

Women and Equalities Committee

Oral evidence: Impact of the rising cost of living on women, HC 128

Wednesday 6 December 2023

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Members present: Caroline Nokes (Chair); Dr Lisa Cameron; Elliot Colburn; Carolyn Harris; Kirsten Oswald and Bell Ribeiro-Addy.

Questions 1 to 96

Witnesses

I: Vandna Gohil, Chief Executive Officer at Nottingham Women's Centre; Amanda Greenwood, Chief Executive Officer at Lancashire Women and Sophie Woodhead, Assistant Director for Lambeth Early Action Partnership at A Better Start.

II: Dr Mary-Ann Stephenson, Director at Women's Budget Group; Victoria Benson, Chief Executive Officer at Gingerbread and Vikki Brownridge, Chief Executive Officer at StepChange.

Written evidence from witnesses:

Nottingham Women's Centre [[RCW0055](#)]

Gingerbread [[RCW0054](#)]

StepChange [[RCW0050](#)]

Examination of witnesses

Witnesses: Vandna Gohil, Amanda Greenwood and Sophie Woodhead.

Q1 Chair: Good afternoon. Welcome to the Women and Equalities Committee and our first oral evidence session into the impact of the rising cost of living on women. Can I thank our witnesses, Vandna Gohil, chief executive officer of Nottingham Women's Centre, who is appearing via Zoom; Amanda Greenwood, chief executive officer of Lancashire Women; and Sophie Woodhead, assistant director for Lambeth Early Action Partnership?

As is standard, members of the Committee will ask you questions in turn. If at any point you wish to come in on a question that has not been addressed to you, then please do indicate and we will try to bring you in at an appropriate moment. Vandna, that is always harder when you are on Zoom, but if you gesture or wave, I will do my best to notice. Thank you very much.

I will start the questions. Amanda, we have recently had a period of really cold weather—it is quite definitely winter now. What additional financial pressures is this putting on women, and what are you seeing from the women and families who use your services?

Amanda Greenwood: Multiple things. The obvious one is around the poor quality of housing that many of the people who come through our door are in, and therefore the impact that has upon the cost of utilities. Maybe that is a statement of the obvious at this particular moment in time, given the last 18 months, but it is profound for women, particularly those in single households and often with children and other caring responsibilities. We are seeing a more desperate reaction to their circumstances: increased bills, issues around warmth, the state of their housing, and an inability to be able to heat their homes adequately.

Q2 Chair: Do you have any data on what proportion of your service users are in social housing or privately rented?

Amanda Greenwood: We run a money advice debt service, and over the last 12 months we saw 761 women come through our door. Of that number, about 35% were in social housing, but 38% were in private rented housing, so overall about 70% of those women coming through our door. Only 11% were in their own homes. What we also noticed is about 40% were lone parents and over 70% of them were single people living in those accommodations.

Q3 Chair: Vandna, the same question to you about what additional pressures you have seen women and service users under over the last couple of months.

Vandna Gohil: Thank you, Chair. As highlighted in our submission, there is absolutely no doubt that we have seen the disproportionate impact of the cost of living crisis compounded following covid-19. We have examples of women skipping meals, going without meals, turning off



their heating, and choosing between eating or heating. We have also seen an increase in the need for food, clothing, and toiletries.

At Nottingham Women's Centre, we offer a community space that empowers women by providing financial and employment support, counselling, training, social activities, and activism. We have a centre in the middle of Nottingham and we regularly have over 1,000 women come through our doors, reflecting Nottingham's diverse communities. From our counselling services, we have examples of women worried about financial pressures—managing bills, paying for food—and debts in relation to domestic abuse, with women staying longer in these relationships because they cannot afford to leave.

Importantly, counselling sessions are cancelled or moved to phone or online because of transport costs, and this is with the Government's concession of £2 for bus fares, so that is how marginal some decisions are.

We are also seeing an increase in signposting to food banks for women and, increasingly, working women.

Women from refuges have told us that staying warm in their own rooms, even with children, is a concern because the building they are in is reducing heating costs by using heating differently. That is an important factor for women in refuges. We have seen more women come to the centre, seeing it as a warm space and a hub. More women are using our kitchen to cook hot meals for themselves and for others because they cannot do so elsewhere: for example, if they are an asylum seeker and they are living in a hotel. I have spoken to some women today who have been using our kitchen to cook food.

We get free donated food once a week from Lidl and Sainsbury's, and we have seen an increase in demand because the supplies go in minutes plus women who were not taking this before now are due to financial pressures. We have more women regularly using our shower room and laundry facilities, and we ourselves provide donated toiletries and washing powder. These are just some increases we are seeing.

Q4 Chair: Can I just pick you up on some data around that? You said 1,000 women regularly come through your door. Could you give us a picture of what the percentage increase is of women using, for example, the kitchens and the shower facilities?

Vandna Gohil: When I say there are 1,000 women, they will be coming for all sorts of different things—

Chair: That is what I want to drill down into, so can you break that down?

Vandna Gohil: I do not have the exact numbers to give you in terms of a breakdown of percentage in the same way as Amanda did, but we are



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definitely seeing an increase. For example, maybe we had two women use the shower on a weekly basis, that has now increased to six.

- Q5 **Chair:** Thank you. You made a comment about refuges choosing to heat their buildings differently which was then putting additional pressure on individual rooms so women were having to increase the heating to be warm enough. We can all understand that their heating bills will have gone up: do you have any information you can give us about how much refuges are having to cut their costs by as a result of the cost of living crisis?

Vandna Gohil: Unfortunately, I do not have that information to give you. What I am presenting is qualitative information we have been able to gather from the work we are doing with the women who use our services and they have told us that when they have gone into refuges they have felt the cold in those spaces. It is a coincidental factor they are reporting to us, but I felt it was important to convey that to you.

- Q6 **Chair:** Thank you, that is very helpful. From what you have observed—Amanda, could you dwell on this for a minute and I will come back to you—how would you say this compares with last year?

Vandna Gohil: I would say there has been an increase. I have to say that I have been in post for four months at Nottingham Women's Centre, so the information I am presenting to you is based on talking to colleagues. We have also spoken to very many women in terms of the partnership we have and all, as we cited in our submission, have noticed the dramatic increase in the cost of living and the different impacts that has had on them.

We spoke to over 100 partner organisations in presenting our submission, as well as the Nottingham Financial Resilience Partnership and others—I can give you examples if you want them—but our submission, which reflected the issues we have identified, has come from a broad range of organisations, both specialist and those that provide generalist support to women.

- Q7 **Chair:** Amanda, can you give us any indication of the difference between this year and last year?

Amanda Greenwood: One of the main things we have noticed is the fact we are having to do what we call warm packs: where we are providing a selection of goods and materials for families. A warm pack can constitute hat, gloves, blanket, thermos flask, those kinds of things. We gave out 300 of those alone in the last eight to nine months this year.

Bearing in mind our constituency is pan-Lancs, we would be seeing between 5,000 and 6,000 people per year for various services, which include health and mental health, money advice, all that kind of stuff, and this is something we have never had to do before. From covid, we increased and did things like the food bank supplies, cosmetics, toiletries,



all those kinds of products for women, but we have never had to do this before.

We gave out, in the last six months alone, 200 heaters, 80 electric blankets, I think 30 to 40 slow cookers. We are seeing an increase in the need for those kinds of goods that are able to support families with some sense of warmth or some sense of something that is going to give them some goodness, I suppose, in the face of the cold and the other challenges they are facing.

Q8 Chair: Thank you very much for that. Sophie, turning to you, could you specifically focus on mothers and the additional pressures they are facing at the moment, please?

Sophie Woodhead: Absolutely, thank you, Chair. I will be speaking on behalf of the A Better Start programme, which encompasses five different areas: Bradford, Blackpool, Nottingham, London, and Southend. Our programme works specifically with women: mothers of babies and very young children. I am going to echo what Vandna and Amanda have both said around affordability of food, of food insecurity. This has come up from various different conversations and interactions with mothers and families locally across all five areas. What that means is, for example, in Nottingham they have seen the number of signposts to food and clothing banks by family mentors nearly triple from 2023 compared to 2022. Another of the programmes in Nottingham, the Around Again project, which gives access to baby necessities, has seen a five-times increase when comparing 2023 to 2022. That means that healthy and nutritious food is competing against bills and other utilities.

