



**REPORT**

**THE CONSUMER COUNCIL**

**CONSUMER VULNERABILITY RESEARCH: LOW INCOME HOUSEHOLDS**

**UNSPSC: 85455108**

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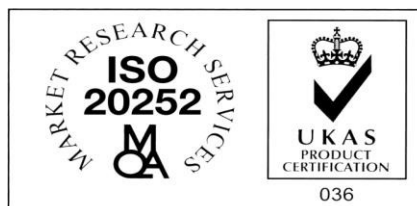


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## EXECUTIVE SUMMARY

### Introduction

Social Market Research (SMR) was appointed by the Consumer Council to research the opinions, choices and day-to-day pressures facing consumers living in low-income households and what help and support they need. Fifty four in-depth interviews were carried out by telephone during February and March 2022.

### Summary of findings

- One third report that their income has decreased since COVID-19.
- Nearly all interviewees said that their outgoings have increased, most said that they had increased a lot.
- The biggest change in outgoings is an increase in heating and electricity bills. Spending on food/soft drinks and transport have also gone up substantially.
- Nine out of 10 interviewees said that they are worried about being able to pay their energy bills, more than half said that they are very worried.
- Eight out of 10 said they were worried about transport costs, and more than half are worried about being able to pay their mortgage or rent and their food bills.
- Many of the interviewees were working, and had to set money aside for petrol, diesel or taxi fares.
- Having enough for both food and energy are the biggest financial challenges for interviewees. More than 8 out of 10 interviewees have reduced their levels of heating, cut back on electricity and gas, substituted cheaper brands and changed the things they eat to save money.
- Some interviewees were going further by cutting out some essentials altogether, opting for a cold house and food on the table or a warmer house with skipped or smaller meals. Six out of the 54 interviewees had used a foodbank.
- The ending of the £20 uplift in Universal Credit caused financial hardship to some interviewees who are now having to borrow from family and make choices about which essentials they can afford.
- Around half said that they were unable to make it through until the next pay or benefit came in and they run out of things from time to time. Some borrow short term from friends and family, others stretch what they have by cutting back on food or skipping meals.
- More than half of interviewees said that they have to borrow sometimes to make ends meet. Most resist borrowing until it is really necessary because they worry about how they can pay the loan back.
- Most interviewees said that they would find it difficult to replace a large household item or pay an unexpected bill. Most would cope by taking a loan or borrowing from family, but interviewees were very aware of the knock-on effects of borrowing on their already stretched budgets.
- Interviewees reported the mental health impacts of cutting back on, or going without, social activities. Living on just the essentials takes a toll on mood and relationships.
- Eight out of 10 would like support with benefits or entitlements and 7 out of 10 would like help with budgeting.
- Agencies such as the Advice NI or the Consumer Council were the most favoured sources of advice and support followed by charities or voluntary organisations.

## 1 Introduction

According to the Joseph Rowntree Trust, 22% of the UK population (14.3 million people) live in poverty and in-work poverty has been rising<sup>1</sup>. In Northern Ireland, the figure is 370,000 people living in poverty of which 110,000 are children, 220,000 are working-age adults and 40,000 are pensioners<sup>2</sup>.

Poverty restricts people's day-to-day lives and prospects<sup>1</sup> and their choices are limited by their circumstances. For example, 29% of households sometimes skip or go without food, 7% can't afford regular fresh fruit and vegetables and 10% of families live in damp homes. Almost a fifth cannot afford to keep their homes in a decent state of decoration<sup>3</sup>.

Children continue to be adversely affected by poverty. In 2016–17, relative child poverty was 22% (approximately 99,000 children) an increase from the previous year<sup>4</sup> and the gap in educational attainment among richer and poorer children remains very large<sup>2</sup>. Burt and Matejic (2022)<sup>5</sup> argue that Northern Ireland needs to reinstate the £20 per week Universal Credit uplift and consider special support to families to mitigate child poverty.

COVID-19 has brought many additional challenges to low-income households. The number of employee jobs in Northern Ireland at September 2020 had fallen by 4,080 (-0.5%) over the previous year. Furthermore, 15% of those who remained in jobs, but who were furloughed, were on furlough rates of pay, i.e. mostly at 80% of pay and not topped up by employers).<sup>6</sup>

As well as facing lower incomes, there have been additional pressures on outgoings. For example, the Northern Ireland Consumerline reports that some businesses have been behaving unfairly during the pandemic by charging unjustifiably high prices, particularly for essential goods.<sup>7</sup> Furthermore, rising energy prices are impacting particularly on households in the lowest income deciles and these households are concentrated in some of the most deprived communities including Northern Ireland<sup>8</sup>.

### The Need for Research

Against this background, the Consumer Council wished to understand more fully the opinions, choices and day-to-day pressures facing consumers living in low income households and what help and support they need.

## 1.2 Research Requirement

### Research Aims and objectives

The research aim was to:

*'...better understand the opinions, choices and day-to-day pressures facing consumers living in low income households.'*

Within the overall research aim there were a number of attendant objectives:

- to understand the opinions, choices and day-to-day pressures being faced by consumers living in households in the lowest two income deciles in Northern Ireland;
- to explore the choices households are having to make, what coping mechanisms are employed, and what choices they are excluded from making (opportunities lost);
- to understand what and how these pressures and choices have changed since the start of Covid-19 (March 2020);

<sup>1</sup> UK POVERTY 2018 Joseph Rowntree Trust

<sup>2</sup> Poverty in Northern Ireland 2018 Joseph Rowntree Trust

<sup>3</sup> Poverty and Social Exclusion Defining, measuring and tackling poverty <https://www.poverty.ac.uk/community/northern-ireland>

<sup>4</sup> Department for Communities 2018/19 Report on the Northern Ireland Executive's Child Poverty Strategy

<sup>5</sup> Poverty in Northern Ireland 2022 Peter Matejic and Chris Burt, Joseph Rowntree Trust

<sup>6</sup> Quarterly Employment Survey (QES) latest results were published 15th December 2020

<sup>7</sup> <https://www.nidirect.gov.uk/articles/coronavirus-covid-19-consumer-advice-about-price-goods-and-services>

<sup>8</sup> Powering Down, not Levelling up National Institute of Economic and Social Research 2022

- to understand more about what help is needed; and,
- to understand more about how this help should best be provided.

### 1.3 Methodology

SMR undertook the following:

- 34 x one to one semi-structured interviews and,
- 20 x in-depth interviews/case studies providing more detail on the lived experience of participants (two in each of the six counties of Northern Ireland).

All interviews were completed by telephone between 14<sup>th</sup> February 2022 and 4<sup>th</sup> March 2022. Research instruments were agreed with the Consumer Council and signed off before use. The interview schedule appears in appendix 1.

### 1.4 Participants

Table 1.1 presents an overview of the profile of participants recruited to the study. Participants were selected from the two lowest income deciles. All participants were given £35 for taking part.

Table 1.1 Sample Profile [n=54]		Sample (n=54)	
		Area depth interviews (n=38)	Area depth case studies (n=16)
		n	n
Sex	Male	20	8
	Female	18	8
Age	16-34	11	5
	35-59	19	8
	60+	8	3
SEG9	ABC1	12	5
	C2DE	26	11
Disability	Yes	10	3
	No	28	13
Area	Urban	24	12
	Rural	10	4
Housing tenure	Owner occupier	11	3
	Public /private rented	27	13
Local government district	Antrim and Newtownabbey Borough Council	3	1
	Ards and North Down	4	2
	Armagh City, Banbridge and Craigavon	3	1
	Belfast	5	2
	Causeway Coast and Glens	3	1
	Derry and Strabane	4	1
	Fermanagh and Omagh	3	2
	Lisburn and Castlereagh	3	1
	Mid and East Antrim	3	2
	Mid Ulster	4	2
Newry, Mourne and Down	3	1	

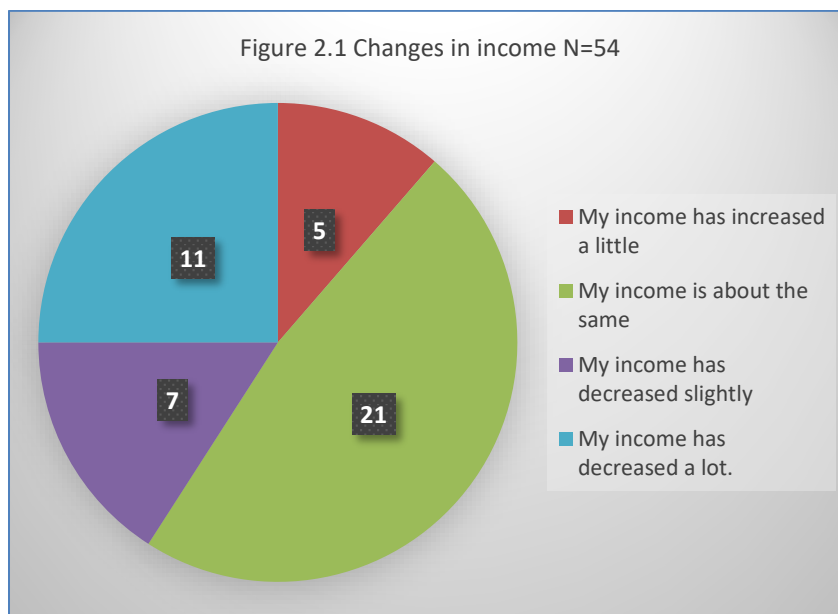
<sup>9</sup> Used as an indicator of social class with ABC1 grades including: higher managerial, administrative or professional; intermediate managerial, administrative or professional; and, supervisory or clerical, junior managerial, administrative or professional. C2DE social grades include: skilled manual workers; semi and unskilled manual workers; and, state pensioners or widows (no other earner), casual or lowest grade workers.

## 2 Findings collated from 54 interviews

Findings from all 54 interviews, including those written up individually as case studies, are given below. Individual case studies appear in section 3.

### 2.1 Income

Figure 2.1 shows income changes amongst interviewees since the start of the COVID-19 pandemic in March 2020. For two out of five, income has stayed roughly the same, but one third report that their income has decreased slightly or decreased a lot.



### 2.2 Universal Credit uplift.

Approximately one third of interviewees were in receipt of Universal Credit. Whilst most knew that the £20 uplift would eventually come to an end, they still found it difficult to cope with the loss.

