



Government  
**Equalities** Office

Putting equality at the heart of government

**The economic  
downturn – the  
concerns and  
experiences of women  
and families**

Qualitative and  
quantitative research

**Main report**

March 2009

Although this research was commissioned by the Government Equalities Office (GEO), the findings and recommendations are those of the authors and do not represent the views of the GEO.

While the GEO has made every effort to ensure the information in this document is accurate, the GEO does not guarantee the accuracy, completeness or usefulness of that information.

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# Executive summary

## Background

The Government Equalities Office (GEO) commissioned Ipsos MORI to undertake qualitative and quantitative research on the impact of the economic downturn on women and families. In particular, the research examines how the downturn has influenced women's fears, their finances, working and caring arrangements, family life, future plans and wellbeing. Comparative research was undertaken among men as well, to look for similarities and differences.

The research comprised both qualitative and quantitative elements. The qualitative work consisted of 10 discussion groups (seven among women and three among men) in three locations in England (London, Northampton and Newcastle) in January and February 2009. In addition, two quantitative telephone surveys were administered to representative samples of British adults to test the extent to which the views of participants in the qualitative research were indicative of wider public opinion.

The survey research, or quantitative work, was designed to provide robust data that is representative of the views of the British population as a whole. The focus group work, or qualitative research, is not statistically robust or representative, but rather was designed to illustrate and explore participants' understanding of and reasoning about the issues at hand.

## Key concerns about the impact of the downturn

Three-quarters (75%) of British adults were concerned about the impact of the economic downturn on their family life, with 80% of women concerned compared with 70% of men. This is a trend felt throughout this research project, which finds women more concerned than men on a range of subjects, especially those that centre around family and caring. Many women in the discussion groups expressed deep-seated concerns about job prospects, the threat of redundancy for themselves and/or for their partners, and the pressure both on the individual and the household.

Men in the discussion groups tended to focus primarily on concern about job loss per se, as opposed to overall effect on their family, and were much more expressive on the **causes** of the downturn than on the effects. The discussion groups with men tended to focus more on who to blame for the downturn rather than dealing with the aftermath.

It is important to note, however, that opinions were not universal across group participants, and also that there were notable differences in attitudes between women (and men) of different ages and social grades. It may also be the case that the type of industry an individual works in affects their level of concern about job loss; the group discussions found that people in industries they perceived to be less stable showed more concern about losing their jobs (for example, the service industries).

From the survey, and mirrored by the opinions of discussion group participants, one of the most immediate concerns for the public was losing their jobs, or someone in their household losing their job. A third (33%) of men were worried about unemployment, compared with four in 10 (40%) women. In addition, Ipsos MORI's monthly Issues Index,<sup>1</sup> which asks an open-ended question about the most important issues facing the country, shows that in January 2009 public levels of concern about unemployment reached a 10-year high, with 24% of Britons naming unemployment as one of the main issues facing Britain today, an increase of 9 percentage points since December 2008. There was no difference in concern between men and women on this measure.

Participants' other concerns centred around bills and family worries, although these often differed depending on the individual's life stage and socio-demographic profile. Mid-life participants (middle-aged, and often with children), for example, were more concerned with paying their mortgages and the welfare of their children. Many older participants seemed resigned to the recession – some had lived through rationing – and, though they were upset about their (often) reduced income and certainly felt pessimistic about the future, they did not demonstrate the same levels of anxiety and confusion as younger participants who had not lived through a recession before.

Younger participants under age 30 tend to have fewer commitments and thus fewer concerns, but where there was anxiety about their finances, it was associated more with 'lifestyle' costs (clothes, the cost of a night out, etc.) rather than concerns about job loss or family members. This group also displayed more confusion and uncertainty about the future, especially when contrasted with the more 'resigned' attitudes of the older group participants.

<sup>1</sup> [www.ipsos-mori.com/content/news/economy-dominating-the-january-issues-index.ashx](http://www.ipsos-mori.com/content/news/economy-dominating-the-january-issues-index.ashx)

The oldest and youngest participants in the discussion groups seemed to be concerned about each other, but less about themselves. Younger participants often expressed concern for older individuals who lived with fixed incomes, worrying that savings and/or pensions losses would impact adversely on older people's lives. Participants over age 65, while they did feel concern about issues such as loss of personal savings, were also less worried for themselves because they felt that they had previous experience of living with a limited income (living through past recessions), or at least felt themselves more able to adjust to a more limited income. They expressed concern both for people struggling to raise children, as well as for younger generations in general who they felt would experience a real 'shock' at the limitations a recession would impose on them (never having experienced one before).

### Concerns about finances

From the quantitative research, the age group most likely to think that their personal financial circumstances would worsen over the coming year were those over age 65, almost half (46%) of whom felt that their circumstances would get worse – compared with a quarter (27%) of those age 16–34 who said the same. This finding was strongly reflected in the qualitative research, where the groups that unanimously and immediately mentioned feeling real effects due to the economic downturn (though not necessarily worrying as much about them) were the older (65+) individuals. These men and women stated that they had felt the effects of the downturn already, in their savings and pensions accounts – and also, as a result, in their ability to pay bills.

When asked about general experiences and worries, concerns such as the price of food and utilities were more frequently mentioned by the female group participants (particularly those over age 25) than the male ones. Participants' concern levels were high enough that they were genuinely cutting back on their spending – some because they needed to financially, while others were doing so pre-emptively because they felt they needed to start saving or cutting back now.

Women with children and/or families, as well as those with caring responsibilities of any kind were among the most worried groups of women. Those who felt more at risk of job losses within the family were especially anxious about issues such as arrears and repossession (although very few were at risk of it at the time the groups were conducted).

## Concerns about working and caring

Just under half (48%) of men and women said that the downturn has had no effect on their working hours. However, many women – especially those with children or those in part-time work – expressed concern about their jobs and balancing their work lives and home lives.

People with mortgages and/or children to support said that they felt the impacts of the downturn on their family life most strongly. Worries about job security, income and problems at work due to the downturn were all cited as reasons by some people for tension in their family relationships, especially in relationships with partners. Some group participants said their family life had been made more difficult by the need to live within a tighter budget, due to either a decrease in income or an increase in the amount spent on bills.

Many women in the groups felt that the loss of men's jobs would affect their lives deeply, as they and their families were, in many cases, partly or fully dependent on the more significant incomes of their partners. This view was widely held across the groups, although least strongly in the youngest groups and most strongly in the middle-aged groups of women of lower social grades (C2DE).

A number of mothers in the groups noted that their childcare costs were rising. This affected all types of care, both formal and informal, with parents finding nursery and childminders' fees rising, and increasing costs related to informal care, such as the cost of groceries and simple medical supplies. Women whose working hours had increased in the last few months reconsidered care provision in the family, with greater reliance on informal care, such as grandparents and elder siblings.

# Introduction

## Background

In past recessions in the early 1980s and 1990s, male employment rates have tended to be more affected than female employment rates. However, women's position in society and the labour market has changed significantly in the last three decades. Women now comprise a greater proportion of the total economically active population (45.8%) and are significantly more integrated into the labour market than at the time of the last recession.

In addition, women's experiences of the current economic downturn may vary compared with men's for a number of reasons. For example:

- women are more likely to be on a low income or form part of a poor household;
- 90% of lone parents are women;
- in couples, women still tend to be second earners;
- 70% of caring is done by women; and
- women form the majority of pensioners and an even greater majority of poorer pensioners.

These differences and others mean that women and men will be **affected differently** by the economic climate. As such, the GEO is committed to improving understanding of the impacts of the economic downturn on women and families.

## Research aims and objectives

In January 2009, the GEO commissioned Ipsos MORI to conduct a robust programme of research in order to shed light on the impact of the economic downturn on women. The objectives of the research were to examine how the downturn has influenced women's fears, their finances, working and caring arrangements, family life, future plans and wellbeing, and to compare this with men.

## Research design

This project used a mixture of qualitative and quantitative methods. The qualitative component comprised 10 discussion groups on the downturn, in order to identify what people think about the economic situation and how it has affected their own life and their families' lives, and also to investigate **why** they hold these views. **The qualitative research is not intended to be statistically representative of the wider population from**

**which the sample audience is selected.** Rather, it is indicative and aims to explore the views held in more depth.

The quantitative component of the research consisted of questions asked on the Ipsos MORI telephone omnibus survey, and helped to test the extent to which the views of participants in the qualitative research are indicative of wider public opinion.

## Fieldwork

### Component I: Qualitative research

In total, 10 discussion groups with 8–10 participants each were conducted in three locations in late January and early February 2009. Four groups were conducted in London, three in Newcastle and three in Northampton. This meant we had representation from three distinct areas of the country, and the areas were picked to represent a mixture of rural and urban locations.

As the focus of the research was on the impact of the downturn on women and families, the majority (seven) of the groups were conducted with women, and three groups were conducted with men, as a comparator. Participants were recruited to include a mixture of other relevant variables, including:

- age;
- social grade;
- ethnicity;
- work status;
- life stage; and
- caring responsibility.

More detailed information about the sample is contained in Appendix I.

A discussion guide was used to direct the groups and in-depth discussions. This was produced in consultation with the GEO and is appended to this report (see Appendix 2).

## Component 2: Quantitative research

The emerging findings from the qualitative research helped inform the development of a small number of quantitative questions which were asked of a representative sample of residents across Great Britain.

The survey was conducted in two parts:

- Part 1 comprised a sample of 1,049 adults in Great Britain, and was conducted on 6–8 February 2009.
- Part 2 comprised a sample of 1,033 adults in Great Britain, and was conducted on 11–12 February 2009.

The research was conducted on Ipsos MORI's telephone omnibus. Data was weighted to the known population profile, by age, gender, social grade, work status, cars in household and region.

The questions and findings from the survey are contained in Appendix 3.

### Interpretation of the data and findings

As the research involved both quantitative and qualitative research methods, it is important to understand the strengths and limitations of the findings.

#### **Quantitative research provides 'hard' data that is statistically representative of the British population.**

From this type of research it is possible to quantify observations and infer them to the wider population. But it is important to note that a sample of the public has been interviewed and results are therefore subject to margins of error and not all differences are statistically significant.

Within this survey, results relating to the whole sample are accurate to between  $\pm 2\%$  and  $\pm 3\%$  (at the 95% confidence level). Since men and women each make up only half of the sample, measurements of their opinions are subject to a higher margin of error than those based on the whole sample, and differences in responses between men and women can only be considered significant outside the margin of error of  $\pm 5\%$  to  $\pm 6\%$ .

**Qualitative research, on the other hand, is not designed to provide statistically reliable data and is instead intended to explore the ‘why’ questions in more depth.**

It is illustrative rather than statistically reliable and therefore does not allow conclusions to be drawn about the extent to which, for example, a particular view is held. Discussion groups, such as these, enable a cross-section of the public to participate in an informal and interactive discussion. This approach facilitates deeper insight into attitudes underlying responses to quantitative studies.

Because of the nature of qualitative research, it is important to acknowledge that the findings from each of the groups cannot be taken to be representative of the area itself. Variations in opinion may indeed reflect local variations in experience of, for example, redundancy and house prices. However, they may equally reflect the make-up of the groups and the types of people who attended (whether according to age, gender and/or social grade).

Of course, within a group discussion we rely on perceptions rather than facts, and it is worth noting that much of the discussions dealt with financial provision for the future. As such, it is important to be cautious about perceptions or predictions about ‘the future’, irrespective of the downturn.

It is also possible that women are more open to discussing fear and anxieties (both in respect of the downturn and otherwise) than men are, particularly in a group environment – it is thus important to consider the potential influence of grouping by gender.

Where possible, verbatim comments from the discussions have been included within this report. However, these comments should not be interpreted as defining the views of the discussions as a whole but have been selected to provide an insight into a particular body of opinion.

This study has been carried out by Ipsos MORI in compliance with the Market Research Society Code of Conduct.

## Acknowledgements

Ipsos MORI would like to thank Kaite Emmerson from the GEO for all her help and assistance in developing this project.

We would also like to thank all the members of the public who attended the groups and gave up their time to be interviewed, without whose input the research would not have been possible.

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# I. How has the economic downturn affected concerns, worries and wellbeing?

## I.1 Overview of concerns relating to the economic downturn

### Types of concern

There is certainly a difference between men and women in terms of concern about the economic downturn. Within the female discussion groups, across all ages, concerns were raised about job prospects, the threat of redundancy, and the pressure on both the individual and the household. Female participants tended to be concerned about the effects of the downturn on the emotional and financial stability of their home and their ability to both budget and plan for the future. They were also concerned about what they should do in the short term (in terms of budgeting and cost-cutting measures) to provide for the unknown, in the longer term.

*For some women it's stress. Because they bear the brunt, if their partner's been laid off, they're the ones who have got to pick the pieces up.*

Female, Newcastle, 45–59, C2DE

From discussions with men and, furthermore, from discussions with some women about how their partners feel, it emerged that men may be less likely to admit to being as concerned about the downturn, and, where there is concern, it is focused mainly on their job alone. This is particularly true when the man is the household's main income earner or 'breadwinner'. What seems to amplify the concern for women is that they are worried about (where applicable) **both their partner's job and their own**, and the impact of the loss of either on the household, the family and their finances.

*My husband sells the printing machines for bar codes... if retail's struggling it has that domino effect on everything else. And like I say we're living day by day. We don't know what the future is, but he daren't jump ship and find another job.*

Female, Northampton, 25–44, ABC1

*We may not actually show it to our partners, but we tend to worry more, because at the end of the day you're worried about are you going to survive – put food on the table for them and everything else.*

Female, Northampton, 25–44, ABC1

With some women, there was a feeling that they did the **worrying on behalf of their partners** – though this ‘proxy’ worrying stemmed from concern about how this would affect their domestic situation. For the majority of women we spoke to, their husband’s job represented the main source of household income.

For many men in our groups, the concern was much more about the causes of the downturn than the effects. For many, the focus was on **apportioning blame** for the downturn rather than dealing with the aftermath.

*It's been cocked up by a few very incompetent people and the way they've run the economy and the banks. We're a wealthy country and we've got a lot of intelligent, hard-working people, and there's no reason why all of this money has been soaked away into nothing.*

Male, Northampton, 60+, C2DE

For some male participants, there was a resignation about the recession – it was seen as part of a ‘natural cycle’ of economics. Some were even positive about some of the decreases in retail prices.

Men were much more likely to talk about anxiety they have witnessed in other people (partners, colleagues, etc.) than their own anxiety, though this may well be related to the fact that the groups were single-gender.

