

ADFAM UK

THE EFFECTS OF THE COST OF LIVING CRISIS ON FAMILIES AND FRIENDS OF SOMEONE WITH A SUBSTANCE USE PROBLEM

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Introduction:

Research has shown that the cost of living crisis is having a devastating effect on many families across the UK. Through Adfam's work to support families coping with a loved one's substance misuse, we know that financial problems are a consistent issue. Recent research by Adfam found that a quarter of families affected by substance use considered themselves to be financially disadvantaged. Adfam wanted to uncover therefore, how families coping with both the impact of drug and alcohol problems and the cost-of-living crisis, are faring.

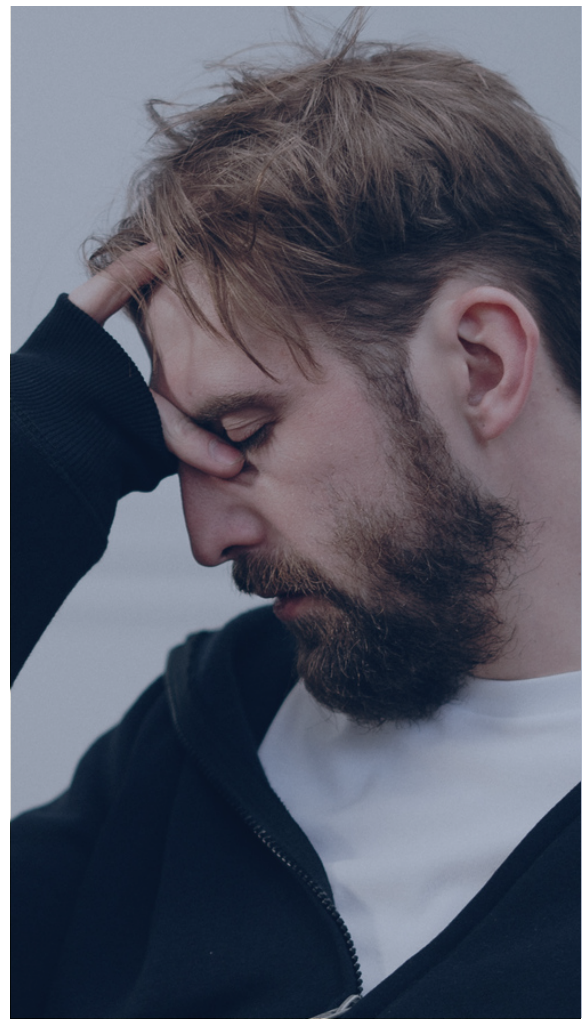
The impact of addiction on family finances are multiple even without a cost-of-living crisis. Someone with a drug or alcohol problem can struggle to find or keep a job, or may spend their money problematically, becoming unable to look after themselves or contribute to the family financially. There is often then a ripple effect – some family members stepping up to care for

a loved one can find the responsibility leads to increased costs along with frequent absences from work, or that they struggle to concentrate or perform as well as they used to. In many instances alcohol and drug use is a considerable financial cost itself, with some families also paying substantial costs for their loved one's private treatment.

It is therefore no surprise to find that the cost of living crisis is causing additional difficulty and strain to families affected by substance use, adding further complexity to the challenges they face. For this research, Adfam spoke directly to 100 participants about the challenges families are facing right now. It finds that family members are in desperate need of additional support and help from those delivering services, and that policy makers need to react to the additional challenges families are facing.

Key Findings:

- Almost two thirds (60%) of family members surveyed said that the cost-of-living crisis had negatively impacted their mental health.
- Over half of survey respondents reported that they are seeing friends and family less and/or participating less in activities/interests that they do for fun or to relax.
- Over a third (36%) of survey respondents are now struggling to support their family.
- Forty percent of family members reported an increase in verbal abuse from their loved one.
- Ten percent reported an increase in physical abuse because of the cost-of-living crisis.
- Almost half (47%) of family members surveyed reported that their loved one had increased their drinking/drug use as a means of coping.
- A quarter (26%) reported that the cost-of-living crisis had caused their loved one to have a relapse.



Impact on family members:

The message from the 100 participants that took part in this study was that families are being hit doubly hard by the cost-of-living crisis and the effects of their loved one's drug and alcohol misuse. There are several impacts, outlined in more detail below.

MENTAL HEALTH:

Just over two thirds (68%) of the family members Adfam interviewed said that they had been feeling more anxious than usual because of the cost-of-living crisis and almost two thirds (60%) said that it had negatively impacted their mental health. This

“Bills have doubled. We already have significant stress having a family member as an addict, this increases our stress further and this is detrimental to mental health.”

supported by other studies looking at the impact the cost of living crisis has had on people's mental health, showing similarly high levels.

