



Quotes from Women's Regional Consortium Focus Group Research on Women's Experiences of the Cost-of-Living Crisis

[an addendum to 'Women's Experiences of the Cost-of-Living Crisis in Northern Ireland research paper, June 2023]

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Impact of the Cost-of-Living Crisis on Women

“Women are more impacted because they look after the house and do the shopping.”

“See because I’m going through the menopause and your weight goes up and down and I need new knickers. I’m having to make do with the ones I have and trying to squeeze into the old ones. The state of my underwear! But it’s too expensive. The price of a bra!”

“Women class getting their hair down as luxury items now – food and energy are the priorities now.”

“Bras cost an absolute fortune.”

“You can’t buy cheap bras. I’m walking about in a bra that’s too small for me, I can’t afford a new one.”

“We’re constantly getting hit by things going up and up and up. How are we meant to cope? It’s just like deal with it! We’re left on our own.”

“I don’t think anyone recognises the impact this Cost of Living Crisis is having on women especially. We have a high level of responsibility and it’s impacting on us really, really badly and Government are not taking enough notice of it. People are suicidal and feel like a failure. I’m lying in bed at night and getting really bad intrusive thoughts to the point where I’ll look at my daughter and think if something happens to me who will look after her. I asked my hostel person to ring me every morning to check that I’m OK. It’s really, really impacting people and Government need to be more aware of the impacts of this Crisis.”

“I think women bear the brunt of it all. The woman normally has the purse strings. Women take the brunt of it – they know what the household needs and most of the time it is women who are doing the shopping.”

“You go from sanitary products to Tenas – they’re expensive too. There’s no help for any of that sort of stuff.”

“Women run the house. I’m the one that does the grocery shopping. I’m the one buying the kids their clothes. You take on the financial impact of it and the constant thinking about it.”

“Women are usually the ones who manage the finances. They have to make things stretch. I know things I used to get – that’s a wee treat - now those things are gone. You’re cutting back on every wee thing you can now.”

“It’s ridiculous that we have to pay for sanitary products. There are 5 girls in my house it’s crazy it should be free.”

“It’s not the worst thing in the world if you haven’t got your roots done but it’s bad for your mental health for yourself – it makes you feel better having your hair done. It’s them wee things that fall to the side.”

“It’s all girls in my house, I have 3 daughters so I spend a fair bit on sanitary products. You notice it in your shopping.”

Women as the Shock Absorbers of Poverty

“I literally go without! If it’s for the kids then I go without to make sure they have it.”

“I don’t eat lunch most days. The Maternal Advocacy and Support (MAS) project has been great I get lunch as part of that, they make sure we eat that day.”

“I live on energy drinks, I live on those. It’s cheaper to drink that all day and eat something small than eat proper meals throughout the day.”

“My kids go to breakfast club in school and that is a godsend for me. If I didn’t have that I don’t know what I’d do. My shopping today is basically all for my kids. Times I’ve went 3 or 4 days with little to eat. Maybe grab an apple just so I have something in my stomach and I’m not going to bed with hunger pains and growling in my stomach.”

“The worst about is that you have to deny yourself things just to make ends meet. You need to do something for you – all this talk of self-care and wellbeing - you need to be able to do something or things would drive you completely bonkers.”

“I sit during the day when the kids are at school with no heat on. I only put it on when they get in.”

“Heat, electricity and food – the things you need to survive are literally like a luxury now. You’re having to make decisions that if your child wants to eat and be warm what am I going to have to do without? If your body is not getting proper nutrition then you don’t feel great, it’s the same for children. If the kids don’t have what they need it affects their concentration levels too.”

“My wee one is on Aptamil formula it’s now £16 a tin. I was going without food to make sure she had it. I was eating dry cereal just so she could get the formula she needed. The stress of getting down to the bottom of her milk tin and thinking will I have enough to get her her milk.”

“I’m more worried about my daughter getting fed than me, it’s starting to get really hard, we’re struggling.”

Women’s Coping Behaviours

“I’ve had to cut down now, choosing cheaper brands which I’ve never had to do before. Buying reduced stuff and going into charity shops.”

"I'm only heating the room I'm in which with a new baby isn't ideal. Cutting back and going out places so I'm not using my own electric. It only costs £1 to take my child to the soft play and I can sit there for 3 hours."

"I go to things like this [focus group] or other programmes that get me out of the house and I can keep warm and not put my own heat on. I just go and sit anywhere else when I'm cold to get heat in other places. I have gas heating and it's very expensive."

"I'm always going to the shop and looking for reduced prices. I'm eating things that are out of date. I had a quiche that was 2 days out of date, it was fine. Because it was eggs I was a bit more worried. I look for things that are reduced with the wee sticker on them."

"I have to literally hunt for bargains, it's embarrassing. How am I going to be able to provide a decent life for my child? It comes in one hand and out the other."

"One of the things that gutted me the most recently was needing to borrow from my kids savings. Whenever they were born we set up a savings account for them. I had to dip into it when waiting on the £600 to come. The gas bill just shot through the roof then the electricity, we had real shocks with those bills, they sky rocketed. We're living in a really old house."

"I hardly use the tumble drier now it's too expensive. I bought a clothes horse. There's so many of us it's hard to get everything dried. I bought an air frier too so I'm not having to use the oven as much."

"My son is 17 months old and I'm trying to potty train him to save on the price of nappies. You're having to start to do things earlier because of the price of things."

"I haven't been able to pay gym membership which is important to help me maintain good health with my disability. I'm not having proper meals so my daughter can. I'm not turning the heat on while my daughter is not at home."

"I've totally stopped socialising apart from the Women's Centre. I very rarely buy myself clothes or get my hair done to make sure I have money for the essentials."

"I now skip breakfast and have one tin of soup for lunch. I hide snacks from my children so that they have enough for lunches each day."

"I have had to sit in a cold apartment which is causing damp. I have had to wash in cold water and go without food. I can't see my friends as I just can't afford extra expenses."

"I have had to give up my nursing degree I have not been able to buy myself new clothes so I'm wearing clothes that are ripped or stained."

"I'm worrying about it being too cold for the baby but I can't put the heating on. I'm struggling to pay for petrol to get the kids to school/crèche."

“I skip dinners so my husband and son can eat.”

“No new clothes, skip meals, monitor shopping each week, go to foodbank at weekends.”

“I have to superglue the soles of my shoes, sewing my coats, missed some meals.”

“I haven’t had a hair cut in over a year. I’m not replacing clothes and shoes.”

Rural Women

“In this area [rural] there’s no such thing as public transport so you really notice the rise in fuel prices.”

