

## The gendered impact of the cost-of-living crisis

### Summary

As we emerge from the Covid-19 pandemic, we are facing a major cost-of-living crisis. The Resolution Foundation has warned that the monthly inflation peak this spring could be as high as the 8.4% reached in 1991, and that prices in 2022/23 will be up 7.6% from 2021/22,<sup>1</sup> higher than the Bank of England forecast of 7% in February.

Although some of the forecast increase in prices is the result of supply chain bottlenecks, sharp energy price increases,<sup>2</sup> and more recently the war in Ukraine, it is important to remember that this is also a crisis of incomes. Over a decade of austerity policies, low wage rises and cuts to social security have left many people in poverty. While the richest households saved money during the pandemic, the poorest fell further into debt,<sup>3</sup> with no cushion to cope with rising prices now.

The impact of these combined crises will be gendered for a number of reasons:

- An increase in the cost-of-living **will hit the poorest hardest**. Women are more likely to be poor,<sup>4</sup> and have been hit harder by cuts to social security and provision of public services over the past decade.<sup>5</sup>
- **Women have lower levels of savings and wealth** than men.<sup>6</sup> Even before Covid-19, women were more likely to be in debt and this has worsened as a result of the pandemic.<sup>7</sup>
- **Women's caring responsibilities** mean that they are often **less able than men to increase their hours of paid work**, as childcare costs were increasing above the rate of inflation for several years before this crisis.<sup>8</sup>
- **Women are the 'shock absorbers of poverty'**. They tend to have the main responsibility for the purchase and preparation of food for their children and families,<sup>9</sup> and for the management of budgets of poor households.<sup>10</sup>

Particular groups of women are likely to be disproportionately impacted:

- Poverty rates are significantly higher among people from **Bangladeshi** (53%), **Pakistani** (48%) and **Black** (40%) ethnic groups than among White people (19%),<sup>11</sup> making it harder to meet rising living costs.
- **Disabled people** were already facing on average an extra £583 in costs per month due to their impairment or condition.<sup>12</sup> Even prior to Covid-19, over a third of disabled workers were having to cut back on food and heating.<sup>13</sup>

<sup>1</sup> Resolution Foundation (2022) The Living Standards Outlook 2022 (<https://bit.ly/34QBVD3>)

<sup>2</sup> Bank of England (Feb 2022) Will inflation in the UK keep rising? (<https://bit.ly/34QOL94>)

<sup>3</sup> House of Commons Library (2021) Coronavirus: Impact on household savings and debt (<https://bit.ly/36r2Ry3>)

<sup>4</sup> WBG (2018) The Female Face of Poverty (<http://bit.ly/2CRlx8N>)

<sup>5</sup> WBG and Runnymede Trust (2017) Intersecting Inequalities (<http://bit.ly/2IE07Wn>)

<sup>6</sup> WBG (2018) Savings and Investments: Gender Issues (<https://bit.ly/3ihGWvO>)

<sup>7</sup> WBG (2021) Household debt, gender and Covid-19 (<https://bit.ly/3tllaxD>)

<sup>8</sup> WBG (2022) Spring Budget 2022: Childcare and gender (<https://bit.ly/3ixHzSd>)

<sup>9</sup> Food Standards Agency (2017) *The Food and You Survey* (<http://bit.ly/2FCtsqs>)

<sup>10</sup> WBG (2005) *Women's and children's poverty: making the links* (<http://bit.ly/2zIUJa5>)

<sup>11</sup> JRF (2022) UK Poverty 2022 (<https://bit.ly/3idFnPp>)

<sup>12</sup> Scope (May 2020) *The Disability report: Disabled people and the coronavirus crisis* (<https://bit.ly/34VGdLo>)

<sup>13</sup> TUC (2019) *Disability employment and pay gaps 2019* (<http://bit.ly/2yvcwzA>)

- **Single parents**, most of whom are women, have been hit particularly badly by Covid-19 with a third in financial difficulty, and 11% in problem debt.<sup>14</sup> Prior to the pandemic 84% of single parents, reported savings of less than £1,500.<sup>15</sup>
- **Victims/survivors of domestic violence and abuse**, including economic abuse, are likely to find it harder to leave an abusive relationship if they are unsure how they will support themselves and their children as living costs rise.<sup>16</sup>
- **Women with 'no recourse to public funds'**, who are excluded from claiming social security benefits are at high risk of poverty, and often destitution, if they lose work, or separate from a partner.<sup>17</sup>

