

SPENNY.

How the UK cost of living crisis
is impacting British Youth

tag.



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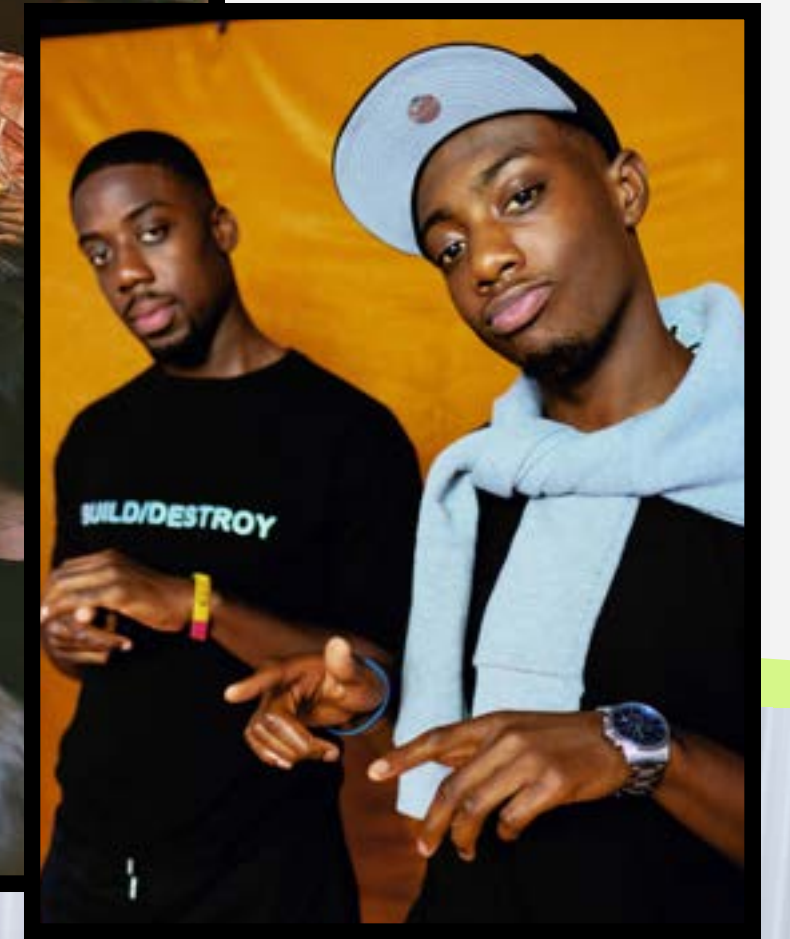
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INTRODUCTION

“HAVE YOU SEEN THE PRICE OF PLANTAIN NOW? IT’S A JOKE.”

Laughter with a tinge of disgust fills the room...





At the start of every year, we ask ourselves what will matter most to young people, and in what direction should we leverage our influence and resources to lead the way for brands and organisations.

We inevitably landed on The UK cost of living crisis. A situation brought about by austerity policies, stagnant wages, rising housing costs and rents, increases in energy prices, essential goods and services, and the impact of the COVID-19 pandemic on jobs and incomes.

Yet, in as much as the UK cost of living crisis has graced the headlines of every major publication, we found that its impact on the lives of our most marginalised young people have been yet again left out of the conversation. At a time when thousands of Brits have had to decide between heating or eating. We've seen the institutions built to provide us with basic necessities announce record-breaking profits.

As a nation (and rightly so) we have fixated on energy prices and essential goods with an ever-increasing level of bottom-up scrutiny of institutions, corporations and brands alike. Energy prices and the like are important. However, we have seen and

experienced first-hand how this crisis is affecting every facet of young lives in Britain. It's not just the price of bread and egg but it's also changing how young people play, love, party, create, gather, eat, and shop. In January 2023, instead of hosting a standard focus group to talk about how sh*t it is in the UK right now. We decided to throw a free vision board party for young people to dream up abundant futures and chit-chat with us about how they are responding to life in this moment.

Logistically, it was simple. We partnered with Soho House to use their studio for the night, hit up our friends at Dazed for some magazines, ordered some workshop kits, and then created a quick flyer for socials. In less than 24 hours, the guestlist was 2x oversubscribed and 48 hours later we gathered 52 young people in the heart of Shoreditch to ask: How do you dream in crisis?

“The UK is *bad vibes*.
It's always another
thing honestly.”

WE GON' GET IT REGARDLESS



Permacrisis is a term used to describe an extended period of instability and insecurity, especially one resulting from a series of catastrophic events.

Our predominantly Gen-Z community has lived through 10+ years of austerity policies, a global pandemic, serious disinvestment in essential youth services, a worsening climate emergency, the London riots, and a war on trans lives. It's hard out here but our communities are making do, just like they always have.



Overview

To live and dream in a state of permacrisis isn't new. It's expected. The alleged 'snowflake generation' have built a collective resilience which embraces difference, and discomfort. In this report, you'll hear live and direct from our community of diverse young people, tastemakers, and the agency team on:

1) How young people are responding to the UK cost of living crisis

2) How brands and organisations should show up and respond

As an agency, we vehemently believe that brands have a responsibility to collaborate with communities to co-create abundant futures. By the end of this report, you should feel equipped to do just this.

Disclaimer: The crisis is a result of state failures. We do not expect brands to act in place of the government. However, many brands have been built off the backs of communities that need your support right now.

WE ALL HAVE A ROLE TO PLAY. FIND YOURS.



WELLNESS

“I CAN'T COME AND KILL MYSELF.”

A Nigerian colloquialism popularised by Burna Boy's 2018 hit song 'Ye' that belloped numerous times in the room.



66% of survey respondents said that **they have experienced little to no change to their physical and mental health***

Gen-Z are taking "Generation Zen" to another level. Instead of diving into sofa corners for loose change. Young people are meme-ing their way through the cozzie livs. It's laughable but also an act of rebellion against a capitalist regime which has thrown them into a constant state of crises. Instead of finding themselves in a frenzy. The youth are laying down.