“I travel to the shop less often for food shopping because of cost. Travel to the shop is about 7 miles away and that’s not necessarily the cheapest shop either.”

“They’re trying to take away the Fermanagh Rural Transport. It helps bring people to appointments and different activities and helps lots of people with mental health difficulties. They’re going to end up sitting at home so their mental health will be affected.”

“If you’re sick you’re nearly afraid to go to the South West Acute Hospital (SWAH) in case they send you to hospital in Derry. If you’re worried about putting diesel in your car you can’t say to them I can’t afford to go.”

“Oil is unregulated – there is no choice in the country you have to use oil.”

“Broadband is an issue too – poor speeds, some areas it’s non-existent. When you’re in a contract sometimes in the middle of it they are putting the prices up – there’s nothing you can do about it and it costs you to come out of the contract too.”

“Oil is a big issue in rural areas, there is no choice but to use oil here.”

“If you even have a bus service that’s a cost before you even start your shopping.”

“If you’re out in a rural area there’s maybe only one local shop. They have a monopoly and they can charge whatever they want for a loaf of bread.”

“When you factor in the fuel costs for rural living that increases the price of everything across the board.”

Ethnic Minority Women

“As asylum seekers they give us very little, we are trying our best but they give us very little to live on. We have teenagers and they are demanding and yet we only get £45. How can you stretch this money when some of their clothes alone are more than this? Where do we get the money to buy their clothes, I don’t know?”

“We don’t have benefits, we don’t get anything just the £45 for feeding, that’s all we get. It’s very difficult for asylum seekers.”

“The money we get was increased in December by £5. They approved a little increment from December but £5 is not enough to cope with the cost of living increases and with teenage children.”

“We have to pay for travel out of our weekly money.”

“I borrow from my family or friends if I need to. I borrow from my friend and she gives me time to pay it back so I just pay in little amounts. When I really need money I have to ask her for help. We’re not allowed to borrow any other way.”

“We never have any holidays, where is the money to pay for a holiday? There are no holidays. I’ll be here for 8 years and we never go, never! And I have 4 children.”

“We used to go into Lidl and when you go in you come to the fruit and vegetable section. I used to pick up at least five things for my girl to take to school. Now I can’t do that any longer. There were specific fruits she likes but now I just have to ignore the fruits and go straight to the basics – eggs, oil, rice, pasta. It saddens my heart. We used to like these things but we can’t do it now.”

“My daughter said mum can we buy Nutella even if it’s only once every 3 months. I felt pain she asked me that.”

“This is the first time I had to reduce the things we buy just to the basics. My daughter said mummy why can’t we have grapes. I said because they have gone from £1.40 to £2.20. I don’t have an extra 50p let alone 70p to put on one item.”

“I am living on Home Office Support and by the time I get our weekly groceries I am left with nothing to save on what I get for me and my daughter.”

“The Cost-of-Living Crisis has caused me to experience sleeplessness because I keep thinking how to manage the support we get and this makes me panic a lot at any small thing that happens.”

Impact of the Cost-of-Living Crisis on Access to Essentials

Food/Basic Items

“I spend £20 on fruit and it only lasts a couple of days. I have twins and £20 does not give me enough fruit for them, they love fruit. You can go to McDonalds and get a Happy Meal for £2.19 and there’s a wee bit of fruit in it. No matter what fruit should you go to get you’re spending £20/£30 it’s crazy.”

“You can go to Iceland and get a full trolley of junk food – processed chicken nuggets, waffles, junk like that. I love cooking fresh – fruit and vegetables, fish and

now you can't afford it. It's so much harder now to give the kids that fresh stuff. It's £4 for two bits of salmon and my son could eat that on his own."

"I can't go to the butchers for meat it's too expensive. I have to go to the supermarket and look for yellow stickers."

"In our local shop it is £1.95 for milk – you used to be able to get 2 for £2. I go through a thing of milk and a loaf of bread a day with the kids."

"The weekly shop has gone up, it's not 1p or 2p it's 20p/30p sometimes 50p an item."

"The price of bread I genuinely can't get over it! I would usually try and buy the own brand bread but they don't always have it."

"I used to go to Lidl, the butchers and a few shops. Now I just go to the one so you're not driving round wasting petrol. You're just buying more what you need rather than any extras. You just stick to what you need now."

"You notice now it's not just a couple of pence that things have went up its way more than that. You used to be able to get six bread rolls for £1 now you're getting 4 for £1.50 for exactly the same rolls. Toilet rolls are the same, it's unbelievable."

"For food shopping I'm cutting out a lot of things I used to buy. We're not eating as healthy because I have to buy cheaper food. I'm buying frozen stuff and putting it in the freezer."

"I spent £30 on one bag of shopping which had about 6 items in it. It's shocking. We're all eating chicken strips and chips, that's all we eat for 4 days is chicken strips because I can't afford anything else."

"I'm shouting at the kids for eating and it's awful."

"Fruit and vegetables can be really expensive and you can run into Iceland and grab pizzas for cheaper. You are forced to buy healthier products."

"To eat healthily is really hard. Fruit and vegetables are so expensive. People can only afford the like of Iceland. They want to eat healthier but they can't because it's too expensive."

"It's the everyday basics that you need to get yourself through. It's essential to have toilet roll you've no choice but to buy it. It's not luxuries it's the things people need to live and survive that are going up."

Energy

"My husband and I are both on blood thinners – we need the heat on because we really feel the cold."

“My oil bill massively increased it more than doubled.”

“It’s awful watching your electricity and gas meter all the time. I’m sick of it all to tell you the truth.”

“That wee beep going, it’s as high pitched, I think they make it like that to annoy you and create that wee sense of panic.”

“I’m just putting the heating on for my wee one getting up for school. Once I get home it’s not on again until she comes home from school again.”

“We actually don’t have the heating on. I’ve been trying to top up the gas but it just keeps running out all the time so I’ve given up putting it on and I’m just using the wee electric heaters. We have heaters, the ones that don’t cost much to run so that’s what we’re living on the wee plug in heaters.”

“Last week I had no money for gas whatsoever, we literally had no gas. I had to choose between gas and food. The whole week we had no gas and it was cold. It was shit.”

“I can’t hold out to the gas and electric at the minute. I’ve turned off nearly all my radiators, I only have 2 on now. I can’t afford to have them on. If I’m cold I just have to put a blanket round me.”

“I don’t understand them saying inflation is 10% sure the prices have doubled! Everything is going up more than that. Gas is the same it has at least doubled for me, I just can’t get out of the emergency.”

