

## Written evidence from Agenda Alliance for the House of Commons Women and Equalities Committee Call for Evidence into *Impact of the rising cost of living on women.*

November 2023

### Summary

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1. [Agenda Alliance](https://www.agendaalliance.org/) exists to make a difference to the lives of women and girls who are at the sharpest end of inequality. We are an alliance of over 100 member organisations – from large, national bodies to smaller, specialist organisations – working in collaboration to influence public policy and practice to respond appropriately to women and girls with multiple, complex unmet needs: <https://www.agendaalliance.org/>
2. Women and girls with multiple unmet needs face intersecting disadvantage, which is often exacerbated by poverty. Many women concurrently experience issues such as homelessness, substance misuse, contact with the criminal justice system, child removal, domestic and sexual abuse, and poor mental health. This disadvantage is further compounded by systemic discrimination based on concepts of identity, such as age, gender, ethnicity, sexuality, disability, religion, or belief.
3. We recently published our final report, *Dismantling Disadvantage*, for our project with Changing Lives, [Transforming Services for Women's Futures](#). The project examined various health and social disparities for women with multiple unmet needs the North East, including growing disparities caused by the cost-of living crisis. We welcome this enquiry, and the opportunity to provide this evidence.
4. Whilst the rise in the cost of living is affecting everyone, evidence and supporting research shows that women with multiple unmet needs will be disproportionately impacted. The number of women who experience physical and economic abuse has risen, women shoulder the responsibility of rising costs in rent, childcare, and energy bills, and being excluded from various government financial schemes and benefits. We urge the Women and Equalities committee to consider how the cost-of-living crisis will impact women already experiencing complex needs.

## Full response

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### 1. How are rising food, energy, housing, and other costs affecting women compared to men? What are the challenges for women:

Agenda Alliance research shows that women with multiple unmet needs are being hardest hit by the cost-of-living crisis, facing escalating disadvantage and a cycle of harm.<sup>1</sup> Years of austerity measures and the Covid-19 pandemic have compounded pre-existing disadvantage. Our research during the pandemic saw over half of services supporting women and girls in our survey identifying financial problems and poverty as key drivers of mental health issues in women and girls.<sup>2</sup> The cost-of-living crisis is exacerbating these existing systemic problems, increasing the vulnerability of women and girls already living in poverty.

Our *Transforming Services for Women's Futures* research surveyed 47 women with multiple unmet needs in Northumbria regarding the winter period of 2022-2023. Of these women:

- 72% said that the cost-of-living crisis directly impacted their health and wellbeing;
- 62% reported skipping meals and stopping buying essentials;
- 43% told us that they had been using foodbanks; and
- 45% resorted to going somewhere outside of their home just to keep warm.<sup>3</sup>

*"I just wonder why I can't provide for my kid in the same ways others can... It all impacts a lot on how you feel about yourself as a mam. When I see others able to do more, I just feel like a failure." — Katy<sup>1</sup>*

Women who experience poverty are increasingly vulnerable through the cost-of-living crisis and often have other intersecting needs, with a particular link between living in poverty and experiencing abuse: 38% of women in poverty have experienced violence and abuse, compared with 27% of women who aren't living in poverty.<sup>4</sup>

Our report *Underexamined and Underreported* found that women in poverty who experience intimate partner violence are at greater risk of economic abuse. Universal Credit currently requires couples to nominate a single bank account for benefits, leaving women vulnerable to abusive partners<sup>5</sup>. Our research also showed that economic abuse was a contributing factor in suicides of women who experience abuse. Research from *Surviving Economic Abuse* supports these findings, showing that victim-survivors of domestic abuse are likely to be the worst affected by the cost-of-living crisis due to their increased financial precarity. They found that:

- 67% of victim-survivors of domestic abuse are already in a negative budget or have less than £100 monthly surplus;

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<sup>1</sup> Agenda Alliance (2023) [Dismantling Disadvantage](#)

<sup>2</sup> Agenda Alliance (2021) [Voices from lockdown](#)