There is another point I want to talk about, echoing what we have heard about the home environment and keeping warm; our Lambeth breastfeeding peer support team have noted concerns around capacity for mothers to provide skin-to-skin contact. Skin-to-skin contact is, of course, something that we as mothers are recommended in the earliest and most important stages of infancy, and we are encouraged to continue that in the home environment as much as possible. The benefits are well-evidenced and yet mothers are very concerned that they are not able to provide that skin-to-skin contact for their infants, as well as other implications of keeping warm in the home such as clothes not drying and contributing to issues around damp.

A third issue we have seen from mothers' perspectives is their capacity to commit to what might be considered non-essential services. There is a fear from practitioners—and this is from the national evaluation of A Better Start—that mothers cannot engage with services that are considered to be non-essential. I will quote from one of our delivery partners who was interviewed as part of the national evaluation, "They're worrying about where their next plate of food is coming from, or they're being made homeless at the end of the week or something; they're not really thinking, 'I must remember to turn up to speech and language today'."



Q9 **Chair:** I was going to ask if we could have some examples of what are non-essential, so speech and language therapy?

Sophie Woodhead: So speech and language therapy, for example. We also run—across multiple of the five sites—a parent-infant relationship service, which is a psychotherapeutic approach to supporting the bond, the attachment, between the main care giver and the infant. That, again, is a very, very evidence-based approach to improving socio-emotional development in infancy and in really early childhood.

We are seeing attendance and admissions to that service drop even though we know that, at population level, complex mental health needs are increasing. We know families' experience of more complex needs is leading to elevated stress: elevated stress being a common risk factor associated with poorer mental health outcomes in infancy and for the caregiver.

Q10 **Chair:** My follow-up question is just that: what are the likely outcomes of this for both mothers and children and what could the long-term knock-on effects be?

Sophie Woodhead: That is an excellent question. I think in terms of elevated stress, as I mentioned before, complex needs: families are dealing with multiple issues at the same time. In any context, and in this context specifically, those multiple issues are becoming harder to deal with, either in isolation or collectively for mothers.

As we know, the care-giving responsibility falls largely in the mother's area. We also know there is particular vulnerability in the perinatal period in regard to mental health, and we know the role of stress in attachment—overall feelings of parental warmth towards child—all leads to elevated risk factors when considering the socio-emotional development, and secure attachment for the infant and for the mother.

One of the parent representatives from the Lambeth site, in the context of the cost of living crises, said, "You can't act right if you don't feel right." I think that goes to show that the effects of this are immediate and potentially long-term, particularly for such a critical stage of development: infancy and very young babies.

Q11 **Chair:** Thank you. Vandna?

Vandna Gohil: Thank you, Chair. I just wanted to come back and say, in comparison to the increase in demand, to give an example from Nottingham Women's Centre, in January this year we had our Warmer Women Project, which is a one-off funded project aimed at supporting women with resources to keep them warm in winter. We supported 50 women with resources such as blankets, hot water bottles, vouchers, flasks, rugs, and curtains. Some things women have said as a result of that are, "I am on the streets and homeless, so these items will be really useful" and, "Thank you so much for this kind help; it was what I needed



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to help me and keep my baby warm.” That was really critical support that we were able to give this year, which was different to previous years.

- Q12 **Chair:** So, if that was new this year, what drove that? Was it demand-led or supply-led? Did you think about doing it and then make the items available, or did people ask for them?

Vandna Gohil: It was a national programme that we had to apply for in order to be able to deliver, and it was based on evidencing the needs of women in our area that we could then meet.

- Q13 **Chair:** Thank you. Amanda?

Amanda Greenwood: To pick up on a point that Sophie was making, we do some work in the NICUs across Lancashire, the neonatal units, and we provide counselling and support. We have the stats for this last eight to 12 months; we worked with 359 women and what was really stark was that 172 of them are either experiencing current or historic domestic violence or domestic abuse. I think what is significant about that is to understand what we see right across all our services: thinking about the long-term effects of where children and families are starting now, we will see that 10, 20, 30 years on; it is the women we see through our doors as a women’s centre.

That statistic, I would say, is very typical; the majority of them are experiencing high levels of trauma, historic abuse, the effect of current and ongoing abuse, and that is an absolute sad reality of where we are. Add to that the chaos that people see and often criticise women for—an inability to control their spending, to budget correctly, to be able to deal with everyday living challenges—and you can understand, when they are having to deal with mental health issues, maybe, not always but maybe, substance misuse concerns, and all the other stuff we know, how difficult it is and how much more vulnerable, particularly women, are in these circumstances.

- Q14 **Chair:** Thank you. Vandna, you mentioned the coronavirus pandemic. We did some work in this Committee that indicated that women, certainly economically, had been disadvantaged during the pandemic. What is the cumulative effect of going from the pandemic in 2020-21 and now the cost of living crisis in 2022-23, and what impact is that having on women?

Vandna Gohil: I think the cumulative effects, from our submission and the views we have gathered, is that there is a greater impact on people’s physical and mental health and wellbeing. In particular, mental stress as a result of increasing depression and anxiety arising from this prolonged impact and the prolonged stay in their context and their situation: for example if they are in an abusive relationship and cannot afford to leave that situation.

In addition, the Women’s Resource Centre, which is a national umbrella body for women’s charities, in their submission to the Committee



gathered evidence from 57 women's centres and reported that 95% of those that took part in the survey reported an increase in demand from women with complex needs and that this was driven primarily by an increase in mental health as a result of lack of access to healthcare and increased poverty. Their report was on the back of them doing that survey pre-covid and post-covid, so covid definitely had an impact on worsening the mental and physical health of women and their wellbeing.

Q15 Chair: Thank you. Sophie, you were nodding at that: is there anything you wanted to add?

Sophie Woodhead: Yes, I am in complete agreement about the heightening complexities of need and I wanted to talk about that from the practitioner perspective. So, in the early years space, we work predominantly with midwives, health visitors, early years setting staff, and parenting staff: all professions, workforces, that are female-dominated. Those workforces are struggling because of the level of complexity of need that is being presented to them, meaning they might not be equipped—might not have received the appropriate training—to be able to deal with such complexity.

For example, in a parenting group they might be presented with various different needs that might not have been the case three, four or five years ago. That increased amount of pressure and complexity is leading to burnout and staff turnover being very high, which is extremely damaging in terms of providing early years settings. Consistency and reliability are extremely important in the early stages of childhood, and this level of need leading to burnout is putting more children at risk.

Q16 Chair: Thank you. Amanda, did you have anything you wanted to add to that?

Amanda Greenwood: Around the cumulative effect of covid into where we are now, one of the things that I found personally quite shocking from some stats we were collecting is that of the initial number I talked about from our money service—of that 761 women that came through the door—82% of them have an income of less than £16,500 per year. Eighty-two per cent! We would not have seen that maybe one, two, or even three years ago. That is a joint income between work and benefits, that is not just benefit-income.

What we have seen is a lot of the women have lost what might have been a potential financial cushion from maybe small pots of savings or other income sources that they have managed to hold on to. Those are all gone. We are then seeing in-work women turning to us for services that we would never have seen maybe 12, 18, 24 months ago. We believe that is a direct cumulative effect.

The other point is that, when the pandemic hit, there was a real rallying round from all sectors—loads of support from businesses, local communities—everybody mucked in as much as they could, but the



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infrastructure around people who need help and support has diminished and that is also a cumulative effect of where we are now. The net, whether you call it safety or otherwise, has diminished so dramatically that people are at a loss to know where to go or what to do and women, in particular where they have caring responsibilities, both for the elderly and for children, are just stricken. Absolutely stricken.

Q17 **Chair:** You said that you were seeing women with an income of £16,500—

Amanda Greenwood: Below.

Chair: What would it have been before the pandemic?

Amanda Greenwood: A varying amount but just that number, I mean, we always see women who are vulnerable and do not have much income and that is part of the service that we provide.

