

## Chwarae Teg submission to the Finance Committee

### Welsh Government Draft Budget proposals for 2023-24

November 2022

#### Introduction

Chwarae Teg is Wales' leading gender equality charity. We work to secure a fairer Wales where all women achieve and prosper, ensuring that women enjoy economic equality, are fairly represented in all walks of life and are no longer at risk of poverty, violence and exclusion.

The current cost of living crisis and continued impact of inflation present a particular challenge to developing a budget which meets the needs of everyone in Wales. We already know that the the cost of living crisis is not falling on all equally. Women in Wales are uniquely exposed to its impacts due to continued gender inequality and their position in the labour market. In this context it is increasingly important to ensure that Welsh Government uses all tools at its disposal to support individuals most exposed to the cost of living crisis.

The budget is one of the most important tools at the Welsh Government's disposal to tackle longstanding structural inequalities: it is only through adequate resource allocation that ambitious policy commitments can be met. We welcome the opportunity to take part in the scrutiny process for the 2023-24 budget. We also welcome the Welsh Government's continued commitment to creating a more equal Wales and to embed gender equality into all of its policy and budgetary decisions.

As highlighted in previous responses to the Committee, although these commitments are welcome, the pace of change remains slow. Implementing the recommendations of the Gender Equality Review as set out in *Deeds not Words* will support the Welsh Government in achieving its goals on equalities, recovering from the pandemic, and tackling the cost of living crisis. The recommendations represent not just a 'to do list' of policies, but a radical new way of truly embedding equality into the work of government.

#### Key messages

1. While we welcome the work that has been done by Welsh Government in respect of gender budgeting and equalities mainstreaming, we remain concerned about the extent to which equality analysis is informing budgetary decisions across Welsh Government. Evaluation reports and lessons from these pilots are still to be published and implemented, and we await the publication of the draft budget to determine how successful changes to ways of working have been.
2. We welcome the work which has been undertaken by the Budget Improvement and Impact Advisory Group regarding the Strategic Integrated Impact Assessment. The SIIA accompanying the 2022/23 draft budget was an improvement on the 2021/21 draft budget but there is still

room to further strengthen the SIIA, for example better demonstrating how equalities data and analysis are shaping budgetary decisions.

3. Implementing the Gender Equality Review recommendations as set out in *Deeds not Words* will provide Welsh Ministers with the tools to achieve their goals of creating a more equal Wales, as this will mainstream an intersectional equalities lens into policy-making and spending decisions.
4. The cost of living crisis presents a major challenge to tackling gender inequality in Wales, since women are uniquely exposed to the full impacts of the crisis. An equalities lens must be utilised in designing the Welsh Government's response in order to ensure that support is reaching the most vulnerable in society.
5. We remain of the view that there is a clear need for a comprehensive strategy to tackle poverty so that resources can be directed in a strategic and managed way with subsequent evaluation of what works and what does not.
6. Childcare remains a barrier to women entering and progressing in the workforce. While we welcome the additional investment to extend the 30 hours offer to parents in education and training, and steps to expand provision to 2 year olds, we are concerned that expansion through Flying Start will offer only part-time childcare and as a place-based programme could further limit eligibility.

## Detailed Response

1. **What, in your opinion, has been the impact of the Welsh Government's 2022-23 Budget, including funding related to the recovery of the pandemic? Have Welsh Government business support policies been effective as the economic outlook for 2023-24 continues to worsen?**
  - 1.1. Women's unequal position in the workforce continues to be one of the most significant contributing factors to gender inequality in Wales. Women are more likely to be working in sectors and jobs associated with low pay, insecure contracts, and poor working conditions. Additionally, women are more likely to be in receipt of benefits, working part-time or fewer hours, and less likely to hold managerial and senior position within the workforce. These issues are even more acute for ethnic minority women and disabled women.
  - 1.2. As has been well-documented, the initial phase of the pandemic exacerbated the long-standing economic inequalities experienced by women. It also revealed society's dependence on unpaid care, mainly done by women, for both children and vulnerable adults.
  - 1.3. The full longer term impacts of the pandemic on women and tackling gender inequality more broadly are still not clear. Many of the inequalities highlighted by the pandemic require systematic change across spending and policy decisions.
  - 1.4. In this context, we welcome the Welsh Government's work on mainstreaming equality and utilising gender budgeting tools to inform decisions. Additionally, we are pleased to see the work being undertaken by officials and stakeholders as part of the Budget Improvement and Impact Advisory Group (BIIAG) regarding the Strategic Integrated Impact Assessment (SIIA) and

how it informs the Welsh budgetary process. We hope to see some of the changes recommended by the group in the forthcoming Budget Improvement Plan.

- 1.5. The cost of living crisis now presents an additional challenge to tackling inequality. We know that women are more vulnerable to the impacts of the crisis due, in part, to their continued unequal position in the labour market<sup>1</sup>.
- 1.6. With the cost of living crisis and persistent high inflation impacting both the government's spending power and household budgets, it is important that budgetary decisions are influenced by multiple factors. Equality mainstreaming and gender budgeting provide government with the tools to ensure that decisions are delivering for all of society, especially at this challenging time.
- 1.7. We were pleased to see funding for Violence against Women, Domestic Abuse and Sexual Violence receive an uplift in the 2022/23 budget compared to 2021/22. We would welcome an additional uplift in the 2023/24 budget, especially considering how inflationary pressures are impacting budgets.

## **2. How should/could the Welsh Government support the economy and business following the pandemic, Brexit and inflationary and other economic pressures?**

- 2.1. In previous responses to the Committee as part of the budgetary scrutiny process, we have highlighted multiple areas which Welsh Government should focus on in order to tackle deep rooted inequalities. Tackling gender inequality could add £13.6 billion to the Welsh economy<sup>2</sup>. These areas remain vital to supporting an equitable recovery from the pandemic, supporting the economy and business through the cost of living crisis, as well as creating a more equal Wales.
- 2.2. Since last highlighting these areas, there has been improvement in some, however further work could be undertaken.
  - 2.2.1. **Prioritise the hardest-hit sectors:** Pandemic recovery plans should continue to focus on the sectors which have been impacted most. We must see targeted support for sectors such as hospitality and retail, and much greater investment in care. These sectors are also uniquely exposed to inflationary pressures.
  - 2.2.2. **Take a feminist approach to recovery:** In order to meet the aims of the Wellbeing of Future Generations (Wales) Act, and commitments to delivering economic and social justice outlined in the Welsh Government's Economic Reconstruction Mission, we remain of the view that adopting a feminist approach to the economic recovery is essential. The Gender Equality Review (GER)<sup>3</sup> sets out the means by which the Welsh Government can mainstream equalities into all of its policy making and spending decisions, while also achieving its goals for creating a more equal Wales.

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<sup>1</sup> Chwarae Teg, 2022 *The gendered impacts of the cost of living crisis*

<sup>2</sup> Cebr, 2018 *The Economic Value of Gender Equality*, Chwarae Teg

<sup>3</sup> Chwarae Teg, 2019 *Deeds not Words: Review of Gender Equality in Wales (Phase Two)*

- 2.2.2.1. As highlighted previously, Welsh Government have taken steps to implement some of the recommendations of the GER through mainstreaming and gender budgeting pilots.
- 2.2.2.2. Although we welcome the multiple pilots of gender budgeting, we are concerned that progress in implementing lessons from the pilots remains slow. Specifically, we are still awaiting the external evaluation of the Personal Learning Accounts pilot and it is not clear how this pilot has influenced the Young Person's Guarantee and Active Travel pilots.
- 2.2.2.3. These pilots must shape and facilitate a different way of making spending decisions across government to ensure that every opportunity within the annual budget to tackle inequality is seized.
- 2.2.3. **Focus on employability, training and skills:** Welsh Government budgets must prioritise the employability of women, supporting them to enter, and progress in, decent, fair work. We would like to see a greater focus on skills and lifelong learning, especially with the need to transition to net zero. With the cost of living crisis and threat of a prolonged recession, it is also important that interventions are targeted to support people affected by unemployment and redundancy.
  - 2.2.3.1. The Welsh Government's recent employability and skills plan notes the need to focus on under-represented groups such as women and the need to tackle persistent pay gaps, but it would be helpful to have more information on what specific interventions are planned to achieve these goals. Additionally, it is essential that these are adequately funded to ensure that can deliver on their goals.
- 2.2.4. **Invest in childcare:** Although we welcome the additional investment in childcare provision in Wales over the past five years through the Childcare Offer, there is more which can be done. We are clear that the ambition should be free universal childcare and thus initiatives to improve access and affordability should have this ambition underpinning them. Additional investment through the expansion to parents in training and employment and expansion of support for two year olds is welcome.
  - 2.2.4.1. However, expanding provision to two year olds through Flying Start has clear limitation; it only provides part-time provision and has traditionally been a place-based programme, which further restricts eligibility.
  - 2.2.4.2. It's vital that parents accessing expanded Flying Start provision can seamlessly access this support alongside any paid childcare they need to use.
  - 2.2.4.3. In the medium term this expansion through Flying Start must evolve to ensure parents of two year olds have access to the same 30 hours of support that parents of three year olds can access through the Childcare Offer.
  - 2.2.4.4. In the longer-term, these measures must lay the foundations for universal provision.
- 2.2.5. **Create high-quality, flexible jobs:** The pandemic accelerated changes in the way we work. Considering the Welsh Government's goal of 30% of the workforce permanently working remotely, it is vital that adequate resource is provided to make sure that home-working plans are fully considered. Decisions about community co-working hubs must also be informed by clear equalities analysis to ensure that they are accessible and safe for women.