Rest Is Resistance. In the words of the great Tricia Hersey's *"Rest is resistance. Divest from capitalism. Lay yo ass down"*

Gen-Zen is a term used to describe the current generation of young adults who are seeking a more mindful and intentional approach to life. Often characterised by their desire for balance, authenticity, and self-awareness. The generation who inherited happiness through consumption, and the responsibility of solving an ever-pressing climate emergency. This divestment from capitalism feels inevitable.

*in the context of the COL crisis.

Young people have been force-fed a meritocratic and 'inclusive' capitalism but their appetite has changed. On today's menu instead, we have burrata, pesto sarnies and the rich.



Viral pages @wetheurban @thenapministry amassing over 7 million followers point towards a shift in how we value wellness. Young people are using social media not just to consume but to feel something. A sensation, a softness, a good word, a seething critique on systems and institutions. Social creators have leaned into this shift. As evidenced by the move away from the perfectly edited videos and an emphasis on bloopers, unscripted street interviews, soothing ASMR and the original wellness queen, Lo-fi girl.

Home-cooking videos that feature spillage or the first bite into a panini that's scorchingly hot is bringing realism and relatability to the online spheres. It's a way to ground an anxious and overstimulated generation.

It'd be naive to suggest that we can all just lay down and easily divest from capitalism. It'd do a disservice to all the young people who are experiencing financial stress, including concerns over debt, unemployment, and the ability to meet basic needs.

According to a survey by the mental health charity, YoungMinds, **37% of young people aged 18-24 shared that they had experienced anxiety and 35% had experienced depression as a result of financial worries.**

Money is the first thing on the imaginaries of so many of our youth. It is shaping their key decisions in life right now. Including the decision to be or not to be well. **36% of young people said that wellness services such as gym memberships and therapy are the first things to go when money is tight.**



“I’M NOT SURE MY NEXT MOVE, BUT IT HAS TO MAKE ME A LOT OF MONEY OR MAKE ME VERY HAPPY”

RECOMMENDATIONS

01

EVERYDAY IS MENTAL HEALTH DAY

Given the state of the world. Mental health may just be our next global epidemic. It's important that we tie wellness into all campaigns.

Consider how we can create more ease, space and grounding through the stories we tell.

02

STOP PUSHING 'P'

We won't be in this crisis forever. Your audience will appreciate that in this moment you didn't try to get them to buy more of what they don't need. Instead, maybe talk about the versatility of your product or service.

Wellness isn't about selling more product. It's about holistically increasing the quality of life of the consumers and communities who make your work possible.

03

IT'S NOT CALM

Calm and headspace are powerful and important modern tools that bring access to wellness through readily available technologies. That being said, they have also come to represent the corporate cop out.

When an employer/brand wants to make a stand on mental health they carelessly throw out free memberships.

To make a stand is to be intentional, a one size fits all approach will not work.

FASHION & BEAUTY

“THE PRESSURE IS GETTING WORSEERRR”

To understand the state of beauty. We spoke to fashion, lifestyle and beauty influencers.



@the_oluwaseun



@KikeAJ_

Regardless of the state of the world a constant has been the pressure of maintaining beauty and upholding beauty standards by women. Particularly for young Black women. For Black women, beauty was something mentioned as a “must do”. Having their nails, hair, or eyelashes and even more intensive procedures such as botox and fillers done was part of their monthly budgeting regardless of the cost of living crisis or not.

The pressures of beauty standards on Black women mean they are expected to appear as their best

selves always and are often granted very little grace if they don't. Coupled with social media, the increase in content creation, demands to check all the boxes of what it means to be beautiful Black women in Britain are ever-pressing. Although beauty is pressure and it can be rough, it is also wellness.

Making time for self-care, and prioritising mental and physical health is important for many. Particularly during the cost of living crisis, this has been something that remains essential. Young people mentioned that beauty maintenance felt like part of their wellness regime and that without it they don't feel good physically or mentally. **Yasmine Jameelah**, the founder of a wellness collective, says that

“we are nothing to anyone *if we can't pour into ourselves,* and let our self-care *overflow and extend to others as communal care*”.

Beauty practices are often rooted in feel-good rituals, community, and traditions passed down from generation to generation. Many Black women share the experience of sitting in between the legs of their mothers and caregivers while getting their hair plaited and scalp greased. Sitting in the salon having your hair treated and styled for that special occasion, leaving with a new lease on life, and taking the long way home. Though the styles and methods may change slightly, the culture of care remains the same.



OLUWASEUN SAYS

“I can only speak from what I see, but I believe that for many, **beauty is considered an necessity**; skincare products and daily beauty products are quite personal items that I doubt consumers are willing to change or sacrifice. With fashion, I don’t think consumers are shopping less, **however I feel the COL crisis is making all of us rethink the way we shop**, and research has shown that consumers want to shop more mindfully.

However shopping for quality clothing can often be quite expensive, which is why I feel **the interest in thrifting has risen**. Wearing thrifted/second-hand clothes was once seen as something to be ashamed of, nowadays it’s seen as a “cool” badge of honour - and **I’m here for it.**”