*"It made a bit of a difference because I didn't get any other government help like furlough. I do miss it because the cost of living has gone up a lot in the last few months so the £20 is really still needed."*

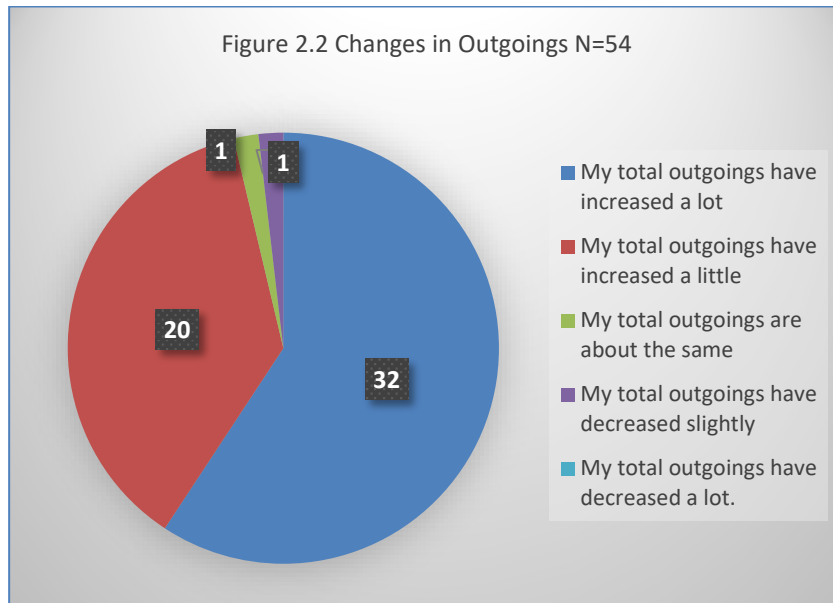
*"It affected me a lot. £10 of that was going into a pot to save for oil and the rest was given over to buying basic foods, so what do I do now? I just don't have enough food to last the week and I am no longer able to save for heating oil. My Dad and my sister will take the kids sometimes and feed them."*

*"Yes, it made a big difference. It might have been only £20.00 but it paid for the wee treats for the kids like sweets and small toys from Home Bargains which made lockdown more bearable. It also went towards shoes and clothes for the children."*

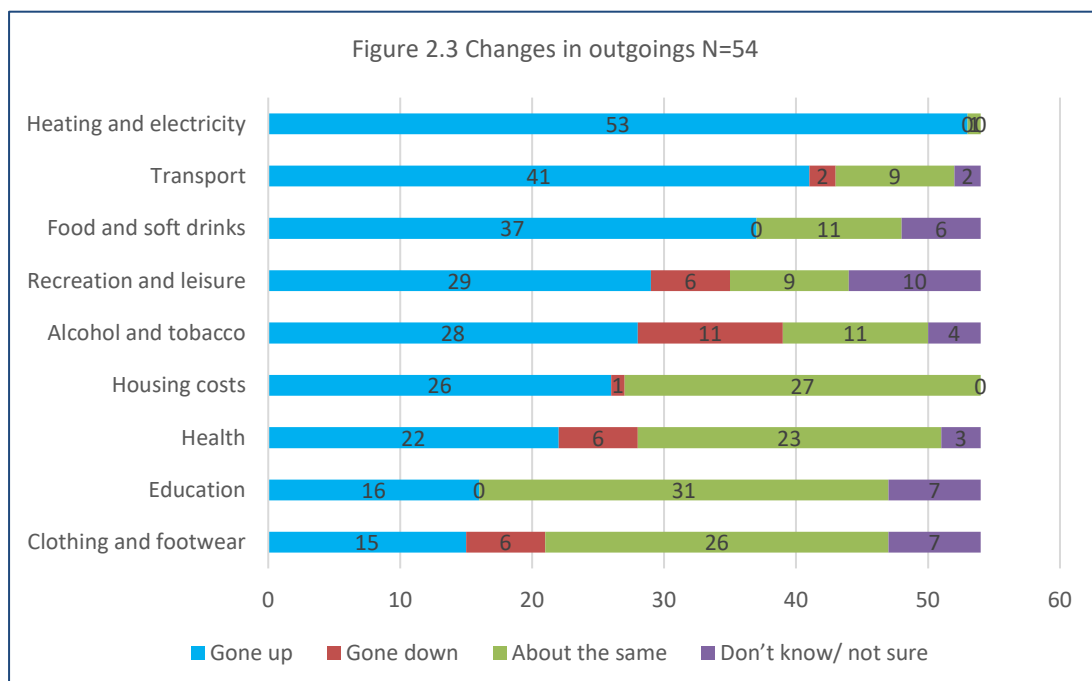
*"The £20 uplift made a big difference. I used it to pay for electricity and gas, but now I am struggling again with the bills and I am back to living in a cold house."*

### 2.3 Outgoings.

Whilst income has mostly stayed the same or gone down, nearly all interviewees said that their outgoings have increased; 6 out of 10 interviewees said that the increase was “a lot.” (Figure 2.2).



The biggest change in outgoings is an increase in heating and electricity bills (Figure 2.3). All but one interviewee said that these bills had gone up since COVID-19. Spending on food/soft drinks and transport have also gone up for the majority of interviewees.



## 2.4 Having enough to go around.

Against a background where, for most, incomes have gone down in real terms and outgoings have gone up, we asked interviewees whether they usually had enough to go around. Around half said that they had enough, but in most cases, this was qualified by “just about” or “just making do”. The remainder said that they were unable to make it through until the next pay or benefit came in. Some reported the impact that this has on their mental health.

*“I just about have enough and no more, not much to spare. I used to be a great saver, but I don't even have enough to go out anywhere now. I used to be in a job with a higher income, but I changed to work with a friend in a café. It was just the wrong time because that impacted badly from COVID.”*

*“I just about make do; my dad pays my TV licence. I didn't do too well for a while with food, I mean I didn't always eat. Then I learned to cook, and now I eat better for less.”*

*“I had to sell my car and buy an old wrecker. I can't afford to buy clothes at the moment or go out socialising or leisure.”*

*“I get very stressed out especially in the second week when there is nothing in the fridge. I come home from the shops sometimes and just sit down and cry.”*

*“With all the price rises, and I've been very isolated over the last two years, my moods have been very low. I really need heat because of my health, and I can't have it.”*

## 2.5 Running out of things

Because of the pressure on budgets, around half of the interviewees said that they run out of things. Some borrow short term from friends and family, others stretch what they have by cutting back on food or skipping meals altogether.

*“I do run out of things, but I cope. I budget and do without rather than borrow. It's hard to bring yourself to ask when you know you can't pay it back, but sometimes I have to. I do run out of food regularly and I skip meals when I have to, but everybody needs to eat sometimes.”*

*“A weekly shop does not go as far as it used to and I am just not making it through until the end of the week even though I am spending more.”*

*“I run out of essentials, yes. I stress about it and get very anxious. Usually, I have to borrow until my money comes in.”*

*“I have run out of things to pay the mortgage. We just cut back on food, maybe just chips for dinner.”*

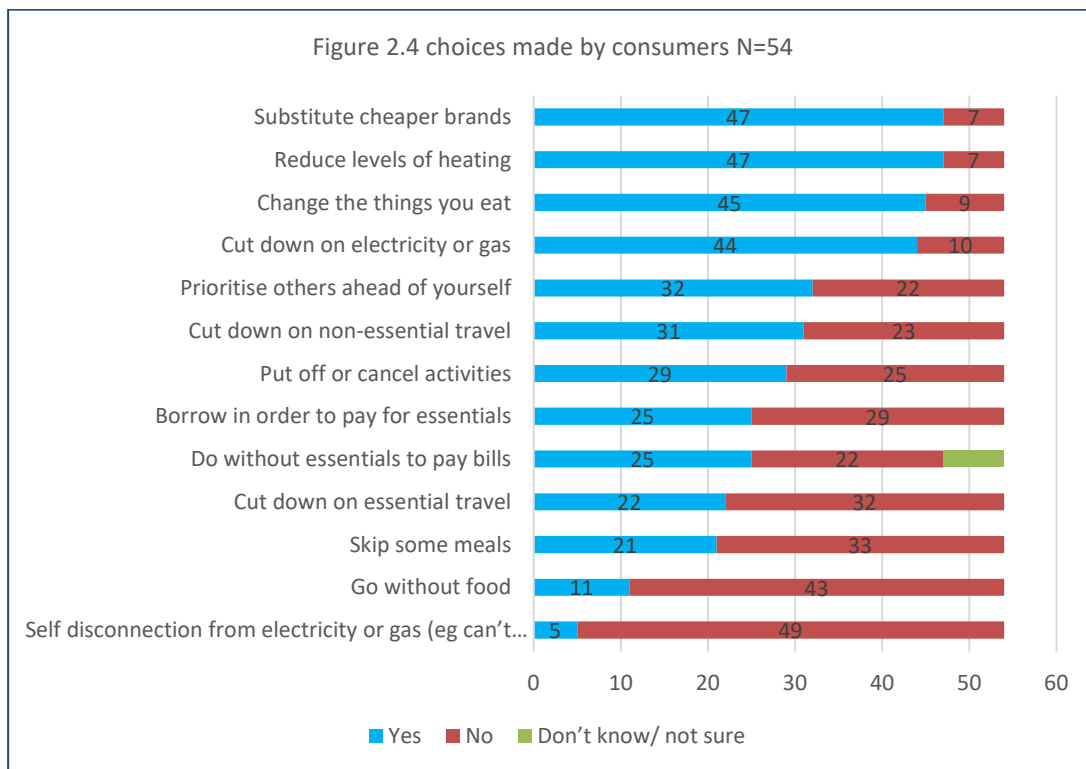


## 2.6 Making choices.

Interviewees are having to make difficult choices about what they can afford keeping an eye on what is important today and what might be an essential in the near future.

*“I ask myself questions like can I afford to buy a pack of socks for the children? I make judgement calls all the time. For example, if I see a sale for shoes, I make a call if they might fit her in a few months’ time, if I see them cheap right now.”*

Figure 2.4 summarises the choices that interviewees make in order to make ends meet. Having enough for both food and energy are the biggest challenges for interviewees. More than 8 out of 10 interviewees have reduced their levels of heating, cut back on electricity and gas, substituted cheaper brands and changed the things they eat to save money. Interviewees also reported prioritising others ahead of themselves, particularly children, cancelling activities and travel, and skipping some meals.



## 2.7 Prioritising.

All the interviewees said that they prioritise the essentials. For most this means electricity, gas, food and heat. Some are willing to miss paying their rent, whilst others always pay it for fear of being evicted. Many of the interviewees were working, often on shifts. For them, the cost of getting to work is an essential and they have to set money aside for petrol, diesel or taxi fares.

*"We don't like being behind on bills so the first thing we pay is the credit card, electric, rent, oil for heating and food. Whatever is left has to be spread across everything else."*

*"The mortgage comes first; we need to keep a roof over our heads. Then it's electricity, gas, car and food in that order. We can skip a meal or two if we have to, but no car would mean no work."*

Some interviewees were also cutting back on the essentials and trying to balance food spending and fuel spending. The balance was usually achieved by cutting back on one or other, by having a cold house and food on the table or a warmer house with skipped or smaller meals.

*"I try to prioritise food and heat. I give the kids pasta with cheese and butter to fill them up and I would have a slice of toast."*

*"I have to constantly watch the electricity and gas. I have to cut back on the groceries to pay for it."*

*"I am always robbing Peter to pay Paul. I have to decide, do we eat or do we have heat. It is usually better to put on coats during the day to stay warm."*

## 2.8 Going without altogether.

Even though they prioritise, make choices and juggle the bills, expenditure still exceeds income for many. These interviewees said that they have to make a choice between going without and borrowing to make ends meet. Some interviewees described the things they absolutely cannot go without.

*"I must have diesel for the car otherwise I can't get to work."*

*"I can't go without my health. I need to have enough for essential transport to take me to health appointments."*

*"I can't go without heat for my health. It has a bad effect on my health if the house is cold or damp. I had pleurisy a few times last year and if I did not have heat I could end up in hospital again."*

When interviewees do have to go without, this can mean not being able to eat or afford to replace worn out clothing or footwear.

*"When there is nothing in the fridge and I've already borrowed that week from my mum, I just skip meals, go to bed, try to stay warm."*

*"Shoes and clothing, I can't afford to replace anything. I just make do. I've cut out things like soft drinks, I just drink water and I have cut most meat out of my diet, it's too expensive."*

*"I have to choose heating over food sometimes. If I have to, I will skip or cut down on meals. I have osteoarthritis and fibromyalgia and I need the heat."*

Interviewees also reported the mental health impacts of cutting back on, or going without, social activities. Living on just the essentials takes a toll on mood and relationships.

*"I used to enjoy a glass of wine at the weekends. I can't afford that now, can't afford treats for the kids, can't afford the things that make life worth living. I've been very depressed by it all and I had to go to my G.P. for help."*

*“As I said, I can’t go to the gym anymore, that affects me socially, physically and mentally. What is life about if you can only afford to exist and nothing more.”*

*“It’s more the social side of things. I can’t meet my brothers on a Sunday anymore, beers are too expensive. I have to admit it does get me down that I can’t even do that anymore.”*

*“I have to go without anything that is not essential. Going out with friends, I can’t do that anymore, that’s not a good feeling, you don’t get the social aspect of life you used to have and it impacts on relationships.”*

**2.9 Foodbanks.**

Six out of the 54 interviewees had used a foodbank.