- 2.2.6. **Recognise that care is central to our wellbeing:** As we have raised previously, care must become a key sector in our national economic strategy and we need investment in social infrastructure, including childcare, social care, health care and education, to enable people to engage with the economy, while delivering fair work within these sectors.
- 2.2.6.1. These sectors are increasingly important in the context of the cost of living crisis and inflationary pressures. We know that women use public services more than men and thus any cuts to public services will disproportionately impact women.
- 2.2.7. **Conduct robust evaluation with a focus on equality:** As highlighted previously, although the Welsh Government is piloting gender budgeting and has maintained its commitment to mainstreaming equalities into the decision-making process, we need to see more action. We need to see more robust, consistent evaluation of plans, using equalities disaggregated data to show the impact of funding on women in order to avoid unintended consequences that exacerbate inequality.
- 2.2.8. Additionally, as we have previously called for, there is a **need for a comprehensive strategy to tackle poverty in Wales**. The lack of clear commitments in the Programme for Government alongside a wide-ranging plan for tackling poverty makes allocating resources to deal with Wales' poverty problem extremely difficult for government. It also means it is much harder to measure the effectiveness of specific interventions to tackle poverty

**How financially prepared is your organisation for the 2023-24 financial year, how will inflation impact on your ability to deliver planned objectives, and how robust is your ability to plan for future years?**

- 2.3. As we noted in last year's budget consultation, Chwarae Teg receives funding from a variety of sources, and in recent years has delivered projects at scale across Wales as a result of European Social Fund funding. With the withdrawal from the EU, it is difficult for many third sector organisations, including Chwarae Teg, to plan for the long term.
- 2.4. It is still unclear how well the UK's Shared Prosperity Fund will operate in relation to supporting the third sector to deliver interventions to support individuals from under-represented and harder to reach groups.
- 2.5. In addition, we receive a proportion of our budget from Welsh Government. Budgets are set annually, and contracts often confirmed late in the financial year, making it difficult to plan strategically. We continue to make the case that multi-year funding agreements would ensure organisations are able to deliver more effectively for Welsh Government.

**3. With inflation and costs of living issues continuing to escalate, what action should the Welsh Government take to help households cope with this latest crisis?**

- 3.1. As has been noted previously, the burden of the cost of living crisis is not falling equally on women and men. This is especially the case for ethnic minority women and disabled women. The persistent inequality that women experience and unequal position in the labour market leaves them more exposed to the impacts of the cost of living crisis<sup>4</sup>.
- 3.1.1. The Living Wage Foundation has reported that 42% of low paid women in Wales had already fallen behind on households bills, compared to 35% of low paid men.
- 3.1.2. 54% of young women reported it being a ‘real struggle’ to make cash last until the end of the month, rising to 75% of single mums. 23% reported that they have sometimes had to choose between food and heating, rising to 55% of single mums and 33% of mums with joint childcare responsibility<sup>5</sup>.
- 3.1.3. Rising costs are also having a marked impact on women’s health with 50% of low paid women said that their level of pay affected their levels of anxiety, compared with 38% of low paid men<sup>6</sup>.
- 3.2. With this challenging context, it is vital that Welsh Government uses all tools at its disposal to ensure that support is available and getting to those most in need.
- 3.3. Action to tackle the cost of living crisis should be developed using equalities mainstreaming tools to ensure that interventions are responsive to the needs of women. Not all levers to ameliorate the impacts of the cost of living crisis sit with the Welsh Government, however, there are numerous actions which could be taken to support individuals.
- 3.3.1. We support a number of recommendation mad made by the Senedd Economy, Trade and Rural Affairs Committee’s *Cost of Living Pressures* report<sup>7</sup>:
- 3.3.1.1. Welsh Government should ensure that disaggregated cost of living data for Wales is regularly available to understand the impact on different groups
- 3.3.1.2. Welsh Government should accelerate work to bring together means-tested support schemes through a Welsh benefits system and work towards a one-stop-shop portal through which to access support
- 3.3.1.3. Welsh Government should drive the accreditation of all Welsh public sector organisations as real Living Wage employers, in particular delivering this for workers in Welsh local authorities and health boards
- 3.3.1.4. Welsh Government should explore using its levers around public sector pay and conditions to increase fair work in Wales including: by improving sick pay where this is needed for workers delivering public services, starting with longer-term arrangements for social care workers; and supporting those with the lowest earnings via pay settlements

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<sup>4</sup> Chwarae Teg, 2022 *The gendered impacts of the cost of living crisis*

<sup>5</sup> Young Women’s Trust 2022 *Just Getting by: Young Women’s Trust Annual Survey 2022*

<sup>6</sup> Living Wage Foundation 2022 “*Low paid work and cost of living crisis disproportionately affecting women*” Available from: <https://www.livingwage.org.uk/news/cost-living-crisis-affecting-women> [Accessed: 07/11/2022]

<sup>7</sup> Senedd Economy, Trade and Rural Affairs Committee, 2022 *Cost of Living Pressures*

- 3.3.1.5. Welsh Government should consider establishing an emergency support funding programme, using similar mechanisms to the COVID support programmes, to help the businesses most acutely affected through the peak of the cost of living pressures. This could be either in the form of grants, low cost loans or a combination of the two
- 3.3.1.6. Welsh Government should consider using business rate relief to support the most affected businesses until inflation returns to a level close to the Bank of England's target

3.3.2. Additionally, the Welsh Government should also:

- 3.3.2.1. Accelerate changes to the Childcare Offer's eligibility
- 3.3.2.2. Implement the Renting Homes (Wales) Act 2016 and accelerate the publication of a White Paper to include proposals for rent controls
- 3.3.2.3. Create a helpline to provide a one-stop-shop for advice on available cost of living support available

3.3.2.3.1. Although we welcome the Welsh Government's *Claim What's Yours* campaign, it is unclear whether this information is reaching all vulnerable groups. It is particularly important that information is accessible to those whose first language is neither Welsh nor English.

3.4. We have attached our recent briefing on the cost of living crisis and gender to this response to the Committee at Annex 1.

**4. Are Welsh Government plans to build a greener economy clear and sufficiently ambitious? Do you think there is enough investment being targeted at tackling the climate change and nature emergency? Are there any potential skill gaps that need to be addressed to achieve these plans?**

- 4.1. We welcome the Welsh Government's commitments around net zero and building a greener economy. These commitment must, however, be shaped by a clear vision of what the economy should look like in order to secure an equitable transition for all. As noted in last year's response, we would welcome increased investment in a the following areas:
  - 4.1.1. **Care** is a green sector which is vital to our wellbeing. We know that investment is needed in this sector and any additional resources would support an equitable recovery.
  - 4.1.2. Although the recent investment in **childcare** is welcome, we believe that the Welsh Government should have the long-term aim to provide free, universal childcare provision. Childcare is the most important tool in creating a more gender equal Wales.
  - 4.1.3. **Training and employment** interventions should be focussed on green sectors to ensure that jobs of the future are open to all.
- 4.2. Our recent report [\*Towards a Gender Equal Wales: Responding to a Transforming Economy\*](#) notes some of the challenges and opportunities in transitioning to a green economy as they relate to gender an tackling gender inequality.

