

Camden Women's Forum

Cost of Living Crisis Inquiry
Report: "it's becoming a
luxury to live"



women
make
Camden

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Chairs' foreword

The cost of living crisis is an issue that we are all struggling with. Financial insecurity, astronomical fuel bills, inflation, rising housing costs are hitting nearly everybody in Camden, but women and the children and dependents that they care for are often bearing the brunt of the crisis.

Women who are mothers and the majority of carers still have the primary responsibilities for budgeting for food and clothing, for cooking and cleaning and ensuring their families are warm, fed and clothed. 83% of women in a YouGov survey said they had the major responsibility for grocery shopping and were more likely to go without meals. Many of these families are single parent households. In Camden there were 6,228 single parents of whom 5828 were women. In Camden, in 2020/21, 31.87% of children were living in poverty¹. Nationally, 49% of children in single parent families are living in poverty.

Yet women's access to sustainable incomes and resources is often inadequate and precarious. Children and young people are in turn dependent on mothers and carers who may lack the means to meet their needs. There is a chain of insecurity.

This insecurity is now being exacerbated by changes to the welfare system, particularly the introduction of universal credit and the decreasing real-terms value of children's benefits; and a world of work where there is little flexibility, the gender pay gap is still wide and child care is amongst the most expensive in the world.

The Camden women that we spoke to frequently expressed the feeling of being left behind, isolated and trapped in a system that did not want them or work for them. Besides the most immediate problems of paying for food and heating they also gave many other examples of the way the cost of living crisis is impacting on their lives which are detailed in this report. Despite this, there was encouraging appreciation of the range of services and support provided by the Council including the Cost of Living Crisis fund, and dynamic local voluntary organisations and a growing feeling that it was important to work together to challenge government and decision makers to recognise their needs.

Welfare and employment policy at both a national and local level is still dominated by models of a working male breadwinner earning a sufficient income to provide for women and children. The cost of living crisis has highlighted that this no longer works and as a result, women and children are increasingly paying the price.

We recognise that reshaping welfare policy and the labour market to respond to the needs of women and children is a long term undertaking, but we hope that some of the lessons of the cost of living crisis that have emerged in this inquiry will strengthen the case for change. Already the contradictions between the big gaps in the labour market and the obstacles to women's employment, including the cost of child care, are beginning to be discussed at a national level.

¹End Child Poverty - Campaigning for an end to child poverty (endchildpoverty.org.uk/)

Less often discussed but equally important is the lack of any national or local framework for children. Initiatives such as Every Child Matters have been slowly dismantled and despite new proposals on children and safeguarding there is no overall policy for guaranteeing the future physical and mental wellbeing of the next generation. Indeed child poverty is increasing. In 2000-21, 3.9 million children were living in poverty, 27% of all children. The impact of both Covid-19 and the cost of living crisis makes the development of such policy more crucial.

We have therefore set out both national and local recommendations emerging from the voices of the 100 women we have listened to, but we hope that the most lasting legacy of this enquiry may be greater opportunities for women to come together and organise for change. It was difficult not to be impressed by the strength, courage, skill and ingenuity of the many women we have spoken to. The more their voices begin to count the stronger our society will be.

Foreword from co-chairs of Camden Women’s Forum – Helene Reardon-Bond OBE, and Angela Mason CBE



Helene Reardon-Bond OBE



Angela Mason CBE

1. Introduction to Camden Women's Forum

Camden Women's Forum (CWF) was established in 2019 aiming to ensure that all women and girls living, visiting or working in Camden have equal opportunities and the chance to live freely and safely without suffering prejudice or discrimination.

CWF is an independent body that is co-chaired by Camden's Gender Equality Champion, Helene Reardon-Bond OBE and Angela Mason CBE. Helene and Angela are supported by CWF members who represent the diversity and breadth of Camden, including women representing a range of our diverse ethnic communities, young women and girls, business leaders, voluntary and community sector organisations, mothers and carers, schools and colleges, and experts on gender equality and LGBTQIA+. The inclusive membership of CWF has ensured that we have been able to draw on a range of girls' and women's voices and experience.

Helene and Angela are both passionate about improving the lives of women and children. Helene is chair of governors at Rhyl Primary School, and Angela was previously Camden Council's Cabinet Member for Best Start in Life.

CWF works on the same lines as a Parliamentary Select Committee. We hold inquiries on priority issues during which we make calls for evidence, hold oral hearings, visit women's organisations and run informal sessions so that we can hear directly from Camden's women and girls. Each inquiry is supported by a detailed written evidence base. The inquiries are expected to generate practical and tangible actions for Camden Council, public bodies, voluntary and community sector organisations, employers, businesses and residents to consider and work in partnership to implement.

We held our first inquiry into women's economic participation and published its report in March 2020. The recommendations of the inquiry were passed onto council services and Camden Council's partners - outcomes included the Council launching a scheme to allow people coming to the UK with overseas qualifications to translate them to the UK equivalents.

