

WOMEN AND THE COST OF LIVING: A CRISIS OF DEEPENING INEQUALITY – *Interim Report*

October 2022

1. WHY IS THE COST OF LIVING CRISIS A CRISIS FOR WOMEN'S EQUALITY?

The escalating cost of living crisis will result in untold harm in Scotland, particularly for women, other oppressed groups and those living with multiple inequalities. It will deepen gender inequality at a time when women continue to experience the egregious fallout of the ongoing Covid-19 pandemic.

This is because of women's existing inequality with men across all areas of social, economic, political and cultural life. Across the board, women's incomes are lower than those of men. Women have less access to well-paid and secure work, women are more reliant on social security entitlements that are not keeping pace with the rate of inflation and subject to ideological cuts, women have less access to pensions, women do not have equal access to resources within households and are subjected to men's violence, and women are lone parents, primary caregivers for children and unpaid carers for disabled and older people. Women's poverty is also inextricably linked with child poverty.

Women in Scotland are and will be disproportionately impacted by the cost of living crisis, with acute ramifications in terms of economic and physical security, health and wellbeing. Within this, Black women and women from certain ethnic minority communities, disabled women, young women, lone parents, unpaid carers and women with insecure immigration status face particular disadvantage. This is the result of existing economic inequality that repeatedly sees women, and especially minoritised groups of women, at the sharp end of economic and other crises. Gendered data gaps are pronounced, but it is likely that older women, LGBT women and others facing multiple forms of discrimination will experience disproportionate impacts. Women at heightened risk of destitution include groups that are even less represented in policymaking, such as women in or at the edges of the youth and criminal justice systems, care-experienced women and girls, women with no recourse to public funds and women who sell sex.

2. CRISIS AFTER CRISIS: WOMEN PAY THE PRICE

This crisis comes at a time when thousands upon thousands of women in Scotland are fundamentally struggling. Existing inequalities in access to resources, power, security, and good health and wellbeing have been entrenched by over a decade of austerity. The Covid-19 pandemic – now in its third year and very much ongoing - has had a disproportionate and severe impact on women in Scotland. Both crises have set back progress on achieving women’s equality and reducing intersectional inequality between white women and less privileged groups.

2.1 ‘A crisis of incomes’

Women, particularly those facing intersecting marginalisation, pay the price in times of crisis because there is very little safety net when the faultlines of deep inequality in the UK are exposed. This is largely due to a gendered ‘crisis of incomes’¹ across the UK that ensures women do not have equal access to financial resources compared with men.

Pay

Women continue to experience profound labour market inequality with men. The gender pay gap in Scotland persists at 10 per cent, rising to 27 per cent when comparing men’s full-time earnings with women’s part-time earnings.² Women are 60 per cent of those who earn under the Living Wage, with a fifth of women in paid work falling within this bracket, compared with 14 per cent of men.³ Women are considerably more likely to be underemployed in insecure and part-time work,⁴ and many women juggle a series of micro-jobs in order to balance paid work with unpaid caring roles. Black and minority ethnic women (BME) and disabled women are more likely to be in in-work poverty than white women and non-disabled women.⁵

Deep-rooted occupational segregation that sees women clustered into undervalued roles and sectors is a key part of this, as well as systemic issues with returning to work after providing unpaid social care or extended periods of leave to care for children. This is a cause and consequence of harmful assumptions and stereotypes about women and

¹ Women’s Budget Group (2022) The gendered impact of the cost of living crisis. Available at: <https://wbg.org.uk/wp-content/uploads/2022/03/The-gendered-impact-of-the-cost-of-living-crisis.pdf>.

² Close the Gap (2022) Gender pay gap statistics. Available at: <https://www.closesthegap.org.uk/content/resources/Gender-pay-gap-statistics-paper-2022.pdf>.

³ Living Wage Foundation (2022) “Low paid work and cost-of-living crisis disproportionately affecting women. Available at: <https://www.livingwage.org.uk/news/cost-living-crisis-affecting-women>.

⁴ See the work of Close the Gap for full information on this: <https://www.closesthegap.org.uk/>

⁵ TUC (2020) BME women and work. Available at: <https://www.tuc.org.uk/research-analysis/reports/bme-women-and-work>; TUC (2020) Disability pay and employment gaps 2020. Available at: <https://www.tuc.org.uk/research-analysis/reports/disability-pay-and-employment-gaps-2020>

men's capabilities regarding paid and unpaid (care) work, resulting in a concentration of women in low-paid underemployment. This substantially diminishes women's earnings over their lifetime.

Savings and pensions

Women have less savings and access to occupational pensions than men, with clear and cyclical implications for opportunities throughout their lives. Older women have faced a six per cent rise in pension poverty over the last decade, with 20 per cent of women of pensionable age now "living below the breadline".⁶ This shocking figure is even more acute for BME women, one in three of whom experiences pension poverty.

Women are more likely to be in debt than men, particularly BME women, disabled women, young women, lone parents and mothers of young children. Even before the pandemic, "61% of those getting into debt to purchase everyday necessities [were] women," a quarter of BME women were struggling to feed children, and 32% of young women were struggling to afford essential items.⁷ Women aged 25-34 are over a third more likely to become insolvent than men of the same age.⁸

Care and household labour

Women undertake the majority of household management, housework, and childcare in Scotland. According to recent Scottish time-use data from before the pandemic, women in opposite sex couples do approximately 68% of the housework and 68% of the childcare.⁹ These gendered patterns are long entrenched and have been stubbornly slow to disrupt.¹⁰ The 2017 British Social Attitude Survey found that two thirds of respondents thought mothers should be at home or work part time when children are under school age, and a majority thought that fathers should work full time.¹¹

Between 60% and 70% of unpaid care for disabled and older people is also delivered by women in Scotland,¹² care that is worth approximately £10.8 billion to the economy per

⁶ Age UK (2021) New Age UK analysis finds one in five UK women pensioners now living in poverty. Available at: <https://www.ageuk.org.uk/latest-press/articles/2021/new-age-uk-analysis-finds-one-in-five-uk-women-pensioners-now-living-in-poverty/>.

⁷ Women's Budget Group (2021) Household debt, gender and Covid-19. Available at: <https://wbg.org.uk/wp-content/uploads/2021/03/Household-debt-gender-and-Covid-19.pdf>

⁸ *ibid*

⁹ Scottish Government (2019) Centre for Time Use Research Time Use Survey 2014-15: Results for Scotland. Available at: <https://www.gov.scot/publications/centre-time-use-research-time-use-survey-2014-15-results-scotland/pages/5/>

¹⁰ Sullivan (2006) Changing Gender Relations, Changing Families: Tracing the Pace of Change Over Time. Available at: <https://journals.sagepub.com/doi/10.1177/009430610703600415>

¹¹ The National Centre for Social Research (2018) British Social Attitudes 35 – Gender. Available at: https://www.bsa.natcen.ac.uk/media/39248/bsa35_gender.pdf

¹² The last Census figure was 59%, however women are less likely to self-identify as carers due to cultural gender roles and expectations. Carers organisations have estimated an actual figure of around 70%.

annum.¹³ Beyond this headline figure, the shape of women's caring roles also differs significantly from those of men. Women are twice as likely as men to give up paid work to carry out unpaid care,¹⁴ and are much more likely to juggle caring with low-paid employment, to hold multiple caring roles, and to provide care for more than 35 hours per week.¹⁵

Social security

Due to these roles as carers and second earners, women are twice as likely as men to rely on social security, and therefore on a system that fuels economic hardship and inequality.¹⁶ In late 2020, women made up 88% of applicants for devolved direct-application social security payments in Scotland.¹⁷

The levels at which entitlements are set are wholly inadequate, and the design and delivery of much of the system generates insecurity and financial precarity rather than the safety net that so many need during periods of economic volatility.¹⁸ These inadequate entitlements have not been updated in line with inflation, effectively amounting to yet more cuts to women's incomes in the context of more than a decade of austerity.

Men's violence against women

The widespread perpetuation of domestic abuse and other forms of men's violence against women have a significant impact on women's incomes. Domestic abuse undermines women's access to resources and financial security, with around 90% of women experiencing financial abuse as part of their experience of domestic abuse.¹⁹ Worsening debt is linked with gendered cycles of violence, with debt being understood as a cause and consequence of domestic abuse.²⁰ Trauma resulting from gender-based

¹³ Carers UK (2015) Valuing carers 2015. Available at: <https://www.carersuk.org/for-professionals/policy/policy-library/valuing-carers-2015>

¹⁴ Skills for Care (2012) Carers Matters – Everybody's business. Available at:

<https://www.skillsforcare.org.uk/Documents/Topics/Supporting-carers/Our-carers-matter-part-two.pdf>

¹⁵ Engender (2016) Securing women's futures: Using Scotland's new social security powers to close the gender equality gap. Available at: <https://www.engender.org.uk/content/publications/Securing-Womens-Futures---using-Scotlands-new-social-security-powers-to-close-the-gender-equality-gap.pdf>

¹⁶ Engender (2015) Securing Women's Futures. Available at:

<https://www.engender.org.uk/content/publications/Securing-Womens-Futures---using-Scotlands-new-social-security-powers-to-close-the-gender-equality-gap.pdf>

¹⁷ Social Security Scotland client diversity and equalities analysis to November 2020

¹⁸ Engender (2016) Securing women's futures: using Scotland's social security system to close the gender equality gap. Available at: <https://www.engender.org.uk/content/publications/Securing-Womens-Futures---using-Scotlands-new-social-security-powers-to-close-the-gender-equality-gap.pdf>.

¹⁹ Refuge (2008) 'What's yours is mine': The different forms of economic abuse and its impact on women and children experiencing domestic violence. Available at: <https://www.refuge.org.uk/files/Whats-yours-is-mineFull-Report.pdf>.