**7. The Committee would like to focus on a number of other specific areas in the scrutiny of the Budget. Do you have any specific comments on any of the areas identified below?**

**Government policies to reduce poverty and gender inequality. Is enough support being given to those people living in relative income poverty?**

- 7.1. As we noted in last year's response to the Committee as part of the budgetary scrutiny process, the lack of clear commitments in the Programme for Government and comprehensive strategy to tackle poverty makes it challenging to see how resources should be targeted. The current cost of living crisis highlights further the need for a clear plan to tackle poverty to ensure that support during the current crisis is getting to those living in, and at most risk of falling into poverty.
- 7.2. We welcome ongoing commitments from Welsh Ministers on tackling gender inequality and some progress in this area. However, work should be accelerated and these pledges must now filter through into clear deliverable policies and resource allocations.
- 7.3. We are pleased with the work that government has been undertaking with regards to gender budgeting and equality mainstreaming pilots but the evaluation and implementation of the lessons learned from these pilots remains slow.
- 7.4. As we have noted previously, the full implementation of the Gender Equality Review as set out in *Deeds not Words* is central to ensuring Ministers have the tools and framework to achieve a more equal Wales. This should be seen as part of an integrated approach to tackling inequality, for example in line with implementing the Race Equality Action Plan and the Disability Task force.
- 7.5. Additionally, we know that the lack of affordable, accessible and flexible childcare continues to prevent women entering and progressing in the workplace. Although Wales' current Childcare Offer is the most generous in the United Kingdom, we feel that the Welsh Government can and should go further with a clear long-term aim to provide free, good quality full-time childcare for all children aged 0-4.
- 7.6. As outlined above, while we welcome the additional investment in childcare, we do have some concerns about the decision to expand provision to two year olds via Flying Start. Ensuring that the part-time provision this offers can be accessed seamlessly alongside paid, formal childcare and that this is a step towards more comprehensive support for parents with younger children is essential.
- 7.7. As has been highlighted previously in this response, the impacts from the pandemic and the current cost of living crisis do not fall equally on all in society. Women, especially lower income women, single parent women, ethnic minority women and disabled women are more exposed to the full impacts of the current crisis.
- 7.8. Due to women's increased risk of being impacted by the cost of living crisis, it is vital that in developing interventions to support individuals Welsh Government use equality mainstreaming tools to ensure that interventions are responsive to the needs of women.



**Whether it is clear how evidence and data is driving Welsh Government priority setting and budget allocations.**

7.9. We want to acknowledge improvements in the Welsh Government’s SIIA for the 2022/23 budget. Although there is further work which can and is being done to ensure the SIIA is meeting its purpose, the 2022/23 SIIA marked an improvement on the 2021/22 SIIA.

7.10. Additionally, we welcome the work that the Welsh Government has been doing on mainstreaming equality and utilising gender budgeting tools to inform decisions. We are particularly pleased to see work being undertaken by government officials and other stakeholders through the Budget Improvement and Impact Advisory Group (BIIAG) regarding the Strategic Integrated Impact Assessment (SIIA) and how it informs the Welsh budgetary process.

7.11. To avoid entrenching inequalities, spending decisions taken by Welsh Government must be based on robust equalities and impact analysis, providing a clear rationale and evidence base explaining why they have been taken. We hope to see a clear plan for meaningful change and strengthening of impact assessment included in this years’ Budget Improvement Plan.

7.12. Challenges still persist however in the collection and reporting of data. We welcome the establishment of the Equality, Race and Disability Evidence Units and look forward to disaggregated data be available and utilised by the Welsh Ministers in determining their spending plans. It is important that this data is then used effectively to influence spending decisions.

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## Briefing Paper:

# The gendered impacts of the cost of living crisis

September 2022

Women are more vulnerable to the impacts of the cost of living crisis. This is the direct result of persistent gender inequality, and for women with other protected characteristics the negative impacts are likely to be even more acute.

Women, particularly ethnic minority and racialised women, disabled women and lone parents are more likely to be working in precarious, low paid jobs, are often juggling paid work with unpaid caring responsibilities and have lower levels of wealth and savings. These factors all leave them more vulnerable to the cost of living crisis.

All measures to deal with the cost of living crisis must be considered from an equalities perspective to ensure that support is designed to meet women's needs. Urgent action is needed to address issues with the social security system, which currently does not work for women and measures need to be put in place to address the spiralling cost of essentials such as electricity and food.

## 1. What impact is the cost of living crisis already having on women?

- 1.1. In Wales, people are already cutting back. The Bevan Foundation found that 57% are cutting back on heating, electricity and/or water, 51% are cutting back on clothing for adults, 45% are cutting back on transport costs and 39% are cutting back on food for adults.<sup>1</sup>
- 1.2. This crisis is not falling on all people and households equally. Low income households are likely to have to reduce their spending by three times as much as high income households in order to afford energy bills.<sup>2</sup> The poorest 10% of households spend 54% of their total weekly expenditure on housing, food and transport, compared with 42% of the richest 10%.<sup>3</sup> The richest 10% of households spend nearly five times as much on discretionary spending than the poorest 10%, so are better placed to tighten their belts.
- 1.3. The cost of living crisis is also already impacting women more heavily than men, with women falling behind on bills, skipping meals to make ends meet and turning to borrowing and credit leaving them at risk of falling into debt.
- 1.4. Research from the Living Wage Foundation found that 42% of low paid women had already fallen behind on households bills, compared to 35% of low paid men. 35% of low paid

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<sup>1</sup> Bevan Foundation (2022) *A Snapshot of poverty in Summer 2022*

<sup>2</sup> Resolution Foundation "Cutting Back to keep warm" 15<sup>th</sup> August 2022

<https://www.resolutionfoundation.org/publications/cutting-back-to-keep-warm/> [Accessed Aug. 22]

<sup>3</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

women had skipped meals regularly for financial reasons compared to 29% of low paid men.<sup>4</sup>

- 1.5. The Young Women's Trust's annual survey found that almost a quarter of young women have had to choose between food and heating, while a third of young mums have gone without food so that their children don't go hungry.<sup>5</sup>
  - 1.5.1. They also found that 54% reported it being a 'real struggle' to make cash last until the end of the month, rising to 75% of single mums and 65% of mums with joint childcare responsibility, and 23% reported that they sometimes have to choose between food and heating, rising to 55% of single mums and 33% of mums with joint childcare responsibility.<sup>6</sup>
- 1.6. The Smallwood Trust has reported an increase in the number of applications to their Grants to Individuals programme to help with a range of costs including rising energy and fuel prices, rent and essential items.<sup>7</sup>
- 1.7. The challenge of trying to make ends meet is having a marked impact on women's health.
  - 1.7.1. 52% of young women report being 'filled with dread' when they think about their households finances compared with 44% of young men.<sup>8</sup>
  - 1.7.2. 50% of low paid women said that their level of pay affected their levels of anxiety, compared with 38% of low paid men<sup>9</sup>, and 8 out of 10 women say that financial anxiety is keeping them awake at night.<sup>10</sup>
  - 1.7.3. 55% of women are putting off dental treatment, 17% are putting off going for medical treatment and 51% have cut back gym subs.<sup>11</sup>
- 1.8. The crisis is also leaving some women trapped in abusive relationships. Research by Women's Aid found that in England 96% of survivors have seen a negative impact on the amount of money available to them and 66% say that their abusers are using the cost of living crisis as a tool of coercive control.<sup>12</sup>
  - 1.8.1. They also found that 73% of women living with and having financial links with the abuser said that the cost of living crisis has either prevented them from leaving or made it harder to do so.<sup>13</sup>

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<sup>4</sup> Living Wage Foundation "Low paid work and cost of living crisis disproportionately affecting women" 8<sup>th</sup> March 2022 <https://www.livingwage.org.uk/news/cost-living-crisis-affecting-women> [Accessed Aug. 2022]

<sup>5</sup> Young Women's Trust (2022) *Just Getting by: Young Women's trust Annual Survey 2022*

<sup>6</sup> *ibid.*

<sup>7</sup> Smallwood Trust <https://www.smallwoodtrust.org.uk/news/cost-living-crisis-and-its-impact-women> [Accessed Aug. 2022]

<sup>8</sup> Young Women's Trust (2022) *Just Getting by: Young Women's trust Annual Survey 2022*

<sup>9</sup> Living Wage Foundation "Low paid work and cost of living crisis disproportionately affecting women" 8<sup>th</sup> March 2022 <https://www.livingwage.org.uk/news/cost-living-crisis-affecting-women> [Accessed Aug. 2022]

<sup>10</sup> "Financial anxiety: survey reveals impact on women's health" <https://www.livehealthily.com/cost-of-living/cost-of-living-survey> [Accessed Aug. 2022]

<sup>11</sup> "Financial anxiety: survey reveals impact on women's health" " <https://www.livehealthily.com/cost-of-living/cost-of-living-survey> [Accessed Aug. 2022]

<sup>12</sup> "The cost of living crisis is preventing women from feeling domestic abuse" Sarah Davidge, Women's Aid 1<sup>st</sup> August 2022 <https://www.womensaid.org.uk/the-cost-of-living/> [Accessed Aug. 2022]

<sup>13</sup> *ibid.*

- 1.8.2. Rising prices are also impacting on refugees, with some having to look to cover increases in energy costs from reserves and encountering challenges in recruitment as a result of contract values not increasing in line with rising staffing costs.<sup>14</sup>

## 2. Why are women more vulnerable to the impacts of the cost of living crisis?

2.1. The disproportionate impact of the cost of living crisis is sadly not surprising. It is rooted in the persistent inequality that women still encounter, which leaves them more vulnerable. Across a range of metrics we can see how gender inequality has created and/or exacerbated the situation.