*“It was a one-off situation; we had no money and no food. They were really helpful; they didn't give me advice just gave us food.”*

*“They were very helpful during lockdown, I hated going there, other people need it more than me.”*

*“Yes, I used it twice four weeks into first lockdown. A friend took me to it was an absolute blessing.”*

**2.10 Borrowing to make ends meet.**

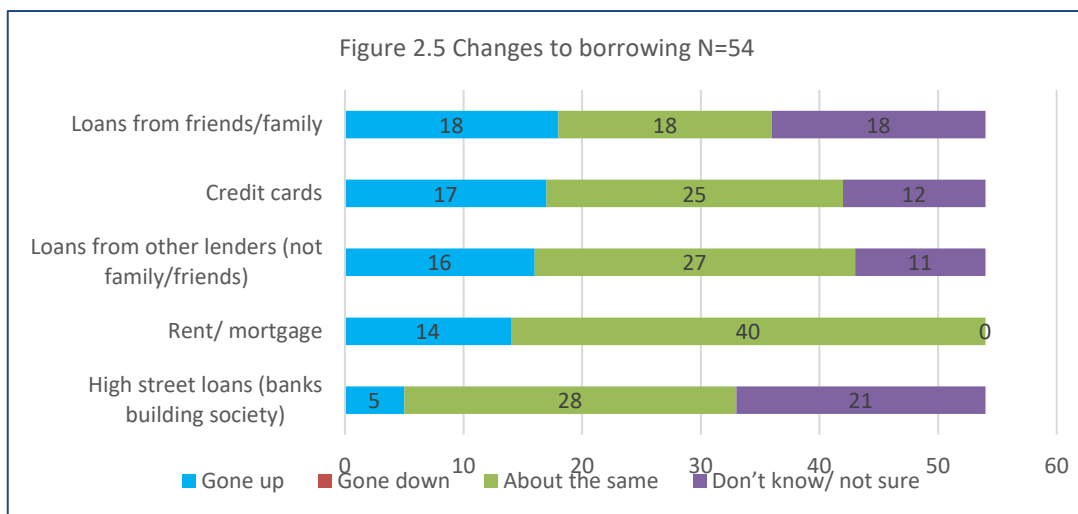
More than half of interviewees said that they have to borrow sometimes to make ends meet. Most resist borrowing until it is really necessary because they worry about how they can pay the loan back. Borrowing from friends and family is the most common, children from parents, parents from children and siblings from siblings.

*“I usually get a small loan from my mum and dad. I don’t like doing it, but I can’t let my son go without food.”*

*“I get loans from my father otherwise we would have had to re-mortgage by now. What he gives me is a treat for the family, groceries have gone way up in price.”*

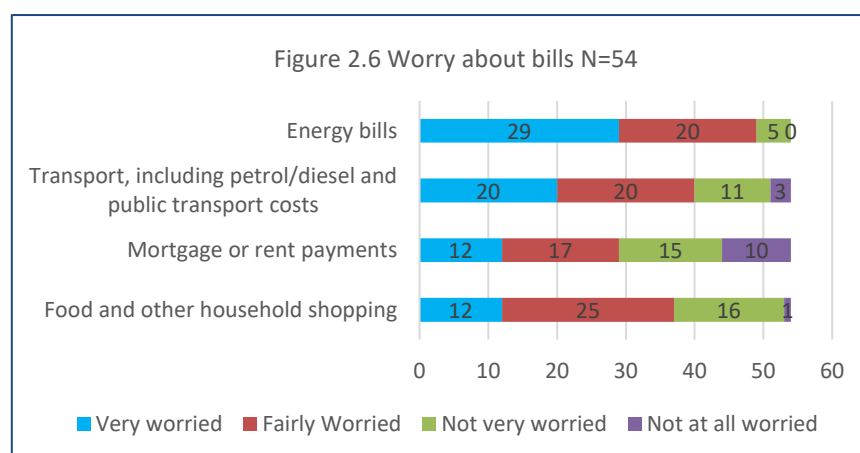
*“My kids help me out from time to time. It’s not very nice., I used to look after them, now they have to look after me.”*

Figure 2.5 summarises the changes in borrowing since COVID-19. Borrowing from friends and family, loans from other lenders and credit card debt and the cost of rent/mortgage have all gone up. Borrowing from high street lenders was fairly uncommon.



## 2.11 Worrying about bills

Nine out of 10 interviewees said that they are worried about being able to pay their energy bills, more than half said that they are very worried (Figure 2.6). Eight out of 10 said they were worried about transport costs and more than half are worried about paying their mortgage or rent and their food/household shopping bills.



## 2.12 The impact of an unexpected bill.

Most interviewees said that they would find it difficult to replace a large household item or pay an unexpected bill. Most would cope by taking a loan or borrowing from family, but interviewees were very aware of the knock on effects of borrowing on their already stretched budgets.

*"I would have to depend on family, or I could apply for an emergency loan. It would take me a year to pay it back and they would take it directly from my benefits. I did take a loan of £300 before to buy a cooker and I am still paying it back."*

*"I would panic, it would be hard. I would have to put it on the credit card and then try to pay it off somehow, but it would affect our ability to pay for other things."*

*"I don't have savings so don't have anything to fall back on if I needed it. We had to fix our car a few months ago but luckily, we a little bit of money saved which we planned to use to go away for a few days but we had to use it to pay for the car. Now we don't have any savings left."*

*"This is a touchy subject. I crashed my car last Wednesday and it was written off. I am not sure if I will be able to buy a replacement one on car finance or if I will have to borrow money from my family. It's another thing to have to pay each month when we are already stretched."*

## 2.13 The cost of home heating

As noted above, being able to afford their energy bills is the biggest worry for interviewees. Many had pre-pay meters and commented on the reduced amount of energy that they get from a top up. Some were using the emergency gas facility to get through to their next income payment.

*"I am very anxious about the increasing cost of electricity and oil as our benefits are not going up and it's going to come to a stage where we cannot afford to heat the house. That really worries me."*

*"I am on emergency gas this morning, but I do have to pay it back. My money is due so I am judging it so I that can pay the emergency gas back."*

*"The energy prices are colossal. Even if I can afford to put the full £49 on my card, it only lasts half the time. I used to get three weeks from it; now it is about 10 days."*

*“It’s scandalous, shareholders in the gas companies are not going without, I need the heat because of my illness, while they take their big profits.”*

In the face of increasing energy prices, many are not able to heat their homes adequately or are having to make choices about keeping warm and going without other essentials to pay for it.

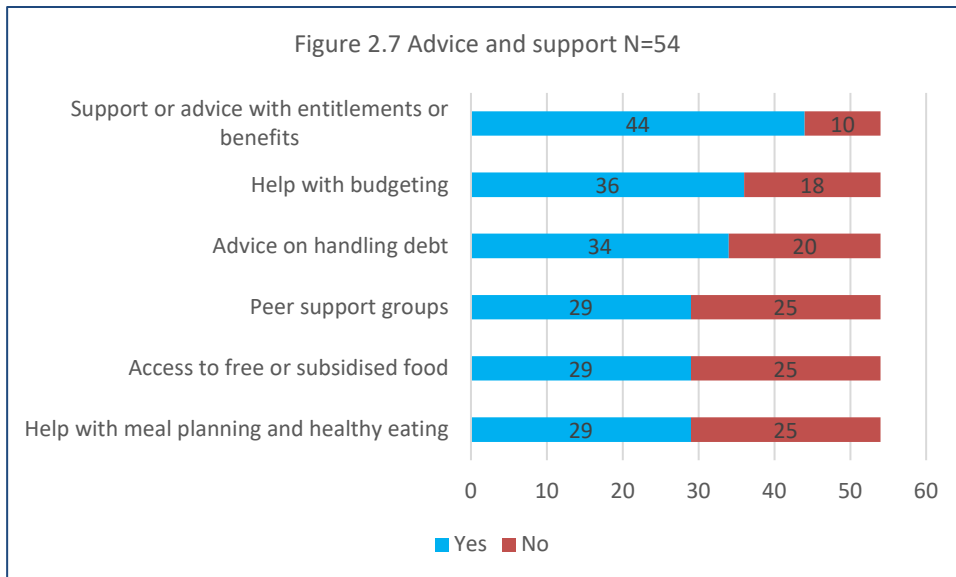
*“I don’t have enough for heating. I topped gas up last Tuesday with £20 and topped it up again on Sunday with £20 again. We really struggle to keep the place warm.”*

*“Gas and electricity take up nearly all of my Universal Credit. Even then, I can’t afford to heat the house, I go out walking.”*

*“Last summer, £20 bought me 64 units of gas. Now it buys me 39 units. I would rather go cold, though than have nothing to eat, its freeze before starving in my house.”*

**2.14 Supports**

Most interviewees would welcome help and support with making ends meet. Eight out of 10 would like support with benefits or entitlements and 7 out of 10 would like help with budgeting (Figure 2.7). Agencies such as the Advice NI or the Consumer Council were the most favoured sources of advice and support followed by charities or voluntary organisations.



## 2.15 Discussion.

The people interviewed in this research are caught between rising prices and stagnant or falling incomes. In the face of big rises in energy prices, this is placing great hardship on many who are having to resort to skipping meals, wearing coats at home and going to bed early to keep warm.

All of those interviewed take great care with budgeting and prioritising the essentials, changing shopping habits to source cheaper brands and looking for bargains on things like school clothing that might save them money in the future. Nevertheless, with household budgets under such pressure, around half regularly have to take loans from friends or family, resulting in a spiral of borrowing, repaying and needing to borrow again.

Worry about being able to pay bills is at a high level, with many expressing fear that they may not be able to afford food and their rent or mortgage. Concern is at its highest when it comes to energy bills, both with the level of prices currently and the anticipated rises still to come. Many of those interviewed could be described as working poor who have to bear the costs of public transport or running a car to get to work. As petrol and diesel prices go up, these working people are facing additional pressures on their budgets.

Interviewees are eating into their savings to make ends meet and many have either exhausted their emergency funds or are close to doing so. With most having little or nothing put by for emergencies, they would find it difficult to fund a car repair, replace a large household item or pay an unexpected bill.

All of this is taking a toll on mental health. The words worry, stress, isolated, depressed, and concerned crop up time and again in the interviews. Families are clearly rallying to the support of our interviewees, but they, themselves, are often facing hardship.

### 3 Case studies.

#### About A.

A is 66 years old and has difficulty walking. She receives a pension from past employment. A is waiting for operations on both her knees. She lives with her husband who is more mobile than she is and, between them, they manage all their daily chores.

#### Income, Outgoings and borrowing.

A's income has stayed about the same since the pandemic, but many of her bills have gone up especially, housing, heating food and electricity. She says that they have not had to go without since the pandemic but says that she is spending more on her credit card than she would like, but she can afford to pay off the balance.

Keeping her home warm is a big priority for A and she is very worried about her energy bills. She has cut back on using oil and burns wood on her multi fuel stove. She has cut back on her heating, electricity and gas.

*"Heat is very important to me because I suffer a lot of pain in my knees. We use our log burner more than we use to because the cost of oil has gone up so much so we have cut back on using it to try to make it last a bit longer."*

A says that she could cope with a small, unexpected expenditure, because she has a savings account.

*"We have always been savers and I could dip into that if I needed to."*

A has changed the things that she eats and shops for cheaper brands where possible. She has also cut down on treats and going out for meals.

*"I think I am pretty astute as a consumer and that is helping us to get by."*

#### Changes since COVID-19

Since COVID-19, A has had to cut down on anything that is not an essential. Her household spending has been under pressure particularly with increases in the cost of heating oil, diesel and electricity.

*"Our choices have narrowed. We can't afford to go to Spain. If we get a break it will be a staycation but at our age, we are not too worried."*

*"We have also cut back on our TV/internet packages. It's amazing what you can do without."*

A is fearful of contracting COVID-19. Her lack of mobility as well as her COVID fears have kept her indoors for much of the pandemic.

*"I am not as mobile as I used to be. We are managing okay. We are still healthy but to be honest I am still a bit nervous of going out."*

#### Supports

A's main supports are her wider family, church, and friends and neighbours. She does not borrow from anyone. She uses websites to get information and to make price comparisons.

