



**LEADERS
UNLOCKED**

COST OF LIVING NATIONAL REPORT

**A SOLUTIONS-FOCUSED, YOUTH-LED
REPORT ABOUT THE EFFECTS OF THE COST
OF LIVING CRISIS ON YOUNG ADULTS ACROSS THE UK**

**FINAL REPORT
OCTOBER 2022**

FOREWORD

Children and young people are 20% of today's population, but 100% of our future, so these voices and perspectives on the current cost of living crisis could not be more important.

Their anxieties, suffering and personal stories are hard to hear, but we really have to listen. Their descriptions of how they feel should haunt us, as they do me.

But the truth of their calls for change must motivate us, and our politicians, to act.

If we hold on to the principles and aims of having any kind of welfare support at all, we must hear this message in particular:

"We want to live in a country where all people who find themselves in need of support are protected—from hunger, homelessness, and hardship—but the UK is no longer that country. Things have to change."

All of us at Children England are listening, and we'll do everything we can to make young people's views and beliefs count.

Kathy Evans
CEO Children England



CONTENTS

1. Preface
2. Introduction
3. What We Did
4. Experiences of the Crisis
5. Our Recommendations
6. Messages for Decision-Makers
7. Appendix A: The Survey
8. Appendix B: Where to Get Support

"This is the UK in 2022 and it feels impossible starting out as a young adult."

25, North West (survey)

"People can only do more when they have more, no amount of budgeting will take you out of poverty or put more food on your plate."

25, London (survey)

"How a society treats its most vulnerable is always the measure of its humanity."

Therefore, the time to act is now."

Jasmin, 21, East of England (young advisor)

PREFACE

For many already vulnerable young adults, the cost of living crisis has hit hard.

The effects on young adults already living in poverty have been devastating. Without more extensive support measures, things will only get worse.

This report tells the stories of a diverse group of more than 340 young adults from all four nations of the UK. I had the rare privilege of learning from the ideas and experiences of each and every one of them.

All of these young adults have been affected in some way by the cost of living crisis—not a single respondent to our national survey said they had been completely unimpacted—but the effects vary hugely between different groups, and some have been hit much harder than others.

The young adults who contributed to this report included both homeowners and people at risk of homelessness, both people using food banks and food bank volunteers. In the words of one survey respondent, “we sail in the same storm, but we are traveling on different boats”.¹

Although the young adults who speak through these pages are in very different boats, they were largely in agreement about what must now be done about the storm.

From their huge collective body of knowledge and experiences, these young adults produced a wealth of ideas about how different groups in society could be better supported through this crisis. They have set out what they want to be done to support people now, by government, educational institutions, local councils, and others.

The eight recommendations set out in this report belong to young adults.

These are their recommendations for change.

This is their final report.

Mark Paul

Cost of Living Project Lead
Leaders Unlocked



INTRODUCTION

ABOUT THIS REPORT

During an eight-week period in September and October 2022, we engaged with over **340 young adults** aged **16-30** across all four nations of the UK.

These young adults told us about their **experiences** of the cost of living crisis and about the **support** measures they would like to see enacted in response.

This project has been fully **youth-led**. Everyone involved, including the project lead, was a young adult. Every word of this report has been written by a young person.

REPORT OUTLINE

What We Did: We set out information about the research work we undertook and the young adults who worked with us.

Experiences of the Crisis: We set out three key findings of our research and four of our young advisors share their stories.

Our Recommendations: We present our eight recommendations, as follows.

For national government:

- 1) Increase the lowest incomes
- 2) Pilot lower public transport costs for young people
- 3) Freeze rents, pause evictions, and block new second homes

For local government:

- 4) Pre-paid food cards for vulnerable people
- 5) Cost of living support events in public buildings

For schools and colleges:

- 6) Finance education
- 7) Support access to food, uniforms and equipment

For universities:

- 8) Support students' access to food, equipment, and emergency grants

Messages for Decision-Makers: We list our interviewees' responses to the question “If you could tell decision-makers one thing about the cost of living crisis, what would it be?”

¹ 24, Wales (survey).

THE PURPOSE OF THIS REPORT

This report is intended to provide an unmediated record of what young adults have told us. It is also intended to be the starting point for further thought and action on the part of decision-makers and professionals working in relevant sectors.

TERMINOLOGY

In this report, the term ‘minoritised’ is used to refer to Black, Asian and other minority ethnic groups, as in the phrase “minoritised ethnic groups”.

This terminology has been chosen to reflect the fact that people belonging to these ethnic groups are minoritised by social structures and processes. It is this sense of the concept of minority—the socially constructed, not the statistical—that is the salient concept in discussions of inequalities between ethnic groups.

ABOUT LEADERS UNLOCKED

Leaders Unlocked is a social enterprise that exists to allow young people to have a stronger voice on the issues that affect them. Leaders Unlocked works across the societal areas of education, employment, health, policing and criminal justice to help organisations involve the people who matter and shape decision-making for the better. For more information, please see www.leaders-unlocked.org

ACKNOWLEDGEMENTS

We would like to thank the organisations named below for the invaluable support they provided to this project.

Children England

Children North East

The Royal Society of Arts

New Local

Merton Council

Family Action

Long Road Sixth Form

KIDS UK

The Health Foundation

4in10

The Association of Colleges

Crisis

**Office of the Police and Crime Commissioner
North Wales**

North Ayrshire Mental Health Commission

**Children's Commissioner for Wales
Comisiynydd Plant Cymru**



WHAT WE DID

We conducted the following key stages of work during September and October 2022.