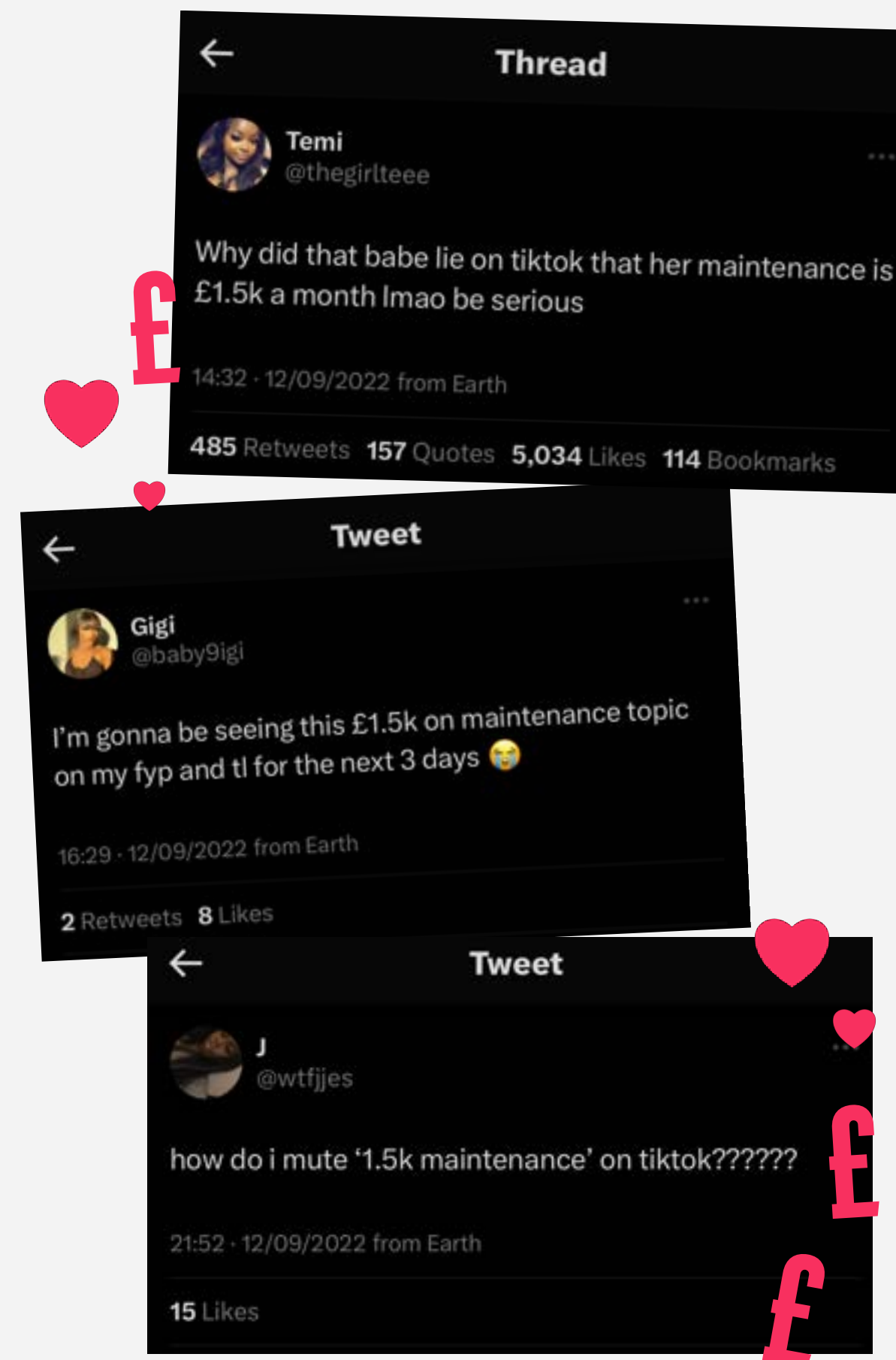


NOT FOR YOU. FOR EVERYONE!

Would you spend £1.5k a month on beauty maintenance? The girls on TikTok screamed no!

The viral moment where a young woman detailed her monthly spending on beauty services, products, and appointments led to a plethora of transparent videos on how DIY was one of the best ways to save money but still get the look.

Having restricted to minimal access to service providers and beauty specialists during COVID-19 lockdowns meant that many women learned how to do their hair, nails, and eyelash extensions through YouTube and TikTok tutorials.



OLUWASEUN SAYS...

“I do think people will be a lot more mindful with their spending. If anything, maybe people will invest in sewing kits and DIY tools to be able to mend and repair their existing clothes - I’d like to see that. DIY & Upcycling clothing have been on the rise over the past few years, and Gen Z love a good “thrift flip.”



AND KIKE ECHOES THIS...

“DIY things will start to pick up, for example, I did a video of taking my nails off at home and doing a manicure at home. As much as we like getting things done, these things are luxuries but it’s still a necessity for us, so let’s just do DIY. “



THE PITFALLS OF DIY

There are several pleasures in DIY, learning new skills, and starting new hobbies, but one standalone pitfall is overconsumption.

Doing things yourself requires a lot of time, practice, and quite frankly money. The time costs associated with thrifting, for example, we all want to find the gems, the coolest threads. But is it really feasible to spend hours going from thrift store to thrift store when work reports and assignment deadlines are around the corner?

“[There has been] a trend of people thrifting every other day and posting hauls online. Yes buying second hand is a much better option than buying new, but constant shopping and haul-ing and posting is just another example of overconsumption..” - Seun

Thrifting may be the cheaper option but overindulgence still leads to high costs. People are looking for timeless pieces, but it's becoming unrealistic to afford luxury items, and looking more into thrifting and second-hand clothing and accessories seems like the way to go. Despite this fast fashion, is growing day by day, and the likes of PLT, Boohoo, and Shein, remain a resort for many. However, people are questioning it a little bit more and are making decisions to be more conscious shoppers.

“The COL crisis is forcing consumers to assess what is considered a necessity and what is considered a luxury. Kike suggests building “a capsule wardrobe, less trend focused... Less bold... [to] get more wear. Think about quality in the long term. Brands have an idea of what they should be doing but more so for the environmental issues rather than the COL.”



RECOMMENDATIONS

01

TUTORIALS RULE THE WORLD

Under every TikTok video, you'll find "tutorial pls". There is a desire to learn how - how to do beauty, and how to do it yourself.

Brands should do tutorials on their products but show us how one product can have many functions and go further than we know it can. For example, the Ordinary Glycolic Acid is for your face but TikTok has shown us that it can also brighten hyperpigmentation on your inner thighs, armpit, and bootyh***.

