Junior doctors are cutting back on food and heating amid cost of living crisis, BMA poll finds

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The effects of the cost of living crisis in the UK have been brought into sharp focus with results from a BMA survey that has shown that junior doctors are having to cut back on food and heating their homes and are even regularly borrowing money from family and friends.

The poll of 4553 junior doctors in England, carried out in November and December 2022, also found that some were struggling to repay balances on credit cards and often had overdrawn bank accounts. Nearly half (45%) of those surveyed said they had struggled to afford their rent or mortgage and half (51%) had difficulty paying to heat and light their homes in the past year, as the cost of living has skyrocketed.

Thirty per cent of junior doctors had used their overdraft for consecutive months to pay bills, and a similar number (28%) said they had not repaid their credit card borrowing for consecutive months.

Half of junior doctors (50%) have needed to borrow money from family or friends in the past 12 months as their wages have failed to rise in line with inflation.

The survey revealed the financial hardship that many junior doctors were facing while often working extra shifts on top of their contracted hours, with seven in 10 (71%) saying they had undertaken extra shifts over the past year.

The findings add to the BMA’s concerns that junior doctors are increasingly exhausted and burnt out, as their wages have failed to rise in line with inflation.

At the same time, junior doctors’ pay has fallen 26% between 2008-09 and 2021-22, causing morale to fall steeply and leading the profession to the brink of industrial action. A ballot by junior doctors in England will open on 9 January 2023.

Robert Laurenson and Vivek Trivedi, co-chairs of the BMA’s Junior Doctors Committee, said, “Constantly worrying about how to pay our bills is leading many junior doctors to question their future in the NHS.

“While pay has fallen off a cliff since 2008, mandatory costs, including exam, royal college, and licence to practise fees, indemnity cover, and even hospital car parking, have increased.

“This government needs to stop pretending that the pressures we’re seeing this winter isn’t a crisis of their making, stop ignoring our calls to meet with ministers, and sit down and offer some reasonable practical solutions while there are still junior doctors left in the NHS.”

Becky Bates, a junior doctor in the East Midlands, who’s base rate of pay is £14.09 an hour, said, “This is my first year working in the NHS as a qualified doctor, and I could never have anticipated spending it so skint. I love my job and am proud to be a doctor but the state of my finances is a constant stressor.

“Each month, on top of the student loan repayments taken from my salary, I repay £400 of private debt I had to take on to cover my fees through medical school—debt I took on the basis of what my salary would have been five years ago.

“I graduated from medical school with two overdrafts and three credit cards, and I just don’t see how I will be able to climb out of this hole any time soon—never mind begin to consider taking on the additional cost of the exams needed to continue my career as a doctor. I had to take on an additional shift just to be able to afford to fix the headlights on my car.

“When I couldn’t afford to eat in August I had to borrow a credit card from a family member because I wasn’t eligible for a salary advance, despite starting in July.

“I’ve started using my annual leave to work additional shifts in the NHS. I know I’m not alone in this. This simply isn’t sustainable, especially when on busier rotas—we deserve rest too.”

Naeem Nazem, who heads the medical division at the Medical and Dental Defence Union of Scotland (MDDUS), said the survey findings “paint a bleak picture of the current experience of junior doctors.”

“A tired doctor with worries about their finances is a doctor with increased risk of making mistakes,” he said. “Two thirds of junior doctors (66%) told us they fear patient safety is at risk when they work while hungry and tired. Financial and personal wellbeing and patient safety are inextricably linked.”