Our second inquiry was into domestic violence and abuse within Camden. We launched our report in December 2021, and Camden's Cabinet approved an additional £400,000 per year of investment to implement our recommendations. These recommendations included mandatory domestic abuse training for all Camden Council staff, perpetrator programmes, children's therapeutic support, Domestic Abuse Housing Alliance (DAHA) Accreditation, and the establishment of a Violence Against Women and Girls (VAWG) Board. The recommendations have been taken on and are being implemented by the Council. A VAWG Board has been established and a full-time co-ordinator has been appointed; training for all council staff on domestic abuse is now mandatory; DAHA Accreditation is underway and a legal service offering survivors of domestic abuse free legal advice has been set up through Camden Community Law Centre (CCLC) and will be live in Spring 2023.



2. Camden Women's Forum's Cost of Living inquiry

The cost of living crisis is hurting women. Previous crises have shown that impacts are often felt disproportionately – minority ethnic groups were disproportionately impacted by Covid-19 in the UK,³ whilst a decade of austerity has hit low-income families the hardest.⁴ The UK has one of the largest income inequalities amongst the higher income countries,⁵ and the cost-of-living crisis risks widening the gap further between the richest and poorest. In Camden, in 2020/21, 31.87% of children in Camden were living in poverty. Camden Women's Forum's third inquiry is an intersectional analysis of the cost-of-living crisis, looking at the impact of the crisis on women.

Between October 2022 and January 2023, as the UK's cost of living crisis escalated, Camden Women's Forum carried out our research using a design-led approach. We started with data analysis on national and local statistics of women's finances, which can be seen in Appendix 1. This highlighted that women are coming into the cost-of-living crisis from a disadvantaged position. The data highlighted that the cost of living crisis does not affect women equally – certain groups are particularly vulnerable to the crisis and its effects, and we have tried to adopt an intersectional approach and look at the impact of the crisis on different groups of women. We have concentrated particularly on the position of women and children, and women carers. We have woven experiences of the diverse group of women we've spoken to into our narrative.

Women continue to earn less than men - for every £1 a man earns a woman earns 90p.⁶ The gender pension gap between men and women is 38%.⁷ Women are also at the sharp end of potential job losses – across 72% of regions across the UK, during the pandemic women were more likely to be furloughed than men. Even inflation doesn't hit men and women equally as women are generally the shock absorbers of poverty - 83% of women in a YouGov survey said they had the major responsibility for grocery shopping and were more likely to go without meals. The cost of products marketed to women has also increased at a higher rate – for example the cost of women's formal shoes has increased between 75% between June 2020 and June 2021, whilst men's have increased 14% in the same period.⁸ 60% of informal carers are women, and childcare is increasingly unaffordable, taking an estimated 71% of families' weekly earnings in inner London.⁹ 90% of single parents are women and 30% of single parents live in poverty.¹⁰ Women are coming into the cost-of-living crisis from a structurally and financially disadvantaged position.

³ Unequal impact? Coronavirus and BAME people (parliament.uk) (committees.parliament.uk/publications/3965/documents/39887/default/)

⁴ Impact-of-tax-and-welfare-reforms-2010-2017-interim-report_0.pdf (equalityhumanrights.com) (equalityhumanrights.com/sites/default/files/impact-of-tax-and-welfare-reforms-2010-2017-interim-report_0.pdf#page=4)

⁵ Income and wealth inequality explained in 5 charts | Institute for Fiscal Studies (ifs.org.uk) (ifs.org.uk/articles/income-and-wealth-inequality-explained-5-charts)

⁶ Gender pay gap in the UK - Office for National Statistics (ons.gov.uk) (ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/genderpaygapintheuk/2022)

⁷ Gender pensions gap means retired women go the equivalent of four and a half months each year without a pension – TUC | TUC (<https://www.tuc.org.uk/news/gender-pensions-gap-means-retired-women-go-equivalent-four-and-half-months-each-year-without#:~:text=New%20analysis%20published%20by%20the,half%20as%20much%20as%20men>)

⁸ Consumer price inflation, UK - Office for National Statistics (ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/june2021#contributions-to-change-in-the-annual-cpih-inflation-rate)

⁹ Nursery for under-twos costs parents in England 65% of wage | Childcare | The Guardian (theguardian.com/money/2022/oct/07/nursery-under-twos-costs-parents-england-65-percent-wage)

¹⁰ Child Well-Being in Single-Parent Families - The Annie E. Casey Foundation (aecf.org) (aecf.org/blog/child-well-being-in-single-parent-families)

Camden Women's Forum looked to understand the main challenges faced by women and the support available and to make a series of recommendations for the Council, partners and Government. Through eight focus groups and 11 one to one interviews with residents, we spoke to a total of 100 women in Camden in depth about their experiences of the cost-of-living crisis. This diverse group of women were a mixture of ages, incomes, and locations in the borough. The Parent Champions in Early Years were a huge help to us. Our research included hearing both from women with childcare and care responsibilities, as well as women without. We spoke with women from ethnic minority backgrounds, such as groups from the Bangladeshi and Somali communities; older women; women with disabilities; women who have experienced domestic abuse; women working and not working; and women claiming benefits and welfare support. In addition to this, we had 17 conversations with local and national partners, including voluntary, community and social enterprise (VCSE) organisations supporting women, to get underneath the challenges faced by women.

