31 August to 11 September 2022

Pooling six waves of data together increases sample sizes, and allows us to carry out detailed analysis for different groups of the population.

## Weighting

Survey weights were applied to make estimates representative of the population.

Weights were adjusted for non-response. Subsequently, the weights were calibrated considering the following factors: sex by age, region, tenure, education and employment status.

For age, sex and region, population totals based on projections of mid-year population estimates for June 2021 were used. The resulting weighted sample is therefore representative of the Great Britain adult population by a number of socio-demographic factors and geography.

## 7 . Related links

### [The cost of living, current and upcoming work: September 2022](#)

Article | Released 28 September 2022

A summary of ONS' current and future analytical work related to the cost of living.

### [Parents more likely to report increases in their cost of living](#)

Article | Released 7 September 2022

Parents were more likely to report using credit more than usual because of rising costs in spring 2022. With prices for essentials such as food and energy rising, how does household composition affect finances?

### [What actions are people taking because of the rising cost of living?](#)

Article | Released 5 August 2022

Estimates from the Opinions and Lifestyle Survey (OPN) regarding increases in cost of living and the actions adults in Great Britain are taking as a result, by breakdowns including disability status, personal income, area deprivation and region, for the period 30 March to 19 June 2022.

### [Impact of increased cost of living on adults across Great Britain: November 2021 to March 2022](#)

Article | Released 30 March 2022

Analysis of the proportion of the population affected by an increase in their cost of living and the individual characteristics associated with not being able to afford an unexpected expense, using data from the Opinions and Lifestyle Survey (OPN).

### [The rising cost of living and its impact on individuals in Great Britain: November 2021 to March 2022](#)

Article | Released 25 April 2022

Analysis of how different groups in the population have been affected by an increase in their cost of living, using data from the Opinions and Lifestyle Survey (OPN).

### [Public opinions and social trends, Great Britain](#)

Statistical bulletin | Released on 14 October 2022

Social insights on daily life and events, including the cost of living, location of work, health and well-being from the Opinions and Lifestyle Survey (OPN).

### [Economic activity and social change in the UK, real-time indicators](#)

Statistical bulletin | Released weekly

Early experimental data and analysis on economic activity and social change in the UK. These real-time indicators are created using rapid response surveys, novel data sources and experimental methods.

### [Energy efficiency of housing in England and Wales: 2022](#)

Statistical bulletin | Released on 25 October 2022

Insight on the energy efficiency, environmental impact, carbon dioxide emissions and central heating main fuel type for new and existing homes by property type, tenure and property age.

### [Tracking the price of the lowest-cost grocery items, UK, experimental analysis: April 2021 to September 2022](#)

Statistical bulletin | Released on 25 October 2022

How the prices of the lowest-cost products for 30 everyday items have changed since April 2021.

## 8 . Cite this statistical article

Office for National Statistics (ONS), released 25 October 2022, ONS website, article, [Impact of increased cost of living on adults across Great Britain: June to September 2022](#)