### 2.2. Poverty

2.2.1. Women are more likely to be living in poverty and experience fuel and food poverty. Poverty levels are likely to increase as a result of the cost of living crisis, which will be felt acutely by women.

#### 2.2.2. Relative income poverty<sup>15</sup>

- 23% of all people in Wales are living in relative income poverty.
- 46% of lone parents are living in relative income poverty. The majority of lone parents are women.
- 30% of single female households with no children are living in relative income poverty (27% single male household no children).
- There is a 29% likelihood of a household headed by a non-white ethnic group living in relative income poverty compared to a 24% likelihood for household headed by white person.

#### 2.2.3. Material Deprivation

- 13% of adults 16+ are living in households in material deprivation; 15% female; 11% male.<sup>16</sup>

#### 2.2.4. Fuel Poverty

- 68.7% of households in Wales are forecast to fall into fuel poverty by January 2023.<sup>17</sup>
- Just 47% of dwellings in Wales have adequate energy performance.<sup>18</sup>

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<sup>14</sup> *ibid.*

<sup>15</sup> Welsh Government <https://gov.wales/relative-income-poverty-april-2019-march-2020> [Accessed Aug. 2022]

<sup>16</sup> Stats Wales <https://statswales.gov.wales/Catalogue/National-Survey-for-Wales/Well-being-and-Finances/percentageofpeoplelivinginhouseholdsinmaterialdeprivation-by-localauthority-year> [Accessed Aug. 2022]

<sup>17</sup> “Two thirds of UK families could be in fuel poverty by January”

<https://www.theguardian.com/society/2022/aug/17/two-thirds-of-uk-families-could-be-in-fuel-poverty-by-january-research-finds> [Accessed 26.08.22]

<sup>18</sup> Welsh Government (2019) *Welsh Housing Conditions Survey 2017-18: Energy Efficiency of Dwellings* <https://gov.wales/sites/default/files/statistics-and-research/2019-10/welsh-housing-conditions-survey-energy-efficiency-dwellings-april-2017-march-2018-795.pdf> [Accessed Aug. 2022]

### 2.2.5. Food Poverty

- Before Covid even, women were twice as likely to experience low food security as men (13% compared with 5%) and nearly twice as likely to say they could not afford balanced meals (15% compared to 8%).<sup>19</sup>
- You Gov polling for Trussel Trust shows that one in three people on Universal Credit had been unable to afford adequate food – i.e. they had more than one day in the last month where they didn't eat at all or only had one meal (March 2022)<sup>20</sup>
- Trussel Trust have identified evidence gaps around race and gender in terms of hunger and food insecurity<sup>21</sup>, so the full extent of the issue is not known.

### 2.2.6. Minimum Income Standard

- In 2022, the Minimum Income Standard for a single person was calculated to be £25,000.<sup>22</sup> In Wales average female annual earnings are £22,041.<sup>23</sup>

### 2.2.7. Homelessness<sup>24</sup>

- In 2020-21, 7290 households in Wales were assessed as being threatened with homelessness within 56 days; 4338 (60%) of these were women.
- In 2021-22, 9228 households in Wales were assessed as being threatened with homelessness within 56 days; 5457 (59%) of these were women. An increase of 21% since 2021-22.

## 2.3. Pay

2.3.1. Women are still paid less than men on average, and are more likely to be in low paid jobs, leaving them more vulnerable to living in poverty and falling into poverty in the face of spiralling costs.

### 2.3.2. Paid under real Living Wage

- In 2021, 17.9% of all jobs in Wales were paid less than the Living Wage.<sup>25</sup>

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<sup>19</sup> Chwarae Teg (2019) *Trapped: Poverty Amongst Women in Wales Today*

<sup>20</sup> Trussel Trust (2022) *The True Cost of Living* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/03/The-true-cost-of-living.pdf>

<sup>21</sup> Trussel Trust (2021) *State of Hunger 2021* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/05/State-of-Hunger-2021-Report-Final.pdf>

<sup>22</sup> Joseph Rowntree Foundation (2022) *Minimum Income Standard 2022*

<sup>23</sup> ONS Annual Survey of Hours and Earnings 2022 Provisional results Table 7.7a

<sup>24</sup> Stats Wales <https://statswales.gov.wales/Catalogue/Housing/Homelessness/Statutory-Homelessness-Prevention-and-Relief/householdsforwhichassistancehasbeenprovided-by-outcome-age-gender> [Accessed 26.08.22]

<sup>25</sup> Senedd Research “The real living wage and fair work: what are the latest developments” <https://research.senedd.wales/research-articles/the-real-living-wage-and-fair-work-what-are-the-latest-developments/> [Accessed Aug. 2022]

- 20.8% of female employee jobs are paid below the real Living Wage, compared to 14.8% of male employee jobs<sup>26</sup>; 33.1% of part-time jobs are paid below the real Living Wage compared to 11.5% of full-time jobs.<sup>27</sup>
- There are twice as many women as men in the bottom 10% of earners and women make up 60% of those earning below the Real Living Wage.<sup>28</sup>

### 2.3.3. Change in weekly earnings

- Women’s weekly pay in Wales increased by 3.1% between 2020 and 2021, while men’s weekly pay increased by 3.6%.<sup>29</sup> Between 2021 and 2022, men’s weekly pay increased by 6.2% and women’s by 8.7%.<sup>30</sup> While there has been a larger increase in pay between 2021 and 2022, with inflation at 10%, this still constitutes a real term pay cut.

	2022	2021	2020	2019
<b>Men</b>	£550	£517.80	£500	£492.20
<b>Women</b>	£424.10	£390.20	£374.80	£360.70

## 2.4. Childcare

2.4.1. Childcare continues to exert significant influence over women’s paid work, often shaping whether women are in work, the hours they work and the opportunities they have for progression.

### 2.4.2. Changing childcare costs

- Based on figures from the Coram annual childcare survey, in Wales parents were paying £114 on average for 25 hours a week childcare for under-threes in 2021, this has increased to £125 in 2022 (up by 9.6%). For 50 hours a week for under threes, in 2021 the average cost was £227, which has now increased to £246 (up 8.3%).<sup>31</sup>

## 2.5. Savings and Debt

2.5.1. Women are less likely to have savings, so have less to fall back on as costs outstrip wages. They are also more likely to have debt and to use high cost credit for essentials.

<sup>26</sup>Senedd Research “The real living wage and fair work: what are the latest developments” <https://research.senedd.wales/research-articles/the-real-living-wage-and-fair-work-what-are-the-latest-developments/> [Accessed Aug. 2022]

<sup>27</sup>Senedd Research “The real living wage and fair work: what are the latest developments” <https://research.senedd.wales/research-articles/the-real-living-wage-and-fair-work-what-are-the-latest-developments/> [Accessed Aug. 2022]

<sup>28</sup> UK Women’s Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>29</sup> Calculated using Annual Survey of Hours and Earnings 2021 data accessed via Nomis

<sup>30</sup> ONS Annual Survey of Hours and Earnings 2022 Provisional results Table 7.2a

<sup>31</sup> Coram *Annual Childcare Survey 2022 / Annual Childcare Survey 2021*

NB: the methodology used by Coram for year on year increase uses only data from local authorities where there is data available for both years. As such, the 2022 report notes an increase 3% of 25 hours for children aged 2, and 3.7% for 50 hours. Above we have noted the percentage difference in the reported average costs for each year.

### 2.5.2. Savings

- The National Survey for Wales 2020-21 states that 21% of women said they would like to have savings of £10 a month but can't afford it compared to 15% of men.<sup>32</sup>
- 78% of adults from households headed by someone from a Black, African, Caribbean or Black British background, 72% from a Pakistani background and 73% from a Bangladeshi background reported having less than £1,500 in savings and investments, compared to a national average of 48%.<sup>33</sup>

### 2.5.3. Debt

- According to Step Change, in 2019 60% of their clients seeking support with debt were women - 38% of women were in council tax arrears compared to 33% of men.<sup>34</sup>
- Pre-pandemic, 61% of those getting into debt to purchase everyday necessities were women.<sup>35</sup>

### 2.5.4. Use of credit<sup>36</sup>

- According to the FCA Survey in 2020 more women (13%) used high-cost credit than men (8%). Women (especially aged 25-54) were three times as likely to hold a catalogue credit or shopping account (18%) as men (7%). Women (9%) are also over twice as likely to revolve balances than men (4%).
- According to research by StepChange, high-cost credit to pay for essentials was more likely to be used by women (27%) than men (10%), and more likely to be used by parents (25%) than those without children (17%).
- Those using credit for essentials are more likely to be those with physical or mental health problems; single parents; people from ethnic minority communities; young renters (of any tenure); younger families with dependent children; 25–54-year-olds; and women.
- Credit for essentials is most commonly spent on groceries, but also on rising living costs (e.g. energy/water bills, food, housing, transport) and to cover income/financial shocks.