It's an opportunity to show exactly how you can do more for less.

02

REIMAGINE BEAUTY

Beauty is fickle and costly. The deeply entrenched beauty standards, often archaic, keep women in a cycle of consumerism. We have to question the necessity of it all and challenge ourselves and the standards we've grown in. Show different beauty in campaigns, change the norm, and go heavy on alternative beauty.

CAREER AND ENTREPRENEURSHIP

“AT THE CLIFF
EDGE IS WHERE
ENTREPRENEURSHIP
HAPPENS. MOMENTS
OF CRISIS CREATE
COLLABORATION”

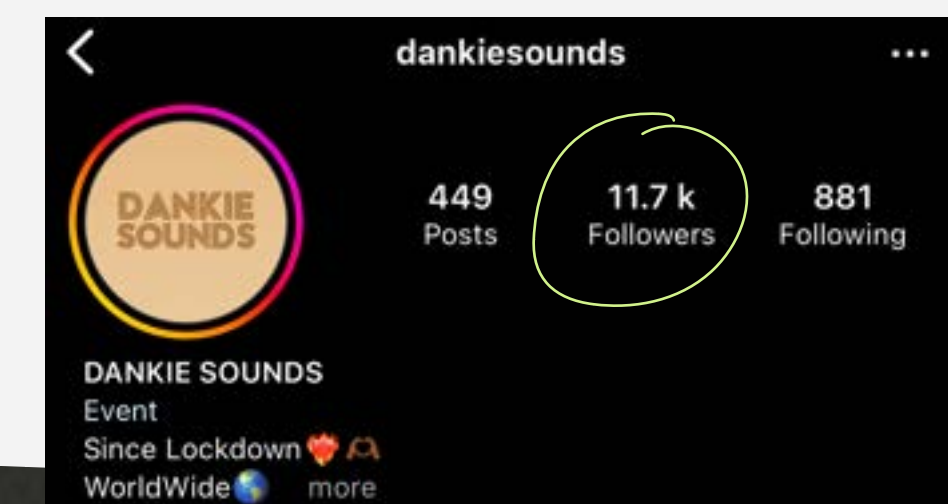
Oliver Benjamin

During the pandemic, we witnessed the rise of innovative and exciting British companies that gave us joy and entertainment across the World Wide Web to our homes. Businesses like Ruka Hair, No Signal, and Dankie Sounds started in moments of crisis to solve problems for diverse consumers in the UK. A robust economy is dependent on investment in young people’s creativity.

Case study: Dankie Sounds

In 2021, four young men said goodbye to their corporate jobs and started the London-based collective centred on gathering party-goers and dance lovers. Their first round of parties included a lineup of all-female DJs, presenting the opportunity to showcase the female talent within the entertainment industry, feeling that this was something that “needed to be done”.

“Since lockdown” is written in their Instagram bio and from then Dankie Sounds have been known to provide electrifying dance and groove spaces while amplifying the sounds of Southern Africa within the genre of Amapiano.