The insights and recommendations articulated in this report have come directly from women in Camden. Our conclusion is that the cost of living is exposing the gaps in a welfare system already not designed for the needs of modern women and their children, which has been further damaged by years of austerity. The extent of the cost-of-living crisis has become an emergency for women in Camden, leaving our future generations vulnerable. The time to act is now.

What Camden is already doing around cost of living

Camden has a strong track record of supporting the community. Camden's government funding per person has been cut by 67% in real terms since 2010. In 2010, this was £1,123 per person and today, in real terms this is just £367.

Despite this, Camden Council launched a series of activities in response to the Cost of Living Crisis:

- £2 million Cost of Living Crisis fund for residents facing financial hardship to claim up to £500. So far, 71% of those who have claimed are women and 61% are from Black, Asian and other ethnic backgrounds.¹¹
- Set up a Cost-of-Living Members Group, with specific responsibility to look at how to respond to the Cost-of-Living Crisis.
- Held a full Council meeting in November 2021, hearing from seven representatives across the Community about the impact of the cost-of-living crisis.
- Councillors across the borough convened a series of ward-level conversations, bringing together local VCS, faith organisations, schools, residents' associations and other partners.
- Organisations have been invited to apply for the Cost-of-Living Crisis Community Response Fund of £15,000 per ward to help residents through the winter months.
- The Cost-of-Living Alliance workshop held on 17 November brought together more than 100 people representing organisations across the borough to explore ideas and opportunities to respond to the crisis collectively.
- Camden have also been running a wide-ranging comms campaigns to highlight the support that is available to residents.
- Promotion of Camden's Apprenticeship scheme which encourages women back into work

¹¹ The Cost-of-Living Crisis update further to full Council meeting on Monday 21st November 2022.pdf (camden.gov.uk) (democracy.camden.gov.uk/documents/s109777/The%20Cost-of-Living%20Crisis%20update%20further%20to%20full%20Council%20meeting%20on%20Monday%2021st%20November%202022.pdf)

- Camden offers disadvantaged two-year-olds whose parents are not working an additional free 15 hours per week, when they turn three
- Camden offers two-year-olds free early education and childcare place an additional 15 hours per week, which is an enhanced local offer.
- In November 2022, Camden announced that it was investing an additional £300,000 in school breakfast clubs in deprived areas.
- A childcare grant has recently been launched – lone parents looking for a new job to re-enter employment or expand their skillset by attending training, may be eligible for a grant worth up to £1500 to cover childcare costs while attending interviews, training or education sessions. The fund can cover costs associated with the employment search. Good Work Camden will pay childcare costs directly – residents will not need to pay for it and wait to be reimbursed.
- Camden Council's Gender Pay Gap shows that female staff earnings continue to be marginally higher than male staff earnings. Camden Council is also working with Timewise, the UK's leading flexible working organisation, to look at fair and flexible employment for both Camden Council staff and externally.



3. Executive Summary of Recommendations

Recommendations summary

The issues women have raised suggest major reforms are needed in welfare, public services and the labour market but our discussions show that there are things at a local level that we can do which would make a difference:

What we can do in Camden	
<p>Women told us that “Camden is a good council.” There are a number of ways through which the Council can further support women to tackle the cost of living crisis in six key areas:</p> <ul style="list-style-type: none"> • Feeding and clothing children – women have told us that we are “creating unavoidable anxieties for years to come.” • Enriching children – women have told us “if we do the activity, we can’t eat. If we eat, we can’t do the activity.” 	<p>Feeding and clothing children:</p> <ul style="list-style-type: none"> • Once London-wide Free School Meals (FSM) pilot comes to an end, universal FSM for all primary schools from 2024/25 financial year • To cost further support for disadvantaged secondary school children, including holiday food vouchers, clothing vouchers and digital technology • To set up a joint task force with early years, public health, GPs, health visitors to increase take-up of healthy start vouchers and FSM eligibility • All Camden schools to review their school uniform policy to make this cheaper • Camden Learning to initiate a project to co-ordinate and spread good practice on reducing the costs of school uniforms, including PE kit and promoting school uniform sharing
<ul style="list-style-type: none"> • Flexible work - women have told us that “considering the cost of outgoing bills and childcare, going back to work isn’t worth it most of the time”. Women need flexible work • Overcrowding – women have told us they “have a two bedroom flat with seven of us.” • Communication – Women have told us “Camden may have a lot of offers of support, but the community doesn’t know about it.” • Agency and change – women want their “voices to be heard to make a difference.” 	<ul style="list-style-type: none"> • The Council, through the Cost of Living Members Group, to work with retailers to provide free at the point of access surplus goods to residents, including schools shoes and work with communities on how best to provide this • With food bank providers, review diversity of access and cultural appropriateness of services <p>Enriching children:</p> <ul style="list-style-type: none"> • For the Council, Camden schools and voluntary organisations to review children’s access to enrichment activities including, sports, field trips, tutoring, building on the success of the Summer University and the Camden Summer programme • There is continuing concern about the impact of Covid and the cost of living crisis on children’s physical and mental wellbeing, particularly for the most disadvantaged. There is a case for monitoring the development of this cohort of children in greater depth, and in collaboration with other public services. A joint action plan to mitigate the effects should be developed, the Camden Children’s Partnership Trust Board would be well placed to undertake this work