“Electricity and gas has been absolutely devastating for me, it’s hard to make ends meet. I seem to have no money at the end of the month.”

Housing - Interest Rate Rises

“Me and my husband both had good jobs and we never had to worry about money. We never had to check the prices but now I’m finding it really hard because I’m off on sick and dropped down to half pay. Our mortgage has increased by £300 so it’s now £850 a month and we can’t get out of that. Our mortgage alone pretty much costs my wage.”

“The interest rate on my mortgage. It’s like every month there’s another letter that comes in to tell me it’s going up another £20, going up another £40. We’re living on benefits and there’s no help. We could go and take a loan but then there would be interest on that too.”

Impact of the Cost-of-Living Crisis on Women’s Health

“The Cost-of-Living Crisis has definitely made my mental health issues worse. You’re literally worrying about all the bills, having to pay for heating, just everything.”

Then I'm not sleeping at night. My anxiety and depression would be bad anyway, it had got a bit better but now it's worse because everything is going up in price now."

"I feel like you're not doing enough like you're letting the kids down that's how it makes me feel. I'm borrowing money off my mum and dad. I'm 32 I shouldn't have to come to them like a wee girl saying I've no money. I just can't get my head above water no matter what I do."

"I know I'm losing sleep because I'm thinking I need this and this and this. I have a new baby and the expenses just keep going up. I'm on Maternity Leave, I've no income and the baby always needs something so I'm not sleeping over it. Not being able to provide what you actually feel you need and then feeling that you're letting yourself and your child down – the guilt that comes with that – not being able to provide for your children the things you think they need and deserve."

"I'm worrying about bills more. If it was only for 6 months and after that you knew it would get better but it doesn't seem to be any better or getting any better."

"My car has broken down, my cooker is broken and I've no money to get them fixed. My fridge freezer broke and I had to get a bed for my daughter so I can't get any more help from Discretionary Support. I'm having an awful time at the minute. We live in a damp house and I'm having to take my daughter for appointments to the asthma clinic. She can't sleep in her room in the house anymore as it's too damp. It's like a vicious cycle I can't get out of it. And my doctor is telling me it's affecting my mental and physical health."

"It has an impact on your physical health too. I was awake at 4 o'clock this morning, I've lost my hearing over the past while with stress. My GP said I needed to take time for myself because of stress but how can I do that with 3 kids on my own?"

"Mum guilt is real, you feel so guilty. The effect it has on your mental health."

"There's real mummy guilt – you feel like a failure. With pressure of cost of living increases, you can't make memories as you can't afford to do anything with your child. I'm literally trying to keep my head above water – keeping them warm and fed."

"It's just constantly all talk about the Cost-of-Living Crisis – it has impacts on your mental health too. No matter what conversations you're having it's all about the cost of things. You know your moneys coming in and it's all going straight out again."

"Beforehand people were getting stressed at times but now we're living in a constant state of stress. I'm constantly watching my money and it's a constant state of stress. I'm not sleeping and grinding my teeth at night with the stress."

"It has increased my sleeplessness, stress, panic attacks, anxiety pains. My weight has increased as my food intake has changed as I can't afford to buy healthier food. It just feels like its constant stress piling on, my anxiety is through the roof, panic attacks, eating unhealthy food because it's cheaper."

*“I’m pregnant at the minute so the worry has increased tenfold I’m really struggling.”
[single parent, has 3 kids already one with autism/cerebral palsy]*

“I barely sleep due to not eating. I panic from week to week to see if I can pay my bills and afford food for my children.”

“Money is a constant worry. I have to think twice before spending anything. It is affecting my sleep and I am constantly stressed out.”

“I am now continuously worrying about money. I have lost my savings. I do not have enough money to not constantly be worried. I don’t sleep well anymore and my anxiety is worse than ever.”

“I have had stress due to not having enough money without borrowing or using a credit card. I was actually studying my nursing degree but had to drop out as I could not afford to not work especially due to commitments for my daughter - school trips, lunches, etc. This caused me to feel quite depressed and also embarrassed.”

“I worry about keeping my baby warm and fed. I can’t provide treats for the baby, having to buy second hand clothing and items and having to do without some things. Worry, sleepless nights, stress is impacting on me. Along with the guilt over not being able to provide things for the baby.”

“Anxiety, sleeplessness, stress, panic attacks. Due to constantly having the thought in your head about your next meal, breakfast, supper - is the gas or electric going to run out.”

“Anxiety has increased. Anti-depressants have been increased. Constant worry, stressed all the time.”

“It makes me worried I am not going to be able to care for my kids due to the cost of living rises. I have depression and anxiety, my hair is falling out due to stress and my depression leaves me with no energy.”

“Stress and panic attacks have got a lot worse due to the worries of the cost of living. My physical health has got a lot worse too.”

“I have more anxiety, panic attacks and increases in the cost of living has affected my relationship with my husband. Also affected my depression.”

Impact of the Cost-of-Living Crisis on Caring

“If you have to go for appointments increased prices have a big impact. Just recently my daughter was diagnosed with diabetes and kidney problems and she will have to get a transplant. So it will be an impact for us to be travelling backwards and forwards to the hospital. It’s the cost of getting there and car parking.”

"I notice the impact on my caring role through the costs of travel to and from appointments. There are things I could personally do without such as internet I don't need it but because of equipment that's needed that sends information to the hospital I have to have it. So without that broadband connection that wouldn't happen and it's using electricity as well. There's no help for that. Added to this are the increased costs of petrol for hospital appointments."

"I'm a full time carer for my daddy who lives with me. He's 79. The way we're living I feel it's affecting our family because you're stressed out all the time over things. The overthinking is terrible, worry, worry, worry about the costs of everything."

"My son has a serious brain condition, he's in a wheelchair and has spinal, brain and kidney problems. We're filling our car up two or three times a week. He was in hospital for six months so we were travelling from Dungannon to the Royal Victoria Hospital every single day for 6 months and we didn't get any help. That broke things for us, the first time we were ever in debt. It destroyed us. We're still doing it now from Dungannon to Co. Down and sometimes to Belfast for hospital appointments. Nobody recognises this and we don't get any help for any of it. We have him every other weekend and the heat in the house has to be on 24/7 it's not easy. There's nothing you can do there's no help. As far as food we only eat off the bargain shelves that's it."

"I am a carer for my husband and he has to be kept warm it doesn't matter what, I have to keep the heat on. He has a very low immune system and I have to make sure he's kept warm and fed well. The cold weather brings him down. We had to have the heating on 24/7 regardless of the price. We had to have 3 fills of oil during the Winter - £900 a time. There are things you just have to do."