²⁰ Women's Budget Group (2021) Household debt, gender and Covid-19. Available at: <https://wbg.org.uk/wp-content/uploads/2021/03/Household-debt-gender-and-Covid-19.pdf>

violence, including sexual violence, undermines women's participation in the labour market.

2.2 The legacy of austerity

Women have borne the brunt of the UK Government's austerity agenda for over a decade. Insufficient social security, indebtedness and cuts to public services influence women's daily lives. Analysis from the House of Commons Library found that up to 86 per cent of net 'savings' carved from social security payments and public services between 2010 and 2020 will have come from women's incomes.²¹ This gendered decimation of social security in the UK leaves disabled, Black and minority ethnic women, refugee and migrant women, lone parents, unpaid carers and women experiencing domestic abuse at even greater risk of poverty and destitution.

The design of austerity measures has been condemned as discriminatory by the United Nations CEDAW Committee.²² Crucial elements of this are the benefit cap, the 'two child limit' and numerous aspects of Universal Credit.

The benefit cap

The benefit cap predominantly impacts single parents, 92% of whom are women. The stated aim of the benefit cap to incentivise people to move into work, narrowly conceptualises 'work' as labour market participation and ignores the vast quantity of unpaid work carried out by women. It extends conditionality to those unable to undertake paid work, including lone parents with very young children.²³ It impacts women with experience of domestic abuse, forcing women to look for paid employment while managing legal matters, trauma and care for children having moved away from support networks.²⁴

The two-child limit and exemptions

The two-child limit or 'family cap' and its exemptions put women in a position of justifying their reproductive choices and family circumstances in order to receive social security. It represents a loss of up to £2,800 per annum for each additional child,

²¹ Women's Budget Group (2016) The impact on women of the 2016 budget: Women paying for the chancellor's tax cuts. Available at: https://wbg.org.uk/wp-content/uploads/2016/11/WBG_2016Budget_FINAL_Apr16-1.pdf.

²² CEDAW (2019) Concluding observations on the eight periodic report of United Kingdom of Great Britain and Northern Ireland. Available at: <https://www.engender.org.uk/content/publications/Engender-annotated-concluding-observations-formatted.pdf>

²³ Engender (2021) Engender submission of evidence to the UK Government Scottish Affairs Committee inquiry on welfare policy in Scotland. Available at: <https://www.engender.org.uk/content/publications/Engender-submission-of-evidence-to-the-Scottish-Affairs-Committee-inquiry-on-Welfare-policy-in-Scotland.pdf>

²⁴ Women's Budget Group (2019) Benefits or barriers? Making social security work for survivors of violence and abuse across the UK's four nations. Available at: <https://wbg.org.uk/analysis/benefits-or-barriers-making-social-security-work-for-survivors-of-violence-and-abuse-across-the-uks-four-nations/>

thereby driving women and children's poverty. It undermines women's fundamental rights to reproductive autonomy and is forcing women to terminate wanted pregnancies, representing an egregious breach of human rights.²⁵ Women from some ethnic minority communities and of some faiths are more likely to have three or more children, adding a further layer of discrimination.

The widely discredited 'rape clause' can re-traumatise women who have survived rape by forcing them to disclose sexual violence at a time and in a context not of their own choosing, on pain of deeper impoverishment. This provision counters evidence showing that the forced disclosure of sexual violence can exacerbate post-traumatic stress disorder and other forms of poor mental health.²⁶

Universal Credit

In 2018, the UN's Special Rapporteur on extreme poverty and human rights described Universal Credit by saying "If you got a group of misogynists together in a room and said 'how can we make a system that works for men but not women?' they wouldn't have come up with too many other ideas than what's in place."²⁷

The five week wait for the first payment of Universal Credit forces people into arrears and undermines women's ability to leave an abusive partner. The requirement to pay childcare costs upfront and reclaim them is prohibitively expensive for many, particularly lone parents; childcare costs in Scotland are amongst the most expensive in the OECD.²⁸ The reliance on automated systems that are not gender-sensitive and fail to respond flexibly to women's needs, and disincentives for second earners, who are more likely to be women, further reinforce an outdated male-breadwinner-female-carer model. In couple households, requirements for one parent to be named as the main carer and the other to look for 35 hours paid work per week undermine any attempts to promote shared parenting. The single household payment entrenches inequality between partners in a relationship, undermines women's rights to an individual income, severs the link between individual need and entitlement, and puts

²⁵ BPAS (2020) Forced into a corner: The two-child limit and pregnancy decision making during the pandemic. Available at: <https://www.bpas.org/media/3409/forced-into-a-corner-the-two-child-limit-and-pregnancy-decision-making-during-the-pandemic.pdf>

²⁶ Women's Aid NI (2017) Women's Aid Ni Statement on 2-Child Tax Credit Rule and 'Rape Clause'. Available at: <https://www.womensaidni.org/2-child-tax-credit-rule-rape-clause/>

²⁷ The Telegraph "UK's welfare system is cruel and misogynistic, says UN expert after damning report on poverty". Available at: <https://www.telegraph.co.uk/news/2018/11/16/welfare-system-cruel-misogynistic-un-expert-warns-damning-report/>

²⁸ OECD (2022) Net childcare costs (indicator). Available at: <https://data.oecd.org/benwage/net-childcare-costs.htm> (Accessed on 01/10/22 - data is updated)

women at an increased risk of domestic abuse and financial coercion by restricting access to resources.²⁹

Scottish Government is committed to providing individual payments of Universal Credit within flexibilities devolved under the Scotland Act 2016. However, this has yet to be delivered and the crucial question of whether individual payments will be automatically applied from the outset is yet to be resolved.

2.3 The legacy of Covid-19

These existing inequalities, and others, have been magnified and intensified by Covid-19. Although the pandemic is by no means over and continues to have crippling impacts on marginalised groups, including Black and minority ethnic communities, disabled people, unpaid carers and older people, its legacy is already being felt.

The public health response to Covid-19 saw a significant displacement of care and childcare from services to households throughout respective lockdowns. Despite descriptions of crashing productivity in the ‘real economy,’ women were busier than ever. Time-use data, survey data, and women’s own accounts all charted an increase in unpaid work predominantly done by women, including home-schooling, childcare, care for disabled and older people, housework and household management. The lasting impacts of this – on women’s paid employment and debts, on relationships and dynamics within the household, on mental and physical health and wellbeing, and on intersectional inequality – are unknown.

The gendered impact of restrictions

The impact of restrictions on women and women’s equality has been widely recognised.

The Covid-19 lockdowns saw:

- **A reduction in social care packages.** Withdrawal of support led to an increase of the number of unpaid carers in Scotland by 392,000 to 1.1 million, of which at least 61% are women.³⁰ 78% of carers saw their care roles intensify and had to provide more care than they had been prior to the pandemic.³¹

²⁹ Engender (2021) Engender submission of evidence to the UK Government Scottish Affairs Committee inquiry on welfare policy in Scotland. Available at: <https://www.engender.org.uk/content/publications/Engender-submission-of-evidence-to-the-Scottish-Affairs-Committee-inquiry-on-Welfare-policy-in-Scotland.pdf>

³⁰ Women are less likely to self-identify as carers due to cultural gender roles and expectations and carers organisations have estimated an actual figure of around 70%; Carers UK (2020) Carers Week 2020 Research Report. Available at: https://www.carersuk.org/images/CarersWeek2020/CW_2020_Research_Report_WEB.pdf

³¹ Carers UK (2020) Caring behind closed doors: six months on: The continued impact of the coronavirus (COVID-19) pandemic on unpaid carers. Available at: https://www.carersuk.org/images/News_and_campaigns/Behind_Closed_Doors_2020/Caring_behind_closed_doors_Oct20.pdf

- **A widening gender gap in unpaid work.** Evidence from the UK, US and Germany found that during lockdown, regardless of whether they were also doing paid work, women at home spent six hours providing childcare and home schooling every working day while fathers provided around four.³²
- **A loss of earnings for women.** Mothers doing paid work from home were interrupted over 50% more often than fathers. The incompatibility of paid work and home-schooling or childcare has seen mothers withdraw from paid work. Women experienced a 26% loss of earnings compared with 18% for men during the first lockdown,³³ and mothers were 1.5 times more likely than fathers to have lost their jobs or to have quit their jobs.³⁴
- **Gendered lack of access to support.** The furlough scheme belatedly enabled employers to support employees' caring roles, however 71% of requests by working mothers were refused. During the third lockdown in early 2021, 25 per cent of working mothers said they were worried about losing their jobs.³⁵
- **Persistent inadequacy of social security.** The temporary £20 uplift to the Standard Allowance element of Universal Credit was insufficient to compensate for years of the benefits freeze and benefits cap. It was not extended to people claiming legacy benefits such as Employment and Support Allowance, Jobseeker's Allowance and Income Support.
- **Exposure to domestic abuse.** Periods of isolation and social distancing exacerbated women's experiences of domestic abuse. Women faced significantly heightened barriers to support from services and social networks, including legal advice and refuge accommodation. Many women and their children have been obliged to remain at risk with a perpetrator or seek other unsuitable forms of temporary accommodation.³⁶
- **No respite for those with No Recourse to Public Funds (NRPF).** Women with NRPF faced destitution and increased harms during lockdown. UK Government ignored calls to lift NRPF during Covid-19, which left local authorities in Scotland able to provide only a minimal level of support.

