The Cost-of-Living Crisis in the UK: All In It Together?

UCL Policy Commission on the cost-of-living crisis in the UK, and research and policy responses to it

October 2023

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Note – while this report draws on the views of participants at a series of ThinkIn discussions the findings presented do not necessarily represent individual views. All errors remain the sole responsibility of the authors.

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Introduction and recommendations

The UK's social inequalities have certainly been accelerated by the COVID-19 pandemic but long pre-existed it. It sharpened understanding that it is unsatisfactory for UK Government departments to spend their time competing for resources and focusing on single-issue policies, rather than taking a joined-up approach. The pandemic helped to make clear that much of today's policy challenges require a holistic response.

At the beginning of the COVID-19 pandemic, many people suggested that 'we were all in it together'. It did not take long, however, for recognition that people from different social groups had very different chances of dying. As a result, the columnist Damian Barr's statement "We are not all in the same boat. We are in the same storm. Some of us are on superyachts. Some of us have just the one oar"[1] was picked up by many. That slogan became a shorthand heuristic for reminding us that what is apparently the same, shared social event can have very different impacts. The same is true for the cost-of-living crisis.

Whilst the cost-of-living crisis has affected nearly everyone in the UK, it has not done so equally. Based on November 2022 data from the Office for National Statistics (ONS), the Resolution Foundation estimated that inflation for the richest households was 9.6 per cent – while for the poorest it was 12.5 per cent.[2] The ONS states that in December 2022, 61 per cent of those in deprived areas were buying less food; in the least deprived areas that figure stood at 41 per cent.[3] The principles of equality cannot, therefore, be met by policies that treat the poorest people the same as more affluent people.

Economic statistics, however, only illuminate part of the picture. To take just one example, famous people or politicians sometimes spend a week or two living on very little money to show that it is possible to manage to eat healthily and stay cheerful in straitened circumstances.[4] Yet, of course, it is quite different to manage a restricted income when one is already always on the edge of hunger and wearied from anxiety about how to feed oneself and one's children. Equally, those trying out living in poverty for two weeks do not have to worry about trying to save for paying household bills or how they will be able to keep warm. Making a difference to alleviating poverty requires policymakers to take seriously differences between people in how they are positioned in the labour market, in terms of the resources and support they have available to them, their long-term health, whether they have children and so on. The cost-of-living crisis across the UK has starkly demonstrated this.

Moore and Boothroyd (2022) state, "The UK is suffering a sustained crisis, as the cost of living and energy prices soar [...] the government has announced various policies to mitigate the effects, yet they have failed to act systemically. The government's response so far has reflected a reactive fixation on the rising price of energy; but the UK is facing a deeper livelihood crisis, that exists at the nexus of rising food, transport and energy prices, high levels of inequality, and an unsustainable dependence on fossil fuels. This crisis demands a whole systems approach, underpinned by the principles of equality and sustainability."[5]

1 Damian Barr (2020) in McDermid, V and Sharpe, J (eds), 'Imagine a Country: Ideas for a Better Future', Canon Gate Books Ltd: Edinburgh, pg. 15 – 17.
2 Cost-of-living gap between rich and poor hits fresh high, as effective inflation rate for low-income households hits 12.5 per cent, Resolution Foundation, 2022.
3 Public opinions and social trends, Great Britain: 8 to 20 November 2022, ONS, 2022.
4 Henley, J. 'Iain Duncan Smith is not the first MP to try living on benefits – others have failed before him', *The Guardian,* April 2013.
5 Moore, H and Boothroyd, A, 'Addressing the UK's livelihood crisis: beyond the price of energy'. UCL Institute for Global Prosperity: London, UK, 2022, pg. 5.

Although some UK Government policies aimed at mitigating the impact of price rises are means-tested, the evidence shows that financial aid for the most vulnerable is often not enough. While the UK Government has provided additional support to those on lower incomes through direct payments, the Joseph Rowntree Foundation (JRF) has reported that three quarters of the bottom 20 per cent of low-income households in the UK (4.3 million) report that they sometimes have to go without essentials.[6]

Furthermore, the policy response has focused almost exclusively on economic measures although it has become apparent that these are not sufficient for addressing the scale and nature of the crisis. Issues such as the lack of affordable childcare and poor quality and expensive housing have differential impacts on women and those living in poverty yet have not been addressed through economic policy responses.