"Times I would be changing the bed every other day due to my husband's sweating. In terms of your electricity costs I just have to go with it. These are the things that other people don't realise when you're a carer. You're doing without other things to pay for the things you have to pay for."

"I'm noticing the cost of transport. The prices of the buses went up and you notice it for appointments. Gas is a big one for heating the house. Food as well – constantly buying food. I have 2 children with autism and its only certain foods they'll eat. I can't even go for cheaper brands in certain things."

"It's the cost of getting to the hospital and the prices you have to pay when you're there if they need to eat something – snacks, etc."

"My son is autistic and I have to buy more things for him. He's still bed wetting too so I'm having to keep scrubbing the same mattress and I'm not able to buy a new one. I'd rather buy a new one but with the Cost-of-Living increases I can't just go and buy one. I'm putting puppy pads down on it. Then there's the washing and trying to get it dried and I can't afford the tumble dryer. He loves to chew his clothes too so I'm obviously constantly having to wash them."

“I care for my mother who is 84 and immobile. Her heating has had to be on more and it is taking way more money for gas than it did trying to keep her warm enough. She has a hospital bed (she needs it because it’s adjustable), a hoist, an electric cushion to stop her getting bedsores. All these extra electric things are running as well all day every day. Her electricity has really soared as well not just in terms of how much it is used but in the cost of it as well it’s crazy. I’m trying to take her out an odd time for a wee break and change of scene but the money’s just not there for it anymore. I have access to accessible transport and they’re great, I pay £2.50 for it. But it’s taking that much now for the basics. I’m trying to buy in things to give her some variety and choice but even with that I’m having to be cautious what I’m buying as the money’s just not there.”

“My elderly parents live with me, my mother is paralysed and I have to have the heat on constantly as she is always freezing – this has had a massive impact on my gas bill.”

“My child has a heart condition and his immune system is low. I need to be able to keep the house warm for him and also notice the costs of transport and food shopping for his care.”

Impact of the Cost-of-Living Crisis on Children

“I used to bath my daughter every night but no way now. It’s twice a week now. It’s the easiest way to get her to go to sleep but I can’t do it every night now.”

“I’d love to put my daughter into gymnastics but there’s no way of me affording it now. I used to be able to put money aside for that kind of thing. I’d put a bit aside for each child but I can’t do that anymore so they don’t get any extras. I miss out on activities for me but I still try and do things for them but now it’s just the bare minimum.”

“My daughter used to go swimming it was £25/month. I’ve stopped it as I can’t afford that £25/month now. She’s asking me when am I going to be able to go back to swimming. I have to tell her when mummy can afford it.”

“The price of stuff especially if you have teenagers, they don’t want to wear cheaper things. They’re always saying such and such got this for Christmas. You don’t want your child to feel that they’re not the same as everyone else.”

“My kids would never have been stuck for anything and would have got what they asked for. Now they’re waiting because we have to save up the money for it even for wee things. But now it’s even going longer to be able to do that. You don’t want to say to them I’m skint I can’t get it for you. You’re saying maybe in 2 weeks’ time I might be able to get it. They don’t understand.”

“My son was 18 and I couldn’t even give him his birthday money. It cuts me to the bone. The worst thing is my other son got money on his 18th and I can’t do it for the younger one. Even though he didn’t say anything you could tell he felt it and I felt bad.”

“My daughter is 16 and she’s really anxious about money. She’s saving and she’s even offering her own money to me. I try to hide it but she knows we’re struggling.”

“Sometimes I try and hide the worry from the kids because you don’t want them to know. It’s harder to hide it when they’re older. Every day I’m telling them sorry mummy doesn’t have it.”

“I have to keep telling the kids my purse is empty.”

“My daughter’s asking me “mummy where’s your dinner?” and I just tell her I’m going to have something later. It’s awful she knows and she’s only 8. She’s picked up on it.”

“I had to cancel the kid’s leisure centre membership it was £13/month but it went up to £24/month and I’ve two kids so that’s £50/month and I just can’t do it.”

“My 11-year-old says mummy why can we never go on a holiday. He has friends who go away. I have to tell him son it’s just too expensive. I feel like I’m saying the same thing over and over which is awful.”

“I have a 9-year-old and he does know we’re struggling. We used to get a Dominos every Tuesday. I had to tell him it was very expensive and we couldn’t do it anymore. I feel lousy the kids are constantly hearing that I can’t afford things.”

“My car broke down and my wee girl went upstairs to get her money box. She said mummy do you need that to get your car fixed. I had to tell her it was OK but she knows I don’t have the money.”

“My wains know the house is different in terms of heat – wee small things like that. They know I’m not going to the gym anymore it’s too expensive. I don’t want to scare them either. They are hearing things and not getting to do what they want to do.”

“I got the groceries at the weekend and I’m having to warn the kids not to eat anything because it’s for lunches. I go to get something to put in their lunchboxes and they’ve eaten it and I have to go again. I’m telling them not to touch yoghurts, etc. It’s a sin like.”

“My son is only 10 and it’s not helping his mental health not getting out. I can’t take him anywhere now places are getting really expensive. I priced the cinema and for the 5 of us to go it was going to cost £64 just to get in. I can’t pay that. Even the cost of taking them swimming is a lot.”

“I can’t afford to take the kids anywhere. It’s school or home or walking the dog. Treats are very rare now.”

“I had had to greatly reduce the amount of activities my kids can do. There are no more treats like takeaways or day trips out.”

“I cannot afford to buy the things we used to eat before – for example, fruits so I buy basics not even crisps for school.”

“They don’t get treats or days out as I can’t afford to do these things. They don’t get to go to birthday parties as I can’t afford presents.”

“I cannot afford to buy them treats, cannot afford to buy them good quality clothing. I cannot afford to do day trips to the likes of the zoo, aquarium, etc. I cannot afford to take them swimming anymore. We are isolated in the house.”

“They’re missing out on activities and life experiences, we’re using second hand clothes and I’m trying to potty train a 17 month old to save money on nappies.”

“There’s not enough extra money left after you’ve paid for everything – for kid’s clothes, kid’s activities, things like that.”

The Costs of Education

“Schools put pressure on too. My youngest is starting secondary school this year and I’m dreading it. It’s £65 for a blazer. The grant for a school uniform doesn’t even go anywhere near the actual costs.”

“I had to use a credit card for the kid’s school uniform this year. I struggled to pay the kid’s school uniform worse this year than any time before.”