*"Comparison websites are very helpful we managed to get cheaper car insurance and house insurance and we got advice on cheaper TV and Internet deals."*

## About B

B is 55 and lives alone. She has a long-term health condition that impairs her mobility and she receives Employment and Support Allowance and other benefits which are paid every two weeks. B was, previously, a care worker and she injured her shoulder at work. She has limited use of her right arm and she is also in need of a knee replacement. She has gas heating with a pre-pay meter.

### Income Outgoings and borrowing.

B says that her income is about the same as it was prior to the pandemic, but her outgoings have gone up a lot especially on housing costs, food, heating, health and transport. B tries to budget in two-week cycles that fit in with her benefit payments, but she has to make choices in order to make the money last.

*"I am always robbing Peter to pay Paul. I have to decide do we eat or do we have heat. It is usually better to put on coats during the day."*

*"I am on emergency gas this morning, but I do have to pay it back. My money is due so I am judging it so I that can pay the emergency gas back."*

She tries to manage her food budget carefully, but she has type 2 diabetes and needs to take care of her diet. She tries to cook food in batches and put some away in her freezer. She says that this helps her to eke out her food budget. She says that she is always juggling what she has depending on what she needs to spend that day. Consequently, she sometimes goes without food and runs out of gas because she cannot afford a top up.

B She has started to borrow from family if she does not have enough to go around, but she says she would not want to take a high street loan.

*"Near the end of the second week, things are usually bad for the heat and electricity. I would borrow £20 from my friend and try to pay it back as quickly as possible even if that means going without something."*

If B faced an unforeseen expenditure, she would look to her family to help her out. She says she does not want to take high street loans or an emergency loan as she would not be able to pay it back.

*"It would take me a year to pay it back and they would take it directly from my benefits. I did take a loan of £300 before to buy a cooker and I am still paying it back."*

B is worried about being able to afford her bills, particularly having enough money to pay for heat. She has a Motability vehicle but is worried that she might not be able to afford fuel for it.

B finds her financial situation very stressful.

*"I get very stressed out especially in the second week when there is nothing in the fridge. I come home from the shops sometimes and just sit down and cry."*

*"With all the price rises, and I've been very isolated over the last two years, my moods have been very low. I really need heat because of my health and I can't have it."*

### Changes since COVID-19

Since the pandemic B has not been able to afford new shoes, clothes or makeup. She is still able to see friends, but they meet in each other's houses instead of going for a meal. She did use a foodbank during the pandemic.

*"I used the foodbank once in the middle of the pandemic. Last week I could have done with it again, but my daughter arrived with a bag of groceries and that got me by."*

*"I did feel very embarrassed asking for help from the foodbank. There are people worse off than me, though when I think of my own situation I have a wee cry."*

### Supports

B says that she has good friends who are in similar situations to herself and they find comfort in sharing each other's stories. Her daughter calls with her every day and helps her to shower. She also takes her to hospital appointments.

*"I would say that I am not managing at all well. My family are great and my friends too, but some of them are in the same situation. Still, I know that they are there if I need them and I will try to be there for them too."*



## About C.

C is 43. He works as a delivery driver. On workdays he works long hours and says he really just gets up goes to work, comes home, dinner and bed.

## Income, Outgoings and borrowing.

C's income has gone down a little since the pandemic, but many of his bills have gone up substantially, housing, heating, food, alcohol and electricity. He has cut back on a lot of spending, especially things he does not consider necessities. A says that he prioritises the absolute essentials, rent, electricity, food and heat.

*"I pay the rent as soon as I get paid, we also do a big monthly shop and stock up on essentials which we can stretch out especially at the end of the month when money is tight. I keep cash aside for gas and electricity and I top up my car once a month."*

*"I do struggle to make ends meet. I have given up all the little luxuries like cigarettes (gave up smoking) even buying a bottle of Coke I will buy own brand rather than a premium brand now."*

*"I have given up buying alcohol and make my own brandy. I also cut down on my heating especially at the end of the month."*

C says that he worries a lot about being able to afford the essentials, especially his energy bills. He has a prepay gas meter which, he says, helps his budget but he is not able to keep his home as warm as he would like

*"We have a gas meter. We used to put £20.00 on it a month, now we put £20.00 on it per week and we still run out sometimes, and the place is still cold."*

He also worries about paying the rent.

*"We would be homeless if I could not pay the rent, actually I really don't know what we would do if I could not pay for these essentials."*

C does not know how he would cope if there was an unexpected expenditure. He had to pay for car repairs recently which has sapped his savings.

*"I don't have savings so don't have anything to fall back on if I needed it. We had to fix our car a few months ago but luckily, we had a little bit of money saved which we planned to use to go away for a few days but we had to use it to pay for the car. Now we don't have any savings left."*

C says that he struggles sometimes with low mood.

*"We don't go out to socialise anymore, we haven't had a break or holiday in years. It's very disheartening as I work full time and we are only surviving. I do worry about it. I have always had a fear of being a failure. I try to be mindful of not falling into that trap."*

## Changes since COVID-19

C has had to cut down on most of his expenditures since COVID-19 and because of price rises.

*"I have to be very careful with what I spend. There is just no money for treats anymore. I just can't say I will just buy that, there is no freedom, no life, just existing really."*

*"We have changed what we eat. I try to stock up on staples. I cook cheaper meals and buy cheaper brands"*

## Supports

C's main supports are his family and close friends. A has to borrow from family occasionally when he runs out of basics.

*"It's just £10 or £20 now and again, but it makes it even harder when I have to pay it back. There is never any judgement because I would do the same for them if I had the money."*

#### About D.

D is 26 and lives alone. He works as a personal trainer in a local gym. Because he has to be in close contact with his clients, his work slumped during the pandemic. He has a strict daily routine of getting up early, doing fitness training followed by breakfast and a day of seeing as many clients as possible.

#### Income Outgoings and borrowing.

D is self-employed and his income decreased a lot during the pandemic, though he says that it is picking up again as clients return to the gym. He benefitted from two grants from the Self Employed Income Support Scheme.

His outgoings went up significantly during the pandemic, particularly on food, heating and transport. He has managed to have enough to go around by borrowing from friends and family.

*"Most of my friends were in the same boat as me during the pandemic, no work and no money. The ones who were still working threw us a few quid from time to time. But basically, it was my mum and dad, they were the ones who helped me out. I went back home to live with them for a while when I had absolutely no money, but I am back in a place of my own again now."*

Rising energy costs are the biggest problem currently for D. He has a pre-pay gas meter in his apartment and says that he uses it very sparingly for an hour or so each evening. The maximum credit that he can buy at a time is £49.

*"The energy prices are colossal. Even if I can afford to put the full £49 on my card, it only lasts half the time. I used to get three weeks from it; now it is about 10 days."*

From time to time, D has had to go without heat altogether when he did not have enough money to top up his meter. He has also cut back on the things that he eats and sources cheaper brands where possible. Good food is important to him because he needs to keep fit for his work as a personal trainer.

#### Changes since COVID-19

The pandemic brought a complete cessation to Ds work as a trainer. He says that his only way to survive was to move back in with mum and dad which, at the age of 28, he found hard to do.

*"I was just getting on my feet really, being independent and having an income from a job I loved. Then, bang, I have no money and I have to rely on mum and dad again. It was a bit of the tail between the legs. I did get some money from the SEISS, but my earnings had not been very high in the qualification period, so it wasn't very much."*

D also missed socialising with his friends during the pandemic, not only because of lockdown rules but because he could not afford to go out.

*"Sitting watching TV with mum and dad each night, don't get me wrong, I was very grateful. But I missed my friends, it was a very lonely time."*

#### Supports

Family was the greatest source of support for D through the pandemic and keeping in touch with friends helped his mental health. He found the uncertainty of the pandemic particularly hard to cope with, not knowing how long it would last and how long it would be before the gym opened again and he could go back to work.

*"I felt in a bit of a rut, it gets inside your head if you know what I mean. My friends they helped me to rationalise stuff when I was getting down. I had never experienced that kind of mental issue before and it made me realise that things like that, depression and so on, they can happen to anyone."*

D has managed to cope with the pandemic and subsequent cut in income quite well. Moving back in with his family got him through the worst period, but for a young man who was enjoying his independence, he found it challenging. He has, however, come out the other side in a positive frame of mind and is determined to get back on his feet again.

### About E.

E is 32 and lives with her 10 year old son in a Housing Executive property. She works 18 hours a week and is in receipt of Universal Credit. Universal Credit is not her main source of income.

*"I normally work 3 shifts per week from 8am to 2pm. When I am working I get up, get myself and my son ready, get him breakfast and then take him to breakfast club at school before I go to work. I collect him after school and make dinner. That's it that's my day"*

### Income, Outgoings and borrowing.

E has recently secured a job, so her income has gone up a little. However, a lot of her outgoings have increased including the cost to travel to work, heating and electricity. E says that she has to borrow more now from family lately to make ends meet. She also uses a buy now pay later service to make purchases, allowing her to spread the cost across 30 days without interest. E prioritises gas for heating, electricity, lighting, tv and video games and food.

*"I try to keep on top of my rent as I need to keep a roof over our house, but I prioritise gas/electricity and food before I pay for my rent as the Housing Executive are less likely to make us homeless compared to a private landlord."*

E does run out of things at times and relies on her parents to help her out financially.

*"Even now that I am working again, I don't have enough to go around, so I borrow some money from mum and dad for groceries or if I need to top up my electricity or gas. I don't like doing it, but I can't let my son go without."*

If she was faced with an unexpected bill, E would go to her parents for a loan. She says that she can manage her buy now pay later credit facility at its present level but would not want to increase it. E is particularly worried about heating her home and is finding the increase in gas prices difficult to cope with. She has a prepay gas meter and regularly turns her heating off if she cannot afford a top up. She is also very worried about the cost of diesel, which she says is essential for her to travel to work.

*"I have to top up the gas meter more often. It's not stretching as far as it used to. It does worry and stress me out."*

*"I need my car to get to work, it's shift work, I can't get there any other way. The cost of putting diesel in the car is really worrying, if I can't afford it, it means I would have to give up work again."*

E prioritises her son's needs above herself. To make her budget stretch, E has changed the things she eats and buys cheaper brands than previously. She also cuts down her portions so that her son can have a fuller portion.

*"I always put my son first if he wants to go swimming or go to football that is where any spare money I have goes. "*

*"He's growing, he needs his food, I can do with a smaller plate when I need to."*

### Changes since COVID-19

E cannot afford to socialise or to spend money on personal care and this is impacting on her mood.

*"I don't really go out socialising anymore. I don't even get the car washed. I only get my hair done when I am absolutely desperate. I colour it myself and only get it cut by the hairdresser very rarely."*

*"I feel quite isolated sometimes. Thank God I have my work."*

## Supports

E used a foodbank once during the pandemic because, she says, she had no other option. Her main source of support is her parents. She does not like asking them for money, hence she went to the foodbank rather than asking them for another loan. She wants to maintain her independence and to provide a positive role model for her son.

*"It was a one-off situation; we had no money and no food. They were really helpful; they didn't give me advice just gave us food."*

*"I hate having to ask my parents to help and if we could not afford to live on our own I would need to move back home. I don't want to have to do that as I am a grown woman with a 10 year old boy. What message would that give my son?"*

## About F.

F is 43 and works as a care assistant. She lives alone in private rented accommodation.

*"I usually work 3 days per week, 12 hour shifts but I pick up some extra shifts when I can. I live alone on my own so I just get up get ready for work and then when I get home I just make something to eat and go to bed to keep warm."*

## Income, Outgoings and borrowing.

F says that her income is about the same as it was before the pandemic. Her outgoings have increased a lot, particularly, heating, electricity, transport, food and alcohol. Her borrowing from the Credit Union has also increased.

*"There is plenty of work for care assistants but my wages haven't increased for a long time so it gets harder to make ends meet."*

F says that she does not run out of essentials but comes close to it near the end of each month.

*"The last 2 or 3 days of the month are very tight, but I don't usually run out of stuff. I am very careful."*

F has a Credit Union loan, which she says she can just about manage. She does not borrow from friends or family. She prioritises fuel to get to work, heating, electricity and food.

