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**The cost of  
living crisis -  
I think about  
it all the time!**

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A summary briefing paper by Fa'side  
Women and Girls Group, Scottish  
Women's Budget Group and  
Making Rights Real

**November 2023**



*“We talk about increased costs of living every single day at work. I get less food every week and spend more money, but I can’t think what else I could do to be able to have more money. We had to stop going out as a family because it’s too expensive. It’s so sad. Every day I think about it.”*

**Survey respondent**



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## Acknowledgements

We would like to thank everyone who took part in our research for giving us their time and such detailed responses.

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# Introduction

The current cost-of-living crisis does not impact everyone equally. Issues such as austerity, wage stagnation, rising inflation, and the impact of the Covid-19 pandemic, all impact women more because of pre-existing structural inequalities. Rising costs have hit individuals on the lowest incomes the hardest. This disproportionately impacts women as they are more likely to experience poverty throughout their lifetime with lower levels of savings and wealth in comparison to men, as well as being unable to increase paid work due to caring responsibilities. Where women have different characteristics or social identities (race, class, ethnicity, sexuality, disability, women living in rural areas, on low incomes for example), inequality is increased and is experienced like a double, triple or quadruple whammy.

The Scottish Women's Budget Group (SWBG) has worked with Making Rights Real and members of Fa'side Women and Girls Group (FWGG) in East Lothian, Scotland to use gender budgeting tools to look at how the current cost of living crisis is impacting women and girls in the East Lothian area and how gender blind approaches to decision making are impacting on women and girls being able to access their human rights.



# What we did

Between March and July 2023 SWBG, Making Rights Real and FWGG carried out participatory action research with women across East Lothian to find out how the cost-of-living crisis was affecting women and girls. A survey was promoted online, we attended community events and held a 'Living Room in the Toon' on Tranent High Street to listen to people who may not have accessed the survey online. In total, 278 women responded to the survey.

The findings show that single parents, disabled women and those living on their own are being disproportionately affected by the cost-of-living crisis in East Lothian. The findings also highlight the impact having children has on a household's finances particularly in light of the cost-of-living crisis and the economic impact this is having, with those who would have previously been on a reasonable income being pushed into poverty.

## **The impact of the cost-of-living crisis and decisions taken to deal with this impact on the following human rights areas:**

### UN Declaration of Human Rights:

- Everyone shall be treated with equal dignity and respect (Art 1)
- Right to work, equal pay and just remuneration (Art 23)
- Right to an adequate standard of living (food, clothing, housing, medical care, social services and welfare) (Art 25) with motherhood and childhood getting special care and assistance
- Right to participate in cultural life of the community (Art 27)

### As well as:

- ICESCR (International Covenant on Economic, Social and Cultural Rights)
- CRPD (Convention on the Rights of Persons with Disabilities)
- UNCRC (UN Convention on the Rights of the Child)
- CEDAW (Convention on the Elimination of Discrimination Against Women)