“For World Book Day the kids were supposed to dress up as their favourite character. I saw costumes in Tesco for £20 odd pound. I’m just going to keep my 2 kids off, I can’t do it. I feel bad sending them in not dressed up if the rest of the kids are. I’d rather keep them off for the day than go through all the stress and expense of it. Then they have to pay another £1 to take part.”

Childcare Costs

“I have to work a minimum of 36 hours/week for me to be able to afford part time childcare.”

“It doesn’t pay for you to go back to work by the time you pay for childcare, nappies, snacks. By the time you pay travel to work and paid all your bills you are just working to pay for your childcare.”

“I’m applying for a job this year. I have to work part time as I can’t afford to pay all my rent or childcare. I have to take into account the summer – I have 3 kids and no one to mind them so I have to be able to work evenings/weekends in the summer. I have to take a lot into consideration to take a job and to make a decision on a job. You are tied. Sometimes there is no benefit taking a full time job if you have to pay all your rent and childcare costs.”

“I couldn’t afford childcare so I had to come out of work. I can’t afford crèche fees I’m on my own. I’ve no help. It literally sent me into a spiral of depression. It left me feeling so inadequate not being able to work, I’ve worked all my life. How are you meant to take care of your children? I do want to work but I can’t afford to, I can’t.”

“Heating and electric for my house two years ago would have been £100 in total. Now this has increased to £300 per month. Childcare increases mean I would have to work full time to cover part time childcare but after monthly bills are paid childcare even part time is not an option.”

Impact of the Cost-of-Living Crisis on Debts

“I’m a single mum and I don’t have anyone to mind my child and I only have what I get in – all the bills are on me. There is no one to help me out, I’m in debt and my credit cards are maxxed out, my PayPal is maxxed out, ClearPay is maxxed out just to put clothes on my child’s back. She grows out of clothes every couple of months.”

“You’ve no choice but to use a credit card if you’ve got no money.”

“I’m borrowing off friends and family and then Discretionary Support. I’m constantly limited out of it. They’re taking so much off you weekly.”

“If something breaks down you have to put it on the credit card, you get into debt.”

“You can’t put a couple of pounds aside to go for a holiday or for something else you’re working hard for – it shouldn’t be too much to ask. You’re having to borrow just for the ordinary things.”

“I have loans just to cover loans, one borrowed to pay another. So I’m not actually getting anywhere I’m constantly paying loans. I feel like it will go on for ever and ever. You get it down a bit and then something happens and you need to borrow again.”

“I use Clearpay and Klarna – it allows me to get the kids clothes and without it I wouldn’t be able to. I’m not really able to manage the repayments at the minute – I’m struggling with a big bill from Christmas.”

“I’m having to borrow for the way I normally live. I used to have a certain amount of money to cover my ordinary bills but that’s not there anymore. So I’ll have another week until I get paid so I’ll use my credit card to get whatever I need. It’s all essential stuff, it’s just living.”

“I just got offered a credit increase on my credit card. I really didn’t want to take it because it was nearly double what I have at the minute but I’d already used up my credit over Christmas and had already paid my rent but had no money for gas and shopping and I had to take the credit increase just to have something to live on. It’s just really hard.”

“Increases in energy and food bills have meant I need to use and live in my overdraft plus the increases in mortgage interest rates and borrowed overdraft interest – I feel like I’ll never get out of it.”

“The money I had to cover weekly shopping no longer covers it. I find myself using credit cards to pay for weekly food, extra fuel in the car and unexpected bills.”

“I had to get a credit card, it was supposed to be for emergencies but I have had to use it a lot for day to day things. They offered me a credit increase that I would rather have declined but I ended up having to take it as I’d ran out of credit and needed money for food, gas, etc.”

“I see the postman coming and I’m thinking God what now. I’m thinking I’ve just got that bill sorted and paid then there’s something else and you’re in tears. There’s literally no money left and the bills just keep coming.”

Impact of the Cost-of-Living Crisis on Savings

“Before last year I had about £400 saved. It was like a wee fund for my oldest. I’ve had to go into that, that’s gone. I know that’s horrible, going into your kid’s money. I feel so guilty but what can I do?”

“I keep finding that I put money into my savings and then I take it back out again – it never stays there. I can maybe save £20 this week but then apparently I can’t and I have to take it back out again.”

“My mummy always had wee teapot money. I tried it but see now the teapot is always empty. I think I’ll go to the teapot for a wee treat but there’s nothing there now, it’s hard to fill.”

“I used to be able to save but now there’s nothing left to save and I’m dipping into my savings significantly. That terrifies me. Whenever that runs out what will I do?”

“I’d be lucky if I could save a £1. My daughter comes home from school and asks mummy can I have a £1. My purse is empty. Now everything’s going up so even if you have a £1 there’s not much you can get with it.”

“I used to be able to save. I used to have a couple of hundred pound in a tin upstairs for emergency or if the car broke down or if I needed to buy a new washing machine. I always liked to have £500 in the tin for an emergency. I can’t afford that anymore I just don’t have it.”

“There is no give anymore – this time last year with my earnings I had a wee bit of money set aside if something breaks down or the car needs repaired, etc. But I don’t have that now and it’s worrying. Anything breaks down I just don’t know what to do – it will have to go on a credit card but in the long run that just makes it worse as then you have to pay that off.”

“Any savings I had are gone. I had to spend them on oil, diesel, food and rent.”

“I have had to use money from my savings to cover costs of bills as the cost of living is increasing so much and I have not been able to put it back.”

“I have no money to save as the cost of everything.....rent, food, oil, electric, nappies, formula is all taking all my money at the end of the month.”

“My savings weren’t great anyway but I maybe had a couple of hundred which was quite good for me. But then my wages were running out and I had to use my savings or credit card to top up my monthly wage. My savings went down to 12p. It’s so sad.”

Impact of the Cost-of-Living Crisis on Women’s ability to Socialise

“You see coffee shops queued around and it’s £3 for a coffee – I could put a dinner on for that.”

“Where is it going to end? No holidays, no nights out, no alcohol, no haircuts – I just end up cutting my hair myself.”

“I can’t afford to get my hair done, buy new clothes, buy a drink – it’s just too much now.”

“The extras are all gone now, going out is a luxury, we hardly had it in the first place. Even the special occasion treats are gone now like for birthdays, etc. There’s no spare income for it now.”

“We just can’t do takeaways any more. It’s £11 for a fish supper, we can’t afford that.”

“You don’t want to do things that are going to cost money. You’re embarrassed to say I can’t afford to do that.”

“Our social life is here (in the Women’s Centre).”

“Holidays are out of the question – there’s no way we could afford to get away.”

