

**Written evidence submitted by Dr Blanca Larrain, Research Associate at University of Cambridge
[RCW0009]**

Dr. Blanca Larrain is a researcher and academic affiliated with the Department of Psychiatry at the University of Cambridge. With a strong commitment to advancing our understanding of social inclusion and gender equality, Dr. Larrain brings a wealth of expertise and experience to the field of gender public policies, women's rights and social inclusion.

Reason for Submitting Evidence

Dr. Larrain's submission of evidence to the Women and Equalities Committee belongs to her efforts and active dedication to integrating the gap between research and policy to contribute to the policy processes, including evidence on women's diverse experiences and perspectives in order to bring about social inclusion. Her strong professional experience and research background in sociology and social development allows her to provide new insights and relevant evidence into the differences between men and women and especially, within the different groups of women across the society.

Dr. Blanca Larrain's motivation for submitting evidence is to contribute with evidence-based insights to examine the impact of the rising cost of living on women's lives and the Government's response in helping women to meet the costs of everyday essentials. She aims to inform to the Committee's about how social issues, such as the cost of living, strongly affects the different groups of women, reinforcing gender inequalities and the relevance of effective regulation and social policies in providing opportunities for women to face the cost of everyday life and moreover, society to overcome gender inequalities.

Through his submission, Dr. Larrain seeks to advocate for evidence-driven policies and practices that prioritise the well-being of women in the UK and therefore, to tackle gender inequalities and injustices.

Introduction

During the last years, the cost of living in the UK has increased notably, affecting the whole society but with more emphasis, the low-income households. Based on the evidence, women constitute a larger proportion of the most vulnerable group belonging to the lower end of the wage distribution and tend to hold precarious contracts, implying stronger difficulties under this cost of living crisis.

In this context, the Women and Equalities Committee aims to understand how the rise in the cost of living could exacerbate existing inequalities and explore what steps the Government and other stakeholders should take. This effort represents a crucial step in fighting structural inequalities and bringing about social inclusion under the current economic and social circumstances. It is essential to consider the latest evidence about this situation and moreover, to explore insights that help the Government to face the challenges related to a successful intervention in this matter, presenting a strategic but also applied and comprehensive approach.

This submission aims to make a contribution to the discussion of questions 1 and 4 of the call regarding how the rising costs are affecting women, the regional disparities and how the government could respond to help women who are facing those inequalities.

(1) Challenges in reduce discrimination and create a more inclusive society in the context of the cost of living

1.1. Rising cost of living and the difference between men and women

- **Gender inequality: a multicausal and complex phenomena**

One of the primary challenges when facing the difference between men and women regarding the cost of living is not only the fact that women tend to belong to the lower end of the wage distribution but also the fact that they tend to hold precarious job contracts and they are affected by a gender gap as well as high levels of informality. It is also essential to consider the social circumstances that many women live in- affected by factors such as gender violence, reproductive responsibilities, unpaid care works, high levels of debt and financial instability among others- that create a reinforcing circuit of inequality and injustice. Following these conditions, it is very challenging to provide a comprehensive approach that offers regulation and social intervention considering the multicausality and complexity of gender inequality. However, it is essential to address this challenge by bridging the multiple factors that make women more vulnerable to the rise in the cost of life.

- **The geography of the gender inequality in the cost of life crisis**

Another major challenge when analysing gender inequality is related to the diversity of women's situation among the different locations in the UK. There is strong evidence that this cost of living crisis has a geography, meaning that the Inflation is higher in the UK's poorest cities, where lower average wages reflected a weaker economic performance. Based on the levels of inflation in May 2022, cities located in the North, Midlands and Wales, were facing higher inflation rates than the cities in the South (particularly in the Greater South East) which were relatively less affected by rising costs. To face this challenge, the Government's answer should consider the diverse socioeconomic context within the UK, allocating resources and facilities considering this dimension. This implies to generate a comprehensive approach that is able to make distinctions based on location and social conditions, ideally working with regional and local authorities.