*A girlfriend of mine's a hairdresser in quite an expensive hair salon; hardly anyone goes in there. They'll go for a cheaper option. And just everybody really has got little stories like that to tell.*

Male, London, 25–44, ABC1

The quantitative findings back this up – three in 10 (30%) men were not concerned about the impact of the downturn, compared with less than a fifth (19%) of women.

Three-quarters (75%) of survey respondents were concerned about the impact of the downturn on their family life, and one in three (31%) felt it had reduced the quality of their family life.

Women are more likely than men to worry about personal or family unemployment. Four out of 10 women (40%) reported having worried a great deal or a fair amount about the unemployment of themselves or family members, compared with around three in 10 (33%) men.

Many participants in the groups admitted to being concerned about the downturn, though few had yet to experience any severe effects of it. For many, and particularly women, there was a feeling that they ‘should’ be worrying, but were not sure exactly how to act.

*I feel slight helplessness at the minute. Feel really sad when you hear about all of these industries, there’s so many; it’s much worse than it was in the 90s or 80s.*

Female, Newcastle, 45–59, C2DE

This may be due in part to the media. Many participants felt that there were, in a 24-hour news age, constant reminders of ‘bad news’ from all sources. Both men and women felt the media were at fault for scaremongering. There was a feeling that the media will only exacerbate concern, and do very little to help the situation.

*All they [the media] said was widely foolish. There’s a certain level that you want to be informed, and you need to be informed, but there are so many opinions, very few of which are particularly constructive or helpful. They lead more to panic and slight hysteria.*

Female, London, 60+, mix of social grade

*The media hasn’t helped – it felt as though it could have been controlled but they panicked everyone... the media has undermined confidence.*

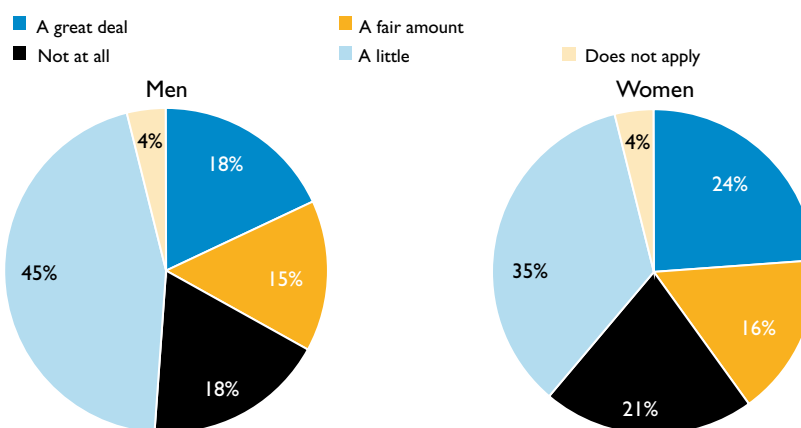
Female, London, 25–59, C2DE

### **Immediate concerns**

From the survey, and evinced by the discussion group participants, the biggest immediate concern (irrespective of whether directly linked to the downturn or not) was unemployment – whether or not this affects the respondent or someone in their family. Women were more likely to be concerned about this than men: four in 10 (40%) women had recently worried about their own or a family member’s unemployment compared with a third (33%) of men (see Figure 1).

**Figure 1: Concern about unemployment of yourself or family members by gender**

I am going to read out some things that some people worry about these days, and I would like you to tell me to what extent, if at all, you have worried about each one in the last two to three weeks. For each, please tell me if you have worried about them a great deal, a fair amount, a little or not at all... Unemployment of yourself or members of your family.



Source: Ipsos MOR/GEO  
Base: 1,033 British adults (453 men, 580 women), 11–12 February 2009

*At the moment I'll be honest with you, it is scary. But the jobs ain't there. I know people that have worked for agencies, the ones that actually employ the staff to go to work for various companies, and if the employment agencies are actually making their staff redundant, that is worrying.*

Female, Northampton, 25–44, ABC1

Second to this concern was the ability to pay the bills. Many women in the groups spontaneously mentioned this concern when asked about immediate or short-term worries. In total, a third (32%) of respondents had been concerned about this. There was a difference between women and men – nearly four in 10 (37%) women admitted to being concerned about their ability to pay bills compared with nearly three out of 10 (27%) men. Indeed, almost half of men (46%) said they have not worried 'at all' about their ability to pay the bills, while 38% of women said the same.

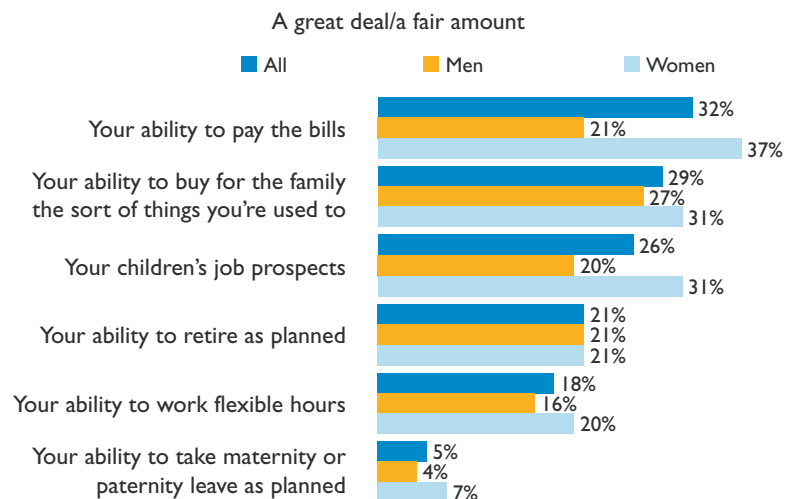
A third concern was the ability to buy for the family the sort of things they are used to buying – a third (29%) of all respondents had been worried about this. However, there were no significant differences in the proportion of men or women that worried.

*But even sale goods, at one time I'd sort of think, oh, that would fit, take it. Now I think, 'do I really need it?' however cheap it is.*

Female, London 60+, mix of social grade

## Figure 2: Worries as a result of the economic downturn by gender

I am going to read out some things that some people worry about these days **because of the current economic downturn**, and I would like you to tell me to what extent, if at all, you have worried about each one in the last two to three weeks. For each, please tell me if you have worried about them a great deal, a fair amount, a little or not at all.



Source: Ipsos MORI/GEO  
Base: 1,033 British adults (453 men, 580 women), 11–12 February 2009

In the discussion groups, household expenditure tended to be at the forefront of the discussion. Many female participants had noticed an increase in their bills and high street prices. In particular, many female participants were spending less (irrespective of whether they had noticed prices and costs rising) **because of uncertainty about the security of their jobs** and the **cost of living** in the coming months and years.

For many, this was pre-emptive cost-cutting based on uncertainty about the future rather than based on actual need, and this phenomenon was found more strongly in women than men. Two-thirds (67%) of women admitted that they have cut down on spending compared with three-fifths of men (61%) who said the same.

*And the costs increase, and they're going to be even more dramatic because we haven't started paying for the money that the banks have been given yet, so that's looming on the horizon; nobody's actually told us what that's going to be yet, the sums don't add up.*

Female, London, 60+, mix of social grade

One subject that came up in every group, irrespective of age, gender, and social grade was house prices – more participants are **concerned with their children's ability to get on the property ladder** than they were concerned about the fall in the value of their own homes. Indeed, concern about the affordability of housing was more prevalent among parents than younger participants, and is a concern that pre-dates the credit crunch. Interestingly, very few people talked about the knock-on benefit of falling house prices – and many felt that house prices still have a 'long way to fall'.

*I think for children in the future to get on the property ladder, I would like to see house prices become normalised again. I think they're very, very high for everybody.*

Female, Newcastle, 45–59, C2DE

It would appear that the nature of concern is dictated by **age** and **type of employment**, as much as it is by gender. Unsurprisingly, older participants were more concerned with pensions and the welfare of their children, while younger participants had fewer commitments, and thus fewer concerns. However, for this younger group, where there was anxiety, it was associated with **'lifestyle' costs** (for example, clothes, the cost of a night out, etc.).

*I'm not seeing any changes. As a third year student, my bank account hasn't been in the plus for two-odd years now.*

Male, Newcastle, 18–24, mix of social grade

Older participants, generally, were much less anxious than younger participants – they had lived and worked in recessions of the past, and many referred to a stoicism that the baby boom generation exemplified – they had faced much greater hardships in the past.

Indeed, it seems that the level of financial commitment is closely tied into anxiety about the downturn; participants with children and mortgages who are too young to retire feel most vulnerable in this recession, as they feel they are the ones with most to lose. Anxiety about retiring is discussed in more detail in later chapters.

Those who were more concerned with the economy and, by extension, redundancies and living costs, tended to be those that worked in the **service industries** – both full and part time – or those in clerical or administrative positions, which tended to be female participants.

Those in more professional or managerial roles, particularly men, expressed less concern, perhaps because they felt that their jobs were safer, though they did admit that being made redundant would have a huge impact on their household as they could not afford their lifestyle without their salary. Levels of concern increased when they had a family to support.

*To be honest it hasn't really impacted my life a huge amount. Alright, goods and services may have risen slightly but the effect of it is negligible.*

Male, London, 25–44, ABC I

### **Longer-term concerns**

There was a difference in concerns about the short-term and the long-term future, though there was anxiety attached to both. The difference between the two was the ability to predict what might happen; participants felt they could, for example, assess the likelihood of being made redundant, but not, further down the line, the likelihood of bankruptcy or repossession.

### **1.2 Looking towards the future**

Discussion over future plans centred on the effect the economic downturn has either had, or will have, on participants' plans for **further education, employment, moving house** and/or **making savings**. The findings from the groups can be broadly split into how plans have been changed and how plans have been delayed. Changes to participants' future plans seemingly stem from a deep uncertainty that has arisen during the economic downturn, as people do not know how things will proceed in the future and therefore are not making significant plans.

*I'm scared to plan for the future... I look forward day to day now.*

Male, London, 25–44, ABC I

### **Changing plans**

Many participants reported that they have changed some plans for the future due to the economic downturn. The future plans for the younger participants who were affected related to further education. Several

female participants said that they were **bringing forward plans do to a Master's degree**. They had thought about doing one at some point, but the downturn had spurred them on. However, some felt that it was not the best time to remain in education, and that they should enter the labour market as soon as possible.

*More people, probably, if they have the chance, are going back to university to continue studies.*

Female, London, 18–24, mix of social grade

Furthermore, symptoms of the economic downturn such as **perceived difficulty in finding a job** and **problems with the housing market** have also persuaded a few participants to take up a Master's degree. Although this may increase their personal debt, they feel that in a year's time the economy will either be more settled or there will be a clearer picture of how things will work out and therefore they will be better able to decide what to do next with their lives.

*I've recently graduated, but now I'm just going to apply for doing a Master's... I wanted to do a Master's eventually, anyway, and now might be a good time to do it.*

Female, London, 25–59, C2DE

The belief is that remaining in education would also better place participants in the job market. With competition for jobs being high, some felt an extra educational qualification would stand them in better stead when applying for jobs. Additionally, some felt that the economic downturn might be so bad that they are better off removing themselves from paid employment for a year and returning when the picture is more settled.

*I'm thinking about taking a Master's, so at least in a year or two the situation's probably going to stabilise a bit or something's going to happen and change so it's going to be more clear in about a year... and when I come out I'll have more confidence and more knowledge. I'm sure the market will be more clear.*

Female, London, 18–24, mix of social grade

However, the point was raised that if too many people had the same thought and went on to do a Master's then in a year or two's time the job market would be flooded with more students with Master's degrees applying for the same jobs at the same time.

*The thing that I'm a little bit worried about is that so many people are going back into education, seeking the same thing, so it means once we all finish round about the same time, it's going to be the same problem, everyone looking for jobs at the same time.*

Female, London, 25–59, C2DE

**Not everyone was convinced by the effect the economic downturn is having on people's future plans. Some participants did not think that the impact of the economic downturn was yet significant, and suggested that they and other people will carry on with their plans regardless because, as yet, the situation has not affected many people.**

*I would have thought that if you're planning on furthering your education... I wouldn't have thought at the moment it's got anything to do with the credit crunch. If you're going to do it, you're going to do it because you want to.*

Male, London, 25–44, ABC I

**Holidays** proved to be an area in which participants had demonstrably changed their plans. While some participants said that they are not even thinking about going on holiday this year, others said that they are looking at destinations they would not have thought of before, as a result of discussions with their partners. Several participants, both male and female, due to the need to save money, said that they are changing holiday plans – they either did not look for holidays this year or looked for cheaper holidays than in previous years, perhaps looking to stay in the UK rather than go abroad.

*We're not spending as much on the holidays this year as we did last year.*

Female, Northampton, 25–44, ABC I

*I sit there and I look at cheap deals, and then I realise, no, I can't.*

Female, London, 18–24, mix of social grade

**Fear surrounding the sterling/euro exchange rate has also caused some participants to change their holiday plans. Indeed, one participant reported looking at holiday destinations that she had not considered before (such as Bulgaria) because it does not have the euro as the currency. Another participant suggested that more people will be looking to take their holiday in the UK this year to save money.**

*Normally we would have got to January and thought, right, what are we going to do in the summer, and book our holiday. But we haven't because the euro is just a nightmare.*

Male, London, 25–44, ABC I

*So now everyone's going to be driving to Cornwall or something, or Bognor.*

Male, London, 25–44, ABC I

As with many other topics, it was female participants who spontaneously mentioned the need to scale back on holidays.

### **Delaying plans**

As well as plans being changed entirely, some participants had decided to put future plans on hold; this ranged from delaying booking a holiday in the hope of finding something cheaper as prices fall, to getting a menial job in order to earn money while waiting for better jobs to become available. This is most true for younger participants, both male and female, who had experience of lower-paid jobs as students.

*Because there are no graduate jobs, I know that I'm not probably going to be able to go in to what I want to, and I'm going to have to get a rubbish job just to pay the rent, or whatever, so it's something I'm not going to want to do.*

Female, London, 18–24, mix of social grade

Several participants talked of having to **delay their plans to move house or buy a property** as a result of the economic downturn. Rising mortgages and difficulties in securing a mortgage (because of difficulties with both the deposit and the repayments) are the most relevant factors associated with decisions in this area. This was most true with younger participants or those that were not yet on the property ladder. But for those who were considering moving to a bigger house because of their family size, often the financial circumstances were seen as more of a consideration than the comfort of the family.

*We were considering moving house, probably a couple of years ago, and we just thought we'd tart up a couple of rooms and put it up for sale. But then the market really started going down and so, and bearing in mind that we've got a fixed-rate mortgage but it's quite a low fixed rate, we thought we don't want to be trying to go and get another mortgage at the moment.*

Female, Northampton, 25–44, ABC I

A lack of confidence in the housing market is causing people to delay moving house or buying a house as participants expressed a preference for waiting for the economic situation to improve before resuming plans to move.