## 2.6. Gender roles

- 2.6.1. The persistence of gendered roles in many households mean that women are often the 'shock absorbers' of poverty, as they tend to take on responsibility for the management of households budgets and the purchase of essentials, such as food.<sup>37</sup>

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<sup>32</sup> National Survey for Wales <https://gov.wales/national-survey-wales>

<sup>33</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>34</sup> Step Change (2019) *Wales in the Red* <https://www.stepchange.org/Portals/0/assets/pdf/Wales-in-the-Red-2019-English.pdf>

<sup>35</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>36</sup> [Helping those who use credit to make ends meet - FinCap](#) [Accessed 26.08.22]

<sup>37</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

### 3. What action is needed to support women with the cost of living crisis?

- 3.1. All action taken by the UK Government, Welsh Government and Local Government should be developed using equalities mainstreaming tools to ensure that support is responsive to women's needs.
- 3.2. To support women in the short-term, we echo the recommendations made by the UK Women's Budget Group to strengthen support available through the social security system<sup>38</sup>:
  - 3.2.1. An increase in benefits in line with inflation
  - 3.2.2. Abolition of the benefits cap and two-child limit
  - 3.2.3. Conversion of Universal Credit advances into non-repayable grants
  - 3.2.4. Increases in ESA, JSA and Statutory Sick Pay
  - 3.2.5. Increase in child benefit to £50
  - 3.2.6. An end to no recourse to public funds condition
- 3.3. We also echo a number of recommendations made by the Senedd Economy, Trade and Rural Affairs Committee report *Cost of Living Pressures*<sup>39</sup>:
  - 3.3.1. Welsh Government should ensure that disaggregated cost of living data for Wales is regularly available to understand the impact on different groups
  - 3.3.2. Welsh Government should accelerate work to bring together means-tested support schemes through a Welsh benefits system and work towards a one-stop-shop portal through which to access support
  - 3.3.3. Welsh Government should drive the accreditation of all Welsh public sector organisations as real Living Wage employers, in particular delivering this for workers in Welsh local authorities and health boards
  - 3.3.4. Welsh Government should explore using its levers around public sector pay and conditions to increase fair work in Wales including: by improving sick pay where this is needed for workers delivering public services, starting with longer-term arrangements for social care workers; and supporting those with the lowest earnings via pay settlements
  - 3.3.5. Welsh Government should consider establishing an emergency support funding programme, using similar mechanisms to the COVID support programmes, to help the businesses most acutely affected through the peak of the cost of living pressures. This could be either in the form of grants, low cost loans or a combination of the two
  - 3.3.6. Welsh Government should consider using business rate relief to support the most affected businesses until inflation returns to a level close to the Bank of England's target
- 3.4. Further measures that should be taken include:
  - 3.4.1. The acceleration of changes to the Childcare Offer to widen eligibility

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<sup>38</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>39</sup> Senedd Economy, Trade and Rural Affairs Committee (2022) *Cost of Living Pressures*



- 3.4.2. Implementation of the Renting Homes Act and acceleration of the commitment to publish a White Paper to include proposals on a system of fair rents (rent control)
- 3.4.3. Creation of a Cost of Living helpline to provide a one-stop-shop for advice on all available cost of living support, that is easily found and well publicised

## Conclusion

Women, particularly ethnic minority and racialised women, disabled women and lone parents, are being hit harder by the cost of living crisis. Rooted in the persistent inequality that still shapes our economy and day-to-day lives, women are likely to feel the impacts of the crisis more sharply, and are more vulnerable to falling into financial difficulty and poverty.

Our response to the crisis at all levels must take account of women’s lived experience and the challenges they are facing to ensure that support packages are fit for purpose.

In the short-term, urgent action is needed to reduce the pressure on women’s income and ensure that the social security system delivers the support that is needed. Action to reduce the cost burden of energy, food, childcare and rent would all go some way to helping to reduce the pressure.

Longer-term, we need to accelerate our progress towards a more equal Wales to ensure that we’re not leaving the same groups more vulnerable to crisis after crisis.

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**Papur Briffio:****Effeithiau'r argyfwng costau byw o ran rhywedd**

Medi 2022

Mae menywod yn fwy agored i effeithiau'r argyfwng costau byw. Canlyniad uniongyrchol i anghyfartaledd rhywedd parhaus yw hyn, ac i fenywod sydd â nodweddion gwarchoddedig eraill bydd yr effeithiau negyddol yn debygol o fod hyd yn oed yn waeth.

Mae menywod, yn enwedig menywod o leiafrifoedd ethnig ac sy'n wynebu hiliaeth, menywod anabl ac unig rieni yn fwy tebygol o fod yn gweithio mewn swyddi ansicr ac ar gyflog isel. Yn aml, maen nhw'n jyglo gwaith cyflogedig â chyfrifoldebau gofalu di-dâl ac mae eu lefelau cyfoeth a chynilion yn is. Mae'r ffactorau hyn i gyd yn eu gadael yn fwy agored i beryglon yr argyfwng costau byw.

Rhaid i bob cam gweithredu i ddelio â'r argyfwng costau byw gael ei ystyried o safbwynt cydraddoldeb er mwyn sicrhau bod cefnogaeth yn cael ei chynllunio i ddiwallu anghenion menywod. Mae angen gweithredu ar frys i ddelio â phroblemau'n ymwneud â'r system nawdd cymdeithasol, gan nad yw'r system yn gweithio i fenywod ar hyn o bryd. Hefyd, mae angen rhoi mesurau ar waith i fynd i'r afael â chostau cynyddol hanfodion fel trydan a bwyd.

**1. Pa effaith mae'r argyfwng costau byw eisoes yn ei chael ar fenywod?**

- 1.1. Yng Nghymru, mae pobl eisoes yn cwtogi ar eu gwariant. Yn ôl Sefydliad Bevan, mae 57% yn gwario llai ar wresogi, trydan a/neu ddŵr, mae 51% yn gwario llai ar ddillad i oedolion, mae 45% yn gwario llai ar gostau cludiant a 39% yn gwario llai ar fwyd i oedolion.<sup>40</sup>
- 1.2. Nid yw'r argyfwng hwn yn effeithio ar bob person ac aelwyd yn gyfartal. Mae'n debygol y bydd yn rhaid i aelwydydd incwm isel leihau eu gwariant deirgwaith cymaint ag aelwydydd incwm uchel er mwyn gallu talu eu biliau ynni.<sup>41</sup> Mae'r 10% tlotaf o aelwydydd yn gwario 54% o gyfanswm eu gwariant wythnosol ar gostau tai, bwyd a thrafnidiaeth, tra bod y ffigwr yn 42% i'r 10% cyfoethocaf.<sup>42</sup> Mae'r 10% cyfoethocaf o aelwydydd yn gwario bron i bum gwaith cymaint ar wariant dewisol na'r 10% tlotaf, felly maen nhw mewn sefyllfa well i leihau eu gwariant.
- 1.3. Hefyd, mae'r argyfwng costau byw eisoes yn effeithio mwy ar fenywod na dynion, gyda menywod yn hwyr yn talu biliau, yn hepgor prydau bwyd i gael dau ben llinyn ynghyd ac yn troi at fenthycu a chredyd gan eu gadael mewn perygl o fynd i ddyled.

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<sup>40</sup> Sefydliad Bevan (2022) *A snapshot of poverty in Summer 2022*

<sup>41</sup> Resolution Foundation "Cutting Back to keep warm" 15 Awst 2022

<https://www.resolutionfoundation.org/publications/cutting-back-to-keep-warm/> [Cyrchwyd Awst 22]

