



Name:

Date:

Mark:

Target:

Source:

<https://www.bigissue.com/news/social-justice/will-prices-uk-ever-go-down-cost-of-living-crisis/>

Text A

When will the cost of living crisis end?

It feels as though the cost-of-living crisis has already lasted an age. For well over a year now, prices have been rising at the fastest rate in decades and most wages aren't keeping up. Households have seen a real hit to their bank balances and that is set to continue in the coming months. Inflation eased slightly to 10.1 per cent in March, which is higher than economists had predicted. As well as mortgages, and energy costs, food and drink prices surged at the highest rate in 45 years. But what does this high inflation rate mean for you?

Paragraph 1

The term “inflation” is the technical way of describing the rate at which prices are rising. If you've noticed the cost of a bunch of bananas or a pack of loo roll getting more expensive and your household bills soaring, that's because inflation has been high for, well, far too long at this point. The higher the inflation rate, the faster your bills increase.

Paragraph 2

The simple answer is that UK prices across the board will probably never come down – and almost certainly not by very much – but our wages are supposed to keep up with rising prices to make us less likely to feel the pinch.

The problem is, that has not happened in some time. If you were wondering why workers are taking to the streets and demanding better pay, that is why. Pay packets are essentially shrinking as long as people's pay rises slower than the rate of inflation, which has now been over 10 per cent for seven months. But don't panic. The cost-of-living crisis will come to an end eventually.

Paragraph 3

The cost of living crisis will be over once prices stabilise and wages have risen enough to match, and that is unlikely to happen for some time yet. Experts predict it will be at least another few years, possibly lasting until 2028.

Paragraph 4

Unfortunately not. Prices are rising even faster for poorer households. This is because the costs of essentials are soaring at higher rates, and low-income families typically spend a greater proportion of their income on these items.

Paragraph 5

“The times we are living through should stop us in our tracks. Short term support through this crisis can only do so much to mitigate the risk to our whole country of allowing these problems to spiral. A much more fundamental shift is needed or the gap will only get wider between those who can get by and those who are struggling every day to put food on the table or have a secure home,” Earwaker, a financial expert, said.

Source: <https://www.barnardos.org.uk/get-involved/campaign-with-us/impact-of-cost-of-living>

Text B

At what cost? The impact of the cost-of-living on children and young people

As the cost-of-living crisis gets worse and more frightening by the day, more children are at risk of being pulled into poverty, or into deeper poverty.

More than 1 in 4 of all children in the UK now live in poverty, with millions facing the risk of going hungry. Living in poverty can mean a child is living in a cold home, going hungry, or without everyday essentials.

Children in the most vulnerable and precarious circumstances will be among those most exposed to the cost-of-living crisis. Families with nothing left to cut back on are no longer having to choose between heating or eating – instead they're unable to afford either.

Growing up in poverty can harm children's life chances, limiting their opportunities, holding them back in education, or leading to worse physical and mental health outcomes.

What does our latest evidence show?

New evidence in [Barnardo's report 'At what cost? The impact of the cost-of-living crisis on children and young people'](#) shows that:

- More than half of parents (54%) have been forced to cut back on food spending for their family over the past 12 months.
- One in five parents said they have struggled to provide sufficient food due to the current cost-of-living crisis, and over a quarter (26%) said their child's mental health has worsened due to the situation.
- Parents have admitted resorting to desperate measures, with a quarter (26%) having sold possessions, one in five (20%) having taken on new credit cards, extra debt or a payday loan, and sixteen respondents have even left pets at rescue centres due to the rising cost-of-living.

What needs to happen?

Our recommendations aimed at alleviating the worst effects of the cost-of-living crisis on children, young people and families include:

- The extension of free school meals to all primary school pupils in England
- Develop and implement a 'full participation plan' to ensure vulnerable children can engage fully in school life, no matter their home circumstances
- Strengthen social security to provide a lifeline to families on a low income
- Improved mental health interventions and support to combat isolation for vulnerable children and young people
- Extension of family hubs to every community

While these recommendations will not fundamentally shift the dial on the systemic issues faced by children living in poverty in the UK today, they represent a package of support which we hope will alleviate some of the worst and immediate impacts of the cost-of-living crisis.

Text C

How is the cost-of-living crisis affecting you?

Bill

With costs of groceries, energy, and fuel (to name a few) rising across the UK, lots of people are feeling the impact.

I read an article in the Guardian in September, and another in the Financial Times this week, that talk about concerns that the rise in cost of living is stopping people from having a healthy social life, and there's risk of increased loneliness.

Perhaps it's not being able to spend time with friends as regularly, not being able to afford to go on dates, or not having access to disposable income to spend on activities that benefit wellbeing (like gym memberships, Netflix, or mental health apps).

Or maybe you're experiencing impacts on housing, access to groceries, ability to pay bills, or ability to plan for the future. Many financial commentators have also spoken about the disproportionate impact of this squeeze on the most vulnerable in our society.

Money is sometimes a difficult topic to discuss, but this is a safe space to share your experience. Maybe by doing so, others will know they're not alone. Have you got any tips to share?

Akram

As a parent, the cost of living has affected us. I have two daughters; one that is 21, and in her 3rd year at university. My other daughter is 18 and in year 13 at school. She wants to go to university.

Having an income from both me and my husband helps, but because of that, our daughters will not get the full student finance amount, so we must put towards it. This would normally be fine, but the cost-of-living crisis means that their rent for halls will increase, as will our own mortgage. Will student finance payments also increase to compensate for the extortionate rental increases?

Going to university is a luxury for some, especially for middle earners who have lots of other outgoings increasing, and even the low-income earners are being out priced because the cost of living is rising, and student finance is not. What happens to students that need to get a job but can't?