*Because the lending isn't there, you've got to save more of a deposit in order to be able to actually be granted a mortgage. I haven't even bothered asking anyone if they will give me a mortgage.*

Male, London, 25–44, ABC I

*But we can't now afford to sell up. We've got to the point where, we, yeah, we could, we'd be able to pay our mortgage off if we sold, but we wouldn't have anything left over to put down as a deposit towards a new house.*

Female, Northampton, 25–44, ABC I

This may well create a knock-on effect, in that participants may delay plans to start or grow their family if they feel that their current place of residence is unsuitable. However, none of the participants specifically stated that they were considering putting off having children or more children.

For some participants, the economic downturn appears to have affected long-term plans in terms of **retirement**. A fifth (21%) of survey respondents (both male and female) have recently worried about whether the downturn has affected their ability to retire as planned. Looking at the difference between age groups, those most likely to agree with this statement are women aged 35–44, 37% of whom worry that their ability to retire as planned will be affected.

A female participant in Northampton spoke of having had plans with her husband, prior to the downturn, to pay extra on their mortgage and retire early. However, due to the current economic circumstances and a reduction in their disposable income, the couple can no longer afford those extra payments. As a result, they have **had to delay their plans for retirement** in order to be able to support their children and maintain both their level of income and quality of life during the economic downturn. This complements the emerging trends that perceived luxuries are being trimmed back by participants in favour of saving money to get through tougher economic times.

*For me we've been paying extra on the mortgage to clear it at a point that we can both go down to part time or retire early, whatever, give ourselves that flexibility in the future. Well we can't afford to pay that extra on the mortgage now, so we are back to the length that's left or possibly even extending it and then thinking about taking the children through university and being able to afford to support them through that.*

Female, Northampton, 25–44, ABC I

### 1.3 Impact on family and family relationships

#### **Between partners**

From the quantitative survey, eight out of 10 women are concerned about the impact of the downturn on family life compared with seven out of 10 men (80% and 70% respectively).

However, only 5% of all respondents admitted to an increase in arguments about money, finance and employment. When asked about whether there had been any impact caused by the economic downturn on their relationship with their partner, very few people said that there had been any serious effect. The younger female and male groups said that they had noticed little change in their relationships because of the downturn, either because they hadn't been affected or because they had few responsibilities to make them worry. Similarly, people in the older groups said that there had been little to no change in their relationships as they had lived through difficult times together in the past and had 'seen this all before'.

However, when probed in more depth, some said that there was some 'tension' between themselves and their partner. This is mostly seen as a problem for people who are married, with a mortgage and children, as they have a greater number of responsibilities to worry about. Worries about job security, income and problems at work due to the downturn were all cited as reasons by some people for this tension in their relationships.

In both the female and male groups, participants said that this came from spending less time with their partner due to working longer hours or increased caring responsibilities for relatives such as grandchildren. In the male groups, fear about the future impact that the downturn may have on them was said to contribute to tension at home. For many of the women, the tension came from the need to tighten the household budget.

*We have arguments about money more than we did before... I think sometimes in a given month there seems to be no money when I thought there would be and I'll say something like, well where's all the money gone and then it all escalates into an argument. It sounds ridiculous doesn't it, but it's because you stress about it.*

Female, Northampton, 25–59, mix of social grade

**For the few couples among the participants who run a business together, the impact of the economic downturn seems to have had a more profound effect on their relationship. Blurring the distinction between work and family life by working longer hours or having to make redundancies was said to have put extra stress on the relationship.**

*I see a lot of our customers struggling. I do a lot of promotions to keep the business ticking over, but basically we're struggling. My wife works in our shop during the day, and has another job for evening; we only see each other at work.*

Male, Northampton, 60+, C2DE

*The business wasn't doing well so, and it came just suddenly, and it's hard to make people redundant saying you have to go, I didn't understand it... And it's just done, we had to do it, it was a big shock. So my husband got very upset about it, so yes, it does impact the family life very much.*

Female, London, 60+, mix of social grade

### **Children and parents**

**The need to tighten the household budget due to the economic downturn was said to have created problems between some parents who have children who still live at home.**

*I find that I feel like I'm constantly nagging my daughter because I'm always saying things like turn the lights off behind you and walk to the bus.*

Female, Northampton, 25–44, ABC I

**Both men and women in the 25–59 age group said that, while they are trying to cut back on the amount they spend, their teenage children are still demanding new clothes and technology. The inability to meet these demands has led to arguments between them and their children.**

*My daughter argues with me about money more than my husband. Sometimes she'll come home and say, 'so and so's got this much money and why haven't I?'*

Female, Northampton, 25–59, mix of social grade

*It's made us stop and think; it's like my son came home and was asking us to actually fund him to go to New York with school and it was like, no you're working, you pay for it. That's a luxury as far as we're concerned.*

Female, Northampton, 25–44, ABC1

From the survey, one in 20 women (6%) indicated that they were arguing more about money, finances and employment.

Some women also cited the need to go back to work or work longer hours as a result of the changing labour market, and said that, as a result, the downturn has had an impact on the **amount of time they spend with their children**. Some said that they have applied for, or were thinking of applying or training for, jobs in the school environment so that they would still have time to take care of their children.

*My daughter, because her husband's not earning so much money, or they're concerned about the future, is having to work longer at her part-time job. So she spends less time with her children.*

Male, Northampton, 60+, C2DE

**Worry about children's education, income and mortgages** was common in older female and male groups, while in the younger groups many said they were **concerned about their parents' pensions or investments** being enough for them to live on. Some older women were concerned that if their children were unable to pay their rent or mortgage, they would have to move back into the family home. This was already the case for some people, whose children had been recently made redundant and had to move back in with them to save money.

### **Extended families**

For many people in the younger groups, one of their greatest worries about the downturn was the impact they thought it would have on their older relatives. While they saw themselves as being able to cope, as they would have the opportunity to find a new job or cut back on luxuries to save money if necessary, they were concerned for their grandparents who lived on a fixed income.

*My granddad now has got to the point he does not use his car, he walks, and he lives miles from anywhere and it scares me to think at 80-something years old he's walking two, three, four miles to go and get a loaf of bread, on his own, in the freezing cold, on the ice.*

Female, Northampton, 25–44, ABC I

Conversely, in the 60+ age group, many said that, while they were less worried for themselves (as they were used to living with a limited income), they were concerned for their grandchildren. Both men and women from this group said they were worried about the impact that the economic downturn would have on **their grandchildren's education and career opportunities**.

Also, people in the older groups believed that younger people were less able to cope with the economic downturn in general as they had grown up in prosperous times, and had never experienced economic hardship. People in their 20s or younger were not seen as being equipped with the skills needed to survive on a limited income. While some said that they were concerned about this, many saw the economic downturn as an opportunity for young people to learn prudence.

*We've been through when food was on ration when I was a little kid, we wanted anything for meat or anything, you went to the butcher's with your mum, and it was all through ration books. Whereas today, the kids today don't know that, thank God. That's the age group that have got more of a problem coping with it.*

Female, London, 60+, mix of social grade

### **Family life**

When asked about the impact of the economic downturn on their family life in general, again, there were differences between the age groups. Younger participants tended to state that the downturn had little impact on family life. Middle-aged participants were more concerned about the impact on their family, particularly when they were still living with their children.

When asked about the impact of the economic downturn on the quality of their family life, a third (35%) of women agreed that **the quality of their family life had been reduced** by a fair amount or a great deal because of the economic downturn, against a quarter (26%) of men who felt the same. Many people from both the female and male groups felt that the traditional

role of the 'homemaker' added extra pressure for women in the household. The task of having to budget the household income, buy food and pay the bills was commonly seen as a female role. This task, many said, has become increasingly difficult during the economic downturn due to increases in food prices and utility bills.

*Women are at the front line. They hold on to the purse strings, it's their responsibility to buy the food, pay the bills; they have the worry of how to do that.*

Male, Northampton, 60+, C2DE

When asked about general experiences and worries, the **price of food and utilities** was more commonly mentioned by the female groups, particularly those aged over 25. More than a third (37%) of women had worried about their ability to pay the bills in the last two to three weeks, as opposed to around a quarter (27%) of men. Many women in the groups could specifically say by how much a particular item in a supermarket or bill had increased in the past year. While many men also said that the price of food and utilities worried them, very few related it to their own experiences and many, particularly in the older groups, said that they were not responsible for buying food or paying bills in their household.

*My husband went to the shop and he come back shocked; my son and my husband, he said 'oh, do you know how much it costs?' And I'm 'oh aye'.*

Female, Newcastle, 25–59, ABC1

### **Changing roles and dynamics**

As mentioned, a few people in the older groups talked about a shift in roles within their household. Some women spoke of having to **return to work** or **change from part time to full time to bring extra money into the household**. In some cases, due to redundancy or problems finding suitable full-time work, the woman in the household has taken on the traditional 'provider' role.

### BOX 1: CASE STUDY – Changing roles and dynamics

My husband... came out of the air force and is now looking for work and obviously he led quite a driven, quite a high-powered job and serving abroad and whatever. And I just look at him now when I come home and it just shows over his face; he must feel really bad because I'm the one, I'm only part time, but I'm the one going out to work and he's sat there at home. He's doing loads to get a job but it must be quite demoralising because I've said, well I'll go back and work full time then and then you can be there to pick my daughter up from the school and then he just looked mortified, well you can't go out and be the, I said yeah, but if I, if we both look for full-time work and I'm the first one that gets the full-time job, then why not?

In the younger groups however, many men said that they didn't mind if their partner earned more than they did; this seemed to be more of an issue in the older groups. There was a common view among most female groups that women were seen as more 'resilient' or 'adaptable' than men when it came to finding work. Many in the female groups said that men are more likely to define themselves by their job, whereas women are generally more flexible in the kind of job they take.

For those women whose working hours had recently lengthened, many were more concerned with the impact of this on their relationships rather than themselves. What seemed to create an extra strain was the fact that the woman was now responsible not only for the purse strings but also for putting money in the purse as well.

In the younger groups, both men and women said that they were worried about their parents' ability to survive on their income. **Many were angered by the thought that their older relatives were not able to enjoy their retirement because of a fall in income.** One woman spoke of paying her parents to do small jobs for her, tasks traditionally given to children by their parents for extra pocket money. Though there was pre-downturn concern about pensions, participants admitted to being more concerned over the last few weeks and months about them.

*I'm paying my dad to do things for me, and I'm paying my mum to do ironing for me because they haven't got much money coming in.*

Female, Northampton, 25–44, ABC1

While the responsibility of caring for both children and parents has become more prevalent in recent years due to an ageing population and people having children later in life, concern about being ‘sandwiched’ by caring duties was not mentioned in such a way by the groups – although it was clear that there were some participants who felt burdened by caring for both their children and their parents.

#### **1.4 Overall impact of the economic downturn on concerns, worries and wellbeing**

The downturn appears to have had a significant impact on public levels of concern and anxiety about both their present circumstances and the future. There is certainly a difference between men and women in terms of concern about the economic downturn.

Women in the focus groups were much keener than men to articulate the concerns that they had, which ranged from the security of their own jobs (whether full or part time) to the security of their home and the welfare of their children.

The main immediate concern was unemployment: women were more likely to be concerned about this than men. Moreover, those with partners in full-time work expressed as much (or more) concern over the security of their partner’s jobs and therefore a future without the same levels of income to which they are accustomed.

Second to this was the ability to pay the bills. Though few households have yet to see a direct consequence of the downturn, many women are making pre-emptive cost-cutting measures (such as bulk shopping or shopping in cheaper stores) in anticipation of an unknown future. Also, many are delaying plans to buy a house, move houses or take expensive holidays, preferring to wait until the economy picks up again. Older women were more likely than other age groups to mention that they had already begun to feel the ‘pinch’ in their monthly (fixed) incomes from pensions or other savings.

Looking at the longer term, many women, and to a certain extent men, are concerned with how their children will fare in a more competitive jobs market and with the difficulties of getting onto the property ladder. Not surprisingly however, younger male and female participants – who are less likely to currently have children – do not share this concern, nor are they concerned about it when considering their future family planning. Many younger participants are more worried about the older generation and their pensions than themselves.

In terms of relationships within households, many women have noticed an increase in tension, but for only a few has this actually spilled out into argument. It seems that, for many, there is a fine line between the need to budget and save for what tomorrow may or may not bring, and the need to maintain a stable and, most importantly, happy home.

## 2. How has the economic downturn affected personal and family finances?

### 2.1 Overview

The impact of a reduced income on individuals and families can be very significant, especially for lower-income households that are already struggling. In addition to the more straightforward decisions that a decreased income can bring (in terms of cutting down on spending, or prioritising purchases), for lower-income households this lowered income can also prompt individuals to weigh up the merits of benefits claims. The individual or family must make calculations, estimates and decisions as to whether they will be better off claiming, for example, Jobseeker's Allowance – or if they are better off remaining in employment but at a lower wage. These decisions are just some of those that individuals may face during a recession.

### 2.2 Changes in income or personal financial circumstances

The survey data reveals that men and women are equally likely to think that their personal financial circumstances will get worse over the next 12 months (36%). However, women were less likely than men to think that their personal financial circumstances will improve in the next year (19%, compared with 27% among men) and women were more likely than men to think their financial circumstances will stay the same (35% of men and 43% of women).

Older people were more pessimistic about the future improvement in their personal financial circumstances. The age group most likely to think that their personal financial circumstances would worsen over the coming year were those over age 65, almost half (46%) of whom felt that their circumstances will get worse compared with 27% of those aged 16–34. This finding is strongly reflected in the qualitative research, where the groups that unanimously and immediately mentioned feeling real effects of the economic downturn (though not necessarily worrying about them) were the older (60 and above) individuals. These men and women stated that they felt the effects very strongly and immediately, in their savings and pensions accounts.

*I think the biggest one [worry] in my view is, my husband and mine's worries, is the fact that our pensions have gone down.*

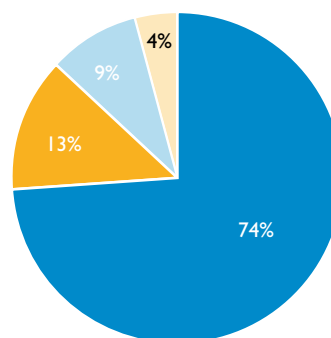
Female, London, 60+, mix of social grade

Other individuals and groups from the qualitative work who had undergone a change in their income levels were those whose spouses had lost jobs, or who themselves had lost jobs as a result of the downturn. Many in contractual or service-orientated work (for example, the property, construction or tourism industries) had ‘felt the pinch’ and said that they are now making less money than they used to. A few individuals, male and female, said that they had decreased the number of days per week they worked, in order to stay in employment. The quantitative findings indicate that (when rebased<sup>2</sup>) 13% of working (or very recently made redundant) individuals are working longer hours as a result of the economic situation, and 9% are working shorter hours. However, three-quarters (74%) of those in employment (or very recently made redundant) said that the economic situation has had no effect on their working hours – and there are no significant differences by gender on this issue.