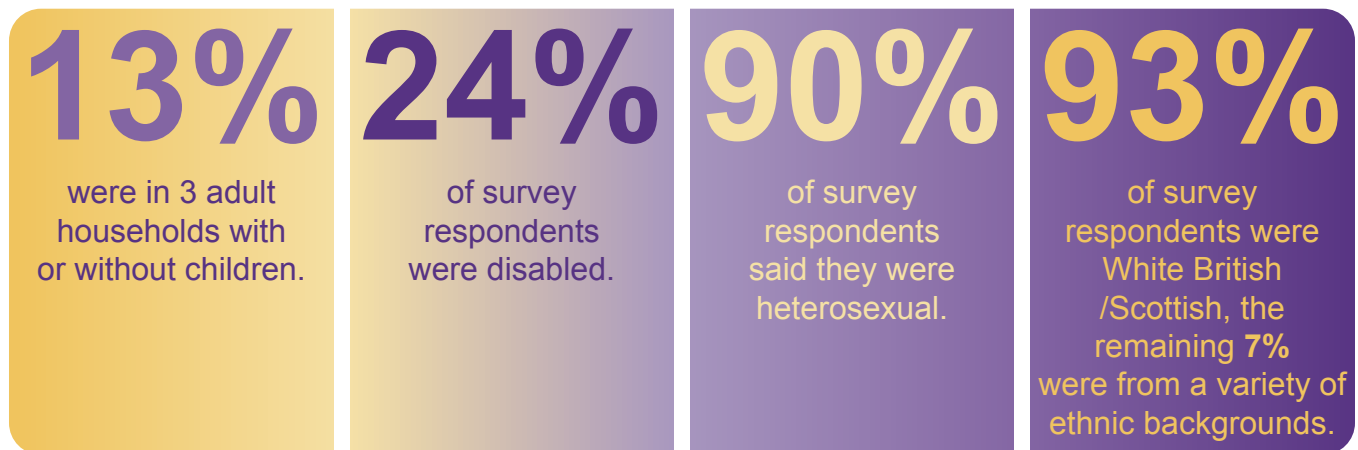
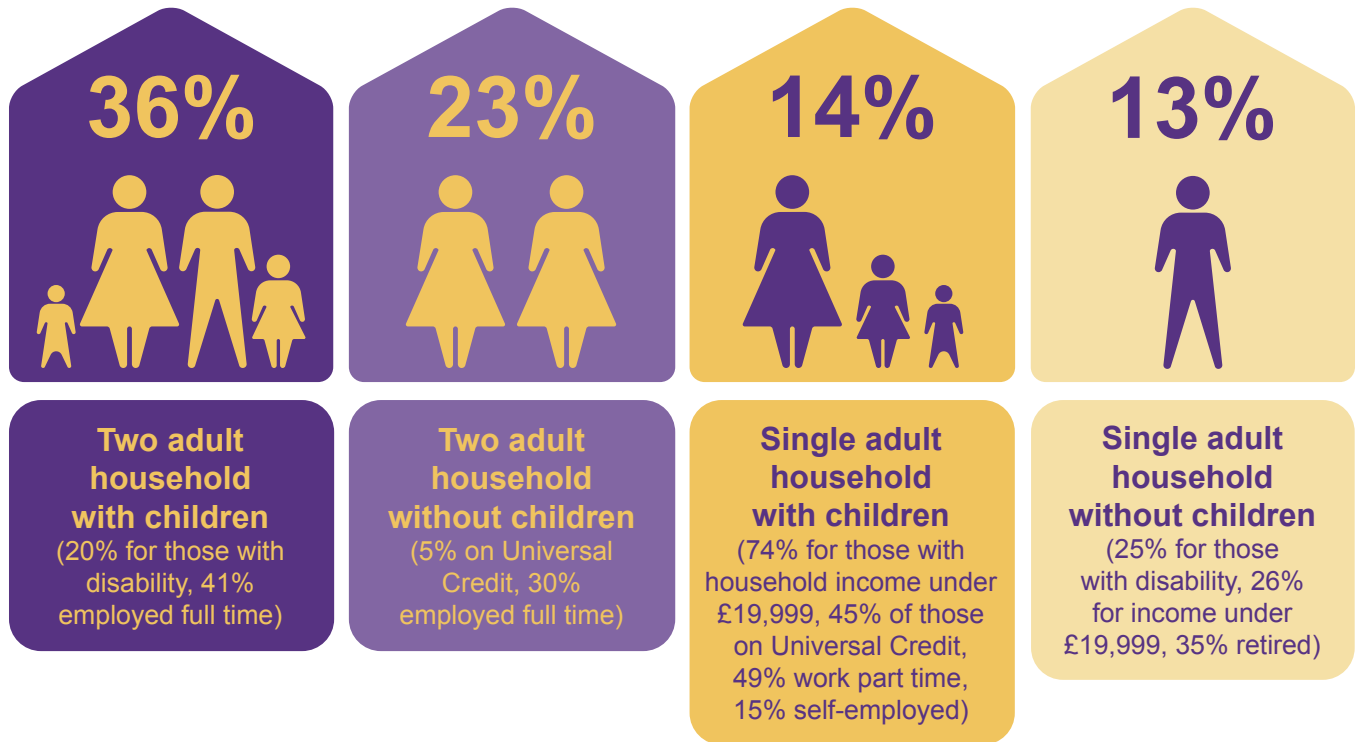
Duty bearers responsible for these rights include East Lothian Council, the Scottish Government, UK Government, NHS and other public authorities.