“I’ve had to refuse to go out with friends because I don’t have the money to do it. They’re asking me if I don’t want to go out with them. That makes me feel really anxious because I think I’m not a good friend.”

“I don’t have any money to go out. Any extra money goes on electricity and gas. I’m looking at my meter going there’s no way that’s beeping again.”

“I had to cancel my gym membership there’s a social aspect and a mental health aspect to it. I can’t afford £45/month and it’s the first thing to go and what impact does that have on your mental health. I can’t afford to go for a drink or have a meal if it costs £50. The first things to go are the things that benefit your mental health and keep you sane. Your priority has to be the kids.”

“£3 something for a coffee now it’s really expensive. I can’t do it.”

“We can’t afford £8 each for me and the wains to go to the cinema and that’s before you would get popcorn and a drink.”

“Meeting friends for coffee or going for a drink – there’s just not the spare money anymore to do things for us. I just don’t have it. Then you feel selfish if you do do it – it’s the mammy guilt.”

“I spent £30 on a night out last week. The whole week I was thinking about that £30 – that could have got me my shopping – it just eats you up from the inside out.”

“Me and some friends used to go out on a walk and after go for coffee. We used to do it three times a week before then it dropped to one. Now we just walk there’s no going out for coffee. The time spent in the coffee shop was our bonding time sitting down over coffee and chatting. But we can’t afford it now.”

“I’m avoiding meeting friends in case somebody suggests going somewhere or doing something. If it’s going to cost money I can’t afford it.”

“Don’t go out for dinner, cut back on take-aways. We have no social life!”

“When asked to socialise with friends I often have to decline as there isn’t any money left to spend on days or nights out.”

“Because of the impact of the Cost of Living Crisis I just cannot afford to take part in social activities which is leaving me isolated, affecting my mental health more.”

“I have to make excuses to decline invites out due to not being able to afford it. I’m feeling lonely due to reduced socialising.”

“Things such as coffee with friends are not doable. Social interactions always cost money.”

“I can’t socialise, I don’t have the money for luxuries.”

“I rarely go anywhere. It’s not essential which is hard. Especially hard on mental health.”

“I don’t go out, hair appointments are not a priority, don’t drink. Friends don’t ask anymore.”

“I’m unable to afford transport or small amounts of money for get togethers for coffee, etc.”

Fuel and Transport

“Public transport has jumped 40p – you can’t afford it. Petrol has gone up so much too.”

“I only got to the Women’s Centre today because my mum drove to get to her class here. Tomorrow I’ll have to walk as I’ve no lift up the road. I used to get the bus up but you’re talking a fiver just for 2 journeys now. Even one journey you’re still talking £3. On the bus they charge dearer than on the App but it takes you to have money in your bank account to use the App. If I use my bank card it can take 4 days for that to clear so if I use it today then I might not have enough to pay it when it comes out and then I get charged.”

“I superglued my boots back together today because they started talking to me. I’m a heavy walker especially now I can’t afford the bus.”

“My wee girl has to get the bus to school every day and that’s gone up as well. I’ve to pay that. I tried to get help as it’s costing me £100/month to get her to school. It’s too much to move her from the school because she’s got friends there and moving her would be bad for her mental health. There were days I just couldn’t afford to send her to school. I had to phone the Principal and explain to her that I couldn’t get her to school the rest of the week because of money. The school gave me the money to top up her bus card but it was a one-time thing. I didn’t want her missing out on her education.”

“Travel costs are going up. You need fuel to get the kids to activities and socialising. They are missing out as you can’t afford them to bring them to these things.”

“Diesel is literally killing me – travelling to work, taking kids to school, pickups and clubs. I have 5 stops between leaving the house and me getting to work. It’s stop, start.”

Social Security

2-Child Limit

“I have 5 kids living with me the oldest is 20. I only get money for myself and two of the children. The baby is 3 and I don’t get any money for him. I’m trying to provide for 5 kids on what I get. I’m in a three-storey house and it’s really hard to heat.”

“I think they should take the two-child cap away.”

“I have 3 kids and the youngest is a boy. The oldest two are girls so I can’t hand down the clothes to him but I get nothing for him.”

“What’s even worse is that you don’t get any money for your third child. I only get £40/month for my son through Child Benefit. He’s the one who needs the most – he uses up the most of the electricity and gas as he’s anemic and needs more heat.”

Healthy Start

“I have a Healthy Start card but now my daughter is on prescription milk I actually have the money on it now to get fruit and vegetables where before it was all going on formula.”

“The price of formula milk for babies! You used to be able to get 2 for £16 and now it’s £10.50 a tin. The Healthy Start card isn’t enough. £17 doesn’t cover what you need. In some places Aptamil formula is £17.50.”

“You can use the Healthy Start vouchers to buy fruit and vegetables but how much does £17 buy you, not very much. And not all the shops take the tokens.”

“I didn’t realise about Healthy Start – I was entitled to help from early in my pregnancy but I can’t get it backdated now. No one told me I could be getting extra money.”

Universal Credit Advance Payments/Upfront Childcare Fees

“I am recovering from serious mental health issues and addictions. I was paying rent on my home at £575 a month and I had to keep paying it while I was in rehab. I was on Universal Credit and had to get an Advance Payment which I had to use to pay my rent. I was struggling to pay the rent and rehab and have money to live. If I cut my Advance Payments down it will take longer to pay it off. I have a job to go back to when I’m better. At Christmas I was hoping to get a loan but I won’t get it to help with the kids Christmas presents until I get the Advance Payment debt cleared. I need to look after me now, all this is putting too much pressure on me, my mental health comes first.”

“For young women a lot of what they’re getting is being used to pay back loans for child’s beds for example. The amount coming out for Advance Payments is ridiculous.”

“A lot of women are struggling to feed their kids and heat their homes because of the amount they are paying back on Government loans.”

“My daughter struggled with the upfront childcare fees in Universal Credit. We had to pay them for her. She was going back to work and she said mummy I can’t pay it. She had to pay so much upfront and she didn’t have it. We didn’t know about the Adviser Discretion Fund and it would have really helped her and me.”

“I’m on Universal Credit and paying upfront for childcare means my money is nearly all gone in the month before I get it back again. Every month I’m finding I have to rob somewhere else before I get the money back through Universal Credit.”

“Paying upfront childcare has mentally added awful pressure on me [visibly upset and has mental health issues]. I try to pay the crèche the first day they go in but it’s the pressure of trying to make sure the money is there to pay it.”

Benefits/Pensions

“They keep saying inflation is 9% or 10% but the real Cost-of-Living for every person is more like 40% since last year. The Government don’t know this – for them it’s just a fraction of their salary – they don’t understand. The people who are making the decisions are affected less by all this. They don’t know about families like me who are stuck in this Crisis – on Universal Credit.”

