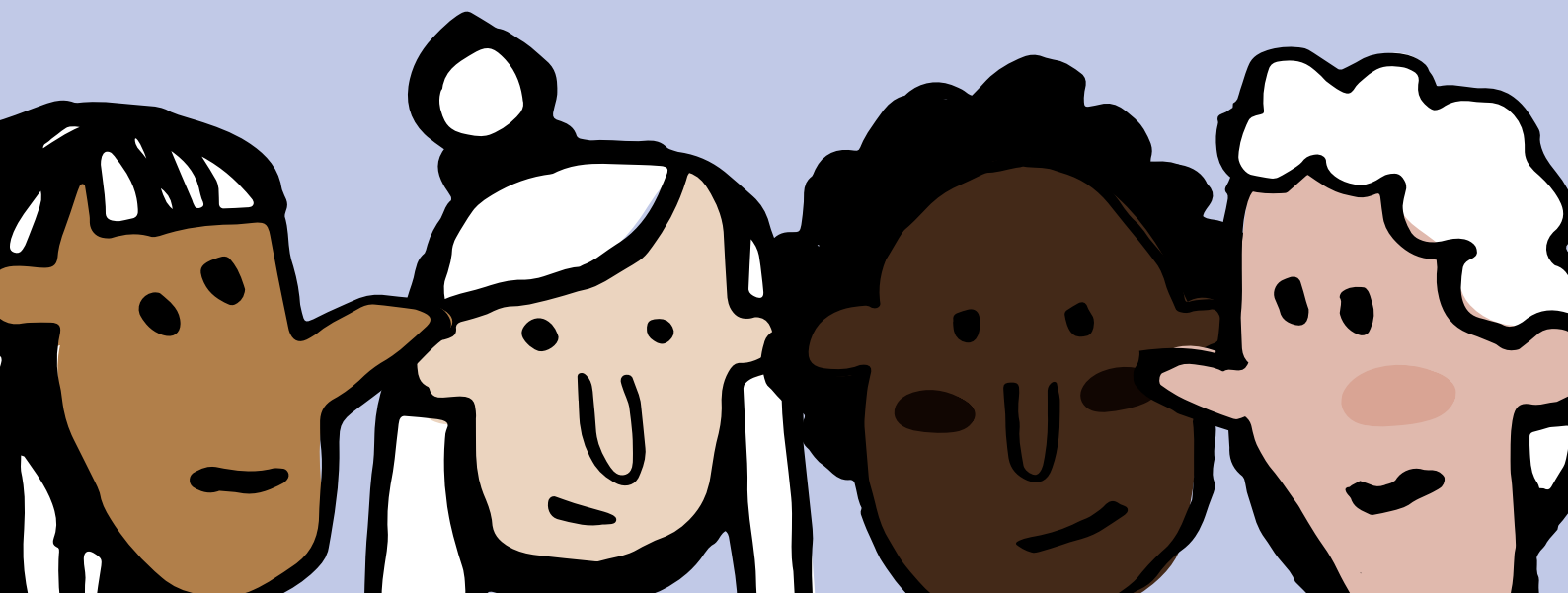




**"WE'RE  
SKINT!"\***

**Young People's Experience  
of the Cost of Living Crisis**

*\*A RESPONSE FROM A 19-YEAR-OLD MALE TO THE QUESTION; 'HOW HAS THE RISING COST OF LIVING IMPACTED YOU AND THOSE YOU LIVE WITH?'*



The End Child Poverty Coalition is a group made up of around 80 organisations including children’s charities, child welfare organisations, social justice groups, faith groups, trade unions and others, united in our vision of a UK free of child poverty.

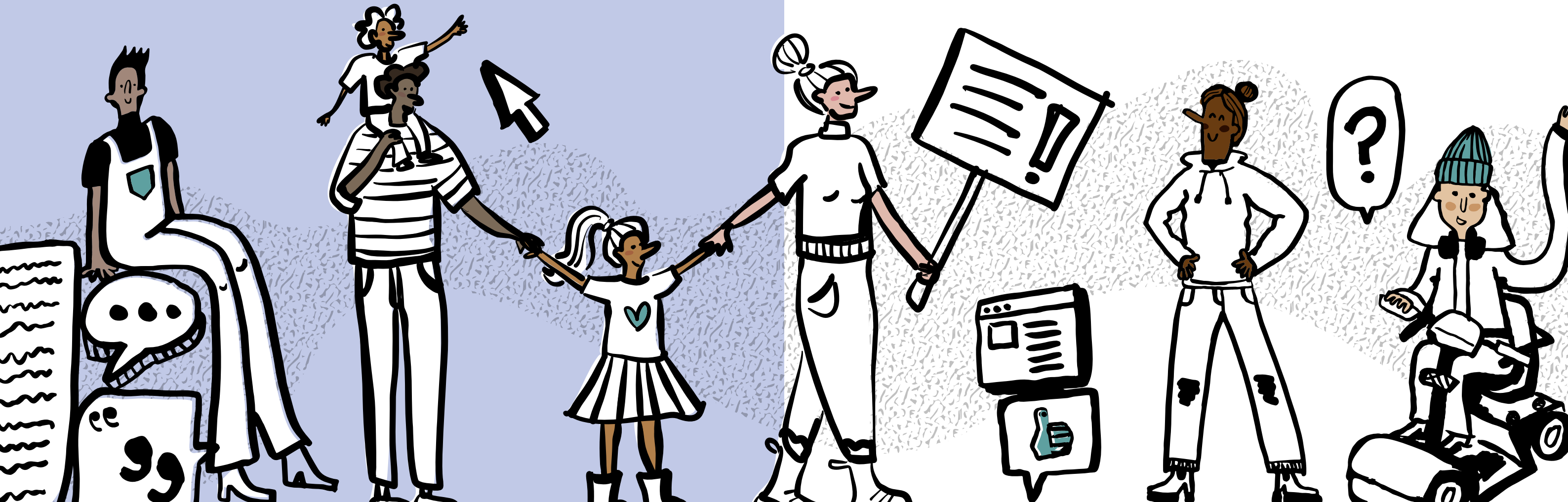
For more information please visit: [www.endchildpoverty.org.uk](http://www.endchildpoverty.org.uk).

The idea to collect views and opinions of those aged between 16 and 25 living in the UK, came from the 10 Youth Ambassadors who work alongside the End Child Poverty Coalition. The Ambassadors designed the survey and adverts to publicise it, helped promote the survey, and have written up the findings. This report has been produced by two Ambassadors; Victoria Bogle and Kaydence Drayak, with assistance from Ellie Harwood, Child Poverty Action Group; Wales Development Manager (UK Cost of the School Day), and Rachel Walters, End Child Poverty; Coalition Coordinator.

The data was collected between August and October 2022, and the report published in November 2022.

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# INTRODUCTION

We are both Youth Ambassadors for the End Child Poverty Coalition. The Youth Ambassador scheme started in October 2021 when 10 Youth Ambassadors were recruited to work alongside the End Child Poverty Coalition. The aim of the scheme is to ensure that the work of the Coalition is influenced by young people, some of whom have experience of growing up in a low-income household.

As part of this work, the Youth Ambassadors decided we wanted to campaign on an issue relating to child and youth poverty. We agreed that it was essential to campaign on the cost of living crisis, as this was an issue (that still is) affecting children and young people. But specifically, we felt as if our own experiences, and needs of other 16 to 25 year olds, especially those who may have come from low income families, were missing from the conversation.

The UK is currently facing a cost of living crisis with increasing prices, soaring bills and tax rises. This crisis is having a detrimental effect on many households and communities across the UK. Inflation is reaching a 40 year high at 10.1% and is set to rise again.<sup>1</sup> Energy and fuel prices have risen by more than 70% leaving one in four people in the UK unable to afford their energy bills.<sup>2</sup> People are having to rely on food banks and charities for support as the average food bill has risen to £454.<sup>3</sup>

However, inflation is only one part of the equation. Prices are rising at a fast rate, but wages are not rising to match them.<sup>4</sup> Benefit payments are also not sufficient to meet the rising cost of living, and the main out-of-work benefit has fallen in value in eight of the last ten years.<sup>5</sup> Meaning people on the lowest incomes face significant shortfalls in their budgets.

The last couple of years have been some of the most difficult times many young people have faced. The Covid-19 pandemic has had a profound effect on everyone including young people who may have had to attend school virtually from home, missed out on socialising with their peers, or were unable to work because of the lockdowns in place.

But where are the experiences of 16-25 year olds within this context? We are a unique group, some of us will be leaving home for the first time perhaps to go to University, others starting their first full time job. Some will already have families of their own. Yet our experiences of the cost of living crisis is missing from the discussion.

The Youth Ambassadors with the help of Rachel (our wonderful Coordinator) created a survey to gather young people's views of the cost of living crisis. Whilst we knew how the crisis was affecting us personally, and as a group - we wanted to make sure we would be representing a wider group of young people's views and experiences.

We managed to gather feedback from 476 young people from across the UK who respond to our survey, which is amazing. Thank you to all the young people who took the time to respond to the survey, we all really appreciate it! Because it is clear that young people do not feel heard by decision makers, we wanted to include as many of their responses to the survey as possible. You will find lots of quotes from young people throughout this report - which will hopefully ensure their thoughts and feelings begin to be heard by those in positions of power.

We learned that many young people are struggling to pay their bills, and are in a constant state of worry about their futures. Others have had to put their lives on hold as a result of the cost of living crisis, and some even report completely changing plans including dropping out of university or not going in the first place, as a result of the high cost of living.

We are proud to have written this report together, we think this report is incredibly important in representing the views of young people in the UK. We hope decision makers listen to the clear recommendations from young people.

**VICTORIA + KAYDENCE**

## Executive Summary

476 young people completed the survey on the cost of living crisis, alarmingly 97%, said they thought the rising cost of living was a problem for young people aged 16-25 today. The vast majority - 77%, of respondents said that when thinking about the future, the cost of living crisis worries them 'a lot'. A further 21% said they are 'a little' worried about their future in relation to the crisis. Meaning that 98% of respondents are in some way worrying about their future in relation to the cost of living crisis.



When asked how the rising cost of living had impacted young people, and those they live with responses could broadly be categorised accordingly:

- Young people are struggling to pay bills and cope with the rising cost of living
- Young people feel the crisis has had a negative impact on their mental and physical health
- Young people feel a loss of independence as a result of the crisis
- Young people feel uncertain about their futures.

Young people have much to say to decision makers on how these issues could be addressed. When asked what they would like to say to the new Prime Minister responses and what policy recommendations they would like to see in place, the following were suggested:

- 1. Engagement:** Ensure that the real-life experiences of 16-25 year olds, including those who are living in low income families, are heard, understood and acted upon by decision makers.
- 2. Social security:** Ensure that benefit payments consistently rise in line with inflation, and that young people aged under 25 receive the same amounts in benefit payments as those over 25 years old.