## Recommendations

As the cost-of-living crisis comes after over a decade of severe cuts to social security and public services which left families struggling financially, it is crucial that the **fabric of the benefit system is repaired with urgency**. We call for:

- an increase in benefits to keep pace with inflation;
- the abolition of the benefits cap and the two-child limit;
- the conversion of Universal Credit advances into non-repayable grants;
- increases in ESA, Jobseekers' Allowance and Statutory Sick Pay;
- an increase in Child Benefit to £50;
- and an end to the 'No recourse to public funds' condition, which excludes many migrant women from support.

Furthermore, the bulk of the **increases in cost of living should fall on those more able to shoulder them**. We call for:

- a windfall tax on energy companies to tax the steep profits resulting from the increase in energy prices, to help support families struggling to pay their energy bills.

In the longer-term, we call for **investment in public services** that support people in bearing these costs:

- investment in retrofitting homes, to reduce energy costs;
- investment in public transport, particularly in rural areas, to reduce transport and fuel costs;
- investment in social housing, to reduce housing costs;
- investment in social infrastructure, particularly care services, to support people with care needs and so that unpaid care becomes truly a choice.

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<sup>14</sup> Step Change (2021) Stormy Weather: Covid 19 and Debt (<https://bit.ly/3tkpxci>)

<sup>15</sup> ONS (2021) Family Resources Survey: financial year 2019 to 2020 (<https://bit.ly/3lqWOa4>)

<sup>16</sup> TFN blog (21 Feb 2022) Charities warn rising bills could put domestic abuse survivors at greater risk (<https://bit.ly/3KV3sGS>)

<sup>17</sup> WBG (2020) Migrant women and the economy (<https://bit.ly/2U8USfl>)

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## Increased cost of living

A typical energy bill will go up by £693, or 54%, in April 2022. This follows a previous increase of £139 in October 2021. The Resolution Foundation is forecasting a further increase in October 2022 of 47%, around £900 year for a typical household.<sup>18</sup>

These increases come on top of pre-existing problems of fuel poverty. In 2019 (the most recent year for which figures are available) 13.4% of households were in fuel poverty. Single parents, 88% of whom are women, are particularly likely to be in fuel poverty. In 2019 28% of single-parent households were in fuel poverty, a significant increase from 18.9% in 2018.<sup>19</sup>

Disabled people and their carers will face significant additional problems as a result of rising energy costs as they may need to keep their homes warmer all day, or use specialist medical equipment with high running costs.<sup>20</sup>

Food price inflation hit 4.3% in February 2022, the highest rate since 2013 and is projected to continue to increase as a result of disruption to supply chains and the Ukraine conflict.<sup>21</sup>

However, as food writer and activist Jack Monroe has pointed out, ONS inflation data is based on the price of an 'average' basket of goods, and doesn't take into account the fact that poorer people will rely on value ranges and discounted goods, where price rises have been steeper.<sup>22</sup> Research by the Living Wage Foundation found that women spend more of their income on non-durable household goods, for example food and cleaning products, which are typically more susceptible to inflation-induced volatility.<sup>23</sup>

Again this comes on top of pre-existing problems with food insecurity. In 2019/20, 19% of households with incomes of under £200 a week reported food insecurity, with a massive 41% of single-parent households with three or more children reporting food insecurity.<sup>24</sup>

Fuel prices have also increased significantly. As of 10 March 2022, the average price of a litre of petrol and diesel was £1.59 and £1.67 respectively.<sup>25</sup> These increased prices have a knock-on impact on the price of goods, because of the increased costs of transport to retailers.

