



**Women and Equalities Committee call for Evidence
Impact of the rising cost of living on women**

**UNITE the Union
Response**

November 2023

Call for evidence - Impact of the rising cost of living on women

Unite - the Union Response

Introduction

Unite is the UK's largest trade union with over one million members across all sectors of the economy including health, transport, manufacturing, financial services, food and agriculture, information technology, service industries, construction, energy and utilities, local government and the not for profit sector. Unite also organises in the community, enabling those who are not in employment to be part of our union.

Unite supports the TUC submission and would want to make the following points:

It should not come as a surprise to the government that women are impacted by the high cost of living as they have been underpaid and undervalued for decades. The combination of unequal pay, austerity measures, cuts to social security, COVID-19 crisis and high cost of living has had a major impact on women's lives.

Our members have been telling us the hardship they face including choosing between eating or heating their home, using foodbanks to feed their family and grandparents (if they can afford it) buying sanitary towels for their daughters and granddaughters.

Clearly, the high cost of living affects those on low wages and in insecure work much more, and this combined with being a black or Asian, disabled, young and older woman has a massive impact on income and health. There is enough research evidence to support these facts.

The following contains a selection of responses to the consultation questions from our members. This evidence is an example of issues faced by women in all sectors of industry showing the hardship felt by workers due to the high cost of living, lack of real wage increases, unavailable and unaffordable childcare, and government inaction.

A selection of responses from Unite members

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

- **in different types of households. For example, households with children; single parents; renters; homeowners; women with other protected characteristics) and**
 - I'm a single woman living alone. The rising costs have made me seriously question whether I turn the heating on. It shouldn't be like that when you work. I am currently home on sick leave and I can't afford to have the heating on all the time. My income is nowhere near the top of the scale for my role after over 20 years' service.
 - Managing household budget with children is turning out more difficult day by day. Running the house, managing job and finance has never been so difficult.
 - My partner was diagnosed with cancer in 2021. He has had a life saving operation so currently cancer free. However, he is no longer able to work. I am almost 60 and the sole earner. Although our children are no longer dependent on us, it is tough as he can't draw his pension just yet. We still have a mortgage, loans and credit card bills.
 - My husband has mental health issues and I'm the main earner in our family so this really impacts me, the mortgage payments have recently gone up by over £200 a month, having to work in the office more now as a business requirement means more fuel costs, food is at an all-time high and my wages have not gone up in line with inflation, then, there is the school trips that schools throw at you so feel the need to pay this so your child doesn't miss out but can barely afford.
- **whether there is any regional disparity in the effects of those costs?**
 - Yes
 - Petrol costs, where I live, are significantly more expensive than cities.
 - It's widely acknowledged that low-income Londoners are faring worst in the cost of living crisis, followed by people in Scotland, the North and Midlands of England and Northern Ireland as they spend a higher proportion of their income on housing costs and energy. It therefore follows that people in these situations and regions are more negatively impacted by rising costs. This means less money to spend on luxuries, like food!!

- We live in Scotland and are struggling.

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

- I am not able to live the same quality lifestyle as I did pre COVID-19. The rising costs of everything including energy, mortgage interest rates and rising council tax etc. has had a significant impact on me.
- Huge impact on mental health.
- It's only going to make the divide worse. More women than men work in retail jobs and with so many high street shops closing and jobs being lost, those women may find it harder to find alternative employment. Women in lower paid jobs may well find they are better off on benefits, especially if working means they have to pay childcare costs as well which are of course increasing alongside everything else.
- I had always been the lower wage earner between us. And now am the only wage earner. Everything is more expensive. Driving to work for me works out cheaper than public transportation.
- A massive pressure on women, I don't believe I get paid as much as the male co-workers in my team just by some comments they've previously made, I'm also responsible for the school run so trying to juggle with full-time working as can't afford to pay for after school childcare but equally can't afford part-time working as need to pay the bills. The after school childcare at our school has gone up from £5 to £7 an hour, I can see more women being forced out of work.

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

- I don't see any positive changes for single income households.
- Nothing at all.
- Not at all. Setting aside the essentials like housing, heating and eating, the majority of women and girls require sanitary products. These things aren't luxuries, they are essentials. Therefore, for them to have VAT added is an absolute disgrace.
- It would be easier if the supermarkets lowered their prices. Our utilities are costing us almost £200 more a month due to the new tariffs.
- It doesn't.

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

- Look at the disparity between women and men in the same role for a start. Also, the fact that the huge difference in pay for the same role with years of experience is grossly unfair.
- Give equal pay, more tax credit for single mothers or one working parent.
- Increase our wages to match with men doing the same work.
- More help with childcare, flexible working requests made easier, still too easy for businesses to reject.

5. What could businesses do to help women cope with increases to the cost of living and manage debt? For example, we are interested in hearing about:

- **The banking and finance sector, including on what measures it could take to identify and support victim-survivors of domestic or financial abuse.**
- **Energy and utilities companies.**
- **Telecoms providers.**
- **Supermarkets.**
- **Other sectors with practical solutions to helping customers and employees most in need (international comparisons are also welcome).**
 - Ask the people that are affected. Look into inequality in pay in the workplace. Discussing these issues within the workplace with colleagues should not be a gross misconduct. We should be treated fairly.
 - Easily accessible and affordable childcare and equal pay.
 - Small businesses are struggling as it is. Big businesses need to introduce more savings and discount schemes.
 - Give proper wage increases and ensure they are paid as much as male counterparts.