Q18 **Chair:** I just want to understand what the quantum change is, because when you said that pots of savings were no longer available—that they had spent them—that is not income, is it, it is just a cushion?

Amanda Greenwood: I do not have the stats, but I can find out because we definitely have that information. All I know is that when I asked our team, when we were looking at the stats from our money advice service¹, they said that they had never seen as big a number of a cohort like this with such a minimal amount of income. I think previously we would have been looking at £16,000 plus, perhaps even into £20,000 or close, but not anything dramatically more than that.

Q19 **Chair:** I just want to understand what is causing the incomes to have gone down: is it less availability of work, working fewer hours, more responsibilities, caring—

Amanda Greenwood: It is a combination of all the above, I think. We have also noticed that childcare has become an increasing issue in the sense that it has become more expensive and the people who need it—women who need it in order to be able to go out and do some more work—are those lone parents and women who are at the lowest end of the income ladder and just cannot afford childcare, so they are tending to stay at home.

Q20 **Dr Cameron:** Thank you so much. My questions are about intersectionality and whether there are particular groups of women who are affected more or are particularly struggling with the cost of living. I am thinking perhaps in terms of ethnicity, women with disabilities, perhaps older women who are on pensions. It is a question to everyone, but if we start with Amanda as you are nodding your head.

¹ From 2019-2023 79% increase in those on benefits but also 328% on those employed – full time and part time.



Amanda Greenwood: Yes, looking again at that initial cohort around our money advice service, one of the notable areas we picked up on—bearing in mind we see women from all communities—is that we had a high representation from the south Asian, Pakistani community, experiencing particular hardship from the Lancashire area, obviously in terms of where we work. The other thing we noticed is women with disabilities, and those caring for children and others with disabilities, were struggling, and we were seeing them through the door accessing things like warm packs and the other services that we provide.

Q21 **Dr Cameron:** Yes. And Sophie?

Sophie Woodhead: Thank you. For context, A Better Start sites are all located within specific areas in the local authorities, based on existing socio-demographic indicators. We are already working with what might be considered very vulnerable families. From our perspective, the cost of living crisis is embedding those inequalities further.

Working with very young parents, we noticed that this is a particularly vulnerable group as well as people from black and ethnic minority backgrounds who, as we know, are two or three times more likely to experience persistent poverty. In Bradford it was noted that several characteristics were found to be predictors of longer-term financial instability. The factors that we know already are homeowner status, free school meal eligibility, and whether or not they are working.

Q22 **Dr Cameron:** Are the issues the same in terms of parents who have children with disabilities?

Sophie Woodhead: That is a very good question. I do not have the data but could certainly look into this for you. It is something that, across the five sites, we would be really keen to contribute towards.

Q23 **Dr Cameron:** Vandna?

Vandna Gohil: From our experience, and from the casework we have, women with no recourse to public funds are less likely to leave their abusers due to fears of getting deported or having their children taken away. Support organisations are finding it increasingly difficult to obtain financial support for them.

I have spoken to an organisation that provides particular support to minority ethnic women, and they have examples of women staying in those abusive relationships because they do not have a spousal visa and are therefore more vulnerable.

There are definitely issues around the intersecting needs of women. Women who are in refuges are staying there longer because of their immigration status, and finding a way to support them is really quite problematic. Even when women in those refuges are being supported in terms of their particular needs, staying there longer than they need has a



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disproportionate impact on their mental health and wellbeing. We need to be able to find appropriate rehousing for them.

Q24 **Dr Cameron:** What about women with disabilities or who are caring for children with disabilities? Is that a feature that you find as well?

Vandna Gohil: I have information that says that women with disabilities are struggling more, and we have examples. Unfortunately, I do not have any more to give you but it is a significant issue.

Q25 **Dr Cameron:** Thank you. Can you provide further written evidence about that?

Vandna Gohil: We will come back with some anecdotal qualitative information.

Q26 **Dr Cameron:** Thank you. The next question is: do you encounter any groups of men who struggle disproportionately with cost of living, and do their experiences differ from women's? If we start with Amanda.

Amanda Greenwood: Yes, we do see men in some services. Obviously, as a women's centre it is limited, but we do see men. We do not have a clear picture in the same way we have about women, and it is not because we do not collect the stats, it is because our focus is on looking at the women's experience. It is those who are most vulnerable who tend to come through our door. What we do know is that they are often isolated individuals, without some caring and other responsibilities that the women we see coming through have.

Q27 **Dr Cameron:** Do you have anything to add, Sophie?

Sophie Woodhead: I would echo that we do engage with fathers of babies and young children. Similar concerns are being raised around food availability and the home environment. Many of the sites, in partnership with local authorities, provided warm spaces last winter which was an effective way to engage both mothers and fathers, but we have not identified anything specific to that group.

Q28 **Dr Cameron:** Vandna?

Vandna Gohil: We only support women, so I cannot answer that question.

Q29 **Dr Cameron:** Thank you so much. My final question is about local or regional variations that you might have noticed in the women that you are supporting and the type of support they need. We have been informed that women living in rural areas of Scotland, for example, are really struggling now with the cost of living, much more than their urban counterparts. Would rurality be an issue in terms of some problems that are presented to yourselves? If we start with Sophie.

Sophie Woodhead: All the sites that we are working at are based in urban settings, so I cannot talk about any direct evidence from our programme.



Q30 **Dr Cameron:** What about you, Amanda?

Amanda Greenwood: Yes. We know that more women are beginning to live in rural areas across Lancashire, although we do not understand particularly why that may be. There is an issue over access to food bank supplies, for example, with rurality. Quite frankly, having access to food in normal shops is an issue, let alone then going into food banks: one individual was unable to get closer than 14 miles away from that kind of support and resource. The transport issue with rurality, as we know, is an issue, particularly in terms of cost.

Q31 **Dr Cameron:** Due to higher transport costs and further to go for basic essentials?

Amanda Greenwood: Yes.

Q32 **Dr Cameron:** Other information we have is that shops that are closer are, at times, much more expensive as well.

Amanda Greenwood: Yes, very much so.

Q33 **Dr Cameron:** Thank you. Vandna, do you have anything to add?

Vandna Gohil: We are located in the city of Nottingham, accessible to people across the county, and we do have some of the most deprived urban areas nationally. We are accessible but, in terms of rurality, I do not have that information to be able to present to you at this time.

Q34 **Dr Cameron:** Do you think that women in rural areas are able to access the services?

Vandna Gohil: The key issue around access is about affordability of transport and even public transport. Some counselling sessions were moved online or on the phone because women were having to consider the cost, even with some concessionary bus fares at the moment being £2. That is how marginal some decisions are. We can find data to tell us what the spread of our footfall to the centre is, if that is something that you are interested in, to see the range and breadth of how accessible we are to women across the county.

Q35 **Dr Cameron:** Yes. Local national Governments could perhaps be a bit more focused on women where they are particularly struggling to access those services. With intersectionality, women with disabilities in rural settings might be particularly impacted. Does anyone want to make a brief comment about services reaching out to rural areas, just as a final point? Amanda?

Amanda Greenwood: Only to echo the experiences of some women. We work in the NICU centres which are generally urban based, particularly in the way hospital care has been centralised, therefore we know that some families are having to decide about even visiting the centre sometimes. Rurality, particularly, is one of the obvious factors connected to that.

Q36 **Chair:** Amanda, can I just take you back to an answer you gave? You



said more women were living in rural areas: did you mean that, or did you mean that more people using your services are now coming from rural areas?

Amanda Greenwood: No. I actually had the stat given to me, but I cannot quantify it so perhaps I should not have said it, Chair, but that is the information I was given.

Q37 **Chair:** You were told there are actually more people living in rural Lancashire?

Amanda Greenwood: We understand there has been a shift with some women we are working with and seeing but, obviously, we cannot make that grandiose statement. However, the stats we are collating seem to indicate a shift by the women into more rural living circumstances². Bear in mind, we are not that urban although we have some significant urban areas. I can go and dig around that one a little more.

Chair: That was interesting.

Q38 **Dr Cameron:** Would rent be less in a rural area?

Amanda Greenwood: I do not know; I am not sure about that. I would have to check. I need to go back and look at the constituency stats on that.

