

# Tackling the Cost of Living Crisis



A Sinn Féin survey on the impact  
of rising household costs

# Revealing the true impact of the cost of living crisis

In October 2021 Sinn Féin launched an online survey asking people to share their experiences about the impact of the rising cost of living on their day to day lives.

I Mí Deireadh Fómhair 2021, sheol Sinn Féin suirbhé ar line ag lorg go roinneadh daoine a dtaithí ar an tionchar an arduithe costais maireachtála ar a ngnáthshaol laethúil.

A huge response was received, with almost 14,500 respondents and 6,000 comments about what they are experiencing. This report tells the stories of how families and workers everywhere are struggling with the cost of living:

## The data

### Who took the survey:

**55%**

**working full time**

**17%**

**working part-time**

**16%**

**unemployed**

**7%**

**retired**

**3%**

**student or in education**

7% retired

3% student  
or in education

16%  
unemployed

17%  
working  
part-time

55%  
working  
full time

5% aged 65+

6% aged 18-24

14%  
aged  
55-65

24%  
aged  
45-54

30%  
aged  
35-44

22%  
aged  
25-34

**6%**

**aged 18-24**

**22%**

**aged 25-34**

**30%**

**aged 35-44**

**24%**

**aged 45-54**

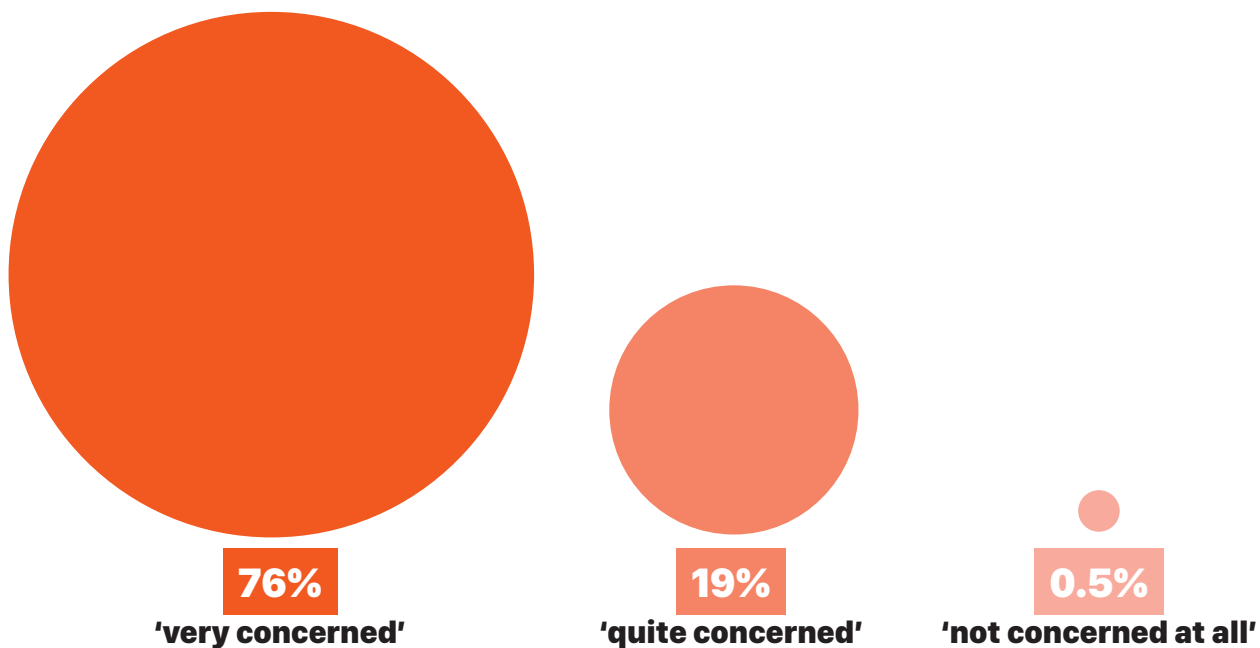
**14%**

**aged 55-65**

**5%**

**aged 65+**

**Of those who are concerned about the rising cost of living:**



► **77% reported experiencing negative impact on their mental health due to rising costs of living**

► **98.5% believe the government is not doing enough to address the rising cost of living**



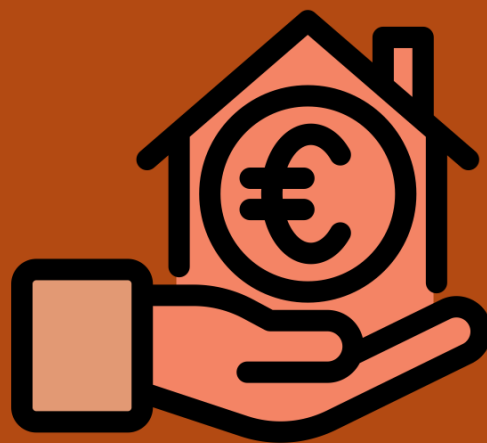
**Cost rises most experienced:**



**93% Household heating/ electricity costs**



**80% petrol/ diesel costs**



**36% Rent**



**79% Groceries and food costs**



**17% Childcare costs**



## It's time for solutions that put workers and families first

It is clear that families and workers are facing serious challenges with the rising cost of living.