This report starts the important task of documenting how social policy ideas can be devised that can begin to make a difference to the lives of those experiencing a cost-of-living crisis. It is informed by three 'ThinkIn' discussions with a range of people who have unique insights garnered from extensive experience. UCL, in partnership with Tortoise Media, brought together people doing research on everyday economics, people crafting social policy in this area, some of those who work to alleviate the impacts of the cost-of-living crisis, and commentators. The recommendations below come from their engagement with these issues. A point that came over strongly from the discussions is that effective policymaking requires understanding the principles of building effective policy. This entails new thinking, including opportunities to think theoretically and to target policy interventions in ways that recognise, and start from, people's lived experiences.

The report shows why taking a holistic approach is likely to be more effective than focusing on single-issue policies. In other words, it shows the importance of taking an intersectional perspective, one that recognises that we are not all in the same boat and that we are all in several social categories at the same time (such as gender, social class, disability and ethnicity[7]).

This means it is critical to take account of the differences that affect how people fare as well as similarities between people from different groups if we are to gain a more precise understanding of which social groups have faced the brunt of the cost-of-living crisis. An intersectional perspective helps us to understand why it is necessary to think across different government departments and across social groups in order to improve the effectiveness of policy in general, and specifically in relation to the cost-of-living crisis.

6 Earwaker, R, 'Going under and without: JRF's cost of living tracker, winter 2022/23', JRF, 2022.

7 https://canongate.co.uk/books/3421-imagine-a-country-ideas-for-a-better-future

Recommendations

To build effective policy to address the cost-of-living crisis, policymakers need to recognise that:

- **there is a *poverty* challenge in the UK and that this has been responsible for a long-term decline in living standards**
- **one size does not fit all, so people who are impacted by policies need to be involved in the policymaking process**
- **it is not just about who is missing out on support, it is also about who is missing from the data**
- **narratives on the cost-of-living-crisis need to be reframed from policies focused on tackling 'cost-of-living' to policies on sustainably lifting population groups out of poverty**
- **the biggest challenge to achieving societal change through policy is shifting from short-term to long-term planning**
- **tackling both the current crisis and poverty levels more broadly requires clear lines of accountability within government and open and transparent processes.**

The achievement of positive societal change requires:

- partnership working – inside government (across departments and ministerial portfolios) there needs to be much closer alignment between, for example, the Department for Work and Pensions and the Department for Education regarding Universal Credit. Also outside, with government working closely with academia, civil society and business for example (in order to gather and interpret data on the impacts of policies on different groups of people)
- a revision of the UK's social security system, linking it to real-time data on the cost of essential goods and the lived experiences of those experiencing poverty and hardship
- designing the right mix of universal and specific population-focused policies to ensure that no one slips through the cracks
- apply intersectionality to all policies, replacing one-size-fits-all approaches - in order to ensure more effective, targeted social policies that better understand and address people's diverse needs.
- to move beyond the framing of 'crisis' to acknowledge that the long roots of the current cost-of-living pandemic is due to deep-set poverty levels, that certain groups have been impacted much more than others, and why they are more vulnerable.

Our approach

This report aims to explore the cost-of-living crisis in the UK and identify possible solutions beyond the economic by drawing on insights into the latest thinking about which population groups are exposed to the harshest aspects of the cost-of-living crisis. The report combines insights from published research and policy documents, with a series of three ThinkIns, moderated by Tortoise Media, held between April and July 2023 on the topic of 'The Cost-of-Living Crisis: All In It Together?'.[8] The ThinkIns included invited guests from government (local, regional and national), academia, and the third sector as well as Tortoise journalists. Each session focused on examining existing policies around the cost-of-living crisis, identifying where knowledge, data, and evidence gaps are, and how they can be addressed.

The speakers and audience were invited to consider how an intersectional approach (outlined on p7) offers a way to think across different departments and across social groups. What can it contribute to a better understanding of how different social groups have experienced the cost-of-living crisis? How can intersectionality help to improve the effectiveness of UK Government policies in relation to the cost-of-living crisis? Do any government departments currently consider the impact of rising costs for people across social groups – race, gender, social class, disability – when building policy (aside from one-off Equality Impact Assessments)? And how can we better prepare for future upheavals?