“Some who are working and on Universal Credit are afraid to take higher wages in case they lose out – it’s a balance. There needs to be a substantial increase in wages to make it worth their while. You have to take into account it’s not just losing free school meals but uniform grants, etc.”

“It feels like we are living in a vicious cycle. We can’t better ourselves at all – we can’t get out of it. We got our benefits sorted out last year but we’re no better off than we ever were – it feels like a losing battle. It felt like we were getting on our feet and then the prices started going up – we were asking ourselves where is the money going – it is going out as fast as it comes in.”

“They put the old age pension up so I’m getting an increase in April but the forecast on my broadband /TV is going to eat it all up. My rent is going up too. It’s all going up so I won’t see it, I won’t be any better off. It disappears before you even get it.”

Working Poverty and the Cost-of-Living Crisis

“Most working parents don’t meet the criteria for help so they’re stuck in the middle. Maybe only earning a couple of pound extra and don’t get any help.”

“I’d use the Argos card if my washing machine was broke. I just pay it off monthly or use the Credit Union it’s all juggle, juggle, juggle and I work. I can hardly afford to run a car, it adds to my life and it’s an essential for work. It’s not a luxury I need it. My mileage has been capped at 3000 miles for work and come January that’s gone. I get 51p a mile as an essential car user but it drops to 20p a mile after the limit so then it costs money to go to work.”

“People say to me but sure you work but I still have full rent to pay, try to raise 3 kids and put food on the table.”

“A lot of people think that because I work I can afford things but actually I’m as broke. People on benefits who go out to work lose their benefits too quickly. There should be help for people to get out to work but don’t lose their benefits as quickly. They should get full benefit until they are earning a certain amount. They need to take into consideration rent, food, gas and electric costs.”

“Sometimes it’s hard you’ve got your rent money sitting aside and you can’t touch it. There’s no help out there for people that work. It sucks.”

“Support for working families just outside the threshold they end up paying all the school bills and are worse off.”

“I’m anxious all the time – thinking my daughter (at University) needs money and I’ve that bill to pay and the wages are just not going to cover it. I’m already working 2 jobs what more can I do?”

“The working poor get no help. Working and paying childcare, have to run a car to get to their work, paying a mortgage. They’re finding it tight. It leaves me an older person not only worrying about yourself but worrying about your family as well. I’m worrying how they are going to pay their mortgage – they’re both working and paying for childcare and they get no help at all.”

“Because we’re working we’re not able to claim any benefits but we need help with gas and food, I really struggle. I’m really just buying the basics, buying own brands but even they’ve gone up in price.”

“My pay does not stretch to cover food costs and fuel. We have been buying cheaper brands to make it through the month. I only put £70 in my car per month so going to see family who live 45 miles away is a no go and we can only do it once every few months.”

“Wages are no longer covering monthly outgoings so I’ve put heating oil and car repairs on credit card.”

Value of Women’s Centres/Groups in coping with the Cost-of-Living Crisis

“Without Atlas Women’s Centre realistically I don’t know where I’d be. At Christmas they helped with toy parcels and food parcels. They were able to give us vouchers for heating and electric. My two kids got presents – toys, arts and crafts. There was a lot of stuff in it.”

“Atlas Women’s Centre is literally a godsend. Mental health wise the difference they make is incredible. The Maternal Advocacy and Support (MAS) project in the Centre is fantastic – the children are safe downstairs in the crèche and they get a snack and I get time for me to focus on myself for a while.”

“Ballybeen Women’s Centre helped me out. I got a loan from Discretionary Support 6 months ago for £200 to replace a child’s bed that broke. Then they were taking money out of my account to repay and it was leaving me crippled but the Women’s Centre helped me.”

“I’d be screwed if I didn’t have Ballybeen Women’s Centre. They can sort out foodbank vouchers, they can sort out gas and electricity vouchers. They can help with so much even just making phone calls on your behalf, filling in forms, etc.”

Anything to do with my son – I wouldn't be where I am without their help. They helped me get my child statemented, he has so many health professionals involved and one phone call from the Centre and they helped to sort it all out."

"Pride won't let people get help from foodbanks, they don't want to pick stuff up there as pride won't let them. Ballybeen Women's Centre takes the food out to people, they lift from the foodbank and deliver it out if they need to and that helps with the pride thing."

"I'm coming to Chrysalis Women's Centre so I'm not putting my own heat on. I'm very grateful to the Centre it provides amazing support for us in both the things they do and being able to come here and it being a safe space and we do not have to put our own heating on."

"The social supermarket [Footprints Women's Centre] is great, you pay £5 and get a good lot including fresh fruit and vegetables."

"Footprints Women's Centre have been brilliant with us helping with the Cost-of-Living like the social supermarket. They organise events and bring in holistic therapies and that's good for your mental health and stress management. It's a place where you can come and meet other women, have a wee cup of tea and it doesn't cost you anything – so many women can't go out as they can't afford it. There are trips and things to do and sometimes we get lunch too."

"Women can get together, get out of the house, talk to each other, support each other for mental health purposes, Footprints Women's Centre is fantastic. There was so much isolation during Covid. We also advise each other on things like where stuff is cheaper – we find out things from each other."

"The social supermarket [Footprints Women's Centre] is great – you can get a lot of fresh stuff for much cheaper there. I feel lucky to be able to use it and I'm very mindful in that I only take what I need. It gives people dignity as well. They make meals for people too and it's really well reduced."

"My kids got free school meals this year for the first time since I started work because Greenway Women's Centre helped me to fill in the form and I submitted the right documentation."

"Greenway Women's Centre keeps you happy and helps with your mental health. Our social life is here. We do day trips, courses, volunteering. Some of the courses are free."

"The only one saving grace is coming to Lenadoon Women's Group and realising that other women are going through it too and you're not the only one. That's why I'm here – to hear from other women about their struggles and know I'm not the only one and that there's a light at the end of the tunnel."

"This is where we find our sanity, we come together and there's no judgement. This is our social life. We'd be lost without Lenadoon Women's Group. It's a break from

the rest of the world and a stress release. It benefits the kids too as they're in the crèche socializing with other kids. I take my daughter to the crèche here and she gets fed too, we get fed sometimes too."

"Sometimes women come to Lenadoon Women's Group and the courses empower them to do other things. When they come here first they couldn't look you in the eye, they hardly speak. The impact of the courses and the support from the women's group gives them confidence, etc. and that spills into their children and communities."