<sup>1</sup> ONS, Consumer Price Index Inflation, September 2022: <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/september2022>

<sup>2</sup> ONS, What actions are people taking because of the rising cost of living? August 2022, <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/articles/whatactionsarepeopletakingbecauseoftherisingcostofliving/2022-08-05>

<sup>3</sup> Grocery Gazette, 2022, Average Food Bill Climbs to £454 a year as inflation hits 9.9% <https://www.grocerygazette.co.uk/2022/07/19/average-uk-food-bill-climbs-to-454-a-year-as-inflation-hits-9-9/#:~:text=As%20a%20result%2C%20with%20grocery,living%20crisis%20and%20rising%20inflation>

<sup>4</sup> CNBC, 2022, UK real wages decline at record rate as inflation soars, <https://www.cnbc.com/2022/08/16/uk-real-wages-decline-at-record-rate-as-inflation-soars.html>

<sup>5</sup> JRF, 2022, Main out-of-work benefit sees its biggest drop in value in fifty years, [www.jrf.org.uk/press/main-out-work-benefit-sees-its-biggest-drop-value-fifty-years](http://www.jrf.org.uk/press/main-out-work-benefit-sees-its-biggest-drop-value-fifty-years)



**"WE DON'T KNOW HOW MUCH LONGER WE CAN BUY FOOD FOR. WE DON'T HAVE THE HEATING ON YET AND PLAN NOT TO TURN IT ON UNTIL WE PHYSICALLY CAN'T BE WITHOUT IT. MAKING RENT AND COUNCIL TAX PAYMENTS IS THE AIM AT THE MOMENT, BILLS ARE THE GOAL, FOOD AND EVERYTHING ELSE AFTER THAT HAS BECOME SECONDARY."**

England, 22

- 3. Higher education:** Ensure that students from poorer backgrounds are financially supported to go to university, and that no young person lives in poverty as a result of going to university. The government should introduce targeted cost of living support to help students get through this academic year. In the long term, the student maintenance package should be linked to inflation.
- 4. Wages:** Ensure that everyone is paid a real living wage, irrespective of their age. This is especially important for

young people below 19 years old and those completing apprenticeships who may receive a wage significantly less than the real living wage.

- 5. Bills:** Ensure further targeted support to help young people pay their bills, including a continuation of the Energy Bills Support Scheme.
- 6. Housing:** Ensuring the government are investing in social housing, ending no fault evictions and developing schemes which help young people become home owners.

## About the Survey

In total 476 young people responded to the survey – giving their thoughts and opinions on the rising cost of living and the impact on young people. A copy of all questions asked can be found in [Appendix 1](#).

11 young people aged 13 to 15 years old completed the survey. Despite being out of the targeted age range it was decided to keep their responses in, as these young people clearly felt motivated to share their thoughts and opinions on this issue.

Young people heard about the survey in a number of ways. The 80 members of the Coalition were asked to promote the survey to their networks, via their existing newsletters and social media channels for example. The Youth Ambassadors also promoted the survey online and to their peers. The Coalition paid for targeted adverts on Twitter and TikTok. These adverts were targeted at young people within the 16 to 25 age range from across the UK.

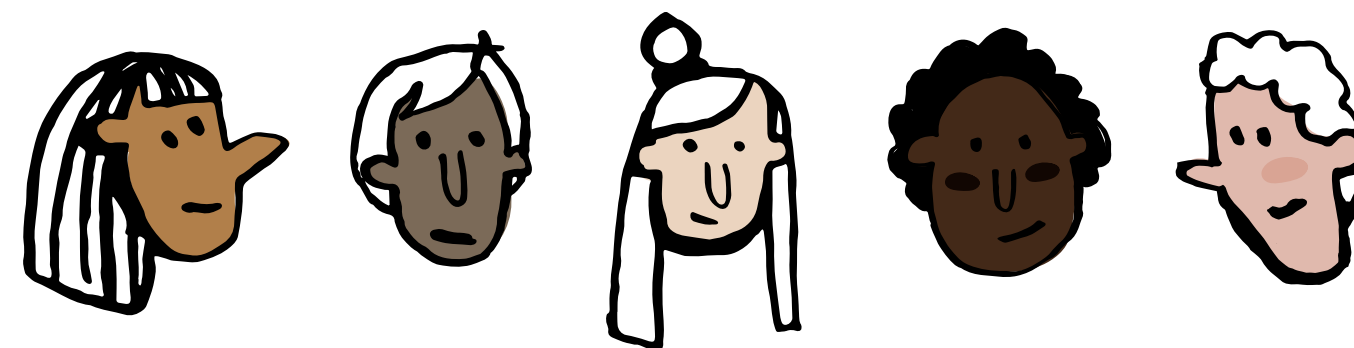
The majority of respondents lived in England (84%), with 5% from Wales, 8% from Scotland and 3% Northern Ireland. Most defined themselves as White/ Caucasian (81%), followed by Asian/ Asian British (9%), Mixed/ Multiple ethnic groups (5%), Black/ African/ Caribbean/ Black British (4%), Other (1%).

The majority of young people who took the survey identified as either female/ trans female or male/ trans male. 9% defined as non-binary.

14% said they were carers, which was defined in this survey as; 'someone who looks after a family member, partner or friend who needs help. You don't need to be paid for this'. This question was asked because having caring responsibilities can be associated with living in a low-income family with poverty rates higher for those who are informal carers as opposed to those who are not carers.

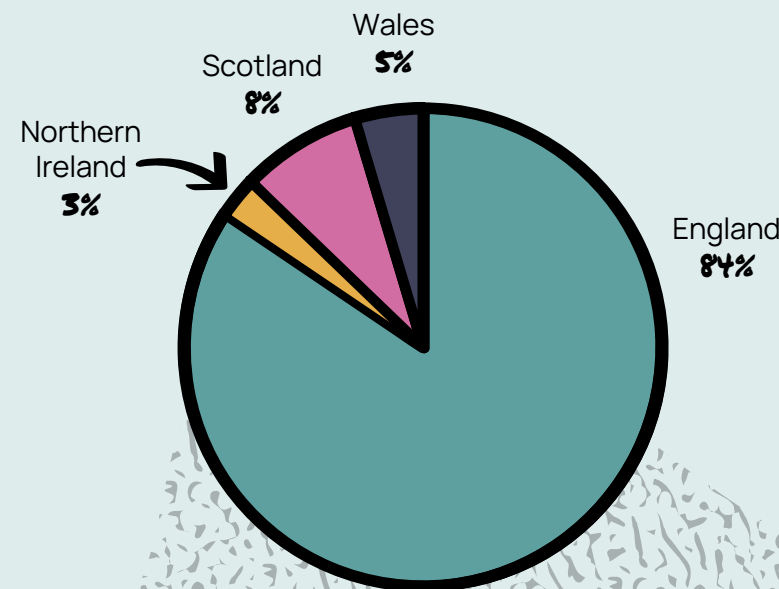
38% of respondents said they lived in a household where one member receives a mean-tested benefit such as Universal Credit, tax credits, Income Support or Job Seeker's Allowance indicating that they live in a lower income family.

56% of respondents said they were in some form of education, including apprenticeships. Whist 42% had left education. 53% said they worked either full or part-time.

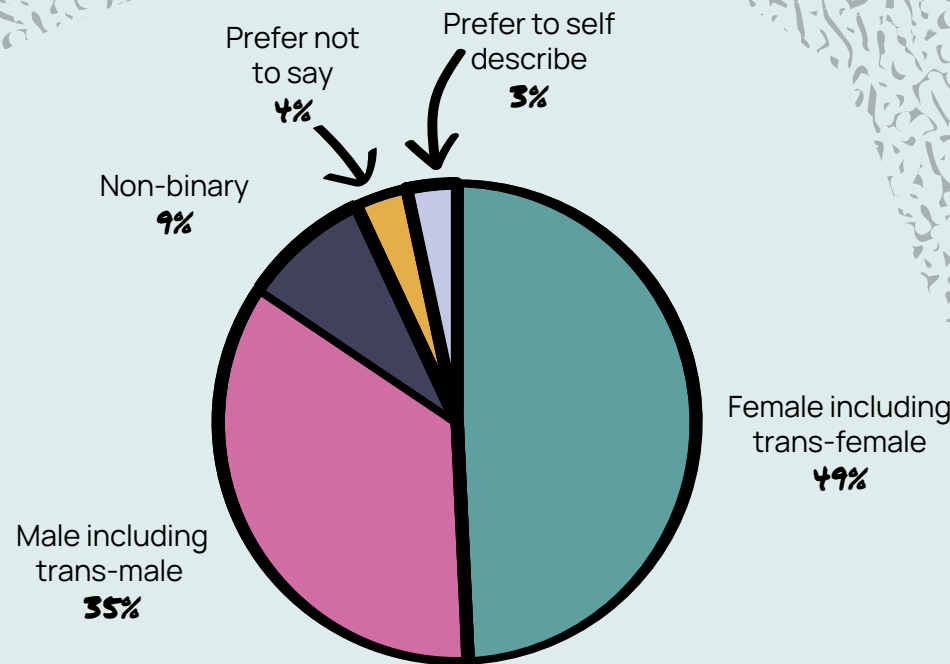


<sup>6</sup> Joseph Rowntree Foundation; 2022, Poverty Rates for Informal Carers, <https://www.jrf.org.uk/data/poverty-rates-informal-carers>

