

Women and the Cost of Living



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Violence against women and girls (VAWG) is widespread and under-reported. Economic inequality makes VAWG more likely and makes it harder for women to leave violent or abusive relationships. At the same time, violence and abuse can affect women's ability to work or study, and thus their economic wellbeing.



YES, BUT WHAT SKILLS DO YOU HAVE?

Paid care work is low status and badly paid



Paid care work is something women do 'naturally' - the skills involved are not recognised



Inequalities based on gender intersect with other forms of inequality based on race, disability, class, age, sexuality and so on. This means that inequality takes different forms and can be more severe for some women than others.

Employers make assumptions about women's abilities and likely behaviours

75% of mothers face pregnancy discrimination



Women face discrimination in the workplace



Women's careers progress at a slower rate than men's

43% Women earn less than men



Women are more likely to be living in poverty... own less...



Women are more likely to be poor in old age



...save less

Women rely more on benefits and public services

10x Men's pension wealth women's

I'M STEPPING DOWN TO SPEND MORE TIME WITH MY FAMILY

Women have less time to take part in politics and public life



Women earn less per hour, and less overall

41% of women work part-time

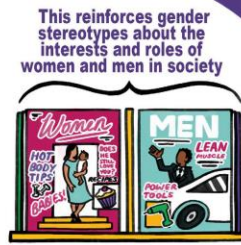
Women have less time for paid work, more likely to work part-time/in precarious employment



60% MORE unpaid care and domestic work than men

69% Women are of low earners

Women are less able to travel for work, restricting job choices



Caring is seen as women's work, earning money is seen as men's contribution to family

Care is undervalued and women end up doing 60% more unpaid care and domestic work than men



Women are hardest hit by cuts to benefits, tax credits and public services



Policies and laws are more likely based on men's needs

The majority of MPs and other decision makers are men

Women are under-represented in decision-making positions



29% FTSE 100 directors are women



34% of MPs are women

How do we break the cycle?

Women hit harder by cost of living crisis

- More likely to be living in poverty and hit harder by austerity
- Lower levels of savings and more likely to be in problem debt than men
- Caring responsibilities mean less able to increase hours of work
- Shock absorbers of poverty so more likely to go without to meet needs of family
- More dependent on public services, which see cuts as costs rise

Hardest hit women: Black and minority ethnic women

- Poverty rates higher among people from Bangladeshi (53%), Pakistani (48%) and Black (40%) ethnic groups than among White people (19%),
- Black and minority ethnic people 2.5 times more likely to be in poverty than white people.
- BME people 2.2 times more likely to be in deep poverty than white people, with Bangladeshi people more than three times more likely
- Just under a third (32%) of White people were predicted to experience fuel poverty in the winter of 2022 compared to more than half (52%) of BME people
- 1 in 5 minority ethnic households currently food insecure compared to 1 in 10 white households

Hardest hit women: Disabled women

- 33% of working-age disabled women are living in poverty (18% for non disabled working age women)
- Households with at least one disabled adult or child need an additional £1122 a month to have the same standard of living as non-disabled households.
- Food insecurity 3 times higher in households with disabled adults

Hardest hit women: Lone parents

- Single parents: a third report financial difficulty, 11% problem debt.
- 46% of single parents are in poverty after housing costs (compared to 26% before housing costs)
- End Fuel Poverty predicts that 55.7% of single parent households were in fuel poverty in 2022

Hardest hit women: Victims/survivors of DVA

- Almost three quarters (73%) of survivors of DVA said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave
- 66% of survivors of DVA told Women's Aid that abusers are now using the cost of living as a tool for coercive control, including restricting their access to money.
- Women with 'no recourse to public funds': at high risk of poverty, and often destitution.
- Increased pressure on DVA and SV services as cost of living hits their staff

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thank you!