

Article

# Worries about the rising costs of living, Great Britain: April to May 2022

An article covering people's worries about the rising costs of living, using data from the Opinions and Lifestyle Survey collected between 27 April and 22 May 2022 and based on adults in Great Britain aged 16 years and over.

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## Table of contents

1. [Main points](#)
2. [Worries about the rising costs of living](#)
3. [Characteristics of adults who are worried about the rising costs of living](#)
4. [Actions following costs of living increases](#)
5. [Worries about the costs of living and well-being](#)
6. [Other sources of data to understand the rising costs of living](#)
7. [Worries about the rising costs of living data](#)
8. [Glossary](#)
9. [Data sources and quality](#)
10. [Related links](#)

# 1 . Main points

- Around three in four adults (77%) reported feeling very or somewhat worried about the rising costs of living.
- Those most likely to report feeling very or somewhat worried about the rising costs of living included women (81%, compared with 73% of men); those aged 30 to 49 years (82%) and 50 to 69 years (77%), compared with 70% of those aged 70 years and above; disabled people (82%, compared with 75% of non-disabled people); and those living with a dependent child aged 0 to 4 years (90%, compared with 76% of non-parents or parents not living with a dependent child).
- While overall levels of worry tended to be similar among adults with different levels of income, those with a gross personal income of less than £10,000 per year had the highest percentage feeling very worried (31%), whereas those with a gross personal income of £50,000 or more had the lowest percentage feeling very worried (12%).
- Around 7 in 10 adults (68%) who said their costs of living had increased and that they were very worried about the rising costs of living reported spending less on non-essentials.
- Half of the adults (50%) who were very worried about the rising costs of living felt those worries nearly every day.

## 2 . Worries about the rising costs of living

Building on [previously published analysis](#) that has shown the people most likely to be affected by the rising costs of living (including older adults, parents of dependent children, and disabled adults), this article looks at the characteristics of those who feel the most worried, based on data from the Opinions and Lifestyle Survey (OPN) collected between 27 April and 22 May 2022.

### **Around three in four adults said they felt worried about the rising costs of living**

During this period, 77% of adults in Great Britain aged 16 years and over said they were very or somewhat worried about the rising costs of living in the two weeks before interview.

Similar levels of worry were found in England, Scotland, and Wales, and so the remainder of this article focuses on Great Britain overall.

### **Around half of the adults who reported some degree of worry about the rising costs of living reported feeling those worries for several days in the two weeks before interview**

The rising costs of living is an issue that is regularly on people's minds. More than half of the adults who expressed some degree of worry about the rising costs of living (54%) felt those worries on several days in the two weeks before interview, 16% worried nearly every day, and 11% worried for more than half the days. The remaining 19% of adults did not regularly worry in the two weeks before interview.

## 3 . Characteristics of adults who are worried about the rising costs of living

### **Women were more likely than men to report being worried**

Women (81%) were more likely than men (73%) to report feeling very or somewhat worried about the rising costs of living in the two weeks before interview. In a similar vein, a statistically significantly larger proportion of men (7%) reported being not at all worried about the rising costs of living than women (3%).

## Those aged between 30 and 69 years were more likely to report feeling very or somewhat worried than those aged 70 years and over

Those aged 30 to 49 years (82%) and those aged 50 to 69 years (77%) were more likely to report feeling very or somewhat worried about the rising costs of living than those aged 70 years and above (70%).

### Figure 1: Those aged 30 to 49 years were more likely to report being very worried about the rising costs of living than people aged 50 years and over

Proportion of adults, aged 16 years and over, and level of worry about the rising costs of living by age group, Great Britain, 27 April to 22 May 2022

#### Notes:

1. Question: "In the past two weeks, how worried or unworried have you been about the rising costs of living?".
2. Percentages may not sum to 100 because of rounding.

#### Download the data

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Those aged 16 to 29 years were generally more likely than other age groups to feel somewhat unworried or not at all worried (11%); however, as fewer people of this age completed the survey, this was not statistically different to the other ages.

[Previous analysis from the Opinions and Lifestyle Survey \(OPN\)](#) also showed that around 8 in 10 older adults (those aged 45 years and over) reported increases in their costs of living compared with 4 in 10 adults aged 16 to 24 years. The reasons for this are likely to be complex, but we might expect to see fewer younger adults reporting a rise in their costs of living because of [a higher proportion of younger adults living with parents](#).