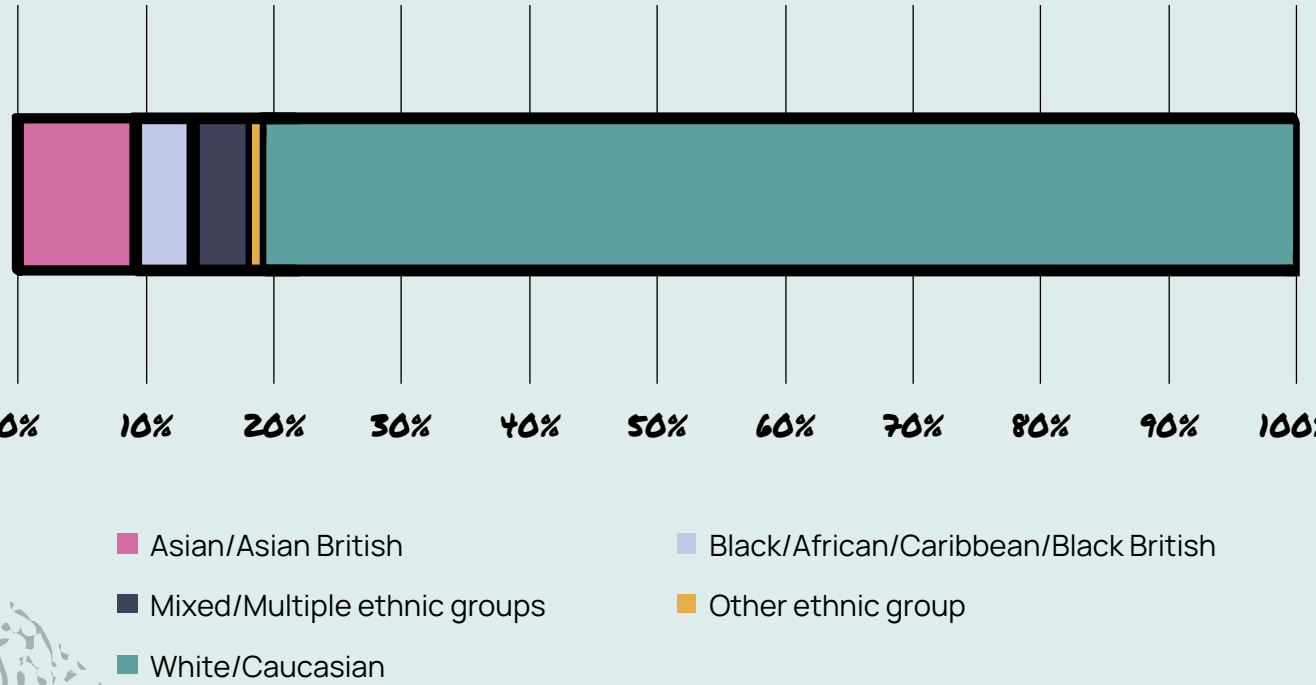
Country



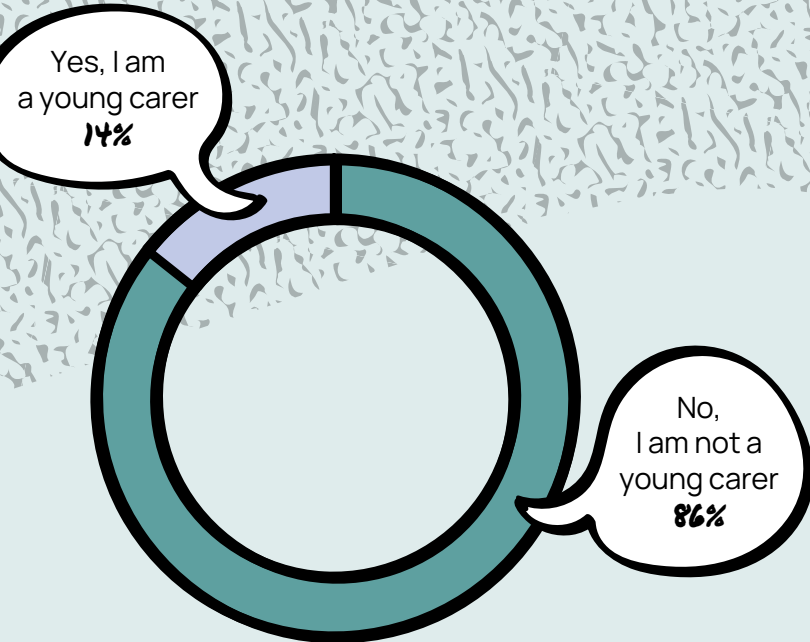
Gender of Respondents



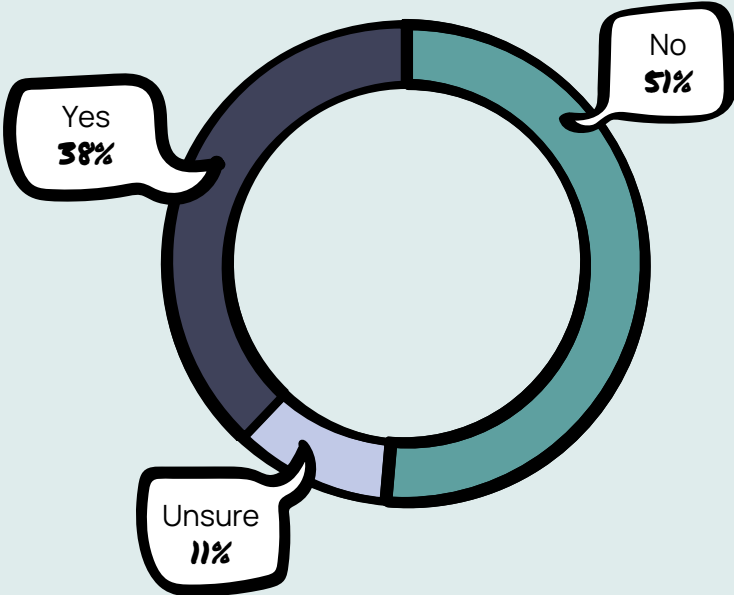
Ethnicity of respondents



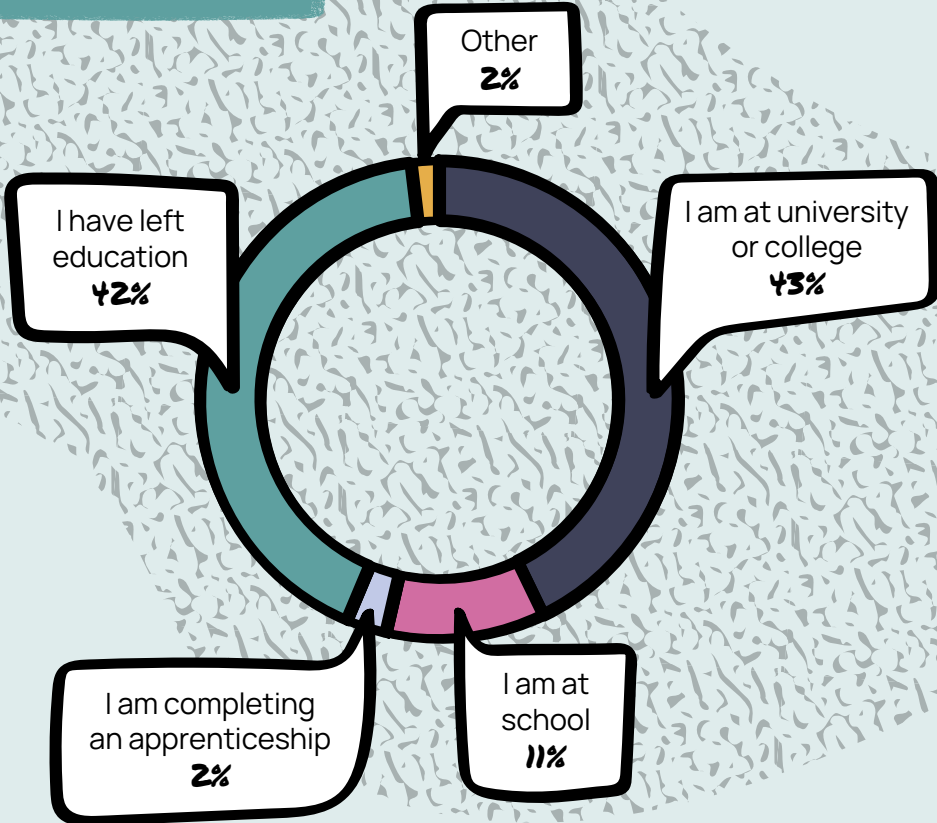
14% are young carers



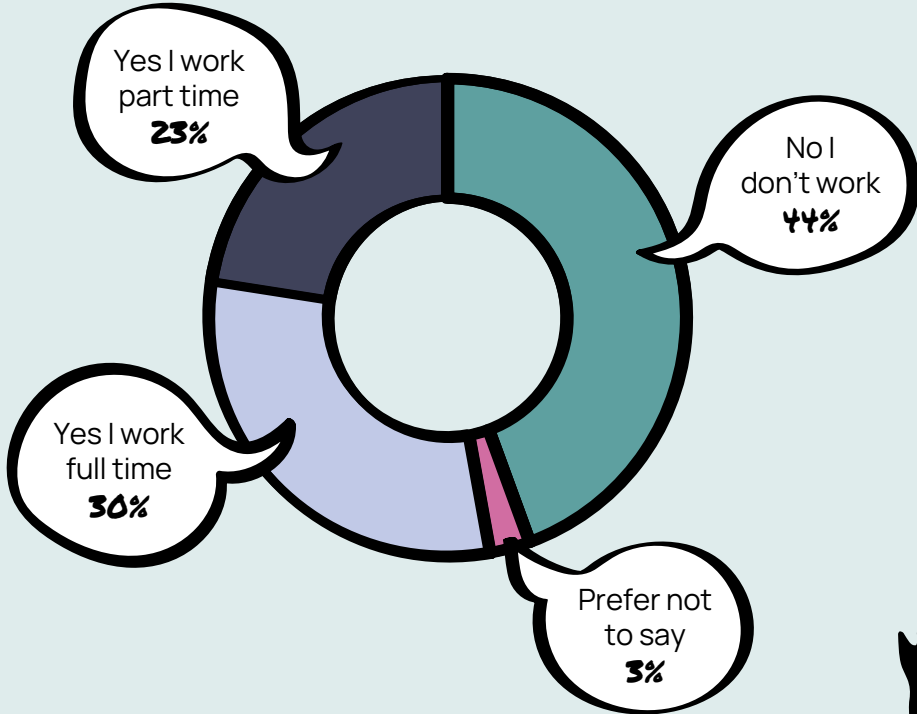
Live in a household receiving means-tested benefits



Place of education



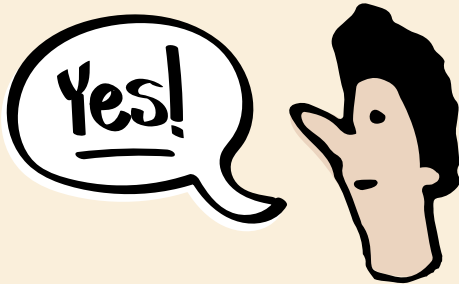
Employment status



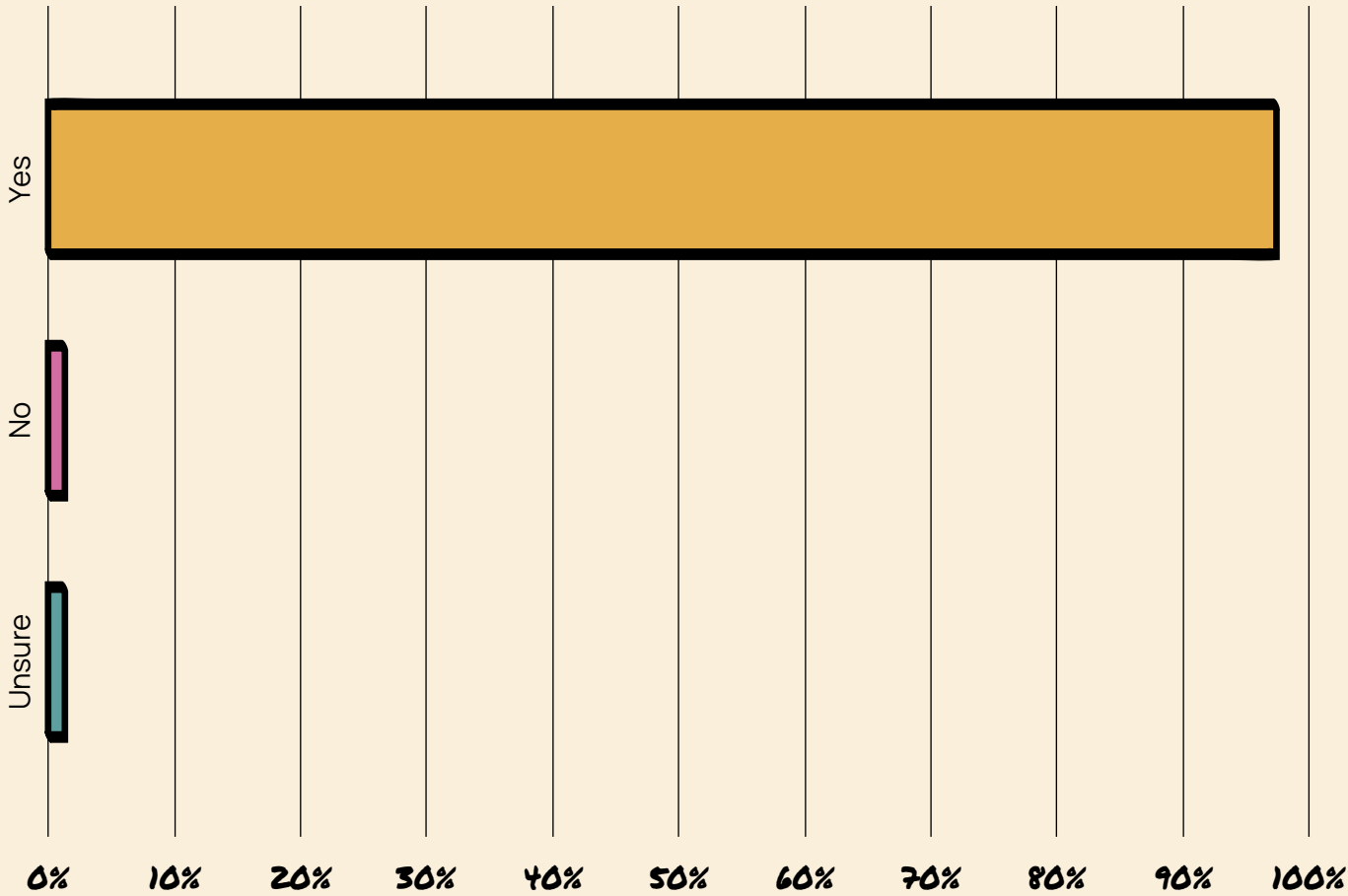


# THE COST OF LIVING CRISIS AND LIFE TODAY

The overwhelming majority of young people who completed the survey, 97%, said they thought the rising cost of living was a problem for young people aged 16-25 today. This statistic shows just how concerned young people are – and how they feel this crisis is impacting this age group.