NATIONAL SURVEY

On 21st September 2022, we launched our national cost of living survey for young adults aged **16-30** across the UK.

The survey asked young adults a mix of quantitative and qualitative questions about:

- their **experiences** of the cost of living crisis,
- the extent of any **impact** the crisis was having on each of the following **seven domains**: (1) day-to-day life, (2) mental health, (3) physical health, (4) happiness, (5) relationships, (6) feelings about the future, and (7) education and/or career plans, and
- the **support measures** they would like to see put in place in response to the crisis and why.

By the time the survey closed on 17th October 2022, it had received **326 responses** from a **diverse group** of young adults in **every region and nation of the UK**.

The findings throughout this report include insights from the survey data we collected. More details can be found in Appendix A.

IN-DEPTH INTERVIEWS

We also conducted **more than 30** in-depth one-to-one interviews with young adults, exploring the same issues. The interviewees were primarily selected from the survey respondents.

The interviews were conducted in order to gain a more in-depth insight into young people's experiences of the cost of living crisis and to further explore what young people would like to see done in response.

Quotes from the interviews and the survey can be found throughout this report.

THE CHILDREN'S COMMISSIONER FOR WALES

We were also invited to hear from **the Young People's Advisory Panel** of the Children's Commissioner for Wales during a meeting of the panel in October 2022.

The session with the panel provided immensely useful insights. We thank the Commissioner and the panel for their time.

Diolch yn fawr iawn!

COST OF LIVING YOUNG ADVISORS

In mid-October 2022, **a panel of ten** Young Advisors reviewed the evidence gathered and formed the set of recommendations found in this report.

The panel was made up of a diverse group of young adults, including those belonging to minoritised ethnic groups, those with non-binary gender identities, parents, and those currently experiencing poverty.

Our young advisors ranged in age from 16 to 27, and included an NHS worker, a freelance journalist, a food bank volunteer, students, a small business owner, a finance professional and people working in third sector organisations.

A group of Young Advisors also attended the Showcase Event at which this report was launched, speaking directly to key stakeholders and decision-makers about their experiences and their ideas for change.

WHO WE REACHED

We engaged a diverse group of young adults.

They had the following characteristics:

- The average age was 23.4; the youngest was 16 and the eldest was 30
- They were from all four nations of the UK, with nearly 80% living outside of London
- Over 22% of survey respondents (and over 50% of interviewees) were from minoritised ethnic groups
- Over 5% of survey respondents (and 10% of interviewees) were transgender, non-binary or genderfluid



EXPERIENCES OF THE CRISIS

For many already vulnerable young adults, the cost of living crisis has hit hard.

A key driver of this crisis has been the sharp increases in the prices of essentials such as food and energy. As the Youth Futures Foundation points out, “young people will spend, on average, double on essentials like rent or bills than people aged over 51 will”.² This has left young people particularly exposed to rising prices.

In October 2021, the think tank Demos warned that young adults under the age of 30 would be most vulnerable to the effects of the cost of living crisis that was brewing.³

Our findings demonstrate the grim accuracy of that warning for the group of young adults we heard from.


THREE KEY FINDINGS

Our research found that:

1. Young adults' **physical and mental health** has been severely impacted by the cost of living crisis
2. Worsening **inequalities**: more severe effects are being felt by minoritised ethnic groups, women, trans people, people with non-binary gender identities, and people in receipt of benefits
3. Young people **under 18** are far from immune to this crisis

² Youth Futures Foundation: <https://youthfuturesfoundation.org/news/cost-of-living-crisis-hits-young-people/> (accessed 12th October 2022).

³ Demos: <https://demos.co.uk/wp-content/uploads/2021/10/Bouncing-Back.pdf> (accessed 12th October 2022).



1. "A HAMMER BLOW" TO YOUNG ADULTS' HEALTH"

Young Advisor's Story: Emmeline

"The cost of living crisis has been a hammer blow to my mental and physical health. It is the sword hanging over the head of Damocles, but with people actively trying to cut the thread. The constant threat of financial ruin has strained my personal and professional relationships and pushed me to breaking point."

Emmeline, 24, Scotland

Nearly half (47%) of all survey respondents told us the crisis was having a **'large' or 'catastrophic' impact** on their **mental health**.

"Financial worries have impacted by mental health and caused significant tension within my relationship." 29, South East (survey)

"I have debt that keeps growing and think of suicide every day... I feel like a spider in a bath." 26, South East (survey)⁴

"The sense of anxiety and instability has severely affected my pre-existing mental health issues, even pushing me into alcohol abuse to cope." Anon. (survey)

An alarming **17%** of survey respondents told us that the crisis was having a **'large' or 'catastrophic' impact** on their **physical health**.

"I often skip meals in order to afford other things." 19, East Midlands (survey)

"I wear damp clothes and live in a damp house because it's too expensive to put the heating on." 24, Wales (survey)

"I'm leaving a severe B12 deficiency untreated because for each set of injections it costs me £10 to pick up the prescription." 23, London (survey)

⁴ This respondent chose to submit their survey responses anonymously. They were automatically signposted to organisations that provide mental health support at the point of submission.



2. WORSENING INEQUALITIES

This crisis has exposed and widened existing inequalities amongst young adults, including those that track ethnicity, gender and benefits status.

We found that young adults belonging to **minoritised ethnic groups** suffered **worse impacts across all seven of the domains** we asked people about, from health and relationships to happiness and future plans (see Q2 in Appendix A).