What we can do in Camden

Flexible work:

- That the Council promote its excellent work as a flexible employer, including dependency leave and childcare deposit loans with local employers, and to work with the Health & Wellbeing Board to promote flexible working in the NHS organisations in the borough
- Camden Council to report on its gender pension gap, along with Gender pay gap and council partners to commit to doing the same
- Aligning resources of Adult community education, Further Education Colleges and Early Years settings to provide training and employment opportunities which are aligned to the needs of mothers and carers
- For local employers sign up to Camden's Inclusive Business Network, which brings together businesses that are committed to providing inclusive, flexible and secure work
- To offer flexible working, dependency leave for those with caring responsibilities, and childcare deposit loans for staff

Overcrowding:

- Housing is one of the six challenges identified in We Make Camden – we recommend that this work includes looking at the impact of overcrowding on women and children. Whilst women were often complimentary about Camden services, there was widespread concern about the impacts of overcrowding in social housing

Communication:

- Improve communication and awareness of support for the cost of living crisis looking at the possibilities of digital communication and apps, and ensuring all communication is culturally diverse and aware.

Coming together - agency and change:

- Based on the success of the Parent Champions Programme in Early Years, to explore the opportunities for developing a wider Parents Council working closely with schools
- That the council organise a Childcare Summit to look at the opportunities to develop affordable childcare within Camden
- All ward councillors to call meetings with women in their wards to discuss this report
- Camden to look at the work of Bristol City Council's Women's Commission and Leeds City Council 'Child Friendly Leeds' programme to inform future work

We believe that working together to achieve local changes can make a difference, but it would be dishonest not to emphasise the need for major reforms at a national level that place the needs of women and children at the heart of social policy.

We set out below some of the changes at a national level that women have told us they would like to see:

National recommendations	
<p>Women have told us that the current welfare system “is like sticking a plaster, it won’t address the issues” and that “those in the stretched middle miss out on free school meals.”</p> <p>These are some of the immediate changes at national level that women we listened to would like to see.</p> <p>Women have told us that “childcare in this country is so expensive” and that carers allowance “isn’t enough to live on.”</p> <p>Women have told us that they are “still second class citizens when it comes to work, and women need access to jobs which are flexible and paid properly.” The government needs to address the structural barriers affecting women accessing employment.</p> <p>Women feel that they’re “not being heard” and that people “aren’t listening to you.” The government need to ensure that women have agency to make and influence change over policy which impacts them.</p>	<ul style="list-style-type: none"> • Universal free school meals for all primary and secondary schools • Reinstating the £20 uplift in Universal Credit • Review of work related requirements for mothers of children under five • Ending two child benefit policy and increase in child benefits • Restoration of educational maintenance allowance • The Home Office to provide an emergency cost of living fund for local domestic abuse survivors • An affordable childcare system from the ages of one to five. We are encouraged by promises from the major parties that reform is on its way in response to the crisis in labour shortages. IPPR have also just produced a ‘Childcare Guarantee report,’ arguing for a reform of the childcare system accessible, affordable childcare from the end of parental leave to the end of primary school in England. They estimate would add an additional £5.9 billion in returns to the exchequer, boost GDP by £13 billion and narrow the gender pay gap • Increasing Carers Allowance from £69.50 for 30 hours • Mandatory legal right to paid leave for carers • Flexible working by default – ensure the implementation of flexible working legislation supports women. At the time of the writing, the bill is going through the House of Lords, before gaining Royal Assent • Gender pension gap mandatory reporting • Ending pregnancy discrimination, and giving pregnant women greater protection from redundancy • Bespoke education and training programmes for parents returning to work • A regular national citizens assembly for a diverse group of women to take part in a deliberative and democratic process to influence policy which affects them and their children.

¹² Mayor announces every London primary schoolchild to receive free school meals | London City Hall ([london.gov.uk/mayor-announces-every-london-primary-schoolchild-receive-free-school-meals](https://www.london.gov.uk/mayor-announces-every-london-primary-schoolchild-receive-free-school-meals))

4. Our Recommendations – changes that women want to see

The women we have talked to suggested a number of other changes that could be introduced at a local level. We begin by looking at what further support can be given to children.

We recognise that Camden Council by itself cannot mitigate or overturn national government policies, but there is much that can be done.