**Q10: Do you think the rising cost of living is a problem for young people aged 16 to 24 in the UK today?**

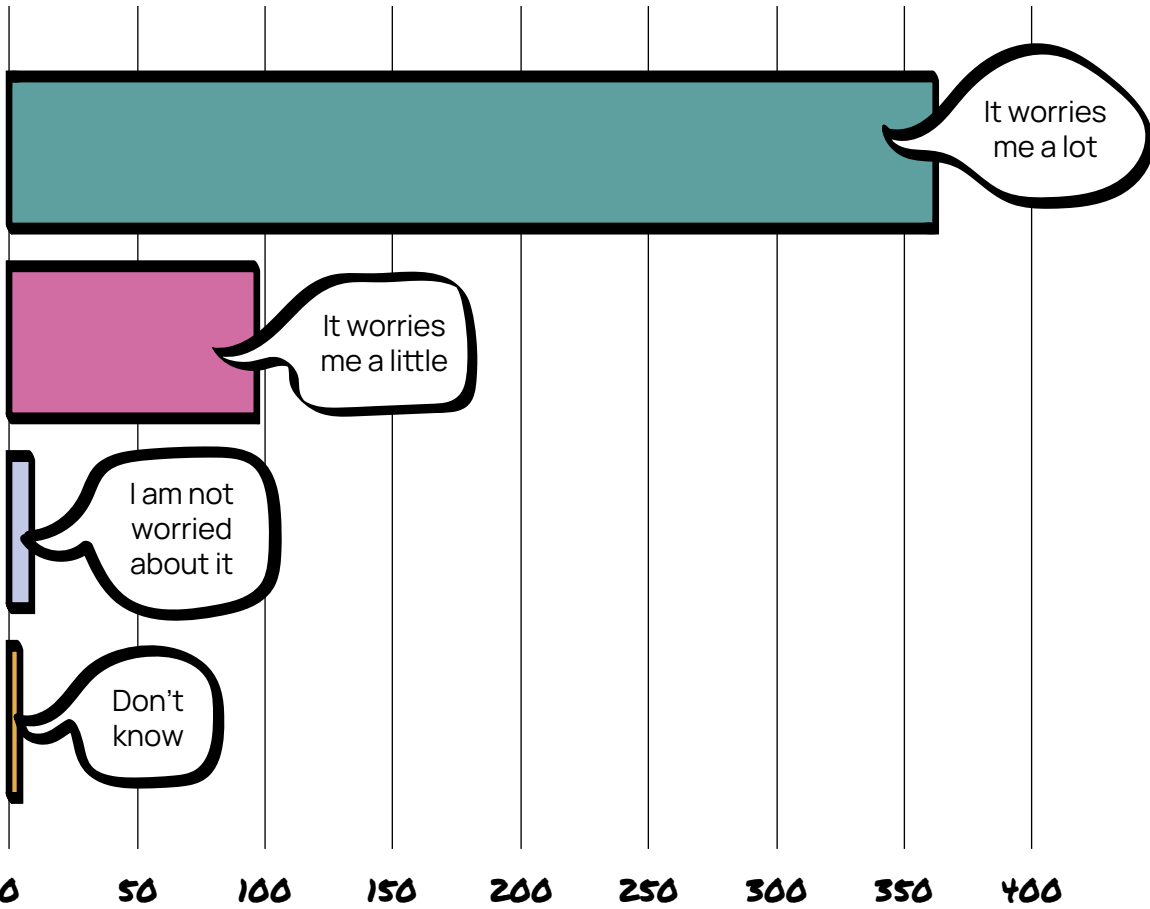


# THE FUTURE AND THE COST OF LIVING CRISIS

The vast majority – 77%, of young people who responded to this survey said that when thinking about the future, the cost of living crisis worries them 'a lot'. A further 21% said they are 'a little' worried about their future in relation to the crisis. Meaning that 98% of respondents are in some way worrying about their future in relation to the cost of living crisis.

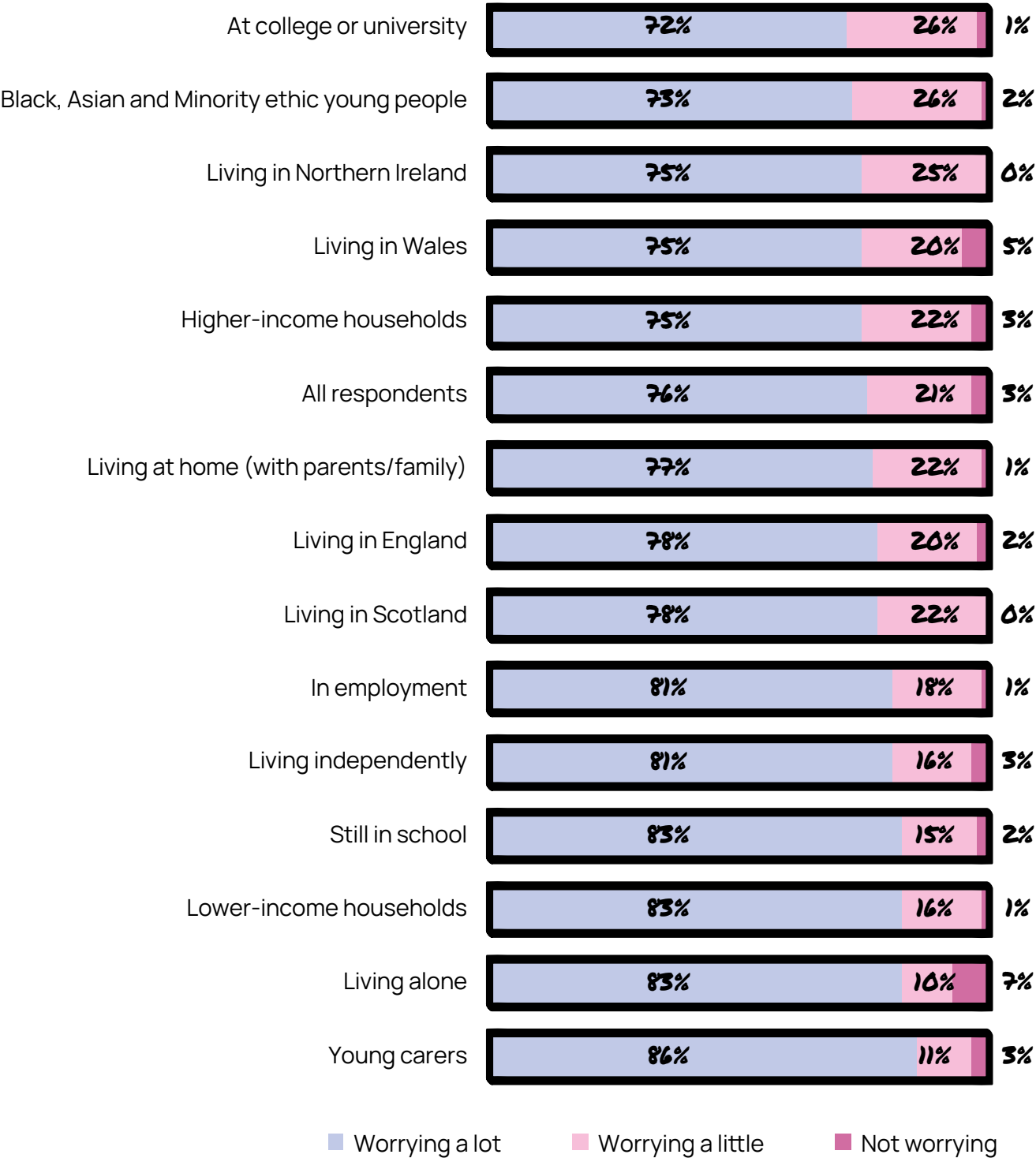
Respondents who are more likely to be living in lower income households (carers, and with people in receipt of means tested benefits) were much more likely to say they were 'worrying a lot' about the rising cost of living. For example, 97% of those who said they were a carer were worrying either 'a little' or 'a lot' about their future in relation to the crisis.

**When thinking about your future in relation to the rising cost of living, how do you feel?**



# WHO IS MOST LIKELY TO BE WORRYING A LOT?

When thinking about your future in relation to the rising of living, how do you feel?



"MYSELF AND MY MOTHER ARE BOTH DISABLED SO CANNOT WORK FULL TIME. WE ARE NOT PUTTING THE HEATING ON TO SAVE MONEY, WHICH HAS MADE ME ILL BECAUSE MY AUTOIMMUNE CONDITION AFFECTS MY TEMPERATURE REGULATION. THE RISING COST OF LIVING AND THEREFORE CONCERNS ABOUT PAYING BILLS IS MAKING ME SO STRESSED AND ANXIOUS THAT I HAVE BEEN SELF-HARMING. I FEEL UTTERLY HELPLESS."

England, 19 (carer)





# HOW IS THE RISING COST OF LIVING IMPACTING YOUNG PEOPLE?

Young people around the UK have reported varied experiences of the cost of living crisis. Many young people are struggling to pay their bills and are in a constant state of worrying about their futures, and some have to put their lives on hold.

## Young people are struggling to pay their bills and cope with rising costs

Responses to the survey showed that young people around the UK are struggling to keep up with bills and support themselves and their families financially. This is especially difficult for young people who mention that they are low paid, have less access to financial support and less likely to have savings.

People aged under 25 in receipt of Universal Credit are automatically entitled to less support than those aged 25 and over. From April 2023 an under 25 year old will be entitled to a 'standard allowance' of around £292.11 a month - £76.63 less than those who are older.<sup>7</sup> It is unclear why this is the case, perhaps it is thought that under 25 year olds will have families to fall back on to help meet costs. Yet responses to this survey show that this is not always the case.

The National Living Wage, set by the government is also significantly less for those aged under 21 years old. Despite an announcement in the government's Autumn 2022 budget that the minimum wage will increase, from April 2023 those under 18 will legally be entitled to just £5.28 an hour. This will increase by £2.21 for workers aged 18 to 20, meaning that someone aged 20 is paid £2.69 less per hour, if paid the minimum wage, than someone aged 23. Whilst the government raised the legal minimum wage as part of the Autumn Statement, 2022 - they kept in place

age brackets which ensure younger workers are paid less than those over 23.<sup>8</sup>

Responses to the survey suggest that there has been a lack of government support targeted at young people, and this has left many reporting that they have to seek support from charities and choosing between heating their homes or eating. This has been exacerbated by rising rent and mortgage bills.

