

Faces of the Crisis

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A refrain often used in relation to the sequence of crises the world faces is “the hardest hit are the most vulnerable”. But what does it look like to be vulnerable to energy and price shocks? And what does it mean to experience it acutely?

This panorama gives a snapshot of lived experiences of the cost of living crisis as well as where government responses are falling short. We hear about asylum seekers’ long struggle with overcrowded housing, petty allowances, and discrimination on the housing market.

We hear about deepening period poverty in Europe and how that is shaping some women’s unique experience of the cost of living crisis. We also hear how young people struggle to make ends meet and many elderly people could be plunged into poverty and loneliness.

These accounts paint a very real picture of the devastating impacts of the crisis and the difficult choices many face.

Asylum In Ireland: Trapped In A Cycle

Contribution by: Bulelani Mfaco

Many asylum seekers were struggling long before the cost of living crisis. They often live on a meagre weekly allowance of 38.80 euros for years – until they receive refugee status, subsidiary protection, or leave to remain. During the wait, many are restricted from building social networks and financial independence so transitioning into their life after receiving paperwork can be demoralising. This can mean poorly insulated and damp houses. Even before the current energy crisis, the first energy bill would inevitably come as a shock. People from migrant backgrounds often support families back home. Some have left their children or spouses. Others have elderly parents or siblings who depend on them. This crisis is forcing many people to make difficult choices about how much money to keep to support themselves and what they send home. It’s difficult enough supporting one household let alone two across borders.

Both the Irish Refugee Council and a government advisory group have long called for increasing the weekly allowance for asylum seekers. But the government has refused. The Movement for Asylum Seekers in Ireland (MASI) has also called for asylum-seeking children to be given access to child benefit like their Irish peers to avoid trapping children in a cycle of poverty.

Ireland’s housing crisis is a contributor to the struggles of migrants. Around 4000 people with legal status are currently living in asylum centres because of difficulties finding rental accommodation. Many who make it out of asylum centres would take whatever they find, which can mean living in poorly insulated and damp houses, and paying high energy bills each month.

To meet the housing needs of refugees and homeless people, the government introduced the Housing Assistance Payment (HAP) – a scheme where the government, through local authorities, pays the capped rental allowance to the landlord. The problem is that there is so much competition for rental accommodation. At a viewing, you might find 50 people queuing up for the same apartment. And landlords generally prefer not to deal with HAP and its bureaucracies. It is not just migrants, refugees, and asylum seekers who are priced out of the market and competing for a limited housing stock. The national broadcaster recently reported one case of 20 people living in a four-bedroom house. Despite the shortage and poor housing conditions, the government has neglected the development of social housing, abdicating this responsibility to the private sector.

In response to rising energy costs, the state is providing around 200 euros to help cover energy bills in 2022, with another 400 euros planned for 2023. These one-off payments are not enough: energy costs are rising and you don't need energy once in a while but continuously. Some migrants – including international students and those on work permits – cannot access this support because their visa forbids access to public funds and welfare support. This condition was waived during the pandemic, but the government has so far failed to announce a similar waiver for the cost of living crisis. The result is that non-EU nationals living and working or studying in Ireland are reluctant to seek support. In many ways, the Irish government is placing a bandage on a wound without cleaning it first. In this crisis, our movement is calling on the government to make its relief efforts and support universal. Migrants and asylum seekers contribute to Irish society in many ways. Many pay taxes yet cannot access public support and welfare. As energy companies make record profits, this crisis is hitting the most marginalised the hardest.

Women and Girls: Period Poverty on the Rise

Contribution by: [Lauren Crosby Medlicott](#)

As the cost of living continues to rise, millions of women around the world are struggling to afford the products they need to manage their periods. Even prior to the current economic crisis, women were forced to choose between buying food and period products. Charities working to eradicate period poverty speak of a worsening situation. It is a unique and discriminatory impact women face as the prices of petrol, energy, and food skyrocket.

“It's inevitable that when there is a crisis that plunges people into poverty, the level of period poverty will also rise,” explains Ella Lambert, founder of the Pachamama Project. “In recent years we have been struck with crisis after crisis – a pandemic, a European war, and now a cost of living crisis. Period poverty will certainly rise.”

Although the data is fragmented, it is believed that 1 in 10 in Europe menstruators experience period poverty. In the Netherlands, a survey of young women between the ages of 12 and 25 years found almost 9 per cent cannot afford period products. Over half indicated they find period products too expensive. Four in 10 women in Spain cannot afford their preferred period products, while an estimated 20 per cent find it difficult to afford any products at all. One in 8 Britons predicted that they will struggle to afford period products over the next year.