While most of the media attention on the cost-of-living has focused on recent increases to energy, food and fuel prices, other costs have been increasing at above the rate of inflation for some time. In 2020, for example, the price of childcare rose between 4-6% for different age groups, well above the then 1.4% inflation rate.<sup>26</sup> The TUC found that for parents with a one-year-old child, the cost of their child's nursery provision has grown four times faster than their wages, and more than seven times faster in London (2008-2016).<sup>27</sup>

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<sup>18</sup> Resolution Foundation (2022) The Living Standards Outlook 2022 (<https://bit.ly/34QBYD3>)

<sup>19</sup> Department for Business, Energy & Industrial Strategy (2021) Fuel poverty statistics report for 2021 (2019 data) (<https://bit.ly/3idRzj1>)

<sup>20</sup> The Guardian (15 Mar 2022) Disabled people facing 'impossible choices to survive' in cost of living crisis (<https://bit.ly/3qdmoci>)

<sup>21</sup> The Guardian (1 Mar 2022) Grocery prices in UK rise at fastest rate in eight years, data shows (<https://bit.ly/3uakdHH>)

<sup>22</sup> Jack Monroe (19 Jan 2022) Twitter thread (<https://bit.ly/3KTdW9M>)

<sup>23</sup> Living Wage Foundation (2022) Low paid work and cost of living crisis disproportionately affecting women (<https://bit.ly/3ig4Rfe>)

<sup>24</sup> ONS (2021) Family Resources Survey: financial year 2019 to 2020 (<https://bit.ly/3lqWQa4>)

<sup>25</sup> Confused.com website as of 15 March 2022 (<https://www.confused.com/petrol-prices>)

<sup>26</sup> Coram Family and Childcare (2020) Childcare Survey 2020 (<https://bit.ly/2MASdrg>) p. 17

<sup>27</sup> TUC (2017) Press release: Cost of childcare has risen four times faster than wages since 2008, says TUC (<http://bit.ly/2iolyrS>)

One third (33%) of parents using childcare say their childcare payments are bigger than their rent or mortgage. This rises to 47% of those with a Black ethnic background, 42% of those receiving Universal Credit, 40% of the under-30s, 38% of single parents, and 38% of those who work full time.<sup>28</sup>

These increases in costs are impacting poorer households disproportionately because those households spend more on essentials than richer households. The poorest 10% of households spent 54% of their total weekly expenditure on housing, food and transport, compared with 42% of the richest 10%.<sup>29</sup> In contrast, the richest households have considerably more potential to cut back on spending. The richest 10% of households spent nearly five times as much on discretionary spending including recreation, culture, restaurants, and hotels than the poorest 10%, meaning it will be much easier for them to 'tighten their belts'.

There are already signs that the increased cost of living has impacted low-paid women disproportionately compared to low-paid men. Research by the Living Wage Foundation found that low-paid women were more likely than men to have fallen behind on household bills (42% compared to 35%), or skipped meals regularly for financial reasons (35% women, 29% men).<sup>30</sup>

## Incomes

In the three years before the Covid pandemic, incomes of the poorest fell. The average income of the poorest fifth of people fell by 3.8% per year on average between financial year ending (FYE) 2017 and FYE 2020.<sup>31</sup> This was the result of a combination of low pay and a series of cuts to social security and public services under the austerity policies introduced since 2010.

Women, particularly Black, Asian and Minority Ethnic Women (BAME), were particularly badly hit by these cuts.<sup>32</sup> This is a result of women's greater unpaid care responsibilities, which means they have less time for paid work meaning that, on average, women are more likely to rely on social security and receive more of their individual and household income from the social security system than men.<sup>33</sup> Cuts to public services also have an impact on household living standards as people either go without services, or have to pay for private services to make up for a lack of public service provision.

During the pandemic, lower paid workers were more likely to be furloughed or have their hours reduced. In January 2021, a report by the Institute for Employment Studies found that during the first national lockdown, those in low-paid work were twice as likely to be on furlough or have their hours reduced than those in higher income jobs, with nearly 4 million people being impacted in one of these ways.<sup>34</sup> They were also less likely to have their pay topped up above the 80% furlough rate by employers.<sup>35</sup> This has affected women disproportionately as there are

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<sup>28</sup> Mumsnet (2021) Mega survey of UK parents shows that childcare is failing families (<https://bit.ly/3vvAE1t>)

<sup>29</sup> ONS (2021) Family spending in the UK: April 2019 to March 2020 (<https://bit.ly/3JAQ8aN>)

<sup>30</sup> Living Wage Foundation (2022) Low paid work and cost of living crisis disproportionately affecting women (<https://bit.ly/3ig4Rfe>)

<sup>31</sup> ONS (2021) Average household income, UK: financial year 2020 (<https://bit.ly/3KTSQby>)

<sup>32</sup> WBG and Runnymede Trust (2017) Intersecting Inequalities (<http://bit.ly/2IE07Wn>)