- **Gender Inequality and the traditional gender relations and roles among society**

The complexity of gender inequality and the impact of the rising cost of living on women is also related to the differences in political participation among women and men, and therefore their access to full citizenship in terms of an active civic participation. While women show high levels of participation in social organisations- many times related to religious, neighbourhood and parent centres- these roles are strongly oriented to care tasks, reinforcing traditional social relations and gender roles. Women political participation tends to be more active but less powerful and with a lower public exposition than men. This difference regarding political participation is related to gender social roles that have not only social implications but also economic consequences, as women's caring responsibilities implies less available time for increasing their hours of paid work or advancing their careers as well as acquiring more powerful positions. Global and national studies have extensively shown the positive effects on early years support policies for contributing to gender equality in the labour market by providing support to women. This is in line with the current reforms of the Early Years Care in the UK and the recently announced extension of Government annual expenditure on support for ECEC.

The intrinsic relations between gender inequality and the traditional gender roles is a challenge that requires multiple mitigations. An adequate government response in helping women to meet the costs of everyday essentials, should include spaces for women active participation in the policy design and implementation, opening spaces for participation and empowerment within their communities and local authorities. Likewise, it should provide support and help with childcare, understanding that reproductive tasks represent one of the main obstacles for women to be able to develop a professional career and a more active participation in the political decision making processes.

1.2. Rising cost of living and how it affect differently to the diverse groups of women

- **Gender Inequality and the traditional gender relations and roles among society**

Another major challenge when analysing the cost of life and its relationship with gender inequality is related to a 'generalist' view of women. Although many times policies and regulations recognize the existence of diverse groups of women, generally institutions struggle to address the challenges that their differences imply in terms of rights, positions, roles and therefore the types of social interventions and help they need. Intersectionality has been referred to as an adequate approach to face the challenges of the different types and forms of gender inequality and their relationships, among the diverse groups of women. However, many times, given the complexity of this diversity, this intersectional approach is rather declarative, without necessarily addressing the different conditions among women, and may end up reinforcing the differences and discriminations within these groups. In order to face this challenge, an adequate Government response to the cost of life should promote an adaptive approach that enables the different groups of women to access the needs they have. Considering ethnicity, health conditions, educational level, social and gender identities among other factors become essential when designing a Government response that aims to address the different effects of the cost of life among women. It is well known the efforts in gender equality that the current Government has defined, through multiple plans and action, such as the Roadmap to tackle Gender Inequality, the International Women and Girls Strategy 2023 to 2030, the National Action Plan (NAP) on Women, Peace and Security (WPS), the Women's Health Strategy, among others. The response to the cost of life crisis should be aligned to the current UK Government efforts on gender equality in order to respond to the strategic goals defined in those plans and actions.

Additionally, opening clear and multiple communication channels to reach those diverse groups of women is essential, as many times the distribution of the government help and resources does not properly cover the diverse groups of the society, reinforcing systems of inequality and marginalisation. For example, there is evidence that older women and women with disabilities are under-represented in the UK. Likewise, while reduced in the last decades, in the UK there is a gender and ethnicity pay gap that affects differently across regions but overall, women belonging to minority ethnic groups are the most affected.

However, there have been also relevant advances in these matters during the last years and especially, after the Covid crisis, where the intersectional approach to social issues has been widely recognized and practically incorporated in UK policymaking. In order to build an effective response to the cost of life, equality should be at the heart of UK policy making, including the diverse forms of inequality in the process of developing Government actions.

1.3 Towards a Government's response: Short term impact with long term consequences

An adequate notion of gender justice related to the policy process and government's responses can be understood by the interaction between the principle of equality and the principle of differentiated equality, allowing nuances among the ideas and the subjects of equality. In concrete terms, this implied a complex approach that should involve: (1) a civil-political dimension, which account for women's political representation and their participation in decision-making processes, among other elements; (2) a physical dimension, which includes matters related to women's bodies, such as women's health, women's sexual and reproductive health, and gender violence, among other elements; (3) an economic dimension, which includes aspects related to the sexual division of labour, the quantity and quality of women's employment, as well as education and training for women, among other elements; and (4) a social dimension accounts for matters related to social relations, gender stereotypes, discrimination, and inclusion/exclusion norms and practices. The interaction and interrelation of these dimensions represent an important challenge when designing policies and social programmes, as they must balance a strategic approach with a practical implementation as well as a comprehensive response that aims to address the structural causes of gender inequalities and not only the effects of that inequality. To face this challenge, any government's response focusing on the cost of life for women should be part

of a broader gender equality strategy that tackles the structural causes of inequality including the political, physical, economic and social aspects of it.