Feeding children

“I did apply for free school meals but it was denied. My husband earns £900 and they said no. If he earns £600, I could have free school meals.”

– CWF focus group participant

We welcome the council’s decision to allocate £300,000 for breakfast clubs in our poorest schools. For children there is a strong case for initiatives that ensure resources go directly to feeding or clothing children. As one woman explained “this is the next generation for us and children eating should be taken more seriously... for some, it can be the only meal they get.”

In Camden, in common with the national picture, there is considerable variability in the take up of free school meals. The income threshold for free school meals is very low. To be eligible, families need to be on qualifying benefits and earning less than £7,400 after benefits and tax. This threshold has not changed since 2018, despite an average inflation rate of 3.5% since 2018.

In Camden, the number of children eligible for free school meals has increased by 13% since 2018. There are still huge challenges around uptake in free school meals in Camden – around 22% of eligible primary children are still not claiming free school meals. Similarly, around 35% of those eligible for healthy start vouchers are not taking up this offer of support.

In Camden, primary school meals are £2.29 per day per child – meaning that a family with two primary age children will be paying around £100 per month, with costs increasing in secondary school.

Extending eligibility for free school meals is one of the most significant changes that could be made at a local level. On 20 February, Sadiq Khan, London Mayor announced funding for every primary school child in London to receive free school meals in the 2023/2024 in a one year pilot to support families with the cost of living crisis¹².

The impact of introducing universal free school meals is very well documented. It ensures take up, reduces stigma and for the women in this inquiry it deals with the benefit trap – that is the loss of eligibility if women are working, even though the majority work for low pay. Any extension of eligibility is to be welcomed, and the Mayor of London’s funding announcement will have a huge impact on the women we spoke to.

¹³ Quarter of a million children enter secondary school without basic maths and English | Education | The Guardian ([theguardian.com/education/2023/feb/12/quarter-of-a-million-children-enter-secondary-school-without-basic-maths-and-english](https://www.theguardian.com/education/2023/feb/12/quarter-of-a-million-children-enter-secondary-school-without-basic-maths-and-english))

- Once the London-wide pilot comes to an end, we recommend that Camden Council look at introducing universal free school meals for all primary schools from 2024/2025 academic year onwards to ensure a long-term impact on children in Camden. We welcome the work being done by Camden's Public Health team on food security but would also recommend that there is an urgent task force set up with officers from benefits, public health and Camden Learning to look at ways to increase eligibility of free school meals.
- The low take up of Healthy Child vouchers is also concerning. We recommend that there is a drive headed by the Early Years Service, midwives, Health Visitors and GPs to increase take up. Healthy Start vouchers entitle parents to £4.25 each week of your pregnancy from the 10th week, £8.50 each week for children up until the age of one and £4.25 each week for children between one and four years old.
- Food banks clearly play an important role in Camden, but we were concerned that the Somali women we spoke to and a number of Bangladeshi women were not really aware of food banks or felt that the food would not be culturally appropriate. Other women said they felt uncomfortable with a largely male group using some food banks. The availability of food banks for women of diverse cultures and ethnicities should be urgently reviewed.

Clothing children

The cost of school uniform and PE kit for growing children was frequently mentioned as was the cost of children's shoes. Our analysis of the cost of school uniform highlights that a secondary school uniform in Camden, including PE Kit and excluding school shoes and trainers can cost as much as **£242 per child**. Some schools have been working hard to reduce the costs of school uniforms, reducing uniform requirements and giving parents access to more affordable or second hand uniforms, but practice seems to vary considerably across Camden schools.

- We recommend that Camden Learning initiate a project to co-ordinate and spread good practice to reduce the costs of school uniform. Reducing costs of school uniforms should be prioritised over making grants.
- Home Start reported success in obtaining large donations of children's shoes. Those within the council working on the cost of living response, including The Cost of Living Members' Group, should consider whether this can be replicated by other charities and or whether there is a role for the Council in bulk buying essentials which might also include sanitary and period products.

¹⁴ [Impact_of_Covid_on_Learning.pdf \(d2tic4wvo1iusb.cloudfront.net/documents/guidance-for-teachers/covid-19/Impact_of_Covid_on_Learning.pdf?v=1676377054\)](https://d2tic4wvo1iusb.cloudfront.net/documents/guidance-for-teachers/covid-19/Impact_of_Covid_on_Learning.pdf?v=1676377054)

¹⁵ Children and young people - GOV.UK (gov.uk/government/publications/covid-19-mental-health-and-wellbeing-surveillance-report/7-children-and-young-people)

Enriching children

A common concern that we had not really appreciated was the cost to parents of providing a range of activities outside school. Reductions in school funding mean that schools offer less activities, outings and holidays and women are finding they cannot afford to pay for trips, sports activities and tutoring which they felt was essential for their children to catch up on after Covid. A recent national report suggested that 40% of primary pupils are failing to hit maths and English targets¹³. Women were, however, very appreciative of schools that were managing to continue to offer a range of activities and clubs.

“If we do the activity, we cannot eat, if we eat we cannot do the activity.”