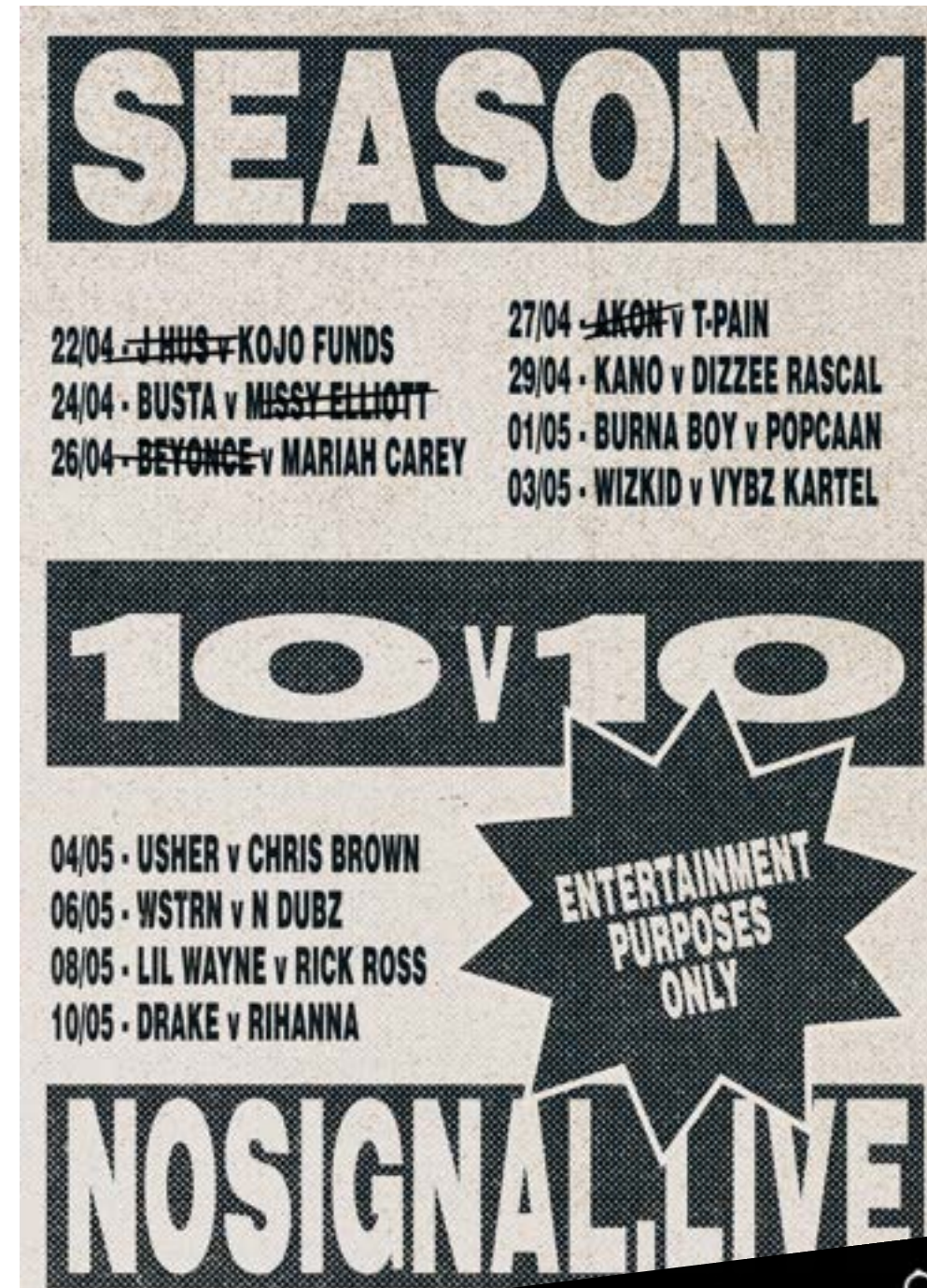


Case Study: No Signal

It was 2020 and lockdown posed an issue for British nightlife. DJs were playing on Instagram Live, running Friday night *events* on Clubhouse to keep momentum and joy through a bleak period. One live stream, in particular, changed the course of Black British enjoyment for the foreseeable future.

Many came to know No Signal through their music gameshow NS10v10 - two guests were invited to choose their top 10 songs from the artists in the battle. After some time, the online entertainment space grew into a fully programmed radio show providing us with music, discussions, and events once we were back outside.

They offered the opportunity to celebrate culture, educate listeners and galvanise the community. Businesses that serve underserved communities and solve a problem for many.



THE SIDE HUSTLE IS DEAD?!

Have we seen the end of the girlboss era? As **Oliver** shared *“It is the minority of young people who will ‘win’ [in the moment of crisis]”*. In the room, we heard disillusionment. The rising costs of essential goods and services, matched with its effects on mental health means *“I just want hobbies. Why would I work harder than I already do? I do not need another job”*.

In what feels like a hang-up of COVID-19 that slowed the world down by force. Many young people in the room really resonated with this view and are not willing to have a million and one side hustles to barely survive. Instead, they just wanna be able to have fun.

FF

THE GREAT RESIGNATION

Deborah Igunma is someone who has quit their degree, been 1 of 17 Black women who received funding for her social reading app Peek in 2021, quit her startup, later quit her job, and still found success and opportunity at her front door.

She has even hosted a talk show named NOPE I'M OUT where she invites people just like her who have quit jobs, projects, and more to dive into the minds of those brave enough to move on. The pandemic led to drastic changes in not just how we work, but how we feel about what we do.

The Great Resignation witnessed vast numbers of people leaving their old jobs during Covid, due to mounting dissatisfaction and a feeling of stagnancy. The Pew Research Center found that this trend was greatest in young people, **with 37 per cent of young adults leaving their jobs in 2021, compared to 17 per cent of 30 – 49-year-olds.**

“No more girlbossing just.. *girlresting, girlsleeping, girllayingdown, etc.*”

Gen-Z is rallying against capitalism and we're seeing a nihilistic vibe shift. They're becoming more critical of the world they reside in, quitting their jobs, and finding alternative meanings of value. All in an attempt to live more fulfilling and 'romantic' lives.



RECOMMENDATIONS

01

INVEST IN YOUNG PEOPLE

Creativity and culture thrive in stable economies. Invest in creatives, and youth-led creative businesses.

02

TAKE THAT 'RISK'

Have junior talent in the room. Give them permission. Take the 'risk' and see what happens.

Offer 1:1 mentoring and don't just call them for insights. Let them get in on the creative.

03

PROVISIONS

All that being said, Gen Z are still side hustling significantly more than other generations. Provide resources like grant programs and capacity building support.

An example of this is **Nike's Black Community Commitment** where they announced \$8.9 million in grants and investments to national and local nonprofits focused on education innovation, economic empowerment and social justice.

LEISURE & PLAY

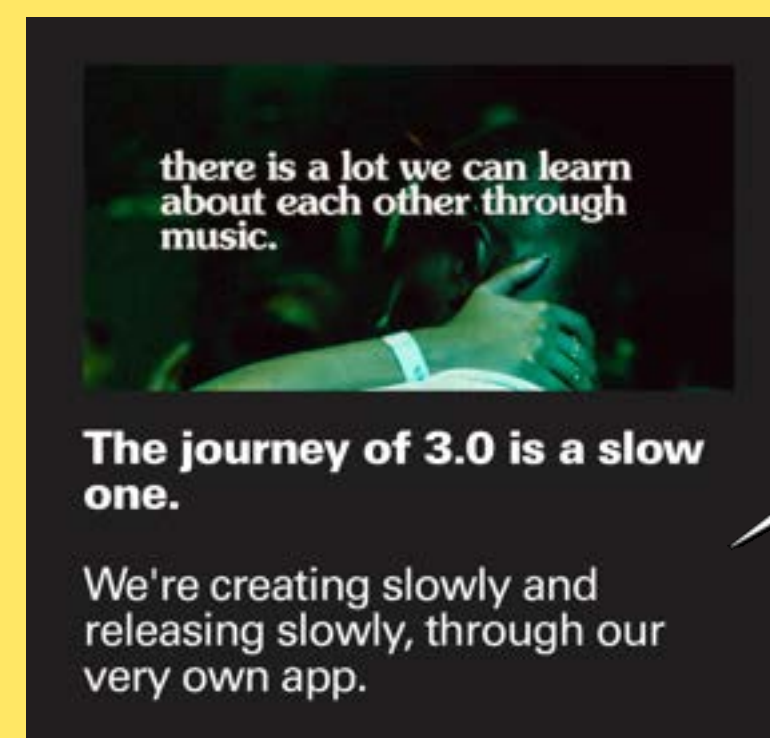
PLAY IS A HUMAN RIGHT

Play is an essential human right for all people. Your youth is a sacred time earmarked as the place for belly laughs, late nights, and exploration with little to no consideration for what's next. In the crisis that isn't a reality for many young people. Even the 'work hard play harder' crew are feeling the stretch.