³² Adams-Prassl et al (2020) Inequality in the Impact of the Coronavirus Shock: Evidence from Real Time Surveys. Available at: <https://www.iza.org/publications/dp/13183/inequality-in-the-impact-of-the-coronavirus-shock-evidence-from-real-time-surveys>

³³ Turn2Us "Coronavirus pandemic widens the gender gap". Available at: <https://www.turn2us.org.uk/About-Us/Media-Centre/Press-releases-and-comments/Coronavirus-pandemic-widens-the-gender-gap>

³⁴ Institute for Fiscal Studies (2020) How are mothers and fathers balancing work and family under lockdown? Available at: https://ifs.org.uk/sites/default/files/output_url_files/BN290-Mothers-and-fathers-balancing-work-and-life-under-lockdown.pdf

³⁵ TUC (2021) Working Mums and Covid-19: Paying the Price. Available at: <https://www.tuc.org.uk/sites/default/files/2021-04/WorkingMums.pdf>

³⁶ Women's Aid (2021) Shadow pandemic: Shining a light on domestic abuse during covid. Available at: https://www.womensaid.org.uk/wp-content/uploads/2021/11/Shadow_Pandemic_Report_FINAL.pdf

- **Disproportionate impacts for the most marginalised.** Single parents, of whom 92% are women, faced almost insurmountable challenges as lockdown measures combined with low paid work, and the withdrawal of childcare and support networks. Black and minority ethnic women across the UK were over twice as likely as white women to say they had lost social security support during the first months of the pandemic.³⁷ Young women and disabled women were more likely to report negative impacts on their mental health and wellbeing.³⁸ Disabled women had to rely on neighbours, relatives, or ‘simply no-one’ to meet intimate personal care needs, were more likely to be confined to the home than disabled men, and were more than twice as likely as non-disabled women to say that they were struggling to feed their children.³⁹

Post-lockdown impacts

The ramifications of these circumstances for women and girls are ongoing. However, the shape and scale of impacts have not yet been adequately researched and, where evidence exists, data is lacking for many groups of minoritised women.

- **Recourse to social security during the pandemic rocketed** as a result of operating restrictions on employers and escalating volumes of unpaid work. This has largely been sustained due to ongoing impacts of Covid-19 and the cost of living crisis.⁴⁰
- Women have experienced **increased depression and anxiety across all age groups** since the start of the pandemic compared with men. Young women are particularly affected.⁴¹ One study found that the mental health of girls (aged 11-18) is “at a precipice” with the pandemic leading to a “growing gulf” between girls and boys.⁴² In Scotland, 72% of carers reported that their mental health had deteriorated since the start of the pandemic.⁴³

³⁷ WBG, LSE, QMU and Fawcett (2020) BAME women and Covid-19: research evidence. Available at: <https://wbg.org.uk/wp-content/uploads/2020/06/BAME-women-and-Covid-FINAL.pdf>

³⁸ Engender and Close the Gap (2021) Joint briefing on the impact of COVID-19 on women’s wellbeing, mental health, and financial security

³⁹ WBG, LSE, QMU and Fawcett (2020) Disabled women and Covid-19: research evidence. Available at: <https://wbg.org.uk/wp-content/uploads/2020/06/Disabled-Women-and-Covid-19.pdf>

⁴⁰ Rates of Universal Credit applications doubled over the course of 2020. UK Government stat-xplore (2021) Starts to Universal Credit. Available at: <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-8-july-2021/universal-credit-statistics-29-april-2013-to-8-july-2021>

⁴¹ Mental health during lockdown: evidence from four generations Initial findings from the COVID-19 Survey in Five National Longitudinal Studies. Available at: <https://cls.ucl.ac.uk/covid-19-survey/findings/>

⁴² Steer Education “Girls’ mental health “at a precipice” and increasingly worse than boys’, data shows”. Available at: <https://steer.education/girls-mental-health-at-a-precipice-and-increasingly-worse-than-boys-data-shows/#:~:text=The%20findings%2C%20part%20of%20STEER's,the%20UK%20report%2C%20reveal%20that&text=Increasing%20numbers%20of%20girls%20now,to%20identify%20and%20help%20them.>

⁴³ Carers Scotland (2021) State of Caring 2021 in Scotland. Available at: <https://www.carersuk.org/professionals/policy/policy-library/state-of-caring-2021-report>

- Many carers **continue to self-isolate or shield** due to clinical vulnerabilities within the household. This undermines women’s ability to access paid work, education, social activities and other leisure time. Many carers, disabled people and older people – the majority of all of whom are women – are gearing up for a stressful winter, living in fear of Covid.
- Emerging evidence demonstrates **higher rates of long-covid among women**, who are 35% more likely to report ongoing illness than men.⁴⁴ This impacts on women’s ability to earn a sufficient income in the context of the cost of living crisis.
- **All types of violence against women and girls, and particularly domestic violence, rose.** The impact on women and children in Scotland is ongoing. Scotland’s National Domestic Abuse and Forced Marriage Helpline continues to experience an 18% increase in demand compared with before the pandemic.⁴⁵

3. WHAT DOES THE COST OF LIVING CRISIS MEAN FOR WOMEN?

Women are already feeling the ramifications of the cost of living crisis in numerous gendered ways. Evidence is continuing to emerge, but soaring costs are now being directly felt by an overwhelming majority of people, and women’s inequality is shaping the implications for women. One study of people in full-time employment showed that 67% of women had seen their finances worsen since the beginning of 2022, compared with 58% of men.⁴⁶ The Office for National Statistics has found that food and energy costs have risen for around 95% and 80% of people across the UK respectively. Within this repeat polling, women are consistently more likely to say that they are ‘very or somewhat worried’ about the cost of living crisis.⁴⁷ On the whole, women are also more likely to have borrowed more money or used more credit as compared with the previous year, and to expect they will not be able to save any money in the next twelve months.⁴⁸ This is reflected in research into women’s experiences of the cost of living crisis in Scotland, by the Scottish Women’s Budget Group and The Poverty Alliance. It

⁴⁴ ONS (2021) All data relating to prevalence of ongoing symptoms following coronavirus (COVID-19) infection in the UK. Available at:

<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/conditionsanddiseases/datasets/alldatarelatingtoprevalenceofongoingsymptomsfollowingcoronaviruscovid19infectionintheuk>

⁴⁵ Scottish Women’s Aid (2022) The cost of living crisis and the impact of women experiencing domestic abuse

⁴⁶ HR News “Women bear emotional and financial brunt of cost of living crisis” Available at: [Women bear emotional and financial brunt of cost-of-living crisis - HR News](#)

⁴⁷ Ibid, Table 9

⁴⁸ Ibid, Tables 6 and 7

found that poverty for women is deepening and that women are falling into debt, including energy debt and rent arrears.⁴⁹

3.1 Energy, food and transport costs

Soaring energy bills and uncertainty around fuel prices in the months ahead will have an enormous impact on women. Women make up the majority of many groups with high energy needs, including older people, disabled people, unpaid carers, and those looking after children in the home. Lone parents, 92% of whom are women, are set to experience the steepest hikes as a proportion of disposable income and are amongst those at the sharpest end of rising fuel insecurity.⁵⁰ Research from One Parent Families Scotland found that spiralling energy, food and fuel costs “are leaving many single parent households destitute” and “parents are facing a constant wave of financial and emotional burn out which shows no sign of abating.”⁵¹ 61% of participants could no longer afford or were finding it extremely difficult to afford electricity, whilst 58% and 44% said the same for gas and food respectively.

Women tend to act as managers of household budgets, particularly with regards to spending on children and non-durable items like food and domestic products that are susceptible to price hikes during periods of inflation.⁵² Research by the Living Wage Foundation found that women were considerably more likely to have fallen behind with bills and to have skipped meals due to rising costs.⁵³

Rising transport costs may see women in remote and rural areas at risk of further isolation and gendered impacts on their safety and security. Women are less likely to own and drive cars than men, partly due to prohibitive costs; this may be exacerbated by the crisis. Women will also, therefore, be disproportionately impacted by any public transport route changes and cancellations due to operating costs. Public transport is already inaccessible, however, for many disabled people, older people and their carers, forcing them to rely on private or hired transport. Higher transport costs will add to financial insecurity for these groups, across which the majority are women.

⁴⁹ SWBG and The Poverty Alliance (2022) Women’s experiences of the Cost-of-Living Crisis Research briefing – October 2022. Available at: <https://www.swbg.org.uk/content/publications/Womens-experience-of-the-cost-of-living-crisis--research-briefing.pdf>

⁵⁰ Joseph Rowntree Foundation (2022) “Rising energy bills to ‘devastate’ poorest families, adding to harmful legacy for millions of children sinking deeper into poverty” Available at: <https://www.jrf.org.uk/press/rising-energy-bills-%E2%80%98devastate%E2%80%99-poorest-families-adding-harmful-legacy-millions-children>>

⁵¹ OPFS (2022) Cost of living impact report. Available at: https://opfs.org.uk/wp-content/uploads/2022/06/Impact_Report_Key_themes_AprMay22.pdf

⁵² Living Wage Foundation (2022) “Low paid work and cost-of-living crisis disproportionately affecting women. Available at: <https://www.livingwage.org.uk/news/cost-living-crisis-affecting-women>.

⁵³ Ibid

Recommendation

Scottish Government must apply rigorous intersectional gender budget analysis to the Emergency Budget Review and all other budgeting processes that respond to the cost of living crisis.