27% of survey respondents belonging to a minoritised ethnic group were suffering severe physical health impacts, compared to only 14% of white respondents.⁵

Survey respondents in receipt of benefits were more than three times as likely to have suffered severe physical health impacts

"My benefits and my pay now no longer cover my basic needs... my bills, rent and food." 25, Yorkshire and Humber (survey)

"We rely on universal credit to get by... our electric and gas bill doubled over night... We're worried about putting the heating on, but at the same time, don't want our toddler to get cold." 30, South West (survey)

Compared to men, women and people of other gender identities were:

- **33%** more likely to tell us the crisis was having a severe impact on their **day-to-day life**
- **32%** more likely to tell us that the crisis was having a severe impact on their **education and/or career plans**

Young adults in receipt of benefits are especially vulnerable. Compared to others, our survey found that those **receiving benefits** were nearly **twice as likely** to have suffered **severe mental health** impacts

"I've had to start rationing my prescription medication because I can't afford to pay every month." 27, North West, in receipt of Universal Credit (survey)⁶

⁵ A respondent is described as suffering a 'severe' impact if they told us that the impact they were feeling was either 'large' or 'catastrophic' (see appendix A).
⁶ Not all recipients of UC are entitled to support with prescription costs.



3. YOUNG PEOPLE UNDER 18 ARE FAR FROM IMMUNE TO THIS CRISIS

Although the government has offered financial support, it falls short of the increase in prices, even for the most vulnerable.

The effects are reaching **children as young as 12**, with devastating consequences.

"I have a friend whose 12-year-old sister is severely disabled. Their mum can't afford to keep her oxygen equipment on because of the price of electricity. The 12-year-old told me she wanted to start a business to help pay the bills. That's how guilty and desperate she feels. She's 12." 16, Wales (interview)

Many young people are **worried** about how the crisis is **affecting their parents**.

"It causes a lot of worry. I can see my parents trying to hide how stressed they are and that stresses me out more." 17, East Midlands, sixth form student (survey)

Young Advisor's Story: Hana

"The cost of living crisis doesn't affect me financially, but it does affect my mum financially, which has a massive impact on our day-to-day life as a family. We're finding it difficult to afford gas and electricity, and the weekly food shop. It's hard to enjoy things when my mum is struggling for money."

Hana, 16, Yorkshire and Humber

For many young people who have been able to start earning an income of their own, the crisis has meant **giving up their income to protect their families**.

"My family can barely afford bills anymore. I'm having to use my personal money to help my parents and can no longer go out with friends and live my life as all my money is being used simply for surviving." 17, South East (survey)

"I have to work more to get money into the household, even though both of my parents work. I'm worried about how my parents will afford to live if I go to study medicine." 21, East of England (interview)

"My mum has had to ask to borrow money from me. I think Mum is embarrassed about it, but I'd rather help." Anon., 16 (interview)

Our survey found that young people aged **16-17** were **23%** more likely to have suffered a severe impact to their **education and/or career plans** than older respondents.

YOUNG ADVISORS' EXPERIENCES

Four of our young advisors tell us about their experiences of different aspects of the cost of living crisis.

RISING ENERGY BILLS: PIXIE'S STORY

Like many, Pixie has been hit by rapidly increasing energy bills.

On 17th October 2022, the government announced that it would scale back its price control measures, which will now end in April 2023.

"When the crisis was initially kicking off, I had the gall to think I wouldn't be hit that hard, as I'd just started a new job with an actual living wage and my partner earns pretty well.

That's changed a lot as time has gone on. We had to give our meter reading recently and we've had a £250 electricity bill come through. It's been anxiety-inducing. I live in a tiny, one bedroom flat on the seafront where me and my partner work from home for most of the week. When we moved in, our bill was £60-80. After the first increase, we were paying about £120-140. Now, £250.

I've been trying to crawl out of my overdraft since I finished university, but every time I get close, something happens which sends my balance back into the red.

There's been a focus shift from 2020, when we were worried about everyone having access to a device to stay connected. Now, families worry about having to choose between heating and eating. A thing that we thought only happened to pensioners, which was a disgusting situation in itself, is now happening to all of us.

As the rich continue to get richer and the poverty line seems to only get closer and closer, I'm worried about the future. As it stands, I don't want to bring a child into this world. I don't want to go anywhere or do anything with the fear that I'm spending too much. I don't have any money to save, so I'm stuck in the constant overdraft cycle. I have no parents to ask for help, I don't even want to think of taking out a loan or a credit card.

We're supposed to be thriving, not barely surviving."

Pixie, 26, South East

YOUNG ENTREPRENEUR: SIAN'S STORY

Sian, a small business owner, has seen her income hit by economic instability. She tells us why she's worried about the future and the lack of support from the government.

"I am a small business owner and I have definitely felt the impact of the cost of living crisis over the past few months.

My sales have dropped by 40%, postage has gone up, and that's not to mention Royal Mail strikes as well as product and packaging costs going up regularly.

It's left me and many other small business owners with a difficult decision: we can either put our prices up and hit our customers in the pocket, risking losing them, or we can leave our prices where they are let it hit us in the pocket.

It's virtually impossible to survive as a small business or even to be optimistic about the future, especially when things are so unpredictable. There seems to be no solution for people in our position, and there's no support for small businesses now.

It just seems to be getting worse."

Sian, 16, Wales

HEALTH AND SOCIAL CARE: SARAH'S STORY

As the cost of living crisis hits, the numbers of people in need of support from health and social care are growing, but the effects of years of underfunding have left the sector unprepared. Sarah tells us about the impact on her family.

"For years, public services have taken a battering when it comes to cutting their funds and resources.

