

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.¹
- 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.² The poorest 10% of households spend 54% of their total weekly expenditure on housing, food and transport, compared with 42% of the richest 10%.³ 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

¹ Bevan Foundation (2022) *A Snapshot of poverty in Summer 2022*

² Resolution Foundation "Cutting Back to keep warm" 15th August 2022

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

³ 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.⁴

- 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.⁵
 - 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.⁶
- 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.⁷
- 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.⁸
 - 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 men⁹, and 8 out of 10 women say that financial anxiety is keeping them awake at night.¹⁰
 - 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.¹¹
- 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.¹²
 - 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.¹³

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

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

⁶ *ibid.*

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

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

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

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

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

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

¹³ *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.¹⁴

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 poverty¹⁵

- 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.¹⁶

2.2.4. Fuel Poverty

- 68.7% of households in Wales are forecast to fall into fuel poverty by January 2023.¹⁷
- Just 47% of dwellings in Wales have adequate energy performance.¹⁸

¹⁴ ibid.

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

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

¹⁷ “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]

¹⁸ 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%).¹⁹
- 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)²⁰
- Trussel Trust have identified evidence gaps around race and gender in terms of hunger and food insecurity²¹, 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 £25,000.²² In Wales average female annual earnings are £20,000.²³

2.2.7. Homelessness²⁴

- 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.²⁵

¹⁹ Chwarae Teg (2019) *Trapped: Poverty Amongst Women in Wales Today*

²⁰ 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>

²¹ 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>

²² Joseph Rowntree Foundation (2022) *Minimum Income Standard 2022*

²³ ONS Annual Survey of Hours and Earnings 2021 data accessed via Nomis

NB: Provisional figures for average pay for 2022 will be published in November, at which point the salary figure for women will be updated.

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

²⁵ 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 jobs²⁶; 33.1% of part-time jobs are paid below the real Living Wage compared to 11.5% of full-time jobs.²⁷
- 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.²⁸

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%.²⁹

	2021	2020	2019
Men	£517.80	£500	£492.20
Women	£386.50	£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%).³⁰

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.

²⁶Senedd 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]

²⁷Senedd 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]

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

²⁹ Calculated using Annual Survey of Hours and Earnings 2021 data accessed via Nomis

³⁰ 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.³¹
- 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%.³²

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.³³
- Pre-pandemic, 61% of those getting into debt to purchase everyday necessities were women.³⁴

2.5.4. Use of credit³⁵

- 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.³⁶

³¹ National Survey for Wales <https://gov.wales/national-survey-wales>

³² UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

³³ Step Change (2019) *Wales in the Red* <https://www.stepchange.org/Portals/0/assets/pdf/Wales-in-the-Red-2019-English.pdf>

³⁴ UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

³⁵ [Helping those who use credit to make ends meet - FinCap](#) [Accessed 26.08.22]

³⁶ 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 system³⁷:
 - 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*³⁸:
 - 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

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

³⁸ 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.³⁹
- 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.⁴⁰ 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.⁴¹ 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.

³⁹ Sefydliad Bevan (2022) *A snapshot of poverty in Summer 2022*

⁴⁰ Resolution Foundation "Cutting Back to keep warm" 15 Awst 2022

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

⁴¹ 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.⁴²
- 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.⁴³
 - 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.⁴⁴
- 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.⁴⁵
- 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.⁴⁶
 - 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 isel⁴⁷, ac mae 8 o bob 10 menyw yn dweud bod gorbryder ariannol yn eu cadw nhw'n effro yn y nos.⁴⁸
 - 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.⁴⁹
- 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.⁵⁰

⁴² 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]

⁴³ Young Women's Trust (2022) *Just Getting by: Young Women's trust Annual Survey 2022*

⁴⁴ Ibid.

⁴⁵ Ymddiriedolaeth Smallwood <https://www.smallwoodtrust.org.uk/news/cost-living-crisis-and-its-impact-women> [Cyrchwyd Awst 2022]

⁴⁶ Young Women's Trust (2022) *Just Getting by: Young Women's trust Annual Survey 2022*

⁴⁷ 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]

⁴⁸ "Financial anxiety: survey reveals impact on women's health" <https://www.livehealthily.com/cost-of-living/cost-of-living-survey> [Cyrchwyd Awst 2022]

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

⁵⁰ "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.⁵¹
- 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.⁵²

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 cymharol⁵³

- 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 ddynion.⁵⁴

⁵¹ Ibid.