## Over four in five disabled people reported feeling worried about the rising costs of living

Disabled people were more likely to report being very worried or somewhat worried about the rising costs of living than non-disabled people (82% compared with 75%).

### Figure 2: Disabled people were more likely to be very worried (35%) about the rising costs of living than non-disabled people (22%)

Proportion of adults, aged 16 years and over, and level of worry about the rising costs of living by disability status, Great Britain, 27 April to 22 May 2022

#### Notes:

1. Question: "In the past two weeks, how worried or unworried have you been about the rising costs of living?".
2. Percentages may not sum to 100 because of rounding.
3. Disability status is defined in the [Glossary](#).

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[Previous analysis](#) also found that, in early 2022 (6 January to 27 February 2022), 39% of disabled people said their household could not afford an unexpected but necessary expense of £850, a measure of financial resilience, compared with 24% of non-disabled people.

During the coronavirus (COVID-19) pandemic, [previous OPN analysis](#) showed that disabled people, when compared with non-disabled people, reported being less able to save money, reported high levels of worry about COVID-19, and had poorer well-being ratings.

## **9 in 10 parents who lived with a dependent child aged 0 to 4 years felt worried**

Parents living with a dependent child aged 0 to 4 years were more likely than non-parents or parents not living with a dependent child to be very or somewhat worried about the rising costs of living over the past two weeks (90% compared with 76%).

### **Figure 3: Parents with young children aged 0 to 4 years were more likely to worry about the rising costs of living**

Proportion of adults, aged 16 years and over, and level of worry about the rising costs of living by parental status, Great Britain, 27 April to 22 May 2022

#### **Notes:**

1. Question: "In the past two weeks, how worried or unworried have you been about the rising costs of living?".
2. Percentages may not sum to 100 because of rounding.
3. Parent living with a dependent child aged 0 to 4 years includes all parents who have said they have at least one child aged 0 to 4 years living in their household. Parent living with a dependent child aged 5 years and over includes other parents living with dependent children, none of whom are aged 0 to 4 years.

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[Previous OPN analysis](#) similarly found that a greater proportion of parents with dependent children (41% with a dependent child between 0 and 4 years and 40% of parents with a dependent child aged 5 years and over) reported their household could not afford an unexpected expense compared with non-parents or parents not living with a dependent child (25%).

## **Around 1 in 10 adults with a gross personal income of £50,000 or more per year felt very worried about the rising costs of living compared with around 3 in 10 adults earning less than £10,000**

On the whole, similar proportions of adults reported feeling very or somewhat worried regardless of their personal gross annual income. However, adults were less likely to feel very worried about the rising costs of living as their gross personal income increased. Adults with a gross personal income of less than £10,000 had the highest percentage feeling very worried (31%), whereas those with a gross personal income of £50,000 or more had the lowest percentage feeling very worried (12%).

It is important to note that gross personal income does not include any shared financial resource, such as a partner's earnings.

## Figure 4: Adults with the highest annual gross personal income were less likely to report feeling worried about the rising costs of living

Proportion of adults, aged 16 years and over, and level of worry about the rising costs of living by gross personal annual income, Great Britain, 27 April to 22 May 2022

### Notes:

1. Question: "In the past two weeks, how worried or unworried have you been about the rising costs of living?".
2. Percentages may not sum to 100 because of rounding.
3. See the [Glossary](#) for information on gross personal annual income.

### Download the data

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In a similar vein, [previous OPN analysis](#) found that adults on an income of £10,000 or less per year were more likely to report not being able to afford an unexpected but necessary expense of £850 or more (33%) compared with 23% who earn between £30,000 and £40,000 per year and 7% who earn £50,000 or more per year.

## Other characteristics of adults who are worried about the rising costs of living

The [accompanying reference tables](#) include a wider range of data on the characteristics of adults who report being worried about the rising costs of living, including economic activity, marital status, and housing tenure. Some of the key findings include that for:

- economic activity: unemployed adults (36%) were more likely to be very worried compared with retired adults (18%)
- unexpected financial expense: adults unable to afford an unexpected but necessary expense of £850 were more likely to report being very or somewhat worried compared with those could afford the expense (94% compared with 68%)
- marital status: adults who were divorced or separated (36%) were more likely to be very worried than adults who were widowed (21%)
- housing tenure: adults who rent their home (85%) and adults currently paying off their mortgage, or who have taken out a loan to help purchase their property (78%), were more likely to be very or somewhat worried compared with adults who own their house outright (69%)

## 4 . Actions following costs of living increases

Adults who reported their costs of living had increased (88%) were also asked about whether they were taking any actions to reduce the impact of the rise in costs of living.