**Figure 3: Changing working hours**

Because of the current economic downturn, some people have had to work longer hours, other people have had to work fewer hours, some people have lost their jobs and some people have not been affected at all. Please can you tell me how, if at all, the current economic situation has affected your working hours?

■ It has had no effect  
 ■ I am working longer hours  
 ■ I am working fewer hours  
 ■ I have lost my job as a result of the current economic situation



Source: Ipsos MORI  
 Base: 689 British adults, excluding those not in work of any kind, 6–8 February 2009

<sup>2</sup> Ipsos MORI ‘rebased’ or recalculated the following percentages by excluding those who said they are retired, jobless, unemployed, students, other or ‘don’t know’ from Q3 in the Part I survey. This leaves a base of 689 individuals, from which the remaining codes are repercentaged to calculate the figures based on those for whom the question is most relevant.

### 2.3 Changes in behaviour and attitudes towards finances

From the survey, two-thirds (67%) of women agreed that they **have cut down their spending** ‘as a result of the economic downturn’, compared with 61% of men who said the same.

Most participants in the discussion groups said that they have been spending less, reprioritising their spending or making other similar adjustments as a result of the economic downturn. However, this finding was much stronger in the women’s discussion groups than in the men’s; men who participated in the discussion groups generally said that the downturn had not affected them strongly, although they admitted noticing it in smaller ways.

*If it wasn't for the field that I work in, to be honest it hasn't really impacted my life a huge amount. All right, goods and services may have risen slightly but the effect of it is negligible.*

Male, London, 25–44, ABC I

However, even if participants felt that the downturn was not impacting notably on their lives, most agreed that they can ‘feel’ it around them, and that they are very much aware of job losses and price cuts as a result of the downturn, mainly because of the media coverage.

The survey found that three in 10 women had worried recently about their children’s job prospects as a result of the downturn compared with two in 10 men (31% and 20% respectively).

#### Spending less?

While most participants in the groups said that they were spending less, a few (more often men) stated that they were now spending more because of the sales and offers in the shops. Even those who said they were ‘pinching pennies’ also admitted that there were savings to be found on food, clothing and electrical goods.

*My friends actually did do that. They took advantage of that and on Boxing Day went straight down to Dixons and bought a new telly.*

Male, London, 25–44, ABC I

Some participants (more often male than female) stated that they were spending less not because they had lost any income or prices had increased, but rather because they felt a sense of ‘cultural guilt’ about spending during tough economic times.

*You just feel that we shouldn't be spending money, we shouldn't be doing this every day there's some new doom and gloom story.*

Male, London, 25–44, ABC I

However, for the most part, participants' **concern levels were high enough for them to be genuinely cutting back on their spending** – some because they needed to financially, and others because they felt that 'the worst was yet to come' and they wanted to be prepared for increasing financial difficulties (although despite this, few if any said that they save or plan to begin saving as a result).

*The way things stand, now you think, well do I really need it? Or shall I wait, because it's going to go marked down anyway? And that's what I do, and nine times out of 10 it is marked down afterwards.*

Female, London, 60+, mix of social grade

### **Saving**

As mentioned above, in many cases the individuals were not making these cuts in order to save more, but to spend less – this is a fine but crucial distinction. Across all the groups of both men and women, no one stated that they were planning to begin putting money aside any more than they currently save (which in many cases is not at all).

*With the insecurity of the banks you are probably better off putting it under your mattress because at least you'll know it's going to be there in two months' time.*

Female, Northampton, 25–44, ABC I

Rather than because of unwillingness to save due to low interest rates, this **disinclination to save seems to be due to a lack of ability to save in general**, regardless of the economic downturn. While the quantitative work found that 59% of women and 49% of men agreed that they 'cannot afford to save now as a result of the current economic downturn', the qualitative research suggests that this is an excuse rather than an explanation, and that many people undertake little saving in the first place. In fact, quite a few participants (both male and female and of lower and higher social classifications) simply said that they 'could not afford to save' – but had never been able to.

*I haven't got any cash to save... If I did have I don't know where you'd put it even because nothing's giving you a return. You would be better to actually buy a property in about six months' time if you could because they're just going down. I don't know. I can't imagine anyone putting money into savings.*

Male, London, 25–44, ABC I

Furthermore, very few (if any) younger participants (under age 35) had reported having any savings or even a pension. When prompted about the issue, most said that they 'didn't want to think about retirement at this point' and assumed that the recession would be 'long over' by the time it would be relevant to them.

A few of the middle-aged women (late 50s and early 60s) in the groups felt certain that they would not receive a pension on retirement – either private or state. They seemed resigned to the fact that the money they had paid into their pensions was 'just gone' and assumed they would be working until much later than earlier generations, into their 70s.

*My husband had a private pension, and I told him about five years ago that paying in for all these years, it's not going to be worth the paper it's written on, what you get.*

Female, London, 60+, mix of social grade

Some of these older women also felt that they are unlikely to see any pension of their own, despite paying into national insurance their whole lives. These women are very angry and upset with the Government for (they believe) creating the current economic situation in Britain.

*There probably won't be a state pension. Well it's actually going to be 70 for a woman now before you can even get your state pension.*

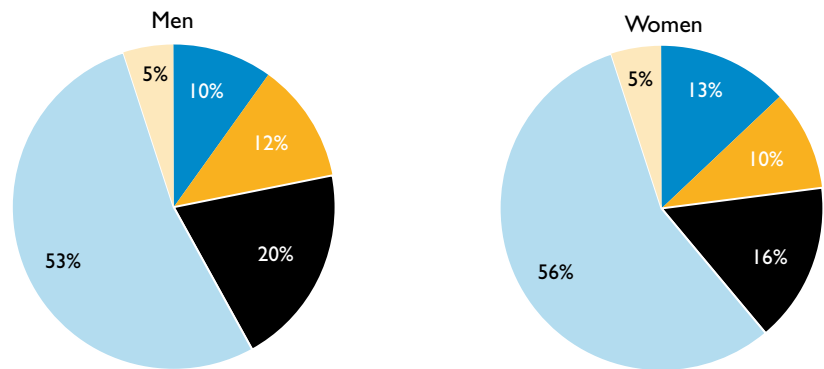
Female, Newcastle, 25–59, ABC I

Perhaps more important in terms of emotion is that they have difficulty seeing how the economic situation could ever 'get back to normal'. That is, they not only see no end in sight, but also have difficulty even imagining what a workable solution looks like. If the recession persists longer than the Government is currently projecting, it is possible that this inability to see a 'light at the end of the tunnel' could contribute to more extreme emotions such as despair or hopelessness.

**Figure 4: Concern about pensions**

I am going to read out some things that some people worry about these days, and I would like you tell me to what extent, if at all, you have worried about each one in the last two to three weeks. For each, please tell me if you have worried about them a great deal, a fair amount, a little or not at all... Your pension

■ A great deal      ■ A fair amount  
■ A little      ■ Not at all      ■ Don't know



Source: Ipsos MORI  
Base: 1,033 British adults (453 men, 580 women), 11–12 February 2009

### Spending priorities

When asked about how they now (or generally) prioritise spending, many participants said that they were **shopping for less expensive groceries** and clothing, or waiting for sales before buying. Quite a few women mentioned having switched to a less expensive supermarket, although others were concerned about this phenomenon, **worrying that children might suffer because their parents were being forced to buy lower-quality food**. However, most felt that they were making their money go further in the shops than they used to, and a few mentioned doing much more home cooking, rather than eating 'ready meals' as usual.

*I'm making Sunday roast last two days now, where before we just threw it out. I think, hopefully, we'll get back to some basics.*

Female, Newcastle, 25–59, ABC1

Many talked about cutting down on 'treats' or 'luxuries', such as buying food from Marks & Spencer rather than Tesco or Sainsbury's. Others talked about cutting down on small gifts and presents, or going out less often to restaurants, bars/pubs and entertainment like films and the theatre. This

finding is reflected in the quantitative research as well: when asked how their family life has been affected so far by the economic downturn, the British public's top-mentioned response was 'buying fewer luxury items/treats' (9%), followed by 'struggling to pay bills/mortgage payments/rent' (8%). As mentioned in section 1.1, a key concern for group participants was their ability to keep up with rising bills and the cost of utilities over the coming months.

In addition to talking about **what** people spent their money on, the discussion groups also provided some very useful information on **how** people choose to spend their money in a recession. Many participants (often spontaneously) mentioned that, as a result of the economic downturn, they are **now using credit cards less frequently**, and relying more on 'real money' from their current account. All participants, even those who felt unaffected by the economic situation, agreed that now is not the time to accrue more debt.

Quite a few people, especially parents of teenagers and grown children, went further than this and stated that the unavailability of easy credit (for example, pre-approved loans and cards) is a very good thing, and a positive effect of the recession. The older female group felt that this type of situation was a good way to 'teach lessons' to younger generations who felt that they could have anything they wanted, and who spent far too much money on easily obtained credit. Many hoped that the situation would result in younger people reassessing their priorities and focusing less on what they perceived as a culture of instant gratification.

*The oldest ones are in their 20s and they haven't got a great deal of money, say 20-odd grand a year at the most, not even that and yet they'll get a credit card with a three grand limit on it and then she'll say, oh, she's been sent... by a bank saying it's four grand now. It's just madness.*

Male, London, 25–44, ABC1

## 2.4 Outcomes and impacts of changing finances

In addition to exploring the ways in which behaviours and attitudes change in the face of economic challenges, a crucial element of this research is exploring the ways in which these behavioural and attitudinal changes impact on individuals' lives and families. The following two sections explore these issues.

### **Emotional impact (individual)**

The emotional impact that the economic downturn has had on the public varies depending on factors such as age, gender, job security, industry/sector, financial independence and having children.

**Students** in the groups had few immediate concerns regarding the economy – and some even felt that the crisis served a ‘good’ purpose in stemming greed and bringing people together. They feel insulated in many ways, pointing out that they are not on the property ladder, do not have children and are in a strong bargaining position as renters and that many goods are cheaper than they used to be. These individuals also assume that the recession will be over by the time they reach professional life.

*I think it's the perfect time for us to work through it. We've been pretty lucky. If we have one recession in our life then let's get it out of the way while we're pretty young, fit and healthy, anyway.*

Male, Newcastle, 18–24, mix of social grade

Some younger ABCI **individuals in secure jobs** felt a fair amount of pre-emptive concern. For example, they were not struggling at all financially, but were worried that they might in the future – although this phenomenon tended to occur more often among women than men.

On the other hand, many **older and middle-aged women** felt very notable levels of concern and anxiety about how the economic downturn was going to impact on them. Older women of all social grades felt both very worried (because of their pensions or their children) but also very stoic and strong – many said things like ‘we’ve been through this before’ and stated that they knew how to pinch pennies and make things last. Some referred to the Second World War, and others to previous recessions, and living through these events has made them feel much stronger in facing the current situation.

**Women who have children and/or families** as well as those with **caring responsibilities of any kind** are also very worried. Those who are more at risk from job losses within the family are anxious about issues such as arrears and repossession (although very few felt at risk of it at the time of the groups).

### **Impact on family**

**Women reported higher levels of concern about the impact of the economic downturn on their family life than did men (80% of**

women compared with 70% of men). In addition, women were more likely than men to say that the economic downturn has reduced the quality of their family life by at least ‘a fair amount’ – over a third (35%) said it has, compared with a quarter (26%) of men who said the same. However, the majority – two-thirds of women (65%) and three-quarters of men (73%) – do not feel that the economic downturn has reduced the quality of their family lives very much or at all.

These findings are reflected in the qualitative work as well: individuals with ‘safe’ jobs and full-time work did not feel that the downturn was impacting on their family lives. However, **individuals with caring and/or family responsibilities felt much more pressurised in terms of the effects on their families**. Some women found it difficult to admit that they did not spend as much on their children as they used to (for example not being able to afford to send their child on a school trip, or purchasing fewer clothes for their teenage daughter) and they reported that this made them feel ‘guilty’.

### BOX 2: CASE STUDIES – Impact on family

Case study 1: One woman’s husband had lost his job about a year ago, and while this was not an outcome of the current recession, her insights offered some interesting commentary about the changing relationships and dynamics of a household’s breadwinner losing their job. She said that once he lost his job, they began fighting more. He was at home all the time, and restless, which contributed to their clashes. She tried to help him search for a job, but he was not interested in the options that she came up with and dismissed them. She became the breadwinner with her part-time job, and she found that this also affected their relationship strongly, making financial decisions more difficult and stressful.

Case study 2: Another woman said that her husband had to take the decision between which of two long-term employees to make redundant in their small travel agency. She said that he had a great deal of difficulty in deciding which employee to choose, and that it caused him to feel anxious and stressed. The two employees were very different in terms of their background: one was a male household breadwinner with young children and lots of debt. The other was a single female with little debt and no children. The participant, a female, said that she would have let the female employee go because of her circumstances – but her husband chose to let the male employee go because he was deemed a less productive worker.

Though parents were concerned about how their children will cope financially, on the positive side, many parents expressed satisfaction that their (grown) children no longer had access to pre-approved loans and credit cards; many thought this would be a good thing for their children.

Finally, on the issue of the role of the Government in helping families through this crisis, there is no difference between men and women as to whether people agree or disagree with the statement 'If my family experiences difficulty in the current economic downturn, I believe there is government support and advice that meets my needs'. Over two in five adults disagree (43%) with this statement and just over a third (35%) agree. It is clear that while some feel they can rely on the Government for support and advice, the majority are unsure or unwilling to trust the Government on this measure.

## **2.5 Overall impact of the downturn on personal and family finances**

It is clear that pessimism about the future has a substantial impact both on how people spend, and how they save money. For many, the importance of saving is offset by the perceived difficulty. Most of the female group participants are employing cost-cutting measures, though few are actually saving any more money than prior to the downturn and cost savings are put towards increasing bills. Many are concerned about the impact on their family of spending less money and forgoing luxuries, but see this as a necessary evil.