Girls and women on low incomes in prosperous western Europe are forced to improvise with

rags, toilet paper, baby nappies, or even old newspapers when they cannot afford pads or tampons. Even more at risk are homeless and undocumented women in precarious living conditions. In refugee camps, women not only struggle to access products, they also face stigma about their periods and lack adequate, safe facilities to handle them. Heading to the Global South, half of all women and girls are forced to use items such as rags, grass, and paper each month. Ten per cent of girls in sub-Saharan Africa miss school during their periods.

If access to menstrual products, safe spaces to use them, and the ability to manage menstruation without shame are not available, the impact can be devastating for the physical health, mental well-being, and education of women. “We have to get better as a society at responding to period poverty,” urges Lambert.

In a trailblazing move, Scotland became the first country in the world to make period products free for all in August 2022. “As the cost of living crisis takes hold, the Period Products Act is a beacon of hope which shows what can be achieved when politicians come together for the good of the people we serve,” said Labour Member of the Scottish Parliament Monica Lennon.

Germany reduced the tax rate on tampons and pads from 19 per cent to 7 per cent in 2020. This followed pressure from rights groups who banded together to create an online campaign that gathered more than 180,000 signatures calling for an end to the “luxury tax” on period products. Spain, France, Poland, and Austria have also lowered the sales tax on period products in the wake of protests.

Even though governments can and should work to eradicate period poverty, outside help is also needed. “There is more work required by non-profits to fill the gap as governments don’t always have the finances or the will,” explains Meelie Pemberton, founder of WingWoman Lebanon. “Reusable period pads distributed by NGOs provide a long-term solution to those without access to hygienic disposable products and reduce the stress of not knowing when they will next get products.”

Period poverty makes women feel helpless, and yet there is an easy fix, argues Lambert: “If we provide reusable sanitary products to those who have washing facilities to use them, we eradicate the problem,” she says. “Then we have to work to fill the gap for those who don’t have washing facilities through working with non-governmental organisations and the state, providing the funding to make sanitary products free and available to all.”

Old Age in Germany: All Resources Are Needed

Contribution by: Christa Möller-Metzger

Poverty among the elderly is on the rise in Germany, especially as the cost of living crisis bites. One in six people over 65 is at risk of poverty. Rising energy costs and the increased price of everyday items will make this winter particularly hard. Tafel, one of the largest volunteer-based organisations in Germany that feeds those in need, is helping more pensioners than ever before.

In Germany, the costs of accommodation and food in nursing homes – which are borne by

the care recipient alone – are also on the rise. Many elderly people live alone, so they bear the full cost of heating their apartments. No one knows whether their pension will stretch to cover their heating bill by the end of winter. Many old people also live with disabilities and illness, so they need a warm home and can't simply turn down the thermostat. The cost of living crisis is becoming a poverty crisis.

The government has pledged help. All pensioners in Germany will receive 300 euros in December to go towards additional energy costs, and pensioners are now eligible for housing benefits to help meet rising rental costs.

For many seniors, this support will not be enough financially or socially. Seniors battling poverty are also more likely to suffer from loneliness. In a time of crisis, they become more isolated. That is why governments must do what they can to ensure that elderly people are not cut off. Small, affordable steps such as installing benches can make a difference by encouraging communication and thus combatting loneliness. In Hamburg, the city is keeping public spaces such as libraries warm and comfortable through the winter. Additional spaces for social activities will also be available to allow people to spend time with one another without the pressure to consume.

In this crisis, all resources are needed and local governments must make use of their communities. Older people have skills to teach others in their community just as they have things that they can learn. Digital media skills are important for combatting loneliness and can be taught by community members. Volunteers in Hamburg are teaching elderly people how to use devices such as tablets and smartphones provided by the city. After that, the volunteers will offer their skills in meeting places for seniors.

The pandemic exposed how care, ageing, and loneliness are fundamental questions for our ageing societies. The cost of living crisis shows how they are more urgent than ever.

Young People in Croatia: The Most Challenging Period for a Generation

Contribution by: [Kaja Pavlinić](#)

For several years, especially since the pandemic and now with inflation and the Russian invasion of Ukraine, living costs have been skyrocketing globally. These patterns can also be observed in Croatia. For young people, it is becoming hard to get by as everything from housing and transport to food and utilities becomes unaffordable.

Young people have long faced financial constraints. According to 2022 data from the Croatian Bureau of Statistics, the net monthly salary for fully employed persons in 2022 is between 1000 and 1200 euros, while the legal gross minimum wage amounts to 700 euros. The average net hourly salary for university students in 2022 is 3.89 euros. During the pandemic, many young people lost their jobs or had to pause their studies.

To explore how the high cost of living is affecting young people and persons with disabilities, I spoke to political scientist and founder of Sustainable Development Forum Green Window Marko Popović, and Leonida Kifer, an employee at a social enterprise in Zagreb and an advocate for the rights of people living with disabilities.