Now, with the addition of the cost-of-living crisis, our most vulnerable members of society are suffering due to the lack of resources in the social care system. Social care has a duty to protect and support members of the population that are unable to support themselves. The elderly, children in care and people with disabilities are often forgotten demographics in this crisis.

My parents and younger brother rely on the support of the social care system: both my parents have significant disabilities, as did my brother. Over the years, their support has dropped and dropped: their social worker saw them less frequently and, once my brother turned 18 last year and moved over to adult services, these visits became even more rare. Their quality of life declined, and their needs were neglected by the social care system. They were abandoned because, on a long list of families which needed support, they were not a 'priority'.

Six months ago, after becoming horrified at their state of living despite them having an active social worker, I called these services raising a concern and asked for them to address the issues surrounding their care. Less than two weeks after this call, my brother passed away at home.

Now, two vulnerable people, unable to work because of their health, are alone in their home with no support and no funds for their care: a similar outcome to my brother's is inevitable. With no child in the home they, again, are not a priority.

Unfortunately, this is not an isolated case. Local authority resources are so sparse that children and vulnerable adults are losing their lives because of the lack of support from the services that are built to help them. Residential homes are dangerously understaffed, and those that are staffed are running on next to nothing. Social care staff are dramatically underpaid, leading to low retainment rates.

After Covid-19, where the most vulnerable members of society were hit hardest, they deserve to be seen and heard in this crisis."

Sarah, 27

THE NHS, AND WHAT MUST BE DONE THIS WINTER: JASMIN'S STORY

Jasmin, who works for the NHS, tells us of her worries about the health service, health inequalities, and the most vulnerable.

"During the bleak times of the pandemic, we all applauded for our NHS with newfound pride—Britain's national treasure—but we were not aware of the looming catastrophe. An NHS chief has warned that soaring energy costs will kill more than 10,000 people this winter; a situation the NHS Confederation has referred to as a "humanitarian crisis".

We are now, sadly, seeing millions being plunged into poverty with many having to make the horrible choice between switching on the heating and having a warm meal. NHS staff are at risk too, with many struggling to make ends meet, nurses forced to queue up at food banks, staff morale at an all-time low after the pandemic pressures, and hospital staff skipping meals to feed their children.

Unsurprisingly, these choices will lead to more and more preventable illnesses and death, as rising demand for healthcare meets with falling capacity.

We already know that the cost of living crisis will hit those already affected by health inequalities the hardest, these include ethnic minorities, those with learning disabilities, mental health conditions, and older people and children.

We must learn from our mistakes during the pandemic and call onto the government, local councils, and the already backlogged NHS to collaborate on a strategy to survive this winter and the days to come after. Food, fuel and healthcare are not luxuries, but basic human rights.

There need to be clearer and better-targeted support packages set out. Benefits must rise to reflect current living costs. The NHS needs an emergency funding package.

During this tumultuous year, we witnessed MP pay packets being raised, big energy corporations declaring unthinkable amounts of profits, and how the mini budget would have benefitted the wealthiest.

How a society treats its most vulnerable is always the measure of its humanity.

Therefore, the time to act is now."

Jasmin, 21, East of England

OUR RECOMMENDATIONS

The following recommendations were formed and ratified by our panel of Young Advisors.

They are for national government, local government, schools and colleges, and universities.

We encourage decision-makers and professionals in relevant sectors to take these recommendations on board as a starting point for further thought and for action.

FOR NATIONAL GOVERNMENT

1. INCREASE THE LOWEST INCOMES

People on the lowest incomes have been left most vulnerable to this crisis.

We all want to live in a country where people's basic needs of food and shelter are fulfilled.

We want the government to do **two things now** to support those on the lowest incomes.

A. Immediately increase benefits across the board by inflation or more

The welfare state should be there to take the shame out of need. But with soaring inflation and stagnant benefits rates, many are being pushed into desperate situations.⁷

We want to live in a country where all people who find themselves in need of support are protected—from hunger, homelessness, and hardship—but the UK is no longer that country. **Things have to change.**

Young adults receiving benefits were more than three times as likely to have suffered a 'large' or 'catastrophic' impact on their physical health.

"People can only do more when they have more, no amount of budgeting will take you out of poverty or put more food on your plate." 25, London (survey)

"I've had to start rationing my prescription medication because I can't afford to pay every month." 27, North West, in receipt of Universal Credit (survey)

"I'm constantly tired because I have to ration my food. I've lost a lot of weight... I feel increasingly isolated because I can't afford the travel to see friends and family... I don't know how I'm going to stay warm this winter." 19, Wales, in receipt of universal credit (interview)

"[The] pressure on people on UC makes me so fucking angry. It's awful. It's just cruel. UC needs to increase at least in line with inflation." 23, London (interview)

⁷ UK employment benefits are now at their lowest real-terms level for over fifty years. This is not just due to volatile inflation—we have seen a period of sustained real-terms decreases in support: <https://www.jrf.org.uk/press/main-out-work-benefit-sees-its-biggest-drop-value-fifty-years> (accessed 13th October 2022).



B. Extend the National Living Wage to everyone over 18

Employees under the age of 23 can legally be paid **as little as £4.81** per hour, whereas older employees must be paid what the government calls the 'National Living Wage' of £9.50 per hour.

And yet, many young adults face the same **financial burdens** as older adults.

"There's a lot of young adults who have left home and cannot afford to feed themselves. The minimum wage for 18-22 year olds being lower than older adults is unreasonable, when they're still expected to put a roof over their heads and feed themselves like anyone else." 19, Wales (survey)

And many of the young adults we spoke to are working tirelessly to help **financially support their parents**, siblings, and other relatives.