Duty bearers have an obligation to make improvements on rights (to 'progressively realise rights') and rights should not regress (get worse) over time.

Duty bearers also have an obligation to show that they are using the 'maximum available resources' to progress action on rights.

# Who took part in our research?

## Demographics



**70%** of respondents received some form of financial support from the government, with some groups receiving these at substantially higher rates.

- 40% Universal Credit - 76% of single parents
- 15% PiP - 28% of single households
- 7.5% Child Disability Payment - 16% of single parents
- 20% Housing Benefit - disabled women & single parents 35%
- 22% Scottish Child Payment - 74% single parents
- 9% Free School Meals Over Primary 5 - 34% single parents
- 31% Council Tax Reduction - 53% of disabled women
- 4% Best Start Grants - 18% single parents
- 30% did not receive any Financial Support - 41% for 2 adult households

# Survey results

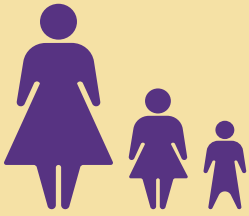
## Ability to Manage Household Costs

We asked those who completed our survey how they were managing different household costs. This shows overall at least a third of those who completed our survey are struggling to manage everyday household costs.

Type of Cost	I struggle to manage these costs.	I have had to make changes to other household spending to manage these costs.	I manage these costs.
Food costs (269)	36%	47%	17%
Energy costs (275)	50%	34%	16%
Housing costs (249)	31%	35%	34%
Transport costs (242)	32%	36%	32%
Childcare costs (64)	44%	31%	25%
Social costs (40)	55%	25%	20%

**Table 1:** Percentage of women respondents and their ability to manage household costs.

The rates of those who struggle to manage basic costs increase substantially for disabled households, single parents and single households.



## Single Parents

*I don't get school clothing grant as to qualify it's a low amount of income although I work 27.5 [hours], it's still part time. Paying for school milk isn't cheap depending on how many weeks there are in a term and only open so many weeks before a new term.*

**64%** of single parents told us they are struggling to afford food costs, while **70%** are struggling to afford energy costs. Our survey shows that work (often seen as a way out of poverty) is not providing a protective measure for single parents, and can often lead to them ending up in a poverty trap as they stop being eligible for financial support such as school clothing grants or free school meals.

In East Lothian, the threshold for School Clothing Grant is Universal Credit plus no more than **£610** per month which equates to **13** hours per week at minimum wage.



## Disabled Women

*We are in credit right now on our gas and electricity, but we had to put our payments up on both by over 100%. As a result of price hikes, we still couldn't afford to heat our home. I have an illness which requires heat as does my husband, so it was a very painful winter for us.*

**52%** of disabled women told us they are struggling with food costs, **74%** with energy costs, **57%** with transport costs and **89%** with social care costs. Disabled women are struggling at higher levels because they experience higher costs associated with their disability or long-term health condition.



## Single households

*Because of my employer contributions to my pension pot, I cannot apply for benefits assistance of any description. I have therefore been living off my State Pension and savings (deferred State Pension) since my retirement (worked past retirement age but had to retire due to Long COVID) and have almost completely exhausted those monies.*

**41%** of single households struggled with food costs, **65%** with energy costs, **40%** with housing costs and **83%** with social care costs. Women living on their own told us that they struggled with cost of living increases due to relying on only one income to cover all household costs.