“My mental health is not good, and my physical health is not good, because of the extra stress and strain on me for financial reasons.”

Existing research shows that the cost-of-living crisis is leading to increased anxiety and stress for many people in the UK, and our research shows this is also a concern for the majority of the families dealing with addiction too. The particular concern is that this may be creating a “double whammy” effect where families are having to cope with two particularly challenging circumstances at the same time.

LOSS OF COPING

MECHANISMS:

Many family members, in order to deal with the intense strain that comes with managing their situation, depend on activities and hobbies as coping mechanisms, helping them to look after themselves and their wellbeing. This typically includes seeing other friends and family or engaging in activities as a means of coping.

Yet the cost-of-living crisis is keeping family members from these important coping mechanisms.

Over half (55%) of survey respondents report that they are seeing friends and family less and 53% are participating less in activities/interests that they do for fun or to relax.

“I can no longer afford to attend fitness sessions at the local leisure centre so don't see friends there or keep myself mentally and physically fit.”

“Everything is just so much harder. Things that I did as hobbies are more expensive to do. Just budgeting for food and bills is hard. It's depressing to get paid and see it all go on bills/ food/ drugs with nothing left over for me.”

This is a particularly worrying finding. When carers are unable to see friends, or maintain hobbies, life can become unbearable as they are especially dependent on coping mechanisms to reduce stress.

“I think twice before using my car to travel to places and try to travel within my local area only. I avoid meals out, takeaways and expensive forms of entertainment e.g. theatre. Also try to avoid going for coffee after a walk - I try to bring a flask so I can sit with a friend on a bench or in the car to have a chat after a walk.”

DIFFICULTY IN SUPPORTING FAMILY

It is often the case that the family members supporting their loved one with a substance use problem are the primary 'breadwinners'. Often, they are the ones that are responsible for ensuring the household continues to function, whilst also helping their loved one with their substance use. In many cases of course this also involves looking after children, as per [ONS data in 2022](#), 42% of families had one or more dependent children living with them.

However, over a third (36%) of survey respondents are now struggling to support their family. A further 29% are struggling to pay for basic necessities for themselves and 27% found themselves in debt or facing other financial implications (e.g. unable to pay rent/defaulting on mortgage payments) due to the cost-of-living crisis.

"I've had to spend more on fuel as I've had increased childcare duties which has been challenging on a

pension, meaning I had to reduce costs elsewhere to meet my budget."

"My husband lost his job due to his drink problem; we are separating and I am taking over the mortgage on a single wage. It's really hard."

"I have a son that I cannot have at home due to his addiction problems, he is struggling more financially due to the cost-of-living crisis, rent, food, energy. I am having to pay these for him so he is not made homeless."

FINANCIAL DEPENDENCY

Over half (53%) said that their loved one had become more financially dependent upon them because of the crisis, adding further cost to families, many of whom were already facing financial constraints because of their situation. This has left several family members concerned about the financial sustainability of their situation.

"I know that if my partner is consuming alcohol at a rate I suspect, nearly two thirds of our monthly food bill is going on drink which is not sustainable. It would not have been sustainable before this crisis and is felt more acutely today."

"Families affected by substance use often had money worries before the cost-of-living crisis. This crisis has added another layer of concerns onto already strained situations."

“

The substance user carries on with the substance use regardless which means less money available for the family for basics and to counteract rising bills/costs.

”

STRAINED RELATIONSHIPS

Substance use can negatively affect family dynamics, and evidence from this study drew attention to the additional strain the cost-of-living crisis is causing, meaning further stress for affected family members to deal with. Strained relationships were an issue for 61% of survey respondents.

The crisis and other related issues have increased family conflict and experiences of abuse have sadly become more common too, with 40% of family members reporting an increase in verbal abuse from their loved one, and 10% an increase in physical abuse as a result of the cost-of-living crisis. It was reported by some that the crisis had made their loved one more stressed and angrier, with affected family members often bearing the brunt of this anger.

“Yes verbal abuse has increased and he seems to take it for granted that I will give him lifts. Buy his food. Financially support him and his daughter.”

“

She has become increasingly angry and resentful, her anxiety and other mental health issues seem to have increased, but she refuses to admit there is a problem. Everything is someone else's fault.

”

Impact on people struggling with substance use:

As well as the impact on wider family members, this research highlights that the cost of living crisis is directly impacting people with a drug and alcohol problem too.

Over two thirds (69%) of family members reported that the cost of living crisis had negatively impacted their loved one's mental health, and just under half (49%) reported that it had negatively impacted their physical health.

"Rising utility costs and money worries are affecting her mental health and drinking increases when she is depressed about money worsening her overall mental and physical health and wellbeing."