Is léir go bhfuil dúshlán suntasach le sárú ag teaghlaigh agus oibritheoirí leis an gcostas maireachtála ag ardú.

From soaring energy prices to eye-watering rents and expanding childcare costs, many households are struggling to make ends meet.

It has been reported that there have been more than 35 different price increase announcements from energy suppliers in Ireland in 2021, with costs expected to rise by around €500 for an average household this winter.<sup>1</sup> Now, the situation is set to worsen, with rising utility costs and carbon tax increases coming down the track. For many people already struggling, this will push their finances even further to the brink.

## The government must take urgent action

The announcement of Budget 2022 in October was an opportunity to help ordinary people with the cost of living crisis. Sinn Féin in government would have made this a key priority.

Instead, there was little support for families and workers included in the announced measures. Yet again, we saw how out-of-touch this government is when it comes to understanding the needs of ordinary people.

Action is urgently needed to tackle the cost of living crisis.

Teastaíonn gníomh práinneach chun dul i ngleic le géarchéim an chostais maireachtála.



<sup>1</sup> Bonkers.ie, Pinergy to raise its electricity prices for fifth time this year, November 2021 - <https://www.bonkers.ie/blog/gas-electricity/pinergy-to-raise-its-electricity-prices-for-fifth-time-this-year/>

# Sinn Féin is putting forward solutions to support families and workers

## Heating, Fuel and Energy Costs

**Increase Fuel Allowance eligibility criteria** - At present, access to the Fuel Allowance is very limited, with rigid income threshold limits. Eligibility for the Fuel Allowance must be expanded to acknowledge the difficulties many households face with rising heating costs and increased carbon taxes.

**Establish a discretionary utility debt fund** - There must also be recognition of the many households locked out of the Fuel Allowance who are struggling with rising utility bill costs. Sinn Féin want to see establishment of a discretionary fund which would assist households with heating and electricity costs, especially those who find themselves struggling with debt this winter season.

**Remove VAT on energy bills during the winter months** - Temporarily removing VAT on energy bills during the winter months would provide some relief to families, workers and others who are struggling to meet costs. We have seen examples of this internationally, such as the Czech Republic moving to cut VAT on energy bills to 0%.

**Scrap Carbon Tax increases** - Energy price hikes are being introduced with growing frequency and exacerbated by increases to carbon taxes planned by government. The planned Carbon Tax hikes must be scrapped to make sure low- and middle-income households are not hit hardest, particularly those in rural communities.



## Living wage

**Establish a Living Wage** - Wages are not keeping up with the rising cost of living, and we are seeing workers turn to social welfare payments, such as the Working Family Payment (WFP), to top up their weekly income.

Sinn Féin would establishing a Living Wage, to prevent workers being placed on poverty wages. For example, within the Childcare sector, Early Years Professionals are often working for wages that are far too low. This is despite the huge costs associated with this sector.

We also want to see the Low Pay Commission transformed into a Living Wage Commission, in order to ensure the Living Wage is adequate to support workers with the cost of living.

## Cut Childcare and Education Costs

**Cut Childcare Costs** - Our existing childcare system does not work for parents and families- Fees are too high and not enough places exist. The government has pursued a policy model that sees subsidies chase fees and women exit the workforce as a result of skyhigh costs. Sinn Féin wants to set-up state run childcare, reducing fees for parents by two thirds and legislating to control fees.

**Abolish Third Level Fees and Voluntary Contributions** – The cost of education is too high for families and students at all stages of education. Sinn Féin want to abolish third-level tuition fees for students. We also want to reduce back-to-school costs by increasing capitation for schools to reduce the burden on parents of so-called voluntary donations.

## Rent

**Cut rents and provide affordable housing** – Fianna Fáil and Fine Gael have failed to deliver on housing. They haven't delivered for people trying to buy their own home, they haven't delivered for people struggling to pay rent, and they haven't delivered for people waiting for years on the social housing list.

They continue with the same failed policies that are causing the crisis, driving up rents and driving up house prices.

A Sinn Féin government would commence the largest public housing programme in the history of the state. We would deliver social and affordable homes, ban rent increases for three years, and cut rents by putting one month's rent back in people's pockets.



## Insurance

**Tackle insurance premiums** - We know families and workers are also struggling with rising insurance premiums; for healthcare, for homes and for motorists. People are being ripped-off by greedy insurance companies.