Many, particularly women aged between 35 and 55, are concerned about the pensions they have paid into, and many are pessimistic that they will be able to access the money they have paid in. Many in this age group are also dismissive about – even resigned to the loss of – their state pension. Conversely, for some men and students, particularly those who live alone, there is a benefit to the downturn in that luxury goods have decreased in value. While essential purchases, such as groceries, have increased in value, major purchases such as televisions are discounted, creating a cost-saving opportunity.

## 3. How has the economic downturn affected working and caring arrangements?

### 3.1 Overview

Women's working lives and the choices they make about care are deeply intertwined. As we have seen in the previous chapter, many people (both women and men) feel the economic downturn has had a powerful effect on some areas of their attitudes and behaviour regarding their finances.

This chapter contains many of the findings from the qualitative work, as the group discussions yielded considerable rich insight into the subtle nature of changes in the interlinked worlds of women's paid work and care. These qualitative findings are based on the evidence of the 10 discussion groups conducted, as described in Chapter 1, and as such provide an understanding, though not a definitive portrait, of the nature of work and care arrangements in the context of the downturn.

### 3.2 Working arrangements and the economic downturn

#### Overview of changes to working

Both men and women were concerned about unemployment, either for their own sake or for their partner's. The quantitative data demonstrates this concern: two in five women (40%) and one in three men (33%) had worried about their own unemployment or that of a family member within the last two to three weeks a great deal, or a fair amount. In the qualitative research, there were regional differences, with men and women in Northampton and Newcastle expressing grave concerns about unemployment in their families, and participants in London seemingly less worried.

This demographic difference was reflected in the level of changes in working lives we found across the country in our qualitative work. Men and women in Northampton and Newcastle, especially those from lower socio-economic groups (C2DEs), could relate personal experiences of unemployment or changes in working hours, while fewer participants in London had such experiences. The following sections outline and explain the changes that participants experienced in their working hours, and any real or perceived changes to certain working rights (for example, flexible working and maternity/paternity leave) and other decisions they may have made about their working lives in the context of the downturn.

### Reduced/increased working hours

From the groups, it was evident that **many women had personally experienced changes in their working hours as a direct result of the economic downturn**, though, from the survey, only 15% of participants had either had their hours decreased or increased. Those in the groups who had experienced redundancy or reduced hours were largely women working in the private sector, and employed in the service, construction and retail industries. These women were also largely participants in our groups in Northampton and Newcastle; fewer of our London participants could recount personal experiences of the downturn with implications for their working lives.

*I think [there's less of an effect for us] in London... where people are getting married later in life, having kids later in life and you've got a dual-income household.*

Male, London, 25–44, ABC I

Women in the groups who worked in the public sector, in roles ranging from teaching to criminal forensics, had generally not experienced changes in their working hours, or, if at all, may have seen an increase in their hours.

For those women who had experienced changes in their working hours, they were manifest in four key trends:

1. Redundancy from part-time jobs as businesses shed staff.
2. Reduction of hours (from full-time to part-time hours, or reduced part-time hours) as businesses reduce paid working hours.
3. Increased working hours as work in certain sectors intensifies.
4. Increased working hours as people try to meet rising living costs or compensate for loss of employment in a better-paid sector.

These are discussed below in turn.

#### *Trend 1: Redundancy from part-time jobs as businesses shed staff*

Some participants recounted losing their part-time paid work as jobs in retail and construction were cut, and a number of participants could give examples of redundancies in their workplaces, or recount the experience of friends. Some had seen companies prioritise agency or part-time labour, some had seen companies focus more on full-time staff.

*I was working for [a construction firm] and they cut all part-time hours, kept the full-time hours, and now they're employing more full-time staff for some reason.*

Female, Northampton, 25–59, mix of social grade

The survey shows there is a marked gap between men and women when asked to consider whether it makes sense for part-time workers to be made redundant ahead of full-time workers – 37% of men agreed compared with 28% of women.

*Trend 2: Reduction of hours (from full-time to part-time hours, or reduced part-time hours) as businesses reduce paid working hours*

The groups suggested that reduction of hours was once again experienced by workers in the private sector in those industries that seem to have been most vulnerable in the downturn: construction and retail. The participants in these sectors were able to recount considerable experiences of seeing hours reduced in their workplaces.

*At the beginning of January we had an email – was anybody interested in reducing their hours? Is anybody interested in taking an unpaid sabbatical, and who wants early retirement? So we will now have part-time people because it just means we're saving money by not paying them.*

Female, Northampton, 25–44, ABC1

A number of women in the groups suggested that the drive to reduce hours but to retain staff (even at fewer than 16 hours per week) was due to businesses' interest in retaining the skills base they had nurtured. One participant, an employee at Jobcentre Plus, suggested that she had also seen an increase in Jobseeker's Allowance claims from women whose hours had been reduced.

*I've noticed a lot of women are actually coming in having to make a claim because they've had their hours cut to under 16 hours, because the companies don't want to pay redundancy or they don't want to lose the skills.*

Female, Northampton, 25–59, mix of social grade

*Trend 3: Increased working hours as work in certain sectors intensifies*

Most people in the groups said that they are working as hard as they have always worked, or harder, because of the current economic downturn. In many cases, they are working harder because they know jobs are being lost – and some say that employers might be exploiting this fact. Participants seemed to think that this is normal given the economic situation. Others said they just make sure that they are ‘seen’ to be working very hard by their employers.

In some sectors, working hours have lengthened as a direct consequence of the downturn. Two participants (in different locations) were employees of Jobcentre Plus. As a consequence of the downturn, these women were finding their jobs more pressurised and themselves working longer hours to help manage the growing numbers of unemployed people.

*It's all hands on deck, and it's like you can't finish part time, because I used to be part time, it's like you've got to work the extra hours to cope with the actual demand.*

Female, Northampton, 25–59, mix of social grade

This finding is important because we know that employees in the public sector are predominantly women, and particularly in front-line delivery of services. This is the aspect of women's changes in working arrangements in the slipstream of the downturn that most mirrors that of men: in our three male groups, many participants spoke of **working longer hours to demonstrate commitment**, and in the context of a growing workload once redundancies had been made. This leaves the woman in the household to concentrate on her role as the manager of the household finances and budgets.

Others who had experienced an increase in hours were those in the private sector who held more senior roles where part-time workers had been reduced in number.

*Trend 4: Increased working hours as people try to meet rising living costs or compensate for loss of employment in a better-paid sector*

For some women in the groups, the **loss of a job in a better-paid sector meant a change to longer hours in less well-paid employment** in order to make up the shortfall.

*[I lost my part-time job as an administrative assistant in the construction industry] and now I'm doing bar work where I have to work double the hours to earn the same pay, really.*

Female, Northampton, 25–44, ABC I

For others, it was notable that many had taken care to make a careful assessment of the value of working against spending their time caring for their children. For a number of these women, the rising cost of utilities had tipped the balance.

*With my daughter turning 18 months, I would have been able to pay her nursery fees on my part-time wages, but then with the downturn I couldn't because my mortgage payments were going up, everything was going up... so I had to make the decision to go to full-time work.*

Female, Northampton, 25–44, ABC I

*I went on the Inland Revenue website and I put in 'if I worked full time and I earn that much and I was paying that much for childcare, how much money would I get back for tax credit? I worked it out on about 10 different scenarios, and my only option... was to work full time and have her in nursery full time, simply because the extra money I got back from tax credits tipped the balance... My hours have gone up and not by my choice or my family's choice.*

Female, Northampton, 25–44, ABC I

The evidence of the groups suggested that the four key employment trends outlined above were broadly more **characteristic of women's experiences** than of men's. Men across the three groups spoke of experiences of the loss of full-time employment, although none we spoke to had experienced this personally.

Women in the groups also spoke about their partners' experiences of employment in the context of the economic downturn, and several whose partners were employed in industries related to retail or construction expressed deep concern about the stability of their partner's employment. There was a strong sense in the groups that the male breadwinner did need to be protected from redundancy, and this is exemplified by the following comment, from a woman whose husband was forced to make redundancies in his company.

*I was more concerned about the man he had to make redundant, he had a wife, two kids, a mortgage. [He was up against a woman] who lived on her own [and had few responsibilities]... eventually it was decided that he should go... but I would have preferred her to go.*

Female, London, 60+, mix of social grade

Respondents in the quantitative survey agreed – more than seven in 10 of male and female survey respondents (72%) agreed that it is important that breadwinners' jobs are protected first.

Ultimately, the women in the groups felt that the loss of men's jobs affected their own lives deeply, as they and their families were, in many cases, partly dependent on their more sizeable income. This view was widely held across the female groups, particularly those held outside of London.

### **Changes in flexible working**

Most women in the groups did not work flexible hours, although most were aware that if they had a child under six (or a disabled child under 16) they had a right to request it. There was a strong awareness in the groups of the employer's right to refuse a request if it meant the employee did not meet the needs of the business.

For those women who were working in the sectors identified as most vulnerable – construction and retail – there was some anecdotal evidence that **employers were becoming less flexible about working hours.**

*They cut all part-time hours, and gave us the opportunity of either adjusting our hours so that we could work within the full-time hours, nine until five. But it was bad if you were a mother, you couldn't necessarily do that.*

Female, Northampton, 25–44, ABC1

Those women we spoke to who had requested flexible working earlier in their careers were sceptical that the conditions would be extended to other similar applicants under the conditions of the downturn, because their hours did not 'meet the needs of the business' – and under difficult circumstances businesses would be unlikely to make such concessions.

*I approached them and they did change my hours to a set shift of quarter to nine till quarter past five, so I have the ability to drop her off, get to work, leave work, pick her up, without losing out on wages and losing out on working full time. I don't think they'll do it now for anybody new.*

Female, Northampton, 25–59, mix of social grade

### **Maternity/paternity leave**

Few participants in any groups reported any changes to paternity leave or maternity leave – those who were going to take it did so, and those planning to will still plan to – however, these people tended to be in more ‘safe’ jobs and not at risk of redundancy. This was supported by the quantitative element of the research, in which only 4% of men and 7% of women considered that the economic downturn had affected their maternity or paternity leave a great deal or a fair amount. However, agreement was much higher among women aged 25–34 (26%) than men (9%).

### **Impact of working changes**

#### *Emotional and attitudinal impact*

The qualitative research demonstrated that, in areas where the downturn had had a noticeable effect on working arrangements – such as the participants in the Northampton groups – such changes fed into a wider sense of **anxiety and uncertainty about the future security and wellbeing** of their household for women. This was particularly the case where the employment of partners was considered to be potentially in jeopardy: many of the women worked part time, and were dependent to some extent on the male wage in the household.

Most men in the groups felt fairly comfortable with their jobs and did not worry about job loss – except in those industries mentioned earlier that are perceived as especially vulnerable. Even in these cases however, **men exhibited less concern about job loss** – most seemed to think that they would not lose their jobs, while women worried much more about their husbands/partners losing their jobs. In the groups, men, and some women, did agree that some kinds of jobs (part time and temporary) were much more vulnerable, and that women may be adversely affected in this way. One participant explicitly highlighted gender inequality in the Government’s attitude to protecting jobs, with which other participants agreed.

*The likes of the car industry – they're talking about rescue packages. But not for Woolworths or any of the big shops that have gone under, like Adams. I would imagine a lot of the traditional employees in shops like that would be part-time women.*

Female, Newcastle, 45–59, C2DE

**This view was not typical of the groups, however. More common was the sense that the proliferation of women at the lower end of most business hierarchies left them prone in a downturn.**

*[There were redundancies at my company]... a large percentage of secretarial staff, a lot of which were temps, [and] a high percentage of which were women... they were the first ones to go.*

Male, London, 25–44, ABC I

**However, the vast majority (89%) of survey respondents disagreed that 'it makes sense for women to be made redundant ahead of men'.**

Female participants who were further up the hierarchy, and were responsible as managers for the jobs of others, spoke of their **anxiety** at having to make redundancies themselves. These participants also spoke of feeling depressed at such a responsibility, and their empathy for those being made redundant.

*We have a company and that's not doing terribly well, we had to make people redundant. That gave us a nasty shock.*

Female, London, 60+, mix of social grade

Emotional and attitudinal responses to changes in working arrangements also encompass the impact on the family and on working life. These will be explored in the sections below.

#### *Behavioural impact*

There was a general sense of **growing aversion to risk** where employment was concerned. Many of the women under 55 in the groups were concerned about meeting the payments on their mortgages, and their views on how they were planning their lives were related to a growing sense of insecurity.

*You tend to stay because at the end of the day you think if there are going to be redundancies made then you'd stay there because... you can't afford just to go somewhere else... you want to have a couple of months' money to give you some grace to look for somewhere else.*

Female, Northampton, 25–59, mix of social grade

Where women in the groups had experienced reduced hours, some were channelling their energies into study and retraining, and they spoke of their partners doing the same in the wake of redundancy. This was notable among the younger participants, who were less likely to be facing other financial obligations, such as a mortgage or children.

*I lost my job and I'm now retraining part time as a teacher. My boyfriend lost his too... and he's taking a graphic design course.*

Female, Newcastle, 25–59, ABC I

For those female participants whose working hours had increased, there was less time to spend with the family, and **much more to 'juggle' regarding taking care of the family.**

#### *Impact on family*

For those women in the groups who had experienced reduced working hours, the main issue was a lower household income. In most cases, participants responded to this with a range of 'belt-tightening' methods, notably trying to reduce household expenditure.

For those women whose working hours had increased in the last few months, there was a reconsideration of care provision in the family, with **greater reliance on informal care**, such as grandparents and elder siblings. These women were feeling the strain of **a lack of time** for caring responsibilities.

*So yes, I'm safe as far as a job's concerned, but mentally it's putting a lot more pressure on me and my family and everything else.*

Female, Northampton, 25–59, mix of social grade

However, to put this in context, less than one in 10 (9%) of all respondents in the survey said that they are working longer hours as a result of the downturn.

#### *Impact on working life*

The findings from the groups we conducted among women suggested that for those whose working hours decreased, finances became more of a concern, and this was particularly the case for lone parents.

However, many of the women who had experienced reduced hours considered themselves to be more flexible workers than men, and as a consequence, their anxiety about job security and reduced hours was less pronounced than for men – notably their partners.

*I think when you're a mum you're so used to multi-tasking that if you lose one particular job you think, okay then, there's something else, especially in part time. So if you're working in catering and you lose your job there, you perhaps think well I'll go into caring.*

Female, Northampton, 25–44, ABC I

Female participants tended to be of the opinion that women are more likely to do 'any' job in order to pay the bills – whereas men will insist on waiting for 'the right job'. There was also the view that women are more willing to re-train and amend/adjust their skills, whereas men are much more 'proud' about it. Women in the discussion groups (C2DE especially) think that men feel more defined by their jobs and see it as part of their identity. **In the groups, there was also a strong perception – whether true or not – that there were many part-time jobs available despite the downturn.** This illustrates the importance of part-time work for women on both the supply and demand side.