"Being able to come into Shankill Women's Centre to do stuff, it's good for your mental health, that's what helps me."

"Shankill Women's Centre has been invaluable for me, the last few years have been really tough and I've been awful lonely and isolated. Coming here for classes you feel a sense of belonging, I've made new friends. If you don't buy the raffle ticket you're not going to win the prize. You have to do something, I wasn't going out at all. To come here was great."

"We socialise in the Centre [Falls Womens Centre], our social life is here."

What politicians should do to help with the Cost-of-Living Crisis

"They need to get back into Government and take their seats at Stormont. Why should they be getting paid when they're not even doing their job?"

"If you want to be in Government you need to understand how real people live. They need to understand what it's like to live on benefits. They need to live like we do."

"The Government are making decisions for people on the breadline when they don't understand what it's like to live like that. They don't know what they're talking about."

"I can't understand why they are giving out £600 to everyone. Why don't they sort out the energy companies instead of having to give us this money – it's stupid."

"If we or anyone else didn't go to work, we wouldn't get paid or have a job to go back to."

"The Government should be doing something to stop the price rises. Are the supermarkets putting prices up more than they should be? I think they're just taking advantage of this Crisis with some of the price rises."

"It makes me so sick all the energy companies have record profits. Why are Government allowing them to charge this amount of money?"

"Our Government need to get back up on the hill [Stormont] to do more for people. Their people are struggling, they're on their knees, their people are starving, they're

cold, why are they not up there fighting our corner? Why are they drawing their salary for sitting at home, why are they putting in expenses?"

"Government need to realise if they give people more money they will spend it in the economy. They are not hiding it under the floorboards, they're spending it as quick as they get it. Spending on the things we all need."

"Cap the energy companies that are ripping the country off and making billions. No one can understand it. The Government should step in and cap their profits."

"Government need to increase benefits. There needs to be an increase in income whether people are working through a Living Wage and if you can't work on a benefits system that gives you enough of an income that you're living you're not struggling. At the minute anyone on any benefits are existing they're not living."

"I only recently heard about social tariffs for broadband. If they brought in a social tariff into gas and electric that would be great. It's not that you don't want to pay for it you just struggle to afford it."

"No one gets a proper wage. Why are the lowest paid workers always tied to the Government and Universal Credit and Tax Credits? Why not give someone a better wage and not have to rely on the Government or benefits? If they would do that it would help a great deal."

"The best thing the Government can do is to give people vouchers for oil/electricity."

"Stormont is a disgrace. They're collecting these wages and we can hardly get a pot of stew on."

"There are people sitting at home with starving kids and cold looking at these Ministers not working and collecting these extraordinary wages."

"The Government should cap prices. Bread and milk is capped in France. The basics should be capped here. There needs to be some regulation."

"The idea that our Government at Stormont is not sitting or doing their jobs and getting paid for it is a disgrace. It's the only job in the world where you don't have to work and get paid."

"The big companies are raking in millions and millions – it makes me sick and we're scraping by. They have made basic human rights a consumer product – it's ridiculous. Food, heat, shelter are basic human rights but they're ripping people off."

"You should get more help if you're a carer. When you think of how much care homes cost and how much you're saving the Government. I get Carer's Allowance for my wee boy who has Downs Syndrome but it's nothing!"

“Energy companies are making these big profits and making all this money – they need to cap it. Government are saying they will help by giving one off payments but they’d be better getting it sorted.”

“Universal Basic Income happens in other parts of the world and I think we should pilot it here.”

“Free public transport including trains. It’s £4 for an all-day ticket here, that doesn’t sound like much but it all adds up.”

“Free school dinners for all children. You should see what they’re getting for £2.60 it’s not enough. I can’t keep up to £2.60 for my 2 kids all week.”

“One off is not the answer, it’s stupid. The money they’re giving, as much as it was a great help, there’s more that could be done in the long term than trying to buy us off – stop the price rises instead of saying there’s a wee treat for you!”

“There should be a limit on what they can charge for gas and electric.”

“If a worker is sick for so many days they’re down to SSP. The politicians are still getting their pay. If we decided, we weren’t turning up to do our job every day we wouldn’t be long getting our notice. They’re OK they’ve got their income. The cost of living crisis is not affecting them the way it is affecting us, they are not feeling it. It’s all wrong.”

“They need to help working families. They need to look at Universal Credit and double the work allowance – so that you have double the amount before they start taking it off you. Dropping it from 63p to 55p didn’t make much difference.”

“The Government should be investing in strategies to help people not leaving it to community groups to put things in place. Community groups are giving people soup and sandwiches and providing warm spaces.”

“The £20 uplift came in and it really helped but it was only in place for a short time then they took it away. £80/month is a big amount to lose. There’s been nothing to replace it and then everything doubled in price so people got hit twice as hard.”

“Community groups step in to help, they go above and beyond. My fear is what happens if they can’t do that anymore. Where will people end up then?”

“Prices have gone through the roof, are they ever going to go back down? Wages aren’t rising with the price rises. Why are the Government not stepping in, putting money into Breakfast Clubs, free school meals for every child as working parents are also struggling?”

“Double the level of benefits because the costs of food are doubling. They need to put them up in line with actual costs.”

“Lift the ban on asylum seekers to work. They are crying out for workers in so many industries but they won’t allow asylum seekers to work. Only the UK won’t allow asylum seekers to work every other part of the world allows them to after 6 months and checks are done. UK keep you waiting several years and won’t let you work and give you the minimum they can.”

“Government need to cap energy bills and provide public transport free or at affordable rates. Spain has just made all public transport free so why can’t we? It’s better for the climate too!”

“Government should try to reduce interest rates and increase incomes in households through better paid work and increasing benefits if you can’t work.”

“More financial help for working families. Cap on fuel (for both home and car) that is helpful for families. Cap on school uniforms - plain with no logos.”

“Keep interest rates low, cap energy and fuel costs. Reduce food costs and big companies making billions. Free school meals for all children. Free public transport. Support for working families with no benefits entitlement.”

“Lower gas and electricity prices. Lower public transport to increase day trips. Lower food prices. More help for families on benefits/single parents with the 2-child limit.”

“I think the Government should help increase the level of benefits and help with energy bills and cheaper travel on buses/trains.”

“Free school meals for all kids. Fully cover the cost of school uniforms. Increase in benefits to cover the cost of food, gas and electric costs.”

“Increased benefits so people can afford to live (Universal Credit, Child Benefit). Government should pay upfront for childcare costs. I do not have £300-£500 upfront for a nursery to wait to claim it back from UC. I don’t even have £2.50 for a coffee date with a friend.”