

‘The cost of everything...a gender perspective’

CIHS CONFERENCE – 7 MARCH 2023

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Crisis or Scandal?

Political choices: multiple crises

- Crisis of incomes
- Engender – pay, savings and pensions, care and household labour
- UKWBG – wages, social security,

Economic Structures

Geo political

Collateral damage – women, especially poor women, the “shock absorbers” of crises.

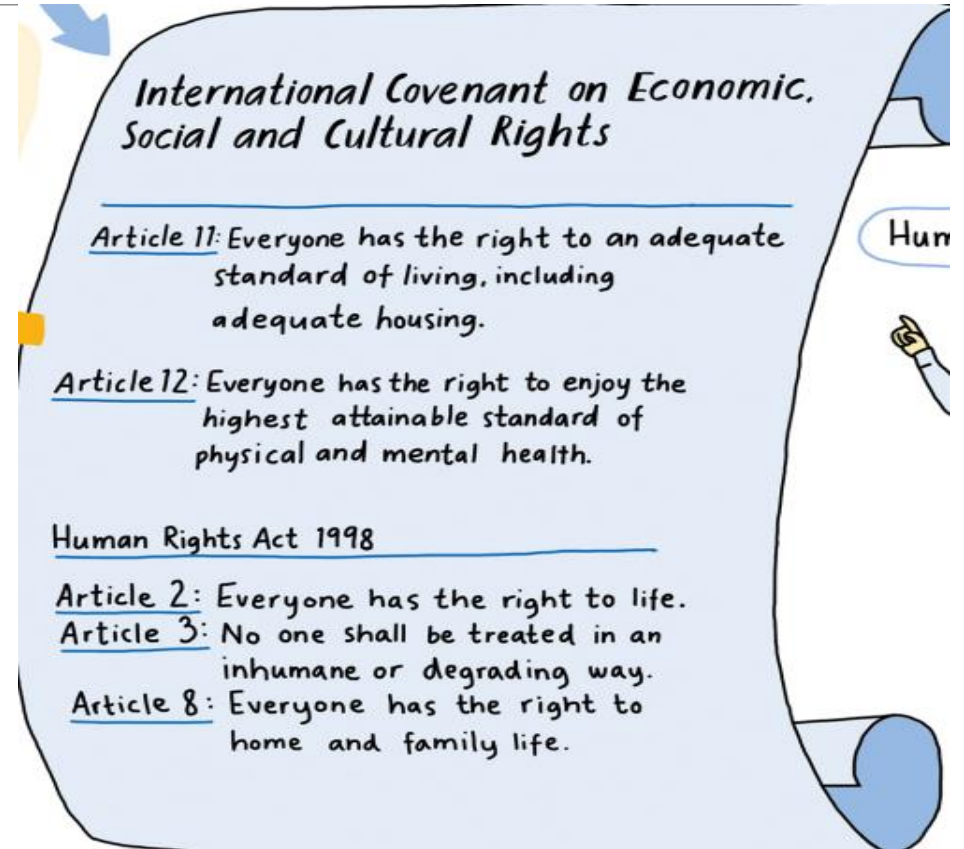
“austerity is a deeply gendered, classed and racialised process” Sara Marie Hall (2022)

<https://decolonisegeography.com/blog/2022/04/everyday-geographies-of-austerity-on-the-stories-not-told/>

More foodbanks than McDonalds – and now than Greggs

Implications for housing

- systemic, intersectional analysis to engage and eliminate structural causes of poverty, low income, discrimination that can contribute to homelessness and poor housing;
- lack of affordable housing and rent instability contribute to lack of security especially following experience of gender based violence;
- women more likely to be living in poverty and more reliant on social security payments than men, and spend higher portion of their income on accommodation;
- women's homelessness takes a different form and often more hidden than men's;
- international human rights conventions apply;
- principle of non-discrimination



From Covid to cost of living – expanding crises

60% unpaid carers are women - £10.8bn replacement costs UK– (Sc Budget is £59.7bn)

Social care and health care workforce – 83% and 76% women

Childcare expansion delayed – immediate implications for shift and atypical workers; poorest workers already unable to increase hours, take up alternative jobs, or access education and training;

Increases in stress factors in Covid lockdowns and shutdowns 2020

- 56% women experiencing higher levels of anxiety and lower levels of wellbeing – down from 32-12 for women and 28-15 for men;
- 46% young women parents experiencing higher levels of anxiety (7+/10)
- Pressures from employers – to work as ‘essential workers’ – 72% women; 57% women under pressure, 41% increased workload;
- 57% anticipating increased debt; 48% young parents worried about rent and mortgage payments; 43% young women parents running out of money.

“While the richest households saved money during the pandemic, the poorest fell further into debt, with no cushion to cope with rising prices now” (UKWBG, 2021)

Unbearable realities

“Specific groups of women are particularly struggling. For example, asylum seeking women are experiencing increasing food insecurity, women with caring responsibilities are struggling to afford essential items and lone parents are facing further pressure supporting households financially. Women in low-paid work are also experiencing increasing levels of financial hardship.” – SWBG and Poverty Alliance

“It’s hard work being poor” SWBG/PA report

“It’s not cost of living. It’s cost of surviving” – JRF report

- Eating or heating
- Feeding children and going without
- Reproductive health ‘choices’
- Debt repayment and accumulation
- Multiple low paid jobs – uncertain income
- Transport – unaffordable, unreliable, remote/rural,
- Worry about the future

Policy calls to action

From women:

- Adequate incomes for all through a 'caring social security system' (esp. NRPF, asylum seekers, carers, low paid workers)
- Investment in preventative public services
- Investment in support and advice services for debt management and stigma free advice
- Money in women's pockets.

For UK and Scottish Gvt; Scottish Government; DWP and Social Security Scotland; NHS; Local authorities.

Policy calls to action - Investment in care - SWBG recommendations

- A CORE SCENARIO FOR CHANGE - covers current substantial needs, but increases coverage by about 20% to meet currently unmet needs while extending free provision to all types of care, and raising pay rates to the more competitive wage of £12.50 an hour. The estimated cost would be £5,094m per year, which is £1,561m above the current (budgeted) level of public spending on adult social care.

TRANSFORMATIVE CHANGE - paying care workers an average of £15.21 per hour (that is equivalent to 75% of nurses' wages, in line with Nordic levels); increasing access to free care by those with moderate needs to relieve informal care burdens on unpaid carers and eliminate unmet needs. This requires investment of £6,822m per year, almost double the current level of investment. Generate 75,000 new jobs: 43,000 in care; 8,000 indirect jobs; 24,000 jobs across economy.

- Additional indirect tax revenue = £1.5bn/ 46% of estimated additional investment

Policy calls to action

Household date relief and delays

Taxation

- tax avoidance;
- wealth tax
 - 1% annual tax on net wealth = £35bn
 - Tax income from wealth and same levels as income = £14bn
 - NI on investment income – £8.6bn
 - 1% tax on assets over £10m = £10bn
 - End inheritance tax loopholes – £1.4bn

Windfall tax on energy firms - £9bn

Social Security

- Increase Child Benefit to 350 p/week
- Scrap the rape clause/2 child cap and benefit freeze

Policy calls to action

Intersectional gender budgeting – SWBG, Engender, NACWG

Up-rating social security in line with inflation – Autumn Statement

Boost Scottish Welfare Fund

HRts Bill incorporating CEDAW

Public sector wages – inflation rises – Engender, SWBG, UKWBG

Childcare provision – 1140 provided and shift gear up to 50 hours

Scrutiny and monitoring – too many warm words, they need to do more than keep people warm!

References

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