## Strategies women are using to manage increased

## costs and impact on human rights

Women told us about the strategies they are using to try to manage increased costs and how these strategies are impacting on their health and wellbeing, with:

69%

Telling us it has affected their mental health

32%

Telling us it has affected their physical health

15%

Telling us they have had to see their doctor more

19%

Telling us they have accessed help for their mental health

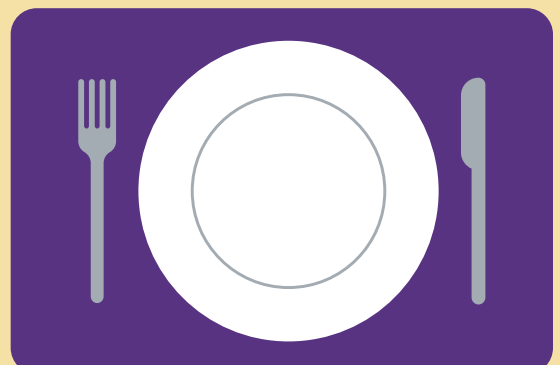
81%

of women who completed the survey are cutting back on using their heating.

*I can't afford to heat my house I'm so cold, I find food too expensive too.*

29% have skipped meals and those with children told us about how they are shouldering the burden of this crisis to try to protect their children, with this figure increasing to 51% for single parents.

*I can only afford to feed my children. If I had extra money/ childcare I could feed myself and work more to earn more.*



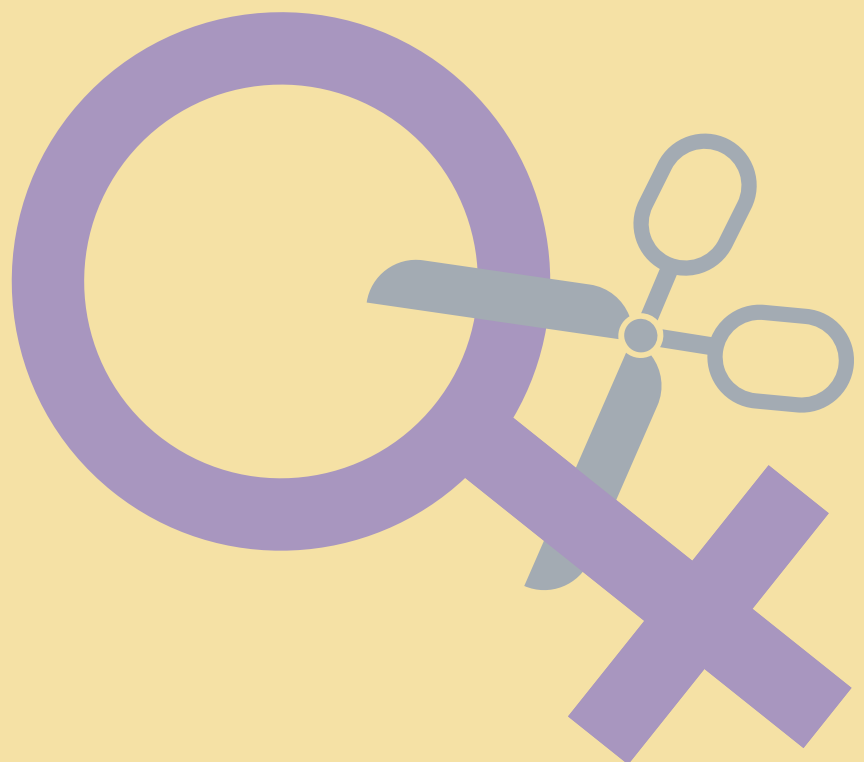
**30%** have taken on debt and **23%** have borrowed from family and friends while **46%** are using savings to meet every day costs. This increase in household debt to pay for everyday essentials amid rising interest rates has long term implications for individuals who rely on this.

*Struggling with debt and arrears council tax rent and utilities. I put in for help through local council with rent and didn't get any help.*

**60%** are not replacing clothes or shoes for themselves while **9%** are cutting back on this for their kids, showing how women shoulder the burden of responsibility for dealing with financial difficulties.