The three ThinkIns helped to address these issues, by considering:

- **how the UK Government has reacted to the cost-of-living crisis**, who has been impacted the most by policies, where existing assessments fell short, how 'one-size-fits-all' policies are insufficient to produce equality and how adopting an intersectional approach can prove effective.
- **the difficulties of building intersectional policy** in a context where focusing on large datasets leads policymakers to overlook the issues faced by sections of society that have been exceptionally affected by the cost-of-living crisis.
- **how to chart a way forward**, how to deliver effective support to people over the next 12 months and build an economic and social framework that is more resilient to external shocks. A central issue we asked the ThinkIns to consider is how to enable policymakers to see the benefits of taking an intersectional approach.

The discussion below presents the themes raised by participants and gives a flavour of what they said in relation to key areas of discussion. While this report draws on the views of participants in this way, the findings presented do not necessarily represent individual views.

8 A ThinkIn series, 'The cost-of-living crisis: all in it together', Tortoise Media, 2023.

Intersectionality and why it matters to policymaking

Intersectionality is the idea that social factors and identity characteristics that are part of people's everyday lives are not separate single issues but are interconnected and create specific experiences of privilege and disadvantage.[9] Intersectionality as a concept can, therefore, help us to understand how social problems such as racism, sexism and classism 'overlap' to create multiple levels of injustice.

Ann Phoenix, Professor of Psychosocial Studies at UCL, observes that **"even if the word intersectionality is not used in practice, the concept is always relevant and should be kept in view. Basically, intersectionality involves recognising that everybody belongs to different groups that have power relations associated with them because of their histories. There is still a great deal that we do not know about intersections."**

Whilst there are evidence gaps regarding intersections, these are not due to the methodological approach, but rather the slow adoption of an intersectional approach in policymaking. The need to adopt an intersectional approach to policies aimed at alleviating the cost-of-living crisis is clear. The crisis has exacerbated inequalities and power differentials. As Debbie Weekes-Bernard, Deputy Mayor of London for Communities and Social Justice, says:

"What both COVID-19 and indeed the cost-of-living crisis has done is further exacerbate already existing difficulties for particular communities [...] What the cost-of-living crisis has invariably ended up doing is creating even more financial difficulty for many different people. The individuals who are most likely to be impacted by poverty, and therefore by the cost-of-living crisis, are those who are least likely to ask for help."

Intersectionality has been implemented in a few social policy arenas. For example, in 2022 the Scottish Government published a report synthesising the research literature on the concept and applications of intersectionality for analysts and policymakers to help build their knowledge and expertise on analysing, reporting and using equality data to develop services for those with intersecting protected characteristics.[10] In Wales, the Welsh Multi-Strand Project (Parken and Young 2008)[11], funded by the Welsh Assembly and the Equality and Human Rights Commission, aimed to explore how to achieve equality and human rights across six equality strands: gender, race and ethnicity, ability, religion and belief, age, and sexual orientation. One of the conclusions of the project panel was that:

"Instead of investigating how best to address issues of equality for each individual strand, visioning entails revealing commonalities among the different strands and striving to identify common solutions that will benefit all strands. For example, the work of the panel revealed that financial support from the government provided to family members who stopped working or worked less to care for someone would be particularly beneficial to women and older and disabled people."[12]

Effective policymaking, therefore, should take an intersectional perspective. However, it is currently the case, as Andy Haldane, CEO of the Royal Society of Arts and Chairman of the Levelling Up Advisory Council noted, the UK remains **"far from an example of best practise in joined up and intersectional policymaking."**

The lack of joined-up thinking is hampering understanding, evidence collection and synthesis, as well as effective policy responses to the cost-of-living crisis.

9 Crenshaw, K. W, 'Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color', Stanford Law Review, 1991:43, 6, pp. 1241-1299.

10 The Scottish Government, 'Using intersectionality to understand structural inequality in Scotland: Evidence synthesis', 2022.

11 Parken, A and Young, H, 'Facilitating cross-strand working', Welsh Assembly, 2008.

12 Hankivsky, O and Cormie, R, 'Intersectionality and Public Policy: Some Lessons from Existing Models', in Hankivsky, O and Jordan-Zachery, J (eds), 'The Palgrave Handbook of Intersectionality in Public Policy', Palgrave Macmillan: Cham, 2019, pg. 69 – 93.