Among those who were very worried about the rising costs of living in the two weeks before interview, the most frequently reported action was spending less on non-essentials (68%). This was a significantly higher proportion compared with those who reported being somewhat unworried (34%) or not at all worried (6%).

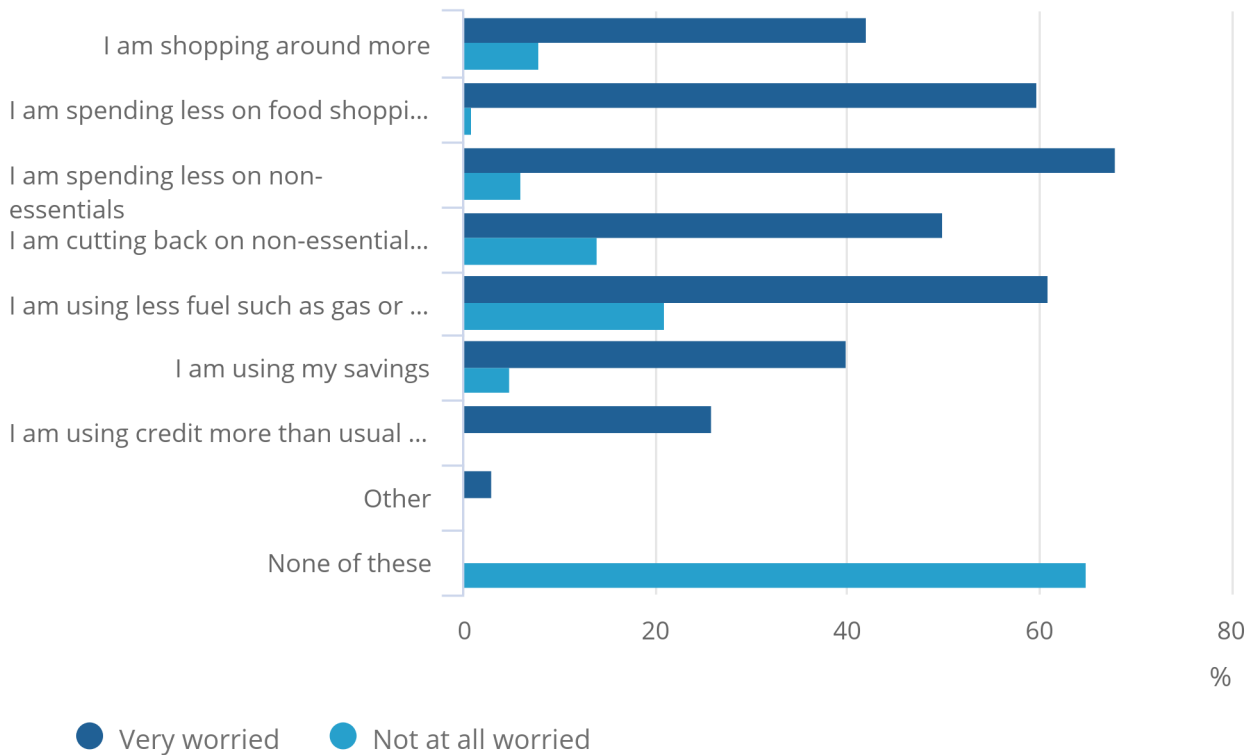
Looking at other sources of data, we can see other evidence of people changing their behaviour, which could be related to the rising costs of living. Our [Economic activity and social change in the UK, real time indicators release](#) showed that in early to mid-May 2022, UK credit and debit card purchases decreased by six percentage points as measured by Bank of England CHAPS data with the previous week. OpenTable data also showed that seated diners decreased by 10 percentage points, while Google Mobility data recorded that people visiting "retail and recreation" locations fell by 3%.