(2) Opportunities for the Government to help women to meet the costs of essentials

While there are undoubtedly challenges in designing a government's response to the impact of the rising cost of living on women, there are also interesting opportunities that can be relevant for contributing to a more equal society.

- **Providing an integrative approach to the cost of life crisis as well as the notion of gender equality, focusing on its multiple dimensions and effects.** The Government's response to the impact of the cost of life for women should develop an integrative approach understanding that this situation does not only represent an economic problem but a political, social and cultural phenomena. There is evidence in the cost of life crisis and the effects on different aspects of life, such as mental health, domestic abuse, house conditions education, childcare and nutrition, among others. The same applies to the notion of its effects on women, aiming to face the underlying causes for the rising cost of life and the causes of gender inequalities.
- **Participatory spaces for shaping the government's response, opening opportunities for women to actively participate in the decision making process.** One of the objectives defined for the Women and Equalities Committee aims to make women's voices central to the Committee work. The current situation represents an opportunity to engage and open dialogues with women across the UK for shaping an adequate Government response, as well as provide help that balances more strategic with practical solutions to the cost of life crisis and the gender inequality problem. Forums, consultations, public encounters can help to ensure the resources are being used in an effective and efficient way co-defined by the affected women. Evidence suggests that Citizen Assemblies have been a powerful tool to make democracies more inclusive, addressing democratic deficits by opening spaces for citizens to be part of the decision making process.
- **Role of the third sector: an ally to tackle gender inequality.** The role of the third sector in providing social care and complementing the role of the state in the UK has been crucial for social development, especially regarding gender equality. In this context, the Government response should include Charities and NGOs that already work with women across the UK. This could be, for example, in the process of facilitating and delivering the participatory instances for women to deliberate and participate in the decision making process.
- **Tracking the existing barriers to get government support.** It is very important to understand that the rising cost of life is a complex phenomena that not only affects people's economies but also social and cultural conditions. There is evidence on the stigma around poverty which many times implies people to get far away from the Government's help. Given that this is a sensitive topic, especially for women, there is an opportunity to frame the Government's response from a different approach, changing the traditional language many times associated to deprivation but also, strategically using this space as an opportunity to engage with people in the whole process as a way to reduce the historical barriers between citizens and public institutions.

(3) Final Recommendations

Based on the challenges and opportunities described before, I present some final recommendations to enrich the debate on how the Government should respond and help women to face the rising cost of life.

Comprehensive approach: Balancing the underlying causes and complexity of gender inequality and the necessary focus on the diverse groups of women and the geography of the cost of life crisis.

Active participation of women in decision making: The Government's response should consider this as an opportunity to empower and create spaces for women to politically participate and be part of the decision making process on how to design this help and distribute it among the different groups of women.

Flexible and at a local level: The Government's response should consider that the notion of women implies a deep diverse group of different people which have different needs, therefore the help should consider these differences. Given this, the role of local authorities is crucial for bridging the central Governments with people's needs, contexts and situations. It would be relevant to plan distribution and good communications across the different layers of political representation in order to shape an adequate response to the high cost of life for women.

Conclusion

The current situation of the rising prices of living costs is a difficult situation and a complex phenomena that is affecting the whole society and with more emphasis, the most vulnerable groups like women. This crisis requires an active response from the Government, but also represents an opportunity for building a more equal society, providing spaces and tools for empowering women and providing them the necessary help to overcome the current situation.

Thank you for considering this evidence submission that aims to inform the Women and Equality Committee on the Impact of the rising cost of living on women. I hope that these insights contribute to the reflection and design of the Government response to the cost of living situation for women in the UK.

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