"As the second working person in my family, making the minimum wage of £4.81 an hour is beyond frustrating and incredibly difficult. Having to balance work with college and work double the hours of the regular employee to make the same wage is a nightmare." 17, Wales, student (survey)

The lower minimum wage rates for young adults under 23 are **unjust**. The government must extend the National Living Wage to all adults.

As a next step, the National Living Wage should also increase to match the Living Wage Foundation's '**Real Living Wage**'. What the government is now calling the 'National Living Wage' "no longer reflects the reality of living in the UK".⁸

The low wages paid to **apprentices**, many of whom shoulder significant financial responsibilities, should also be increased.

2. PILOT LOWER PUBLIC TRANSPORT COSTS FOR YOUNG PEOPLE

We recommend that government pilots sweeping reductions in public transport fares for children and adults under 30, and that it evaluates the impact of this on the incidence of **isolation** and **poverty** amongst young people.

Lowering public transport fares was the **second most popular** support measure amongst our **survey** respondents.

For many young adults, essential public transport use is placing a huge financial burden on already **stretched budgets**.

"I couldn't afford the bus to college to do my exams." 19, East Midlands (interview)

"I live in a small village with one bus route and the prices keep increasing, which isn't fair on people like me who have to rely on the service." 28, East Midlands (survey)

"Travelling to work by bus is costing me £8.90 per day which is a lot of money when finances are tight." 30, South West (survey)

High costs are also leading to increasing **isolation**.

"The cost of living crisis is affecting my relationships and making me become more isolated. I've just moved to London and the cost of travel just to see friends... feels like a luxury I can't afford." 22, London (survey)

"I've visited my family twice since moving over a year ago, as train prices are so high." 27, London (survey)

Investing to make public transport cheaper and higher quality also has the potential to contribute towards achieving **carbon targets**.

"We need to remedy this crisis in ways that don't destroy the planet... measures like free public transport to ease the financial burden on people whilst simultaneously reducing car use and protecting our environment." 25, London (survey)

Our Young Advisor's View: Pixie

"The current state of public transport in the UK is a farce. Trains cancelled at short notice with no reason, constant delays making people late for work or missing connections, poor working conditions and pay for staff. The sheer volume of recent strikes across rail unions should be telling enough, but nothing is being done to improve conditions for rail workers or the public using the service."

I mostly work from home, but it costs me £44 for a return journey to get to work and that's with a railcard. A fantastic scheme, however, not everyone can afford it. Why should privileged people who can afford the £30 fee be the ones entitled to cheaper rail travel from 16-25 and then again from 26-30? Furthermore, why are we charging adult rail fares to 16 year olds who are still in education?"

Pixie, 26, South East

⁸ Survey respondent, 24, Yorkshire and Humber.



3. FREEZE RENTS, PAUSE EVICTIONS, AND BLOCK NEW SECOND HOMES

This recommendation was formed by Young Advisor Mair and is endorsed by the panel. It is set out here in Mair's own words.

Young Advisor's View: Mair

"My recommendation to help people during the cost of living crisis is a bill implementing rent freezes, protection against evictions, and a temporary restriction or ban on the building and buying of second homes.

I think that rents should be capped for all types of accommodation, whether it be private accommodation or student accommodation. Right now, everyone is struggling, yet landlords are being greedy and demanding rent increases from people who simply can't afford them.

The fear of being evicted hits close to home for me as I myself am being affected by this situation and I know how much stress and worry it can cause. No one should have to deal with losing their home due to unjust rent increases.

Finally, I would like to see a temporary ban or restriction on the building and buying of second homes. There are hundreds of people up and down the UK who are homeless or at risk of homelessness due to the current crisis and priority should be given to housing these people rather than allowing houses or land to be purchased for second homes."

Mair, 18, Wales

What Works: The Scottish Government

As an emergency measure, the Scottish Government passed the Cost of Living (Tenant Protection) Bill in October 2022.

The bill gives Ministers temporary power to cap rents for private and social tenants, as well as for student accommodation. It also introduces a moratorium on evictions.

The measures will remain in place across Scotland until at least 31st March 2023.⁹

⁹Scottish Government | Riaghaltas na h-Alba: <https://www.gov.scot/news/tenant-protection-bill-passed/#:~:text=The%20Bill%20also%20introduces%20a,while%20it%20is%20in%20force> (accessed 14th October 2022).



FOR LOCAL GOVERNMENT

4. PRE-PAID FOOD CARDS FOR VULNERABLE PEOPLE

Between 1st April 2021 and 31st March 2022, **food banks** run by the Trussell Trust alone have distributed over 2.1 million emergency food parcels across the UK.¹⁰

We can't go on living in a society where food bank use is commonplace, where people struggle daily to fulfil one of their most basic human needs.

We recommend that local government makes emergency funding available to provide vulnerable people with **pre-paid food cards**, to support those already pushed to the brink.

This measure would support household budgets and would ensure access, choice and dignity for people who cannot access food banks or whose dietary needs are not met by standard food parcels.

Young Advisor's View: Ari

"I have been a volunteer at Trussell Trust food banks for over eight years.

To access a food bank, clients need to get a referral from one organisation and then they must attend a food bank within an allocated time slot that can be as short as one hour and is usually during the working day.

For a single working parent with primary school aged children, that can be a big problem, and it can be difficult to get by with a standard food parcel if you have medical or cultural dietary requirements.