**"I AM IN FULL TIME WORK BUT MY PARTNER IS CURRENTLY UNEMPLOYED (NOT FOR WANT OF TRYING). WE RECEIVE UNIVERSAL CREDIT AND OUR FAMILIES GIVE US AS MUCH FINANCIAL SUPPORT AS THEY CAN. EVEN SO, WE COUNT EVERY PENNY AND ARE STRUGGLING TO PAY BILLS/RENT/FOOD ETC. WE HAVE GONE THROUGH ALL OUR SAVINGS AND ARE VERY STRESSED ABOUT RECEIVING OUR NEXT ENERGY BILL."**

England, 23

**"I'M UNABLE TO WORK, AND IF I DIDN'T LIVE WITH SOMEONE, THE BENEFITS I RECEIVE WOULDN'T EVEN PAY FOR HALF OF MY BILLS, LET ALONE FOOD OR CLOTHES....WE HAVE CRACKS IN THE WALL, IT'S FREEZING IN THE WINTER, OUR SHOWER CONTROL IS COMPLETELY JAMMED SO WE HAVE TO SHOWER IN COLD WATER DURING WINTER, AND WE DON'T HAVE THE MONEY TO FIX IT. OUR BILLS ARE RISING HIGHER YET WE'RE ACTIVELY USING LESS HEATING THAN WE USED TO. IT'S RIDICULOUS."**

England, 18

**"I...LIVE SOLELY OFF OF UNIVERSAL CREDIT WHILE I SEARCH FOR WORK - THIS IS ONLY £250 A MONTH AND BARELY COVERS ESSENTIALS LIKE FOOD AND BUS FARES. WE ARE PERPETUALLY IN RENT ARREARS AND IT IS HARDER THAN EVER FOR US TO COPE WITH OUR DEBT. SOME DAYS I AM UNABLE TO EAT, AS WHEN THE CUPBOARDS START TO EMPTY I**

<sup>7</sup> From <https://www.gov.uk/universal-credit/what-youll-get> calculation made using figures available in November 2022

<sup>8</sup> GOV.UK, 2022, [www.gov.uk/government/publications/minimum-wage-rates-for-2023](https://www.gov.uk/government/publications/minimum-wage-rates-for-2023)

**"I'M IN MY OVERDRAFT THE DAY I GET PAID BECAUSE AS SOON AS I PAY FOR RENT AND BILLS I HAVE NOTHING LEFT."**

England, 22

**PREFER TO RATION WHAT WE HAVE TO MAKE IT LAST LONGER UNTIL MY NEXT PAYMENT... I HAVE HAD TO BORROW MONEY FROM FRIENDS AND EVEN CROWDFUND FOR DONATIONS ONLINE JUST TO BE ABLE TO ATTEND MANDATORY APPOINTMENTS AND MEETINGS."**

England, 22

**"SOMETIMES HAVE TO MISS SCHOOL LUNCH MONEY BECAUSE MY PARENTS HAVE NOT ENOUGH TO GIVE US. LUCKY, WE HAVE EDUCATION MAINTENANCE ALLOWANCE, OR WOULD RUN INTO TROUBLE. MY DAD IS TIGHT IN MONEY AND THERE IS LESS FOOD IN THE HOUSE AND SOMETIMES WE HAVE PERIODS WHERE THERE [ISN'T] ELECTRICITY IN THE HOUSE SO WE HAVE TO WAIT UNTIL WE GET A LOAN FROM MY PARENT'S FRIENDS."**

Scotland, 16

**"THE FACT THAT MYSELF AND MY HOUSEMATE HAVE SOME SPARE CREDIT WITH OUR ENERGY SUPPLIER MEANS WE WILL BE ABLE TO HAVE THE HEATING ON FOR TWO HOURS A DAY RATHER THAN ONE THIS WINTER. WE CONSIDER OURSELVES LUCKY TO BE IN THIS SITUATION. THAT SEEMS WRONG."**

Wales, 24

**"I LEFT THE HOMELESS SYSTEM SIX MONTHS AGO AND I WENT FROM HAVING A LITTLE BIT OF MONEY LEFT AFTER BILLS/FOOD EACH MONTH TO NOW I'M LUCKY IF I CAN PAY ALL MY BILLS/FOOD AND THAT'S WITHOUT THE ADDED COSTS OF NEW CLOTHES WHEN MINE BREAK/THINGS TO HELP MY EDUCATION/BIRTHDAY PRESENT, ANNIVERSARY PRESENTS OR JUST GOING OUT SOCIALLY... I'VE ALREADY DECIDED THAT I CAN'T AFFORD TO HEAT MY HOME THIS WINTER SO I WILL RELY ON HOT WATER BOTTLES AND BLANKETS."**

Wales, 20

**"I'M EATING EVERY OTHER DAY TO SAVE FOOD. CUT DOWN TO ONE MEAL WHEN I DO EAT. I'VE BEEN WEARING 3 LAYERS OF CLOTHES ALREADY WHEN IT GETS TO THE EVENING BECAUSE ITS COLD AND MY RADIATORS HAVE BROKEN. MY LANDLORD IS REALLY UNRELIABLE AND WAS SUPPOSED TO GET THE RADIATORS FIXED OVER A MONTH AGO. I DON'T HAVE ANY SPARE MONEY TO BUY PORTABLE HEATERS."**

England, 24

**"OUR BILLS HAVE GONE UP A STUPID AMOUNT AND EVERYONE IS STRESSED. WE SIT IN THE DARK A LOT BECAUSE WE DON'T WANT TO USE ELECTRICITY KEEPING THE LIGHTS ON."**

England, 24, living with family or parents

## The Cost of Living Crisis and Apprenticeships

People completing apprenticeships, of any age, can legally be paid just £4.81 until April 2023, and £5.28 after this - in their first year of training. Those under 18 years old will continue to be paid at this rate.<sup>9</sup>

**"I AM AN APPRENTICE, I'M STRUGGLING, MY MOM AND DAD HAVE WORKED FULL TIME FOR 30 YEARS+ AND THEY ARE STRUGGLING - IT'S NOT NORMAL FOR PEOPLE TO BE THIS WORRIED ABOUT AFFORDING TO FEED THEIR CHILDREN AND HEAT THEIR HOME."**

England, 20, living with parents or family

### Case study: Apprenticeship Decent Wage Pledge

At the Apprenticeship Decent Wage Pledge we are trying to promote good practice amongst employers and raise awareness of the impact that low wages can have on their business and possible apprentices, and move towards eradicating what we call **Education Driven Poverty**.

Education Driven Poverty is where an individual cannot afford to undertake a program of education and development which may help them progress in their careers or achieve a higher paid role. Meaning that they are trapped in a cycle of lower skilled and lower paid roles.

At the Apprenticeship Decent Wage Pledge we have seen this manifest in individuals not being able to afford rent, food and electricity due to low wages. This is increased exponentially when

the individual may not have a family that is capable of supporting them due to poverty, has dependents such as children or people they care for, or have left a service such as prison or care and so potentially do not have a stable living environment. That added costs of childcare, being the only income in a household or having to pay for transport to a job, can mean that they simply cannot afford to take a low paying Apprenticeship and the chance of improved future prospects.

The Apprenticeship Decent Wage pledge is a completely free pledge that employers and intermediaries can sign up to, which by doing so they agree to think about the wage level they pay. We provide best practice examples and a chance for employers to be recognized for the efforts they are making in helping us eradicate Education Driven Poverty. We also share resources and information to help pledgers move towards and decent wage if not able to already and is a mark of confidence that potential employees and providers can see to show the a company is actively considering the impacts of their wages they pay and their commitment to helping eradicate Education Driven Poverty.



Back the Future Campaign, Decent Wage Pledge (members of the End Child Poverty Coalition)

[apprenticedecentwagepledge.com](https://apprenticedecentwagepledge.com)

<sup>9</sup> Gov.UK website, Become an Apprentice, November 2022, <https://www.gov.uk/become-apprentice/pay-and-conditions>

## The cost of living crisis is having a negative impact on young people's physical and mental health

Young people's economic security has been challenged by the rising cost of living, and survey respondents report that this is having a negative impact on their mental health. Many are concerned about coping during winter with the increased cost of energy and food. As a result many respondents report experiencing increasing levels of stress, anxiety and depression.

**"IT'S DRIVING ME DEEPER INTO ANXIETY AND DEPRESSION. I WORK 40 HOURS A WEEK AND I'M STILL BELOW THE POVERTY LINE. NOT SURE HOW MUCH MORE I CAN TAKE OF THIS NEEDLESS STRESS."**

England, 24 (carer)

**"I'VE NEVER FELT SO ANXIOUS, EVERY TIME I LOOK AT MY BANK ACCOUNT I WORRY ABOUT IT.... IT KEEPS ME UP AT NIGHT AND THE OVERWHELMING GUILT I FEEL EVERY TIME I SPEND MONEY ON ESSENTIAL THINGS LIKE FOOD IS AWFUL. I'M IN A CONSTANT STATE OF WORRYING FOR MY FAMILY.... LIKE IS MY MUM AND DAD GOING TO STRUGGLE TO PAY BILLS NEXT MONTH? I CAN'T EVEN BRING MYSELF TO SPEND MONEY ON THINGS LIKE GAMES OR CLOTHES, I COULD BUT THE ANXIETY STOPS ME."**

England, 18

**"IT'S REALLY MAKING MY MENTAL HEALTH WORSE EVEN THOUGH I MOVED OUT TO HELP IT GET BETTER, COST OF LIVING AND INADEQUATE WAGES IS MAKING IT MORE STRESSFUL, AND AFTER I PAY I HAVE NOTHING LEFT, IT LEAVES ME QUITE DEMORALISED. .... I RECENTLY MOVED OUT AND STARTED WORKING FULL TIME FOR THE FIRST TIME BUT UPON SEEING THE DIRE STATE OF IT, IT DRIVES ME DEPRESSED, ANXIOUS AND SUICIDAL."**

England, 23

The cost of living crisis has not only added additional stress and pressure on young people, but respondents report that it has taken away the opportunity to participate in experiences, socialising, hobbies or activities they have previously enjoyed. Many have had to cut back on anything that they feel is non-essential can further compound the feelings of anxiety and depression.

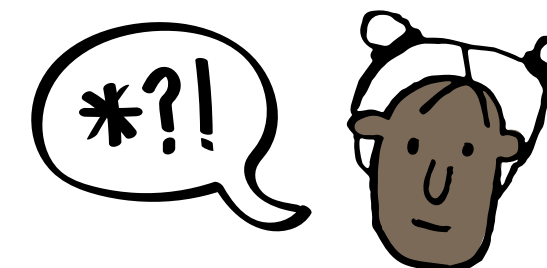
**"RISING IN COSTS MEANS I CAN'T SOCIALISE AS MUCH WITH FRIENDS, WHICH IS INVALUABLE FOR MY MENTAL HEALTH. ESPECIALLY AFTER NOT BEING ABLE TO SOCIALISE IN PERSON DUE TO COVID. I OFTEN WORRY ABOUT NOT BEING ABLE TO AFFORD THINGS, AND I THINK I WILL NEVER BE ABLE TO BUY A HOUSE."**

Scotland, 17 (carer)

**"THE COST OF LIVING HAS IMPACTED MINE AND MY HOUSEMATES MENTAL HEALTH BY MAKING SOCIAL TRIPS INACCESSIBLE DUE TO NO SPARE MONEY, LEADING TO ISOLATION. EVEN TRAVELLING TO DO A FREE ACTIVITY COSTS MONEY THAT WE'RE TRYING TO SAVE. THE COST OF LIVING ALSO FUELS MY DISORDERED EATING- I JUSTIFY SKIPPING MEALS TO MYSELF AND FRIENDS AS A WAY TO SAVE COSTS, EVEN THOUGH IT IS DEEPLY UNHEALTHY."**

England, 24

Young people's physical health has also been impacted by the cost of living crisis. Some young people report that their existing health conditions have been exacerbated, others mention not having time to take care of their health as a result of working multiple jobs or long hours.