Evidence and data gaps

Many organisations have developed trackers and initiatives dedicated to evidencing and analysing the impacts of the current crisis. For example:

- The Joseph Rowntree Foundation tracker[13]
- Centre for Cities tracker[14]
- Retail Economics tracker[15]
- Local Government Association Cost of Living Hub[16]
- Citizens Advice cost-of-living data dashboard[17]
- The Office for National Statistics[18]

However, despite being referred to as a crisis, the response to the cost-of-living and associated inequalities has not generated research and evidence collection at the scale of the COVID-19 pandemic and has, as a result, not generated such richness of available 'real-time' evidence.

This is, in part, due to the lack of data routinely collected about certain sections of society and a lack of intersectional approaches to standardised data collection. Participants in the project's ThinkIns recognised that the current lack of intersectional analysis means that policy often produces partial, and so, ineffectual responses.

"Part of the data challenge we face is that young people are engaged in surveys etc at very low levels compared to older age groups. We often struggle to understand the different challenges that different groups within young people face."

– Toby Murray, Senior Researcher, Royal Society of Arts

Thinking about the importance of intersectionality, however, raised questions about the evidence needed to underpin policy, which is not currently available. Several participants noted and questioned how anecdotal evidence is uncovering that many people are missing out on being counted and included in statistics of claiming support and resources, either because they do not qualify for support despite being in crisis (e.g., not being 'poor enough' or avoiding the stigma of, free school meals) or because they struggle to access resources or support and so do not claim the support that they are entitled to.

Likewise, questions were raised over whether current methods of data collection and insight are accurately measuring impacts on all demographic groups, as response rates can be affected by a range of factors including age, language, and immigration status.

13 Joseph Rowntree Foundation, 'Going under and without: JRF's cost of living tracker, winter 2022/23'.
14 Centre for Cities, 'Cost of living tracker'.
15 Retail Economics, 'The Retail Economics – Cost of Living Tracker'.
16 Local Government Association, 'Cost of living hub'.
17 Citizens Advice, 'Cost-of-living data dashboard'.
18 Office for National Statistics, 'Cost of living latest insights', October 2023'.

Policy analysis gaps

While the evidence collated about the various groups affected by the cost-of-living crisis shows that the situation is dire for many people, experts warned that the scale of the problem could be far worse than current estimates suggest. Kate Pickett, Professor of Epidemiology at the University of York, suggested that **"it's not just about who is missing out on support, it's also about who is missing from the data."** This issue has been acknowledged by the Office for National Statistics and recognises it must be addressed (see the Inclusive Data Task Force[19]).

Building intersectional policy, with all sections of society in mind, is difficult. But without the right information and without interaction between them it is impossible. By focussing mostly on large datasets, government is not taking account of social groups that fall through the evidence gaps and are often exceptionally hard hit by poverty.

"The problem we've got [with the energy shock] is what you want to do is find low-income households – the families that are really struggling with the cost of energy – you want to intersect that [knowledge] with where are the big families, that have drafty housing that uses a lot of energy. As it stands, that's just not possible."

– James Smith, Director of Research, Resolution Foundation

Haldane explained that administrative data sits in "buckets" with each department but is not integrated. To be effective, public sector, private sector and civil society all need to engage with each other to better achieve data harmonisation. Smith raised the challenge that the UK currently lacks a specific government department that tries to bring all the information together when facing a domestic crisis. Smith went on to point out that, **"you can't put in place the right policy if you don't know what's going on."** This is a problem that government is yet to grapple with and **"take seriously"**, he states. Murray offered an example of how you can integrate private and public sector data to target support to those who need it, noting that this is how the social tariff[20], essentially a lower cost broadband package, is targeted to those on Universal Credit and Pension Credit. This targeted approach to support suggests a way forward that could be rolled out further.