THE COST-OF-LIVING CRISIS ADDING FURTHER COMPLEXITY

People with substance use problems are also more likely to encounter other issues, such as unemployment, insecure housing or contact with the criminal justice system. This research has found that the crisis is further exacerbating these issues. 27% of family members reported that their loved one's housing situation had become insecure, or they have been made homeless because of the cost-of-living crisis.

Many family members (42%) report that their loved one is finding it harder to access support services and medical appointments since the cost of living crisis has begun to bite.

“My son can't get to medical appointments and can't cope because of it.”

“They never have money for basic things because they spend it on alcohol. Don't attend appointments because of their mental health.”

SUBSTANCE USE IS SOMETIMES PRIORITISED OVER LIVING ESSENTIALS

It is common for family members to report that when it comes to priorities for their loved one, the substance use takes centre stage. Dealing with other essential aspects of life; supporting their family, food and subsistence, rent and bills, are often not treated with the importance that they should be. This trend is continuing despite the growing challenge of increasing costs. Over half (55%) of survey respondents reported that their loved one has been struggling to pay for basic necessities for themselves and 52% neglected basic necessities for themselves/their family to pay for alcohol/drugs.

“Spending on alcohol means not paying for electricity or other essential items such as food. Relying on a parent to pick up the cost so the children don’t suffer.”

“He doesn’t support his children financially. His parents pay his rent, he gets depressed then drinks more.”

IMPACT ON LEVELS OF SUBSTANCE MISUSE:

Almost half (47%) of family members surveyed reported that their loved one had increased their drinking/drug use as a means of coping, and a quarter (26%) reported that the cost-of-living crisis had caused their loved one to have a relapse.

“Because there is a lot of stress this has impacted on my son’s substance misuse to the extent that he relapsed.”

However, it was also reported anecdotally that the crisis had in some cases motivated people struggling with their drinking or drug use to address these issues. Where money and finances had rarely previously been an influencing factor, or reason for people to engage in services and try to change their behaviour, one professional reported that it was becoming the central reason for people seeking support with their substance use.

Service provision

As ever, frontline services and practitioners are working innovatively to adapt to a challenging situation and address the complexity that families are facing.

It was encouraging to hear of good practice examples of relationship building and referrals between key services such as foodbanks, Citizen's Advice, and substance use and family services.

Substance use and family services are also broadening their own scope to offer new kinds of support to mitigate some of the specific challenges families are facing during the cost-of-living crisis. A professional taking part in the study mentioned that their service had been successful in applying for funding to help family members with financial support around heating and electricity bills. Another mentioned that their service and other local authority buildings had been used as warm spaces for family

members to visit and keep warm and avoid incurring additional heating costs. In one geographically large local authority, to alleviate the challenges around costs of petrol and transport, we heard from a service that had identified a new suite of venues in villages across their district to use as hubs and engage people within those communities who required in-person 1:1 support.

However, despite the good practice and innovation taking place, it's clear that practitioners are facing an uphill struggle to manage the sheer scale of the impact that is being felt by families within the current crisis, and these initiatives are only scratching the service. Furthermore, demand on services appears to be growing with practitioners reporting an increase in referrals and a growing need and complexity in the cases services are receiving, with those working on the frontline having to navigate on a day-to-day basis.

How the crisis differs to families not affected by substance use

Life is hard for families affected by substance use. Multiple studies show children and adults struggle mentally, physically and emotionally when a loved one has a problem with drugs or alcohol. The evidence from this study, shows how the cost-of-living crisis is making these difficulties so much worse.

Pre-crisis, many families were already in a vulnerable financial position. Now families are struggling to pay their rent or mortgage payments, they are struggling to pay for petrol or transport fares to attend their own or their loved one's hospital appointments and they are struggling to offer basic support to their families. Whilst the cost-of-living crisis is having an adverse effect on everyone, it is being felt so acutely by families affected by substance use, because of the scale of the

challenges they were already facing being made so much worse.