**Figure 5: Adults who said their costs of living had increased and that they were very worried about the rising costs of living reported spending less on non-essentials**

Proportion of adults, aged 16 years and over, who reported their cost of living had increased and took actions as a result, by those who felt not at all worried or very worried about the rising costs of living, Great Britain, 27 April to 22 May 2022

Figure 5: Adults who said their costs of living had increased and that they were very worried about the rising costs of living reported spending less on non-essentials

Proportion of adults, aged 16 years and over, who reported their cost of living had increased and took actions as a result, by those who felt not at all worried or very worried about the rising costs of living, Great Britain, 27 April to 22 May 2022



Source: Office for National Statistics – Opinions and Lifestyle Survey

Notes:

1. Questions: “In the past two weeks, how worried or unworried have you been about the rising costs of living?” and “Which of the following are you doing because your cost of living has increased?”.
2. Survey respondents were able to choose multiple options.
3. Base: adults who reported their cost of living had increased over the last month.
4. Some results have been suppressed because of the small sample size.

## 5 . Worries about the costs of living and well-being

In this section, we look at the association between worries about the rising costs of living and well-being. We asked people to evaluate how satisfied they are with their life overall, whether they think the things they do in life are worthwhile, their emotions (happiness and anxiety), how lonely they are feeling, and how they see their health overall. We report the findings by referring to thresholds such as the percentage who report low levels of life satisfaction.

Adults who reported feeling very worried about the rising costs of living in the two weeks before interview also reported worse scores on a wide range of well-being measures, when compared with those who said they were not at all worried (see Figure 6).

It is important to note that these findings do not provide evidence on causality – that people's worries have resulted in worse well-being outcomes or vice versa – and people's evaluations of their well-being will be complex. See [Public Opinions and Social Trends](#) for the most recent estimates of well-being in Great Britain.

### Figure 6: Adults who reported feeling very worried about the rising costs of living reported worse scores on measures of well-being

Proportion of adults aged 16 years and over with low or high scores on measures of well-being, by those who felt not at all worried or very worried about the rising costs of living, Great Britain, 27 April to 22 May 2022

#### Notes:

1. Questions: “In the past two weeks, how worried or unworried have you been about the rising costs of living?”, “Overall, how satisfied are you with your life nowadays?”, “Overall, to what extent do you feel that the things you do in your life are worthwhile?”, “Overall, how happy did you feel yesterday?”, “Overall, how anxious did you feel yesterday?”, “How often do you feel lonely?”, and “How is your health in general?”.
2. The personal well-being questions are answered on a scale of 0 to 10, where 0 is “not at all” and 10 is “completely”. The loneliness question is answered on a scale of 1 to 5, where 1 is “Often/always” and 5 is “Never”. The general health question is answered on a scale of 1 to 5, where 1 is “Very good” and 5 is “Very bad”.
3. For life satisfaction, feeling that things done in life are worthwhile, and happiness, the analysis refers to the percentage with low scores (0 to 4) on these measures. For anxiety, the analysis refers to the percentage with high scores (6 to 10). For loneliness, the analysis refers to the percentage who said they were lonely “Often/always” or “Some of the time”. For general health, the analysis refers to percentage who said their health was “Very good”.

#### Download the data

[.xlsx](#)

### Adults who felt very worried about the rising costs of living were more likely to feel worried about the coronavirus pandemic

Just over 6 in 10 (63%) adults who were very worried about the rising costs of living also reported being very or somewhat worried about the effect that the coronavirus (COVID-19) pandemic is having on their life right now. This is over three times higher than adults who reported being not at all worried about the rising costs of living (20%).

It could be that those feeling the most worried about the rising costs of living are worried about a wide range of issues. Our [Public opinions and social trends](#) publication summarises a wider range of issues that people are currently worried about.



## Figure 7: Adults who were very worried about the rising costs of living were more likely to also be worried about the coronavirus pandemic

Proportion of adults, aged 16 years and over, level of worry about the rising costs of living, by level of worry about the coronavirus (COVID-19) pandemic, Great Britain, 27 April to 22 May 2022

### Notes:

1. Questions: “In the past two weeks, how worried or unworried have you been about the rising costs of living?” and “How worried or unworried are you about the effect that the coronavirus (COVID-19) pandemic is having on your life right now?”.
2. Percentages may not sum to 100 because of rounding.

### Download the data

[.xlsx](#)

## One in two adults who felt very worried about the rising costs of living felt this way nearly every day

Half of the adults who said they felt very worried about the rising costs of living reported feeling those worries nearly every day in the two weeks before interview. Contrastingly, only 4% of adults who said they felt somewhat worried about the rising costs of living reported feeling those worries nearly every day.

