



Second Annual Conference of the 4 Nations: Women and the Cost-of-living Crisis across the UK

Summary of the first session: Researching the impact of the cost-of-living crisis on women in Wales, Scotland, Northern Ireland and the UK

The Chair of the Northern Ireland Women's Budget Group (NIWBG), Lynn Carvill, opened the conference and the first session with the reminder that behind the harrowing statistics coming out of the four nations are women who are struggling under the burden of the cost-of-living crisis. Following this introduction, researchers from representing each of the four nations presented evidence on the impacts the cost-of-living crisis is having on women in their nation.

[The first to present their research was Dr Steffan Evans, Head of Policy \(Poverty\) at the Bevan Foundation, focusing on the cost-of-living crisis in Wales.](#) A barrier to his research has been a lack of official data on the impact of the cost-of-living crisis, poverty, and disaggregation by gender. However, the available data did clearly demonstrate the devastating impacts of this crisis. According to his research, more than one in eight households reported that they either sometimes/often or always did not have enough for the basics. This was reflected in increasing amounts of people cutting back on utilities, clothing, food, transport, toiletries, and internet. Steffan noted that finding gendered impacts in these figures was challenging due to the limited availability of gender-disaggregated data. He estimates that this could be a result of data collection focusing on households, which may average out experiences incorrectly. The data did demonstrate which groups are most affected by the crisis: households that are on benefits, renters, lone-parent households, households with children, and households with disabled people. Groups that were already at a greater risk of poverty in Wales were children and adults in workless households, children and adults who rent, lone-parent households, large families, and disabled households. Steffan emphasised that women with any of these characteristics, whether it be one or more, would feel the impacts of this crisis acutely. With inflation forecast to remain high, Steffan ended his presentation emphasising the point that this crisis will have a broader impact on public services like health and housing.

[Dr Laura Robertson, Senior Research Officer at the Poverty Alliance, was second to present with her research focusing on women's experiences of the cost-of-living crisis in Scotland.](#) The research involved 30 women interviewed from August 2022 to early October 2022, 8 women completing weekly diaries over a 10-week period, and co-produced methods and recommendations. From this extensive research, the results showed a common struggle to afford energy, food and other basic essentials, to repay debt and/or taking on more debt, shared sentiments of guilt/shame/stigma, and negative impacts on physical and mental health. To cope with the burdens brought on by the crisis, women in the research noted that they cut back on food and/or energy use, they increased how many hours they worked or they took on additional jobs, they reduced or stopped leisure activities, they walked where possible instead of taking public transport, and relied on 'inner strength' to motivate themselves. After a powerful testimony, Laura outlined the recommendations that came out of this

research. The first is to implement a “caring social security system” that increases financial support for asylum seekers, people with no recourse to public funds, and women in low-paid work or with caring responsibilities. The second is to invest in preventative public services, followed by increasing support and advice services for debt. Lastly, Laura recommended that stigma-free support should be provided in local communities and advocated for the improvement of community amenities and services.

[The third speaker, presenting research on women, debt, and the cost-of-living crisis in Northern Ireland, was Siobhán Harding, Research and Policy Officer at Women’s Support Network.](#) While the research was conducted in December 2021 and was specifically looking at women and debt, Siobhán noted that anxieties around the cost-of-living crisis were already evident. The research found that 60% of women had reported difficulty in meeting debts or making repayments, and that their debt had been impacted by rising food and energy prices. Illegal lending through paramilitaries, which comes with intimidation and threats of violence, was another issue raised during the focus groups. Women, as the ‘shock-absorbers’ of poverty, reported that they were going without essentials, feared the upcoming winter and did not know how they would cope. Siobhán highlighted that it was clear from the research that living on benefits or being in low-paid work was not enough to afford the basics. The Northern Ireland context provided during the presentation emphasised the impacts this crisis will have on women living in that place: it is a low-income economy with high levels of economic inactivity, it is more reliant on social security than the rest of the UK, it is the only part of the UK without a childcare strategy, and it has significantly higher predictions of destitution levels following the crisis (NI is 67%, UK is 30%). Siobhán notes that the recently published Welfare Mitigations Review, which features a number of recommendations around social security, would make a significant difference in the lives of those most vulnerable to the impacts of this crisis. However, without an Executive government, the Review cannot be implemented. The presentation ended with a number of powerful accounts from women that took part in the research, highlighting the need for urgency on this issue.

[The fourth and final speaker, reporting on the impacts of the crisis on women in England, was Dr Sara Reis, Acting Director and Head of Research and Policy at the UK Women’s Budget Group \(UKWBG\).](#) Sara began the presentation by emphasising the point that this crisis is another crisis in a series of impacts that people have experienced from years of austerity, stagnant wages, and the pandemic (which led to an exacerbation of pre-existing inequalities). She repeated the message that women are more likely to live in poverty, act as ‘shock absorbers,’ work less hours due to caring responsibilities, and work/rely on public services – this is because “women are still in a disadvantaged economic position.” The framing of the cost-of-living crisis as an income crisis is supported by the UKWBG research, which shows that there has been a real terms pay cut. Additionally, there is no longer a public sector pay premium; the majority of public sector workers are women. Recommendations that have come out of this research have two main aims: fix incomes and fix costs. To fix incomes, Sara recommends public sector pay growth in line with inflation and an increase to the Child Benefit for a £50/week payment, which would reduce poverty by one quarter. A UK-wide retrofitting programme and an energy sector overhaul to end profiteering are the recommendations provided to fix costs.