3.2 Social security

Levels of social security support in the UK drive poverty and undermine the realisation of human rights. These include rights to an adequate standard of living, to the highest attainable standard of health, and to secure housing, amongst many others. For women, and minoritised groups of women in particular, social security failures also breach the UK Government's non-discrimination obligations, including in terms of gender-based violence.⁵⁴

The UK Government decision not to uprate Universal Credit (UC) in line with inflation means that hundreds of thousands of people in Scotland will experience a real terms income cut of £570 per year.⁵⁵ Households impacted by the benefits cap face even more severe losses. Women are the majority of those on Universal Credit and of those impacted by the benefit cap.⁵⁶ For 2022/23, UC was raised by only 3.1% when inflation, at that point, was expected to peak at 7.3%.⁵⁷ In this context, the decision by Scottish Government to increase eight benefits delivered by Social Security Scotland by 6% for the same time period was extremely welcome. However, this is now out of date, with inflation running at 9.9% in September 2022 and expected to peak between 11% and 14% before the end of the year.⁵⁸ Analysis by the Institute for Fiscal Studies takes account of how inflation varies across income groups, showing that “the inflation rate

⁵⁴ CEDAW (2017) General Recommendation 35. Available at: <https://www.ohchr.org/en/treaty-bodies/cedaw/launch-cedaw-general-recommendation-no-35-gender-based-violence-against-women-updating-general>

⁵⁵ CPAG (2022) Nothing left to cut back: Rising living costs and Universal Credit. Available at: https://cpag.org.uk/sites/default/files/files/policypost/Briefing_UC_Feb_2022_final.pdf

⁵⁶ 63% of those affected by the benefits cap are headed by single parents, 92% of whom are women: <https://cpag.org.uk/news-blogs/news-listings/uc-families-face-%C2%A3570-real-terms-income-cut-costs-surge>

⁵⁷ CPAG (2022) Nothing left to cut back: Rising living costs and Universal Credit. Available at: https://cpag.org.uk/sites/default/files/files/policypost/Briefing_UC_Feb_2022_final.pdf

⁵⁸ Bank of England “When will inflation come down”. Available at: <https://www.bankofengland.co.uk/knowledgebank/will-inflation-in-the-uk-keep-rising>; British Chambers of Commerce “BCC Economic Forecast: New PM must act as UK economy set for recession before year end”. Available at: <https://www.britishchambers.org.uk/news/2022/09/bcc-economic-forecast-new-pm-must-act-as-uk-economy-set-for-recession-before-year-end>

the poorest quintile will experience is expected to rise to an eye-watering 18% in October, compared to 11% for the richest quintile.⁵⁹

Whilst legislative processes for uprating social security entitlements are not nimble, people who were fundamentally struggling **before** these terrifying inflation rates cannot be expected to survive such cuts to their income. Poverty and destitution for women is heavily shaped by gendered housing insecurity and homelessness, violence against women, and gendered mental health crises. The 6% uplift provided by Scottish Government now represents only half of the retail price index, another common inflation calculation, which sits at 12.3% at the time of writing.⁶⁰

Recommendation

Scottish Government should uprate all social security payments delivered by Social Security Scotland in line with the rate of inflation as a matter of urgency.

Universal Credit

The need for social security doubled during the pandemic. Due to soaring costs and the ongoing impacts of Covid this has been largely sustained. In July 2022, 5.7 million people were on Universal Credit in the UK, compared with 3 million at the start of the pandemic.⁶¹ Women are a majority (55%) of Universal Credit claimants.

Consequently, millions more households are now exposed to pernicious aspects of the 'welfare system' such as the two-child limit, five-week wait and single household payment, all of which have severe consequences for women's human rights and poverty levels. The temporary uplift to Universal Credit worth £20 per week was insufficient to compensate for years of the benefits freeze,⁶² a policy that has especially egregious impacts for lone parents, nine in ten of whom are women.⁶³ The refusal by the UK

⁵⁹ IFS "The long squeeze: rising inflation and the current government support package". Available at: <https://ifs.org.uk/articles/long-squeeze-rising-inflation-and-current-government-support-package>

⁶⁰ ONS "Consumer price inflation, UK: August 2022". Available at: <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/august2022>

⁶¹ This is down from a high of 6 million at the peak of the pandemic in March 2021. DWP (2022) Universal Credit statistics, 29 April 2013 to 14 July 2022. Available at: <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-14-july-2022#:~:text=There%20were%205.7%20million%20people,for%20July%202022%20is%20provisional.>

⁶² Joseph Rowntree Foundation (2020) Autumn Budget - why we must keep the £20 social security lifeline. Available at: file:///C:/Users/JillWood/Downloads/autumn_budget_-_why_we_must_keep_the_ps20_social_security_lifeline_0.pdf

⁶³ EHRC (2018) The cumulative impact of tax and welfare reforms. Available at: <https://www.equalityhumanrights.com/en/publication-download/cumulative-impact-tax-and-welfare-reforms>

Government to reinstate the uplift at a time of sharply rising costs poses significant threat to women's financial security and therefore child poverty rates.

Whilst this report is aimed at Scottish Government, we reiterate the urgent need for the UK Government to scrap the benefit cap and reform Universal Credit by removing the two-child limit, addressing the five week wait, and providing individual payments. The Scottish Government must act swiftly to deliver its commitment to provide individual payments of Universal Credit, and to ensure that this is the default option from the outset of the claim.⁶⁴

Recommendation

Scottish Government should fast-track delivery of automatic individual payments of Universal Credit from the outset of the claim.

The Scottish Welfare Fund

The Scottish Welfare Fund (SWF) is comprised of the Crisis Grant and Community Care Grant. Over time the SWF has been increasingly accessed by women. Since its inception until the start of the pandemic more men were awarded Crisis Grants than women, but this has changed in recent years with 54% of recipients now women. Community Care Grants have always been predominantly claimed by women, but the gender gap in usage has increased over time, with statistical updates showing that women have been 60% of claimants since mid-2021.⁶⁵ Scottish Government analysis suggests that annual peaks in mothers' applications may coincide with an annual peak in the birth rate, however no gender analysis pertaining to women's inequality or attempt to explain the increased use of the SWF by women is offered.⁶⁶

The Scottish Welfare Fund is a vital source of cash support, capable of getting funds to people relatively quickly. Unsurprisingly, and as has been seen during the pandemic, demand for this intensifies significantly in times of crisis. The SWF must be resourced and responsive to the needs of women and other minoritised and low-income groups at this time. For instance, access to the Scottish Welfare Fund is limited for unpaid carers, many of whom will miss out on the additional cost of living support announced by the

⁶⁴ For information on this issue see Engender (2016) Gender matters in social security: Individual payments of Universal Credit. Available at: <https://www.engender.org.uk/content/publications/Gender-matters-in-social-security--individual-payments-of-universal-credit.pdf>

⁶⁵ Scottish Government (2022) Scottish Welfare Fund Statistics: Annual update: 2021-22. Available at: <https://www.gov.scot/publications/scottish-welfare-fund-statistics-annual-update-2021-22/documents/>

⁶⁶ ibid

UK Government in June 2022.⁶⁷ Carer's Allowance is not listed amongst the passporting benefits and eligibility criteria for CA itself excludes many carers with limited incomes and at risk of fuel poverty. Carers organisations have called for Scottish Government to target financial support at unpaid carers, including through a dedicated 'Carers Hardship Fund' that could be delivered within the Scottish Welfare Fund.⁶⁸

We join with the STUC, and anti-poverty, human rights and equalities organisations across Scotland in calling for an emergency boost of 50% (£17.75m) to the Scottish Welfare Fund, along with a series of measures to broaden the parameters of its use and promote uptake.⁶⁹

Recommendation

- Scottish Government should provide an emergency boost of 50% (£17.75m) to the Scottish Welfare Fund, promote uptake, and broaden parameters for its use with:
 - Discretion to provide support where qualification for other funds is lacking
 - A dedicated 'Carers Hardship Fund' within one of the strands
 - Inclusion of Carer's Allowance as a qualifying benefit
 - Targeted use to mitigate the five week wait for Universal Credit.

Scottish Child Payment

Scottish Government has recognised the need for increased social security in its Programme for Government for 2022-23, which is focussed on the cost of living.⁷⁰ The increase in Scottish Child Payment to £25 per week and expansion to all children under 16 years old is hugely welcome. However, in the fiscal context we now find ourselves this is simply not enough to prevent many thousands of families from sliding into poverty. A huge number of those affected are single parent households headed by women.

⁶⁷ The £650 payment for people on certain means-tested benefits, and extra support for disabled people and people with pensions will not capture many carers in precarious situations.

⁶⁸ Carers Scotland "Unpaid carers and the cost of living. Available at: <https://www.carersuk.org/scotland/policy/policy-library/carers-and-the-cost-of-living-2>

⁶⁹ STUC (forthcoming) The People's Plan for Action

⁷⁰ Self-isolation support grants of £225 were introduced to support people in-work who are isolating due to a positive PCR test. These were still in place in September 2022.

Along with organisations across the third sector, we are calling for a further increase in the Scottish Child Payment to £40 per week, to help plug growing gaps in household finances. In August 2022, we joined with 120 third sector organisations, trade unions, faith groups and academics to call for a doubling of forthcoming instalments of the Scottish Child Payment bridging payments,⁷¹ in order to bring some respite for many low-income women.

Recommendation

Scottish Government should increase the Scottish Child Payment to £40 per week and double bridging payments for eligible school aged children.

Unpaid carers

Unpaid carers are amongst the most under-supported groups in Scotland. The ingrained and gendered undervaluation of care work means that Carer's Allowance is paid at the lowest rate compared with other entitlements of its kind at only £69.70 per week – with eligibility criteria which stipulates at least 35 hours of care a week. Carer's Allowance is therefore paid at a bare minimum of £2 per hour. This is despite facing some of the highest costs associated with inflation and the provision of 'round the clock care' in many cases, meaning that carers often go without respite for prolonged periods. In reality, many carers are remunerated at a far lower rate for providing skilled work that saves devolved services huge sums of money.