*"I am worried about the price of gas. It's been very cold and I go to bed early rather than keep the heating on. Also, I never put the heating on in the morning anymore"*

*"Things are just about manageable at the moment. I have a Credit Union loan. They just take the money out of my savings, and I continue to put £100 in a month."*

F says she is good at making her money stretch out. To make her finances last, F has had to go without essentials to pay her bills, reduce her heating and use of electricity, and skip some meals. If she was faced with an unexpected bill, F says that she would look for an interest free loan or take a further loan from the Credit Union

*"I pay for all the essentials when I get paid and I think I am very good at budgeting; it's a struggle but I make sure all the essential bills are covered."*

## Changes since COVID-19

F has cut down on socialising and personal care since the pandemic and feels isolated at times.

*"I cut down on meeting friends and socialising. I have also cut down on going to the hairdressers, stopped getting my nails and eyebrows done. "*

*"To be honest my friends and I can't afford to socialise as much as we use to before COVID which makes me feel quite isolated sometimes. Life is quite lonely when you live on your own. I am lucky I work as that helps a lot but if I didn't work I wouldn't hardly see anybody."*

### Supports

F tries to be self-reliant as much as possible. She manages her finances as best she can and uses her buy now pay later facility as well as the Credit Union to make her budget stretch. Her main sources of advice and emotional support are family and friends.

*"I have worked all my life and I have never had to claim benefits. I am proud of that. I feel the love of my family and friends but I would never borrow money from them."*

### About G.

G is 47. He has a long-term health condition which means that he does not currently work. He lives with his 13 year old daughter and owns his home outright.

*"I get up at 7 in the morning, get my daughter ready for school and drop her off. I then go for a two hour walk as I currently don't work due to long term illness. I then collect her from school and make the dinner. Not much more to it than that."*

### Income, Outgoings and borrowing.

Gs income has gone down in the last year, because his health condition means he cannot currently work. He was financially comfortable before he lost his job and has savings that he is using up to make ends meet.

*"My financial situation worsened because of my ill health. I had a good job before I got ill and had built up a good amount of savings so this has cushioned me so far from the worst impacts."*

Gs outgoings have increased a good deal since the pandemic and, coupled with his drop in income, this has impacted his budgeting considerably. His food bills, heating, electricity and transport costs have all gone up.

*"The increase in the cost of living has put extra pressure on me. I am obviously a lot more careful with money now but I hope to get back to work soon so that will take some of the pressure off."*

G says that he just about manages to make his income go around, but only by using his savings.

*"I have cut down on the shopping, but we don't go without. I buy less luxuries and more own branded labels. I have savings so I am really lucky if we run short, I can dip into them. However, I do worry that my savings won't last for ever, so I really need to get back to work soon."*

G has cut back on his heating, as he says, "not detrimentally so." His main priority is his daughter whose needs he attends to before anything else. He does miss the lifestyle that he had previously and worries about the impact that it might have on his daughter. He also says that he gets low sometimes when he thinks about how he is having to cope at the moment.

*"My daughter always comes first so anything she needs is bought after I pay for the essentials. I do really miss not being able to take my daughter away on holiday but it's not an option at the moment."*

*"Sometimes it does get me down a bit but I hope for the future and I know things will get better so I try to focus on that."*

### Changes since COVID-19

G's financial downturn occurred at the same time as COVID-19. He experienced the restrictions on socialising and the restrictions of lower income simultaneously.

*"I could do a lot more things freely before COVID which I don't do now. Socialise, spend money without thinking and being able to take my daughter on holiday when I wanted."*

### Supports

G says that he relies on his wider family for emotional support and advice at times. For other advice he uses online sources such as comparison sites. He says that he would benefit from advice in the future on budgeting and he would like to join a group of people who are in similar circumstances to himself.

*"I get by okay from day to day, but I feel very alone. There must be other people out there in the same circumstances as me. I am sure that we could support each other through all this."*

### About H.

H is 65. He describes himself as a loner and a very private person. In order to save on heating, he gets up around 10.30 each morning.

*"I stay in bed to keep warm and then do a bit of gardening or potter about. I am a bit of a recluse. I don't really bother with anyone. "*

### Income, Outgoings and borrowing.

Whilst his income has stayed the same since the pandemic, H says that his outgoings have increased a lot. Even though he actually consumes less, because of price rises his outgoings on food, fuel, alcohol and transport have increased a lot,

*"It is a big struggle, just to get by, which is a shame because I worked all my life. I don't have enough for petrol, or for the gas or even the electricity. I have cut back on everything, but I am always short of money."*

Although he does not have enough income to go around, H tries hard not to borrow. His main coping strategy is to do without, even if that means not eating sometimes.

*"I do run out of things, but I cope. I budget and do without rather than borrow, it's hard to bring yourself to ask when you know you can't pay it back, but sometimes I have to. I do run out of food regularly and I skip meals when I have to, but everybody needs to eat sometimes."*

H had a financial crisis a few months ago when his washing machine broke down. On occasions such as this he has to seek help from his family even though it hurts his pride. H says that he is very worried about being able to afford his forthcoming energy bills. He is also worried about food and other household shopping, but says that his "doing without" strategy is currently getting him through.

The rise in fuel prices has hit H hard. He says that his house is poorly insulated and he finds it hard to heat. He cannot afford to keep his home at an adequate temperature, so he wraps up with extra layers and stays in bed to keep warm. These strategies keep him warm, but are having a detrimental effect on his mental health.

*"The price of fuel is horrendous. I stay in bed, it is more economic, you keep warm and you don't need to eat so much. I use oil filled radiators throughout house and put pillows at the door to stop the draughts."*

*"It's embarrassing to admit the situation I am in, that I can't get by. It impacts on my mental health. It's not a life. I feel very depressed."*

### Changes since COVID-19

Since the pandemic, H has become more reclusive. He fears going out and has become more and more isolated. He would rather stay in bed to keep warm than go out to meet people.

*"I am not out socialising I am rarely out of the house these days. I am keeping as far away from the pandemic as possible. I feel very vulnerable. It is not over and I am worrying all the time."*

### Supports

H likes to think of himself as independent, but says that this is impossible given his financial situation. His only supports are his family to whom he turns only when absolutely necessary.

### About J.

J is 31. She lives in her own home on which she has a mortgage. She works as a part-time carer and also as a language examiner. Her days are split between these two roles depending on how much work is available to her. Since COVID-1 and because fewer examinations were set for pupils, the amount of paid work available for her has diminished but, being self-employed, she was able to get help under the Self Employed Income Support Scheme (SEISS).

### Income, Outgoings and borrowing.

J is in receipt of Carer's Allowance as she acts as carer for her elderly mother. Although she did get help from the Government scheme to cover her self-employed losses, J's income has fallen overall in the last year as her examinations work diminished. She has relied on a small amount of savings to cover the deficit, but this is now used up.

*"I used to work a lot as an English examiner for examining authorities around the world. Now that the exams have stopped my income and my life have shrunk. I am just lumping along without much joy or purpose."*

At the same time, J's spending has gone up, especially on things like heating and electricity, transport and alcohol. She sticks to stringent budget limits in order to ensure that she can pay for her mortgage and heating. She says that she is very grateful that she has been able to afford to heat her home adequately in spite of rising fuel prices, but adds that she has only been able to do that by dipping into her savings.

J needs to run a car because she works part-time as a carer for her mother, so she is very concerned at the rising cost of diesel. She has stopped all non-essential car journeys.

### Changes since COVID-19

J says that her choices have narrowed greatly since COVID-19. Maintaining her social life and other activities have become difficult. She was an avid cinema goer, but has not been able to do so for more than 18 months. J is also very conscious of being careful about catching COVID-19 because of her caring role with her mother. She used to undertake fundraising for a local charity, but has not been able to because her caring role with her vulnerable mother makes her very conscious of catching COVID-19.

### Supports

J describes herself as being very independent. She looks to family and friends for advice and emotional support.

*"Oh, that's essential to my life, all those chats with the family even if it is usually on the phone. I would go crazy without that."*

J does not borrow money from family or friends. She is very grateful for the support that she received under the SEISS, but is aware that her examining work is not going to pick up again for some time. Now that her savings are used up, she is worried that she will not be able to pay her essential bills.

*“Looking for help from others isn’t really in my makeup. I would have to be in a really bad state to look for help, especially financial help, but I might have to, all my savings are gone now.”*

J is an example of someone who is just managing to keep her head above water. She describes the SEISS as a saviour, but, even with that support, she had to use up all her savings. Now she is worried that, with no savings to dip into, she may have to take on debt in order to pay essential bills.

*“My daughter financed the new washing machine. All my kids are great, but they have their own families to feed and I don’t want to burden them. But the support I get from them is really wonderful. I can’t put it into words it just lifts you.”*

*“OK I am strong, strong as I can be, and my kids are very supportive. It is not living a life though. Is this what my life was all about?”*

#### About K.

K is 30. She was furloughed from her job during COVID and had a baby during that time. She looks after her family and the household at the moment. K lives with her partner and two children in a Housing Executive property. She is in receipt of Universal Credit.

*“I had another baby during COVID, my employer honoured my maternity benefit cover but I decided not to go back so now I just focus on the children, take them to school and look after the house.”*

#### Income, Outgoings and borrowing.

K says that her income has gone down a lot since COVID-19 whilst her transport, heating and electricity costs have gone up. She says that she generally has enough to go around but only by cutting back on extras and getting help from her mum.

*“Yes we have enough to go around but I have cut back a bit on the activities for the kids such as swimming, football and scouts.”*

*“My Mum does help us; she brings shopping and buys the kids clothes. We try to be careful with the credit card, we keep it for emergencies because paying it back would be difficult.”*

K is in receipt of Universal Credit which is her main source of income. She says that she found it hard to cope when the £20 uplift stopped.

*“You do miss it. You get used to having it. I would use it to pay for extra shopping and the electricity. We are managing okay but that extra wee bit of money gave us a bit more freedom.”*

K prioritises rent, electricity, heating and food for her children. She gets help from her mum, but she does run out of essentials sometimes and she and her children are not able to eat proper meals at times.

*“Some weeks we would run out of things. If we run out of cheese we just eat toast. If we don’t have chicken, we just eat pasta. My Mum would always help if we needed it, but I can’t ask her all the time.”*

*“We use oil to heat our house which has gone up substantially. We were very lucky as our family bought us a fill of oil for Christmas instead of presents.”*

*“But I am very anxious about the increasing cost of electricity and oil as our benefits are not going up and it’s going to come to a stage where we cannot afford to heat the house. That really worries me.”*

K says that she would find it difficult if a household appliance broke down or if she was faced with an unexpected bill.

*“I would panic, it would be hard. I would have to put it on the credit card and then try to pay it off somehow, but it would affect our ability to pay for other things.”*



## Changes since COVID-19

Whilst Ks income has gone down since COVID-19, she sees the pandemic as a turning point, choosing to be at home caring for her family instead of going outside the home to work.

*“Everybody is different, for me it had a positive impact as it allowed me to spend more time with my new baby and older son. If I hadn't been furloughed, I would still be working now as I never thought I would like to be a stay at home Mum. Having more time with my children outweighs the loss of income”.*

## Supports

K has financial support from her family and emotional support from family and friends. She called, and received advice, from AdviceNI about benefits and entitlements, which she says was useful.

COVID-19 changed her support networks because her parents were shielding and she relied more on her sisters during that time.

*“I don't really look for support outside of my family. I saw more of my sisters during lockdown rather than my Mum and Dad as they were shielding but we still spoke over the phone and on WhatsApp. We are a very close-knit family.”*

## About L.

L is 31. She works as a hairdresser and lives in private rented accommodation. She is worried that, when her lease is up in a few months' time, that her rent will go up beyond her means. L tries to keep fit by going swimming twice a week.

## Income Outgoings and borrowing.,

L was working full time hours before the pandemic. Her employer put her on furlough which gave her 80% of her full-time wage. Since then she has returned to work, but on part-time hours. She says that her income has gone down a lot, whilst her outgoings have gone up, mainly on heating, rent and electricity.

L says that she budgets well and tries hard to live within her income, but her reduced hours mean that she does not have enough and she worries about being able to afford her heating bills.