<sup>3</sup> Agenda Alliance (2023) [Dismantling Disadvantage](#)

<sup>4</sup> Agenda Alliance (2016) [Joining the dots: The combined burden of violence, abuse and poverty in the lives of women](#)

<sup>5</sup> Agenda Alliance (2022) [Underexamined and Underreported](#)

- victim-survivors have, on average, individual debt of £20,000 (six times more than in 2020); and
- victims will be less likely to leave their abusers and more vulnerable to further abuse due to a lack of funds and rising debt.<sup>6</sup>

Childcare is also a huge financial burden to many women with multiple unmet needs, especially considering that women are more likely to be lone parents – and therefore shoulder the burden of childcare costs - than men. Many mothers facing multiple unmet needs will not benefit from reforms announced earlier in 2023, as the 30 hours of free childcare only applies to those in “working families”.<sup>7</sup> Our *Transforming Services for Women’s Futures* survey found 67% of mothers with multiple unmet needs reported that childcare responsibilities prevented them from attending key appointments such health, social service, or criminal justice appointments.<sup>8</sup> Women also referenced travel costs as being a barrier to attending these appointments. As childcare costs continue to rise, this lack of support will be felt most by mothers already in poverty.

Finally, we are particularly concerned about how the cost-of-living crisis will disproportionately impact Black, Asian, Minoritised and migratised women, given existing barriers to accessing support compounded by their gender and ethnicity. Between 2011 and 2020, the Runnymede Trust found that Black, Asian, minoritised, and migratised women received £1,040 less in cash benefits over a year (compared to £645 less for white women).<sup>9</sup> Further to this, the Runnymede Trust have recently found that these groups will face an average increase in their living costs of 1.6 times higher than their white counterparts.<sup>10</sup> Citizen’s Advice data demonstrates that since January 2022, they have supported Black/African/Caribbean/Black British groups with crisis support, such as accessing food banks and receiving charitable support, at a significantly higher rate than any other ethnic group.<sup>11</sup> From the above data analysis, we can see that women are accessing crisis support at a higher rate than men, and that Black, Asian, minoritised and migratised groups access crisis support at higher rates than white counterparts. This suggests that Black, Asian, minoritised and migratised women and girls will face significant disadvantage as a result of the cost-of-living crisis which must be addressed through targeted interventions to prevent women and households headed by single women from falling further into poverty.

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<sup>6</sup> Surviving Economic Abuse (2023) [Cost-of-Living Crisis](#)

<sup>7</sup> The Sutton Trust (2023) [A fair start? Equalising access to early education.](#)

<sup>8</sup> Agenda Alliance (2023) [Dismantling Disadvantage](#)

<sup>9</sup> This refers to real terms change in average (mean) cash benefits. See Runnymede Trust (2022) [Falling faster amidst a cost-of-living crisis.](#)

<sup>10</sup> The Runnymede Trust (2023) [Ethnic minority households will be among the hardest hit by the cost of living crisis](#)

<sup>11</sup> Citizen’s Advice (2023) [Cost-of-living Data Dashboard](#)

## 2. What long-term effects will the rise in the cost-of-living have on equalities for women?

The cost-of-living crisis is taking place against the backdrop of lasting damage to public and voluntary sector services caused by years of underinvestment through austerity, followed by the pandemic, resulting in an unprecedented increase in need. Due to the range of challenges women and girls with multiple unmet needs experience, they are especially reliant on public services to meet a range of different needs. If public services are not in a fit state to respond, the inequalities these women and girls face will escalate.