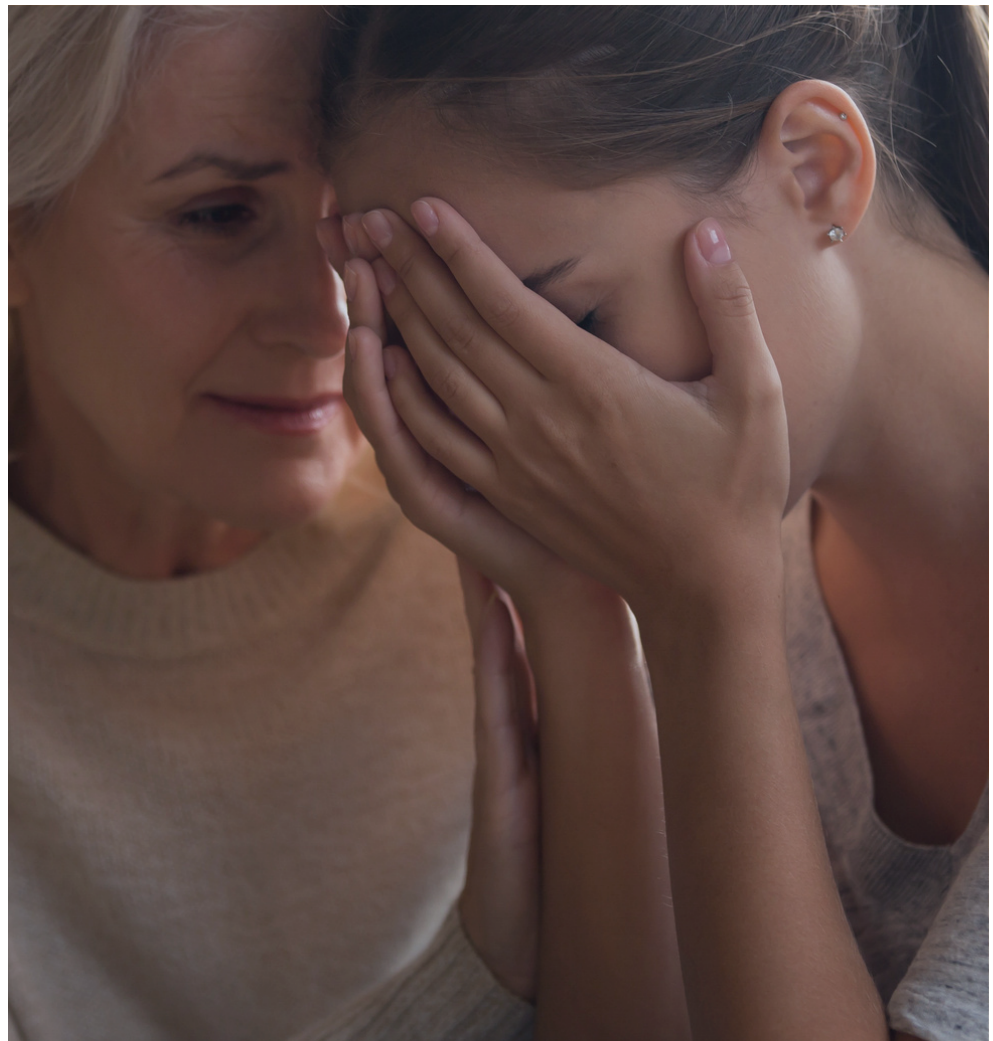
The testimonies kindly shared with us through this study, whilst moving, provide an alarming reminder of the urgent need to ensure services and support is available and visible to families, providing them with support in their own right to mitigate the growing problems they are facing.



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Family members were already in survival mode, even before the cost of living skyrocketed. Trying to keep their head above water, the cost of living exacerbates the whole situation. These smaller things, every-day things, it's tipping them over the edge. Having the headspace to function in a relationship which has these kinds of difficulties, to be able to engage in services, be able to fill out forms, jump through hoops, figure out where food is coming from; it's a lot. This crisis exacerbates it.

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Recommendations:

1. More than ever this crisis has reinforced the need for properly funded and resourced family support services to be provided throughout the country, ending the postcode lottery that currently exists.
2. Mental health is worsening amongst those affected by substance use and their families and the complexity of the challenges people are facing is growing, whilst mental health and NHS services are under increasing strain, with people facing considerable waiting times for appointments. Urgent assistance is needed to clear pathways and waiting times for those struggling with mental health and their family members.
3. Consideration of financial assistance to families and carers affected by substance use should be given, to cover basic amenities and provide much-needed relief. This could take the form of food vouchers, or additional support with energy bills, and could be facilitated through substance use and family services.
4. Service professionals should be provided with help and support to innovate, with effective services and pathways targeting the multi-faceted problems that families experiencing substance misuse and the cost-of-living crisis face.
5. There should be a real effort to make sure that services and help is available to those families not already known to local authorities. This includes families where there is a child affected by parental substance use. At the extreme end parental substance use can lead to abuse and neglect, and these at-risk children are now at double risk, as a result of the cost-of-living crisis and unique challenges it poses to parents.

Methodology:

In February 2023 Adfam ran an online survey open to adults in the UK that considered themselves to be negatively affected by the substance use of a family member or friend, to understand the extent of the challenges they are facing during the cost of living crisis and capture the family experience. This was reinforced with evidence from an online discussion event with professionals working in services supporting families, capturing their insights and experiences. These two tracks contributed to over 100 participants taking part in this study.

Thank you to everyone who participated in this research study, we hope the report accurately represents the difficulties many families are currently facing.