*“I could always live within my budget before because I am very careful what I buy and what I buy has changed to the cheapest possible brands. But now I have to borrow from my brother, it is an ongoing cycle, on a loop, where I borrow and then pay back and borrow again. It is mostly for food and sometimes for electric or oil.”*

L says that she runs out of things before then end of the week.

*“From Wednesday onwards I am onto the beans and tins of soup and sometimes I get presents of food from my brother to help me get by.”*

L rations her heating in order to stretch each fill of oil out for as long as possible. She recently borrowed £400 from her brother to buy a fill of heating oil.

*“I have no heating on at all during the day. One hour in the evening I wear jumpers and wrap myself in throws.”*

L has no savings and would have to borrow if some unforeseen expenditure cropped up. She says that she fears going into debt if she had to take a loan from the credit union or bank.

*“I have no money put aside. I need to put something away for the future, but I can't save at the minute.”*

## Changes since COVID-19

L's circumstances changed during COVID-19 because she was put on furlough by her employer. The concomitant rise in fuel prices further compounded her financial worries. Her shopping habits have changed. She goes to cheaper supermarkets and looks for bargains. She has also developed her cooking skills so that she can make meals from scratch which helps her food budget stretch further.

*"At the start of COVID I couldn't work and was on furlough. That's 80% furlough, that's 80% to buy 100% but I was very grateful, it was a small business he could barely afford it and I am glad to get back to working again."*

## Supports

L used a foodbank when she first went back to work on reduced hours. She says she does not know how she could have coped without it. She gets ongoing financial and emotional support from her family and she has joined a local community group.

*"A few months ago, I had my hours reduced and I used the foodbank for 4 months, they were very good to me."*

*"They have been a godsend in our wee community group. We were all at school together, we are all in the same boat we share experiences, tips and tricks for saving money and share emotional support."*

L describes her life as "more just getting by rather than living." She is grateful for the support that she gets from family, community group, foodbank and the furlough scheme, but she hopes that she will be able to support herself fully when she gets back to full-time hours. Her lease is coming up for renewal and she worries that her rent might go up to a level that she can't afford.

*"It's a big worry about my accommodation. I'd love to stay where I am. I am a good tenant and pay my rent, but the lease is up soon and I am worried the rent will go up. I think that would be beyond even the help that my brother gives me."*

## About M.

M is 28; she has type 2 diabetes. She has a young child and is coming to the end of her maternity leave. She and her partner bought their first house about 18 months ago. Her partner was subsequently made redundant during the pandemic. Her routine is organised around the needs of her child. She is looking forward to going back to work and having greater structure to her days.

## Income, Outgoings and borrowing.

M had been working part-time 12 hours a week before going on maternity leave so did not meet the income criterion for Statutory Maternity Pay. Consequently, her income has gone down a lot. With her partner being made redundant, household income has decreased significantly.

Whilst income has gone down, expenditure has gone up. Some of this is due to having a new baby whilst other expenditure has risen because the family is at home more often. Spending on food, heating and electricity, alcohol and transport have all increased.

M was in receipt of Universal Credit during the period when the £20 per week uplift was in place. She says that it helped greatly with the extra expenses that the family faced at the time and losing it was difficult. But, she says, she has no option but to adjust to the lower amount since the uplift was taken away. Her adjustments include having to borrow from other family members. Family also support y bringing gifts of food and baby milk.

M and her partner had some savings, but these have now been spent to supplement their lowered income.

*"Since my partner's redundancy came about and we had the baby, we have gone through all our savings."*

M says that she is very organised when it comes to shopping. She gets 10% off in the store where she worked and is hoping to return to soon. However, the cost of energy, particularly heating is proving to be a problem for the family.

*"I topped up the gas last week with £20 and had to do it again on Sunday, I am getting so little for £20 now, probably about half what I got before."*

The family has to make choices that they did not have to make before. M's family, for example, live quite a distance away and they cannot afford fuel to travel to see them unless they give up on essentials such as gas.

M says that she is worried about being able to pay her essential bills, especially her energy bills and she has had to go without personal items in order to make the finances stretch.

### Changes since COVID-19

M has not been able to see her consultant about her diabetes since COVID-19 and this is causing her some concern. Buying necessities has also become more difficult and there is no money for any luxuries. Her sense of the future is one of just holding on as best she can until she is able to resume work.

### Supports

M gets a good deal of support from her family, financial and emotional help, and advice. She says that without the support of her wider family she could not have coped through this period.

*"My family have been amazing; I can't praise them enough. They help with money and also take the baby overnight sometimes to let my partner and I have a wee evening together."*

M is just about coping financially and hopes to be able to return to work again after maternity leave. She will, however, only be able to go back to her previous 12 hour week, which, she says, does not give her family anywhere near what they need. Her partner is also hopeful of getting a new job soon. M says that:

*"The government needs to take a good look at how ordinary people actually live, the cost of everything and how it affects people financially and their mental health."*

### About N.

N is 87. She lives alone in her own home, but her family live nearby. N says that she is in "relatively good health". She has a state pension.

*"I am 87 now so I don't do a lot. I get up, clean the house, my daughter helps me with the heavy work. I go for lunch with my friends every Wednesday."*

### Income, Outgoings and borrowing.

N has a state pension which has stayed about the same since the pandemic. She owns her own home outright, so her housing costs are taken care of. She has noticed a big increase in the cost of food, heating, electricity and eating out. N has no loans or borrowing but she says that she uses her credit card from time to time if there is something she can't afford when she needs it. N says that she is getting by okay financially.

*"Yes, I can manage alright, but I have to be very careful and spread everything out. I make sure I have enough for my food, electricity and oil."*

*"I don't really buy anything but the essentials of food, electricity and oil for the heating. My daughter does my food shopping weekly. I pay my electricity by Direct Debit and I put aside money from my pension for my oil."*

N has cut back on her usage of electricity and heating because she is aware of the rising costs of energy. She never goes without food, but she has changed what she eats as she can no longer afford meat as often as before. She has also switched to cheaper brands.

*"500 litres of heating oil would normally last me a few months, but I had to get another top up recently and the cost had gone up substantially."*

N says that she budgets very carefully and does not run out of essentials. She would not have enough money to replace a big household item or pay an unexpected bill, but she would look to her family for help in such a situation.

*"I would ask my son; he would help me or I would have to buy it on hire purchase. At 87 I don't even know if you can get hire purchase anymore."*

### Changes since COVID-19

N used to meet with her friends for a cup of tea or lunch, but she has not been able to do so as much since COVID-19. Some of her family stayed away during the pandemic in order not to carry infection to her.

*"I have cut down seeing my friends so much, I can just manage the basics really plus the odd outing. "I am fine but I do feel lonelier than I did before COVID."*

*"I don't go out for lunch as much with my friends now. I get a bit sad about it, time is precious when you get to my age."*

### Supports

N has a friendship circle from whom she gets emotional support and advice. She also has family living nearby on whom she is able to rely.

*"My children sort out anything I need sorted out so I don't need help from anybody else they are very good to me."*

### About P.

P is 31. She Lives in private rented accommodation with her partner and their three children who are 9, 3 and 3 weeks old. P receives Universal Credit, but it is not her main source of income.

*"I am currently on maternity leave. I spend my time dropping the kids to school, sorting out lunches, housework, picking up the kids from school and nursery and sorting out dinner."*

### Income, Outgoings and borrowing.

P says her income has stayed about the same throughout the pandemic. She says that almost all of her bills have gone up a lot including food, heating, electricity, alcohol, health, education, transport and leisure. She has a Credit Union loan and uses her credit cards to spread the cost of some items. She says it is difficult sometimes to make her money stretch.

*"It can be tight, I can deal with the everyday essentials, but I might have to put something on the credit card if the girls need clothes, shoes or a present for a birthday."*

P says that she prioritises rent, electricity, gas and food.

*"We need a home to live in and electric to keep the lights on, the TV and the Internet. We need gas for cooking. As for food, I do a monthly shop and then top up every week if I have to."*

The cost of heating fuel is of particular concern to P. She says that she is very worried about the heating bills, but she says that her wider family help out.

*"We mainly use oil to heat our home. The cost has increased hugely but we were very lucky that my partner's parents gave us oil vouchers for Christmas which was a great help. We are also using the stove more as it heats the girl's back room."*

P says that they get through each month without having to borrow for essentials, though she is very worried about the rising cost of food. She has cut back on the hours that the heating is on and is more careful now about her use of electricity. She uses her credit card for some purchases and is not always able to pay off the balance.

*"We get by okay. We have a credit card, but we have only used about 50% of our available credit. We are just paying the minimum payment by Direct Debit but the interest is going up so it's a vicious circle really. I can't see us being able to pay it off in the near future."*

P has no money put by for emergencies. If an unexpected bill had to be paid, she would have to put it on her credit card or borrow from family.

*"I don't even want to think what would happen if the washing machine broke down. It would have to go on the credit card, or we would have to borrow money from my partner's parents."*

She has also cut back on personal care and says she misses taking care of herself.

*"Little things like getting my eyebrows waxed, getting my hair and nails done. All stuff I can actually live without, but they were little pamperings, so I do miss them. It affects my self-esteem definitely."*

### Changes since COVID-19

P says that the personal and social aspects of her life have been more impacted by COVID than the financial aspects.

*"My husband and myself don't get much time together since COVID and the new baby, which is hard on a relationship. And I had a very anxious pregnancy which has affected my mental health."*

*"Things have really narrowed. Our group of friends don't want to socialise together as much. We all have different opinions on COVID, and it does impact on how and when you socialise. Friendships have been lost as a result and it can make you feel very isolated."*

### Supports

Ps supports are her family and her, now narrowed, friendship group. She lost close family members during the pandemic which, she says, has affected her deeply.

*"A lot has changed; we are fine but it is harder. We lost both sets of our grandparents. We went from seeing them 5 days a week and then they were gone. I feel very angry about it because if we had not had COVID they would be still here."*

### About R.

R is 25. He lives in private rented accommodation which he shares with two other males. R is in employment and does shift work. He is on a zero hour contract.

*"I work early shifts so I get up at 4.30 am, have breakfast and then go to work servicing Stena ferries. Once I finish work at lunchtime I go to the gym and then Lidl or Aldi to pick up something for my tea. I share a house with 2 other guys."*

### Income, Outgoings and borrowing.

R says that his income is currently uncertain because of his zero hours contract but his expenditure on food, heating, clothing and transport have gone up a lot. He does not have any bank or high street loans, but he does borrow from friends and family.

*"The job I do now is on a zero hour contract so it's very difficult to plan as you don't know if you are going to be working 15 hours or 30 hours that week."*

R says that he prioritises his rent because he is very keen to live independently from his family. He also pays a gym membership which, he says, is a good outlet for stress. Money for household bills goes into a communal pot as soon as he gets paid.

*"We all put money aside to pay for the household bills as I live in a house share. I need my mobile phone to keep in contact and I have to have money for taxis as it is the only way I can get to work as there are no buses that early in the morning."*

R does run out of essentials at times and find it difficult to make his finances stretch.

*"It is a struggle at the end of the month. The last two weeks of the month I am running on empty."*

*"Sometimes I run out of things at the end of the month. I borrow from my dad or from one of the other lads that live in the house. I have a credit card, but I only use it in a real emergency as I can only afford to make minimum payments."*

The household makes use of the emergency gas credit to get through some weekends, but R finds the cyclical borrowing and paying back depressing. He also has feeling of failure because he has to borrow from his dad or visit his parents to get fed.

*"It gets you down. You are always trying to catch up with yourself as your wages aren't your own when you get paid."*

*"I hate having to ask my parents for money or go up there to get a decent meal. It makes me feel like a failure and I should be able to look after myself by now."*

R would rely on his landlord to foot the bill if the washing machine broke down. Otherwise, he would use his credit card to cover emergencies. He does worry about paying for essentials such as energy bills, transport and food.