Nightlife. It's not looking good brev...

The UK cost of living crisis might just be the straw that broke the bouncer's back.

According to a report from the Night Time Industries Association, up to 85% of the UK's nightlife venues were at risk of permanent closure as a result of the COVID-19 pandemic.



Presenter and DJ, Goldie Quaker shared that

“People are buying tickets in advance and not turning up because they didn't take into consideration all the other bits like cab, outfits, etc.”

We've seen No Signal radio grow and flourish, but also slow down recently and take a breather to reprogramme. It is changing the way it's being run to cater to new needs. “The journey of 3.0 is a slow one” is written on their holding page as they develop an app to let people relive past and great experiences in their spaces.

But with venues expected to close, Spotify subscriptions are down, especially among people under 35. It looks like the independent radio boom might be going bust. What hope is there for nightlife and play for young people?



WE
OUTSIDE

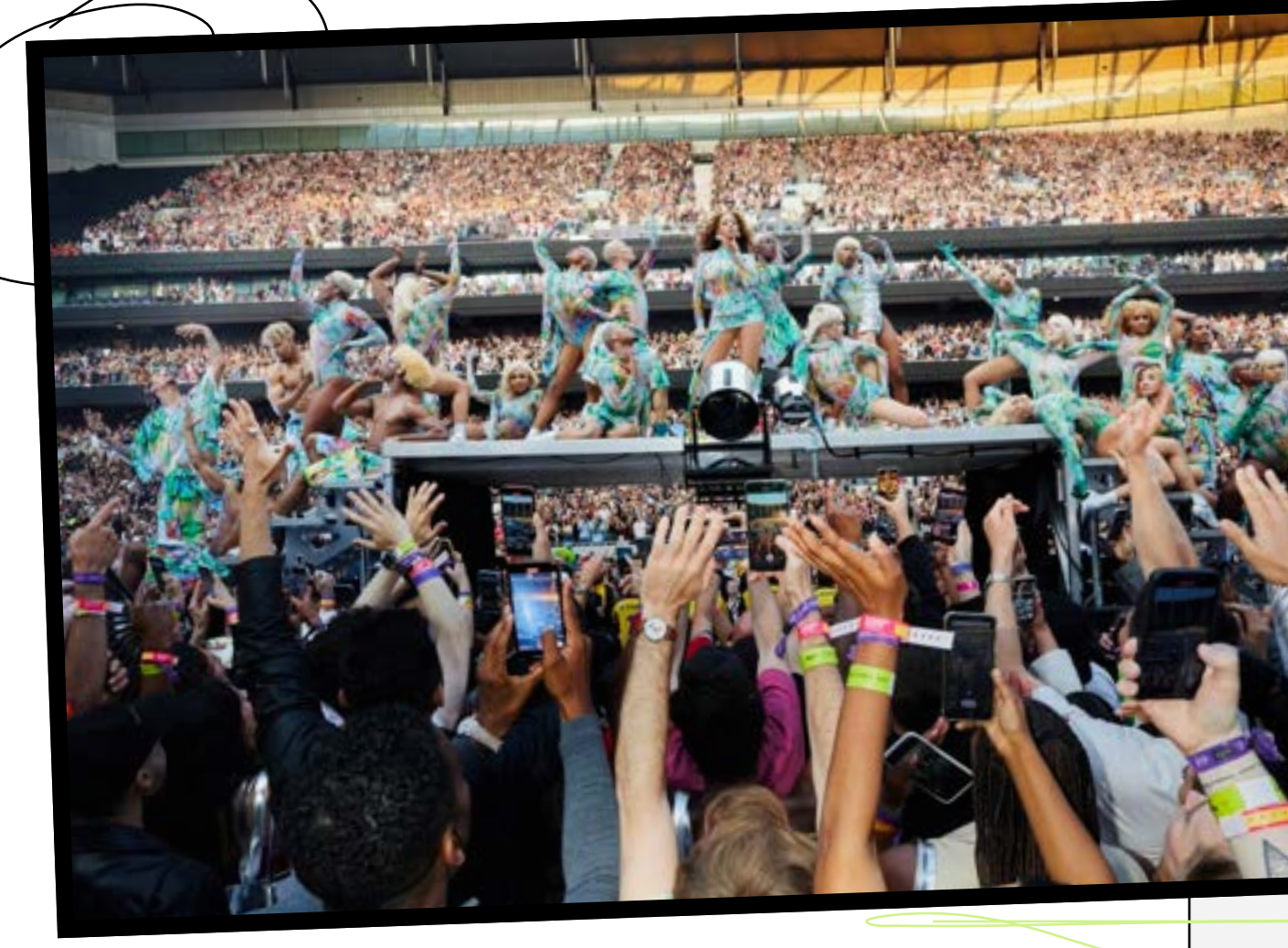


“I’ve been locked away for two years, and you think I’m not outside this summer?!”

To summarise, the vast majority of young people said that they aren’t sacrificing on fun this year, and fortunately, the benefits of living in London have allowed them to explore different ways to have fun at a cheaper cost.