<sup>42</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

- 1.4. Yn ôl ymchwil gan y Sefydliad Cyflog Byw, roedd 42% o fenywod ar gyflogau isel eisoes ar ei hôl hi â'u biliau cartref, o'i gymharu â 35% o ddynion ar gyflogau isel. Roedd 35% o fenywod ar gyflogau isel wedi hepgor pryddau bwyd yn rheolaidd am resymau ariannol o'i gymharu â 29% o ddynion ar gyflog isel.<sup>43</sup>
- 1.5. Yn ôl arolwg blynyddol The Young Women's Trust, mae bron i chwarter o fenywod ifanc wedi gorfod dewis rhwng bwyd a gwres, tra bod traean o famau ifanc wedi mynd heb fwyd i sicrhau nad yw eu plant yn llwgu.<sup>44</sup>
  - 1.5.1. Fe wnaethant hefyd ganfod fod 54% yn dweud bod gwneud i arian bara tan ddiwedd y mis yn 'frwydr go iawn', gan godi i 75% o famau sengl a 65% o famau â chyfrifoldeb gofal plant ar y cyd. Dywedodd 23% eu bod nhw weithiau'n gorfod dewis rhwng bwyd a gwres, gan godi i 55% o famau sengl a 33% o famau â chyfrifoldeb gofal plant ar y cyd.<sup>45</sup>
- 1.6. Mae Ymddiriedolaeth Smallwood wedi nodi cynnydd yn nifer y ceisiadau i'w rhaglen Grantiau i Unigolion i helpu ag amrywiaeth o gostau gan gynnwys prisiau ynni a thanwydd cynyddol uchel, rhent ac eitemau hanfodol.<sup>46</sup>
- 1.7. Mae'r her o geisio cael dau ben llinyn ynghyd yn cael effaith sylweddol ar iechyd menywod.
  - 1.7.1. Mae 52% o fenywod ifanc yn dweud eu bod nhw'n 'llawn ofn' wrth feddwl am eu costau byw o'i gymharu â 44% o ddynion ifanc.<sup>47</sup>
  - 1.7.2. Dywedodd 50% o fenywod ar gyflog isel fod lefel eu cyflog yn effeithio ar eu lefelau gorbryder, o'i gymharu â 38% o ddynion ar gyflogau isel<sup>48</sup>, ac mae 8 o bob 10 menyw yn dweud bod gorbryder ariannol yn eu cadw nhw'n effro yn y nos.<sup>49</sup>
  - 1.7.3. Mae 55% o fenywod yn gohirio mynd am driniaeth ddeintyddol, 17% yn gohirio mynd am driniaeth feddygol a 51% wedi torri i lawr ar aelodaeth campfa.<sup>50</sup>
- 1.8. Mae'r argyfwng hefyd yn caethiwo rhai menywod mewn perthynas gamdriniol. Yn ôl ymchwil gan Cymorth i Fenywod mae 96% o oroeswyr yn Lloegr wedi gweld effaith negyddol ar faint o arian sydd ar gael iddyn nhw ac mae 66% yn dweud bod y rhai sy'n eu cam-drin yn defnyddio'r argyfwng costau byw fel arf i reoli drwy orfodaeth.<sup>51</sup>

<sup>43</sup> Ymddiriedolaeth Cyflog Byw "Low paid work and cost of living crisis disproportionately affecting women" 8 Mawrth 2022 <https://www.livingwage.org.uk/news/cost-living-crisis-affecting-women> [Cyrchwyd Awst 2022]

<sup>44</sup> Young Women's Trust (2022) *Just Getting by: Young Women's trust Annual Survey 2022*

<sup>45</sup> Ibid.

<sup>46</sup> Ymddiriedolaeth Smallwood <https://www.smallwoodtrust.org.uk/news/cost-living-crisis-and-its-impact-women> [Cyrchwyd Awst 2022]

<sup>47</sup> Young Women's Trust (2022) *Just Getting by: Young Women's trust Annual Survey 2022*

<sup>48</sup> Ymddiriedolaeth Cyflog Byw "Low paid work and cost of living crisis disproportionately affecting women" 8 Mawrth 2022 <https://www.livingwage.org.uk/news/cost-living-crisis-affecting-women> [Cyrchwyd Awst 2022]

<sup>49</sup> "Financial anxiety: survey reveals impact on women's health" <https://www.livehealthily.com/cost-of-living/cost-of-living-survey> [Cyrchwyd Awst 2022]

<sup>50</sup> "Financial anxiety: survey reveals impact on women's health" <https://www.livehealthily.com/cost-of-living/cost-of-living-survey> [Cyrchwyd Awst 2022]

<sup>51</sup> "The cost of living crisis is preventing women from fleeing domestic abuse" Sarah Davidge, Cymorth i Fenywod 1 Awst 2022 <https://www.womensaid.org.uk/the-cost-of-living/> [Cyrchwyd Awst 2022]

- 1.8.1. Fe wnaethant hefyd ganfod fod 73% o fenywod sy'n byw â'u cam-driniwr ac yn cael cysylltiadau ariannol â nhw wedi dweud bod yr argyfwng costau byw naill ai wedi eu hatal rhag gadael neu wedi ei gwneud hi'n anoddach gwneud hynny.<sup>52</sup>
- 1.8.2. Mae prisiau cynyddol yn cael effaith ar lochesau hefyd. Nododd rhai eu bod yn gorfod ceisio talu am y cynnydd yn eu costau ynni o gronfeydd wrth gefn ac yn wynebu trafferthion recriwtio gan nad yw gwerth contractau'n cynyddu yn unol â chostau staffio cynyddol.<sup>53</sup>

## 2. Pam mae menywod yn fwy agored i effeithiau'r argyfwng costau byw?

2.1. Yn anffodus, nid yw effaith anghyfartal yr argyfwng costau byw yn syndod. Mae'n deillio o'r anghydraddoldeb parhaus y mae menywod yn dal i'w wynebu, sy'n eu gwneud yn fwy agored i niwed. Ar draws ystod o fesurau gallwn weld sut mae anghyfartaledd rhywedd wedi creu a/neu waethygu'r sefyllfa.

### 2.2. Tlodi

2.2.1. Mae menywod yn fwy tebygol o fyw mewn tlodi a phrofi tlodi tanwydd a bwyd. Mae lefelau tlodi'n debygol o gynyddu o ganlyniad i'r argyfwng costau byw, a bydd hyn yn effeithio'n enbyd ar fenywod.

#### 2.2.2. Tlodi incwm cymharol<sup>54</sup>

- Mae 23% o holl bobl Cymru yn byw mewn tlodi incwm cymharol.
- Mae 46% o unig rieni'n byw mewn tlodi incwm cymharol. Mae'r mwyafrif o unig rieni'n fenywod.
- Mae 30% o aelwydydd un fenyw heb blant yn byw mewn tlodi incwm cymharol (27% o aelwydydd un gwryw heb blant).
- Mae tebygolrwydd o 29% bod aelwydydd dan arweiniad person o grŵp ethnig nad yw'n wyn yn byw mewn tlodi incwm cymharol o'i gymharu â thebygolrwydd o 24% ar gyfer aelwydydd dan arweiniad person gwyn.

#### 2.2.3. Amddifadedd Materol

- Mae 13% o oedolion 16+ yn byw mewn amddifadedd materol; 15% o fenywod; 11% o ddyonion.<sup>55</sup>

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<sup>52</sup> Ibid.

<sup>53</sup> Ibid.

<sup>54</sup> Llywodraeth Cymru <https://llyw.cymru/tlodi-incwm-cymharol-ebrill-2019-i-fawrth-2020> [Cyrcwyd Awst 2022]

<sup>55</sup> Ystadegau Cymru [https://statscymru.llyw.cymru/Catalogue/National-Survey-for-Wales/Well-being-and-Finances/percentageofpeoplelivinginhouseholds\(materialdeprivation-by-localauthority-year\)](https://statscymru.llyw.cymru/Catalogue/National-Survey-for-Wales/Well-being-and-Finances/percentageofpeoplelivinginhouseholds(materialdeprivation-by-localauthority-year)) [Cyrcwyd Awst 2022]

#### 2.2.4. Tlodi Tanwydd

- Rhagwelir y bydd 68.7% o aelwydydd yng Nghymru yn wynebu tlodi tanwydd erbyn Ionawr 2023.<sup>56</sup>
- Dim ond 47% o dai yng Nghymru sydd â pherfformiad ynni digonol.<sup>57</sup>

#### 2.2.5. Tlodi Bwyd

- Hyd yn oed cyn Covid, roedd menywod ddwywaith yn fwy tebygol na dynion o wynebu ansicrwydd bwyd (13% o'i gymharu â 5%) a bron i ddwywaith yn fwy tebygol o ddweud na allen nhw fforddio prydau cytbwys (15% o'i gymharu ag 8%).<sup>58</sup>
- Yn ôl ymchwil gan Ymddiriedolaeth Trussell, mae un o bob tri pherson ar Gredyd Cynhwysol wedi methu â fforddio bwyd digonol – h.y. roedd mwy nag un diwrnod yn ystod y mis diwethaf lle nad oedden nhw wedi bwyta o gwbl neu ond wedi cael un pryd bwyd (Mawrth 2022).<sup>59</sup>
- Mae Ymddiriedolaeth Trussell wedi nodi bylchau yn y dystiolaeth yn ymwneud â hil a rhywedd ac ansicrwydd bwyd<sup>60</sup>, felly nid oes gennym ddarlun llawn o'r sefyllfa.

#### 2.2.6. Safon Isafswm Incwm

- Yn 2022, cyfrifwyd mai £25,000 oedd y Safon Isafswm Incwm ar gyfer un person.<sup>61</sup> Enillion blynyddol cyfartalog menywod yng Nghymru yw £22, 041.<sup>62</sup>

#### 2.2.7. Digartrefedd<sup>63</sup>

- Yn 2020-21, cafodd 7290 o aelwydydd Cymru eu hasesu fel rhai mewn perygl o ddigartrefedd o fewn 56 diwrnod; menywod oedd 4338 (60%) o'r rhain.
- Yn 2021-22, cafodd 9228 o aelwydydd Cymru eu hasesu fel rhai mewn perygl o ddigartrefedd o fewn 56 diwrnod; menywod oedd 5457 (59%) o'r rhain. Cynnydd o 21% ers 2021-22.