<sup>33</sup> WBG (2022) Social Security and Gender (<https://bit.ly/36qzIZ4>)

<sup>34</sup> Institute for Employment Studies (Jan 2021) Laid low: the impacts of the Covid-19 crisis on low-paid and insecure workers (<https://bit.ly/3q8kiaR>)

<sup>35</sup> ONS (Nov 2020) Low and high pay in the UK: 2020 (<https://bit.ly/3uKZh9J>)

twice as many women as men in the bottom 10% of earners,<sup>36</sup> and women make up 60% of those earning below the Real Living Wage.<sup>37</sup>

Average weekly earnings increased by 4.7% between December 2020 and December 2021, but there were significant gender differences. Men working full time saw their weekly wages increase by 5.12%, while the wages of women working full time only increased by 2.53%.<sup>38</sup>

Part-time workers received larger pay increases. The average weekly pay of men working part-time increased by 8.71%, while the average weekly pay of women working part time increased by 5.99%.<sup>39</sup>

Significantly more women than men work part time (38% of women in employment work part time compared to 13% of men). Because part-time workers saw a bigger pay increase than full-time workers this means that women overall saw a larger pay increase (4.91%) compared to men (4.15%).<sup>40</sup> However, a significant gender earnings gap still exists, with men's average weekly earnings at £596.70 compared to women's average weekly earnings of £420.80.<sup>41</sup>

As well as low pay, job insecurity and unreliable shift patterns have a significant impact on incomes, particularly for the lowest paid. A third of workers reported being given less than a weeks' notice of their shifts, rising to 50% among those earning under the Real Living Wage.<sup>42</sup> One in three low-paid workers had to rely on credit/debt due to unreliable shift patterns, and one in five people who experienced unreliable shift patterns had to pay higher childcare costs as a result.

## Debt

Even before the coronavirus pandemic women, especially single mothers, low-paid, disabled, and BAME women were more likely than men to be in debt: 61% of those getting into debt to purchase everyday necessities were women.<sup>43</sup>

This situation was exacerbated by the pandemic. Research by Step Change showed that by January 2021, 14 million adults in Britain had faced a fall in income, 10.1 million were showing signs of financial difficulty and 2.4 million were in problem debt. 4.3 million people were behind on household bills including council tax, rent and utilities. At least 1.7 million had run down their savings and a further 1.4 million had used more than half of their savings to pay for essentials.<sup>44</sup> Single-parent households were the worst affected of any household type, with over 40% having to borrow to make ends meet.

Increased debt, and lack of savings leaves many of the poorest people, and women in particular with no cushion to cope with the increased cost of living.

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<sup>36</sup> Ibid.

<sup>37</sup> Living Wage Foundation (2022) Low paid work and cost of living crisis disproportionately affecting women (<https://bit.ly/3ig4Rfe>)

<sup>38</sup> ONS Annual Survey of Hours and Earnings, 2020 and 2021, WBG analysis

<sup>39</sup> Ibid.

<sup>40</sup> Ibid.

<sup>41</sup> Ibid.

<sup>42</sup> Living Wage Foundation (2022) Almost a third of adults given less than a week's notice of working hours (<https://bit.ly/3KReCg6>)

<sup>43</sup> WBG (2021) Household debt, gender and Covid-19 (<https://bit.ly/3tlIaxD>)

<sup>44</sup> Step Change (2021) Stormy Weather: The impact of the Covid-19 pandemic on financial difficulty in January 2021 (<https://bit.ly/3tkpxci>)

## Women as the shock absorbers of poverty

Women are not only at greater risk of poverty; they are also the main managers of family poverty. Researchers at the University of Bath found that in couples claiming Universal Credit women were more likely to manage family budgets, as well as liaising with the service centre.<sup>45</sup>

Women act as the 'shock absorbers of poverty', trying to shield their children from its worst effects.<sup>46</sup> This may involve skipping meals, or going without adequate outdoor clothing in order to ensure children are fed and bills are paid. A 2019 study by the Young Women's Trust, for example found that one in four young mothers were skipping meals every day in order to manage their family budget.<sup>47</sup> The stress and stigma associated with poverty has an impact on women's physical and mental health.<sup>48</sup>

## Black, Asian and Minority Ethnic (BAME) Women

Compared to White women and White men, Black, Asian and minority ethnic women earn less, are less likely to be in paid work,<sup>49</sup> and more likely to be living in poverty,<sup>50</sup> which means they are disproportionately impacted by the increase in the cost of living.

