

Budgets, Cost of Living Crisis, and Domestic Abuse—a brief paper for consideration of Social Justice and Social Security Committee

Men's violence against women is a cause and a consequence of women's inequality, as recognised by Scotland's *Equally Safe* strategy. Preventing and eradicating violence requires serious action to secure women's social, economic, and cultural equality, and the rights of women and girls. The current cost-of-living (CoL) crisis must be seen in the context of the pandemic's disproportionate harm to women and children--UN Women has estimated that the impact of Covid-19 for women's equality could mean the loss of 25 years' worth of progress, and Scotland is not immune.¹

Government budgets represent both a threat and an opportunity to redress structural gendered inequality. Budgets are not and cannot be gender neutral, only gender-competent or gender-blind. Scottish Women's Aid (SWA) urges the Committee to scrutinise the ways in which spending—and cutting—cumulatively impact women's, children's, and men's lives.

Two principles are critical in this scrutiny:

1. Every individual budget portfolio will affect women and men differently, because women and men live different lives and have different access income, power, and safety.
2. Women's and children's lives are inextricably intertwined in our social and economic structures. Budgets that fail to redress women's inequality will inevitably fail to support and protect the children whose care and support falls disproportionately to their mothers. This is particularly important in considering labour market inequality, homelessness, children's poverty, and domestic abuse.

¹ <https://www.engender.org.uk/content/publications/Engender-submission-of-evidence-to-SSSJ-Committee-March-2022.pdf>

The cost of living crisis – the gendered impact

This is a brief overview of the current context and the impact of the cost of living crisis on women and children experiencing domestic abuse, written originally by SWA's Housing Policy specialist to highlight considerations when implementing policy measures to improve the housing outcomes for women and children experiencing domestic abuse.

Women's pre-existing economic inequality means they have fewer financial resources, capital or savings and more existing debt to be able to cope with rapidly increasing costs of energy and food. Women's disadvantaged position in the labour market, including part-time, insecure and/or low-paid employment and unpaid care work, has a direct impact on their incomes and poverty. Women's caring responsibilities, interrupted employment patterns, and lower incomes make them more reliant on social security, with women twice as likely to be reliant on social security as men. Single parents (95% women), BME women and disabled women have also been particularly impacted by the social, economic, and labour market implications of the pandemic.² Women's poverty is closely interlinked with child poverty, research by the Institute for Fiscal Studies shows that 49 per cent of children in single-parent families were living in poverty in 2019-20, compared with 25 per cent in two-parent families.

Since 2010, changes to the social security system have had a profound impact on women. These reforms include the benefit cap, which particularly affects single parents, the two-child limit; freezing of child benefit; and the single household payment of Universal Credit. As a result of these changes, women have been put at greater risk of deeper and sustained poverty. The UN special rapporteur on extreme poverty and human rights reported that these changes have perpetuated the gendered aspects of poverty, taking a greater toll on women than men.³

Cost of living crisis

The cost-of-living crisis comes after a decade of wage stagnation, the erosion of social security benefits and the disproportionate impact of the pandemic on women.⁴ A recent report from the Women's Budget Group highlighted the

² <https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf>

³ <https://documents-dds-ny.un.org/doc/UNDOC/GEN/G19/112/13/PDF/G1911213.pdf?OpenElement>

⁴ https://www.unwomen.org/en/hq-complex-page/covid-19-rebuilding-for-resilience?gclid=CjwKCAjwu5yYBhAjEiwAKXk_eEmcv1o9oA-RelG_UoCfXBfm_TBXL4a6b20hgqc0k10SuLfl7TGxIBoCs-wQAvD_BwE

gendered impact of this crisis identifying the underlying issues as a “cost of income crisis.”⁵ This includes:

- Wage stagnation - despite the vacancies and high demand for labour, this is not reflected in higher wages particularly in the public sector where there is an overrepresentation of women.
- Women in employment are more likely to be reliant on Universal Credit, DWP figures show that 33% of UC claimants are in employment and 54% are women.
- Women are the majority (61%) of those having to resort to debt to buy essentials, reflecting their lower incomes and budget responsibilities in poorer families.
- In April, benefits were increased 3.1%, far below the inflation rate of 9% in the same month. Women have felt the disproportionate impact of this erosion of benefits as they are more likely to rely on social security because their caring responsibilities this mean they earn and own less, and are also more likely to have a disability.
- Due to their lower levels of income and wealth and as the ones responsible for budgeting in poorer households, women are more likely to struggle with debt and bills. Before Covid-19 hit, 61% of those getting into debt to purchase essentials were women.
- Debt is a problem that affects young women disproportionately and which the pandemic labour market restrictions exacerbated, with 29% saying they are in debt ‘all the time’ (compared to 16% in 2020).
- Foodbanks - The Trussell Trust reports an “acceleration of need” in the second half of the financial year 2021/22, which coincided with the cut to Universal Credit and the rise in costs of food and energy. Single parents, the vast majority of whom are women, are disproportionately facing food scarcity and they are 18% of those accessing food banks (twice their rate in the population).
- Inflation - Figures from the ONS for the year up to June 2022 show that items marketed at women have tended to rise in price by more than those aimed at men.