As a kid, we went through financial hardship, and I remember things were tight. I have many memories of scrimping and saving. We got through it, and we will get through it again.

Answer ALL questions. Write your answers in the spaces provided.

SECTION A

Read Text A and answer questions 1 to 4.

- 1 Your friend wants to know more about the way the cost-of-living crisis has impacted each household.
 Using Text A, identify two things that have increased in cost recently.

(a) _____ (1)

(b) _____ (1)

(Total for Question 1 = 2 marks)

Answer Questions 2 and 3 with crosses in the relevant box(es) . If you change your mind about an answer, put a line through the box and then mark your new answer with a cross .

- 2 Which word best describes the style of Text A?

Pessimistic	<input type="checkbox"/>
Serious	<input type="checkbox"/>
Sentimental	<input type="checkbox"/>
Chatty	<input type="checkbox"/>

(Total for Question 2 = 1 mark)

- 3 Which **two** of these quotations from Text A are examples of informal language?

'Feel the pinch'	<input type="checkbox"/>
'Rate of inflation'	<input type="checkbox"/>
'Mitigate the risk'.	<input type="checkbox"/>
'Household bills soaring'	<input type="checkbox"/>
'Cost of Living crisis'	<input type="checkbox"/>

(Total for Question 3 = 2 marks)

- 4 You have been asked to add subheadings to each paragraph in Text A.
 Number each subheading from 1 to 5 to show which best matches each paragraph.
 Two have been done for you.

Subheading	Paragraph number
When will the crisis end?	3
All in this together?	
What next	5
What is inflation?	
What goes up, must come down	

(Total for Question 4 = 2 marks)

TOTAL FOR SECTION A = 7 MARKS

SECTION B

Read Text B and answer questions 5 to 8.

5 What does each of these quotations from Text B suggest about the impact of the cost of living?

Everyday essentials _____
_____ (1)

Forced to cut back _____
_____ (1)

(Total for Question 5 = 2 marks)

Answer Question 6 with a cross in a box . If you change your mind about an answer, put a line through the box and then mark your new answer with a cross .

6 Which **one** of these statements is an opinion?

with a quarter (26%) having sold possessions	<input type="checkbox"/>
Extension of family hubs to every community	<input type="checkbox"/>
More than 1 in 4 of all children in the UK now live in poverty	<input type="checkbox"/>
Living in poverty can mean a child is living in a cold home	<input type="checkbox"/>

(Total for Question 6 = 1 mark)

7 (a) According to Text B, what percentage of parents have been forced to cut back on food spending for their family over the past 12 months?

_____ (1)

(b) Which organisational feature is used to identify this information?

_____ (1)

(Total for Question 7 = 2 marks)

8 (a) Using Text B, identify two things people have done to support themselves through the rising cost of living.

1 _____ (1)

2 _____ (1)

(b) Using Text B, identify two supportive measures that the charity are suggesting.

1 _____ (1)

2 _____ (1)

(Total for Question 8 = 4 marks)

TOTAL FOR SECTION B = 9 MARKS

SECTION C
Read Text C and answer questions 9 to 11.

9 Using Text C, give two quotations that suggest the rising cost of living is lowering the quality of life for young people.

(a) _____ (1)

(b) _____ (1)

(Total for Question 9 = 2 marks)

10 Using Text C, identify two language features used to inform the reader about the rising cost of living is making life harder.

Language feature _____
_____ (1)

Example _____ (1)

Language feature _____
_____ (1)

Example _____ (1)

(Total for Question 10 = 4 marks)

Answer Question 11 with a cross in a box . If you change your mind about an answer, put a line through the box and then mark your new answer with a cross .

11 Which **one** of these quotations from Text C shows that the writer is negative about the rising cost of living?

The faster your bills increase.	<input type="checkbox"/>
The gap will only get wider.	<input type="checkbox"/>
Allowing these problems to spiral.	<input type="checkbox"/>
Surged at the highest rate in 45 years	<input type="checkbox"/>

(Total for Question 11 = 1 mark)

TOTAL FOR SECTION C = 7 MARKS

SECTION D
Questions 12 to 15 are based on more than one text.

12 You may use a dictionary to answer this question.

(a) 'not having access to **disposable** income'

Give **one** word or phrase to replace '**disposable**' that keeps the meaning of this quotation from Text C the same.

_____ (1)

(b) "The cost of living crisis will be over once prices **stabilise**'

Give **one** word or phrase to replace '**stabilise**' that keeps the meaning of this quotation from Text A the same.

_____ (1)

(Total for Question 12 = 2 marks)

13 Compare similar ideas from Text A and Text C about the impact of the cost of living on young people.

In your answer, you should:

- Give **two** similarities from these texts about the impact of the cost of living on younger people in society.
- Give one quotation from Text A and one quotation from Text C to support **each** similarity.

(Total for Question 13 = 6 marks)

Answer Question 14 with a cross in a box ☒. If you change your mind about an answer, put a line through the box ~~☒~~ and then mark your new answer with a cross ☒.

14 Which one of these statements about the language used in used Text A and Text B is correct?

Both texts use expert opinions.	
Both texts use alliteration.	
Both texts use exclamation.	
Both texts use repetition.	

(Total for Question 14 = 1 mark)

15 Identify one piece of evidence from each of the three texts that shows that our outgoings and spending habits are changing.

Text A _____ (1)

Text B _____ (1)

Text C _____ (1)

(Total for Question 15 = 3 marks)

TOTAL FOR SECTION D = 12 MARKS

TOTAL FOR PAPER = 35 MARKS