Sex-disaggregated data for Carer's Allowance reflects women's overrepresentation as carers on the lowest incomes, as those more likely to give up paid work in order to care, and as those who undertake the most intensive caring. Whilst census figures put women's proportion of unpaid care work at 59%, women are 69% of those in receipt of Carer's Allowance.⁷² Little is known about the impact of intersectionality on women's and girls' ascribed caring roles, however limited data suggests that Black and minority ethnic women may be even more likely to hold informal roles and at a younger age.⁷³ Additional support in the current climate is urgently needed for this group. The Scottish Government's Carer's Allowance Supplement is welcome but an additional £40.95 per

⁷¹ CPAG Scotland "Double vital bridging payments as cost of living crisis worsens, First Minister urged. Available at: <https://cpag.org.uk/news-blogs/news-listings/double-vital-bridging-payments-cost-living-crisis-worsens-first-minister>

⁷² Scottish Government (2022) Carer's Allowance Supplement, April eligibility date 2022 and Carer's Allowance, Disability Living Allowance, Attendance Allowance and Severe Disablement Allowance at February 2022: statistics. Available at: <https://www.gov.scot/publications/carers-allowance-supplement-april-eligibility-date-2022-and-carers-allowance-disability-living-allowance-attendance-allowance-and-severe-disablement-allowance-at-february-2022-statistics/>

⁷³ MECOPP (2017) Informal caring within Scotland's Black and minority ethnic communities. Available at: https://www.carersuk.org/images/Carers_Parliament_Delegate_Information/mecopp_briefing_BME_carers.pdf

month will be quickly swallowed up by the hikes to energy bills that households with disabilities are facing. We are calling for Scottish Government to double at least the next two instalments of the Carer's Allowance Supplement, as was done in June 2020 and December 2021.

Young carers are also in need of additional support. The annual Young Carer Grant – accessible for 16-18 year olds caring for 16 or more hours per week - works out as £27.17 a month. Sex-disaggregated data regarding the grant has not been published within Scottish Government analysis, but a majority of young carers are girls.⁷⁴

Recommendation

Scottish Government should double forthcoming instalments of the Carers Allowance Supplement and provide targeted funds to support young carers.

3.3 Care

Caring in Scotland is systemically undervalued and intrinsically linked with women's inequality. Both paid and unpaid care work are chronically undervalued by our society and by our economy, precisely **because** it is work that has typically been undertaken by women, and is seen as 'women's work'. As the cost of living crisis unfolds, the gargantuan contribution of care work to shoring up stretched public purses and struggling services, and preventing health and social care costs from soaring even higher, is taken for granted yet again.

Unpaid care

Women's access to paid work, leisure time and power remains heavily constrained by the provision of care and gendered expectations around its value and delivery. As above, women provide between 60 and 70% of unpaid care in Scotland, and many are speaking out about the impact of rising costs on their finances and mental health, as well as anger at feeling abandoned by Government.⁷⁵ Intersectional data and evidence is lacking and we know little about minoritised women's experiences of care and their escalating needs.

⁷⁴ Scottish Government (2017) Young carers: review of research and data. Available at: <https://www.gov.scot/publications/young-carers-review-research-data/pages/3/>

⁷⁵ Engender "Cost of living crisis: Another catastrophe, the same shoulders". Available at:

<https://www.engender.org.uk/news/blog/cost-of-living-crisis--another-catastrophe-the-same-shoulders/>

The provision of unpaid care was worth approximately £10.8 billion to Scotland's economy per annum back in 2015.⁷⁶ This has never been reflected in policy, including the degree of financial support that carers receive. Eligibility criteria for Carer's Allowance places restrictions on employment and education, whilst stipulating a minimum of 35 hours care is provided. This has always left carers with a shortfall in income between a rock and a hard place. The current crisis is now pushing hundreds of thousands of carers into extreme financial hardship. Carers Scotland found that 50% of carers were unable to manage expenses back in March 2022.⁷⁷ Similarly, Carers Northern Ireland found that tens of thousands of carers are unable to make ends meet and that many are skipping meals and sitting in the dark.⁷⁸ The Scottish Government has committed to abolishing social care charging, which would bring some relief to such families. In addition to targeting unpaid carers with financial support, the removal of non-residential care charging should now be implemented as a matter of urgency.

Recommendation

Scottish Government should accelerate plans to abolish non-residential social care charges.

Childcare

Childcare costs in Scotland are amongst the highest in the UK, and UK costs are amongst the highest in the world.⁷⁹ Access to affordable childcare is a major barrier to women being able to work, study and access vocational training. Due to the high cost of childcare, 25 percent of parents living in absolute poverty in Scotland have given up work, a third have turned down a job, and a further 25 percent have not been able to take up education or training.⁸⁰ Though these statistics depict a grim picture of provision in Scotland, the situation worsens for services inclusive of disabled children as well as those living in rural areas with limited access to affordable, high-quality and flexible childcare. Recent polling by TUC found that BME and disabled parents (many of

⁷⁶ Carers UK (2015) Valuing carers 2015. Available at: <https://www.carersuk.org/for-professionals/policy/policy-library/valuing-carers-2015>

⁷⁷ Third Force News "Unpaid carers facing cost-of-living timebomb" Available at: <https://tfn.scot/news/unpaid-carers-facing-cost-of-living-timebomb>

⁷⁸ Carers NI (2022) Unpaid carers, poverty and the cost of living crisis in Northern Ireland Policy solutions white paper. Available at:

https://www.carersuk.org/images/Northern_Ireland/Carers_NI_Cost_of_Living_Report_2022.pdf

⁷⁹ OECD (2022) Net childcare costs (indicator). Available at: <https://data.oecd.org/benwage/net-childcare-costs.htm> (Accessed on 01/10/22 - data is updated)

⁸⁰ Save the Children, (2017) Soaring Childcare Costs Push Parents out of Work in Scotland.

whom are single mothers) are twice as likely to spend more than a third or more than half of their income on childcare.⁸¹

Scottish Government's expansion of free early years education to 30 hours per week for all children aged three and above, and for some two year olds in low-income households is a very welcome step in the right direction. However, delivery has been obstructed by the pandemic, and the offer falls short of the wrap-around childcare services that women require to enable them to participate in the labour market equally, and to train and study on an equal basis. The implementation of free universal childcare elsewhere has been shown to lead to a sharp and persistent increase in women's labour market participation, to reducing the attainment gap, and to decreasing income inequality.⁸²

In 2018, the First Minister's National Advisory Council on Women and Girls (NACWG) recommended that Scottish Government provide 50 hours per week of funded, good quality and flexible education and childcare for all children between six months and five years old.⁸³ The Scottish Government has accepted "the ambition behind the principle" and committed to an evaluation of the current expansion with a view to the Council's recommendation, as well as a strategic framework on out of school care.⁸⁴

The dearth of affordable quality childcare in Scotland takes on new meaning in the current climate. Recent research by One Parent Family Scotland highlights the lack of available places, prohibitive prices squeezing women out of work and the urgent need for more options for school age children when school holidays vastly outstrip annual leave entitlements. Coupled with the cost of living crisis, these issues are going to deepen women's inequality in Scotland and undermine progress towards Scottish Government's gender pay gap action plan unless action is taken.

⁸¹ 32% of BME parents, 35% of disabled parents and 16% of white parents spent over a third of their income on childcare. 12% of BME parents, 15% of disabled parents and 6% of white parents spent over half of their income on childcare. TUC "TUC poll: 1 in 3 parents with pre-school children spend more than a third of their pay on childcare". Available at: <https://www.tuc.org.uk/news/tuc-poll-1-3-parents-pre-school-children-spend-more-third-their-pay-childcare>

⁸² Ben-Galim (2011) Making the Case for Universal Childcare. Available at: <https://www.ippr.org/publications/making-the-case-for-universal-childcare>

⁸³ NACWG (2018) 2018 First report and recommendations. Available at: <https://onescotland.org/wp-content/uploads/2019/01/2018-Report.pdf>

⁸⁴ Scottish Government (2019) Scottish Government's Response to the First Minister's National Advisory Council on Women and Girls 2018 Report Recommendations. Available at: <https://www.gov.scot/publications/scottish-governments-response-national-advisory-council-women-girls/documents/>

Recommendation

Scottish Government should ensure that the 1140 hours of funded childcare is flexibly delivered, increase support for school age children, and map a course towards universal access to 50 hours per week.

3.4 The labour market

Women's labour market inequality with men ensures that women are more exposed to economic shockwaves. Women are the majority of those in temporary work⁸⁵ and on zero-hours contracts⁸⁶ in Scotland. This means that they are disproportionately exposed to worry about reduced hours, unemployment or underemployment associated with precarious work, as small and medium-sized businesses begin to struggle with rising overheads. BME women are almost twice as likely to be in insecure work as white women.⁸⁷ Recession is widely predicted, with sectors predominantly staffed by women, including leisure, tourism and retail⁸⁸ likely to be amongst the most affected. 'The UK insecure work index' found that disabled women are more likely to be in 'severely insecure work' than both non-disabled women and disabled men,⁸⁹ though the bigger gap is seen between disabled men and disabled women. The gender pay gap on disabled people's earnings currently sits at 13%.⁹⁰ 48% of young disabled women workers experienced severely insecure work in 2021.⁹¹

⁸⁵ ONS (2022) Dataset: HI11 Regional labour market: Headline indicators for Scotland. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/headlinelabourforcesurveyindicatorsforscotlandhi11>

⁸⁶ ONS (2022) Dataset: EMP17: People in employment on zero hours contracts. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/emp17peopleinemploymentonzerohourscontracts>

⁸⁷ TUC (2020) BME women and work. Available at: <https://www.tuc.org.uk/sites/default/files/2020-10/BMEwomenandwork.pdf>
https://www.tuc.org.uk/sites/default/files/Insecure%20work%20and%20ethnicity_0.pdf

⁸⁸ Close the Gap (2020) Disproportionate Disruption: The impact of Covid-19 on women's labour market equality. Available at: <https://www.closesthegap.org.uk/content/resources/Disproportionate-Disruption---The-impact-of-COVID-19-on-womens-labour-market-equality.pdf>