Chair: Thank you. Bell?

Q39 **Bell Ribeiro-Addy:** Thank you, Chair. I wanted to ask some questions about the challenges that women's centres are facing. The Agenda Alliance has reported that front-line organisations that support women and girls with multiple different needs are struggling to keep their doors open. I want to know what challenges you and other women's centres and services are facing because of the rising costs, and what the consequences are for the women you support. I will start with Vandna.

Vandna Gohil: Thank you. It is a really good question. The pressures on the staff working with women during this difficult period were mentioned earlier in terms of staff turnover, staff retention, burnout, and dealing with more complex cases. That has had a direct impact on staff working in women's centres as well as the work we are doing around people giving donations, because people's own lifestyles and situations are being considered more carefully. The donations we get are very welcome but, obviously, we need more, and we know that not everybody is able to contribute.

We have seen an increased strain on our centre facilities, for example, and on our maintenance around showering, cooking, and laundry. All the services we want to give are under pressure. We mentioned the issue over less donations because everybody is feeling the pinch a little more. We have fewer volunteers as the women who usually support us as

² 2019 - 22/23 numbers accessing Lancashire Women's services increased by 82%



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volunteers, if they have families, are now supporting their families with childcare because childcare is so expensive.

The Women's Resource Centre has undertaken reports and would welcome the Committee's support for the creation of a national women's fund to enable women's centres to have some direct funding which recognises the value that we provide.

Research has shown that women's organisations have a high demand for their services and that, for every £1 invested in the women's sector, a further £3 is saved by the state. Further research has shown that women's organisations that support women and children most impacted by poverty receive less than 2% of Government funding, or grant funding, in the UK despite making up more than 50% of the population.

The reality is that women's centres are supporting the most vulnerable, those that are working, and supporting women with complex needs and their families. However, we are getting a really small percentage of grant funding and very little central Government funding so the need for a programme is really important.

At Nottingham Women's Centre, we have very little local authority funding. We rely a great deal on other kinds of contracts, commissioned contracts, and a huge amount on donations and local fundraising to keep ourselves going. As an example, the boiler in our centre has just packed up so we are having staff work from different locations, changing our service delivery model, and having to find the cost of a boiler from a very tight budget in order to have it working before the real chill kicks in.

Q40 Bell Ribeiro-Addy: Thank you. Amanda?

Amanda Greenwood: All the above, apart from the boiler, although we are also repairing a boiler in one of our centres. What is really important though, and something that we struggle with all the time which is probably connected to charity working and the challenges of the sector, is an issue about the way we are funded.

Core funding, to be able to run our buildings and provide some services, is not funded by funders. They want the frontline casework that looks good in their reports or on the impact figures, but the real gubbins of what we do is based very much in providing, as Vandna and Sophie have discussed, community-based centres where people can come and go and where real connectivity, that breaking of isolation and one-to-one services, is really important.

If I am asked one more time to innovate on limited funding, I am going to explode. Quite frankly, people are not prepared to fund the things that are working, are continuing to work, and are needed. That is one comment I would make on top of what Vandna has said.

Q41 Bell Ribeiro-Addy: When they are asking you to innovate, what are they asking you to do exactly? Make it stretch further, or change service



delivery?

Amanda Greenwood: We are currently delivering an energy advice and support service for women. We were successful in funding it for a year, from a very large company that I will not name but that has been absolutely brilliant, and we have actually developed a handy-woman service out of that, which is just fabulous as far as we are concerned. We have now applied for the second term of that funding to be able to continue the work, but the company is interested to know why it should fund us again: what we are going to do that is similar to what we have just done over the last 18 months, and what new things we are going to bring to the table in order to justify continued funding.

Q42 **Bell Ribeiro-Addy:** I can imagine that would be very frustrating, given that there is still a need. On the point of funding, the Government have reported they have made lots of interventions to help ease the pressure on third sector organisations, so different pots of funding, but groups also report cuts being made at the same time. I want to have a better understanding of what, if any, support you get from local or central Government. Has this been impacted by cuts? Has it been topped up? Has it been cut and then topped up?

Amanda Greenwood: We do not have any support from central Government. We obviously have commissions, contracts, and all sorts of things spread across the statutory sector. We find it difficult because there are cuts within those that, year-on-year, we are having to then subsidise. That is problematic for us.

It is not about top-ups and drop-offs. To be honest, in Lancashire we do not see much of that and there is a high level of competition which we have never experienced before. Even over money coming in, whether that is replacement funding from the EU or whatever, the level of competition for that is absolutely intense.

The point I would make is that women, I am afraid, are still not a fund-giving cause to many outside funders. You have to really fight for the airspace, and the profile, to be able to say why it is really important to get that funding.

Q43 **Bell Ribeiro-Addy:** Thank you. Sophie, what support, if any, do you get from local or central Government?

Sophie Woodhead: A Better Start initiative is funded by The National Lottery Community Fund; however, within our own areas and set-ups, we work with community-based organisations, some that are direct partners of ours and receive multiple funding streams.

In the context of Lambeth, for example, one of our community-based partners that work on providing pantries across the borough has been able to receive some local funding from the local authority to support those activities and the scale of those activities over the last two years.



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However, we are noticing that there is, particularly with small-scale organisations, an extreme financial vulnerability at the moment.

What we are trying to support is bringing together those organisations so there can be, through innovation, an attempt to mutualise resources and expertise as much as possible locally. We are seeing some funding come in, but we are also seeing a very vulnerable community-based organisation sector as well.

Q44 Bell Ribeiro-Addy: Thank you. Vandna, what approach would you recommend the Government take to increase women's resilience to cost of living pressures now and in the future?

Vandna Gohil: If there was some funding allocation that women's organisations could seek funding from, that would be really significant.

On the question of the funding we get at the Nottingham Women's Centre, in terms of Government programmes, national or local, we get no core funding from local government at all. We receive funding to deliver some aspects of statutory provision, and we get some from the police and crime commissioner. All our other funding is from charitable trusts and foundations and fundraising.

The Government recognising that we need some core funding, as Amanda has said, in order to keep our services running is really important. For every £1 that is invested, we can then attract other funding into the organisation and the social value that we can bring would be recognised. Getting support for core funding would, hopefully, be quite a significant game changer on what we could provide as a stable and consistent service that can grow, develop and be there for women.

Q45 Bell Ribeiro-Addy: Amanda, what approach would you recommend the Government take to help with resilience?

Amanda Greenwood: Where do you even start? I echo very much what Vandna says. That core funding element is really important. It is also frustrating sometimes when we know, like many organisations, that Government Departments are very siloed. One Department making a decision can impact and affect the funding or support or decisions made in another Department. I urge that that is thought about a little more in terms of the way in which, for example, Work and Pensions makes decisions on benefits to then consider how that impacts on housing and accommodation. They just seem very separate sometimes, so to have a bit more connection would be really helpful in terms of that impact. I know we are not going to change the silos, but that communication and connectivity is really important.

Q46 Bell Ribeiro-Addy: Thank you. Sophie?

Sophie Woodhead: From A Better Start perspective, we recognise the importance of integrating mothers, caregivers, and parental voices in any decisions made about the allocation of resources. Across our five sites,



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we listen to parents, engage with communities, and ensure their active participation. We recognise that parents, mothers, and care givers are the experts in their children so would encourage any possibility to include consultations at a local place-based level.

Q47 **Bell Ribeiro-Addy:** Finally, I want to ask to what extent you believe the Government are listening to the experiences of organisations like yours—and all the women that you support—when they are developing their own cost of living response? Vandna?

Vandna Gohil: I am not sure the Government have listened, or are listening, is my short answer.

Q48 **Bell Ribeiro-Addy:** Amanda?

Amanda Greenwood: I am afraid I echo that.

Q49 **Bell Ribeiro-Addy:** Sophie?

Sophie Woodhead: More could be done.

Bell Ribeiro-Addy: Thank you very much.

Q50 **Chair:** Can I ask how any of you have endeavoured to feed your organisation's views into Government?