**"I CAN NO LONGER EVEN AFFORD THE PRESCRIPTIONS FOR MY MEDICATION BECAUSE THAT MONEY MUST BE SPENT ON FOOD AND ON ENERGY. I HAVE COELIAC DISEASE BUT CANNOT AFFORD TO BUY GLUTEN FREE FOOD SO I AM EATING FOOD THAT IS MAKING ME UNWELL AND GREATLY INCREASING MY RISK OF DEVELOPING LONG TERM HEALTH ISSUES. MY PARTNER IS TRANSGENDER AND WORKS FULL TIME BUT IS NOW UNABLE TO AFFORD GENDER REASSIGNMENT TREATMENTS AND SURGERIES HE HAD PLANNED. WE ARE BOTH IN A MENTAL HEALTH CRISIS AND UNABLE TO AFFORD SUPPORT. I DO NOT KNOW IF WE WILL MAKE IT THROUGH."**

England, 22

**"AS I LIVE ALONE, ALL OF MY BILLS ARE MY RESPONSIBILITY, AND THE RISE IN COSTS CAUSE MY (ALREADY QUITE SMALL) SALARY TO BE TESTED TO IT'S LIMITS. I RISK HAVING TO FORGO THE GOOD OF MY HEALTH TO PICK UP MORE WORK HOURS SO I CAN MAKE ENDS MEET OR LIVE MORE COMFORTABLY. IF I WERE TO FIND MYSELF WITH A SURPRISE BILL NOW, I CAN'T GUARANTEE I WOULD BE ABLE TO PAY IT."**

England, 23

**"MYSELF AND MY MOTHER ARE BOTH DISABLED SO CANNOT WORK FULL TIME. WE ARE NOT PUTTING THE HEATING ON TO SAVE MONEY, WHICH HAS MADE ME ILL BECAUSE MY AUTOIMMUNE CONDITION AFFECTS MY TEMPERATURE REGULATION. THE RISING COST OF LIVING AND THEREFORE CONCERNS ABOUT PAYING BILLS IS MAKING ME SO STRESSED AND ANXIOUS THAT I HAVE BEEN SELF-HARMING. I FEEL UTTERLY HELPLESS."**

England, 19 (carer)



## Young people are experiencing a loss of independence

Many young people said they were hoping to achieve independence and move forward into the next stage of their lives, especially after the pandemic. Instead, young people reported missing out on these experiences - including going to university or moving out of their family homes, due to increasing costs. Increased housing costs as well as rising energy and food bills make being independent an unattainable dream for many young people who responded to the survey.

**"THE COST OF LIVING CRISIS HAS MADE IT HARDER FOR ME TO AFFORD TO MOVE OUT OF MY PARENTS PLACE. AFTER I FINISH[ED] UNIVERSITY THIS PAST YEAR, I FOUND IT DIFFICULT TO SECURE EMPLOYMENT, DUE TO COVID-19. I NOW SIMPLY CANNOT AFFORD TO MOVE OUT OF MY PARENTS' HOUSE DUE TO THE EVER INCREASING COST OF LIVING- WITH FOOD, PETROL AND ENERGY BILLS ALL GOING UP IN PRICE. IT WILL NOW BE NEARLY IMPOSSIBLE FOR ME TO BE OUT ON MY OWN, AND FULLY FINANCIALLY INDEPENDENT. I AM HAVING TO RELY ON MY PARENTS FOR A LOT OF THINGS, DESPITE THEM ALSO PUTTING ME THROUGH UNIVERSITY- AS I SIMPLY CANNOT AFFORD IT. ALL THE SPARE MONEY I HAVE GOES TOWARDS SAVING UP TO MOVE OUT. IT NOT ONLY MAKES ME FEEL GUILTY HAVING TO RELY ON MY PARENTS, BUT IT IS ALSO PUTTING A STRAIN ON THEM. THE PROSPECT OF MOVING OUT OF MY PARENTS' HOUSE WOULD HAVE BEEN DIFFICULT BEFORE, BUT IT HAS NOW BEEN MADE TEN TIMES HARDER AS A RESULT OF THIS COST OF LIVING CRISIS."**

England, 24

**"I AM KEPT IN A STATE OF PERPETUAL CHILDHOOD LIMBO BECAUSE I AM UNABLE TO AFFORD TO MOVE OUT, EVEN WITH A ROOMMATE. RENTS ARE SO ASTRONOMICAL, NOT TO MENTION THE FEAR OF NEVER BEING ABLE TO OWN PROPERTY BECAUSE PRICES ARE SO MONSTROUS."**

England, 20

**"I HATE STRUGGLING LIKE THIS, IT MAKES ME FEEL LIKE EVERYTHING IS JUST NOT WORTH LIVING. I'M COLD, SOON MY FAMILY WILL BE [IN] A CRAPPY LIVING SITUATION AND I CAN'T EVEN APPRECIATE OTHER ACTIVITIES BECAUSE I CAN'T AFFORD THEM."**

Wales, 17

## Young people feel uncertain about their futures

The experiences of the young people who completed the survey do not reflect the experiences of past generations. The Covid-19 pandemic drastically altered the lives of young people and made their futures feel uncertain and now with the cost of living crisis many respondents to the survey report feeling hopeless and fearful about their futures.

Young people are more financially vulnerable as they have had less time to build savings and often have high levels of student debt. Respondents mentioned that this financial insecurity can leave young people feeling unable to progress in life and to plan for the future.

**"I WANT TO BE ABLE TO GO ON DAY TRIPS WITH MY FRIENDS AND FAMILY AGAIN. I WANT TO EAT NICE FOOD AGAIN. I WANT TO BE ABLE TO SIT IN MY HOUSE WITHOUT HAVING TO WEAR COATS AND BLANKETS TO STAY WARM."**

England, 21

**"IT MAKES IT DIFFICULT TO SAVE MONEY TO HAVE ANY HOPE OF HAVING MY OWN HOME OR CHILDREN SOME DAY."**

Scotland, 24

**"MY GENERATION CAN'T AFFORD THINGS THE WAY OUR PARENTS AND GRANDPARENTS COULD. I'M SICK OF RENTING BUT CAN'T AFFORD A HOME. I WAS TOLD MY 20S WOULD BE FULL OF ADVENTURES AND TRAVELLING- I CAN'T AFFORD ANY OF THAT."**

England, 24

**"I AM LIVING IN A CONSTANT STATE OF STRESS, AFRAID TO READ THE NEWS OR LOOK AT SOCIAL MEDIA BECAUSE ALL I SEE IS MORE ABOUT THE INCREASING COST OF LIVING, BILLS INCREASING, INFLATION RISING AND HOW MY WAGES AREN'T INCREASING TO THE SAME LEVEL. I'VE BEEN WORKING FULL TIME FOR THE PAST YEAR AFTER ACHIEVING A MASTERS DEGREE AND HAVE BEEN LIVING ON MY OWN. I'M NOW HAVING TO MOVE INTO SHARED ACCOMMODATION TO ENSURE THAT I CAN CONTINUE TO AFFORD TO PAY MY BILLS. THE RISING COST OF LIVING AFFECTS ME DAILY, IT IMPACTS MY MENTAL HEALTH AND MAKES ME WORRIED FOR THE FUTURE. I DON'T FEEL LIKE THOSE IN CHARGE APPRECIATE THE IMPACT OF THE RISING COST OF LIVING HAS ON EVERYONE IN THE UK, BUT ESPECIALLY YOUNG PEOPLE WHO HAVEN'T HAD THE CHANCE TO BUILD UP SAVINGS TO RELY ON IN TOUGHER TIMES. I AM LIVING PAYCHECK TO PAYCHECK DESPITE WORKING FULL TIME."**

England, 24

**"THE COST OF LIVING CRISIS HAS MADE IT HARDER FOR ME TO AFFORD TO MOVE OUT OF MY PARENTS PLACE. AFTER FINISHING UNIVERSITY THIS PAST YEAR, I FOUND IT DIFFICULT TO SECURE EMPLOYMENT, DUE TO COVID-19. I NOW SIMPLY CANNOT AFFORD TO MOVE OUT OF PARENTS' HOUSE DUE TO THE EVER INCREASING COSTS OF LIVING- WITH FOOD, PETROL AND ENERGY BILLS ALL GOING UP IN PRICE. IT WILL NOW BE NEARLY IMPOSSIBLE FOR ME TO BE OUT ON MY OWN, AND FULLY FINANCIALLY INDEPENDENT.... THE PROSPECT OF MOVING OUT OF MY PARENTS HOUSE WOULD HAVE BEEN DIFFICULT BEFORE, BUT IT HAS NOW BEEN MADE TEN TIMES HARDER AS A RESULT OF THIS COST OF LIVING CRISIS."**

England, 23, living with parents or family



**"MY GENERATION CAN'T AFFORD THINGS THE WAY OUR PARENTS AND GRANDPARENTS COULD. I'M SICK OF RENTING BUT CAN'T AFFORD A HOME. I WAS TOLD MY 20S WOULD BE FULL OF ADVENTURES AND TRAVELLING - I CAN'T AFFORD ANY OF THAT."**

England, 24

## The Rising Cost of Living and the Cost of University

Many respondents to the survey specifically mentioned the rising cost of living in relation to the cost of university. They reported that the money they receive via loans and grants is often not enough for them to meet all their outgoings. And for those students who do not have financially secure families to help, this can be a hugely worrying time.



**"I GOT 4000 FROM STUDENT FINANCE, MY RENT IS 7500 AND SHOPPING CAN BE 30 TO 60 A WEEK. HOW CAN I LIVE ON THIS?"**

England, 19

**"I HAVE TO WORK 25+ HOURS A WEEK WHILST DURING 40+ HOURS OF UNIVERSITY JUST TO BE ABLE TO PUT FOOD ON THE TABLE AND TO BE ABLE TO GO HOME. I AM PRIVILEGED TO BE IN THIS SITUATION, I'VE HAD FRIENDS WHO HAVE HAD TO DROP OUT OF UNIVERSITY SIMPLY BECAUSE THEY COULDN'T AFFORD IT."**

England, 19

**"IT'S DEVASTATING TO COME TO UNIVERSITY TO TRY TO ATTAIN A DEGREE AND RECEIVE THE STUDENT LOAN, ONLY TO LIVE IN POVERTY. I THINK PEOPLE DON'T REALISE THAT THERE ARE HIDDEN COSTS EVERYWHERE."**

England, 22

## The National Union of Students

Over the last decade, it has become more difficult for students to meet the day-to-day costs of going to university, and the cost of living crisis has left many on the brink. Our research has found that 1 in 3 students is surviving on £50 or less a month after paying rent and bills, and that 96% are cutting back. The university experience has been profoundly impacted, with three quarters socialising less and more than half cutting back on food. Students are seeking support from elsewhere, with 11% using food banks and 10% taking out bank loans just to get by.<sup>10</sup>

Student maintenance loans have not risen in line with inflation. In turn, the cost of rent, bills, food and transport have taken up more and more of the finance available to students. Student who have family or guardians who can support them financially might be able to top up their loan, but those from poorer backgrounds, estranged students, and students who don't have a support network are having to make increasingly difficult choices. Many are having to work longer hours, distracting them from their studies, while we have also seen an increase in students dropping out of education entirely. Without urgent action to support students through this crisis, no amount of budgeting will prevent students falling into poverty.