Women who have lost jobs/been made redundant were very proactive (and not 'proud') about finding a new job wherever they could. They talked a lot about struggling, but in a very matter-of-fact way. Many, especially from the C2DE socio-economic groups, were happy to do whatever is necessary if they need to work – to work longer hours in a less-skilled job, or to retrain. The women in the groups suggested that women are more likely to make use of their natural 'flexibility' in comparison with men.

*If he got made redundant he probably would find it really hard getting a job, I'd probably find it easier because I think there is more jobs for women part time, whereas for men there's no real part-time jobs. Or they don't want to take a part-time job.*

Female, Northampton, 25–59, mix of social grade

### 3.3 Caring arrangements and the economic downturn

#### Overview of changes to caring

Changes to women's work inevitably mean changes to their care arrangements. In situations where there are changes in parents' working hours, this is likely to have a knock-on effect in the choices they make about care – for their children and for other family members, including disabled and elderly relatives. This is relevant to a gendered study of the effects of the economic downturn because care remains largely a female domain – in terms of both delivery and responsibility.

Nonetheless, it remains difficult to disentangle the effects on changes to care arrangements of the economic downturn from **lifecourse** effects, such as the evolving care needs of a child as it grows, or the loss of informal care when the family member providing the care becomes unable to do so anymore.

It is with this important caveat that we introduce the findings on caring arrangements and the economic downturn. Particularly from the qualitative research we conducted, it was evident that the causes of changes to care arrangements are subtle and, in some cases, multi-dimensional. Many women in the groups could give explicit examples of how the economic downturn had affected the care economy, regarding both formal care (paid-care services either subsidised or provided for by the state, or both) and informal care (unpaid care provided by family and friends).

The quantitative data from the study shows us that, of parents with children under age 16 (227 in total), around **one in 20 (6%) have already adjusted their childcare arrangements due to the economic downturn**, and a further 17% said it is very or fairly likely that they will have to do so, while 62% said it is not very or not at all likely.

When the data is filtered to only include those who are carers (for children, the elderly and disabled dependents, with a base of 260 people in total), almost identical proportions apply: of this group, 7% have already adjusted their caring arrangements, 17% think it very/fairly likely that they will have to do so and 66% think it not very/at all likely. There are no significant differences between men and women.

From these experiences we have discerned three key trends in care that could reasonably be considered a consequence of the economic downturn:

1. The rising cost of childcare.
2. Women are worried about childcare providers closing owing to reduced demand.
3. Perceived changes to the need for care and care provision.

*Trend 1: The rising cost of childcare*

A number of mothers in the groups noted that their childcare costs were rising as a direct result of the downturn. This affected both formal and informal care, with parents finding nursery and childminders' fees rising, and grandparents having to pay more in fuel when transporting children around. The following comments illustrate this trend.

*The nursery's outgoings go up, and their incomings need to go up as well, so they put the fees up. I have heard there are a couple of parents who have had to pull their children from the nursery because they just can't afford that extra £40 a month, and as much as the Government gives us tax credits to help towards it... what I get doesn't even cover one week's fees.*

Female, Northampton, 25–59, mix of social grade

*I am on occasions totally reliant on other people, like my parents and my childminder. But you're asking them to use things like their fuel, which is so pricey at the moment. And you're very conscious of that.*

Female, Northampton, 25–59, mix of social grade

### ***Trend 2: Women are worried about childcare providers closing owing to reduced demand***

**Trusted sources of both formal and informal care were highly valued by parents, and in our groups a number of mothers expressed their anxieties at the possible loss of childcare as providers went out of business. The following comment illustrates this experience.**

*My childminder has had three of her parents made redundant, so those three children now don't go to her. She's now saying that she doesn't think she can afford to carry on minding because it's not a viable income any more.*

Female, Northampton, 25–44, ABC I

### ***Trend 3: Perceived changes to the need for care and care provision***

**There was also a perceived knock-on effect for formal and informal providers of social care for children and the elderly. One participant noted that for the most vulnerable in society, the downturn was a very difficult time, and that foster carers were becoming busier as a result.**

*With the recession and how it affects people, foster carers are actually becoming busier because obviously a lot of these families... take it out on the children, can't cope... and that's when the children end up in social care.*

Female, Northampton, 25–44, ABC I

Women in the groups considering their elderly parents felt a lot of concern about their parents' loss of pensions and savings, and a sense of grievance that the potential for relaxation during retirement was now denied to this older generation. Some participants also perceived a knock-on effect for social care.

*My father's carer's hours have been cut in half because the funding has been reduced.*

Female, London, 60+, mix of social grade

### **Emotional and attitudinal impact**

For many parents, finding a childcare provider they are comfortable with is challenging, and our qualitative research suggests that a number of mothers are concerned about losing this support in the context of changes occurring due to the downturn. These concerns were even more pronounced for working single parents, who, from the evidence of our groups, felt an even stronger dependence on informal support networks.

The qualitative research suggests two main emotional and attitudinal consequences to changes in care:

1. Women are worried about having to work longer hours and spend more on childcare.
2. Women are concerned about whether they will be able to find new employment that complements their childcare arrangements.

These are outlined below.

*Trend 1: Women are worried about having to work longer hours and spend more on childcare*

As mentioned, some women in the groups have experienced working an increased number of hours. For these women, this has meant greater reliance on free and informal childcare – there is a great reluctance to increase spending on formal childcare when those costs are already rising.

*Luckily I've got a very good schooling system and they've got after-school clubs facilities, and they're free... but I'm not entitled to tax credits because of my husband's earnings, so if it wasn't for the free after-school care it wouldn't be worth working at all.*

Female, Northampton, 25–44, ABC I

*Trend 2: Women are concerned about whether they will be able to find new employment that complements their childcare arrangements*

As we have seen earlier in the chapter, the women in the discussion groups felt that employers were becoming less flexible regarding working hours as businesses were threatened. The women who had lost their jobs had had difficulty finding work that met their childcare requirements, although this experience was not widely held, and restricted largely to the service industries and lower-grade administrative employment.

*When I lost my job I tried to get a job as a waitress, but they wouldn't accommodate the hours I needed to take my child to the nursery. I hated it. I couldn't even find work as a waitress!*

Female, Northampton, 25–44, ABC I

### **Impact on family and those you care for**

From the qualitative work, it was evident that where women were managing changes in care as a consequence of the downturn, there was an impact on the family. Where women were working longer hours – in some cases from necessity rather than choice – there was less time with children for parents, and care was ‘patched’ together from a range of formal and informal sources. Indeed, where the breadwinner’s salary had been affected, or was at risk, there was seen to be very little choice involved.

*My daughter hates it at the moment because she's doing [after-school] choir, she's doing knitting club... but it's the only way I can juggle... we're relying on my 16-year-old son for being my childcare provider as well.*

Female, Northampton, 25–44, ABC I

### **3.4 Overall impact of the economic downturn on working and caring**

In summary, where the economic downturn has affected employment, both women and men have experienced implications for their working and care arrangements. Our qualitative research suggests that the downturn has affected employment more powerfully in the groups we spoke to among C2DE individuals, and more markedly among those working in the service industries, construction and the private sector.

The women in the groups reported facing redundancy, reduced part-time hours and/or longer working hours as workloads intensify in certain sectors to compensate for reduced resources. Participants did not generally report changes to their working entitlements, such as flexible working and maternity/paternity leave – although some thought that these might be reduced for new starters in future.

Among the group participants, the impact of changes in working arrangements depended on the kind of change. For example, those working longer hours generally reported less time to care and more stress, and those working fewer hours found themselves contemplating returning to study or in a situation of reduced financial security. There was a strong sense, from both women and men, of the importance of protecting the ‘breadwinner’ role, as both sexes and children within families were dependent on this income.

Changes in working arrangements inevitably meant changes in care among those individuals in the groups who held caring responsibilities – and participants suggested that the cost of care, and of childcare in particular, was rising, and that the supply of care was threatened by the downturn as providers stopped trading. The implications were a source of additional stress for mothers and those providing care, and provided further challenges to finding a balance between work and care to meet the financial and emotional demands of a family life. The solution, suggested by some participants in the group, was a reliance on informal care, and an anxious ‘patchworking’ of many sources of care.

## 4. Key themes and conclusions

### 4.1 Cause and effect

Through talking to men and women separately, we were able to notice a marked difference in how each group is responding to the recession. 'Recession' is a word that male participants tended to use – many talked at length about the failure of the banks, sub-prime mortgages, and the Government's role in, and responsibility for, the crisis.

Female participants were more concerned with immediacy. They tended to refer to the 'credit crunch' and talk about its effects on their lives. First and foremost, they were concerned about the job security of their household's chief income earner. They were concerned about their bills, and the prices in the shops, and how this would impact on their ability to budget and on the household's finances. They tended to demonstrate more anxiety about the downturn than male participants, though they believed that men are more pressured during times like this. However, male participants were less inclined to admit to feeling pressure, preferring instead to apportion blame.

### 4.2 'Short-term' and 'longer-term' futures

As discussed in the first chapter, though there was concern about the effects of the downturn, particularly among female participants, only the minority have experienced a significant impact on their lives due to it. From the survey, more than half (56%) claim their family life has not been affected by the economic downturn. However, this has not prevented participants making pre-emptive attempts at saving and employing cost-cutting measures.

In the 'short-term' future, many participants see themselves as safe – and though they are concerned about redundancy, many stated that they don't expect to be made redundant in the near future. However, in the 'longer term', there is a feeling that anything is possible, and many expressed a need to 'tighten their belts' in anticipation of an unknown future.

### 4.3 Pragmatism and stoicism

One issue that is difficult to unpick in this research is whether women are generally more worried than men about the effects of the recession on themselves and their families, or if women are simply more inclined than men to discuss or admit their concerns and worries about the economy. It is a difficult distinction to make, and one that cannot be answered in full within the scope of this project – neither the quantitative nor the qualitative research demonstrate an answer conclusively.

As discussed earlier, many female participants, and especially those who see themselves in a traditional female role, with responsibility for the household and its finances, implied that it is a man's job to earn the chief income, and a woman's job to manage the family finances and shopping. Male participants demonstrated stoicism to the downturn, where female participants were pragmatists – through concern about the effects and plans for the future they considered ways to combat them.

#### 4.4 Conclusions

Many interesting distinctions between the views of men and women emerged from this research, in both quantitative and qualitative contexts. Female participants and respondents seemed more worried on the whole, and seemed to be **doing more** about the downturn, but not all could justify their cost-cutting behaviour – few had seen actual drops in income. They were worried about the emotional effects of the recession, and this anxiety, coupled with thrift, was starting to affect tensions in some households.

Many women in the groups said that they were ruling out unnecessary or 'risky' purchases, such as expensive holidays, or new houses, as these could wait until an economic upturn. This was reflected by the survey work as well, which shows that 9% of the British public say they are buying fewer luxury items or treats.

Men in the groups were much more focused on the jobs that they have (and not losing them), and were much more stoic when talking about their emotions. They tended not to express worry about some of the factors that women expressed concern about – although it is impossible to say if this is because they felt less genuine concern, they were less likely to admit to concern, or they did not feel there was a need for concern. In many cases, female participants seemed to feel compelled to worry on behalf of the household, and, perhaps, on behalf of their partners.

Differences in attitudes to the downturn were not divided solely by gender. Age and household composition defined behaviours and attitudes in the groups – and some participants who lived by themselves were seeing the prices of luxury goods and equipment decreasing, and taking advantage of this.

Younger group participants, with fewer responsibilities, often stated that they were not concerned for themselves as much, but were concerned for those **with** responsibilities, and fewer options, such as those approaching retirement age.

Middle-aged group participants were concerned for both their own income levels and the difficulty that they perceived that their children will have in getting on the property ladder and getting a good job in the future.

However, the age group that seems to have been most genuinely **affected** by the recession is older (60+) individuals. Many in these groups were on fixed incomes, and have been hit hardest by price increases – but at the same time, they seemed much less **unsure** than younger participants, demonstrating stoicism and fortitude (based on their experience of previous recessions) that they believe other generations perhaps need to learn.

# Appendices

## **APPENDIX I: Technical information on research methods and fieldwork**

This section sets out the detail on the research methods used in this study. It builds on the overview provided in Chapter 1 of this report.

### **Full sample details for 10 discussion groups**

Details about the sample for the qualitative component of this research are set out below. The sample for the discussion groups comprised participants from different genders, ages, social grades, ethnic groups, working status (part time, full time, not working, retired, students) and caring responsibilities in three locations in England.

Group number	Where	Gender	Age	Social grade	Ethnicity	Working status	Caring responsibilities	When
Group 1	London	Female	18–24	Mix of social grades	At least 2 black and minority ethnic (BME) participants, no more than 5	Part/full-time workers or students	At least 2 with children	Wed 4 Feb 18:30
Group 2	London	Female	25–59	C2DE	At least 2 BME, no more than 5	Non-working or part-time caring	All caring for elderly/disabled relatives and some with children	Wed 4 Feb 16:00
Group 3	London	Female	60+	Mix of social grades	At least 2 BME, no more than 5	Mix of working and retired	At least 2 with children	Mon 26 Jan 18:30
Group 4	London	Male	25–44	ABC1	At least 2 BME, no more than 5	Full-time workers	At least 2 with children	Mon 26 Jan 20:00
Group 5	Northampton	Female	25–44	ABC1	At least 2 BME, no more than 5	Full-time workers	At least 2 with children	Wed 28 Jan 18:30
Group 6	Northampton	Female	25–59	Mix of social grades	At least 2 BME, no more than 5	Part-time workers	At least 2 with children	Wed 28 Jan 20:00
Group 7	Northampton	Male	60+	C2DE	At least 2 BME, no more than 5	Mix of working and retired	At least 2 with children	Tues 3 Feb 18:30
Group 8	Newcastle	Female	45–59	C2DE	At least 2 BME, no more than 5	Full-time workers	At least 2 with children	Tues 27 Jan 18:30
Group 9	Newcastle	Female	25–59	ABC1	At least 2 BME, no more than 5	Non-working or part-time caring	All caring for elderly/disabled relatives and some with children	Tues 3 Feb 13:00
Group 10	Newcastle	Male	18–24	Mix of social grades	At least 2 BME, no more than 5	Mix of students and part/full-time workers	At least 2 with children	Tues 27 Jan 20:00

Given the wide-ranging nature of the subject matter, it was important to include discussion groups for the following reasons:

- Discussion groups are a generative process – participants are exposed to ideas that they may not previously have considered, which helps to spark much livelier debate. It also means that we are able to check that we are addressing the appropriate themes in a way that people relate to.
- In addition, given the dynamic nature of groups, people often find it easier to voice opinions in a group environment than in a one-to-one situation.
- Furthermore, people are often unwilling to admit a lack of knowledge about certain issues, and in a group situation (where it is likely to become clear that few have any knowledge about the issue), socialising effects mean that people may feel more willing to be honest about their ignorance.