⁸⁹ Work Foundation (2022) The UK insecure work index: Two decades of insecurity. Available at: <https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/lums/work-foundation/UKInsecureWorkIndex.pdf>

⁹⁰ ONS "Disability pay gaps in the UK: 2021". Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/disability/articles/disabilitypaygapsintheuk/2021#:~:text=In%202021%2C%20the%20disability%20pay,of%20%C2%A314.03%20per%20hour.>

⁹¹ Work Foundation (2022) The UK insecure work index: Two decades of insecurity. Available at: <https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/lums/work-foundation/UKInsecureWorkIndex.pdf>

ONS data shows that real wages for women in the public sector have fallen in real terms over the last decade.⁹² Women represent around two thirds of public sector workers, and this accounts for one third of women’s paid employment in total. Women are 74% of the local government workforce,⁹³ and are overrepresented in lower paid positions within this. Public sector wage stagnation over the last decade therefore undermines women’s economic security. The STUC calculate that “public sector workers have in Scotland have had a real term loss in wages of 15% in the last ten years”.⁹⁴

In the context of 9.9% inflation in September 2022, with a peak as high as 14% expected in the final quarter of the year,⁹⁵ this stagnation explains the wave of industrial action being seen across Scotland and the UK more broadly. Unions are preparing to ballot members regarding the 5% increase within the ‘NHS Scotland Agenda for Change pay offer 2022-23’,⁹⁶ which was resoundingly rejected by NHS members across health unions as a ‘real terms pay cut’ in August 2022.⁹⁷ Women are 79% of the NHS Scotland workforce.⁹⁸

In September 2022, Scottish Government acted to help secure a pay deal for certain local government workers, with funding targeted at those on lower wage brackets.⁹⁹ This is much needed and welcome. However, unless all public sector wages for low earners rise at least at the rate of inflation, many thousands more women will continue to experience effective pay cuts, increasing the risk of in-work poverty. As women’s poverty is a key cause of child poverty, this will have a lasting impact on children across Scotland and undermine progress towards targets in the Child Poverty Action Plan.

Recommendation

Scottish Government should ensure that all public sector wages rise in line with the rate of inflation.

⁹² New Statesman “Why the public sector pay freeze is particularly unfair for women”. Available at: <https://www.newstatesman.com/politics/2021/05/why-public-sector-pay-freeze-particularly-unfair-women>

⁹³ <https://www.gov.scot/publications/public-sector-employment-statistics-web-tables/> (Table 9)

⁹⁴ STUC (forthcoming) The People’s Plan for Action.

⁹⁵ British Chambers of Commerce “BCC Economic Forecast: New PM must act as UK economy set for recession before year end”. Available at: <https://www.britishchambers.org.uk/news/2022/09/bcc-economic-forecast-new-pm-must-act-as-uk-economy-set-for-recession-before-year-end>

⁹⁶ For more info see: https://www.csp.org.uk/system/files/documents/2022-07/nhs_scotland_agenda_for_change_pay_offer_2022-23.pdf

⁹⁷ For more info see: <https://www.unitetheunion.org/news-events/news/2022/august/nhs-scotland-workers-reject-real-terms-pay-cut/>; <https://unison-scotland.org/put-nhs-pay-right-2022-23/>; <https://www.csp.org.uk/news/2022-08-12-pay-offer-rejection-members-scotland-results-ballot-industrial-action>

⁹⁸ Scottish Government (2022) Health and social care staff experience report 2021. Available at: <https://www.gov.scot/publications/health-social-care-staff-experience-report-2021/documents/>

⁹⁹ <https://www.unison.org.uk/news/article/2022/09/strikes-called-off-after-improved-cosla-pay-offer/>

3.5 Domestic abuse

Women experiencing domestic abuse are often unable to leave abusive partners due to financial implications and economic coercive control. Research from Women's Aid England shows that the current cost of living crisis is condemning women to violence, with 73% saying it has prevented them from leaving their abusive partner or would make it harder to do so.¹⁰⁰ Two thirds of survivors said that their abusers are using the cost of living crisis and concerns about finances as a "tool for coercive control", including restricting access to their money, and 67% were spending more time at home due to rising costs and felt more isolated than before. 83% said that the cost of living crisis was having a negative impact on their wellbeing and mental health.

Scottish Women's Aid highlight links between domestic abuse and financial precarity, as well as intersectional inequality.¹⁰¹ ONS figures show that women in households earning less than £10,000 were more than four times as likely to experience abuse from a partner than those in households earning over £50,000. Single mothers were four times more likely to have experienced domestic abuse than those living with other adults and children. Women living in social housing and disabled women were more than twice as likely to have survived domestic abuse in the previous twelve months compared with women in owner-occupier accommodation and non-disabled women.¹⁰²

Financial barriers that mitigate against women leaving an abusive partner escalate during times of financial crisis. These include the five week wait that is built into Universal Credit, the household payment of Universal Credit – which is disastrous for women's economic and physical security – and access to legal advice and representation that is competent in domestic abuse.¹⁰³ Protective orders set out in the Domestic Abuse (Protection) (Scotland) Act stipulate that they incur no financial cost to victim-survivors. However, despite becoming law in March 2021, implementation of the Act continues to be delayed.

Consideration of the likely impact of the cost of living crisis on the incidence of domestic abuse and the consequences for women and their children is chilling. The Scottish Government must act to implement the Domestic Abuse (Protection) (Scotland)

¹⁰⁰ Women's Aid (2022) Cost of Living and the impact on survivors of domestic abuse. Available at:

https://www.womensaid.org.uk/wp-content/uploads/2022/08/Womens_Aid_cost_of_living_survivor_survey_July_22.pdf

¹⁰¹ Scottish Women's Aid (2022) The cost of living crisis and the impact of women experiencing domestic abuse. Available at: <https://womensaid.scot/wp-content/uploads/2022/09/SWA-Briefing-the-cost-of-living-crisis-Sept-22.pdf>

¹⁰² ibid

¹⁰³ Scottish Government (2020) Improving housing outcomes for women and children experiencing domestic abuse. Available at: <https://womensaid.scot/wp-content/uploads/2020/12/Improving-Housing-Outcomes-for-Women-and-Children-Experiencing-Domestic-Abuse-Report.pdf>

Act, create a dedicated fund to support women to leave an abusive partner, in line with recommendations from its working group on housing and domestic abuse,¹⁰⁴ and ensure straightforward access to free legal advice and representation.

Recommendation

- Scottish Government should increase protection for women experiencing domestic abuse and their children with:
 - A dedicated entitlement to support women leaving an abusive partner
 - Implementation of the Domestic Abuse (Protection) (Scotland) Act
 - Easy access to free domestic abuse-competent legal advice and representation.

3.6 Housing insecurity

In Scotland, average rents in the private rented sector have increased by 25.1% since 2010, above the cumulative rate of inflation.¹⁰⁵ According to the Living Rent campaign, rents in Edinburgh and Glasgow have increased by more than 60% over the last decade.¹⁰⁶ Yet wages have stagnated in the same time period, with a discriminatory and intersectional impact on women.

Women in Scotland are more likely to pay a higher proportion of their income in rent, less likely to be homeowners, and are more vulnerable to housing insecurity.¹⁰⁷ Certain groups of women are more likely to experience housing instability, poor housing, homelessness or negative treatment by housing services, including Black and minority ethnic, disabled and refugee women, women who have been in the criminal justice system, LGBT (and particularly transgender) women, older and younger women, women who sell sex, lone parents and women with other caring roles.¹⁰⁸ Women are also more likely to depend on social security to cover housing costs. As this was uprated at almost 7% below the rate of current inflation for 2022/23, this also discriminates against

¹⁰⁴ *ibid*

¹⁰⁵ SPiCE (2022) “Rent freeze background”. Available at: <https://spice-spotlight.scot/2022/09/21/the-scottish-governments-planned-rent-freeze-background/>

¹⁰⁶ The National “Living Rent: How tenants' union got Scottish Government to implement a rent freeze”. Available at: <https://www.thenational.scot/politics/21263880.living-rent-tenants-union-got-scottish-government-implement-rent-freeze/>

¹⁰⁷ Engender (2020) A Woman’s Place: Gender, Housing and Homelessness in Scotland. Available at: <https://www.engender.org.uk/content/publications/A-WOMANS-PLACE---GENDER-HOUSING-AND-HOMELESSNESS-IN-SCOTLAND.pdf>

¹⁰⁸ *ibid*

women and has a gendered impact on disposable incomes. A growing body of analysis is addressing women's 'invisibility' in mainstream housing policy and discourse, and women's 'hidden homelessness'. This recognises that women's pathways into and out of housing insecurity are different, and that women's homelessness looks different to that of men.

Housing policy in response to the cost of living crisis must therefore take a gendered approach. This means applying an intersectional gender analysis from the outset of thinking and evidence gathering. The rent freeze and moratorium on evictions announced in the Programme for Government is extremely welcome. However, whilst this grants six months of respite to many, measures are temporary and concerns about what will happen beyond March 2023 will impact on mental health. This is a stop gap solution that does not address the underlying issue of unaffordable rents, nor prevent people from going further into arrears and facing eviction at a later date. Housing organisations advocate for support targeted at those already struggling with housing costs that exceed Local Housing Allowance rates, for instance through the Tenant Grant Fund. Many of those in need of such support are single mothers and other low-income groups of women.

Longer-term commitments to enhance rights for tenants and establish a national system of rent controls by the end of 2025¹⁰⁹ could have a positive impact on women's equality if developed and implemented in a gender-sensitive way. In the meantime, additional support must be directed where needed and extended beyond the lifespan of the emergency legislation to freeze rents and ban evictions.

Recommendation

Scottish Government should establish a gendered action plan on medium-term housing security for those in rented accommodation, including targeted support with housing costs for those most in need.

