



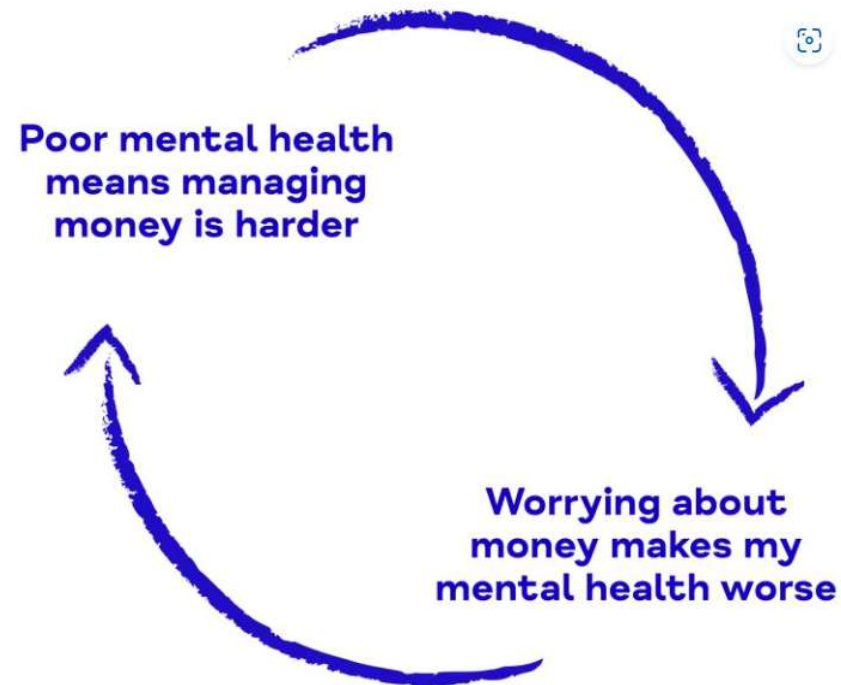
The Impact of The Cost of Living Crisis on Mental Health

Swindon & Gloucestershire,
2026

With Lynette Buebird
Mental Health Trainer, Swindon & Gloucestershire MIND



Aims and Objectives



Fight or Flight

When money is tight or unpredictable, our brain sees it as a survival threat

- Fight or flight is switched on
- Cortisol rises
- Brain prioritises short term survival over long term thinking

Results in anxiety, irritability, difficulty switching off or poor decision making



Budget Buster

- Get into a group
- You have **10 pennies** to spend on a typical day
- You have **2 minutes** to decide how to spend them

Think about:

- How does it feel to skip an event?
- How would it feel to make these choices every day?

Daily Activities	Cost
Eating breakfast	2 pennies
Taking a shower	1 penny
Car / Bus to work	1 penny
Lunch at work	2 pennies
Socialising / spending time with a friend / colleague	3 pennies
Going on a day trip	4 pennies
Doing a hobby / self care task	3 pennies
Having dinner	3 pennies
Getting resources for cleaning house / washing	3 pennies
Paying bills	4 pennies

Unexpected Events

Unplanned for events happen consistently...

These things can take up more energy, and money leaving less for the rest of the day / week or month

Broken boiler = 3 pennies

Rent increase = 3 pennies

Credit card interest rise = 4 pennies

Encourages trade-offs (food vs heating)





**What does
financial
wellbeing mean
to you?**



Fuel Poverty

Cannot afford to heat home to a safe, comfortable, and healthy temperature...

Inequality

Low
income

Stress

Shame

Poorly
insulated or
inefficient
housing

High
energy
costs

Loss of
control

Self
blame

Social
isolation

Carbon Monoxide and The Cost-of-Living Crisis

- 116 deaths in UK due to carbon monoxide in 2020
- 1 in 5 homes in UK have unsafe gas appliances – fitted incorrectly, badly repaired or poorly maintained
- Carbon monoxide alarms may be provided by gas company to support those most vulnerable (chronic illness, registered disabled, have children under 14 living with them, living in fuel poverty)
- Customers who are in the vulnerable categories can sign up to the PSR with their gas company

Thinking Point: Why do we think the cost of living may be contributing to this?