**nus**  
national union of students

**"OUR RENT INCREASED BY NEARLY £400 AND OUR ELECTRIC BILL DOUBLED AND IS NOW £120 A MONTH. BOTH MY PARTNER AND I ARE IN OUR FINAL YEAR OF UNI. THE LOANS WERE NOT ENOUGH. I'M A STUDENT TEACHER AND CANNOT AFFORD TO WORK PART TIME AS WELL. MY PARTNER HAS JUST FINISHED HIS MSc COURSE BUT CAN'T FIND A JOB, NOT EVEN IN RETAIL. I'M WORRIED WE WON'T BE ABLE TO AFFORD TO STAY IN OUR APARTMENT AFTER CHRISTMAS BECAUSE WE'LL HAVE NO MONEY."**

England, 22

**"I'VE CONSIDERED LEAVING MY COURSE DUE TO AFFORDABILITY. I'M A STUDENT DOCTOR WITH A PREVIOUS DEGREE, THE FACT I CANNOT AFFORD TO HEAT MY HOME IS DESPICABLE."**

England, 23

**"LANDLORDS IN STUDENT HOUSING WHO INCLUDE UTILITIES IN THEIR RENT FEES ARE TURNING DOWN THE THERMOSTATS AND HOT WATER, HAVE RECENTLY MOVED IN THEIR STUDENT ACCOMMODATION TO FIND THEIR SUPPOSEDLY PROVIDED KETTLE, TOASTER AND LAMPS MISSING, I.E. TAKEN BY THE LANDLORD, AND...LANDLORDS ARE BEING UNCLEAR ABOUT HOW MUCH THEY CONSIDER EXCESSIVE USAGE. SO I AND A LOT OF MY FRIENDS WHO HAVE THIS SITUATION ARE HAVING TO FORGO PROPER AND SAFE COOKING OF MEALS, EAT RAW AND COLD FOOD, TAKE COLD SHOWERS + NOT SHOWER AS NEEDED DAILY AND ARE FORCED TO STOP STUDYING WHEN THERE IS NO MORE NATURAL LIGHT."**

England, 20

<sup>10</sup> National Union of Students, 2022, Cost of Living Research June 2022 - Students and Apprentices; <https://www.nus.org.uk/resources/cost-of-living-research-june-2022-students-and-apprentices>

# RECOMMENDATIONS FROM YOUNG PEOPLE FOR DECISION MAKERS

## Young people want to be heard by decision makers

Young people who responded to the survey feel as if those in positions of power do not understand what life is like for them. They want to see themselves and their needs reflected back in the policy decisions which are being made. Specifically decision makers should:

- Ensure that the real-life experiences of 16-25 year olds, including those who are living in low income families, are heard, understood and acted upon by decision makers.

**"I'D SAY IT STRAIGHT TO THEIR FACE THAT THEY'RE LOSING THE PLOT AND NEED TO GET THEIR ACT TOGETHER THEY CAN HELP YOUNG PEOPLE BY LISTENING TO US FOR ONCE."**

Scotland, 16

**"I'D STRESS HOW IMPORTANT IT IS THAT YOU INCLUDE YOUNG DISABLED PEOPLE IN YOUR CONVERSATION. PEOPLE WITH DISABILITIES ALMOST ALWAYS HAVE EXTRA REQUIREMENTS WHEN IT COMES TO POWER USAGE, ESSENTIAL EXPENSES AND FOOD COSTS. MAKE SURE THOSE VOICES ARE HEARD."**

England, 25

**"LISTEN TO YOUNG PEOPLE, LISTEN TO WORKING CLASS PEOPLE AND ACTUALLY TRY TO CARE ABOUT OUR LIVES."**

England, 24

**"LISTEN AND UNDERSTAND US. YOU LIVE A LIFE OF PRIVILEGE SO DIFFERENT TO THE REST OF US SO PLEASE JUST LISTEN AND DO SOMETHING. I WOULD LIKE TO SEE TARGETED SUPPORT FOR YOUNG PEOPLE. WHETHER THAT BE FORGIVENESS OF STUDENT LOAN PAYMENTS THAT WOULD GIVE ME £150 A MONTH BACK INTO MY POCKET, OR A TARGETED ONE OFF PAYMENT TO EASE THE BURDEN OF COST OF LIVING."**

England, 25

## Young people want the government provide support to those that need it most

Young people who responded to the survey are calling on the government and the Prime Minister to provide support to those that are suffering the most from the cost of living crisis. Specifically, decision makers should:

- Ensure that benefit payments consistently rise in line with inflation, and that young people aged under 25 receive the same amounts in benefit payments as those over 25 years old.
- Ensure that students from poorer backgrounds are financially supported to go to university, and that no young person lives in poverty as a result of going to university. The government should introduce targeted cost of living support to help students get through this academic year. In the long term, the student maintenance package should be linked to inflation.

**"RAISE BENEFITS IN LINE WITH INFLATION!"**

England, 24

**"I WOULD TELL [THEM] EXACTLY HOW BAD IT IS FOR DISABLED PEOPLE LIKE ME WHO HAVE NO HOPE BUT BENEFITS, WHICH SHE WANTS TO CUT. I WOULD TELL HER HOW SUICIDAL IT MAKES ME TO THINK ABOUT IT."**

England, 21

**"THE LOWER INCOME FAMILIES NEED HELP NOT THE RICH BANKERS WHO ARE GOING TO BENEFIT MOST FROM THE TAX CUTS. YOU TALK ABOUT GROWTH, BUT HOW CAN A COUNTRY GROW WHEN THOSE WHO ARE STRUGGLING ARE LEFT BEHIND."**

Wales, 22

**"MAINTENANCE LOAN IS BASED ON HOUSEHOLD INCOME BUT MANY PARENTS CAN NO LONGER AFFORD TO SUPPORT THEIR UNIVERSITY AGED CHILDREN. PLEASE INCREASE THE INCOME BOUNDARIES FOR THE HIGHER MAINTENANCE LOAN AMOUNTS TO REFLECT THIS LOSS OF FINANCIAL SUPPORT."**

England, 21

**"YOUNG PEOPLE, ESPECIALLY THOSE IN EDUCATION, ARE NOT ELIGIBLE FOR ADDITIONAL SUPPORT I.E BENEFITS, SO HAVE TO MAKE ENDS MEET WITH THEIR STUDENT LOAN OR GRANT, WHICH MAY NOT COVER THEIR RENT, FOOD OR OTHER EXPENSES LEADING THEM INTO DEBT, STARVATION AND DEPENDENT ON FOOD BANKS."**

England, 22

**"IT'S A CRISIS WHICH ISN'T OF OUR MAKING. MANY YOUNG PEOPLE AT UNIVERSITY ARE WORKING TO BALANCE THINGS OUT, BECAUSE STUDENT LOANS AREN'T ENOUGH. THEY'RE TURNING TO STUDENT FOOD BANKS IN SOME CASES. THAT REALLY SHOULDN'T BE NECESSARY IN THIS DAY AND AGE!...PLEASE CONSIDER MORE GRANTS FOR THOSE FROM LONE PARENT, DISABLED HOUSEHOLDS, OR DISADVANTAGED BACKGROUNDS."**

Northern Ireland, 23

## Young people want to be paid a fair wage

Young people who responded to this survey say that they are struggling financially, they cannot afford their energy bills, fuel, food or to continue their education whilst being paid the legal minimum wage.

Respondents to the survey want to be independent and have agency over their own lives, but instead are held back by price rises which their wages can't keep up with. They report feeling trapped in their circumstances and are having to make incredibly hard choices such as whether they heat their homes or eat. Specifically, they called on the government to:

- Ensure that everyone is paid a real living wage, irrespective of their age. This is especially important for young people below 19 years old and those completing apprenticeships who may receive a wage significantly less than the real living wage.

**"THE COST OF FOOD, BILLS ETC ARE ALL INCREASING BUT WAGES, FUNDING AND ALL OTHER INCOME STREAMS ARE NOT... NO-ONE SHOULD HAVE TO WORRY IF THEY WILL EAT THAT DAY OR NOT. ESPECIALLY NOT YOUNG PEOPLE, WHO ARE NOT REPRESENTED IN PARLIAMENT."**

England, 22

**"THE COST OF A BLOCK OF CHEESE IS JUST 2 QUID LESS THAN MY HOURLY PAY. THAT ISN'T RIGHT."**

England, 19

**"THE MINIMUM WAGE IS NO LONGER ENOUGH TO SUPPORT US. WE HAVE NO HOUSES AND ONLY THOSE WITH RICH PARENTS AND LARGE INHERITANCES CAN AFFORD TO MOVE OUT. MAYBE 40 YEARS AGO, A TESCO WORKER COULD BUY A HOUSE. NOW? GOOD LUCK. OUR FUTURE IS UNSTABLE AND THE YOUNGER GENERATION NOW HAVE IT TEN TIMES HARDER."**

England, 17

**"COSTS ARE GOING UP, BILLS ARE GOING UP, BUT SALARIES AREN'T AND FOR EVERY MINUTE [THE PRIME MINISTER] SPENDS NOT CARING ANOTHER PERSON FREEZES THIS WINTER, SOMETHING HAS TO GIVE."**

England, 15

**"THE RATE OF PAY...NEEDS TO MATCH OR BE HIGHER THAN THE RATE OF INFLATION IN ORDER FOR PEOPLE TO BE ABLE TO AFFORD THINGS THE WAY THEY DID WHEN THE PEOPLE IN POWER WERE OUR AGE."**

England, 19



**"MINIMUM WAGE SHOULD RISE TO MATCH THE COST OF LIVING, THE GOVERNMENT NEEDS TO DO MORE TO HELP THOSE STRUGGLING."**

England, 22

**"GETTING A JOB ISN'T ENOUGH, YOU CAN WORK ALL THE HOURS AND STILL HAVE NO MONEY AT THE END OF IT."**

England, 24

**"FOR ME PERSONALLY, I KNOW IT'S GOING TO GET TO A POINT WHERE I WON'T BE ABLE TO HEAT MY HOUSE. I'M ALREADY LOOKING FOR OPTIONS TO EARN EXTRA MONEY AS ALTHOUGH I'M ON A WAGE HIGHER THAN £25K, I CAN'T AFFORD TO EAT, PAY FOR MY HOUSE AND HEAT IT TO. I DON'T THINK THERE HAS BEEN ENOUGH REALISATION HOW THIS WILL AFFECT EVERYONE, NOT JUST THOSE WHO ARE IN POVERTY BUT FOR THE FIRST TIME EVER PEOPLE LIKE ME WILL BE LIVING IN POVERTY TOO."**

England, 24

**"PAY YOUNG PEOPLE THE SAME FOR DOING THE SAME JOB, IT DOESN'T MAKE SENSE THAT WE ARE PAID LESS JUST SIMPLY BECAUSE WE ARE YOUNGER."**

Northern Ireland, 20

**"I'M 24 - I GET THE HIGHEST MINIMUM WAGE BUT THOSE YOUNGER THAN ME ARE BEING PAID [LESS] FOR THE SAME JOB, THE SAME HOURS AS SOMEBODY A FEW YEARS OLDER AND YET ARE EXPECTED TO PAY THE SAME IN TAX, AND LIVING EXPENSES. WHILST THIS ISN'T A 'NEW' ISSUE, IT STILL IS HORRIFICALLY UNFAIR."**

England, 24

**"THEY NEED TO INCREASE WAGES AND BENEFITS FOR THOSE ON LOWEST INCOMES, THESE PEOPLE WILL SPEND IT AND THUS SUPPORT THE ECONOMY. WHEN YOU GIVE TAX CUTS TO THE WEALTHIEST THEY WILL SEND THAT MONEY TO OFFSHORE ACCOUNTS WHICH WORSENS OUR ECONOMY."**

Scotland, 24

## Young people want to be able to live independently and to be able to pay their bills

Respondents to the survey repeatedly mentioned their frustrations at not being able to afford to move out from their family home because of the high cost of renting, or because the idea of ever owning a home was completely out of reach. Many respondents reported that being able to live in a safe, secure, well maintained home – and also being able to pay all associated bills, was a dream they felt was unlikely to ever become a reality. Specific policy suggestions to address this are to:

- Ensure further targeted support to help young people pay their bills, including a continuation of the Energy Bills Support Scheme.
- Ensure the government are investing in social housing, ending no-fault evictions and developing schemes which help young people become home owners.