– CWF focus group participant

We appreciate that there are not easy answers here, but there does seem to be a strong case to look at the provision of out of schools activities in Camden, from youth clubs to PE and sports, cultural activities and tutoring. Camden schools have provided a rich programme over the years however, due to the pressures on budgets and inflation schools can no longer subsidise these activities so more parents are being asked to contribute financially. We heard less well off families are having to focus their spending on essentials like food, clothing and heating. They can't pay for these extras, so a divide has been created. Some schools and PTAs are able to fund raise to cover costs and for others this is a massive challenge and not feasible. We heard that some schools are cancelling their school journeys this year, less trips are possible and after school clubs have been cut back.

This will have a long term impact as cultural capital is an essential part of learning that children need to prepare them for their future success and is also assessed by Ofsted. For many children, schools provide essential cultural and creative experiences and opportunities that would otherwise not be possible. This develops a wider appreciation and engagement in the arts, develops pupil's self-confidence and engagement in the wider curriculum and supports their social skills and emotional wellbeing. Cultural and social capital is vital to enable pupils to understand their place with their local and wider community so they can contribute and make positive future life choices as well as achieve academically. Increasingly schools are not able to provide these experiences due to funding cuts. Whilst those from the more well off families will continue to have opportunities outside of the school day, the impact on children from less well-off families will be great and will affect future education and employment chances.

- We recommend that Camden reviews the costs of sporting, cultural and learning activities in the borough and considers the feasibility of introducing a Camden Youth passport for the most disadvantaged.

¹⁶ Every Child Matters: A national policy achieved by local initiative | Teaching | The Guardian ([theguardian.com/education/2011/feb/09/every-child-matters-a-national-policy-achieved-by-local-initiative](https://www.theguardian.com/education/2011/feb/09/every-child-matters-a-national-policy-achieved-by-local-initiative))

¹⁷ Changes to flexible working rights announced: Real Employment Law (realemploymentlawadvice.co.uk/2022/12/08/changes-to-flexible-working-rights-announced/)

¹⁸ Employment Relations (Flexible Working) Bill 2022-23: Progress of the Bill - House of Commons Library (commonslibrary.parliament.uk/research-briefings/cbp-9648/#:~:text=The%20Bill%20had%20its%20first,7%20December%202022%20without%20amendment)

What will happen to Camden children affected by Covid and the cost of living crisis?

Covid-19 has had huge impacts on children - the attainment gap between disadvantaged pupils and their peers has grown since the onset of the pandemic,¹⁴ and the mental health and wellbeing of children has also been impacted.¹⁵

The impact of Covid-19 and the cost of living crisis on our poorest children suggests that it cannot just be business as usual for the many different services that are responsible for the welfare and development of Camden's children. All the data that we do have suggest that there is a generation who fall substantially behind and that the equality gap will grow even wider.

There is no doubt that Camden has many excellent services for children. Our safeguarding children's services has been judged outstanding by Ofsted as have many of our Early Years providers. The Early Help scheme provides a genuine safety net for families at an early stage of need. However, the depth of the crises that children and their families have been living through over the last few years, suggests the need to monitor in greater depth the development and outcomes for children in this group and for all agencies to collaborate even more closely.

Under the last Labour Government, the 'Every Child Matters' legislation was used to measure outcomes and encourage collaboration between services¹⁶ and Camden has retained the Children's Trust Partnership Board.

We recommend:

- There is continuing concern about the impact of Covid-19 and the cost of living crisis on children's physical and mental wellbeing, particularly for the most disadvantaged. There is a case for monitoring the development of this cohort of children in greater depth, and in collaboration with other public services. A joint action plan to mitigate the effects should be developed - the Camden Children's Partnership Trust Board would be well placed to undertake this work.
- For the Council, Camden schools and voluntary organisations to review children's access to enrichment activities including, sports, field trips, tutoring, building on success of the Summer University and the Camden Summer programme.

²¹ The Guardian view on unpaid carers: labour, even if it is for love | Editorial | The Guardian (theguardian.com/commentisfree/2023/jan/20/the-guardian-view-on-unpaid-carers-labour-even-if-it-is-for-love)

¹⁹ Delivering a childcare guarantee | IPPR (ippr.org/research/publications/delivering-a-childcare-guarantee)

²⁰ London parents face the highest childcare costs in the country | Evening Standard (standard.co.uk/news/london/london-childcare-costs-highest-in-country-nursery-fees-childminders-b1059916.html)

Promoting flexible working in Camden

Complaints about the lack of flexible working featured strongly in our discussions. The government announced in December 2022 that the right to request flexible working will be extended to all employees from day one of employment – currently this is only available to those who have worked for their employer for at least 26 weeks.¹⁷ The bill will go through the final stages at the end of February 2023¹⁸. However, there is more to be done to ensure women are able to access good work.

We were impressed with many women’s strong desire to work, but lack of flexibility with caring responsibilities was a constant barrier raised.