Stigma



1. Shame and social comparison

People experiencing fuel poverty often feel embarrassed about not being able to provide a warm home for themselves or their family. These emotions can contribute to low self-esteem, anxiety, and depressive symptoms.

2. Social isolation

Stigma can discourage people from discussing their situation. Isolation is strongly linked with depression and worsening mental health.

3. Stress and chronic worry

The combination of financial pressure and feeling judged can produce constant stress. Chronic stress can heighten the risk of anxiety disorders and sleep problems.

Anxiety

Irritability

Changes in
sleep

This can lead to..

Overwhelm

Changes in
appetite

Increased
heart rate

Difficulty
concentrating

Withdrawal



Who is most vulnerable during the cost-of-living crisis?

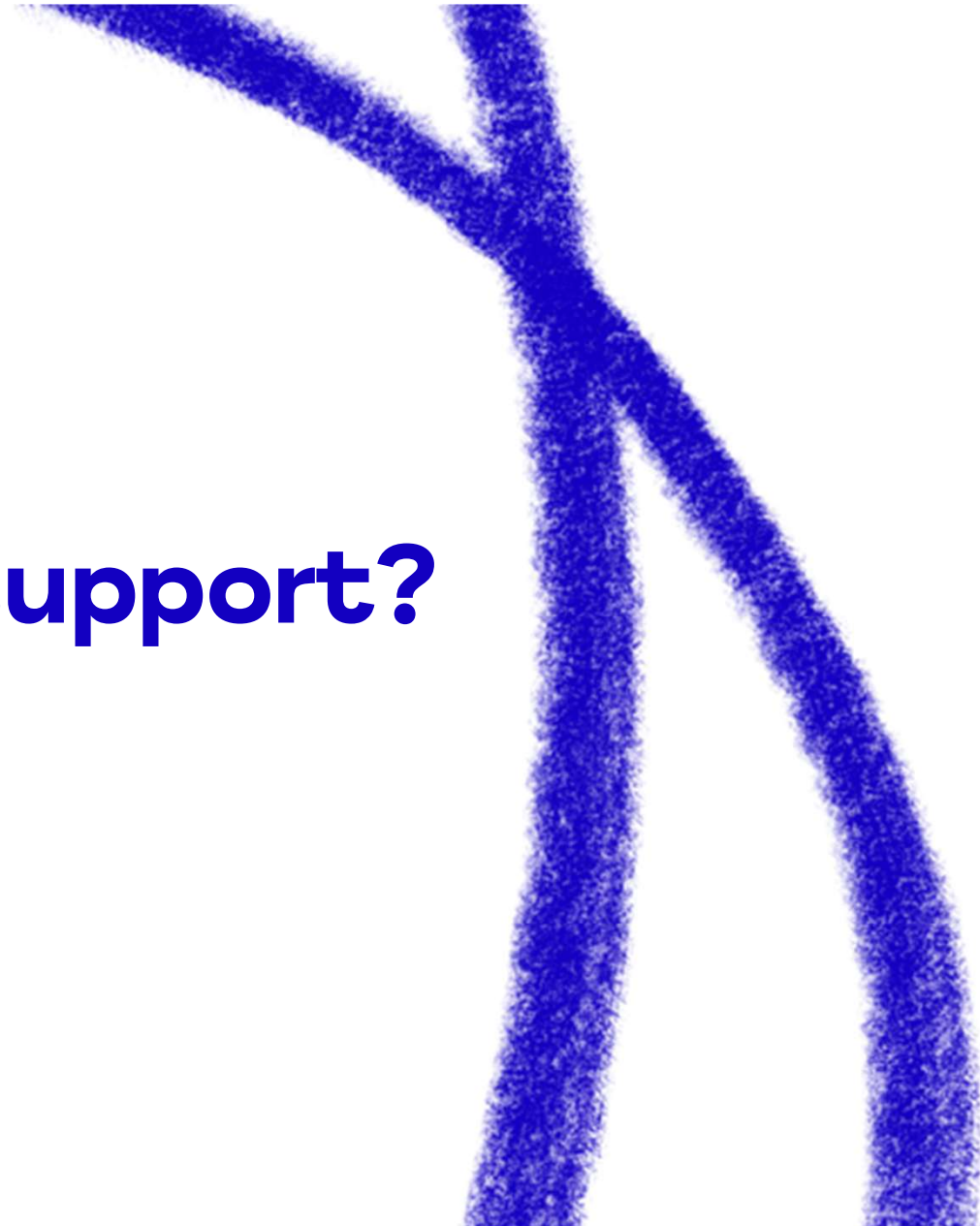
Can you think of a particular demographic?