*"We have gas heating in the house. We have cut back on heating and use the open fire more as it's cheaper, so we all buy a bag of coal at the beginning of the month."*

*"I have had to go without meals sometimes, it's hard when you do physical work. I know I can always go up to mum and dad's and get fed, but, you know, it's sort of demeaning."*

### Changes since COVID-19

R has seen his income change and his prospects become more uncertain since COVID.

*"I had a permanent job before COVID working full time for Avoca. I was then put on furlough and eventually made redundant. I managed to get a part-time job at Christmas and then agency work but on a zero hour contract so my wages have decreased and my job security even more."*

R says that his life has narrowed, partly because of the restrictions and also because of the rising cost of essentials. He says that this impacts his mental health, and he is worried for the future.

*"I cancelled my previous gym membership, cut back on my social life; I socialise more at home now. I also used to be able to go on holiday a couple of times per year but that is long past now. I suffer from low self-esteem and I feel very anxious for the future."*

*"I have had some rough times but I have got through it. I walk and run a lot which has helped to keep me sane. I like to keep active because if I don't I have too much time to dwell on things. I worry about the future and my family and I have felt quite isolated at times."*

### Supports

Rs main supports are his family and his housemates. He has sought formal advice on benefits and his rights under his zero hours contract. Whilst he values the support given by his family; he desperately wants to become self-supporting.

## About S.

S is 38 and is a single parent of three children, one of whom has a disability. Her day revolves around taking care of her family and the household.

*"I have 3 kids. I'm up at 7.15 to get the kids up and ready for school. Then it's cleaning, shopping and pick up the kids again. My youngest has a disability so I usually have to take her to an appointment somewhere."*

Her landlord evicted S last year because he wanted to sell the property. The cost of the move was borne by her father.

*"I never thought I would be evicted, in 8 years I ever missed a rent payment, kept the property well. But the landlord was ruthless, he wanted me out to sell the property; just one month's notice."*

## Income, Outgoings and borrowing.

Following her relationship breakdown in March 2020, household income has gone down a lot. She is in receipt of Universal Credit and could just about manage before the £20 uplift ended. Now she has to make choices about everyday expenditures.

*"I generally don't have enough food to last the week. I would be totally lost without the help of my dad."*

*"I ask myself questions like can I afford to buy a pack of socks for the children. I make judgement calls all the time. For example, if I see a sale for shoes, I make a call if they might fit her in a few months' time, if I see them cheap right now."*

S was in receipt of Universal Credit during the period when the £20 uplift was in place. She used some of the extra money to provide basics and the rest to save for fuel bills. Now that the uplift has ended, she no longer has enough for the basics and can't put any money away for a fill of oil or for emergencies.

*"When the £20 was taken away, it affected me a lot. £10 of that was going into a pot to save for oil and the rest was given over to buying basic foods, so what do I do now? I just don't have enough food to last the week and I am not able to save for heating oil. My Dad and my sister will take the kids sometimes and feed them, otherwise I just couldn't manage."*

S sees her priorities as being food and heat. Having been evicted from her previous property, she also sets store on being able to provide a home for her family. She manages to heat her home most of the time, but only by taking measures like going to bed early.

*"I try to prioritise food and heat. I give the kids pasta with cheese and butter to fill them up and I would have a slice of toast."*

*"I put the heat on for an hour in the morning and an hour evening. Then we all get into the one bed and watch TV to keep warm. Things are really bad; we have cut the heating to an absolute minimum. The price of oil has doubled, and I can't save for it since the £20 uplift ended. I can only order oil in small amounts, so I have to pay more per litre."*

S has to borrow frequently from family members, mostly her father. She says that she feels lucky, because her father does not ask for the money back, though this makes her feel like a burden on him. She also feels inadequate because she cannot afford to financially support her family on her own. She is taking anti-depressant medication.

*"I haven't had a night out for years. I don't have alcohol in house unless it is bought for me. The impact of all this is that I am suffering depression and on anti-depressants. Saying no to the kids is really hard. If their friends want to go on a trip out or to the beach they can't go. I feel so bad about that."*

## Changes since COVID-19

S was evicted from her home during COVID-19. She says she had good neighbours near her old home, but she knows very few people in her new neighbourhood. Recent price rises have meant that her income is no longer sufficient to heat her home, feed her family and pay all the bills.



*“Things are so much worse since Covid. There have been huge price rises and I had to move, my Dad paid for the move otherwise I would not have been able to cope.”*

### Supports

S has very good financial and emotional support from her family. She has also received help from Saint Vincent de Paul who sent her food vouchers. She misses the support that she got from friends in her old neighbourhood.

S lost some of the supports that she had for her disabled child. Speech and language services, for example, were not available to her during the pandemic.

*“I am just about keeping my head above water, but right now the water is up to my nose.”*

### About T.

T is 21 years old and has been diagnosed as being autistic. He lives alone in his own apartment. He is supported by his mother, who is now his carer. She sat in while T was interviewed. Mum mostly relayed questions and answers back and forth to and from T.

T has his days organised into different activities, Wednesday, for example, is housework day and Friday is “going for a walk” day. He gets upset when his routine is changed for any reason.

### Income, Outgoings and borrowing.

T’s income has stayed about the same throughout the COVID-19 pandemic, but his outgoings have increased a lot, particularly the cost of food, heating and electricity and transport. With Mum’s help, T sets aside his budgets for different items of expenditure. He prioritises the bills for electricity, gas, broadband and phone. Broadband, in particular, is very important to T’s daily life.

*“Yes, we budget very well together, nothing can be spent on clothes at the moment, so that broadband, food and heat can be paid for.” (Mum)*

T cannot get to the end of the month without having to borrow from his mum, leaving both short until monthly payments come in. He self-rations his heating by putting it on for one hour in the morning. In the evening he puts on extra layers of clothing and only puts the heat on if absolutely necessary. Even with self-rationing, he is worried about being able to pay his heating bills.

### Changes since COVID-19

T Has had to cut down on most of his expenditures since COVID-19 and because of price rises.

*“He can’t go socialising anymore, which is very important for him, and his wee clubs are closed down and his support groups are not meeting.” (Mum).*

Food is amongst the things that T has cut down on since the pandemic, including cutting back on meals, and buying cheaper brands. T says that towards the end of the month, when his finances have run out, that he goes three or four days without lunch.

### Supports

T has also lost his social work and key worker supports since COVID-19 and relies on Mum who is also his carer. He relies on her to organise his days and to make sure that his general health and wellbeing are taken care of. He has a support worker two days a week to undertake basic duties such as shopping and cleaning.

T receives a fortnightly call from an autism support group, but most of his support comes from his family to whom he looks for loans, emotional support and advice. It is clear that he would be unable to manage in his own home without the help and support of his mother, but she finds that a stressful position to be in and T is a financial drain on her own limited resources.

With much of his formal support having disappeared since the pandemic, T spends more of his time alone at home. Whilst this suits him, it is not conducive to good mental health.

*"He used to go the gym every day to get him out to meet people, that has stopped. He is very isolated now. He is happy to be sitting in house all day alone, but it is bad for his mental health." (Mum).*

T says he is proud of being able to live independently, though he does need substantial support. In order to be more independent, he would like to have advice on budgeting, meal planning and cooking and he also wants some help with benefits and entitlements.

It is clear that T faces daily barriers because of his autism. These are compounded by the pressures on his resources, though with help he does manage to get by most of the time. This is only because he is able to borrow from family and because he is willing to go without food or heat rather than fall behind with essential bills.

#### About V.

V is 44. He lives in his own home on which he has a mortgage. V is married and lives with his wife and two children. He works full time.

*"I do shift work, 8 hours per day which varies between day and night shifts. To be honest, when I am working, I don't have much time for anything else. When I am off I like to spend time with my wife and kids."*

#### Income, Outgoings and borrowing.

V says that his income has stayed about the same as it was before the pandemic. Most of his outgoings, he says, have increased a lot, food, electricity, alcohol, health, education and transport. He has high street loans; credit card debt and he borrows from family at times.

*"I pay the essentials as soon as I get paid and then we try to manage on what we have left. We do our shopping in Home Bargains, Aldi and Lidl wherever we can get the best deals."*

V says that it hard to get by on his income and they often run out of things.

*"No, I always run out by the end of the month. I spend a lot of time scrimping enough to get by and worrying about bank charges because there is not enough in the bank and I might go into the red."*

V prioritises his mortgage, food and electric bills. He also needs to pay his car insurance monthly as he needs his car to get to work. He has a standing order to pay the minimum amount off his credit card each month and loan interest. Sometimes he has to borrow to make ends meet.

*"I've had to borrow a wee bit in the last couple of years from my mum. My credit card is maxed out. It depletes my wage so I can only afford to make the minimum payments."*

*"We do not have any sort of luxury. I have not been able to afford to take my wife out for a meal in years."*

V runs out of essentials each month. He is not able to afford a full fill of heating oil and he worries about the price of heating.

*"Sometimes we run out of heating oil and food. You can buy a small barrel of oil that lasts about a week if you can't afford to pay for a full fill of oil. If we run out of food we don't starve, we just eat cheaper things."*

*"Yes, the price of oil is very worrying. We started to use our open fire more as its cheaper, but it only really heats one room."*

V has faced an unexpected bill recently and is not sure how he will cope.

*"This is a touchy subject. I crashed my car last Wednesday and it was written off. I am not sure if I will be able to buy a replacement one on car finance or if I will have to borrow money from my family. It's another thing to have to pay each month when we are already stretched."*

Vs financial situation is getting him down.

*"The kids are our main priority and to try to make sure they don't go without. We can't afford holidays or day outs. It can be very wearing and depressing, and you feel like a failure. It gets you down but it is what it is you just have to keep going. It also affects the children's personalities and growth as we can't afford to pay for social activities for them."*

### Changes since COVID-19

V says that COVID has hit his family hard. He misses socialising and he feels that the opportunities for work have diminished.

*"There are fewer opportunities to socialise. There are also fewer work opportunities and I have not had an increase in wages in about 5 years."*

*"I have no choice but to just get on with it. My Mum is currently in hospital which is a big worry. Covid has affected our family a lot."*

### SUPPORTS

V says that his family is his only support; his immediate family and his wider family network.

*"Thank God, my family is always there for me."*

### About W.

W describes herself as a single mum. She works part time and spends the rest of her time looking after her two year old son. She lives in private rented accommodation and is in receipt of Universal Credit. W has an Individual Voluntary Arrangement (IVA) to cover previous debts.

*"If I am not working, I get up, make breakfast, watch cartoons with my boy, go for a walk, come home have lunch, then we have a play around before I put him to bed for a nap. Then I sort out dinner."*

### Income, Outgoings and borrowing.

W says that her income went up for a while when she was in receipt of the Universal Credit uplift. Her spending on heating, clothing, alcohol and health has gone up a lot.

*"I budget as best I can, but it is really difficult when you have a child. I got the extra £20 on Universal Credit and it did really help. I do miss that now as it went to cover the increase in bills that have not gone down again."*

*"I have an IVA which I had to arrange because I was paying too much interest on some previous loans I had. I still have to pay £80.00 per month but I can afford that."*

W puts aside money to pay for the essentials. She puts her IVA payment at the top of the list followed by food, electricity, baby essentials and rent. She says that she does not borrow but knows that her mum and dad would help her out if need be.

*"I have to put my IVA payment first. I had taken out a large loan to cover my ex-partner's debt when he left me."*

*"Other than the IVA, I stick to a strict budget and pay for the essentials once I get paid. I do a big monthly food and baby shop but I have to top up on a weekly basis too."*

W has also cut down on personal care and prioritises her son's needs over her own.

*"He always comes first, I can't go to the hairdressers as often as I would like, my son is my first priority."*

W is finding the rising cost of energy very difficult to cope with. She has a routine by which she rations her heat.

*"It's so expensive. I have cut back on heating a lot. I put it on for an hour in the morning and then for an hour in the afternoon before putting it on for a few hours in the evening."*

*"The price of petrol has gone crazy too. I need it to get to work, so there's nothing I can do about it, but the cost is just phenomenal."*

### Changes since COVID-19

W had her baby during lockdown and her relationship with the baby's father broke down.