“Women are still second class citizens when it comes to work, and they need to have access to jobs which are flexible and paid properly.”

– CWF interview participant

Current labour shortages are putting flexible working much higher on the agenda. Camden has a range of world class anchor institutions including life sciences, IT, higher education and NHS institutions. Supporting a drive for flexible working in the NHS would be particularly relevant in addressing the vacancy crisis in the NHS and complement the workforce strategy of the Health and Wellbeing Board.

In 2014, Camden Council committed to become a Timewise council with all posts open to flexible working. In 2023, Camden became the first Timewise ‘fair flexible council’, developing action plans to look at their role as an employer and also in an anchor of place and providing best practice to other local employers.

We recommend:

- Continuing to promote Camden’s Inclusive Business Network to encourage more local employers to join and commit to promoting flexible employment.
- Looking to encourage flexible working with the many major employers in Camden, NHS institutions in Camden. There are a range of world class anchor institutions in Camden including higher education, life sciences and IT. There are opportunities to create a strong campaign around flexible working. This could be particularly significant in addressing the vacancy crisis in many of our major NHS institutions in Camden and complement the workforce strategy of the Health and Wellbeing Board.
- Camden Council to report on its gender pension gap, along with Gender pay gap and council partners to commit to doing the same.

Training and education pathways for women in Camden

We have been impressed with the approach of Good Work Camden in responding to the needs of women with caring responsibilities trying to get into work, including offering a childcare grant and working with employers to provide flexible opportunities for women. Providing a grant for childcare costs for single parents actively seeking work is an important initiative.

We recommend:

Aligning the resources of Adult Community Education, our Further Education Colleges, Early Years settings to provide training and employment opportunities that are particularly aligned to needs of mothers and carers.

Acknowledging the value of care -increasing access to childcare

Women felt strongly that care was not valued, and that childcare was often inflexible and unaffordable. Again we anticipate that severe labour shortages will put these issues higher up the political agenda. A new report from IPPR for instance sets out a bold agenda to provide accessible and affordable care from the end of parental leave to the end of primary school. This research has highlighted that accessible and affordable childcare from the end of parental leave to the end of primary school in England, as recommended by IPPR, which would add an additional £5.9 billion in returns to exchequer, boost GDP by £13 billion, and narrow the gender pay gap¹⁹.

The UK has the second most expensive childcare of OECD countries, and in Inner London, parents spend the highest percentage of their take-home percentage of take-home earnings on childcare, at over 73%. Research from Coram Family and Childcare charity highlights that there has been a 13% jump over four years on the average hourly cost of childcare in London for toddlers.²⁰

As one carer explained – “carers allowance is such a pittance for what carers provide - £69.50 a week to provide over 30 hours a week for care. [This is] much lower than the living or a minimum wage.” Around 72% of those claiming carers allowance are women. The Conservative 2019 Manifesto included a pledge to give people with recognised caring responsibilities a new legal entitlement to leave from work. A private members’ bill now going through Parliament would grant carers one additional week unpaid leave.²¹ The carers we spoke to stressed the importance of increased financial support.

At a local level the Camden offer of an additional 15 hours of free care for disadvantaged two year olds once they become three is a significant investment. Women were not always aware of the childcare services available, including the excellent child minding service.

We recommend:

- The Council continues to promote its work as a flexible employer including its dependency leave provision for those with caring responsibilities and child care deposit loans.
- That the council works with partners and local employers to encourage the adoption of similar conditions for carers, paid leave for carers and childcare deposit loans.

Dealing with overcrowding

Whilst women were often complimentary about services in Camden there were high levels of concern about overcrowding in particular. Housing services and providers were not seen to be responsive. We appreciate that a major restructuring of the Camden Council Housing Department is now taking place, but it was clear that the cost-of-living crisis is forcing women and children to spend more time at home exacerbating the difficulties of overcrowding.

We recommend:

- Housing is one of the six challenges identified in We Make Camden - we recommend that this works includes looking at the impact of overcrowding on women and children. Whilst women were often complimentary about Camden services, there was widespread concern about the impacts of overcrowding in social housing.

Communication

A constant theme was the lack of knowledge about what help and support is available in Camden. This was a particular issue for the most marginalised groups, the carers and women from the Somali and Bangladeshi community that we spoke to.

As one woman explained – “Camden may have a lot of offers [of support], but the community doesn’t know about it”. We heard how communication didn’t make use of digital technology to give information about flexible working, child care, benefits, food banks.

The opportunity for schools to communicate with mothers and children was also sometimes neglected. As women are often the primary users of public services, ensuring that women are aware of the available support is key.

We recommend:

- Digital communication could provide information on services at a direct individual level.
- Schools should be included in any communication strategy.
- That any new comms on the cost of living crisis is tested with a diverse range of women to ensure it is sensitive to gendered issues, different age groups and cultural backgrounds.
- That Camden Women’s Forum fund for women to convert their qualifications into UK eligible qualifications is promoted.
- There is recognition of the positive impact of dealing with overcrowding in planning for activities for children and young people. See below.