Sinn Féin would stand up to the Insurance industry by legislating to guarantee that the significantly lowered awards from claims are passed on to customers in premium reductions.

# In their own words –

## *Telling the true story of the cost of living crisis*

### Heating and Energy Costs

“

We can't heat our home currently and everything feels damp. I'm very worried about Christmas and making ends meet.

”

**Kerry, age 35-44**

“

As a pensioner, I can't live on what's left [each week]. I pay my electricity by card at An Post. I can't afford groceries and eat the bare minimum. Life is very hard.

”

**Galway, aged 65+**

“

Everything seems to be going up and up in price. Luckily, I think we will just about scrape by. But when I look at the price of home heating oil and electricity costs, some people will have very difficult decisions to make. People will freeze to death this winter, it's frightening.

”

**Donegal, aged 35-44**

“

I fear I will die because the cost of living is so high. I might have to go without food or heating and hot water in my home to survive.

”

**Dublin, aged 65+**

“

Working full-time and finding it hard to keep the house warm and food in the house. Don't know what to do for Christmas presents for the kids it keeps me awake at night. [I am] even afraid that someone might need to see the doctor as I can't afford it.

”

**Waterford, age 35-44**

“

We have 3 children and we both work full time, my husband also has a second part time job and I only recently gave up my second part time job. We have 2.5 jobs between us and we still struggle to afford a decent standard of living.

”

**Aged 35-44**



## Petrol, Diesel & Car Insurance

“

The cost of diesel just to drop my kids to school and do a food shop once a week is putting a strain on us as we live in rural Ireland. My 74-year-old dad nearly cried at the petrol station this week when he had to fill his car with almost half his weekly pension.

”

**Limerick, aged 35-44**

“

As a nurse I received a measly 1% pay-rise that was completely negated by the rise in diesel prices. I have no option but to drive to my work as public transportation in rural Ireland is unusable.

”

**Donegal, age 45-54**

“

More needs to be done to support young people who are living in rural areas as we are disadvantaged due to a lack of public transport to larger cities and towns...And we are being priced out of the insurance market due to the extraneous rates they are charging young drivers.

”

**Galway, aged 25-34**

“

I have 4 dependants and am divorced. I work part-time as a home carer. The price of diesel and running costs of the car impacts my job and daily life because a car is essential. I can't afford child-care so I am limited with the hours I work...I just feel like it's a merry-go-round that I can't get off.

”

**Laois, age 45-54**

“

As an early childhood educator on a very low wage, it is nearly impossible to be able to live comfortably. There have been some weeks where I have had to choose between putting fuel in my car to get to work or buying food...

”

**Roscommon, aged 25-34**

## Carbon Tax

“

Fully support that we need to focus on reducing our carbon footprint but hiking up costs and giving no real alternatives doesn't solve it. I'd love to switch to an electric car, but the costs are extortionate, not to mention the fact electricity costs are rising now too. It's a lose-lose situation, regardless of what we do, and it's simply not good enough.

”

**Dublin, aged 25-34**

“

We are going to see huge increases in the tax on carbon with no increase in the pension to offset them...We pensioners are falling further behind and are really struggling to make ends meet and pay the bills.

”

**Donegal, aged 65+**

“

Instead of taxing people for using fossil fuels we should be looking at ways to incentivise people to go green and use renewables.

”

**Kilkenny, aged 35-44**



## Childcare Costs

“

I am afraid to have children as the cost of living these days is so high...I'd have to take leave from work which I cannot afford. If I got ill during pregnancy and couldn't continue to work, I would be in arrears. I don't think I can continue to live in Ireland. I shouldn't be afraid to have children in the 21st century.

”

**Dublin, aged 18-24**

“

We are a family of 4, 2 small kids in Creche. I've just returned to work after being off for almost a year. It would have been easier and cheaper for me not to go back to work...Childcare costs are crippling.

”

**Kilkenny, aged 35-44**

“

Have no option [but] to stay home to care for my own children as childcare costs are just not affordable. Myself and my partner are already struggling to pay rent as the property ladder is non-existent.

”

**Wexford, aged 25-34**

“

I am up against a wall here. I can't get a job as the childcare is way too much, and job wages only cover it. So going around in circles. Not acceptable as I was working all my life until I had a child. I am now pregnant with a second and super stressed out on how I'm gonna feed [and] house it.

”

**Aged 25-34**



## Rent, Mortgages, & Saving for a home

“

We were priced out of cities as first-time buyers and now we're getting battered for commuting with car, car insurance and fuel expenses. Two professionals and it's hard to do better than living paycheck to paycheck, even living frugally, in a rural house we're renovating.