This situation was exacerbated by Covid-19. In September 2020, unemployment rates for BAME workers were 26 times higher than for White workers.<sup>51</sup> The unemployment rate for BAME people in January 2021 was 8.5% (compared with 4.9% overall and 4.5% for White workers).<sup>52</sup>

Research during the pandemic showed high levels of concerns about debt among BAME women. 42.9% BAME women said they believed they would be in more debt than before the pandemic, compared to 37.1% of White women, and 34.2% of White men. The same polling reported that nearly a quarter of BAME mothers reported that they were struggling to feed their children (23.7%, compared to 19% of White mothers).<sup>53</sup>

More recent research has highlighted the low levels of savings among some minority ethnic groups. 78% of adults from households headed by someone from a Black, African, Caribbean or Black British background, 72% from a Pakistani background and 73% from a Bangladeshi background reported having less than £1,500 in savings and investments, compared to a national average of 48%.<sup>54</sup> This means that they are less likely to be able to cope with rising living costs.

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<sup>45</sup> Rita Griffiths, Marsha Wood, Fran Bennett and Jane Millar, 2020, *Uncharted Territory: Universal Credit, Couples and Money* (<https://bit.ly/3qdshWX>)

<sup>46</sup> WBG (2005) *Women's and children's poverty: making the links* (<http://bit.ly/2ziUJa5>)

<sup>47</sup> YWT, 2019, 1 in 4 young mums skips meals every day to make cash last, 1 in 4 young mums skips meals every day to make cash last

<sup>48</sup> WBG (2018) *The Female Face of Poverty* (<http://bit.ly/2CRix8N>)

<sup>49</sup> Runnymede Trust and Fawcett Society (2021) *Pay and progression of women of colour: a literature review* (<https://bit.ly/3COswfW>)

<sup>50</sup> JRF (2022) *UK Poverty 2022* (<https://bit.ly/3idFnPp>)

<sup>51</sup> The Guardian (January 2021) *Black, Asian and minority-ethnic UK workers hit worst by Covid job cuts* (<https://bit.ly/3iCmV2s>)

<sup>52</sup> The Guardian (January 2021) *Black, Asian and minority-ethnic UK workers hit worst by Covid job cuts* (<https://bit.ly/3iCmV2s>)

<sup>53</sup> Women's Budget Group, Fawcett Society, Queen Mary University London and London School of Economics (2020) *New data reveals "crisis of support" for BAME women* (<https://bit.ly/34OI7Rg>)

<sup>54</sup> The Independent (12 Feb 2022) *Black households face being hit harder by cost of living crisis as most have less than £1500 in savings* (<https://bit.ly/3iidJAK>)

## Disabled women

Disabled women are particularly vulnerable to the cost-of-living crisis. Employment for disabled people fell more rapidly during Covid than for non-disabled people (1.9% compared with 1.1%) and disabled people are currently two-and-a-half times more likely to be out of work than non-disabled people.<sup>55</sup> Before the pandemic, disabled women were less likely to be in employment than disabled men or non-disabled people, and on average earned less than these two groups.<sup>56</sup>

Research by Scope in February 2022 showed that the cost-of-living crisis was already affecting disabled people more than non-disabled people. Disabled people were more than twice as likely to be unable to heat their home and three times as likely to not be able to afford food. Around half of disabled people whose living costs had increased said that rising prices has had a worsening effect on their health condition (48%) and mental health (51%).<sup>57</sup>

Food bank referral statistics from the Trussell Trust also tell us that 62% of working-age people referred to a food bank in early 2020 had a disability (as defined by the Equality Act 2010)<sup>58</sup>, more than three times more than the general population where 19% of working-age adults had a disability in 2019-20<sup>59</sup>.

## Single parents

Single parents have been hit particularly badly by Covid-19 with a third in financial difficulty, and 11% in problem debt.<sup>60</sup> Prior to the pandemic 84% of single parents reported savings of either zero or less than £1,500.<sup>61</sup> This proportion is likely to have increased as fewer single parents now in employment (67.7%) compared to before the pandemic (70%).<sup>62</sup> Moreover, half of single parents are on a low income,<sup>63</sup> which means their capacity to withstand increase in cost of essentials is more restricted than other families.