*"I am very tired and I am suffering from post-natal depression but I am coping. It's been very stressful being a new single mum during lockdown; sometimes it has been very isolating and lonely."*

Her priority is to hang on to her job and manage her income and outgoings carefully until her IVA is paid. She hopes that things will get easier financially after that, but fears that future price rises may cause further strain on her finances.

*"I just want to make sure my son has everything he needs, that he is safe and warm and doesn't go without anything he needs. I have no idea what prices will do in the next year or so, I can only plan day by day."*

## SUPPORTS

W tries to be as independent as possible. Her mother and father give her emotional support and advice. Whilst she tries not to ask them for money, she knows that they are there if she really needed to borrow in an emergency.

### About Y.

Y is 37 and works as a care assistant. He lives with his partner and their two children in private rented accommodation.

*"I work shifts from Monday to Friday, so I don't really have much time for anything else. I help with the housework and the kids at the weekend."*

### Income, Outgoings and borrowing.

Y says that his income is about the same as it was before the pandemic. Outgoings on food, heating, electricity, alcohol, and health have all gone up. He says that they just about manage on the amount of money they have each month though they do run out of things, and they do have to borrow.

*"We prioritise health care products for the children and rent to keep a roof over our heads. Electric and gas are top priorities too, we have gas heating."*

*"We run out of different things, it can be a mixture of food and nappies. My mum and dad would help, but it's far from ideal as you always feel like a failure when you have to ask your parents for help but sometimes there is no choice."*

Y has reached his credit card limit and is just paying the minimum amount each month.

*"I used to use the credit card if I ran out of funds, but it is now maxed out. It's very difficult, I just pay the minimum back. My mum helps with that too when I can't pay the minimum."*

Parents would be Ys source of help if he faced an unexpected bill, and he is worried that some of the household appliances are nearing the end of their life. He is worried too about the cost of energy.

*"It is really stressing me out. We have to be very careful about the amount of electricity and gas we use and it's scary watching the price when you put petrol in the car."*

Y and his partner have prioritised their children and have skipped meals in order to make sure that there is enough food for the rest of the family. They have cut back on all non-essentials.

*"I don't go to any sports events anymore like football games. I also can't afford to use the gym anymore. Not being able to go to the gym has affected me quite a lot both socially and physically because I don't have that outlet anymore."*

He is concerned about his own, and his partner's, mental health.

*"It can make you feel quite down, basically you are just working to survive and sometimes you wonder why. I am working and I still struggle to live, I just don't know how people on benefits survive."*

### Changes since COVID-19

Y says that many of the opportunities that he once had have been narrowed since COVID-19

*"There is no variety in life, everything has become very standard. I can't go to the gym anymore because it is too expensive. I also have a much smaller circle of friends. There are also less work placement opportunities, it's harder to get jobs and promotion."*

## SUPPORTS

Ys main source of support is his parents from whom he and his family receive financial, emotional and practical help. He sometimes talks to friends and neighbours about common problems and gets advice and ideas from them. Family, though, are his mainstay,

*“The help from my parents is the key to our survival both financially and emotionally. I don’t know where I would be without their continued support.”*

## Appendix 1 (Interview schedule)

I am calling you because you agreed to be interviewed on behalf of the Consumer Council for Northern Ireland.

My name is ££££ from Social Market Research and we are conducting this research to understand how people are getting by financially during the COVID pandemic

The interview will take about 30 minutes, your responses are confidential and your rights are protected under data protection. You don't have to answer any question you don't want to, and you can end the interview at any time. Remember that there are no right or wrong answers. If you are ready, we can make a start.

### Section A: General information

I'd like to get some background information from you to begin with.

A1 How many people live in your household apart from yourself?

A2 And how many of these are under the age of 16?

A3 And how many are over the age of 65?

	In household	Under 16	Over 65
1			
2			
3			
4			
5			
6			
7 and over			

A4 And do you have a typical routine on a weekday, describe it for me if you would, just what you do on a typical day.

### Section B: INCOME AND OUTGOINGS

I'd like to ask you some questions now about your income and outgoings and how they have changed since the COVID-19 pandemic. I will not be asking you for financial details, just how things have changed for you.

B1. Thinking about your finances between the start of the COVID-19 pandemic in March 2020 and now, which of these statements describes your INCOME FROM ALL SOURCES best? **single code**

My income has increased a lot	1
My income has increased a little	2
My income is about the same	3
My income has decreased slightly	4
My income has decreased a lot.	5
Don't know/ not sure	6



B2. Thinking about your finances during COVID-19, which of these statements describes your TOTAL OUTGOINGS best?  
**single code**

My total outgoings have increased a lot	1
My total outgoings have increased a little	2
My total outgoings are about the same	3
My total outgoings have decreased slightly	4
My total outgoings have decreased a lot.	5
Don't know/ not sure	6

B3. Thinking about the following items, has your spending changed since Covid-19? **Code all that apply**

My spending has.....	Gone up	Gone down	About the same	Don't know/ not sure
Housing costs	1	2	3	4
Food and soft drinks	1	2	3	4
Heating and electricity	1	2	3	4
Clothing and footwear	1	2	3	4
Alcohol and tobacco	1	2	3	4
Health	1	2	3	4
Education	1	2	3	4
Transport	1	2	3	4
Recreation and leisure	1	2	3	4

B4. And thinking about loans and borrowing, have they changed since COVID-19? **Code all that apply**

My loans/ borrowing have.....	Gone up	Gone down	About the same	Don't know/ not sure
Rent/ mortgage	1	2	3	4
High street loans (banks building society)	1	2	3	4
Loans from other lenders (not family/friends)	1	2	3	4
Loans from friends/family	1	2	3	4
Credit cards	1	2	3	4
Other loans specify high cost	1	2	3	4

#### INCOME AND OUTGOINGS: DISCUSSION

B5.1 Do you generally have enough to go around? What do you not have enough for?

--

B5.2.1 Are you in receipt of UC?

Yes	1	<b>IF YES GO TO NEXT</b>
No	2	<b>IF NO GO TO B5.3</b>

B5.2.2 **IF YES** Is that your main source of income?

Yes	1	<b>IF YES GO TO NEXT</b>
No	2	<b>IF NO GO TO B5.3</b>

B5.2.3 **IF YES** Has the withdrawal of the £20 uplift in Universal Credit affected you? If so, how? Has the withdrawal of the £20 uplift in Universal Credit affected you? If so, how?

B5.3 What bills do you prioritise and why?

B5.4 Do you have to borrow just to make ends meet?

- Where do you borrow from?
- Have you got credit cards are these “maxed out”
- How does paying the loan(s) back affect your ongoing finances?

B5.5 Do you run out of things before the end of the week?

- What do you do if you run out?
- How do you cope with that?

B5.6 What impact would there be on your finances if you had to deal with unexpected things like the fridge freezer or the washing machine breaking down?

B5.7 How is the price of heating affecting you?

B5.8 Thinking about your current situation, how worried if at all, are you about paying for each of the following? **(Code for each item)**

Very worried	1
Fairly Worried	2
Not very worried	3
Not at all worried	4
Don't know	5

1	Energy bills
2	Food and other household shopping
3	Transport, including petrol/diesel and public transport costs
4	Mortgage or rent payments

**SECTION C CHOICES**

C1 Thinking about how you make your finances last, have you had to do any of the following since COVID-19? **Code all that apply**

	Yes	No	Don't know/ not sure
Do without essentials to pay bills	1	2	3
Put off or cancel activities	1	2	3
Reduce levels of heating	1	2	3
Cut down on electricity or gas	1	2	3
Cut down on essential travel	1	2	3
Self-disconnection from electricity or gas (e.g. can't afford a top-up)	1	2	3
Cut down on non-essential travel	1	2	3
Go without food	1	2	3
Change the things you eat	1	2	3
Substitute cheaper brands	1	2	3
Skip some meals	1	2	3
Prioritise others ahead of yourself	1	2	3
Borrow in order to pay for essentials	1	2	3

C2 Are there things that you have had to go without altogether since the COVID-19 pandemic? **SINGLE CODE**

Yes	1
No	2

**IF NO THE SKIP TO C3.2**

**CHOICES DISCUSSION**

C3.1 What have you had to go without and what impact has this on you?

- Can you give me actual examples of times when you had to go without something.

C3.2 What are the absolute essentials that you can't cut down on or have to pay for no matter what?

- How do you make sure that those essentials are taken care of?
- What would the consequences be if you did not have or weren't able to take care of these essentials?

C3.3 Have you ever used a food bank?

- Was that a one off or do you use it regularly?
- How helpful is the foodbank to you?
- What would you do if the food bank wasn't there?

C3.4 When you find yourself making choices between what you can and cannot spend on:

- What are your priorities?
- Are there things you cannot do that you used to be able to afford to do? What?
- How does choosing not to have some things impact on you and other family members?
- What affect does that have on your mental health?

C3.5 Have the choices for you changed or narrowed since COVID-19? How?

C3.6 Overall, how would you say that you are managing since COVID-19?

#### SECTION D SUPPORTS

I'd like to ask you now about the support networks that you might have in coping with your financial situation either through financial help, advice or emotional support.

D1 Do you get support, that is financial support, emotional support or advice from any of the following. **Code all that apply**

	Financial support	Emotional support	Advice
Wider family	1	2	3
Community groups	1	2	3
Church	1	2	3
Foodbanks	1	2	3
Friends and neighbours	1	2	3
Formal advice agencies	1	2	3
Online support other than the above	1	2	3
Other	1	2	3

D2 If you needed to get advice from a group or organisation in the future what is your preference for getting this advice?  
**SINGLE CODE**

Face to face	1
Phone	2
Social media	3
Online / remotely: ZOOM / Skype etc.	4
Online: web chat	5
Online: self-help advice site	6
Other (please specify) [pop up box]	7

D3. **SUPPORTS DISCUSSION**

D3.1 How useful is the support that you get from these sources? What are the most useful supports?

D3.2 How helpful has the support been from these sources?

D3.3 Have your sources of support changed since COVID-19? How? Better? Worse? Different sources?

D4 Thinking about support or advice that you might get in the future to help with your finances, would you take up any of the following if it was available?

	Yes	No	Already have or did this
Help with budgeting	1	2	3
Help with meal planning and healthy eating	1	2	3
Access to free or subsidised food/s	1	2	3
Advice on handling debt	1	2	3
Peer support groups	1	2	3
Support or advice with entitlements or benefits?	1	2	3
Other specify	1	2	3

D5 And who is best placed as the source of advice, that you would trust?

	Yes	No	Don't know
Family and friends	1	2	3
Food banks	1	2	3
Community/ voluntary groups	1	2	3
Charities	1	2	3
Church	1	2	3
Agencies such as Consumer Council	1	2	3
Government	1	2	3
Other	1	2	3

D6. **FURTHER SUPPORT: DISCUSSION**

- What would enable or help you to take up other support.
- How far would/could you travel?
- Is childminding an issue if you had to go out to take a class? How could that be solved?
- What barriers might you face in taking up opportunities of further support?

## SECTION E COVID-19

We have talked about the impact of COVID-19 already, but I'd like to get your overall view of how the pandemic has affected you financially.

E1 Is your financial situation worse since COVID-19? How? What additional pressures or changes have come about since COVID-19?

E2 What do you think about the level of help you have received in coping financially with the impacts of COVID-19?

E3 What have been the biggest challenges that you faced financially as a result of COVID-19

E4 What is the single most important priority for you in the future?

E5 What more could be done to help you as a consumer through the remainder of the pandemic?

Sort Code .....

Account number.....

Name of account.....

Or cheque to: Address.....

### THANK INTERVIEWEE AND CLOSE

If you need help to access food, medicines or other products and services because you are self-isolating or struggling to afford it during the winter months then get in touch with the COVID 19 Community Helpline. You will be connected with supports and services in your area.

The helpline is local to Northern Ireland, and is managed by Advice NI.

- freephone number: 0808 802 0020

You can also get in touch by email, text message or webform:

- email: [covid19@adviceni.net](mailto:covid19@adviceni.net)
- text: ACTION to 81025
- [Complete a form on the Advice NI Website](#)(external link opens in a new window / tab)