*I am always skint and unable to do things like buy clothing and shoes. I don't drink or smoke and I don't treat myself. I used to go to the theatre or cinema however it's such a cost nowadays.*

The impact of these strategies has a negative impact on individual women in terms of their standard of living and their health and wellbeing as well as on the ability of them and their children to secure their human rights. Women told us they are barely surviving and that their lives have shrunk, while children told us about how they are unable to play or participate in activities.



## International Human Rights Protections

Poverty is a human rights issue. Women and girls, as rights holders, are experiencing human rights breaches in East Lothian. Decisions taken by duty bearers' (public authorities) impact on how human rights are experienced, and women told us that the cost-of-living crisis impacted on their human rights in the following ways:

### Right to work, equal pay and just remuneration (Art 23, UN Declaration of Human Rights)

The majority of survey respondents commented on the impact of care responsibilities on their ability to work and to earn a decent salary to provide for their families. They spoke about the way in which funded childcare is delivered being a barrier to them accessing work, and the costs of childcare being prohibitive to them working, as well as their being a lack of affordable childcare for older children to allow mothers to work.

*There is no wraparound care attached to school for eldest which is also have a huge impact on ability to work within normal working hours.*

*I could go back to full time work but then my childcare bill increases, and the kids suffer as I already work 4 days.*

*I would be able to move employer to earn a higher salary but due to limited childcare and travel time in to town I am limited on job opportunities. Also, the cost is high on top of that.*



## Right to an adequate standard of living (food, clothing, housing, medical care, social services and welfare) (Art 25, UN Declaration of Human Rights) with motherhood and childhood getting special care and assistance

Survey respondents told us about how they were barely surviving at times not managing to afford everyday essentials, this was particularly prominent for single parents, disabled women and single households.

*I signed up for Universal Credit but never got enough. Only about £200 a month and with a toddler that doesn't even begin to cover it. I now work two jobs while living with chronic illness and it's a huge impact on my mental and physical wellbeing, as well as how present I can be for my son.*

*I think a lot of people are masking their issues and how it really is impacting. We are fortunate to be in an OK position but have like many others, had to make cut backs or put more on credit cards/loans. In the last few years, I've racked up a load of debt, again sometimes to cover costs such as clothing.*

*I can only afford to feed my children. If I had extra money/childcare I could feed myself and work more to earn more.*

*Selling things on Facebook Marketplace, not buying things much anymore and tending to do the majority of my shopping (clothes) as second-hand/pre-loved/etc. Buying value food products. Running outside instead of the gym, etc. I don't visit family much anymore.*



## Right to participate in cultural life of the community (Art 27, UN Declaration of Human Rights)

In order to afford basic essentials, women cut back on what they saw as non-essential costs such as trips to the cinema, eating out, activities for them and their children, broadband. Women told us that they felt their lives were shrinking.

*I am always skint and unable to do things like buy clothing and shoes. I don't drink or smoke and I don't treat myself. I used to go to the theatre or cinema however it's such a cost nowadays.*

*I am on the breadline literally my daughter will be turning 5 this weekend and I've had to do a lot to even manage giving her a good time.*



# What women told us caused problems/would help

Thresholds for accessing financial

support and level of support available

*I'm not entitled to a budgeting loan as I work. I'm not entitled to a discretionary rent payment due to being employed even though I'm in rent arrears. There just isn't as much help available if you have a job.*

Women told us about the difficulties they experienced when they were no longer eligible for financial support as they had moved into work, or their earnings had increased which meant they no longer qualified for means-tested benefits (for some it was as little as a few £s which left them ineligible).

*We have periods where finances are tight. Starting school being a big one with the cost of uniform and equipment needed.*

In response to the cost of living crisis, central and local government have provided cost of living payments to low income households, but these have been at a flat rate and do not take into account the additional costs faced by some households. No consideration has been given to the impact that increases in the minimum and living wage, along with freezing the tax threshold, has on low income households' eligibility for support.