Amanda Greenwood: We respond to sector-wide consultations that some national infrastructure bodies are doing, like Agenda Alliance and others. We always feed into those. We have some connectivity to our MPs, and we do have some dialogue with them, as well as the police and crime commissioner. In terms of the Government directly, no. There is not an obvious place. This has been one of the most positive experiences—to be able to come here and feed into something very specific and clear.

Q51 **Chair:** To drill down, when it comes to the cost of living crisis, your organisations have not specifically reached out, for argument's sake, to the Department for Levelling Up, Housing and Communities? No?

Amanda Greenwood: No, not directly.

Chair: Okay.

Sophie Woodhead: I cannot speak for the other sites, but Lambeth's A Better Start programme is hosted at the National Children's Bureau which has a variety of different engagement approaches with national Government. We could look more exactly into the kind of responses that happen. Again, some other sites are embedded within national organisations, NSPCC, for example, and so those routes are also ways in which—

Q52 **Chair:** When you say you are not being heard, I am just trying to drill into what efforts you are making to get your voice across.



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Amanda Greenwood: Literally to have the contact that any citizen has because we do not have the infrastructure within our own organisations to carry out a considerable amount of work and then the things that are asked of us to be able to prepare case studies or statistics, whatever it is, on a regular basis to allow that regular dialogue. We have had those relationships, they have changed over the years, but we have never significantly had that kind of direct policy influence. Our focus has very much been on delivery, and that is also how we are funded. That may be a bit of a get out.

Q53 **Chair:** This is really interesting. I perennially make the point that we have government by men for men, and I want them to be listening to the voices of women and I want the voices of women to be really effective and to have obvious channels. What I am trying to get to is, if you do not know what channels you could use to communicate with Government, how can they reach out to you better?

Amanda Greenwood: That is a fair point. At the end of the day, we use the channels that many of the sector organisations do. We go through infrastructure bodies, and we make sure that we are dealing with the consultations that come through the local LEP or whatever it is. We use those mechanisms, but we do not have a direct engagement.

Q54 **Chair:** Thank you. Vandna, do you want to come in?

Vandna Gohil: Chair, I would very much welcome it if you could help us figure out what those channels are. One of the things that we are doing, together with Amanda because we are both part of another network, is looking at what different parties are considering in terms of an agenda for women, looking at the manifestos that are being put together, and making sure that women are reflected in the policy recommendations and in those manifestos. We would love to have a channel where we could make sure that our voices are heard in that process.

Chair: Thank you. I am going to have to suspend the meeting while we bring in the next panel. Can I thank you all for your contribution this afternoon? If at any point you wish to feed any more information in then please do so in writing.

Examination of witnesses

Witnesses: Dr Mary-Ann Stephenson, Victoria Benson and Vikki Brownridge.

Q55 **Chair:** Welcome to the second panel of witnesses for this afternoon's oral evidence session into the impact of the rising cost of living on women. I would like to thank our three witnesses: Dr Mary-Ann Stephenson, the director of the Women's Budget Group, appearing via Zoom; Victoria Benson, the chief executive officer of Gingerbread; and Vikki Brownridge, the chief executive officer of StepChange.

Can I please start with Mary-Ann and ask you to set out a bit of context of what the financial situation was like for women prior to the cost of



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living crisis, and then move on to what it is like now?

Dr Stephenson: Because women do about 60% more unpaid care work than men, they have less time for paid work, which means, even prior to this crisis, women earned less, owned less, were more likely to be poor, in debt, in part-time work, or to be in work that was lower paid per hour.

We know about the pay gap, but there is also an earnings gap. At the moment, the difference between median male earnings and median female earnings is just over £9,000 a year, and that obviously makes women more vulnerable to the cost of living crisis. There is less fat to trim, they have less money, they are more likely to be in debt, they are less likely to have savings to rely on, and, because of their caring responsibilities, they are less able to adjust their hours of work when prices rise, for example take on additional hours of work, take on extra shifts, or work overtime.

Particularly in poorer households, women are more likely to be the ones making the day-to-day financial decisions. When your financial decisions are about paying bills or buying shoes for your kids, it is more likely to be women who make those decisions, and that has been the case for a long time. That also increases the psychological pressure during the cost of living crisis, because it is women who are having to manage those budgets and deal with that stress, and it is often women who are making the choice to go without; they are the ones who are skipping meals in order to make sure their kids are fed.

Q56 **Chair:** Vikki, what is the effect on the rise in the cost of living when it comes to women's long-term financial stability?

Vikki Brownridge: Over two-thirds of our clients are women. I agree with Dr Mary-Ann Stephenson's points around the impacts or the causal effects that are creating that situation. After going through the income and expenditure process through a debt advice journey, the majority of women find they are in a deficit budget situation, quite significantly more so than men. So our concern is around the impact the cost of living crisis will have on them in the future; their ability to save, to pay into pensions, etc, will have a longstanding effect on their financial resilience, not just today but in the future.

Q57 **Chair:** Mary-Ann, is there anything you would like to add? I noticed you were nodding.

Dr Stephenson: I very much agree. One of the things we are concerned about is particularly younger women feeling they have no choice but to stop paying into pensions. They are auto-enrolled, and they pull out of pensions because they need every little bit of extra money right now in order to meet basic bills. This is not about discretionary spending; this is about covering essentials, and that obviously has a long-term impact.

Q58 **Chair:** A massive long-term impact, and auto-enrolment is there for a very good reason. Can any of you quantify how many particularly young



women are pulling out of making pension contributions?

Dr Stephenson: Some work was done by Scottish Widows. We were trying to get more details from them about the actual numbers, because the news story just said more women; it did not give the numbers, and we are trying to find that out. I will have a quick google now while you are talking to other people and see if I can find something out. That is the advantage of being online.

Q59 **Chair:** There is the bonus of Zoom right there.

Victoria, can I turn to you? A similar question, but I am particularly interested in the impact around women who are already on low incomes, who already might have been on benefits, and what that is doing to their ability to manage.

Victoria Benson: As you say, single parents—90% of whom are women—were already in a really bad position before the cost of living crisis, and two-thirds have seen their position worsen over the last year. Seventy-five per cent have no savings at all. The Scottish Widows study you were talking about revealed that 75% of single mothers will not have enough on retirement to even have a minimum lifestyle, so the situation is really dire for single parents and for single mothers. If it is really bad for women, for single mothers it has just been devastating.

Q60 **Chair:** Can you give us an indication of what particular factors the Government could help with? When it comes to single mothers, how is the CMS performing for them, for example?

Victoria Benson: Child maintenance is one factor that only affects single parents. The CMS is having an impact on single parents' standard of living because not enough payments are getting through to the children who need them. If the child maintenance was paid to those people in poverty who were entitled to child maintenance, it would lift 60% of them out of poverty, so, potentially, the CMS has a huge role to play in lifting those children out of poverty. The other effect of the cost of living crisis is the ability of paying parents to pay the child maintenance due to their children.

Q61 **Chair:** Is there still a hangover from covid when it comes to parents who pay child maintenance reducing the amount paid because of covid furlough schemes and things like that?

Victoria Benson: It is hard to quantify because there are certainly paying parents who are affected by a reduction in their own income and by the cost of living crisis, but there are also a large number of paying parents who are taking advantage of loopholes in order to avoid paying.

One of the issues in the Child Maintenance Service is it is not being as effective as it could be in enforcing non-payment. For example, in the last quarter, out of £75.8 million that was due, only £23.7 million was paid, no passports or driving licences were taken away, and very few



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deductions from earnings orders were made. We believe CMS could do more to seek enforcement of child maintenance that is due.

Chair: Thank you for that. Bell.

Q62 **Bell Ribeiro-Addy:** Thank you, Chair. I wanted to start by asking Vikki about the types of debt that women are getting into because of the cost of living crisis compared to men, and how they are typically repaying that debt.

Vikki Brownridge: In a report we recently published, 47% of the women clients we are seeing are in energy arrears compared to 37% of men; 37% of women clients are in council tax arrears compared to 30% of men; and 26% of women are in arrears on their water bills compared to 19% of men. Women clients have an average energy arrears of circa £1,700, which is the same for council tax arrears.