Vulnerability

- **Gender:** period poverty, main provider, childcare
- **Disability:** not a choice
- **Age:** childcare, opportunity
- **Families:** bed poverty



What can we do to support?

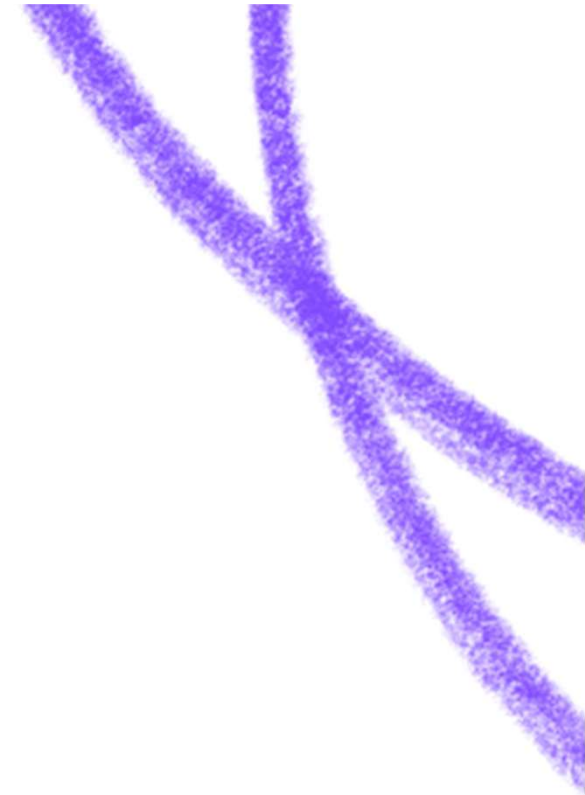


1. Helpful vs Unhelpful Language

Language shapes thoughts and emotions about ourselves and others

Language can reinforce or reduce stigma

Can you think of any unhelpful language used in relation to mental health?



Unhelpful language	What can we do?	Why?
Crazy / psycho / loony	Use factual language / avoid jokes using this language	Mocks / dehumanises / insulting
A little OCD	Likes things well organised	Reduces complex conditions
Get over it / man up	It sounds like you are having a hard time	Invalidates / Stigmatises
Attention seeking	Needs support / having a hard time	Invalidates / Stigmatises
I'm so depressed today	I'm feeling low today	Trivialises

Language is powerful!

2. Active Listening

How many of us have ever felt unheard?

- Listening non-judgmentally and showing empathy can make a huge difference in the way that someone feels.
- Listening is a powerful tool to show acceptance, genuineness and empathy and creates a safe environment
- It can remove barriers to seeking support



Helpful Listening Actions



Verbal

- Do not interrupt
- Pay attention
- Ask appropriate questions to be clear on what is being said – summarise / restate what you have heard
- Don't be afraid of long pauses

Non-verbal

- Keep eye contact (if comfortable)
- Open body language
- Sit down or move to a comfortable position

Source: MHFA England

3. Five Ways to Wellbeing

Simple steps you can take to improve your wellbeing

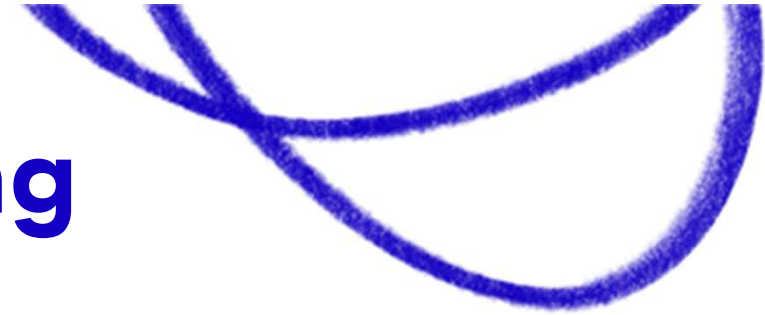
Connect: helps us feel close to others and valued. Can be online or in person

Get active: can help improve sleep or mood.