Moreover, qualitative research is an interactive process; it not only identifies what people think, but also investigates why they hold these views. Therefore, qualitative research is not intended to be statistically representative of the wider population from which the sample audience is selected. Rather, it aims to elicit the full range and depth of views held. Furthermore, discussion groups allow us to test reactions to new ideas in a way that quantitative studies would not allow.

## APPENDIX 2: Discussion guide

### The impact of the economic downturn on women and families

#### Final discussion guide

##### *Objectives*

To explore how the economic downturn has impacted on women both in comparison with other women and in comparison with men, particularly in relation to the following:

- their finances;
- family and caring arrangements;
- working life;
- future plans; and
- overall wellbeing.

##### *Outline of the discussion guide*

Section	Timing
Introduction and warm-up	5 mins
General experiences, fears/worries	20 mins
Impact on finances	15 mins
Impact on working life	15 mins
Impact on family and caring arrangements	15 mins
Impact on wellbeing	10 mins
Conclusions	10 mins

Topic areas, questions and probes	Timing/Notes
<p><b>I. Introduction and warm-up</b></p> <p>Thank participants for agreeing to take part, introduce self/colleagues and Ipsos MORI, and explain the objectives of the group (to discuss the impact of the economic downturn on women).</p> <p>Anonymity of respondents and Market Research Society (MRS) code of conduct and Data Protection Act.</p> <p>Informal discussions, feel free to agree and disagree with others, respect each others' opinions and talk one at a time.</p> <p>Not looking for specific answers, interested in participants' opinions.</p> <p>Permission to audio record – all confidential.</p> <p>Go through fire protocol, toilets, drinks, etc.</p> <p><b>EXPECTATIONS AND WARM-UP</b></p> <p><b>Just to get us started, I'd like you to introduce yourselves to the group. You don't have to tell us much – just a bit about yourselves, for example:</b></p> <ul style="list-style-type: none"> <li>• Your name</li> <li>• What you do for a living/what you do day to day</li> <li>• How long you've lived in the area</li> <li>• Hobbies, etc.</li> </ul>	<p><b>5 mins</b></p> <p><b>Welcome:</b> orientates interviewees, gets them prepared to take part in the group.</p> <p>Outlines the 'rules' of the group (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p>
<p><b>2. General experiences, fears/worries</b></p> <p><b>What do you understand by the phrase 'economic downturn'?</b></p> <p><b>How do you think it is affecting people's lives?</b></p> <p><b>How is it affecting your life?</b></p> <p><b>How concerned, if at all, do you feel? Why?</b></p> <p><b>PROBE:</b></p> <p><b>Where do you get information on the current situation?</b></p> <p><b>What impact (if any) has the downturn had on you personally? What about your family?</b></p>	<p><b>20 mins</b></p> <p>This section looks at participants' general experiences, fears and worries in relation to the downturn.</p>

Topic areas, questions and probes	Timing/Notes
<p><b>2. General experiences, fears/worries (cont)</b></p> <p>PROBE:</p> <ul style="list-style-type: none"> <li>• Partner – loss of job/income source</li> <li>• Children – school choice, university, entry-level jobs, career choices</li> <li>• Parents – cost of care, savings, etc.</li> <li>• Extended family</li> <li>• Others: friends/neighbours/other parents</li> </ul> <p><b>What are your biggest worries and fears about the downturn?</b></p> <p><b>PROBE:</b></p> <p><b>For you personally? For your family?</b></p> <ul style="list-style-type: none"> <li>• In the short term?</li> <li>• In the long term?</li> </ul> <p><b>What do you consider ‘long term’ to be?</b></p> <p>When do you think the economy will start to pick up again? A year? Five years?</p> <p>Why does this worry you? What are the implications? PROBE for each: how likely is this to happen?</p> <p>Are you worried for yourself, or for your partner? Or kids?</p> <p><b>Why is that? How has this changed since this time last year?</b></p> <p>What about friends/family/other people? Do you know anybody who has been particularly affected?</p> <p>Is your wife/husband/partner affected more or less than you? What about their job?</p> <p>(IF SECOND EARNER IN HOUSEHOLD) Does your wife/husband/partner work in a different sector? How is their experience different?</p> <p>Are there any benefits of the current climate? What are they? Are we talking personal or societal benefits?</p> <p>PROBE for teaching people prudence/ consideration for others/environment/lower interest rates/affordable housing, etc.</p>	

Topic areas, questions and probes	Timing/Notes
<b>3. Impact on finances</b>	<b>15 mins</b>
<p><b>Has the downturn affected you financially? How?</b>  <b>(Where applicable) How has it affected your partner's income?</b>  <b>Has the downturn affected your household/family finances? How?</b>  <b>How has your thinking about money changed?</b>  <b>PROBE:</b>            Has there been a change in your level of income?            Has it affected your ability to pay bills or pay off your mortgage?            How has it affected your spending? Have you had to cut back on luxuries? What do you consider luxuries to be now? What were they a year ago?            If your spending was at 100% a year ago, what percentage is it at now? Why is this?            In a general sense, do you see yourself as more or less generous than this time a year ago?  <b>PROBE</b> for buying rounds of drinks/treats for the children/school trips/giving money to charity, etc.            What are the implications of this (for you and your family)?            How does it make you feel?  <b>How serious do you consider this to be? Why?</b>  <b>MODERATOR:</b>            Draw out the difference between perception of concern and cause for concern.            Are they cutting back because they feel like they should, or are worried about redundancy/have experienced it?  <b>How do you currently save, if at all? Did you used to save?</b>  <b>Has the way you save changed? Since when? Why?</b>            How do you plan to save in the future?  <b>PROBE:</b></p> <ul style="list-style-type: none"> <li>• Formal? – savings accounts, direct debits, etc.</li> <li>• Informal? – putting money aside when you can</li> </ul>	<p>Looking at the tangible impact of the downturn – throughout being careful not to suggest there <b>has definitely</b> been an impact.</p>

Topic areas, questions and probes	Timing/Notes
<p><b>3. Impact on finances (cont)</b></p> <p><b>Do you have a pension?</b> Do you see your pension as secure? What type of pension is it?</p> <p><b>Have you changed your plans about getting one or how much you pay into it? Why is that?</b></p> <p><b>How has your thinking about pensions changed since the downturn?</b> Relative priority of saving for a pension, given current economic circumstances?</p> <p><b>(WOMEN) Does concern about pension contributions affect your decision to take an extended period of leave to care for your family?</b> Has this changed over the last 12 months?</p> <p><b>How do you think men (or women in male groups) have been affected?</b> Is there a difference? Is the industry sector in which someone works more important than their gender? Why do you say that?</p>	

Topic areas, questions and probes	Timing/Notes
<b>4. Impact on working life</b>	<b>15 mins</b>
<p><b>Have your working arrangements changed because of the downturn? How have they changed? Why?</b></p> <p>PROMPT:</p> <ul style="list-style-type: none"> <li>• Number of hours you work/change from part time to full time?</li> <li>• Maternity/paternity leave extended/shortened?</li> <li>• Moved job? If so, did this mean changing sector/ level of responsibility/working hours?</li> <li>• Change in training opportunities?</li> <li>• Changes in balance between paid and unpaid work? How has this affected you/your family?</li> </ul> <p><b>PART-TIME WORKING/FLEXIBLE WORKING</b></p> <p><b>(FOR THOSE WORKING OR LOOKING FOR WORK) Have you noticed any change in employers' attitudes to part-time or flexible working arrangements?</b></p> <p>PROMPT:</p> <p>Putting pressure on existing staff to change hours/complaining about staff who do not increase hours/fewer or more jobs available on a part-time basis.</p> <p><b>What would you do if you found yourself out of work?</b></p> <p>Would you immediately look for another job/wait for the recession to pass/take the opportunity to spend more time with your family? Why?</p> <p><b>Are you more or less likely to do this now as a result of the downturn? Why? How has your thinking about these issues changed?</b></p> <p>What are the implications of this for you and/or your family?</p> <p>Is your wife/husband/partner affected more or less than you? What about their job?</p> <p><b>(IF SECOND EARNER IN HOUSEHOLD) Does your wife/husband/partner work in a different sector? How is their experience different?</b></p>	<p>Examining the impact on working life and worries/experience of redundancy.</p>

Topic areas, questions and probes	Timing/Notes
<b>4. Impact on working life (cont)</b>	
<p><b>What about plans for your future? Have they been affected?</b> Are there any differences between your aspirations and your expectations? Why is this?</p> <ul style="list-style-type: none"> <li>• Change careers/return to work?</li> <li>• Education/(re-)training plans?</li> <li>• Start a business?</li> </ul> <p><b>RETIREMENT PLANS (where relevant)</b></p> <p><b>What about your retirement plans? Have they changed? How?</b></p> <p><b>How has your thinking about retirement changed as a result of the downturn?</b></p> <p>PROMPT:</p> <p>Now planning to work past 65/even longer?</p> <p><b>RE-ENTERING THE WORKFORCE</b> (retirees, non-working parents, people planning a family, women on maternity leave)</p> <p><b>(PROBE AMONG NON-WORKING MOTHERS PARTICULARLY)</b></p> <p>How has the downturn affected your plans to return to work? Why?</p> <p>How has it affected your decision to start a family/have another child?</p> <p>PROBE:</p> <p>How is this different from this time last year?</p> <p>How do you think women (or men in male groups) have been affected? Why?</p> <p>A study by the TUC showed that the redundancy rate among women is double the rate of men. Why do you think this is? Have you seen any evidence of this, or does this figure surprise you?</p>	

Topic areas, questions and probes	Timing/Notes
<b>5. Impact on family and caring arrangements</b>	<b>15 mins</b>
<p><b>How has the downturn affected your family relationships/home life? Why?</b></p> <ul style="list-style-type: none"> <li>• With your partner? – presents/nights out, etc.</li> <li>• With your children? – money for treats/school trips, etc./family holidays</li> <li>• More or less tension in your relationships?</li> </ul> <p><b>PROMPT:</b></p> <p>Have you been forced to spend more/less time with your family?</p> <p>Do you find yourself working longer hours to look after your family, and is this affecting your home life?</p> <p>Or is the opposite true – has your employer scaled back on the number of hours you work? What is the impact of that?</p> <p>Have you had to scale down/change holiday plans? What are the implications?</p> <p><b>PROBE:</b></p> <p>Why is this because of the downturn? How have things changed since this time last year?</p> <p><b>CARING ARRANGEMENTS</b></p> <p><b>What about caring arrangements? Have those changed? How? Are things better/worse?</b></p> <ul style="list-style-type: none"> <li>• For your children?</li> <li>• For your older relatives?</li> <li>• For disabled relatives?</li> </ul> <p>Are the demands of your job affecting your caring arrangements? Or are your caring arrangements affecting your work–life balance?</p> <p>Have these changes been a result of the downturn? Or due to something else?</p> <p><b>PROBE</b> for shortfalls in time/money, increases in stress.</p>	

Topic areas, questions and probes	Timing/Notes
<p><b>5. Impact on family and caring arrangements (cont)</b></p> <p><b>(PROBE MORE FOR CARER GROUPS)</b></p> <p><b>What about (personal) plans for your future? Have they been affected?</b></p> <p>Are there any differences between your aspirations and your expectations? Why is this?</p> <p>PROMPT:</p> <ul style="list-style-type: none"> <li>• Get married?</li> <li>• Buy a home/move home?</li> <li>• Have a child?</li> </ul> <p><b>Are you more or less likely to do this now as a result of the downturn? Why? How has your thinking about these issues changed?</b></p> <p>What are the implications of this for you and/or your family?</p> <p><b>How do you think women (or men in male groups) have been affected? Why?</b></p>	
<p><b>6. Impact on wellbeing</b></p>	<p><b>15 mins</b></p>
<p><b>How has the downturn affected your overall wellbeing/health?</b></p> <p>PROMPT:</p> <ul style="list-style-type: none"> <li>• More stress?</li> <li>• Eating more/less, quality of food?</li> <li>• Giving up gym membership/other activity?</li> <li>• Drinking/smoking more/less?</li> </ul> <p>What do you think are the implications of this?</p> <p>What about the wellbeing of your family?</p> <p>Has the downturn affected your friendships/social life?</p> <p>Do you, or people close to you, require more emotional support than previously? <b>Why is that?</b></p> <p><b>How has this changed since this time last year?</b></p> <p><b>How do you think men (or women in male groups) have been affected? Is there a difference? Why do you say that?</b></p>	

Topic areas, questions and probes	Timing/Notes
<b>7. Conclusions</b>	<b>10 mins</b>
<p>Thinking about everything we've talked about today, what do you consider to be the <b>most important issue</b> facing you personally? Is that the most important issue facing your household? What about the country as a whole?</p> <p>Do you have any other thoughts about any of the issues we've discussed?</p> <p>Is there anything that you expected us to talk about that we haven't covered?</p> <p>Is there anything that came out of the discussion today that surprised you?</p> <p>Thank you for attending the group. Hand out incentives.</p>	<p>To get participants to summarise their views and report any key messages.</p>

### APPENDIX 3: Survey topline results by gender

#### The impact of the economic downturn on women and families – SURVEY QUESTIONS – PART I

##### Topline survey results

- Ipsos MORI interviewed a representative quota sample of 1,049 adults in Great Britain aged 16+.
- Interviews were conducted by telephone between 6 and 8 February 2009.
- Data are weighted to match the profile of the population.
- Where percentages do not sum to 100, this may be due to computer rounding or the exclusion of ‘don’t know’ categories and multiple answers. Throughout the appendix, an asterisk (\*) denotes any value of less than half a per cent.
- Unless otherwise stated, results are based on all respondents.