⁵ <https://wbg.org.uk/analysis/the-income-crisis-a-gendered-analysis/>

Young women, single parents, disabled women and women living in social housing were more likely to report being victims of domestic abuse. (Office of National Statistics ⁶)

- Women living in single-adult households with children were the most likely to have experienced partner abuse in the last 12 months (20.5%). They were four times as likely to have experienced partner abuse than those living in a household with other adults and children (4.9%).
- When looking at the different types of partner abuse, women who lived in single-adult households with children were seven times as likely to have experienced stalking by a partner or ex-partner (7.0% compared with 0.9%). They were also three times as likely to have been a victim of sexual abuse by a partner or ex-partner than women living in households made up of more than one adult and children (1.2% compared with 0.4%).
- Women who lived in households that earned less than £10,000 were more than four times as likely (14.3%) to have experienced partner abuse in the last 12 months than women living in households with an income of £50,000 or more (3.3%).
- Women who had a long-term illness or disability were more than twice as likely to have experienced some form of partner abuse (12.4%) in the last 12 months than women who did not (5.1%).
- Women living in social housing (11.1%) were more likely to have experienced partner abuse in the last 12 months than private renters (7.8%) and owner occupiers (4.1%).

The coronavirus pandemic highlighted a ‘shadow pandemic’ of violence against women with the UN reporting that, ‘since the outbreak of Covid-19, emerging data and reports have shown that all types of violence against women and girls, particularly domestic violence, has intensified.’⁷ The impact of the pandemic on women and children and on domestic abuse support services is ongoing. Support services are dealing with an increase in demand and in the trauma experienced by women and children. Scotland’s National Domestic Abuse and Forced Marriage Helpline continues to experience a higher rate of

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<https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/womenmostatriskofexperiencingpartnerabuseinenglandandwales/yearsendingmarch2015to2017>

⁷ <https://www.unwomen.org/en/digital-library/publications/2021/02/report-on-the-un-women-global-response-to-covid-19>

call volume, with a 23% increase in the first quarter this year from April – June compared to the previous year.

The cost of living crisis is now creating a new set of barriers that women face when leaving a relationship with an abusive partner. Research with victim-survivors carried out by Women’s Aid England⁸ found that:

- Almost three quarters, (73%) said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave.
- This was due to the immediate costs of leaving (67%) or not being able to afford ongoing living costs on a single income (69%).
- They were prevented from leaving by the stark reality of not being able to support their children (50%), getting into debt (52%) or that benefits wouldn’t cover increased living costs (48%).
- Two thirds (66%) of survivors said that abusers are now using the cost of living increase and concerns about financial hardship as a tool for coercive control.
- A fifth of survivors (21%) said that their abuser used the crisis to justify controlling their access to money. Women also talked about ex-partners using the crisis to justify reducing child maintenance payments.
- Survivors were increasingly isolated as a result of the cost of living crisis. More than two thirds (67%) of survivors were forced to spend more time at home because they were not able to afford activities outside the home or because they had to work more to make ends meet.
- More than four out of five (83%) respondents said the cost of living crisis had a negative impact on their wellbeing or mental health.

Women’s poverty is one of the critical enabling conditions for perpetration of domestic abuse. Soaring energy and food costs, coupled with stagnant wages and an inadequate social security safety net, enables perpetrators of domestic abuse to entrap women and places more women and children at increased risk of abuse.

CoL impact on domestic abuse services

Every local Women’s Aid service—in already straitened circumstances due to local budget cuts—is struggling to support children and women while trying to

⁸ <https://www.womensaid.org.uk/wp-content/uploads/2022/08/Womens-Aid-cost-of-living-survivor-survey-July-22.pdf>

meet rises in fuel costs (especially difficult for the rural services that are spread across enormous geographical areas) and salary costs.

Government procurement practice delivers flat funding over grant periods, making full cost recovery impossible without cuts to services or salaries. Staff turnover—as workers leave to take better paid jobs in the public sector—is increasing and recruitment is a constant challenge. In the words of one manager,

“We have lost fully trained staff to the Civil Service and NHS over the last year, this is due to the uncertainty with funding... We cannot compete with the salary scales that the statutory services can give. There are other reasons, the cost-of-living increase, particularly with petrol costs and traveling to and from work and increasing childcare costs....

When completing exit interviews with staff they have stated that ‘they love their job and did not want to leave but they had to put their families first’, which is understandable.”

Recommendations

- Scrutiny of budget spend should be framed by intention to protect those at most risk. That intention should be expressed in specific outcomes that indicate concrete measures to ameliorate women’s and children’s disproportionate poverty, homelessness, and hunger, with special attention to those women and children at most risk because of race, immigration status, disability, etc.
- Cumulative impact on women and men should be queried in every area of spend should be specified.
- Procurement and funding practice should reflect principles of full cost recovery or unintended consequences will be that funding processes continues to de-stabilise domestic abuse services that children and women need.
- Budget cuts in Scottish Government infrastructures must be examined for impact on women and children. Those that exacerbate the already significant delays in implementation of important policy to address women’s and children’s inequality—tenancy provisions in the Domestic Abuse (Protection) (Scotland) Act 2021, support for children’s advocacy services in the Children (Scotland) Act 2020, the recommendations of

the National Advisory Council on Women and Girls to name just a few— will be paid for by those least able to afford the cost.

Scottish Women's Aid is the is the lead organisation in Scotland working towards the prevention of domestic abuse and plays a vital role in campaigning and lobbying for effective responses to domestic abuse. SWA is the umbrella organisation for 34 local Women's Aid organisations across Scotland; they provide practical and emotional support to women, children and young people who experience domestic abuse. The services offered by our members include crisis intervention, advocacy, counselling, outreach and follow-on support and temporary refuge accommodation.

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