*“Waiting lists shouldn't be that long. People could... end up killing themselves or all sorts because they cannot cope.” – Dani*

Voluntary sector organisations report seeing escalating need as a result of the cost-of-living crisis and the pandemic. Agenda Alliance research found that almost a third of voluntary sector services reported an increase in poverty, destitution and basic needs among the women and girls they supported through the pandemic.<sup>12</sup> Citizen’s Advice collect monthly data from the people they help to map the effects of the cost-of-living crisis. This finds that they are helping nearly 600 more women experiencing homelessness in September 2023, compared to September 2022 (3,445 compared with 2,894), showing a growing need for support. In September this year they also helped 1008 women with Section 21 eviction issues, compared to 566 men; almost double the amount.<sup>13</sup> Rising rent costs are significant to the cost-of-living crisis, especially for those experiencing multiple disadvantage. Hikes in rent are putting a strain on already stretched councils, as an increasing number of people can no longer afford rent and need social housing.<sup>14</sup>

Furthermore, frontline organisations supporting women and girls with multiple unmet needs, including by and for organisations, are struggling to keep their doors open. Our *Girls Speak* project found that Covid has compounded issues for frontline organisations, who are seeing increased caseloads at the same time as women and girls are facing increasingly complex problems.<sup>15</sup> New National Council for Voluntary Organisations (NCVO) research has found that 1 in 5 charities could disappear this winter: 54% of charities predict that this winter will be tougher than last winter, and a quarter say that they will be unable to meet the level of demand. They found that charities are facing lower incomes (61%), higher costs (77%), and increased demand for people accessing their services (67%), and that many cannot manage the crisis through cost cutting as rising costs, such as rent and heating, are essential to the running of services.<sup>16</sup> Given the additional complexities women with multiple unmet needs are facing, it is especially vital that services can stay open and

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<sup>12</sup> Agenda Alliance (2021) [Voices From Lockdown](#)

<sup>13</sup> Citizen’s Advice (2023) [Cost-of-living Data Dashboard](#)

<sup>14</sup> The Guardian (2023) [Councils in England facing bankruptcy as lack of housing pushes up costs](#)

<sup>15</sup> Agenda Alliance (2022) [Pushed Out, Left Out](#)

<sup>16</sup> NCVO (2023) [Cost of Giving Campaign](#)

provide maintained and long-term essential support to ensure existing gender inequalities do not widen.

Finally, poverty and financial worries have significant impacts on women and girls' mental health, a policy area in urgent need of gender-sensitive attention. NHS data shows that over a quarter of young women aged 16 to 24 have symptoms of depression or anxiety, experiencing this at three times the rate of their male counterparts.<sup>17</sup> Our report, *Often Overlooked*, found that young women (16–34) living in the most deprived households are five times more likely to self-harm, compared with those in the least.<sup>18</sup> Targeted tailored support is needed to prevent these risks and harms.

### **3. How effectively is the Government's cost of living response helping women to meet the costs of essentials?**

Although the Government has responded to some of the needs facing people throughout the cost-of-living crisis, much of the support offered so far has not been gender-informed, has often been inaccessible to women and girls with multiple unmet needs, and as such has not gone far enough to meet their complex and escalating needs.

For example, the Government's £500m increase to the Household Support Fund, which ended in March of this year, was found by Changing Lives to be especially hard to access for the women they work with facing multiple complex needs. Of the women they worked with who had applied to the fund, only half were successful in their application.<sup>19</sup>

Similarly, women who are most in need have had difficulty accessing the 30-hour entitlement for childcare. At age three and four, just 20% of children from families in the bottom third of earnings are eligible for the 30-hour entitlement, whereas 70% of parents who are eligible for the 30-hour offer are in the top half of earners.<sup>20</sup> As stated, women are disproportionately likely to be shouldering these costs as single parents.

A lack of sustained and accessible government financial support will compound existing problems for women struggling with the combined rise in energy, food, housing and fuel costs, alongside a rise in inflation, with the backdrop of ten years of austerity measures having shrunk existing public service support. Research from Women's Aid has shown that the cost-of-living crisis is already seeing increased instances of economic abuse.<sup>21</sup> Women with unmet needs need holistic, wraparound support which is gender-informed, or the cost of living will deepen their difficulties.