**Q1. How concerned are you, if at all, about the impact of the economic downturn on your family life?**

	ALL %	Men %	Women %
Very concerned	41	39	43
Fairly concerned	34	31	37
Not very concerned	16	19	14
Not at all concerned	8	11	5
Don't know	1	*	1
<b>Concerned</b>	<b>75</b>	<b>70</b>	<b>80</b>
<b>Not concerned</b>	<b>24</b>	<b>30</b>	<b>19</b>

**Q2. How has your family life been affected so far by the economic downturn, if at all?**

	ALL %	Men %	Women %
Buy fewer luxury items/treats	9	9	9
Struggling to pay bills/mortgage payments/rent	8	7	9
Losing my job/family members losing jobs	7	6	8
Losing my/our savings and/or investments	6	5	6
Argue more – about money, finances, employment	5	3	6
Can't afford holidays/foreign holidays (as we have in the past)	4	4	4
Can't afford to go out so often at evenings/weekends	4	4	4
Changed the supermarket/food stores we shop at	4	2	4
Struggling to afford to feed myself/my family	3	2	4
Cut backs/being more careful/watch what buying/spending	2	2	3
Less income	2	2	2
Not being able to find a job	2	2	2
No interest on savings/less savings	2	2	2
Reduced working hours (me or family members)	2	2	1
Rising cost of living	2	1	3
Decreasing property prices/more difficult to sell/develop property	1	1	1
Financially better off (lower interest rates)	1	1	1
Family member(s) changing retirement plans	1	*	1
Lack of transport/cut back usage of car	1	*	2

**Q2. How has your family life been affected so far by the economic downturn, if at all? (continued)**

	ALL %	Men %	Women %
Less flexible working arrangements (me or family members)	1	1	1
Losing my/our house	1	1	1
Worry about utility bills/using fewer utilities/expense of paying utility bills	1	1	1
Can't afford college/university/further education for adults	*	*	*
Can't afford college/university/further education for children	*	*	*
Decreased pension/less retirement payment	*	*	1
Fear of taking maternity/paternity leave	*	*	*
Have had to shorten amount of time taken for maternity/paternity leave	*	*	*
Increased working hours (me or family members)	*	*	*
Interest rate (unspecified)	*	*	*
Other	3	3	3
My/our family life has not been affected	56	60	51
Don't know	2	2	1
Refused	*	*	*

**Q3. Because of the current economic downturn some people have had to work longer hours, other people have had to work fewer hours, some people have lost their jobs and some people have not been affected at all. Please can you tell me how, if at all, the current economic situation has affected your working hours?**

	ALL %	Men %	Women %
I am working longer hours as a result of the current economic situation	9	8	9
I am working fewer hours as a result of the current economic situation	6	6	6
I have lost my job as a result of the current economic situation	3	3	2
It has had no effect on my working hours	48	48	48
I am retired	22	23	22
I don't have a job	3	3	3
I am unemployed	3	3	3
I am a student	3	2	4
Other	2	2	2
Don't know	1	1	1

**Q4. How much would you say the economic downturn has reduced the quality of your family life, if at all?**

	ALL %	Men %	Women %
A great deal	9	7	11
A fair amount	22	19	24
Not very much	34	33	36
None at all	34	40	29
Don't know	*	*	*
<b>A fair amount/a great deal</b>	<b>31</b>	<b>26</b>	<b>35</b>
<b>Not very much/none at all</b>	<b>68</b>	<b>73</b>	<b>65</b>

**Q5. Please tell me whether you agree or disagree with the following statement: If my family experiences difficulty in the current economic downturn, I believe there is government support and advice that meets my needs.**

	ALL	Men	Women
	%	%	%
Strongly agree	10	10	10
Tend to agree	25	26	25
Neither agree nor disagree	19	17	21
Tend to disagree	20	21	19
Strongly disagree	23	24	22
Don't know	3	3	4
<b>Agree</b>	<b>35</b>	<b>36</b>	<b>35</b>
<b>Disagree</b>	<b>43</b>	<b>45</b>	<b>41</b>

## The impact of the economic downturn on women and families – SURVEY QUESTIONS – PART 2

### Topline survey results

- Ipsos MORI interviewed a representative quota sample of 1,033 adults in Great Britain aged 16+.
- Interviews were conducted by telephone between 11 and 12 February 2009.
- Data are weighted to match the profile of the population.
- Where percentages do not sum to 100, this may be due to computer rounding or the exclusion of 'don't know' categories and multiple answers. Throughout the appendix, an asterisk (\*) denotes any value of less than half a per cent.
- Unless otherwise stated, results are based on all respondents.

**Q1. Do you think that your personal financial circumstances will improve, stay the same or get worse over the next 12 months?**  
(for trend data see Appendix 4)

	ALL	Men	Women
	%	%	%
Improve	23	27	19
Stay the same	39	35	43
Get worse	36	36	36
Don't know	3	3	3

I am going to read out some things that some people worry about these days, and I would like you to tell me to what extent, if at all, you have worried about each one in the last two to three weeks. For each, please tell me if you have worried about them a great deal, a fair amount, a little or not at all.

**Q2. Unemployment of yourself or members of your family**

*(for trend data see Appendix 4)*

	ALL	Men	Women
	%	%	%
A great deal	21	18	24
A fair amount	16	15	16
A little	20	18	21
Not at all	40	45	35
<b>A great deal/fair amount</b>	<b>37</b>	<b>33</b>	<b>40</b>
<b>A little/not at all</b>	<b>60</b>	<b>63</b>	<b>56</b>
Does not apply	4	4	4
Don't know	0	0	0

**Q3. Your pension**

*(for trend data see Appendix 4)*

	ALL	Men	Women
	%	%	%
A great deal	12	10	13
A fair amount	11	12	10
A little	18	20	16
Not at all	55	53	56
<b>A great deal/fair amount</b>	<b>23</b>	<b>22</b>	<b>23</b>
<b>A little/not at all</b>	<b>73</b>	<b>73</b>	<b>72</b>
Does not apply	5	5	5
Don't know	*	*	*

Please tell me whether you agree or disagree with each of the following statements.

**Q4. I have cut down my spending as a result of the current economic downturn.**

	ALL	Men	Women
	%	%	%
Agree	64	61	67
Disagree	35	38	32
<b>Net agree (agree minus disagree)</b>	<b>+29</b>	<b>+23</b>	<b>+35</b>
Don't know	*	*	*
Not applicable	1	1	1

**Q5. I cannot afford to save now as a result of the current economic downturn.**

	ALL	Men	Women
	%	%	%
Agree	54	49	59
Disagree	43	49	38
<b>Net agree (agree minus disagree)</b>	<b>+11</b>	<b>0</b>	<b>+21</b>
Don't know	1	*	1
Not applicable	2	2	2

**Q6–11. I am going to read out some things that some people worry about these days because of the current economic downturn, and I would like you to tell me to what extent, if at all, you have worried about each one in the last two to three weeks. For each, please tell me if you have worried about them a great deal, a fair amount, a little or not at all.**

		A great deal	A fair amount	A little	Not at all	A great deal/fair amount	A little/not at all	Does not apply	Don't know
		%	%	%	%	%	%	%	%
<b>Q6. Your ability to pay the bills</b>	All	17	15	24	42	<b>32</b>	<b>66</b>	2	*
	Men	15	11	25	46	<b>27</b>	<b>71</b>	2	0
	Women	19	18	23	38	<b>37</b>	<b>62</b>	1	*
<b>Q7. Your ability to work flexible hours</b>	All	10	8	11	50	<b>18</b>	<b>61</b>	21	*
	Men	9	7	14	52	<b>16</b>	<b>66</b>	18	*
	Women	11	9	8	48	<b>20</b>	<b>56</b>	25	0
<b>Q8. Your children's job prospects</b>	All	15	11	13	42	<b>26</b>	<b>55</b>	19	0
	Men	11	9	13	46	<b>20</b>	<b>59</b>	21	0
	Women	19	12	13	38	<b>31</b>	<b>51</b>	18	0
<b>Q9. Your ability to buy for the family the sort of things you're used to buying</b>	All	12	17	25	42	<b>29</b>	<b>67</b>	4	*
	Men	12	15	23	47	<b>27</b>	<b>70</b>	4	*
	Women	13	18	26	38	<b>31</b>	<b>64</b>	4	*
<b>Q10. Your ability to retire as planned</b>	All	12	9	15	45	<b>21</b>	<b>60</b>	19	0
	Men	12	9	19	42	<b>21</b>	<b>61</b>	18	0
	Women	11	9	12	48	<b>21</b>	<b>59</b>	20	0
<b>Q11. Your ability to take maternity or paternity leave as planned</b>	All	3	2	5	51	<b>5</b>	<b>56</b>	39	*
	Men	2	2	5	50	<b>4</b>	<b>55</b>	41	0
	Women	4	2	4	51	<b>7</b>	<b>55</b>	38	*

**Q12. How concerned, if at all, are you that you will have to change your current childcare arrangements due to the current economic downturn?**

*Base: Parents with children under age 16 (227)*

	ALL	Men	Women
	%	%	%
Very concerned	11	8	13
Fairly concerned	6	5	8
Not very concerned	10	12	8
Not at all concerned	52	54	51
<b>Very/fairly concerned</b>	<b>17</b>	<b>13</b>	<b>20</b>
<b>Not very/not at all concerned</b>	<b>62</b>	<b>66</b>	<b>59</b>
I have already adjusted my childcare arrangements	6	10	4
Don't know	0	0	0
Does not apply/no childcare arrangements	14	11	17

**Q13. How concerned, if at all, are you that you will have to change your current caring arrangements for elderly or disabled relatives due to the current economic downturn?**

*Base: Carers (260)*

	ALL	Men	Women
	%	%	%
Very concerned	9	9	9
Fairly concerned	8	9	6
Not very concerned	12	14	11
Not at all concerned	54	52	56
<b>Very/fairly concerned</b>	<b>17</b>	<b>18</b>	<b>15</b>
<b>Not very/not at all concerned</b>	<b>66</b>	<b>66</b>	<b>66</b>
I have already adjusted my caring arrangements	7	7	7
Don't know	*	0	1
Does not apply/no childcare arrangements	11	10	12

**Q14–20. Please tell me how much you agree or disagree with each of the following statements.**

**In difficult economic times, if an organisation is struggling...**

		Strongly agree	Tend to agree	Neither /nor	Tend to dis-agree	Strongly dis-agree	Agree	Dis-agree	Don't know
		%	%	%	%	%	%	%	%
<b>Q14. ... it makes sense for women to be made redundant ahead of men</b>	All	4	3	5	9	78	<b>8</b>	<b>87</b>	*
	Men	5	3	8	9	75	<b>8</b>	<b>84</b>	*
	Women	4	3	3	8	82	<b>7</b>	<b>89</b>	*
<b>Q15. ... it is important to make sure that all employees and workers are treated fairly when it comes to redundancy</b>	All	87	7	2	1	2	<b>94</b>	<b>4</b>	*
	Men	87	7	2	1	3	<b>94</b>	<b>4</b>	0
	Women	87	8	2	2	2	<b>95</b>	<b>3</b>	*
<b>Q16. ... it makes sense for people closest to retirement age to go first, say those over 55</b>	All	20	25	10	17	27	<b>46</b>	<b>44</b>	1
	Men	19	28	10	15	28	<b>47</b>	<b>42</b>	1
	Women	21	24	9	19	26	<b>45</b>	<b>45</b>	1
<b>Q17. ... it makes sense for people who work part time to be made redundant first</b>	All	12	16	10	23	38	<b>28</b>	<b>61</b>	1
	Men	16	22	10	21	31	<b>37</b>	<b>52</b>	1
	Women	9	11	9	25	45	<b>20</b>	<b>70</b>	1

**Q14–20. Please tell me how much you agree or disagree with each of the following statements (*continued*).**

**In difficult economic times, if an organisation is struggling...**

		Strongly agree	Tend to agree	Neither /nor	Tend to dis- agree	Strongly dis- agree	<b>Agree</b>	<b>Dis- agree</b>	Don't know
		%	%	%	%	%	%	%	%
<b>Q18. ... it is important that family breadwinners' jobs are preserved first</b>	All	52	20	10	9	8	<b>72</b>	<b>17</b>	1
	Men	53	19	10	8	9	<b>72</b>	<b>17</b>	1
	Women	51	21	10	9	7	<b>72</b>	<b>17</b>	1
<b>Q19. ... it makes sense for people who are on maternity leave to be made redundant first</b>	All	10	10	9	23	47	<b>20</b>	<b>69</b>	1
	Men	11	12	9	21	45	<b>24</b>	<b>66</b>	1
	Women	8	9	9	24	48	<b>17</b>	<b>73</b>	1
<b>Q20. ... it makes sense for the most recently hired employees to be made redundant first</b>	All	25	28	10	15	20	<b>53</b>	<b>36</b>	1
	Men	26	24	12	12	25	<b>50</b>	<b>37</b>	1
	Women	24	31	9	18	16	<b>56</b>	<b>34</b>	1

## APPENDIX 4: Trends

**Do you think that your personal financial circumstances will improve, stay the same or get worse over the next 12 months?**

		Improve %	Stay the same %	Get worse %	Don't know %
May/June 2008	All (2,019)	33	32	28	7
	Men (979)	34	27	35	4
	Women (1,040)	31	37	22	9
Nov 2008	All (1,002)	14	45	39	2
	Men (469)	15	44	39	2
	Women (533)	13	45	40	2
Feb 2009	All (1,033)	23	39	36	3
	Men (453)	27	35	36	3
	Women (580)	19	43	36	3


**I am going to read out some things that some people worry about these days, and I would like you to tell me to what extent, if at all, you have worried about each one in the last two to three weeks. For each, please tell me if you have worried about them a great deal, a fair amount, a little or not at all.**

**Unemployment of yourself or members of your family**

		A great deal %	A fair amount %	A little %	Not at all %	<b>A great deal/fair amount %</b>	<b>A little/ not at all %</b>	Does not apply %	Don't know %
2006	All (1,001)	13	16	18	48	<b>29</b>	<b>66</b>	5	*
	Men (481)	14	13	18	48	<b>28</b>	<b>66</b>	6	*
	Women (520)	13	18	17	48	<b>30</b>	<b>65</b>	4	0
2009	All (1,033)	21	16	20	40	<b>37</b>	<b>60</b>	4	0
	Men (453)	18	15	18	45	<b>33</b>	<b>63</b>	4	0
	Women (580)	24	16	21	35	<b>40</b>	<b>56</b>	4	0

**Your pension**

		A great deal %	A fair amount %	A little %	Not at all %	<b>A great deal/fair amount %</b>	<b>A little/ not at all %</b>	Does not apply %	Don't know %
2006	All (1,001)	15	16	18	47	<b>31</b>	<b>65</b>	4	*
	Men (481)	16	17	18	47	<b>33</b>	<b>64</b>	3	*
	Women (520)	14	16	18	48	<b>30</b>	<b>65</b>	5	*
2009	All (1,033)	12	11	18	55	<b>22</b>	<b>73</b>	5	*
	Men (453)	10	12	20	53	<b>22</b>	<b>73</b>	5	*
	Women (580)	13	10	16	56	<b>23</b>	<b>72</b>	5	*



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