

# Women's Experiences of the Cost-of-Living Crisis in Northern Ireland:



## Women's Coping Behaviours

#### Context

Economic crises hit women hardest and the Cost-of-Living Crisis is no different. The current situation for those on the lowest incomes, where women are over-represented, is dire with significant concerns around rising levels of debt, poverty and destitution. In addition, there is no devolved Government in place to provide leadership and accountability to help to those most in need, an environment of severe budget cuts often targeted at those who can afford it the least and a chronic lack of funding for essential services including health, social care, childcare and education which too often means that women are forced to make up for cuts to these services through unpaid work.

This has created a perfect storm where women are bearing the brunt of the Cost-of-Living Crisis after disproportionately bearing the burden of a decade of welfare reform and austerity measures. The cumulative result has left women to become the shock absorbers of poverty in their homes going without food, heat and clothing to protect their children and other family members when money is tight. This has forced many women to make torturous decisions around feeding themselves and their families, heating their homes and trying to live dignified, healthy lives.

The squeeze on household budgets as a result of the Cost-of-Living Crisis has meant a reduced ability to socialise which is resulting in a greater likelihood for women to feel lonely and isolated in their own homes. Research by the Mental Health Foundation emphasises that behaviours which are protective of mental health including maintaining connection with family and friends have been compromised. The Carnegie Trust has also found that 35% of respondents in their research said that the Cost-of-Living Crisis has reduced their ability to spend time with friends, who are central to maintaining good mental health.

You can read the full research paper "Women's Experiences of the Cost-of-Living Crisis in Northern Ireland" here: <a href="https://bit.ly/44UPleX">https://bit.ly/44UPleX</a>

## **Findings**

Discussions with women at focus groups showed that many were going without necessities like food and heat to try and protect their children/family members from the impacts of financial hardship and poverty as a result of the Cost-of-Living Crisis:

- 81% reported cutting energy use to try and save money with many having to significantly reduce when they put their heat on, using blankets, hot water bottles and extra clothing to keep warm.
- 43% reported that they had skipped meals in order to try and cope with rising prices and to ensure that their children and families were fed.
- 86% of the women reported moving to non-branded items.
- Just over half (55%) of the women reported using charity shops or second hand websites to buy the things they needed.
- 49% stated that they had reduced the use of their car or public transport because it had become too expensive.
- Women reported struggling to afford the cost of many women's products including not being able to afford to get their hair cut, going without necessary underwear particularly bras and struggling to afford sanitary products.
- 92% of the women reported negative impacts on their ability to take part in social activities meaning that even small treats like meeting someone for a cup of coffee, had been cut back or stopped altogether as a result of insufficient income.
- A lack of social life meant that there was nothing to lift the stress and many felt this impacted on their health, emotional wellbeing and on their relationships.

#### Recommendations

- We want to see the urgent development and implementation of a fully funded Anti-Poverty Strategy for Northern Ireland taking into consideration the recommendations from the Anti-Poverty Strategy Co-Design Group and the International Covenant on Economic, Social and Cultural Rights.
- We support the Essentials Guarantee campaign from the Joseph Rowntree
  Foundation and the Trussell Trust to ensure the basic rate of benefits at least
  covers life's essentials and can never be pulled below that level including through
  deductions from benefits to repay Government debts.
- We agree with the CEDAW Committee recommendation that Government should assess the impact of austerity measures on the rights of women and adopt measures to mitigate and remedy the negative consequences without delay.

### **Quotes from Participants**

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's 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.

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 have to make excuses to decline invites out due to not being able to afford it. I'm feeling lonely due to increased isolation and it's affecting my mental health more.

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.

Me and some friends used to go out on a walk and afterwards go for coffee. We used to do it three times a week 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 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 school lunches each day.

I've had to sit in a cold apartment which is causing damp. I've 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've had to give up my nursing degree because we're struggling with money. I've not been able to buy myself new clothes so I'm wearing clothes that are ripped or stained.

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