We are seeing essential costs being a real stretch for women in particular, and disproportionately to men. There are obviously unsecured debt payments and credit debts within the mix. As I mentioned earlier, we are seeing a much higher proportion of females in a deficit budget situation after debt advice, so no ability to repay or even meet those living costs; a building arrears situation.

Q63 **Bell Ribeiro-Addy:** Are there any groups of women for whom getting out of debt is extremely unlikely?

Vikki Brownridge: If you are in a deficit budget situation, getting out of debt is a challenge. Even if you have a solution for your unsecured costs, you are still in a position where you cannot afford to meet your daily costs. We see that across men and women, but it is more prevalent in women at the moment. Debt is harder for women from ethnic backgrounds than from white backgrounds, but the problem occurs across the whole spectrum.

Q64 **Bell Ribeiro-Addy:** Have you seen any aggressive or unreasonable demands placed on women to repay their debts?

Vikki Brownridge: One concern we have is the collection around council tax debt, which does tend to move to enforcement action and bailiff action relatively quickly. We have seen that women feel more pressure and more intimidated than men from that form of collections activity. We call for the Government to act on their commitment to look at regulation of that sector to make sure vulnerable people are protected.

Q65 **Bell Ribeiro-Addy:** Victoria, have you seen any correlations between the rise in the cost of living and the experiences of survivors of domestic and economic abuse?

Victoria Benson: There was an increase in economic abuse during the pandemic, and we are assuming there has been a further increase during the cost of living crisis. We are hearing a large number of calls on our



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helpline from women still being abused by their ex-partner through the Child Maintenance Service or payments of other child maintenance.

Another example, which we hear quite frequently, is an ex-partner who has made the mother let him get the child benefit and the child tax credits, and there are other ways that the ex-partner is continuing to abuse the mother—for example, writing horrible messages on bank transfers.

We have seen a huge increase in economic abuse, and we think it is the tip of the iceberg because many people are not aware they are suffering economic abuse. It is something they have just put up with for years and years, and, generally, if they have been abused in the relationship, the economic abuse is continuing once the relationship is over.

As a result of the cost of living crisis, we have also seen people being forced to stay in abusive relationships simply because they cannot afford to move house. Whether it is the benefit cap or the price of renting property, they simply cannot afford to leave, and many are forced to stay in that abusive relationship in order to keep a roof above their heads.

Q66 Bell Ribeiro-Addy: Vikki, have you seen any correlations?

Vikki Brownridge: Yes; I very much echo the comments. It is challenging for clients to leave abusive relationships because of the sheer affordability of it. If they have accumulated a level of debt during that relationship and they leave that relationship, they can be left with very little to live on and a very poor credit rating, which makes it very difficult for them to make a fresh start and rebuild their lives.

Q67 Bell Ribeiro-Addy: How well—if at all—would you say stakeholders such as Government, regulators and businesses recognise domestic and economic abuse as drivers of debt, and are responding accordingly?

Vikki Brownridge: I do not really have any information on that particular question.

Dr Stephenson: I just wanted to share some data from the survey that Women's Aid did last year: 66% of survivors told Women's Aid that abusers were using the cost of living crisis as an excuse to increase economic abuse and coercive control. Seventy-five per cent of those who were still living with an abuser or still financially tied to them said the cost of living crisis had made it hard or harder for them to leave, so Women's Aid has some very strong numbers on that.

Q68 Bell Ribeiro-Addy: Do you think the Chancellor's commitment to increase local housing allowance from April next year will make a sufficient difference to women struggling with rent arrears and facing homelessness?

Dr Stephenson: The problem with that commitment is it is only for a year, so it comes in, and then it is refrozen again. If you look at the rate



at which rents are increasing, local housing allowance was relinked to local rents during the pandemic in 2020, and then delinked again, and the gap got wider. So if it only links for one year and then the gap gets wider, it will provide some short-term relief, although not for those people covered by the benefit cap, because it is not clear how the benefit cap will interact with it, and I do not think the cap is being lifted in order to recognise the increased housing costs.

One of the biggest problems people are facing is housing costs, but that needs a longer-term strategy. In the medium term, it needs local housing allowance to be linked to actual rents, and, longer term, a move towards more social housing, because the private rented sector is always going to have these problems. Otherwise, we have large amounts of public money going into the pockets of private landlords, which is necessary in order to provide a roof over people's heads, but not necessarily the best way of targeting money on housing.

Q69 Bell Ribeiro-Addy: So you would say that the Renters (Reform) Bill in its current form does not address the concerns about women struggling with rental arrears?

Dr Stephenson: Large numbers of women are struggling with rental arrears because of the mismatch between women's median earnings and the high cost of rents, and the Renters (Reform) Bill is not going to force landlords to lower rents. We also have an issue where landlords have taken out mortgages in order to buy multiple properties in large parts of the private rented sector, and they are now facing increased interest rates. So some landlords cannot afford to lower rents even if they want to, although others could because they own the properties outright.

We have to recognise the private rented sector is not a long-term housing solution for most people. It is insecure; we do not have the same security of tenure that exists in lots of other European countries, for example. If you have children, you do not want to be in a situation where you can be forced to move every six or 12 months, and the costs are too high. We have a growing bill for housing costs paid to landlords which we need to meet, because otherwise people will lose their homes, but, in the longer term, we need to think of other ways of providing people with housing.

Q70 Bell Ribeiro-Addy: What specific changes do you think could be made to the Renters (Reform) Bill to address these issues?

Dr Stephenson: I am not an expert on the Renters (Reform) Bill, but the issue is not to do with what the Renters (Reform) Bill is trying to do; it is to do with the underlying problem of the private rented sector, which many people are investing in as an alternative to pensions, they are seeing it as a way of making money. But they are amateur landlords; they do not have the necessary professionalism to deal with tenants and their rights, and rents are increasing and are increasingly mismatched to



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people's earnings, particularly for women, and particularly for lone parents.

Q71 Bell Ribeiro-Addy: Victoria and Vikki, was there anything you wanted to add in regard to the Renters (Reform) Bill?

Victoria Benson: For single parents, 34% are in private rented accommodation and 35% are in social housing, so they are really affected by this. While we welcome the LHA uprating, I echo Mary-Ann's point that it is only temporary.

One loophole in the Renters (Reform) Bill that has not been closed is that landlords can require large deposits. For many single parents, that will not be something they can achieve, and they will be in the same situation.

Vikki Brownridge: On average, the rent costs of the clients we see make up two-fifths of their income, so you can see what is contributing to the high deficit budgets that I have already been talking about. I would echo the comments that it cannot just be a one-year change; it needs to look at how rent changes over time.

Q72 Chair: Victoria, I would like to take you back to the issue of economic abuse. We had a brilliant event on Monday with Surviving Economic Abuse. I am very conscious that Starling Bank have their hide reference feature. What work is Gingerbread doing to highlight that to victims of economic abuse, and what work are you doing to encourage other banks to follow Starling's lead? I understand they are making their technology available to every bank.

Victoria Benson: We work very closely with Surviving Economic Abuse, and our advisers work very closely with Surviving Economic Abuse's advisers, so we frequently transfer people over to their helpline. Economic abuse for people who use our helpline is more often related to child maintenance payments or other abuse that their ex-partner is perpetrating on them—for example, making extended family court proceedings, hiring really expensive solicitors, or making threats around things such as housing. We highlight those issues to single parents, who are often unaware that that is abuse, and we try to support them.

We also try to work with the Child Maintenance Service so it can recognise the effects this economic abuse has on single parents and can make the process easier for single parents who are using its services. The CMS has a long way to go.

Q73 Chair: You specifically referenced abusers sending abusive messages via bank transfers, which we know the Starling app stops. Are you aware of how other banks are engaging with that, and what work is Gingerbread doing to encourage that?

Victoria Benson: I am not aware of what other banks are doing.



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Q74 **Chair:** What pressure is Gingerbread putting on the CMS to make sure transfers via the CMS are not also subject to abusive messages?

Victoria Benson: We work very closely with the CMS. We have regular meetings with the Minister and with the DWP team who run the CMS, so we draw these things to their attention. We can also contact them directly once we become aware of these issues arising.

We also advise the single parents who use our services and assist them with liaising with the CMS so they can make them aware of this. The CMS has improved its customer service training; there is further to go, but there has definitely been an improvement over the last couple of years.