**"I'M ON TRACK TO BE QUITE A HIGH EARNER - CONSIDERABLY MORE WELL OFF THAN THE MOST VULNERABLE IN SOCIETY - AND THE CHANCES OF ME GETTING ON THE PROPERTY LADDER BEFORE 30 ARE ZERO. THE VAST MAJORITY OF PEOPLE MY AGE WILL NEVER OWN A PROPERTY. ITS DISGRACEFUL."**

England, 23

**"YOUNG PEOPLE ARE NOT LAZY. WE GO OUT AND GET JOBS, JOBS WHICH DO NOT PAY ENOUGH FOR US TO MOVE OUT AND RENT LET ALONE LOOK AT BUYING HOUSES ESPECIALLY NOW...THE HOUSING MARKET [IS] RIDICULOUS."**

England, 24

**"YOUNG PEOPLE NEED TO BE GIVEN AN AFFORDABLE WAY TO ACHIEVE INDEPENDENCE, INCLUDING BEING ABLE TO GET ON THE HOUSING LADDER."**

England, 24

**"WE NEED AFFORDABLE HOUSING FOR ALL! RENT NEEDS TO BE IN LINE WITH OUR PAY. EVERYTHING IS UNAFFORDABLE!! WE NEED MORE SOCIAL HOUSING !! RIGHT TO BUY NEEDS TO KEEP UP WITH HOUSES BEING BUILT FOR EACH COUNCIL HOUSE PRIVATISED TWO SIMILAR SHOULD BE MADE AVAILABLE TO FILL THE GAP. WE NEED PROSPECTS FOR THE FUTURE."**

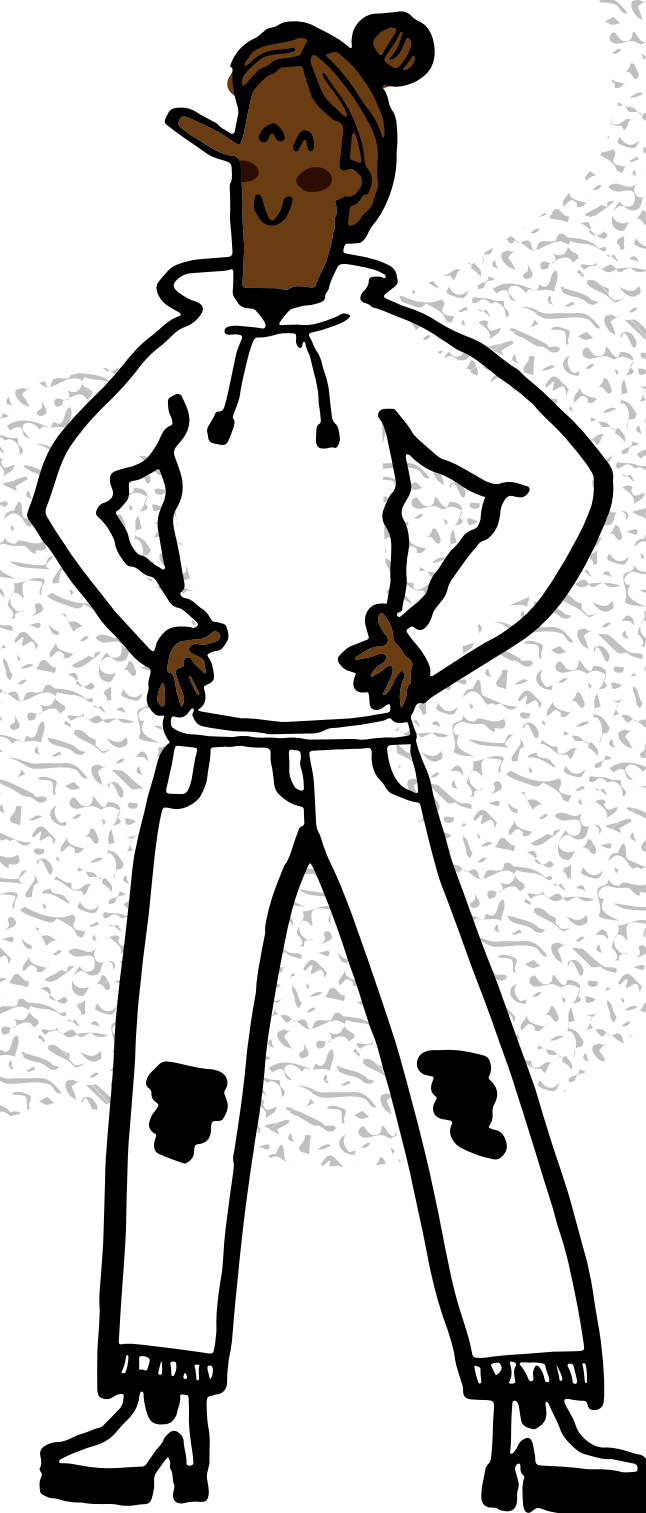
England, 23

**"HELP US BUY HOUSES OR GIVE RENTERS MORE RIGHTS."**

England, 21

**"STOP LETTING ELECTRICITY AND OIL COMPANIES MAKE SKY HIGH PROFITS AT THE EXPENSE OF CUSTOMERS. CAP PROFITS IN THESE COMPANIES."**

England, 24





## STANDING ALONGSIDE YOUNG PEOPLE

I would like to thank the **End Child Poverty Youth Ambassadors** who worked so hard on this report – shining a light on what life is like for people aged 16 to 25 in the UK today, in relation to the cost of living crisis. I would also like to thank the 476 young people who took time to complete the survey, and shared their thoughts and feelings with us. So many young people have been and continue to be impacted by this crisis – with 97% of respondents saying that it was a concern for them and their peers.

Thinking back to when I was in my late teens and twenties – looking into my own future, I felt the excitement of leaving home for the first time, of working in my first full time role. A role that enabled me to pay my rent and bills relatively comfortably. Whilst every generation naturally experiences some anxiety about their future, this crisis is stripping that opportunity from so many young people today, with 98% of respondents worrying about it in some way. Young people are feeling hopeless and fearful about their future – It is unacceptable to stand by and let this happen.

This report should be a wake-up call for decision makers in Westminster and beyond who have often neglected to include the views, experiences and needs of young people in policy decisions. In the words of this 23 year old from England:

**"SOMETHING NEEDS TO BE DONE. NOT NEXT YEAR, NEXT MONTH OR NEXT WEEK, IT NEEDS TO BE HAPPENING NOW. MANY PEOPLE MAY NOT SURVIVE THE WINTER DUE TO NOT BEING ABLE TO HEAT THEIR HOMES, OR PUT FOOD ON THE TABLE. SOMETHING NEEDS TO BE DONE NOW, BEFORE IT IS TOO LATE."**

Not only is it essential that politicians consider the need of young people, but that these young people are included in decision making which so dramatically impacts them. When the voices of young people are missing from key decisions, we see policies put in place which fit the assumptions of those who create them. Often these show a lack of trust in the power of young people, failing to reflect and act upon the real life, everyday challenges that

young people are facing. For example, paying an apprentice just £4.81 an hour, or providing a loan to a student which does not rise with inflation, because it is assumed these young people have families who can financially support them. This misses the experience of all the young people who have grown up in low-income families or are estranged and have no one to turn to. These are young people who would never be able to ask their families for financial support and so miss out on these opportunities.

When involved, young people provide excellent recommendations for policy changes – as shown in the responses to this survey. I urge decision makers to really take on board these well considered ideas, their expertise and experiences cannot be ignored. Take the next step and demonstrate to young people across the UK that their leaders are finally listening and acting on their behalf.

### JOSEPH HOWES

Chair of the End Child Poverty Coalition  
and CEO of Buttle UK



**"THE COST OF FOOD, BILLS ETC ARE ALL INCREASING BUT WAGES, FUNDING AND ALL OTHER INCOME STREAMS ARE NOT... NO-ONE SHOULD HAVE TO WORRY IF THEY WILL EAT THAT DAY OR NOT. ESPECIALLY NOT YOUNG PEOPLE, WHO ARE NOT REPRESENTED IN PARLIAMENT."**

England, 22

# APPENDIX 1: SURVEY QUESTIONS

**Q1. Where do you live?**

- England
- Scotland
- Wales
- Northern Ireland

**Q2. How would you describe your ethnicity?**

- White/ Caucasian
- Asian/ Asian British
- Black/ African/ Caribbean/ Black British
- Mixed/ Multiple Ethnic Groups
- Gypsy/ Roma/ Traveller
- Other ethnic groups, please specify

**Q3. How old are you?**

**Q4. What is your gender?**

- Female/ trans female
- Male/ trans male
- Non-binary
- Prefer not to say
- Prefer to self describe (with space to provide further information)

**Q5. Do you consider yourself to be a carer? A carer is someone who looks after a family member, partner or friend who needs help. You don't need to be paid for this work.**

- Yes
- No

**Q6. Are you studying at school, college, apprenticeship or University or have you left education?**

- I am at school
- I am at college or university
- I am completing an apprenticeship
- I have left education
- Other (please specify)

**Q7. Who do you live with?**

- On my own
- With family/ parents
- Friends
- Other (please specify)

**Q8. Do you or does anyone in your close family receive any means-tested benefits such as universal credit, tax credits, income support, job seeker's allowance, employment and support allowance?**

- Yes
- No
- Unsure

**Q9. Do you work?**

- Yes, full time
- Yes, part time
- No
- Prefer not to say

**Q10. Do you think the rising cost of living is a problem for young people aged 16 to 25 in the UK today?**

- Yes
- No
- Unsure

**Q11. How has the rising cost of living impacted you and those you live with?**

**Q12. When thinking about your future in relation to the rising of living how do you feel?**

- It worries me a lot
- It worries me a little
- I am not worried about it
- Don't know

**Q13. We now have a new Prime Minister. If you were sat in front of them what would you want to tell them about how the rising cost of living is affecting you and other young people? And what suggestions do you have for how they could help young people?**

**Q14. Is there anything else you would like to tell us about the rising cost of living?**

**Q15. May we contact you to find out more about the answers you gave above?**

**Q16. Please provide your email address if you would like to receive email updates from End Child Poverty, and/ or if you are happy for us to contact you about your answers given above. We will not share your contact details with anyone else.**



**You can get in touch with the coalition by  
emailing the Coordinator, Rachel Walters, at  
[rachel@endchildpoverty.org.uk](mailto:rachel@endchildpoverty.org.uk)**

**[endchildpoverty.org.uk](https://endchildpoverty.org.uk)**

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