Imagining Alternatives

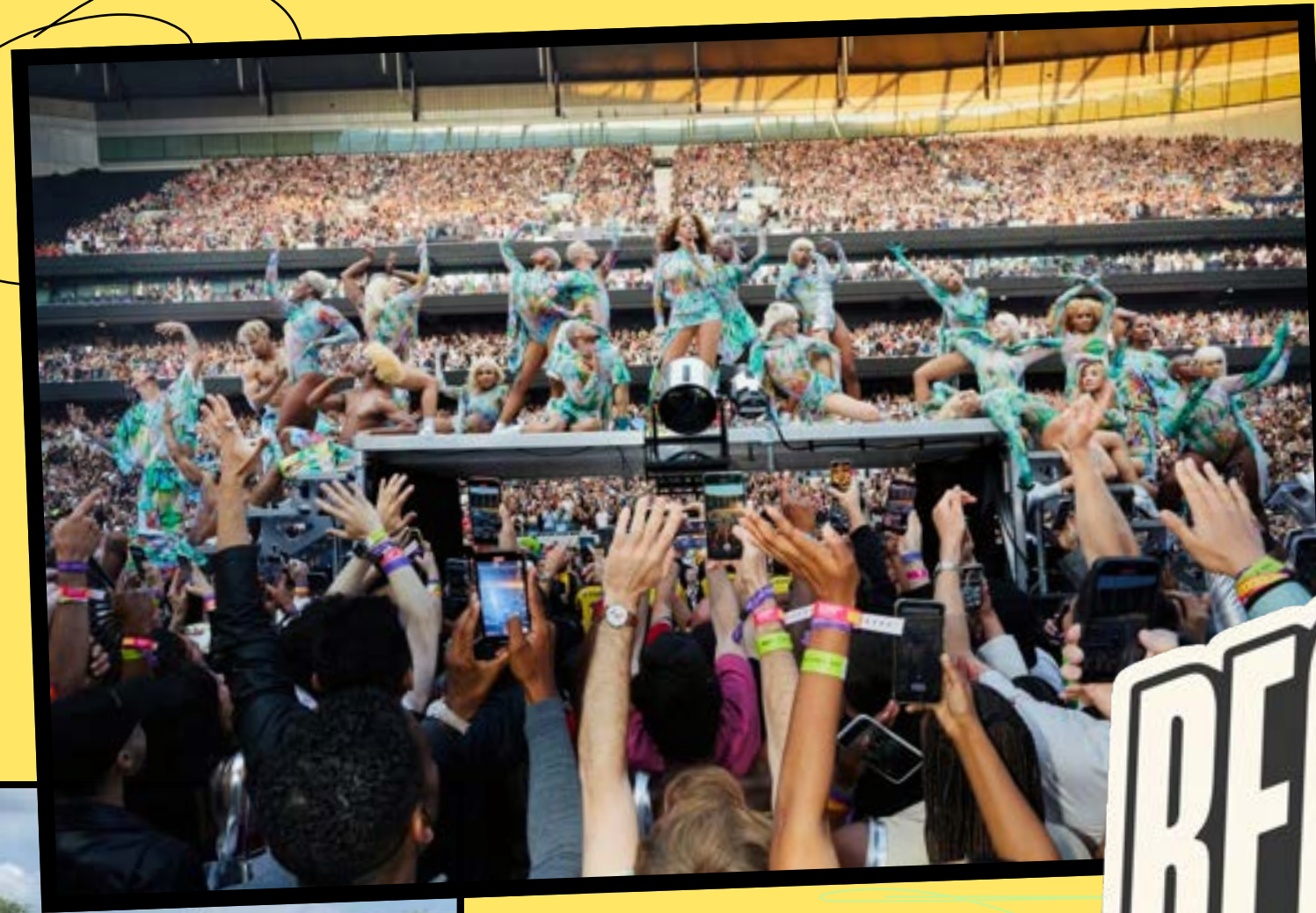
The pandemic has inspired young people to be creative in other words making fun out of ‘nothing’. Even though they say they won’t sacrifice on fun due to the COL crisis. Parties are important, and attendance will persist (see [Alvin’s](#) article on [Party culture for Black Britons](#)). But with the rising costs associated with a night out. New outfits, alcohol costs. Alternatives have become more attractive. The oversubscription of our vision board party is a perfect example of this.



“We need things outside the norm, **we need to step away from parties and create memories...** More community-based activities, so they know people hear them”

“The time we’re in it's easy for people to feel alone & not even alone but embarrassed or shy, and **sometimes all you need is that conversation or community** feel to see you’re not the only person going through this.”
- **Goldie Quaker**

flock
together



RECESS

Flock Together World is a birdwatching collective that is pushing people of colour to reclaim the green spaces surrounding us through group walks and talks.

Nourishment_ig offers community field trips and shares a monthly culture calendar amplifying the Black British creative scene.

NDY Global is a community creating space for QPOC, non-binary, and trans people and connecting them through health.

We've seen with the success of **Recessland**, **Beyonce's Renaissance**, and the rise of electronic dance and house music - people want to have fun, they want to experience joy in different ways and the evidence of it is clear.



flock
together



RECOMMENDATIONS

01

SILLY IS IN

Creating the ultimate world of fun - leave your problems at the door. Go bike riding, run in some grass.

Think inflatable adult world. Think, bubbles, and dopamine-inducing yellows and greens.

The potential for fun is limitless.

02

OPENING UP THE OUTDOORS

Let's go bike riding with our friends, touch the grass. Bird watching and hiking. There are ways for us to connect with nature, ourselves and the community around us.

Let's redefine fun.

COMMUNITY

THE COST OF LOVE

ARE U CRAZY?

NOPE

NOPE

I know we're all sick and tired of the who pays on the first date debate that we've seen rinsed and repeated for years. However, we've reloaded it one more time as we've found ourselves in a cost of loving crisis. 'Cost of Loving Index', analyses the average cost of a date in over 30 countries - and revealed that the average cost of a date in the UK is £100.