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<sup>56</sup>“Two thirds of UK families could be in fuel poverty by January”

<https://www.theguardian.com/society/2022/aug/17/two-thirds-of-uk-families-could-be-in-fuel-poverty-by-january-research-finds> [Cyrchwyd 26.08.22]

<sup>57</sup> Llywodraeth Cymru (2019) *Arolwg Cyflwr Tai Cymru 2017-18: Effeithlonrwydd Ynni Anheddau*

<https://llyw.cymru/sites/default/files/statistics-and-research/2019-10/arolwg-cyflwr-tai-cymru-effeithlonrwydd-ynni-anheddau-ebrill-2017-i-mawrth-2018-794.pdf> [Cyrchwyd Awst 2022]

<sup>58</sup> Chwarae Teg (2019) *Yn Gaeth: Tlodi Ymhlith Menywod yng Nghymru Heddiw*

<sup>59</sup>Ymddiriedolaeth Trussell (2022) *The True Cost of Living* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/03/The-true-cost-of-living.pdf>

<sup>60</sup> Ymddiriedolaeth Trussell (2021) *State of Hunger 2021* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/05/State-of-Hunger-2021-Report-Final.pdf>

<sup>61</sup> Joseph Rowntree Foundation (2022) *Minimum Income Standard 2022*

<sup>62</sup> Arolwg Blynyddol ONS o Oriau ac Enillion 2022 Tabl Canlyniadau Dros Dro 7.7a

DS: Bydd ffigyrau dros dro ar gyfer tâl cyfartalog 2022 yn cael eu cyhoeddi ym mis Tachwedd, a bydd y ffigwr ar gyfer cyflog menywod yn cael ei ddiweddarau bryd hynny.

<sup>63</sup> Ystadegau Cymru <https://statscymru.llyw.cymru/Catalogue/Housing/Homelessness/Statutory-Homelessness-Prevention-and-Relief/householdsforwhichassistancehasbeenprovided-by-outcome-age-gender> [Cyrchwyd 26.08.22]

## 2.3. Tâl

2.3.1. Mae menywod yn dal i gael llai o gyflog na dynion ar gyfartaledd, ac yn fwy tebygol o fod mewn swyddi cyflog isel, gan eu gwneud yn fwy tebygol o fyw mewn tlodi a mynd i dlodi yn wyneb costau cynyddol.

### 2.3.2. Tâl is na'r Cyflog Byw Gwirioneddol

- Yn 2021, roedd 17.9% o holl swyddi Cymru ar dâl is na'r Cyflog Byw.<sup>64</sup>
- Mae 20.8% o weithwyr benywaidd ar dâl is na'r Cyflog Byw gwirioneddol, o'i gymharu â 14.8% o weithwyr gwrywaidd<sup>65</sup>; mae 33.1% o swyddi rhan-amser ar dâl is na'r Cyflog Byw gwirioneddol o'i gymharu â 11.5% o swyddi llawn-amser.<sup>66</sup>
- Mae dwywaith cymaint o fenywod na dynion yn y 10% isaf o enillwyr cyflog ac mae menywod yn cynrychioli 60% o'r rhai sy'n ennill llai na'r Cyflog Byw Gwirioneddol.<sup>67</sup>

### 2.3.3. Newid mewn enillion wythnosol

- Fe wnaeth cyflogau wythnosol menywod yng Nghymru gynyddu 3.1% rhwng 2020 a 2021, tra bod cyflogau wythnosol dynion wedi cynyddu 3.6%.<sup>68</sup> Rhwng 2021 a 2022, wnaeth cyflog wythnosol dynion cynyddu o 6.2% a chyflog fenywod o 8.7%.<sup>69</sup> Er bod cynnydd mwy mewn cyflogau rhwng 2021 a 2022, gyda chwyddiant yn 10%, mae hyn dal i fod yn doriad cyflog mewn termau real.

	2022	2021	2020	2019
<b>Dynion</b>	£550	£517.80	£500	£492.20
<b>Menywod</b>	£424.10	£390.20	£374.80	£360.70

## 2.4. Gofal plant

2.4.1. Mae gofal plant yn parhau i ddylanwadu'n sylweddol ar waith cyflogedig menywod, gan bennu'n aml a ydyn nhw mewn gwaith, yr oriau maen nhw'n eu gweithio a'r cyfleoedd sydd ganddyn nhw i gamu ymlaen yn eu gyrfa.

### 2.4.2. Costau newidiol gofal plant

- Ar sail ffigyrau o arolwg gofal plant blynyddol Coram, roedd rhieni yng Nghymru'n talu £114 ar gyfartaledd am 25 awr yr wythnos o ofal ar gyfer plant o dan dair oed yn 2021. Cynyddodd hyn i £125 yn 2022 (cynnydd o 9.6%). Am 50 awr yr wythnos o ofal

<sup>64</sup>Ymchwil Senedd Cymru "Y cyflog byw 'gwirioneddol' a gwaith teg: Beth yw'r datblygiadau diweddaraf?" <https://ymchwil.senedd.cymru/erthyglau-ymchwil/y-cyflog-byw-gwirioneddol-a-gwaith-teg-beth-yw-r-datblygiadau-diweddaraf/> [Cyrchwyd Awst 2022]

<sup>65</sup>Ymchwil Senedd Cymru "Y cyflog byw 'gwirioneddol' a gwaith teg: Beth yw'r datblygiadau diweddaraf?" <https://ymchwil.senedd.cymru/erthyglau-ymchwil/y-cyflog-byw-gwirioneddol-a-gwaith-teg-beth-yw-r-datblygiadau-diweddaraf/> [Cyrchwyd Awst 2022]

<sup>66</sup>Ymchwil Senedd Cymru "Y cyflog byw go iawn a gwaith teg: beth yw'r datblygiadau diweddaraf?" <https://research.senedd.wales/research-articles/the-real-living-wage-and-fair-work-what-are-the-latest-developments/> [Cyrchwyd Awst 2022]

<sup>67</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>68</sup> Wedi'i gyfrifo gan ddefnyddio data Arolwg Blynyddol o Oriau ac Enillion 2021 a gafwyd drwy Nomis

<sup>69</sup> Arolwg Blynyddol ONS o Oriau ac Enillion 2022 Tabl Canlyniadau Dros Dro 7.7a

ar gyfer plant o dan dair oed, y gost gyfartalog yn 2021 oedd £227, sydd bellach wedi cynyddu i £246 (cynnydd o 8.3%).<sup>70</sup>

## 2.5. Cynilion a Dyledion

2.5.1. Mae menywod yn llai tebygol o gael cynilion, felly bydd ganddyn nhw lai i ddisgyn yn ôl arno wrth i gostau fynd yn fwy na chyflogau. Maen nhw hefyd yn fwy tebygol o fod mewn dyled ac o ddefnyddio credyd cost uchel i dalu am hanfodion.

### 2.5.2. Cynilion

- Yn ôl Arolwg Cenedlaethol Cymru 2020-21, dywedodd 21% o fenywod yr hoffon nhw allu cynilo £10 y mis ond nad ydyn nhw'n gallu fforddio gwneud hynny o gymharu â 15% o ddynion.<sup>71</sup>
- Dywedodd 78% o oedolion o gartrefi dan arweiniad rhywun o gefndir Du, Affricanaidd, Caribiaidd neu Ddu Brydeinig, 72% o gefndir Pacistanaid a 73% o gefndir Bangladeshaid fod ganddyn nhw lai na £1,500 mewn cynilion a buddsoddiadau, o'i gymharu â chyfartaledd cenedlaethol o 48%.<sup>72</sup>

### 2.5.3. Dyledion

- Yn ôl Step Change, menywod oedd 60% o'u cleientiaid a oedd yn chwilio am gymorth â dyledion yn 2019 – roedd gan 38% o fenywod ddyledion treth gyngor o'i gymharu â 33% o ddynion.<sup>73</sup>
- Cyn y pandemig, roedd 61% o'r rhai oedd yn mynd i ddyled er mwyn prynu hanfodion bob dydd yn fenywod.<sup>74</sup>

### 2.5.4. Defnyddio credyd<sup>75</sup>

- Yn ôl Arolwg yr Awdurdod Ymddygiad Ariannol yn 2020 roedd mwy o fenywod (13%) yn defnyddio credyd cost uchel na dynion (8%). Roedd menywod (yn enwedig rhai 25 i 54 oed) dair gwaith yn fwy tebygol o fod â chredyd catalog neu gyfrif siopa (18%) o gymharu â dynion (7%). Mae menywod (9%) hefyd dros ddwywaith yn fwy tebygol o dalu'r balansau na dynion (4%).
- Yn ôl ymchwil gan StepChange, roedd credyd cost uchel i dalu am hanfodion yn fwy tebygol o gael ei ddefnyddio gan fenywod (27%) na dynion (10%), ac yn fwy tebygol o gael ei ddefnyddio gan rieni (25%) na rhai heb blant (17%).
- Mae'r rhai sy'n defnyddio credyd i dalu am hanfodion yn fwy tebygol o fod â phroblemau corfforol neu iechyd meddwl; yn rhieni sengl; pobl o gymunedau

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<sup>70</sup> Coram *Annual Childcare Survey 2022 / Annual Childcare Survey 2021* DS: Mae methodoleg Coram ar gyfer cyfrifo'r cynnydd o flwyddyn i flwyddyn yn defnyddio data awdurdodau lleol yn unig lle mae data ar gael ar gyfer y ddwy flynedd. Felly mae adroddiad 2022 yn nodi cynnydd o 3% am 25 awr o ofal ar gyfer plant 2 oed, a 3.7% am 50 awr. Uchod, rydyn ni wedi nodi'r gwahaniaeth canrannol yn y costau cyfartalog a nodwyd ar gyfer pob blwyddyn.