The Emergency Food Card Initiative recently launched by the Greater Manchester Combined Authority provided young people with pre-paid food cards, giving them the freedom to buy good quality food from supermarkets.¹¹

I want to see more initiatives like this, to give people struggling to access food more choice and dignity, providing them with good quality food without stigma."

Ari, 23, East Midlands

¹⁰Trussell Trust: <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/> (accessed 14th October 2022).

¹¹ GMCA: <https://www.greatermanchester-ca.gov.uk/news/greater-manchester-concentrates-response-to-cost-of-living-crisis-with-new-support-hub-and-emergency-food-cards/> (accessed 14th October 2022).

5. COST OF LIVING SUPPORT EVENTS IN PUBLIC BUILDINGS

Many young adults aren't aware of the support available to them.

We recommend that local councils work with partners across relevant sectors to host **in-person events** providing people with guidance and **information** about what **support** is available and how to access it.

Young Advisor's View: Kas

"One of the things that helped me prepare for the cost of living was an event my local council ran at the library.

Many different services came along to provide free advice and guidance to those that needed it, and as soon as you stepped into the room you could feel a real community spirit. They even gave you a £10 supermarket voucher just for showing up!

Many different stalls with organisations like Age UK, Citizens Advice, the Hospital, Barclays, Thinking Works and more were available to answer any questions you had.

The more I read about the cost of living rising, I felt very uncertain about the future and didn't know who to turn to for advice. This event equipped me with practical tips to help me manage my money better as inflation begins to impact our daily lives.

All in all, I left feeling much more confident about the future and happier to connect with other members of my community. It felt so reassuring to know that everyone is looking out for each other and that I don't need to face my struggles alone."

Kas, 25, London

What Works: Merton Council

Merton Council has hosted a series of Cost of Living Support Events in public buildings across the borough.¹² Amanda Roberts, Policy, Strategy and Partnerships Officer at Merton Council, said:

"Our events each had about 15 different partners present running stalls to give people information and support, including voluntary sector organisations such as the local CAB, the Job Centre, health services, money support services and council services such as housing and tax.

So far, we've hosted several events on weekends in different locations across the borough, which have been very popular with residents.

My advice to other councils would be to bear in mind that the voluntary sector is really stretched right now. Draw on your relationships with your partners and involve them in the planning process right from the start."



¹²Merton Council: <https://news.merton.gov.uk/2022/10/05/eight-things-merton-council-is-doing-to-help-residents-with-the-cost-of-living/> (accessed 14th October 2022).

6. FINANCE EDUCATION

We recommend that **financial skills** be taught to all children from KS3 onwards. It should be a small but **compulsory** part of the curriculum, delivered in dedicated lesson time wherever possible rather than in form time or as part of another subject.

"School did not teach me how or why to budget... Many teenagers aren't lucky enough to have parents who... [are] able to teach them. Too many end up relying on credit, initially not realising how it works." 24, Yorkshire and Humber (survey)

Young Advisor's View: Emmeline

"The cost of living crisis is a complex problem that most people are unequipped to tackle. They don't have the tools. Education on managing bills and expenses, effective use of income and accessing and utilising support resources, both private and public, would be invaluable knowledge. Greater education will allow people to cope better, when things get worse."

Emmeline, 24, Scotland

The **topics** covered should progress with age as appropriate and should include:

- Budgeting, bills, and salaries
- Who pays Tax and National Insurance, how much do they pay, and why?
- Bank accounts, interest, loans and credit cards`
- Inflation and its effects
- Rent, mortgages and pensions
- Shares and investments
- 'Buy now, pay later' schemes, and their risks
- A crisis toolkit, including how to get support with money

The fact that this is not taught represents a **huge gap** in the curriculum. Individual schools and academy trusts have the power to fix this quickly, and at **low cost**.

What Works: Ysgol Eirias

The finance curriculum delivered at Ysgol Eirias, a school in Colwyn Bay, Wales, has been popular with both students and parents.¹³

The curriculum is based on pupils' own experiences, with a focus on developing financial literacy and fostering open conversations about money amongst young adults.

7. SUPPORT ACCESS TO FOOD, UNIFORMS AND EQUIPMENT

Increasingly, children who are not eligible for free school meals are living in poverty without enough to eat. Left with no choice, many are so desperate they are **stealing food** from school canteens.¹⁴

School and college **budgets** are under immense pressure. The government must act to ensure schools and colleges have what they need to support their young people by extending free school meals and guaranteeing sufficient support to school and college budgets during the energy crisis.

"For many children, their school meals are their most nutritious, yet the bracket of eligibility is so small." Sarah, 27 (young advisor)

"When we turn 19, we stop being eligible for free school meals, but that doesn't make any sense. It's not like I've suddenly inherited a load of money that I can use to pay for them. The requirements are too strict." 19, North East (interview)

In the meantime, we recommend that schools and colleges continue their efforts to step in where the government has failed, by:

- Guaranteeing equitable access to **food** on-site, wherever possible—this may mean hard budgetary choices, but there can be no higher priority
- Providing **free stationery** on a case-by-case basis and a free-of-charge **laptop loan** scheme for students who would otherwise not be able to access one
- Facilitating **uniform exchange** schemes, which is a low-cost measure that would support family budgets

"I've struggled at college because we don't have a laptop at home but I needed one to do a lot of the work. Finding time to use computers in libraries and in my college has just made everything harder." 18, West Midlands (survey)

It's important that these measures aren't by request only: now more than ever, young people need schools and colleges to be **inquisitive** about their needs and to continue to do everything in their power to meet them.