## Figure 8: Half of the adults who said they felt very worried said they felt this way nearly every day

Proportion of adults aged 16 years and over, level of worry about the rising costs of living by frequency of worry, Great Britain, 27 April to 22 May 2022

### Notes:

1. Questions: “In the past two weeks, how worried or unworried have you been about the rising costs of living?” and “In the past two weeks, how often have you felt worried about the rising costs of living?”
2. Those who said they were not at all worried about the rising costs of living were not asked how often they felt worried about the rising costs of living.
3. Percentages may not sum to 100 because of rounding, and some cells have been suppressed because of the small sample size (\*).

### Download the data

[.xlsx](#)

## 6 . Other sources of data to understand the rising costs of living

A whole range of analysis has been published using data from the Office for National Statistics (ONS) and across government to provide insights into the impacts of the rising costs of living, including:

- data on [Consumer price inflation](#), which measures the impact of changes to the price of goods and services bought by households on a monthly basis
- a [personal inflation calculator](#), to assist individuals in understanding how the rise in inflation affects their expenditure
- fortnightly insights into the impacts of rising housing costs and energy prices on individuals and businesses, using the [Opinions and Lifestyle Survey](#) and [Business Insights and Conditions Survey \(BICS\)](#) data
- weekly [Economic faster indicators](#) to provide the seven-day rolling average for latest wholesale gas prices, using the National Grid's system average price

We have published an updated summary of ONS' [current and future analytical work](#) related to the costs of living.

## 7 . Worries about the rising costs of living data

[Worries about the rising costs of living. Great Britain](#)

Dataset | Released 10 June 2022

People's worries about the rising costs of living, using data from the Opinions and Lifestyle Survey collected between 27 April and 22 May 2022 and based on adults in Great Britain aged 16 years and over.

## 8 . Glossary

### Disability

To define disability in this publication, we refer to the Government Statistical Service (GSS) harmonised definition: this identifies as "disabled" 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. There are an estimated 13.7 million disabled people in Great Britain according to the latest available estimates.

The GSS definition is designed to reflect the definitions that appear in legal terms in the Disability Discrimination Act 1995 and the subsequent Equality Act 2010.

The GSS harmonised questions are asked of the respondent in the survey, meaning that disability status is self-reported.

### Gross personal annual income bands

The income bands generated and used in this article are derived from an Opinions and Lifestyle Survey (OPN) question, which asks respondents about their total pre-tax weekly earnings from all sources. The question asks, "Which band represents your total personal income before all deductions?". We have scaled the values to be representative of annual earnings and then grouped the responses into five income bands. Further information on income and earnings can be found in [Explaining income and earnings: important questions answered](#).

## 9 . Data sources and quality

This article contains data and indicators from the Opinions and Lifestyle Survey (OPN) to understand the impact and the worries that the cost-of-living crisis is having on, and causing in, British society.

It is important to note that the findings in this release do not provide evidence on causality, which means that characteristics have caused certain groups of people to feel worried about the rising costs of living. People's evaluations of their worries will be complex and multi-faceted. Additionally, the OPN is largely an online survey of households in Great Britain, and it may not pick up those most extremely affected by the rising costs of living, such as those with no fixed abode. The analysis should be interpreted bearing these caveats in mind.

Breakdowns by age, sex, region, and country, including confidence intervals for the estimates, are contained in the [associated dataset](#).

### Sampling and weighting

Unless otherwise specified, 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 a sample of around 4,500 adults from a pooled dataset comprising two waves of data collection, covering the following periods: 27 April to 8 May 2022 and 11 to 22 May 2022. Pooling two waves of data together increases sample sizes, allowing us to carry out detailed analysis for different groups of the population.

Survey weights were applied to make estimates representative of the population (based on June 2021 population estimates).

More quality and methodology information on the 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](#).

### Statistical significance

This report presents a summary of results, with further data including confidence intervals for the estimates 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.

## 10 . Related links

[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.

[Public opinions and social trends, Great Britain: 25 May to 5 June 2022](#) Bulletin | Released 10 June 2022 Social insights on daily life and events, including impacts on health and well-being, the cost of living, and goods shortages from the Opinions and Lifestyle Survey (OPN).

[The cost of living, current and upcoming work: June 2022](#) Article | Released 10 June 2022 A collation of ONS' current and future work contributing to the Cost of Living analysis.

[Economic activity and social change in the UK, real-time indicators: 19 May 2022](#) Bulletin | Released 19 May 2022 Early data and analysis for UK economy and society. Includes activity and change in business, spending, travel and jobs using rapid-response surveys, novel data sources and experimental methods.