19 Office for National Statistics (ONS). 'Leaving no one behind – Introducing the Inclusive Data Taskforce', 2021.

20 Which? 'All you need to know about broadband social tariffs', August, 2023.

Policy responses

One reason why those concerned with social policy are coming to recognise the importance of intersectional perspectives, is that it is apparent some policies repeatedly fail to produce their intended effects. Thinking and policies need to change to produce more effective impacts. For example:

Accountability:

Whilst accountability is critical for tackling the cost-of-living crisis and wider costs of poverty, assigning such responsibility to one government minister or single department is not necessarily a solution. Instead, as Helen Barnard, Director of Research, Policy and Impact at the Trussell Trust, says, it requires leadership from the top – a Prime Minister, a Chancellor, and a government **"who are committed to tackling it through every department".** Failure to do this, as Sophie Metcalfe from the Institute for Government, explains, creates inefficiencies in the system. For example: "**for [tackling] obesity, there were fourteen government strategies over the last three decades, and about ten different targets in that time. Every single target was missed, but there was no accountability for that. Mistakes were repeated over and over again. You can have these high-level targets, but you need to have something behind them.**"

> **"We do not have a solution message from government – even from local government […] It's not like [COVID-19], you can't think, someone got their fuel poverty jab today and now they're fine for two years."**
>
> – Anne Pordes Bowers, Head, Community Public Health Newham Borough Council

Resilience:

Clare Moriarty, Chief Executive of Citizens Advice, highlighted that people are increasingly coming to the service with negative budgets, where a debt adviser assesses that a client cannot meet their essential living costs. Currently, 52 per cent of people coming to Citizens Advice for debt advice are in a negative budget, compared to 37 per cent pre-pandemic. Moriarty argued that the solutions currently available **"don't go very far".** The reality is that **"blunt instrument solutions like fuel and food vouchers will, or have, run their course."**

Likewise, a key difference between the responses to the COVID-19 pandemic and the cost-of-living crisis has been a lack of coherence and end goal in the policy response and communication.

Given that poverty is deep rooted, and there is unlikely to be a quick fix, participants considered the need for more resilient systems – and illustrated the current lack of one – as a central theme throughout discussions. Moriarty added **"the reality is that if we want to be resilient to the next global shock, we actually have to address inequality, because an unequal society is less resilient when a shock hits."**

Alongside this, moving away from framings that consistently paint issues as 'crises' rather than recognising the long roots and causes of the disproportionate impacts of global shocks on certain groups was also highlighted.

To ensure effective policy response (both short, medium, and long-term), requires preparation and a fuller understanding of the impacts and evidence. This means thinking about intersectionality – focusing on people in more holistic ways to ensure more robust evidence and effective targeted policies.

Intersectionality:

The importance of intersectionality is that it puts the person first and centre. As Moriarty explains, **"the reason why intersectionality is so important is because you have to come at policy responses by starting with thinking about people and people's experience of the cost-of-living crisis. If policies don't start from people and their experiences, then they're very unlikely to have the right impact in terms of achieving equitable outcomes.**"

Discussions at all three ThinkIns repeatedly stressed that since intersectionality helps to illuminate that 'one-size does not fit all', it is imperative that policymakers develop multi-level models that are able from the outset to recognise difference, and to understand which differences are important for particular policies by meaningfully engaging with different people.

Whilst policies to tackle the cost-of-living crisis have been universal and blunt, adopting an intersectional lens would allow for much more targeted, effective support. But, as participants said, we need both approaches in play.

Part of the solution requires improving access to services. Barnard pointed out that people who need support are given the burden of trying to navigate complex systems when they do not have the resources to do so. Multi-strand, multi-strategy policies would start from **"people, rather than starting with the policy".**

Such approaches can only be effectively achieved through adopting an intersectional lens, as Weekes-Bernard, commented.

> **"It's about centring people on low incomes. It's about centring people who come from particular communities and it's about having those individuals in mind when you design broader policies which are going to have an impact on them."**
>
> Debbie Weekes-Bernard, Deputy Mayor of London for Communities and Social Justice.

Reframing the cost-of-living crisis

A common thread throughout discussions was the need for a new narrative around the 'cost-of-living crisis' – to shift terminology away from 'crisis' to acknowledge the long roots of the current situation and the entrenched high levels of poverty in the UK.

As part of the solution to achieving this, participants argued for rethinking the cost-of-living crisis as a *deprivation* crisis. Such reframing, Robert Hillier, of the National Zakat Foundation, suggested, would move conversation away from the false notion that if inflation comes down, the crisis will go away.

Similarly, Pordes Bowers highlighted that her team no longer refer to a cost-of-living crisis. Instead, the terminology of a cost-of-living response is used, in recognition of the fact that there is no short- or medium-term end point.