⁵² Ibid.

⁵³ Llywodraeth Cymru <https://llyw.cymru/tlodi-incwm-cymharol-ebrill-2019-i-fawrth-2020> [Cyrcwyd Awst 2022]

⁵⁴ 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 2023.⁵⁵
- Dim ond 47% o dai yng Nghymru sydd â pherfformiad ynni digonol.⁵⁶

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%).⁵⁷
- 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).⁵⁸
- Mae Ymddiriedolaeth Trussell wedi nodi bylchau yn y dystiolaeth yn ymwneud â hil a rhywedd ac ansicrwydd bwyd⁵⁹, 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.⁶⁰ Enillion blynyddol cyfartalog menywod yng Nghymru yw £20,000.⁶¹

2.2.7. Digartrefedd⁶²

- 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.

⁵⁵“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]

⁵⁶ 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]

⁵⁷ Chwarae Teg (2019) *Yn Gaeth: Tlodi Ymhlith Menywod yng Nghymru Heddiw*

⁵⁸ 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>

⁵⁹ 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>

⁶⁰ Joseph Rowntree Foundation (2022) *Minimum Income Standard 2022*

⁶¹ Data o Arolwg Blynyddol o Oriau ac Enillion 2021 y SYG wedi'i gyrchu trwy Nomis

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.

⁶² 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.⁶³
- Mae 20.8% o weithwyr benywaidd ar dâl is na'r Cyflog Byw gwirioneddol, o'i gymharu â 14.8% o weithwyr gwrywaidd⁶⁴; 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.⁶⁵
- 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.⁶⁶

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%.⁶⁷

	2021	2020	2019
Dynion	£517.80	£500	£492.20
Menywod	£386.50	£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 ar gyfer plant o dan dair oed, y gost gyfartalog yn 2021 oedd £227, sydd bellach wedi cynyddu i £246 (cynnydd o 8.3%).⁶⁸

⁶³Ymchwil 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]

⁶⁴Ymchwil 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]

⁶⁵Ymchwil 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]

⁶⁶ UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

⁶⁷ Wedi'i gyfrifo gan ddefnyddio data Arolwg Blynyddol o Oriau ac Enillion 2021 a gafwyd drwy Nomis

⁶⁸ 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

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.⁶⁹
- Dywedodd 78% o oedolion o gartrefi dan arweiniad rhywun o gefndir Du, Affricanaidd, Caribiaidd neu Ddu Brydeinig, 72% o gefndir Pacistanaidd a 73% o gefndir Bangladeshaidd fod ganddyn nhw lai na £1,500 mewn cynilion a buddsoddiadau, o'i gymharu â chyfartaledd cenedlaethol o 48%.⁷⁰

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.⁷¹
- Cyn y pandemig, roedd 61% o'r rhai oedd yn mynd i ddyled er mwyn prynu hanfodion bob dydd yn fenywod.⁷²

2.5.4. Defnyddio credyd⁷³

- 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 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.

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.

⁶⁹ Arolwg Cenedlaethol Cymru <https://llyw.cymru/arolwg-cenedlaethol-cymru>

⁷⁰ UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

⁷¹ Step Change (2019) *Wales in the Red*

https://www.stepchange.org/Portals/0/assets/pdf/Wales%20in%20the%20Red_AW_Welsh.pdf

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

⁷³ [Helping those who use credit to make ends meet - FinCap](#) [Cyrchwyd 26.08.22]

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.⁷⁴

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-ffrydio 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 cymdeithasol⁷⁵:
 - 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*⁷⁶:
 - 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 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.

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

⁷⁵ UK Women's Budget Group (2022) *The gendered impact of the cost of living crisis*

⁷⁶ Pwyllgor yr Economi, Masnach a Materion Gwledig Senedd Cymru (2022) *Pwysau Costau Byw*

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.

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