3.7 Women at the margins

Women that experience intersecting forms of discrimination and oppression are denied equal access to resources, power and safety. These communities of women will be most acutely affected by the cost of living crisis. We have integrated examples as they relate

¹⁰⁹ Scottish Government (2021) 'Bute House Agreement'. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/agreement/2021/08/scottish-government-and-scottish-green-party-shared-policy-programme/documents/scottish-government-and-scottish-green-party-draft-shared-policy-programme/scottish-government-and-scottish-green-party-draft-shared-policy-programme/govscot%3Adocument/SG%2BSGP%2BTalks%2B-%2BDraft%2BPolicy%2BProgramme%2B-%2Bversion%2B7%2B-%2BFINAL%2B-%2BOFFSEN.pdf>

to Black and minority ethnic women, disabled women and younger women throughout this report. However, these are very much indicative and large evidence gaps regarding minoritised women's experiences and needs must be addressed. It is likely that older women, LGBT women, and women in rural areas, for instance, will experience specific impacts of financial deprivation. An intersectional analysis of the impact of structural discrimination – including racism, ableism, homophobia, transphobia and ageism - on women's financial security is urgently required. Intersections with unpaid care and single motherhood should also be mapped.

Other groups of women are socially and economically marginalised in Scotland, though not afforded specific protection under the Equality Act 2010 on these bases. These include women with insecure immigration status, women with experience or at the edges of the criminal justice system, care-experienced women and women who sell sex. These women are often made invisible in policymaking yet are amongst those most at risk of destitution in the current crisis. Their circumstances should also be researched as part of an intersectional gendered analysis and needs assessment in response to the cost of living crisis, with a view to providing support.

Insecure immigration status

Women with insecure immigration status often live in extreme financial precarity. Many are in a situation of, or at risk of, destitution. The experience of 'no recourse to public funds' is highly gendered; women are 85% of those applying to have the NRPF condition removed.¹¹⁰ The cost of living crisis will push refugee, asylum seeking and stateless women into extreme poverty, destitution, and heightened risk of exploitation and gender-based violence.

Asylum seekers do not have the right to work in the UK and asylum support is set at £5.80 per day. This was already untenable. Rising costs will cause asylum seekers grievous harm, particularly for lone mothers, disabled people and others with particular needs. When benefits were updated by 3.1% in April 2022, the paltry baseline meant that asylum seekers received an additional **£1.22 per week** to cope with rocketing prices.

Refugee women in Scotland who have been recognised through the asylum process or who have joined family members through Refugee Family Reunion remain particularly at risk of destitution and dependency due to processing times for mainstream social security entitlements or during the transition from Home Office asylum support.

¹¹⁰ Unity project (2019) Access denied: The cost of No Recourse to Public Funds policy. Available at: <https://static1.squarespace.com/static/590060b0893fc01f949b1c8a/t/5d0bb6100099f70001faad9c/1561048725178/Access+Denied+-+the+cost+of+the+No+Recourse+to+Public+Funds+policy.+The+Unity+Project.+June+2019.pdf>

Barriers to a secure income for women subject to immigration controls include institutional racism and xenophobia, anti-refugee stigma, physical and mental health issues due to experiences of trauma, and a lack of support networks, including childcare.¹¹¹

Criminal justice

Experts warn that the cost of living crisis is likely to exacerbate the existing cycle of poverty and offending for women,¹¹² and that offending in young women could increase at a faster rate than in young men.¹¹³ Young women are one of the groups most at risk of unemployment as a result of the pandemic, and this risk is amplified for young BME women.

Experience of a criminal justice system that was not designed with women in mind can compound trauma and poor mental health, which is a key causal and cyclical factor in women's offending. The vast majority of women who commit crime have experienced significant disadvantage and trauma in their lives.¹¹⁴ The experience of custody can be "particularly damaging" for women, leaving them at risk of losing housing, employment and custody of their children.¹¹⁵ Entrenched and institutionalised racism also means that Black women and mixed-race women are more than twice as likely to be arrested than white women in the UK. Black women are 29% more likely to be remanded and 25% more likely to receive a custodial sentence than white women.¹¹⁶

Women forced into 'crimes of poverty' by rising costs, the need to provide for children and inadequate social security therefore run severe risks of becoming embroiled in a discriminatory system that exposes them to homelessness, unemployment, child custody proceedings and racial profiling.

Care-experience

The cost of living crisis is exposing the lack of a safety net young care-experienced women. Although under 25s receive a lower rate of Universal Credit, care-experienced

¹¹¹ Refugee Women's Strategy Group (2011) The struggle to contribute

¹¹² <https://workingchance.org/latest/nothing-to-live-on-poverty-is-fuelling-womens-offending/>

¹¹³ Agenda and Alliance for Youth Justice (2022) We've not given up: Young women surviving the criminal justice system. Available at: <https://weareagenda.org/wp-content/uploads/2022/03/YWJP-Final-Report.pdf>

¹¹⁴ Agenda (2021) Young women's justice project literature review. Available at: <https://weareagenda.org/wp-content/uploads/2021/01/Young-Women%E2%80%99s-Justice-Project-Literature-Review.pdf>

¹¹⁵ HM Inspectorate of probation. "Women". Available at:

<https://www.justiceinspectorates.gov.uk/hmiprobation/research/the-evidence-base-probation/specific-sub-groups/women/>

¹¹⁶ Prison Reform Trust (2017) Counted out: Black, Asian and minority ethnic women in the criminal justice system. Available at: https://prisonreformtrust.org.uk/wp-content/uploads/old_files/Documents/Counted%20Out.pdf

young people are expected to be financially independent, in their own housing and managing bills, from the age of eighteen.¹¹⁷ They tend to lack support networks through which financial assistance could be secured in times of hardship and there are gendered dimensions to this. It is extremely common for care-experienced girls and women to have experienced gender-based abuse, violence and trauma, and “multiple experiences of victimisation” throughout their lives.¹¹⁸ Around half of care leavers meet criteria for a psychiatric disorder, five times the general rate, with clear impacts on financial stability.¹¹⁹

Care leavers are also “stubbornly over-represented” in youth and criminal justice systems, and this is particularly stark for girls and women.¹²⁰ Recent review has found a need to understand the experiences of girls in care within criminal justice, and to include a focus on Black and minoritised young women.¹²¹ Around two thirds of girls and young women in custody are care leavers, compared with under half of boys and young men.¹²² Negative gendered stereotyping and judgements, including around how girls should behave, has been found to be a factor in this.¹²³ As above, experience of the youth and criminal justice system is linked with particular negative outcomes for girls and women, the impact of which is currently exacerbated by the cost of living crisis and inadequate support.

Sale of sex

The cost of living crisis has been described as “catastrophic” for women who sell sex.¹²⁴ Financial hardship amongst women is deepening concerns regarding safety, exploitation and deteriorating conditions. Approximately 88% of those who sell sex in

¹¹⁷ Children and young people now “Care experienced young people need protection from the cost of living crisis. Available at: <https://www.cypnow.co.uk/opinion/article/care-experienced-young-people-need-protection-from-cost-of-living-crisis>

¹¹⁸ Fitzpatrick et al (2022) Disrupting the Routes between Care and Custody for Girls and Women. Available at: <http://wp.lancs.ac.uk/care-custody/files/2022/05/Final-Care-Custody-Report-May-2022.pdf>

¹¹⁹ Children and young people now “Care experienced young people need protection from the cost of living crisis. Available at: <https://www.cypnow.co.uk/opinion/article/care-experienced-young-people-need-protection-from-cost-of-living-crisis>

¹²⁰ Fitzpatrick et al (2022) Disrupting the Routes between Care and Custody for Girls and Women. Available at: <http://wp.lancs.ac.uk/care-custody/files/2022/05/Final-Care-Custody-Report-May-2022.pdf>

¹²¹ ibid

¹²² Agenda and Alliance for Youth Justice (2022) We’ve not given up: Young women surviving the criminal justice system. Available at: <https://weareagenda.org/wp-content/uploads/2022/03/YWJP-Final-Report.pdf>

¹²³ Fitzpatrick et al (2022) Disrupting the Routes between Care and Custody for Girls and Women. Available at: <http://wp.lancs.ac.uk/care-custody/files/2022/05/Final-Care-Custody-Report-May-2022.pdf>

¹²⁴ Glasgow World “Scottish sex-work charity claim effects of cost of living crisis are ‘catastrophic’ for sex workers”. Available at: <https://www.glasgowworld.com/news/catastrophic-effect-of-cost-of-living-on-sex-workers-3831008>

the UK are women, and most are mothers under financial pressure to provide for children.¹²⁵

Women are also being pushed into selling sex for the first time from “a place of desperation,” and as such are more vulnerable to exploitation and violence.¹²⁶ Poverty is often a key driver in women’s decision-making regarding the sale of sex. An increase in the sale of sex by women as a result of austerity measures in the UK has previously been documented.¹²⁷ In addition to economic precarity, domestic abuse, either past or present, and the urgent need to provide for children can also be key factors in women’s experience of selling sex, including decision-making around risks.¹²⁸ In times of financial crisis the scope of this decision-making is narrowed and women in these situations can feel like they are out of options in order to survive.

The impact of the cost of living crisis on women who sell sex should be included in an intersectional gendered needs assessment by Scottish Government, targeted at those most at risk of poverty, marginalisation and gender-based violence, and with a view to preventing destitution.

Recommendation

Scottish Government should act to fill evidence gaps and prevent destitution for the most marginalised women in Scotland, including those with no recourse to public funds.