This crucial point was made across all three ThinkIns: that short-term thinking is antithetical to good social policy outcomes. In this case, many participants argued that the term 'crisis' suggests that this will be relatively short-lived. Yet, poverty has been a continual issue in society and, as the pandemic helped to make clear, there were already marked differences between people in terms of housing conditions, resources available, working conditions and whether they are able to feed themselves and their children. The notion of this being a 'deprivation crisis', draws attention to the fact that it is social conditions that are producing the 'crisis'. As a result, the point of intervention needs to start with a focus on how and which people are being deprived, rather than supermarket pricing, interest rates or energy bills.

"The biggest challenge in holding back the "rising tide" of poverty is to shift the policy mindset away from short-term responses to longer-term strategy."

– Helen Barnard, Director of Research, Policy and Impact, Trussell Trust

Moving away from short-term policy responses

Haldane, also pointed out that the cost-of-living crisis isn't a one-off: **"we have seen now over a sequence of years, shocks, [often] global shocks in their origin."** He outlined that the UK has been hit disproportionately by those shocks and **"contrary to what some argue, this is not simply the result of bad luck, but about protracted bad management"**. He stated that it is the inbuilt fragility in key systems of the UK economy that needs to be addressed through effective policy and regulation in order to address deprivation.

"The problem is so many policies are devised to deal with the emergency, the crisis. Not to alleviate and get people out of poverty in the longer term."

Claire Moriarty, Chief Executive, Citizens Advice

Moriarty gave the example of food aid being conceived of as an emergency 'sticking plaster' measure, even though UK society is now completely dependent on foodbanks. Likewise, Barnard observed: **"social security policy has never linked how much you get with how much you need. It would enormously reduce the need for people to rely on charity and food banks to afford the basics of life. [...] Each year there's a political debate about how much to raise it by, but there's never been an explicit discussion on how much people actually need. A lot of problems we face could be avoided if we involved the people who are impacted in the policy decision-making process."**

"The seed corn of success – societal and economical success – over the last 250 years has come from the explicit partnering [between] the public sector, private sector and civil society. It is by those three sectors working together that we have a hope of lifting growth, particularly of those disadvantaged in society."

– Andy Haldane, CEO of the Royal Society of Arts and Chairman of the Levelling Up Advisory Council

Longer term solutions can only be achieved through joined-up policymaking and addressing all of the components pushing so many people into these circumstances. It is not merely one 'thing', one aspect of life that is causing entrenched deep poverty levels, or by extension one standalone policy that can tackle poverty or the cost-of-living crisis.

The participants considered that the effective rearticulation of the 'cost-of-living crisis', and resulting policy responses to it, requires more than *just* government thinking up policies in isolation. As Hetan Shah, Chief Executive of the British Academy highlighted: **"I think we missed an opportunity post-pandemic to have a global and national call for business, government and civil society to work together – they're the three main legs of the table."** There is a fundamental need for more joined-up, evidence-led and tailored approaches to social policy which is so far unmet.

Reframing investment

There is an inevitable price tag attached to the reframing and redevising of the way public policy solutions are made, implemented and evaluated to tackle the cost-of-living crisis. However, the ThinkIn discussions considered that society needs to reframe negative thinking about the 'costs', to rethink tackling poverty as a narrative of investment.

Before the pandemic, Moriarty explained that she had been attempting to change the narrative around the potential benefits of investing in social infrastructure and social resilience. But doing so requires breaking down the current government fiscal systems that perpetuates a narrative that the building of roads is an investment in the UK's prosperity but that the paying of benefits is a "cost" to society.

For Shah, using the language of 'investment' is also a way to make redistributive measures more socially acceptable. In that redistributing government spending towards investing in universal basic services like social care and housing is something a large proportion of society will benefit from – but also helps those struggling the most and will in the longer term reduce costs. For example, building more social housing requires capital investment but would in the long term reduce the cost of housing benefit for privately rented accommodation. Similarly, improving social care will, in due course, reduce the cost of outsourced agency care.

Conclusions

The three ThinkIns that inform this report were devised to help identify realistic solutions to the cost-of-living crisis. They started from the aim of giving due recognition to the complex ways that people are positioned. It quickly became apparent, however, that the participants, who grapple with these issues in their daily work, considered that rethinking policy solutions required the reframing of the problem. Many considered that the term cost-of-living crisis limits possible solutions. In particular, they considered that referring to the problem as a cost-of-living crisis is unhelpful in two ways. First, it limits the understanding of the timescale of both the problem and the solution. They considered that reframing it as about poverty would help since a) poverty is a longstanding issue and b) it would bring about the recognition that we have to take a long view in devising solutions. Second, the word crisis gives a false sense of security that addressing acute issues of costs will deal with the crisis in its entirety and alleviate root causes. As participants pointed out, it will simply address one pressure point for those living in poverty.