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<sup>17</sup> NHS (2016) Adult Psychiatric Morbidity Survey: Survey of Mental Health and Wellbeing, England, 2014, Chapter 2 – Common Mental Disorders

<sup>18</sup> Agenda Alliance (2020) [Often Overlooked](#)

<sup>19</sup> Changing Lives (2022) [Priced Out: The impact of the rising cost of living on people with multiple unmet needs](#)

<sup>20</sup> Sutton Trust (2021) [A Fair Start? Equalising access to early education](#)

<sup>21</sup> Women's Aid (2022) [With the cost of living crisis preventing women from fleeing abuse, the government must act now to support survivors](#)

#### **4. What could the Government Equalities Office do to ensure the Government's cost-of-living measures respond to any inequalities women face?**

The cost-of-living crisis has given Government departments the opportunity to work together more effectively. However, there is more than can be done to help dismantle the disadvantage that many women and girls with multiple unmet needs face.

Government must provide ring-fenced, gender-specific funding to adequately respond to the inequalities women and girls will face through the ongoing cost-of-living crisis. Women's specialist services, including those led by and for Black and minoritised women and girls, are best placed to deliver this vital support and reduce the gendered long-term effects of the cost-of-living crisis.

Women and girls need holistic, joined-up public service responses to the harms they face. To ensure that better-connected ways of working are established, the Government Equalities Office must take the lead, and work with other departments, such as the Department of Health and Social Care on women and girls mental health needs and issues of substance misuse, and the Ministry of Justice. This must include improved data gathering, and the sharing of data between departments, to most accurately show where support is needed.

### **Conclusion and recommendations**

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Women and girls with multiple unmet needs are facing unprecedented challenges. Without immediate gender-specific and easily accessible government support, they will likely face a series of escalating risks and negative outcomes, including increased risk of economic abuse and violence, worsening mental health, insecure housing, challenges taking care of their families and the risk of criminalisation.

To respond to these challenges, to stop women and girls being further harmed by the rising cost of living, we recommend that Government:

1. Adopt a targeted, gender-informed approach to the crisis, that recognises the distinct ways in which women and girls' lives are affected by the rise in the cost-of-living.
2. Separate Household Universal Credit (UC) payments by default as a matter of urgency by either: a percentage split; the child element being paid to the main carer; elements paid to the person qualifying for them; or removing child elements from UC and paying these separately.
3. Continue to increase individual benefits annually in line with inflation to ensure that poverty is not a barrier to those leaving abusers.
4. Fully fund gender-specialist women and girls' services – including across domestic and sexual abuse, health, mental health, substance misuse, and housing - to reduce overall demand on public services and address escalating needs. Funding should be ring-fenced, core, multi-year, and unrestricted to meet needs across the country, including sufficiently funding "by and for" services.

5. Introduce a duty on local authorities to collaborate with the voluntary, community and social enterprise (VCSE) sector on strategies and services that support people with multiple unmet needs, with specific strategy for addressing women and girls' needs.
6. Work with women and girls with lived experience to co-produce policy to ensure it works effectively for those who need it most.
7. Appoint a standalone Cabinet-level post of Minister for Women and Equalities with a new responsibility in their brief for girls and young women facing multiple unmet needs. This role should include a strategic focus on driving action across government to address gender inequalities and all forms of discrimination and disadvantage across the life course, including in childhood, adolescence, and early adulthood.
8. Form a cross-departmental Multiple Disadvantage Taskforce to develop a coherent, cross-cutting and gendered national strategy that addresses the social, economic and health challenges facing people experiencing multiple unmet needs, with a specific focus on women and girls. This strategy should:
  - a. Be led by the Minister for Women and Equalities, who should have responsibility for laying an annual report before parliament on progress in delivering the strategy.
  - b. Include clear cross-departmental targets for reducing the number of women and girls who experience: (i) poor mental health; (ii) violence, abuse, and exploitation; (iii) poverty; (iv) contact with the criminal justice system; (v) child removal; (vi) homelessness; (vii) school exclusions (viii); and substance misuse. Sufficient cross-departmental resources should be allocated through the next spending review to meet these ambitions.

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