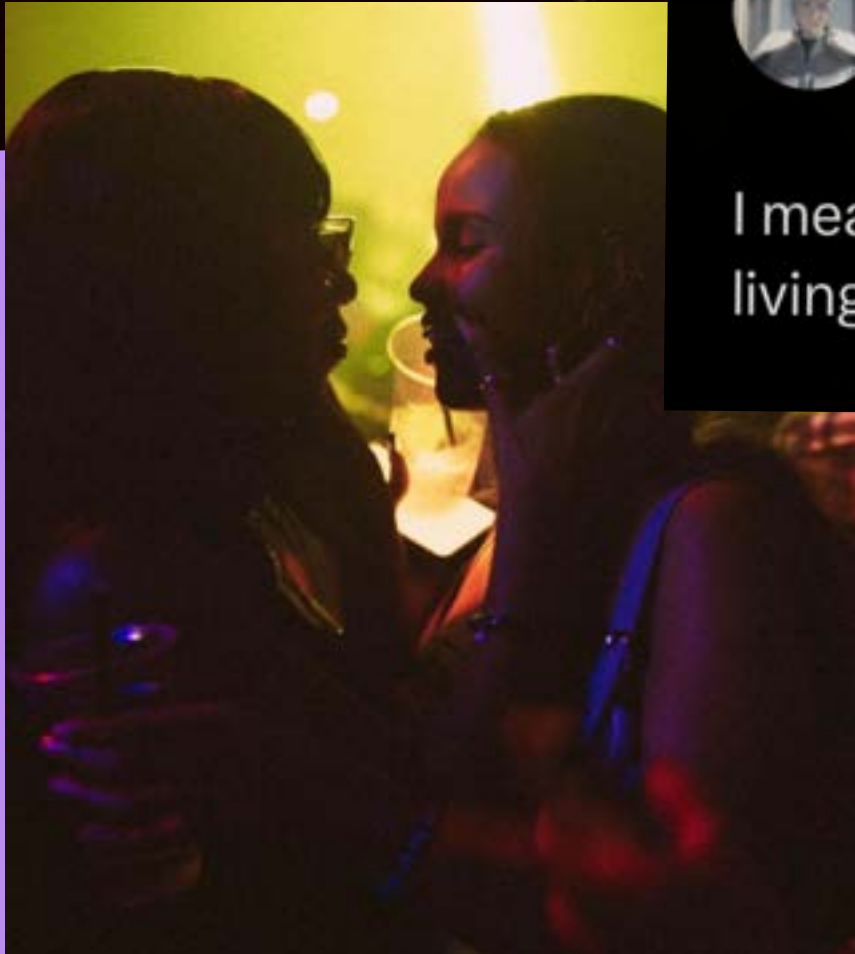
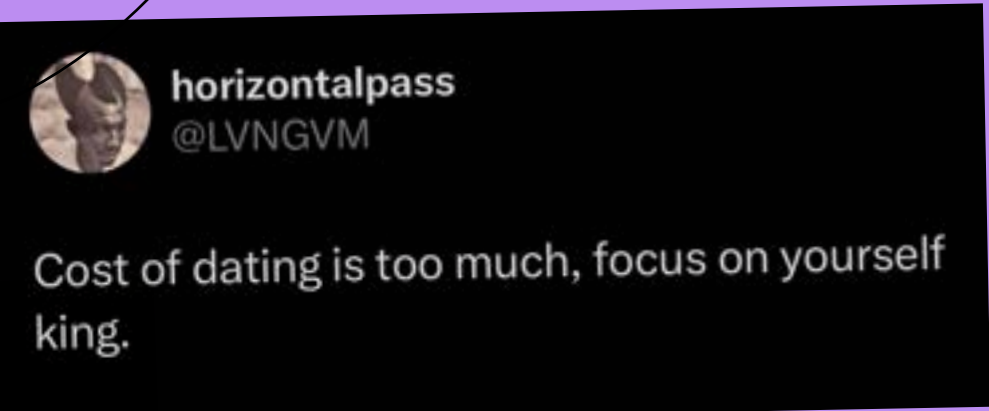
According to research by financial services company Hargreaves Lansdown, once you've factored in council tax, Netflix, Internet, Spotify, and, of course, rent, living alone will cost you around £860 a month more than your coupled-up pals. Inflation is on the rise. It's cheaper to be in a couple. The cost-of-living crisis is really making people think about their love life choices and making decisions they wouldn't otherwise.



For Livity, **Alvin** shared that

“Dating and relationships are all an *investment*, you have to invest to reap the rewards. Those rewards are *care, affection, intimacy, and respect*. But for me at the moment it doesn't seem worth it.”

LOVIN' IN 2023



Love is already complex in an increasingly polarised world muddled up with our pre-existing hang-ups on preferences, desirability, sex, sexuality, and gender.

The rising costs inflame this further and our community has just had enough. The kids aren't just falling in love. It's far too expensive. So first they are unpacking, resolving, unlearning, and deconstructing it – to one day know a mutual, nourishing, and rewarding relationship will eventually come to life.

The increasing popularity of books such as **Bell Hooks'** All About Love: New Visions is evidence of this. All About Love: New Visions is a book that explores the nature of love and its impact on personal and social growth. It also delves into how Blackness and racism intersect with love, relationships, and society, encouraging readers to critically examine their understanding of these issues and to work towards more equitable, healthy relationships.

Photography credit: [@filmabdi](#)

RECOMMENDATIONS

01

DINE ALONE

The world should work better for people who want to be alone. People are being super intentional about love, critiquing it, analysing the intersectionalities of racism and love in a diverse pool.

In the midst of this, we should encourage introspection, looking inwards, and create enjoyable moments for people to spend time alone.

02

DECOUPLING ITEMS

2 for 1 doesn't work in this moment. People shouldn't be penalised for being single.

03

INVEST IN FRIENDSHIPS

"Friend dates are my thing right now. Men are actually mad."

Communities keep people connected and resilient. Given the last few years we've had we should be working to tighten/strengthen the platonic familial bonds between people.

It's worth it.

METHODOLOGY

We conducted our own Tag Agency research study for Gen Z in the UK that are experiencing the cost of living crisis.

Between January 24th 2023 and March 23rd 2023, we spoke to 140 Gen Z.

RESEARCH METHODS

Focus group
Structured interviews
Desk research

AGES

18-35

WHO THEY WERE

50% Male
48% Female
2% Didn't Specify

WHERE THEY LIVED

78% London, UK
22% UK, Other

ETHNICITY

64% Black
19% White

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THANK YOU.

tag.