3.7 Mental health and wellbeing

Cutting across all of the issues documented in this report, women’s mental health and wellbeing is and will be disproportionately impacted by the cost of living crisis. This is due to economic inequality, the strain of unpaid care and household management, constrained opportunities and choices, and reduced autonomy in relation to domestic

¹²⁵ OHCHR (2018) Submission to the United Nations Special Rapporteur on extreme poverty and human rights from the English Collective of Prostitutes. Available at: https://www.ohchr.org/sites/default/files/Documents/Issues/EPoverty/UnitedKingdom/2018/NGOS/English_CollectiveofProstitutes.pdf

¹²⁶ Sky news “Cost of living crisis pushing more women into sex work - and unable to refuse dangerous clients”. Available at: <https://news.sky.com/story/cost-of-living-crisis-pushing-more-women-into-sex-work-and-unable-to-refuse-dangerous-clients-12675932>

¹²⁷ OHCHR (2018) Submission to the United Nations Special Rapporteur on extreme poverty and human rights from the English Collective of Prostitutes. Available at: https://www.ohchr.org/sites/default/files/Documents/Issues/EPoverty/UnitedKingdom/2018/NGOS/English_CollectiveofProstitutes.pdf

¹²⁸ *ibid*

abuse and coercive control.¹²⁹ One Parent Family Scotland report that 86% of single parents (92% of whom are women) have struggled with their mental health over the last year, with 56% feeling this way “most of the time”.¹³⁰

Fear, anxiety and uncertainty around spiralling costs, including energy bills, and the impacts that **may** emerge also have an impact on mental health in the present. Statistics from the ONS show that 81% of women (compared with 73% of men) are “very or somewhat worried about the rising costs of living”. Only 3% of women said they were “not at all worried” about the cost of living crisis in the two weeks prior to interview.¹³¹ Disabled people were more likely to express worry than non-disabled people (82% compared with 75%), suggesting that figures for disabled women may be higher yet. However intersectional data has not been published. Research from Scottish Women’s Budget Group and The Poverty Alliance finds that ‘coping mechanisms’ such as cutting back on food and energy use is having a negative impact on both mental and physical health for women, and that strong feelings of shame and guilt are related to difficulties in providing for children.¹³²

Evidence shows that poor mental health was on the rise among women and girls prior to the pandemic.¹³³ Depression and anxiety in women is significantly higher among the hundreds of thousands of women who hold caring roles in Scotland, young women, lone parents, low-income women, LGBT women, victim-survivors of gender-based violence, and women in the criminal justice system.¹³⁴ Though data is lacking for BME and disabled women at Scottish level, there is evidence that Black women experience ‘common mental disorders’ at higher rates than white women elsewhere in the UK,¹³⁵ and non-disaggregated statistics indicating poorer mental health for disabled people suggest that disabled women experience worse outcomes than non-disabled women. Against this backdrop, the pandemic had a disproportionately negative impact on

¹²⁹ Engender (2022) Parliamentary briefing: the cost of living crisis. Available at:

<https://www.engender.org.uk/content/publications/Engender-briefing-cost-of-living-crisis.pdf>

¹³⁰ One Parent Family Scotland (2022) Living without a lifeline: Single parents and the cost of living crisis

Available at: <https://opfs.org.uk/wp-content/uploads/2022/09/Living-without-a-lifeline-full-report.pdf>

¹³¹ ONS (2022) Worries about the rising cost of living, Great Britain: April to May 2022. Available at:

<https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/worriesabouttherisingcostsoflivinggreatbritain/apriltomay2022>

¹³² SWBG and The Poverty Alliance (2022) Women’s experiences of the Cost-of-Living Crisis Research briefing –

October 2022. Available at: <https://www.swbg.org.uk/content/publications/Womens-experience-of-the-cost-of-living-crisis--research-briefing.pdf>

¹³³ UK Government and Agenda (2018) The Women’s Mental Health Taskforce: Final report. Available at

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/765821/The_Womens_Mental_Health_Taskforce_-_final_report1.pdf

¹³⁴ Engender (2022) Engender response to the Scottish Government consultation on its Mental Health and

Wellbeing Strategy. Available at: <https://www.engender.org.uk/content/publications/Engender-response-to-mental-health-strategy.pdf>

¹³⁵ NHS Digital (2014) Adult psychiatric morbidity study: Available at:

https://files.digital.nhs.uk/pdf/g/3/mental_health_and_wellbeing_in_england_full_report.pdf

women's mental health and wellbeing, and in particular for disabled women and young women and girls.¹³⁶

Investment in gendered mental health services is urgently needed. This should be set out in the Scottish Government's new Mental Health and Wellbeing Strategy, alongside steps to ascertain the extent to which poor mental health and wellbeing for women is being entrenched by ongoing ramifications of the pandemic and by the cost of living crisis. Research and further evidence gathering will need to be mandated and this should include an intersectional equality focus. Rigorous and intersectional gender mainstreaming should be embedded in development of the Strategy.

Recommendation

Scottish Government should invest in gendered mental health services and fully mainstream intersectional gender analysis throughout the new Mental Health and Wellbeing Strategy.

3.8 Deepening inequality

The analysis and evidence set out in this report demonstrate that the cost of living crisis is deepening women's inequality with men in Scotland. This means that Scottish Government's investments in advancing women's equality are at risk of being severely undermined. These include the gender pay gap action plan and Equally Safe, Scotland's strategy for preventing and eliminating violence against women and girls. Rigorous gender mainstreaming throughout policy and spending decisions that respond to the crisis are therefore critical, or we risk further entrenchment of the regression on women's equality that has been brought about by the pandemic. Quality, intersectional equality impact assessment must be embedded as a core element in policy and budgeting processes from the very outset.

We have also set out clear evidence that women's human rights have been undermined in recent years and will be further compromised by this crisis. The UN CEDAW Committee¹³⁷ condemned the UK Government's programme of austerity for its disproportionate and negative impact on women's rights in its examination of the UK in 2019.¹³⁸ The Committee also recommended that the UK incorporate CEDAW into

¹³⁶ Engender (2022) Engender response to the Scottish Government consultation on its Mental Health and Wellbeing Strategy. Available at: <https://www.engender.org.uk/content/publications/Engender-response-to-mental-health-strategy.pdf>

¹³⁷ Convention on the Elimination of all forms of Discrimination Against Women

¹³⁸ CEDAW (2019) Concluding observations on the eight periodic report of United Kingdom of Great Britain and Northern Ireland. Available at: <https://www.engender.org.uk/content/publications/Engender-annotated-concluding-observations-formatted.pdf>

domestic law in order to strengthen its human rights framework in the context of Brexit. The Scottish Government is committed to doing so, but the process has been delayed with the cost of living crisis cited as a reason. The need for a strengthened human rights framework is, however, more – not less - pressing in the current climate and the Human Rights Bill should not be deprioritised at this time. In September 2022, human rights and equalities organisations, including Engender, sought assurances from the First Minister that necessary investment will be made to ensure the Bill is competently developed without further delay.¹³⁹

Recommendation

Scottish Government should prioritise and invest in its commitment to bring forward a new Human Rights Bill that would directly incorporate CEDAW into Scots law.

4. CONCLUSION AND SUMMARY OF RECOMMENDATIONS

Scottish Government’s response to the cost of living crisis must take account of the gendered nature of access to resources and security. If Scottish Government fails to mainstream women’s needs across policymaking and budgeting in an intersectional way, it runs the risk of entrenching gender inequality even more deeply in Scotland. This would push more women and their children into deprivation and destitution, increase and shape women’s experiences of domestic abuse, and worsen the gendered crisis of mental health that has been exacerbated by the Covid-19 pandemic.

Scottish Government must provide targeted support for women and girls on low incomes and in precarious situations, and ensure that the needs of **all groups** of women and girls are mainstreamed in strategic interventions that respond to the cost of living crisis.

We recommend the following priority actions:

1. Apply rigorous intersectional gender budget analysis to the Emergency Budget Review and all other budgeting processes that respond to the cost of living crisis;
2. Uprate all social security payments delivered by Social Security Scotland in line with the rate of inflation as a matter of urgency;

¹³⁹ Human Rights Consortium Scotland “Civil society organisations ask First Minister to prioritise Human Rights Bill”. Available at: <https://hrcscotland.org/2022/09/27/civil-society-organisations-ask-first-minister-to-prioritise-human-rights-bill/>

3. Fast-track delivery of automatic individual payments of Universal Credit in Scotland from the outset of the claim;
4. Increase the Scottish Child Payment to £40 per week and double bridging payments for eligible school aged children;
5. Provide an emergency boost to the Scottish Welfare Fund of 50% (£17.75m), promote uptake, and broaden parameters for its use with:
 - a. Discretion to provide support where qualification for other funds is lacking
 - b. A dedicated 'Carers Hardship Fund' within one of the strands
 - c. Inclusion of Carer's Allowance as a qualifying benefit
 - d. Targeted use to mitigate the five week wait for Universal Credit
6. Double forthcoming instalments of the Carers Allowance Supplement and provide targeted funds for young carers;
7. Accelerate plans to abolish non-residential social care charges;
8. Ensure that the 1140 hours of funded childcare is flexibly delivered, increase support for school age children, and map a course towards universal access to 50 hours per week;
9. Ensure that all public sector wages rise in line with the rate of inflation;
10. Increase protection for women experiencing domestic abuse and their children with:
 - a. A dedicated entitlement to support women leaving an abusive partner
 - b. Implementation of the Domestic Abuse (Protection) (Scotland) Act
 - c. Easy access to free domestic abuse-competent legal advice and representation
11. Establish a gendered action plan on medium-term housing security for those in rented accommodation, including targeted support with housing costs for those most in need;
12. Act to fill evidence gaps and prevent destitution for the most marginalised women in Scotland, including those with no recourse to public funds;
13. Invest in gendered mental health services and fully mainstream intersectional gender analysis throughout the new Mental Health and Wellbeing Strategy;
14. Prioritise and invest in its commitment to bring forward a new Human Rights Bill that would directly incorporate CEDAW into Scots law.