## Policies on school uniforms and meals

*School uniform has been a massive problem this year. High school says uniform is cost effective, but this is untrue. Blazers cannot be worn out of school and have no hood - so kids need a coat as well. This is Scotland after all! A plain uniform hoody would be a simple practical solution and a gesture of support and solidarity for families.*

A number of women told us that the return to school was a time of particular financial pressure as a result of school uniform policies and how schools collect money for school milk.

CPAG's cost of the school day campaign sets out that "while tackling broader economic challenges is not the role of schools, what schools do to support families with school-related costs does make a difference. Looking at what is paid for in school, how costs and money are talked about, and how support is communicated are very practical ways for schools to support families at times of economic hardship."<sup>1</sup>

## Council tax and rent increases

While women who completed the survey recognised that council tax and rent increases were required to help councils provide services, they also spoke about the impact that these increases had on their ability to afford household essentials.

*The cost of living has increased at a higher rate than my income. I have rent increase, fuel cost increase and monthly food shopping has all increased by 50%. I am working purely to survive now.*

*Increase in council tax means less food on the table.*

*The rent increase makes life harder.*

Council tax is a regressive form of taxation which affects those on lower incomes more and we know that women make up a higher proportion of those on lower incomes. According to data from the Office of National Statistics, households in the bottom quintile pay 4.6% of their income on Council Tax, whereas those in the top quintile pay just 1.4% of their income on this tax.<sup>2</sup>

Any increase in Council Tax or rents without looking at support for those experiencing hardship means that those on lower incomes will be disproportionately impacted. It's essential that Equality and Human Rights Impact assessments are carried out on revenue raising as well as cost saving measures during budgetary processes and that mitigations are considered.

1. [https://cpag.org.uk/sites/default/files/files/policypost/Supporting\\_families\\_financial\\_hardship\\_schools\\_resource.pdf](https://cpag.org.uk/sites/default/files/files/policypost/Supporting_families_financial_hardship_schools_resource.pdf)

2. <https://www.swbg.org.uk/news/blog/can-we-achieve-equality-provide-opportunity-and-create-community-by-freezing-council-tax/>

## Childcare provision

The most mentioned area was childcare, and the impact this had on families, and on women in particular, as a result of it being too costly or not being available when or where it is needed.

*I can't afford to return to work after my maternity leave, as the increased cost of childcare, transport etc would leave me with nothing left. I don't qualify for any help.*

Families who qualify for the 1140 hours funded childcare raised that the way in which this was delivered locally impacted on women's ability to find suitable work or to increase their earnings.

*Nursery place is condensed to two long days per week post covid. Would benefit us to have full weeks back in place as it provides more flexibility for finding suitable work.*

*The biggest issue for us is increased childcare costs, as I work full time my child is 2 days private nursery and 2 days 1140 funded places. Although we get private spaces tax free it is still a huge chunk of our money. More help... ELC should look at how the funded hours are offered, at the moment I am wasting hours on a Friday as I don't work this day, but I can't use them elsewhere. A wee bit more flexibility on these hours would be more beneficial. e.g., if I don't use them on that intended day a childcare voucher to put towards the private nursery days.*





# Recommendations

Based on the information gathered we are calling on the Scottish Government, East Lothian Council and other duty bearers to:

1. Increase the use of intersectional gender budget analysis on decisions at national and local level and demonstrate how they are using “maximum available resources” to advance human rights.
2. Carry out analyses of the impact of decisions to increase charges including council tax and rent as well as on cost saving measures identifying what actions can be taken to mitigate any negative impacts.
3. Review the way in which funded childcare is delivered identifying how this impacts positively and negatively on women’s ability to work.
4. Review thresholds for access to means tested benefits at local and national level.

## Monitoring duty bearers’ progress

We will continue to monitor how duty bearers are progressing against the recommendations we have set and the information we collected from our research.

This report was produced by Fa'side Women and Girls Group, the Scottish Women's Budget Group and Making Rights Real.



Scottish  
Women's  
Budget  
Group



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