

THE MEDIC CRUNCH **msfeature**



HARRY CRAVEN
SUB-EDITOR

WITH the UK plunging into the grips of a recession, the stresses and strains of the crunch can be seen manifesting through many aspects of our daily lives. We are observing a period of extraordinary economic instability, changing international attitudes and unprecedented universal concern. Great speculation at a time of deep-rooted uncertainty has no doubt had a marked effect on both minds and bodies of the population.

But where our bank balances may be looking worse for wear, the nation's physical health could in fact be benefiting from the state of our

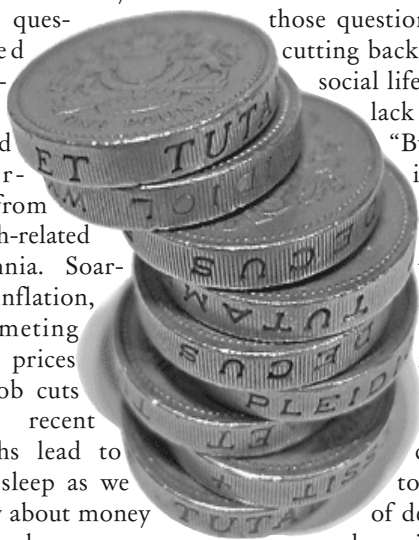
economy. A remarkable quirk of a global recession is the sacrifice of a more sedentary lifestyle in favour of boosting bank balance. Research and innovation agency, Happen recently reported that up to 27% of people are walking and cycling more, and 32% cutting back on eating, drinking and smoking. All this may come as a welcome surprise as people quite literally tighten their belts, seeing the pounds drop off both their waistline and shopping bill.

Despite the boost to the country's physical health, the strain of the crunch has certainly had a detrimental impact upon our mental wellbeing. An online poll conducted by NetDoctor last month

found that nearly half of those questioned reported suffering from crunch-related insomnia. Soaring inflation, plummeting house prices and job cuts in recent months lead to poor sleep as we worry about money and work.

For many young adults this is the first time their generation has had to deal with such financial pressures, Mental Health Foundation reported. A survey of 2,000 adults conducted by the charity

concluded that a third of those questioned were cutting back on their social life due to a lack of funds. "By spending less, people can help themselves avoid serious debt, which can lead to feelings of depression and anxiety. But they need to replace shopping and spending with other activities they enjoy and shouldn't isolate themselves from friends" said Celia Richardson, a spokeswoman for the Charity.



Saving with sex appears to be on the increase, according to a recent YouGov poll of 2,000 adults. With the latest figures indicating increasing condom sales as many people choose sex as the most popular free activity. Rebecca Finlay of the Family Planning Association said "If anyone's having more sex at the moment whatever the reason, do think about your contraception, and any testing you might need for STIs, and you can get all of these for free on the NHS."

But for some the emotional turmoil of the recession can prove all too much. The Samaritans have seen a 25% increase in phone calls at the Central London branch, re-

porting an additional 1,000 calls made between August and September in comparison to the previous year. Shaun Kelly, spokesman at the branch said "Debt is known to contribute to emotional distress and sometimes people in financial difficulty can consider suicide as a way out of the situation that they are in".

Regardless of benefits that come with having to sacrifice a more comfortable lifestyle, the true extent of the crunch will be seen elsewhere. Any savings the NHS may make from the improved fitness of the nation may well be quickly consumed through the insidious and unquantitative damage to the mentality of the population.

FAT CATS GET THE CREAM



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IT'S not all doom and gloom, especially if you happen to be David Nicholson, the NHS chief executive. Mr Nicholson has entertained a salary increase of between 26-32% since he took up the position in 2006 and is currently living off a means of £215,000-£220,000 with a second homes allowance of £37,600. This put into context is the equivalent to the basic salaries of twelve FY1 doctors.

Co-incidentally Mr Nicholson, a former Communist Party member has presided over a below-inflation 1.9% pay-rise for nurses and the removal of free hospital accommodation for foundation year doctors. A comparable pay-cut for FY1s, as MSN has previously reported of £4,800 (20%) deducted from their annual salary.

In fact, senior NHS managers have enjoyed

seeing their total pay packets treble at the taxpayer's expense in recent years from £1.2million in 2006 to over £3.4million today. This figure also echoes an increase in membership of the board

from 8 to 24 members. However, with performance-related pay making up the bulk of their bonus it seems likely that champagne will flow at the Christmas party this year.



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FOR many other medical students of the 'Generation Y' demographic it is the first time we have been laden with such financial burden. As inflation hit its peak in October at 5.2%, well above the governments 2% target many of us felt the full force of the crunch. Students, along with the struggling working class were in fact paying a much higher price because inflationary costs hit essential items. For the well-off middle class, this in effect meant cutting back on luxuries – cancel the gym membership and redecorate the lounge another day. When the majority of your expenditure goes on the basics such as food, heating and shelter it is not so simple – the student population suffers by paying a much higher penalty for rising inflation.

Earlier this year The Guardian reported, "London is the most expensive city in the world to live and rent a property in

2008". It may seem odd at first, for a country with house prices in freefall. How could students be affected by falling house prices? For the vast majority, putting a deposit down on a flat is but a distant dream. The reality however, is that as many home owners are reluctant to sell their properties at a lower price, the market slows and the number of people renting increases hence pushing up rent prices. All this makes living and studying in the capital is particularly expensive.

The precious few weeks of summer holiday we get come all but too late for many. Recent job cuts could make finding temporary employment difficult next summer. With the longer terms and shorter, later summers, particularly in clinical years finding vacation work can be particularly difficult. Many students

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BITES
STUDENTS

on other non-medical courses finish weeks earlier, in time to take the majority of available work. So the opportunity to claw back some cash for the following academic year is once again reduced for medics.

So what does the government do for us? Well, they increase the basic maintenance loan by 2.5% - well below the current rate of inflation. The reason? Because inflation is supposed to drop back sometime next year. Whether this is the case or not remains to be seen. In a world full of fiscal uncertainty, one thing to be sure of is that we are going to be even more cash-strapped in 2009.