”

**Galway, aged 35-44**

“

I became carer of my sick partner over 2 years ago and took a pay cut...Our landlord took the opportunity to increase the rent to almost an extra €200 per month even though she didn't need to. I begged her not to, she wouldn't listen. Electric and gas has been increased. Petrol has been increased. Bills are slipping further and further into debt and SVP have had to help...We're at our wits end and see it getting only worse and worse.

”

**Aged 45-54**

“

I will have to emigrate if it stays like this. I have no savings anymore [and] I live week to week. Some weeks I can't even afford my food shopping. I'm stuck in my parents' [house] because we can't buy a house. It's a disgrace...I'm so let down by the people who are meant to be our leaders.

”

**Offaly, aged 18-24**

“

My rent is astronomical. I was living at home until the age of 26 and it was badly affecting my mental health. I moved out and then my business took a dip because of Covid, and now I'm waiting 2 months and longer to get HAP because I can no longer afford the rent. Living off beans and toast.

”

**Longford, aged 25-34**

“

I'm worried me and my boyfriend will never own our own house, not to mention rent one. I'm worried I will never be able to have a family because of these costs and I'm worried that if I do have to leave this country that I am leaving my loving family behind. The current government have done nothing. It's disappointment after disappointment after disappointment...Something drastic has to change before it's too late.

”

**Cork, aged 18-24**



## Social Welfare Inadequacy

“

€5 per week increase in Social Welfare does not even go anywhere near covering the last 2 hikes in electricity costs, never mind anything else. More and more people being pushed below the poverty line on a daily basis.

”

**Roscommon, age 35-44**

“

The cost of living has gone up, but people's incomes haven't. Whether people are working or unemployed, this country has to step up to the mark and let the people live without fear of bills. I'm currently on illness benefit and all I'm getting is €91.10 [per week]; my weekly outgoings are €160...I worked all my life since I'm 16 and €91.10 is all I get. No one can live off that.

”

**Limerick, aged 35-44**

“

How can they seriously think that €5 rise in social welfare will make a difference, when they take it back with the rise in costs of petrol /diesel, clothing, groceries, electricity, gas and everything else? They might as well have given us nothing.

”

**Clare, aged 55-64**



## Mental Health

“

This Government doesn't know what it's like to struggle week from week. I just feel that have lost touch with reality in daily life...I'm living 6/8 weeks behind in bills. If this gets worse, I'm afraid I'll be [in so much] financial trouble I could end up homeless. This has a ripple effect to my mental health. So, it's a consist battle to try keep my head above the water. I just hope things get better for me. All I can do is try stay positive and not worry.

”

**Carlow, age 25-34**

“

It is a constant worry as the Government do not seem to understand the pressures most people are living under financially.

”

**Waterford, age 55-64**

“

Currently battling with high anxiety because I don't know if I will be able to pay rent/ electricity every month or pay for diesel. I'm a Single Mother of a 10yr old Boy...and on his Santa list he asked Santa to help his Mam be OK. Even my 10yr old can see I'm not OK any more.

”

**Tipperary, age 25-34**

“

I feel so much pressure in life financially it is a constant struggle to get by. I work full time as a carer and in-between shifts look after my children because I just couldn't afford child-care. My job is 24/7 with no time to spare and no money to spare either...I have no room for error and no chance to save for the nice little things in life. I work very hard and I get nothing in return. I work to live and live to work to provide a roof, food and clothes for my children. It's merely an existence. I feel like a robot.

”

**Aged 25-34**

“

The cost of fuel, electricity among everything else is out of control. Myself and my husband work. We pay a mortgage...and by the time we put fuel in the cars to get us to work we barely have €100 for groceries for a family of 4. Some weeks I have major anxiety, worrying that I can't afford to feed my kids or afford fuel to heat the house.

”

**Kildare, aged 35-44**

“

Nothing is being done. We are the working poor and I feel so deflated. When 2 people in a home earn a decent [wage] and are left broke at the end of the month after paying all, then there is a serious problem in this country.

”

**Cavan, aged 45-54**



## Healthcare Costs

“

I don't know how we're supposed to keep up. As a nurse we got 1% pay restoration. That won't even cover the increased cost of diesel each month. I despair for the future...I pay €278/month for medication because some of them were taken off the Drug Payment Scheme. It's crippling.

”

**Meath, aged 35-44**

“

I'm just terrified waiting for my health insurance, which is due for renewal in December. Paying €4,500 for two at the moment. But as OAP you cannot be without private health insurance in this country.

”

**Aged 65+**

“

Both husband and I are unemployed due to illness. As our health services are in such a shambles, we have to try to save money to visit private consultants for healthcare...We are struggling all of the time to simply survive. We will now have to sell our family home as the mortgage and rising cost of living is crippling us. We're very fearful of what the future holds.

”

**Clare, aged 45-54**



# TACKLING THE COST OF LIVING CRISIS

A Sinn Féin survey on the impact of rising household costs



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