"I always gave my siblings any money I had so they could get lunch at school. I got very skinny. We never got free school meals: our parents don't speak English and I'd never even heard of them until I left school. No one talked about it." 19, East Midlands (interview)

People with children or someone else depending on them financially were more than twice as likely to tell us the crisis was having a severe impact on their day-to-day lives.¹⁵

¹⁴ A joint investigation from *The Independent* and *The Evening Standard* published on 10th October 2022 reported that many children who were ineligible for free school meals were living in poverty and going hungry during the school day. Some were forced to steal from school canteens and many desperate parents saw no option but to shoplift to feed their children. *The Independent*: <https://www.independent.co.uk/news/uk/home-news/hunger-food-children-poverty-uk-b2199249.html> (accessed 15th October 2022).

Young Advisor's View: Sarah

"The cost of living crisis is having detrimental effects on children across the country. Children are going hungry or cold, because their families are unable to cover the cost of both food and energy. This winter, Christmas presents are a luxury to many children, and it's the last thing families can consider finding money for. We are yet to turn our heating on, simply because we're concerned about the cost."

Families like my own, with two working parents who both had 'well-paid' jobs as of before the crisis, are now struggling to balance their finances. With the already extortionate cost of childcare for pre-school aged children, often it doesn't make sense to have two working parents, when you must struggle to even cover the cost of what is required to put your child in fulltime childcare.

Now, those costs are rising, but our wages aren't. Team that with a rising mortgage, rising fuel costs and rising bills: how can this possibly be manageable or sustainable? We are having to make decisions relating to changing our careers just to find a way of making ends meet. As two people who have worked hard in their careers since leaving school, this is a difficult choice to make.

For many children, their school meals are their most nutritious, yet the bracket of eligibility is so small. More, if not all, children should be entitled to free school meals. In addition, support needs to be given to families for costs such school uniform and nursery fees. If full-time childcare were cheaper, then more parents would be able to work."

Sarah, 27



FOR UNIVERSITIES

8. SUPPORT STUDENTS' ACCESS TO FOOD, EQUIPMENT, AND EMERGENCY GRANTS

Many students live on very tight budgets. As the cost of living soars, students up and down the country are finding themselves unable to buy enough food or pay their energy bills, leaving them completely unable to continue studying.

"I had to drop out of university because it was not possible for the maintenance loan and grant to cover my accommodation and food. I got a job but being a full time student with placements meant I couldn't work enough hours to afford necessities, especially on minimum wage. My parents are struggling and couldn't afford to help me get food either." 21, Northern Ireland (survey)

We recommend that universities nationwide support students' access to food, equipment, and emergency grants during this crisis.

Universities across the UK should follow good practice at the Universities of Birmingham and York by providing:

- Access to **community pantries** for students struggling to access food
- Grants to support students with their **energy bills** in addition to the existing government offer
- Free **loans of equipment** such as laptops, and support access to other essentials such as period products
- Expansions to existing **emergency grant schemes**, with improved ease of access

"I'm doing a lot of part-time work and I think it's really impacting my grades. I know I could have done a lot better than I have done if I had more time to focus on my uni work, but I have to work at least 20 hours a week to get by. It's becoming more and more difficult." 20, Yorkshire and Humber (interview)

What Works: The University of York

The University of York has intensified its support offer in response to the cost of living crisis, offering students £150 Household **Energy Grants** on top of the government's support measures, free **period products**, and free **laptop loans**.¹⁶

The university is also working hard to **engage students**, to understand the challenges they are facing and how they can be supported further.

What Works: The University of Birmingham

The University of Birmingham's Guild of Students has established a **Community Pantry**, offering food parcels to students in crisis.¹⁷



¹⁶ The University of York: <https://www.york.ac.uk/students/support/cost-of-living-hub/> (accessed 14th October 2022).

¹⁷ The University of Birmingham's Guild of Students has established a Community Pantry, offering food parcels to students in crisis.

MESSAGES FOR DECISION-MAKERS

We asked each young adult to pick a decision-maker and then to choose one thing to tell them about the cost of living crisis. Here is a selection of their responses.

NATIONAL GOVERNMENT

16, Wales

"I have a friend whose 12-year-old sister is severely disabled. Their mum can't afford to keep her oxygen equipment on because of the price of electricity. The 12-year-old told me she wanted to start a business to help pay the bills. That's how guilty and desperate she feels. She's 12."

24, Scotland

"Try living on the poverty line. Keep taking your salary, and just put everything above a poverty line income into your nice big savings accounts without touching it. But just for a while, try living on the poverty line. See if you can do it. See if you can still do your job. See if you can still maintain your relationships."

19, Wales, previously homeless

"You don't know what it's like to have mental health problems caused by living in poverty. You don't know what it's like to be cold and hungry. You haven't got a clue."

16, Yorkshire

"This crisis is affecting families a lot right now, especially single parent families. Where's the support for single mums like mine? How are you going to make sure their children still have food and shelter?"

25, London

"During COVID, the frontline workers stopped society from crumbling. Why are they being ignored now while the rich get the biggest tax cuts?"

21, Northern Ireland

"Telling people to work harder doesn't make more time in the day. We've reached a limit. Even people on £30k now can't afford the things they need. That used to be a good wage. I've done everything I've been told to do, but it's not enough, and there's nothing else."

24, South East

"People are dying because of this crisis. It's not a joke. I can't believe we're still turning up at work every day when we're worrying about how we're going to feed our kids, how we'll pay the rent, how we'll even have kids in the first place. I don't think you understand how people are suffering down here. A lot of young people are losing all hope. They don't want to do anything because it seems like there's no point."

