

## Credit crisis and financial wellbeing

Respondents were asked to what extent they and their families had been affected by the recent economic crisis. Only 15% of 16-year olds said they were unaffected. Figure 3 shows how respondents in different school types and from different financial family backgrounds were affected by this economic crisis.

**Figure 3: To what extent has the recent credit crisis affected you and your family? (%)**

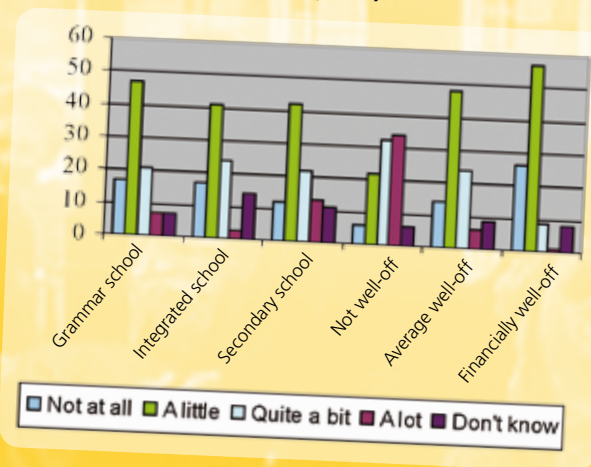


Figure 3 shows that those who were financially not well-off were most affected by the credit crisis.

Many respondents said they now spent less money on luxury goods, bought cheaper brand products or were just generally more careful with their money.

However, despite 75% of 16-year olds saying they were affected by the economic downturn to some degree, the proportions of those respondents in the survey reporting they were well-off (23%) and average well-off (55%) had only slightly decreased compared to previous survey years, whereas the proportion of those saying they were not-well-off (18%) had only increased by 2% compared to 2008.

## Background of the YLT Survey

All too often the opinions of young people are ignored when decisions are made about many of the issues involving them.

Every year the Young Life and Times (YLT) survey invites 16-year olds from all parts of Northern Ireland to tell us about their experiences of school, and their views on politics, sectarianism and other social issues. In 2009, 857 young people responded.

This leaflet provides a summary of key findings of the 2009 YLT survey.

More detailed results on specific issues, as well as Research Updates, are freely available on the YLT website at [www.ark.ac.uk/ylt](http://www.ark.ac.uk/ylt).

Many participants of the survey suggested a range of subjects that could be asked in future. Some of these questions will be included in the 2010 YLT survey.

Comments on the YLT survey are welcome any time and can be submitted via the YLT website.

ARK is a joint resource between Queen's University Belfast and the University of Ulster.

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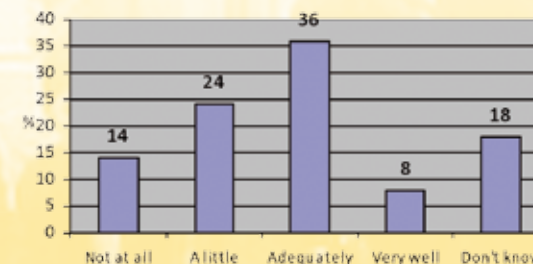


2009 Young Life and Times Survey



## Summary of Results

**Figure 1: How well do you think the government protects your rights as a young person? (%)**



'Before the credit crisis we used to be able to buy things and not worry about the money, not expensive things, but little treats every couple of weeks, a CD or DVD or a pair of jeans. Now luxuries are few and far between, and I can't get a job. I feel very guilty taking money from my parents to go out and socialise with my friends, as I know how tight things are'

'My family is working-class and not very wealthy. As the credit crunch has worsened, my family has found it more difficult to pay for luxuries etc.'

## Who took part in the 2009 YLT survey?

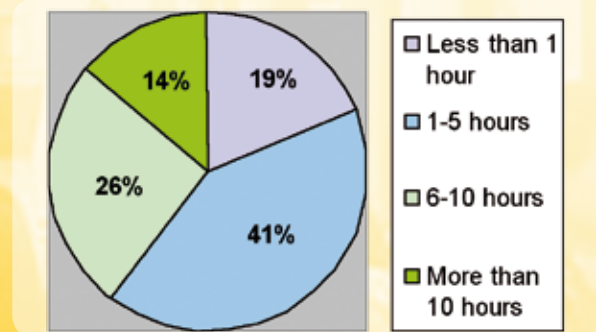
All young people living in Northern Ireland who celebrated their 16th birthday in February and March 2009 were invited to take part in the survey. Of the 857 16-year olds that responded:

- 39% were male and 61% were female.
- 22% said they lived in a big city or its outskirts, 39% lived in a small town and 38% lived in a village or in the countryside.
- 51% attended a grammar school, 36% attended a secondary school, 7% attended a planned integrated school and 5% attended some other type of school.
- 76% lived with both their parents, 19% lived only with their mother and 2% lived with their mother some time and their father some time. 3% lived only with their father or had other arrangements.
- 11% of respondents said they had a long-standing illness or a disability.
- 7% of respondents said they looked after someone who was living in the same home as they did, and 18% had caring responsibilities for someone not living with them.
- 81% regarded themselves as belonging to a particular religion, 19% said they did not.
- 11% of males and 10% of females had been sexually attracted to a person of the same sex at least once.
- Most respondents had between 3-5 close friends to whom they could talk when they were in trouble.
- For 80% of respondents most or all of their friends had the same ethnic origin as they had themselves.

## Volunteering

Respondents were asked a range of questions about volunteering. 49% of all male and 58% of all female 16-year olds said that they had volunteered in the past. The number of hours 16-year olds said they volunteered in the past 4 weeks can be seen in Figure 2.

**Figure 2: How many hours have you volunteered in the past 4 weeks?**



By far the most likely activity volunteers undertook was to help to organise an event (77% did this), followed by visiting, befriending or mentoring people and helping in church (49% each).

Table 1 shows the reasons why people said they got involved in volunteering.

**Table 1: Respondents' reasons for volunteering**

	%
Get on in career/build up CV	74
Wanted to improve things or help people	65
Learn new skills/use existing skills	59
Was asked to help	43
Wanted to meet people or make friends	42
Friends/family also volunteered	33
The cause was important	23
Part of religious belief/philosophy of life	23
Other	11

## Emotional and mental health

Over one quarter (26%) of respondents said that at some point in the past year they had serious personal, emotional or mental health problems. However, just over one third of these respondents (35%) had sought professional help for these problems. Respondents identified their friends and their mothers as the most helpful sources of support if they had emotional or mental health problems.

YLT asked 16-year olds to identify possible causes for emotional problems from a list given to them. Table 2 summarises the responses:

**Table 2: Respondents saying the following things could cause them emotional problems**

	%		
	Male	Female	All
Not being confident with opposite sex	17	21	20
Thinking I may be gay	5	5	5
Having too much homework	34	53	45
Coping with family's and teachers' criticism	31	41	37
Being pressurised to take drugs	6	4	5
Thinking about suicide	9	15	12
Being concerned that I drink too much	9	7	8
My appearance or body shape	28	64	50
Being in debt	11	16	14
Something else	13	15	14
None of the above	30	12	19

As Table 2 shows females were much more likely to say that most of the things listed could cause them emotional problems. Particularly noteworthy is the high proportion of females concerned with their body shape and those concerned with pressure due to homework. Three out of ten males said none of these issues would cause them emotional problems.