Take notice: savoring the moment can help you feel more positive about life... take a different route to work!

Learn: set goals, read a book, ask someone about their lives

Give: people who help others are more likely to rate themselves as happy



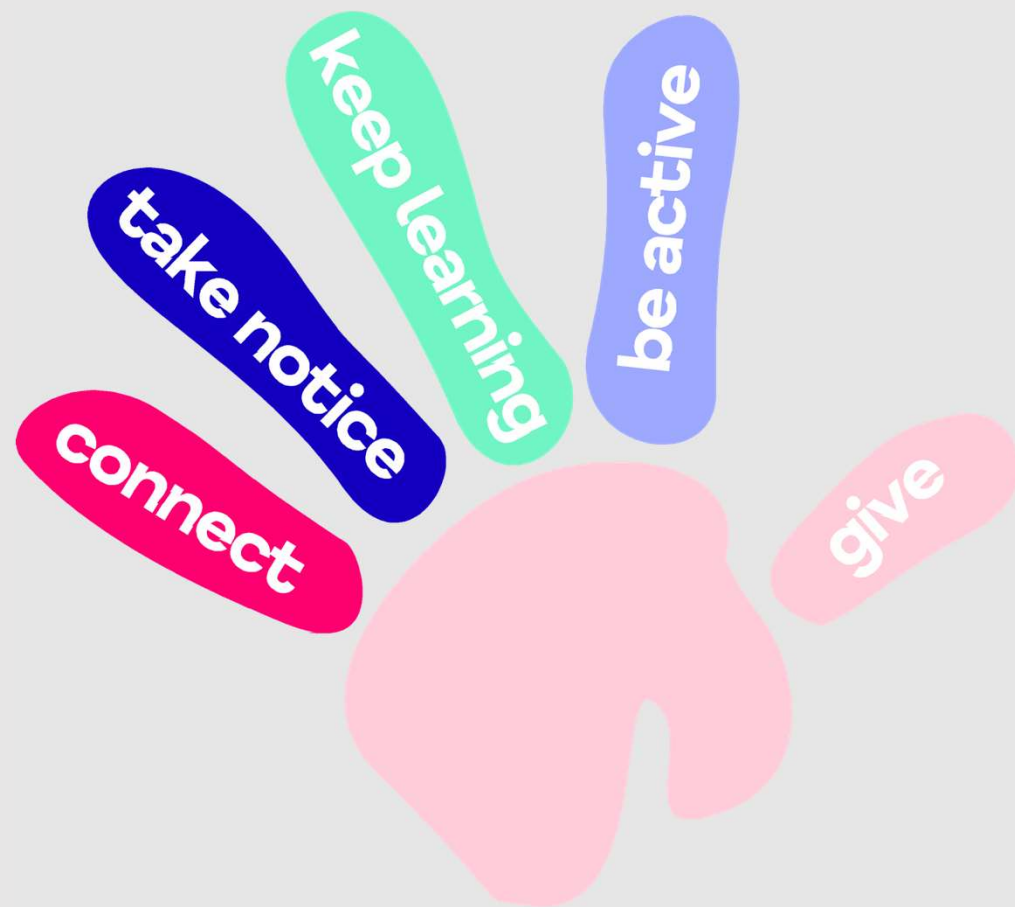
The Five Ways to Wellbeing Challenge

Draw around your hand.

Each finger = one category.

In each section, write 1–2 things you will try to do:

- **Connect**
- **Get Active**
- **Take Notice**
- **Learn**
- **Give**



Signposting

- StepChange Debt Charity
- Crosslight
- National Debt Line
- Citizens Advice
- Swindon library of things
- Swindon and Gloucestershire Mind
(Organisational training / workshops,
Wellbeing Service, Groups & lots more!)
- Tasting Colours
- Books on Prescription Scheme
- Swindon Welcome Spaces
- PSR
- Christians Against Poverty
- Turn2us



Copyright & Usage Notice

© Swindon and Gloucestershire Mind

All rights reserved.

These slides are for personal use only. Unauthorised distribution, copying, or reproduction is prohibited without prior permission.

For permissions or further inquiries, please contact:

training@sgmind.org.uk



66

99