27, North West

"People are dying. This isn't a pandemic, and it's not a war, but there are people who desperately need support and they can't get it because services are at breaking point, and they aren't able to support the people who need it. Do you understand that?"

THE PRIME MINISTER

24, East Midlands

"You want growth, growth, growth? The people at the bottom are the ones who make this economy grow. Until you start caring about them, the economy won't grow."

24, East Midlands

"Step up. Take some responsibility. We're all in the same storm but we're not in the same boat. You don't know what things are like for people right now. Step up."

23, London

"This is the fifth richest country in the world. A third of our children are living in poverty. What are you going to do about it?"

SCHOOLS AND COLLEGES

23, East Midlands

"People need to be educated about this crisis and about money, and the sooner the better. Thousands of students leave school every year. This crisis isn't ending any time soon. Once those kids are gone, they're gone—they'll have less support available in their future lives and you'll have lost your chance to help them. Teach them the things they need to know now, before it's too late."

THE SUPER RICH

20, London

"You've accumulated all of this wealth, but what is your legacy? What did all your money mean to humanity? You have a chance to use this to make meaning from your existence. But the problem with billionaires is that they're very aware of human oppression. That's how they got there in the first place."

LOCAL COUNCILS

23, North West, care leaver

"You need to understand how people live. You can't expect people to wait years and years for a home. It makes people feel like animals living in shared accommodation, locked up in our rooms. We may as well be in jail."

18, Wales

"We reached out to you about our housing situation and you just didn't want to know. Wake up! Look at what's going on with the world and actually make an effort. Do what you can to fix it."

20, East Midlands

"You need to speak to people who are being affected and implement changes that will actually make a difference rather than just carrying on how you are."

LOCAL PARLIAMENTS

21, Northern Ireland

"People are struggling. You're fine because you're on a good wage, but you're not earning it, because you're failing people. There's no one in Stormont right now. Politicians need to get up off their arses and actually help."

THE MEDIA

19, South West

"We all got sick to death of those announcements during COVID, but we need that emergency broadcasting now. This is a national crisis—an energy crisis and a cost of living crisis—and the nation needs advice and guidance. The government just isn't grasping it."

APPENDIX A: SURVEY QUESTIONS

The results of our national cost of living survey are as follows.

Q1. To what extent is the cost of living crisis affecting you?

(Responses on a scale from 1 to 10.)

Q2. To what extent is the cost of living crisis affecting your...

... day-to-day life? ... mental health? ... physical health?

... happiness? ... relationships? ... feelings about the future?

... education and/or career plans?

(Responses on the following scale: 'No impact', 'Small impact', 'Medium impact', 'Large impact', 'Catastrophic impact'.)

Q3. Tell us some more about the ways the cost of living crisis is affecting you most.

(Free text box.)

Q4. Which of the following possible solutions to the crisis would you most like to see?

Tick no more than four. Use the 'Other' box if you want to add your own solution.

Options as follows:

- Increases in salaries / benefits / student finance
- Employers paying a real living wage to all adults, regardless of their age (at least £11.95 in London or £10.90 elsewhere)
- Stronger protections for people working jobs with variable hours
- More cash from the government to support people to pay their bills
- Energy rationing (where energy use is restricted, for industry, homes, or both)
- Lower public transport fares to help people's finances and to reduce national energy/fuel usage (paid for by central government)
- Lower petrol and diesel prices (paid for by central government)
- Pre-paid food cards from local government for the most vulnerable
- Free equipment to insulate doors and windows available to order online, plus a national home insulation scheme
- An end to evictions for at least six months

- An increase in support for care leavers
- More support from schools and colleges (e.g. finance lessons, wellbeing support, safe spaces to talk, free breakfast)
- More support from charities (e.g. advice, food banks, 'warm banks' where people can go to stay warm)
- More support from the NHS and other public bodies (e.g. more investment in mental health services, public advice and guidance, etc.)
- Public service broadcasting about how to cut energy usage, reduce expenses, and maintain health and wellbeing
- Other (please specify)
- None of the above

Q5. Why are these solutions the ones you would most like to see in response to this crisis?

(Free text box.)

APPENDIX B:

WHERE TO GET SUPPORT

If you have been affected by any of the issues raised in this report, or if you need support with your mental health or with money, you may find the following information useful.

Mental Health Support

If you need someone to talk to during this difficult time and you are a young person, visit <https://www.youngminds.org.uk>

Anyone can contact the **Samaritans** if they need someone to talk to.

Visit <https://www.samaritans.org> for more information about the various ways you can contact them.

You can also **call the Samaritans** any time, day or night, on **116 123**.

Cost of Living Support and Guidance

For help in ensuring that you have access to all and any **benefits** you may be entitled to, **turn2us** offers an online benefits calculator.

They also provide information about direct grant-giving funds and other sources of help.

See <https://www.turn2us.org.uk/Get-Support>

For more information and support about managing your **finances during the cost of living crisis**, visit the **Citizens' Advice Bureau's** cost of living webpage at <https://www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/>

The CAB can also offer advice about grants, benefits, bills, debt, housing, immigration, council tax, and much more. Visit <https://www.citizensadvice.org.uk> for more details.

For **energy-saving tips** to help your finances, society and the environment, see <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>

The **UK Government** has also launched a cost of living support page, which you can find here: <https://www.gov.uk/cost-of-living>

CONTACT US

Contact us at info@leaders-unlocked.org

[@LeadersUnlocked](https://www.instagram.com/LeadersUnlocked)

www.leaders-unlocked.org

Written by Mark Paul
who stood on the shoulders of young giants

LEADERS
UNLOCKED