Childcare costs, which have been rising over inflation and wages for several years, are a particular point of financial pressure for single parents. 40% of single parents experience difficulties in meeting childcare costs (compared to 26% of couple parents).<sup>64</sup>

The New Economics Foundation has calculated that 77% of single-parent families will be living under the minimum income standard, up from 71% in 2019.<sup>65</sup>

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<sup>55</sup> WBG (2022) Women and Employment (<https://bit.ly/3JANyBD>)

<sup>56</sup> WBG (2021) Spring Budget 2021: Covid-19 and economic challenges for disabled women (<https://bit.ly/3tlcd7a>)

<sup>57</sup> Scope (2022) Why the Government's response to the energy price cap doesn't go far enough (<https://bit.ly/364mbkl>)

<sup>58</sup> Trussell Trust (2021) The State of Hunger – Year Two main report (<https://bit.ly/35YRmhv>)

<sup>59</sup> DWP (2021) Family Resources Survey: financial year 2019 to 2020 (<https://bit.ly/3ldyvMF>)

<sup>60</sup> Step Change (2021) Stormy Weather: Covid 19 and Debt (<https://bit.ly/3tkpxci>)

<sup>61</sup> ONS (2021) Family Resources Survey: financial year 2019 to 2020 (<https://bit.ly/3tiptck>)

<sup>62</sup> ONS (2021) Employment rates of people by parental status: Table P (<https://bit.ly/3LUSX7P>)

<sup>63</sup> DWP (2021) HBAI: Table 3.10ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom (<https://bit.ly/3C3x9l3>)

<sup>64</sup> Department for Education (2019) Childcare and early years survey of parents in England, 2019 (<https://bit.ly/3pBawRD>)

<sup>65</sup> NEF (2022) 23.4 Million people unable to afford the cost of living this Spring (<https://bit.ly/3KOHntG>)

## **Domestic Violence and abuse**

Victims/survivors of domestic violence and abuse, including economic abuse, are likely to find it harder to leave an abusive relationship if they are unsure how they will support themselves and their children as living costs rise.<sup>66</sup>

For some women, debt can be part of a pattern of financial abuse. Surviving Economic Abuse (SEA) report that 1 in 10 women has had debts put in her name and was afraid to say no, and that coerced debt is even more common among those who have experienced other forms of domestic violence.<sup>67</sup>

The cost-of-living crisis affects households (some costs such as heating are likely to be household-based) but household resources are not always shared so that all household members have an equal standard of living. Evidence from the Covid pandemic suggests that abusers can increase their monitoring of the victim's spending and stop contributing to household costs in periods of financial struggle.<sup>68</sup>

As inflation continues to rise, frontline could be facing increased costs and will struggle to provide support in already overstretched budgets. Refuge accommodation centres will be facing steeper fuel, energy and other essentials costs.

## **Women with no recourse to public funds**

Women with 'no recourse to public funds', who are excluded from claiming social security benefits are at high risk of poverty, and often destitution, if they lose work, or separate from a partner.<sup>69</sup> The rising cost of living will exacerbate this, leaving these women at greater risk of destitution.

## **Recommendations**

As the cost-of-living crisis comes after over a decade of severe cuts to social security and public services which left families struggling financially, it is crucial that the fabric of the benefit system is repaired with urgency. We call for:

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<sup>66</sup> TFN blog (21 Feb 2022) Charities warn rising bills could put domestic abuse survivors at greater risk (<https://bit.ly/3KV3sGS>)

<sup>67</sup> SEA (2021) What is coerced debt? (<https://bit.ly/3qdC6Em>)

<sup>68</sup> SEA (2021) The Cost of Covid-19: Economic abuse throughout the pandemic (<https://bit.ly/3ider2g>)

<sup>69</sup> WBG (2020) Migrant women and the economy (<https://bit.ly/2U8USfl>)



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**Written by:**

Georgia Sangster, Mary-Ann Stephenson and Sara Reis

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**About WBG**

The Women's Budget Group is an independent network of leading academic researchers, policy experts and campaigners. We conduct in-depth analysis of the gendered impact of policy. Our vision is of a caring economy that promotes equality between women and men. See [www.wbg.org.uk](http://www.wbg.org.uk)

**Contact:** [sarah.ronan@wbg.org.uk](mailto:sarah.ronan@wbg.org.uk)