When asked about the past 10 years, Popović immediately recognises how the cost of living has sharply risen. “During my studies and 7-year professional career, I have noticed a large increase in housing prices and food prices. Just 10 years ago, the average rent for a studio or a small apartment in Zagreb, shared with only one or two persons, was around 150-200 euros per person. Now, the minimum price is 300 euros. Food costs have also increased by at least 50 per cent. The price of transport remains the same, but due to the pressure of inflation, this is likely to increase at any moment.”

People with disabilities face the same issues, with the additional burden of high medical costs and fewer employment opportunities. From her personal experience, Kifer recounts: “The community already doesn’t accept us fully; this is our biggest battle. Public spaces are not fully adjusted and accessible – every time I use a tram or a bus, I never know if someone will stand up so I can sit (because I can’t stand for too long) or if someone will verbally attack me because I use a walking aid. Higher living costs mean it’s even harder for us to integrate into our communities. For persons with disabilities, it is already very challenging to find a job and live a decent life, even without increasing costs. Many of us struggle with frustration and various forms of depression.”

However, Popović is confident that green policies can bring relief: “Ever since Croatia became independent, there has been a lack of adequate policies to address housing issues for young people. Green policies should be oriented towards promoting public housing models based on examples of good practices from other European cities. I want to see more student dorms, more apartments with affordable rent, and better rail connections with smaller cities offering more affordable living. Alongside this, we need to work on better youth strategies with a particular focus on eradicating precarious employment and helping young people climb the property ladder. We need to make sure that their rent does not eat up more than a third of their salary,” explains Popović.

Kifer also sees plenty of room for improvement. “Currently, people with disabilities are being helped mostly by NGOs. I think there is a need for a systemic approach. Some places in Croatia have introduced local policies that ensure housing, education, and proper employment for people with disabilities. Croatia and other countries must reshape their approach to persons with disabilities and especially young people with disabilities. Instead of constraining us by emphasising everything we can’t do, they should encourage us and help us do everything we are capable of.”

Young people in Croatia are living through the most challenging period for a generation. However, there is room for hope. By influencing our communities to push for proper policies based on sustainable long-term solutions regarding all aspects of living, Croatia can emerge from this crisis in a way that ensures that the coming decades are fair and inclusive.

Runaway Inflation in Turkey: Simits Are Now a Luxury

Contribution by: Antonia Oschmann

When Miro moves to Istanbul in the summer of 2021, he is 18 years old. He comes from Van, a city in eastern Turkey where mostly Kurds live. To escape the lack of prospects and the pressure of his parents, he moves in with his uncle and works at his café whilst preparing for his studies in the city. At this point, 10 lira is worth about one euro. He works

six days a week as a waiter for his uncle, first for a minimum wage of 3000 lira, then in December for 4250. In July 2022, he finally earns 5500 lira a month.

The wage increase Miro is experiencing is the Turkish government's response to the runaway inflation of the lira. To curb currency depreciation, economic experts recommend raising the interest rate. But President Erdoğan sees high interest rates as cheating, so he fights to keep it down. For example, he has fired four central bank governors in less than three years. The value of the lira continues to fall while the president expects the central bank to deliver a miracle.

In September 2022, year-on-year inflation in Turkey is almost 80 per cent. Eighteen lira is worth just one euro. The population feels this intimately with rising food and energy prices. New soup kitchens in Istanbul are opening their doors to many people, including from the middle class. A simit (the cheap sesame bread sold on every street corner) has doubled in price since 2021, going from 2.50 to 5 lira. "Simit is now almost a luxury," says Aleyna. She sells the bread on the Asian quarter of Istanbul, at the Kadikoy ferry port. "More and more people are asking me if I could give them something to eat. I do what I can, but I also have to make ends meet. Everything has become so expensive."

In addition to Erdoğan's economic policy, Russia's war against Ukraine has been damaging for Turkey. Ankara maintains close economic ties with both countries. Turkey meets 70 per cent of its wheat and most of its fossil fuel needs with Russian imports. It also cooperates with Ukraine in the economic and military sphere and has supplied it with combat drones. As well as being dependent on both states, Turkey is a member of NATO and is trying to mediate the current conflict. Economically, the country could not cope without the West or Russia. Sanctions from either side would make the already precarious economic situation even worse, which could be costly for a Justice and Development Party (AKP) that is already struggling in the polls ahead of the June 2023 elections.

Although the governing party felt empowered to pursue Islamic-conservative clientele politics for years and effectively run an autocratic state due to popular support for its mega projects, its popularity is waning as the cost of living bites. As long as Erdoğan sticks to his unorthodox economic policy, the economic situation will not change for many like Miro and Aleyna.

A series on the topic by the author is published by [Heinrich Böll Stiftung](#).



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