Q75 **Carolyn Harris:** I would like to take you back to the debt enforcement, and the consequences of that will be CCJs, which will prevent somebody getting credible credit, for example, which puts them further into debt. How prevalent is energy debt for someone who is not able to access a quarterly payment but has to have a prepayment meter, and may be paying a debt back on that before they get any electricity?

Vikki Brownridge: Prepayment meters have been an issue for some time, but there has recently been a pause on some of the activity in terms of forcing prepayment meters on clients who are already in energy arrears. That is having a positive impact at the moment, because it is enabling clients to pay down on those arrears, but we have been discussing with Ofgem how we can ensure that practice does not come back in on force and start creating those problems again.

We saw scenarios where, when clients were topping up their meters, it was clearing arrears, rather than enabling them to heat their homes. So we are working quite closely with Ofgem, as are other debt advice charities, to make sure we can protect consumers in the future.

Q76 **Elliot Colburn:** Victoria, you have answered this question already so I will not go over it, but if you have anything else to add on the impact of the cost of living for single mothers who are in receipt of child maintenance, or the barriers they have in terms of receiving child maintenance they are owed, please feel free to add to it.

I know this may be anecdotal and you may not have any data, but, on average, what type of work are you finding lone mothers are tending to take on, and how secure and well paid is that work?

Victoria Benson: We did some research at the beginning of the year looking at precisely that. Single mothers are twice as likely as mothers in a relationship to be unemployed or underemployed; typically, they are in low-paid work. They need flexible, part-time work in order to balance childcare and other responsibilities. As you may be aware, a very low amount of part-time work is available.

Timewise has done some research that says only 12% of advertised jobs are part-time. Of those, only one in 10 pays more than £20,000 full-time.



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So, typically, they do really low-paid work. They want to work; they want to do more, but often they are doing work they are far too qualified to do.

The other aspect that affects their ability to work is childcare, and we know the cost of childcare is prohibitively expensive: approximately £14,000 for a full-time place. If the median income of a single parent is £15,000, it is going to be really hard to reach that, even with the support they get through universal credit.

The other thing affecting that is the availability of childcare; 50% of local authorities report they do not have sufficient childcare to serve all the parents who need it, and if you have a child with a disability—and single parents have a higher proportion of children with disabilities—only 18% of local authorities have enough availability. It is not just the work that is not there for them, it is also the childcare.

Q77 Elliot Colburn: Even with the expansion of the eligibility of childcare from nine months to five years, are there still challenges in terms of meeting that need to be able to provide and access childcare?

Victoria Benson: Yes, because the eligibility has extended but the availability of childcare has not, nor has the cost decreased, but also, importantly, there has not been an increase in the number of jobs single parents can do. It is simply not possible for most of them to go into full-time work, because they are juggling so much else on their own. As well as that eligibility, we need to see an increase in jobs and an increase in the availability of childcare.

Q78 Elliot Colburn: We have spoken quite a lot here over the last couple of years about childcare up to school age, but is there an argument for reforming school-age childcare as well? Is that something you are hearing is preventing lone mothers getting back into work?

Victoria Benson: Yes, there is absolutely an argument; there is a need to do it. We hear all the time there is a shortage of wraparound care and a shortage of holiday childcare for older children. We also hear, if you have younger children at secondary school, that is also an issue because people do not feel they can leave their 11-year-olds at home all the day while they are at work, justifiably, but there simply are not enough childcare or holiday play schemes to cover those gaps. We hear quite often of people who have to quit their job at the beginning of the summer holidays and then look for more work in September, so, yes, there is definitely an argument for more wraparound care and for more holiday childcare.

Q79 Elliot Colburn: Vikki and Mary-Ann, is there anything else you have come across, other than flexible working and childcare, where you think the Government need to do more?

Vikki Brownridge: If I could just add to the flexible working arguments, because we echo calls from The Fawcett Society to make flexible working the default. It estimates that would close a gender pay gap more quickly,



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and its evidence shows 40% of women who are not currently working said they would be able to access work if there was more flexibility, so if we can make it the default to open up the opportunities that do not exist currently.

Dr Stephenson: This links back to what the previous panel was talking about, which is the underfunding of women's services, but also the underfunding of other public services where one of the things that prevents women from working is not just childcare but also caring for other people, caring for parents, or having to take parents to hospital appointments, and so on.

When public services were cut under previous austerity policies, it was women who were more likely to take on additional unpaid work to fill that gap, and that reduced their ability to earn.

One of the concerning things from the Office for Budget Responsibility report, which came out with the Autumn Statement, was the funding gap that will open up in the next few years. By 2027 to 2028, there is going to be a £19.1 billion funding gap in public services in terms of the value of the settlement made last autumn. That is particularly going to affect local authorities that provide large numbers of services on which women rely, or on which the people they care for rely, so they will have to make up the difference. If there are no Dial-a-Ride services to get somebody to hospital, it is most likely to be a woman who will take time to drive that person to hospital.

Q80 **Chair:** Victoria, I would like to take you back to a response you gave in which you said there were not enough jobs. The stark reality is there were 989,000 vacancies in this country between June and August this year, and I really want to take you back to Vikki's answer. Is the problem that the available jobs are not sufficiently flexible rather than there are not enough jobs available, and would flexibility of employers go some way to helping?

Victoria Benson: Yes, employers could do a lot, and the Government could look at how they could assist employers to offer jobs as flexible or part-time by default. A day one right to request that is not sufficient; if you have childcare and children, you need more notice. Employers could definitely do more to look at how they could structure their workforce, and if they could make their jobs part-time, or job share, for example, that would go a long way to helping single parents.

Q81 **Chair:** When you said the Government could do more, what would you like the Government to do in that respect?

Victoria Benson: I do not know. We have heard from employers it can be more expensive to hire part-time people. I am not sure what the national insurance rules are, but they cited those, as well as the cost of IT equipment, so supporting employers to look at those costs and to see



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what they can do to reduce them. It is more about what employers can do to look at how they structure their workforce.

Q82 **Chair:** You said there was more the Government could do, but you think that should fall on employers, not the Government?

Victoria Benson: The Government could encourage and support employers to look at that and look at what the additional costs are, but if employers have vacancies they want to fill, and we know that single parents, for example, want to work, they could do more to look at what they could do.

Q83 **Chair:** Do you have any specific thoughts on the work in the DWP at the moment with regard to helping those furthest away from the job market get back into work? I am thinking particularly of people like Helen Tomlinson.

Victoria Benson: We know single parents need very specific support to get back into work. The support Jobcentre work coaches give is patchy. We would call for specific tailored support for single parents with people who understand their needs. Single parents are also going to be affected by the increased conditionality of the 700,000 lead carers who are going to be affected, 90% of whom are women. I would say, in order to get those single parents back into work, I do not think increasing the conditions and the sanctions is going to help them; I would say giving them tailored support to get them back into work is absolutely critical.

Q84 **Kirsten Oswald:** You have spoken a lot about the particular issues you have seen coming up. I wonder if you could talk about how you rate the UK Government's cost of living response from a gendered perspective. To what extent would you say that response so far has benefited some groups more than others?

Dr Stephenson: One of the problems we had particularly in this country is the relatively low level of social security benefits, certainly compared to OECD averages. While we have seen benefits increase in line with the consumer price index, the work the Office for National Statistics published earlier this week showed the actual cost of the goods households buy is much higher, as opposed to the fixed basket of goods used for the CPI.

The household costs index rose by 8.2% in the last 12 months to September. This is significantly higher than the increase in social security, which was tied to the consumer prices index. The response to the cost of living crisis has to be seen in a wider context of other things—for example, greater benefit conditionality, which puts individuals and households under much greater pressure at a time when they are already struggling with paying basic bills; to be threatened with having your benefits sanctioned or taken away does not help. There has been a simultaneous desire to help and to do something about the cost of living, and, at the same time, policies elsewhere have made things harder.

Q85 **Kirsten Oswald:** In your view, have some groups benefited more than



others from the Government's response and actions?