<sup>71</sup> Arolwg Cenedlaethol Cymru <https://llyw.cymru/arolwg-cenedlaethol-cymru>

<sup>72</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>73</sup> Step Change (2019) *Wales in the Red*

[https://www.stepchange.org/Portals/0/assets/pdf/Wales%20in%20the%20Red\\_AW\\_Welsh.pdf](https://www.stepchange.org/Portals/0/assets/pdf/Wales%20in%20the%20Red_AW_Welsh.pdf)

<sup>74</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>75</sup> [Helping those who use credit to make ends meet - FinCap](#) [Cyrchwyd 26.08.22]

lleiafrifol ethnig; rhentwyr ifanc (o unrhyw ddeiliadaeth); teuluoedd iau â phlant dibynnol; pobl ifanc 25–54 oed; a menywod.

- Mae credyd ar gyfer hanfodion yn cael ei wario gan amlaf ar nwyddau groser, ond hefyd ar gostau byw cynyddol (e.e. biliau ynni/dŵr, bwyd, tai, trafndiaeth) ac i ddigolledu toriadau incwm/ariannol.

## 2.6. Rolau rhywedd

- 2.6.1. Mae parhad rolau rhyweddol mewn nifer o aelwydydd yn golygu mai menywod yn aml sy'n 'amsugno sioc' tlodi, gan mai nhw sy'n tueddu i ysgwyddo'r baich o reoli cyllideb yr aelwyd a phrynu hanfodion, fel bwyd.<sup>76</sup>

## 3. Pa gamau ddylen ni eu cymryd i helpu menywod yn yr argyfwng costau byw?

- 3.1. Dylai pob cam gweithredu gan Lywodraeth y DU, Llywodraeth Cymru a Llywodraeth Leol gael ei ddatblygu drwy ddefnyddio dulliau prif-frydio cydraddoldeb i sicrhau bod y gefnogaeth yn ymateb i anghenion menywod.
- 3.2. Er mwyn cefnogi merched yn y tymor byr, rydyn ni'n adleisio argymhellion yr UK Women's Budget Group i gryfhau'r gefnogaeth sydd ar gael trwy'r system nawdd cymdeithasol<sup>77</sup>:
- 3.2.1. Cynyddu budd-daliadau yn unol â chwyddiant
- 3.2.2. Diddymu'r cap ar fudd-daliadau a'r terfyn dau blentyn
- 3.2.3. Trosi datblygiadau Credyd Cynhwysol yn grantiau nad oes rhaid eu had-dalu
- 3.2.4. Cynyddu'r Lwfans Cyflogaeth a Chymorth, Lwfans Ceisio Gwaith a Thâl Salwch Statudol
- 3.2.5. Cynyddu'r budd-dal plant i £50
- 3.2.6. Rhoi diwedd ar yr amod 'dim mynediad at gronfeydd cyhoeddus'
- 3.3. Rydyn ni hefyd yn adleisio nifer o'r argymhellion a wnaed yn adroddiad Pwyllgor yr Economi, Masnach a Materion Gwledig y Senedd – *Pwysau Costau Byw*<sup>78</sup>:
- 3.3.1. Dylai Llywodraeth Cymru sicrhau bod data costau byw wedi'i ddadgyfuno ar gyfer Cymru ar gael yn rheolaidd er mwyn i ni allu deall yr effaith ar wahanol grwpiau.
- 3.3.2. Dylai Llywodraeth Cymru gyflymu'r broses o ddarparu cynlluniau cymorth ar sail prawf modd drwy system budd-daliadau i Gymru a gweithio tuag at greu porth siop un stop lle gall pobl gael gafael ar gymorth.
- 3.3.3. Dylai Llywodraeth Cymru weithredu i sicrhau bod holl sefydliadau sector cyhoeddus Cymru wedi'u hachredu fel cyflogwyr Cyflog Byw gwirioneddol. Mae hyn yn arbennig o bwysig i weithwyr yn awdurdodau lleol a byrddau iechyd Cymru.
- 3.3.4. Dylai Llywodraeth Cymru ymchwilio i ddefnyddio ei grym o ran cyflog ac amodau sector cyhoeddus i gynyddu gwaith teg yng Nghymru, gan gynnwys: gwella tâl salwch lle mae ei angen ar gyfer gweithwyr sy'n darparu gwasanaethau cyhoeddus, gan ddechrau â

<sup>76</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>77</sup> UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

<sup>78</sup> Pwyllgor yr Economi, Masnach a Materion Gwledig Senedd Cymru (2022) *Pwysau Costau Byw*



threfniadau tymor hirach ar gyfer gweithwyr gofal cymdeithasol; a chefnogi'r rhai ar y cyflogau isaf drwy setliadau cyflog.

- 3.3.5. Dylai Llywodraeth Cymru ystyried sefydlu rhaglen ariannu cymorth brys, gan ddefnyddio mecanweithiau tebyg i raglenni cymorth COVID, er mwyn helpu'r busnesau sy'n dioddef fwyaf yn ystod cyfnod brig yr argyfwng costau byw. Gallai hyn fod naill ai ar ffurf grantiau, benthyciadau cost isel neu gyfuniad o'r ddau.
- 3.3.6. Dylai Llywodraeth Cymru ystyried defnyddio cynllun rhyddhad ardrethi busnes i gefnogi'r busnesau yr effeithir arnyn nhw fwyaf nes bod chwyddiant yn dychwelyd i lefel sy'n agos at darged Banc Lloegr.

3.4. Ymhlith mesurau pellach y dylid eu cymryd mae:

- 3.4.1. Cyflymu newidiadau i'r Cynnig Gofal Plant er mwyn ehangu pwy sy'n gymwys ar ei gyfer.
- 3.4.2. Rhoi'r Ddeddf Rhentu Cartrefi ar waith a chyflymu'r ymrwymiad i gyhoeddi Papur Gwyn i gynnwys cynigion ar gyfer system o renti teg (rheoli rhent).
- 3.4.3. Creu llinell gymorth Costau Byw fel siop un stop lle gellir cael cyngor ar yr holl gymorth costau byw sydd ar gael. Dylai fod yn hawdd dod o hyd iddi a dylid rhoi cyhoeddusrwydd da iddi.

## Casgliad

Mae menywod, yn enwedig menywod o leiafrifoedd ethnig ac sy'n wynebu hiliaeth, menywod anabl ac unig rieni, yn cael eu taro'n galetach gan yr argyfwng costau byw. O ganlyniad i'r anghydraddoldeb parhaus sy'n dal i siapio ein heconomi a'n bywydau bob dydd, mae menywod yn debygol o gael eu taro'n waeth gan effeithiau'r argyfwng, ac yn fwy agored i fynd i drafferthion ariannol a thlodi.

Rhaid i'n hymateb ni i'r argyfwng ar bob lefel ystyried profiad bywyd bob dydd menywod a'r heriau maen nhw'n eu hwynebu er mwyn sicrhau bod y pecynnau cymorth yn addas.

Yn y tymor byr, mae angen gweithredu ar frys i leihau'r pwysau ar incwm menywod a sicrhau bod y system nawdd cymdeithasol yn rhoi'r gefnogaeth sydd ei hangen iddyn nhw. Byddai gweithredu i leihau'r baich a ddaw yn sgil costau ynni, bwyd, gofal plant a rhent i gyd yn cyfrannu at helpu i leihau'r pwysau.

Yn y tymor hir, mae angen i ni gyflymu ein cynnydd i greu Cymru fwy cyfartal er mwyn sicrhau nad ydyn ni'n gadael yr un grwpiau'n fwy agored i niwed yn ystod argyfwng ar ôl argyfwng.

Am ragor o wybodaeth cysylltwch â:

Natasha Davies  
**Arweinydd Polisi ac Ymchwil**



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