Intersectionality was an issue raised with the participants because the literature available increasingly makes clear that societal understandings are limited by treating people as if they belong to only one social category at a time, such as gender or social class position or racialized position. People experiencing the stresses glossed as 'cost-of-living crisis' fare differently, and have different solutions proposed for them according to the intersection of their socioeconomic position with others of their social characteristics. Age, for example, has been at the heart of debates about making provision for school children to have access to at least one nourishing meal per day. The participants in the ThinkIns recognised that single-issue solutions are not able to deal with the complexity of the cost-of-living crisis' because people are positioned in more plural and complex ways.

Intersectionality is not a new idea in many disciplines. It has been implemented in a few social policy arenas in the UK, demonstrating both the importance of taking an intersectional approach and helping to dispel the assumption that 'one size fits all'.[21,22] Policy approaches using an intersectional approach help to produce policy solutions that are more effective and, in the long run, also cost-effective.

However, examples of intersectionality within policymaking remain stubbornly rare. The challenge now is to mainstream the approach and implement it throughout the lifecycle of policymaking. As the cost-of-living crisis has starkly demonstrated, crises which affect multiple aspects of people's lives, affect population groups differently, and necessitate that intersectional approaches are adopted for all policies. The solutions proposed by the participants in the ThinkIns do not require dramatic shifts in thinking, but do require a will to think creatively, to build communities, to think from the perspective of those most negatively affected and to be oriented towards the longer-term future. Satisfying this goal requires recognition that alleviating the cost-of-living 'crisis' and tackling the wider poverty pandemic in the UK will benefit all in society – not just those facing the sharpest levels of deprivation.

21 Parken, A and Young, H, 'Facilitating cross-strand working', Welsh Assembly, 2008.
22 The Scottish Government, 'Using intersectionality to understand structural inequality in Scotland: Evidence synthesis', 2022.

Appendix

Tortoise Media with UCL Public Policy and Grand Challenge of Justice & Equality worked in partnership to convene, programme and moderated a series of ThinkIns, focused on the cost-of-living crisis and intersectionality. From April-June 2023, three bespoke ThinkIns were hosted, which have informed the final report:

80+

attendees from across our combined target guestlist joined at least 1 ThinkIn from a range of organisations, along with speaker contributions from organisations including: Institute for Government | UN Women UK | Resolution Foundation | The Trussell Trust | The Joseph Rowntree Foundation | Social Mobility Foundation | IPPR Scotland | Nesta | Centre for Cities | Trust for London | Fuel Poverty Action | Citizens Advice| The British Academy| Local Government Association| The Greater London Authority| Newham Council | Royal Society of Arts |Levelling Up Advisory Council |

The cost-of-living crisis: all in it together?
Tuesday 25th April, 2–3PM,
Zoom.
How did the government react to the warning signs ahead of the cost-of-living crisis and what evidence did they draw upon to form policy response? How were different social groups impacted by the same policy? Where did existing assessments fall short?
We will assess Whitehall's response and any specific policy gaps that can be traced to a lack of intersectional thinking. Did devolved administrations approach the issue more effectively and if so, how?

First principles: how do we build effective policy?
Tuesday 30th May, 2–3PM,
Zoom
What would it mean to take policy back to first principles – the betterment of everyone? More importantly, what would it mean in practice to create policy without siloed government departments? How is data on the experiences of people affected by the current crisis being collated and is this being utilised to measure effectiveness of government policy or targeted interventions? Are there examples of policymaking, in the UK or abroad, that keep intersectionality in mind? What difference has that made?

Bridging the gaps: where do we go from here?
Tuesday 20th June, 2–3PM,
Tortoise Newsroom
What were the barriers to formulating policy in reaction to the cost-of-living crisis that meant certain social groups fell through the cracks? What practical steps, in the current fiscal environment, can be done to remove them? How can we ensure adoption of intersectional thinking and a cross-department approach is implemented when required? And, how can we make sure policymakers see the benefits to society as a whole?

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