Dr Stephenson: Some groups have certainly missed out. For example, we have had issues raised with us by our sister organisation, the Northern Ireland Women's Budget Group, about the support for fuel costs and how difficult that was to come through in Northern Ireland, where about 60% of people rely on oil-based heating systems as opposed to gas and electricity, so there was a failure there to think that through. Were you thinking of particular groups which you think have done better than others?

Q86 **Kirsten Oswald:** I am just interested in general in the equity or otherwise of the action that has been taken, and, as you say, some groups may feel they have been left out.

Dr Stephenson: The underlying issue is the cost of living crisis has definitely hit women harder because of their underlying financial position, and the increase in things like social security has not made up for that; it has lagged behind the cost of the real price of the goods people were buying. The flat rate payments are less useful for larger families who have higher levels of costs because they are not related to the cost for that household; they are a flat rate. To that extent, those people who do not have larger households would have benefited more.

Q87 **Kirsten Oswald:** I wonder if I can pose the same question to you, Vikki.

Vikki Brownridge: The Government support packages have definitely helped avert a catastrophe, but the issue is debt problems are still growing, and they are getting more complex and more difficult to deal with and to find a good outcome or a resolution. It is quite difficult to draw a straight line between the support packages and the different groups, but we are seeing women bearing the burden of increasing essential costs far more than men, particularly single women, and particularly single women with children, as we have talked about.

Women are facing higher arrears across essential living costs. One area that is still very much a concern to us is energy costs this winter, and the impact that is going to have on women, particularly women with children. Our evidence shows they are bearing that burden more highly because they are usually the main carer of the children and heating their homes for their children.

Victoria Benson: Short answer: no. The Government's response is not helping single parents meet the cost of essentials. One in five single parents we speak to are buying food on credit, 49% are going without food, and their children are going without food. I would agree with Mary-Ann: 90% of single parents are on benefits; the adequacy of benefits needs to be looked at. One mum told us her universal credit runs out in one week, and it is meant to last much longer than that. While we did welcome the announcement of the inflationary increase to benefits, the actual level of them needs to be looked at.



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For single mothers, the benefit cap and the two-child limit have a hugely disproportionate impact. If the two-child limit was abolished, it would immediately lift 250,000 children out of poverty, and it would reduce the amount of poverty of 850,000, so I would agree benefits really need to be looked at.

Q88 Kirsten Oswald: Following the Chancellor's Autumn Statement, do you think the disproportionate cost of living pressures women are experiencing are likely to ease in the next 12 months?

Victoria Benson: No. For single parents, 87% of their income is spent on housing and fuel; there is not enough in 13% to cover childcare, food, and travel. We are seeing more and more desperate calls to our helpline.

Dr Stephenson: I would very much agree with Victoria. Although inflation is forecast to come down, that does not mean prices will come down, so people who are having problems paying for goods now are going to be seeing the prices of those goods going up.

As I said, the gap between the household costs index—which is the actual type of things people are spending money on—and the rate at which the Government are increasing benefits is really quite significant. That means the value of those benefits is being eroded in real terms, in terms of their purchasing power, and there was nothing in the Autumn Statement to address that.

Q89 Kirsten Oswald: We have had some positive evidence about the impact of Scottish welfare policy, specifically for women with children. I wonder what you think the UK Government could learn from Scotland, other devolved nations, and even international best practice, on supporting families in the long term.

Vikki Brownridge: The Scottish Government increased the extra payment in November 2022 for those on low incomes from £10 a week to £25 a week. This was a total boost of £1,300 a year per child, which has been a significant impact for them.

The other point Victoria made is, in Scotland, there is no cap on number of supported children; again, that has a significant impact on households. For example, it is worth £3,900 per year for a family with three children, which is quite significant to low-income households, so there is a lot to be learned from those policies.

Victoria Benson: I agree: the payment in Scotland is really helpful. Housing costs in Scotland, Wales and Northern Ireland are much lower than here, so looking at housing and the availability of social housing in the longer term is critical. In Wales, there are free school meals in all primary schools; something like that should be rolled out in England as well.

Further afield, Germany increased child benefit payments and provide free travel. In France there is a cap on rents. There are a lot of different



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examples from further afield that the Government here could do well to look at as well.

Dr Stephenson: I would agree very much with Vikki and Victoria, and the additional child payment and lack of a two-child limit in Scotland are really significant. The two-child limit has a devastating impact on the number of children living in poverty; it is essentially pushing children into poverty because of the number of siblings they have.

Q90 **Chair:** Have any of you done any work on child benefit specifically and the threshold at which that ceases to be paid, which can have a particular impact on lone parents?

Victoria Benson: We have not done any work on child benefit, but we do note there is a high level of unfairness for a lone parent who might earn £51,000 and not be entitled to child benefit, whereas two parents together earning £49,000 are entitled to it.

Q91 **Chair:** Have you made any representations to Ministers on that?

Victoria Benson: I believe we have raised it over the years.

Q92 **Chair:** But you have not suggested the threshold be increased, given the rate of inflation?

Victoria Benson: No.

Dr Stephenson: One of the other issues with child benefit is it also acts as a passport to national insurance contributions if you are not in paid work; a lot of women do not realise this. If you are a woman who is not in paid work because you are looking after children and your partner is earning over the limit for child benefit, you should claim child benefit and make him pay it back through his tax bill. Most couples do not do that because it seems a very complicated and convoluted way of doing things, but those women would be credited with national insurance contributions, which impacts their entitlement to a pension long term, and they are not getting that.

Q93 **Chair:** Are any of you doing any work to highlight that?

Dr Stephenson: It is something we have highlighted and raised. We do not believe that child benefit should be means-tested; we think there should be a universal contribution. In many other countries, there are tax reliefs for having children. In fact, our child benefit replaces a child tax relief, which tends not to be earnings-related. It undermines the principle of independent taxation as well, but that is a side point.

It is a real problem that child benefit acts as a passport for certain things, and people are not aware of that. Martin Lewis, who does the Money Saving Expert, has raised it on numerous occasions; he probably has a much bigger reach than we have. But there is that complication, and it requires a woman's partner to be willing to declare it and then pay it back. Most people say, "Well, it is easier for you to just not claim it."



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Q94 **Chair:** Is the Women's Budget Group's position that child benefit should be a universal benefit even to the very wealthiest?

Dr Stephenson: Our position is it should not be means tested the way it is, and that there should be a recognition of the costs of having children. It did not used to be means tested; it used to be universal. Particularly for women whose relationships break down, they may have a high-earning partner, but, often, when they leave that relationship, the child benefit is the only money they have coming in at that point before they are able to get a claim set up, so it can be a really significant payment.

Chair: I understand that; I just wanted to clarify that it is the Women's Budget Group's position that it should be available to absolutely everybody, regardless of extreme wealth.

Dr Stephenson: I do not know about regardless of extreme wealth, but what we have argued—

Q95 **Chair:** So it should not be means tested; it should be a universal benefit. Do either of you two have a view on that?

Victoria Benson: The median income for single parents is £15,000 so it is not impacted.

Vikki Brownridge: We do not necessarily have an organisational position on that.

Chair: Carolyn, were you indicating at me?

Q96 **Carolyn Harris:** Yes, I was. It is really important we talk about single parents and young mums, but what about older women? How badly affected are older women by the cost of living crisis?

Dr Stephenson: There are particular issues for older, retired women in terms of transport and heating costs because of often being at home during the day. The last panel was talking about issues of rurality, and there are issues for older women, particularly in rural communities where there are cuts to public transport and greater need to either have a car or to rely on taxis, and that can become very expensive.

The pensions triple lock has lifted a significant number of pensioners out of poverty, including women pensioners, although there is still pensioner poverty in this country. So that does make a difference, but, for anybody on a fixed income, the cost of living going up is going to make life really hard.

Vikki Brownridge: We give debt advice to people of all ages and all demographics. I do not have the data here split down by age range, but I can certainly submit that to the Committee in writing afterwards, if that is helpful.

Carolyn Harris: I would like that.



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Chair: If nobody else has any further questions, I would like to thank the witnesses for their evidence this afternoon; it has been very helpful. If there is anything you wish to add in writing afterwards, please do so, but that has been a very interesting session. Thank you.