Stress, isolation, agency and change

One of the impacts of the cost-of-living crisis that is less frequently discussed is the increasing isolation of women and children and carers. High travel costs, dark nights and the lack of money to pay for leisure activities all have the effect of pushing women and children back into the home and sometimes losing contact with support from other family members.

In this situation access to public space and activities becomes more important.

We are glad to hear that some early years settings are now opening on Saturdays and making more provision for the 2-5pm slots.

Camden’s role in the government’s Family Hubs trailblazer is an opportunity to make safe, warm space available for mothers and their children. However, 10 years ago national government was investing 10 times more in Sure Start than in current schemes including Family Hubs.

In the long term to achieve change at both a local and national level women will need to come together and organise.

²² This is how much the value of Child Benefit has plummeted - New Statesman ([newstatesman.com/chart-of-the-day/2022/07/how-much-value-child-benefit-plummeted](https://www.newstatesman.com/chart-of-the-day/2022/07/how-much-value-child-benefit-plummeted))

²³ The country where full-time childcare costs £15 a week | News | The Sunday Times ([thetimes.co.uk/article/estonia-the-country-where-childcare-costs-15-a-week-805qs8kwd#:~:text=Among%20the%2038%20member%20countries,of%20a%20family%27s%20pay%20packet](https://www.thetimes.co.uk/article/estonia-the-country-where-childcare-costs-15-a-week-805qs8kwd#:~:text=Among%20the%2038%20member%20countries,of%20a%20family%27s%20pay%20packet))

We note that one of the lasting impacts of the original Sure Start programme in Camden was the setting up of the Parent Council. There is power in a group of women coming together on a local and regional level – we note the London Borough Women’s Network, of which Jenny Rowlands, Camden’s Chief Executive is co-sponsor. This provides an opportunity to share best practice across local London Government of considering the impact of gender on work and women coming together to take collective action.

We therefore recommend:

- That there is further discussion on facilitating a women’s group to look at the cost of living crisis. This may be possible through the existing Parents Advisory Group or a development of Parent Champions or a new initiative through the Family Hubs.
- That women have the opportunity to explain their situation with local and national political leaders - including setting up meetings in Parliament.
- That all ward councillors call meetings with women in their wards to discuss this report.
- That Camden looks at the work of Bristol City Council Women’s Commission and Leeds City Council ‘child friendly Leeds’ programme to inform future work.
- There is recognition of the positive impact of dealing with overcrowding in planning for activities for children and young people. See below.

Change at a national level

We believe that we can make a difference at a local level but it is important that this inquiry highlights again the impact of government policies on welfare, child care, public services and that the Council and our partners particularly in the public sector press for change at a national level.

Women need:

A less punitive welfare system that provides at least minimum incomes for women and children and seeks to promote their health and wellbeing. One of the most difficult issues to emerge from this inquiry was the lack of compassion within the welfare system and the world of work. It is little wonder that many women felt put upon, coerced and excluded and that they really feared for the future of their children and their own wellbeing. The introduction of Universal Credit has seen a drive to get mothers, even of young children, into work without any compensatory attempts to make child care more available and affordable or work and training more accessible. The Chancellor’s autumn statement failed to re-instate the £20 uplift in Universal Credit, but also increased the work related requirements in Universal Credit. required women with children to work longer hours and earn more money before being able to receive benefit. The cuts in welfare introduced in 2010 mean that benefits are not anywhere near meeting the cost of living currently and structural inequalities such as the benefit cap, the two child policy and the bedroom tax need to be reviewed.

²⁴ Nursery for under-tuos costs parents in inner London 71% of weekly wage | Evening Standard (standard.co.uk/news/nursery-childcare-costs-parents-inner-london-under-two-wage-b1031004.html)

²⁵ Forget ‘unretiring’ the Covid cohort – mothers, older workers and people with disabilities hold the key to getting Britain working - Resolution Foundation (resolutionfoundation.org/press-releases/forget-unretiring-the-covid-cohort-mothers-older-workers-and-people-with-disabilities-hold-the-key-to-getting-britain-working)

²⁶ The gendered impact of austerity: Cuts are widening the poverty gap between women and men | British Politics and Policy at LSE (blogs.lse.ac.uk/politicsandpolicy/gendered-impacts-of-austerity-cuts/)

Support for children

Support systems and benefits for children have been eroded. Child benefit is means tested and its value has fallen. Child benefit is worth less today than in 1999.²² Universal credit restricts claims to two children. We have already discussed the low levels of eligibility for free school meals. Limiting eligibility for free school meals to household income below £7400 is indefensible in a cost-of-living crisis. Many women we spoke to emphasised the importance of the holiday food vouchers for which Marcus Rashford campaigned. Further funding has only been agreed until 2024/25. The take up of Healthy Start vouchers is also alarmingly low. There is no adequate safety net at the moment to ensure that children and young people are being adequately fed or clothed.

A fully funded child care and early learning system from the ages of 0 – five

We have a fragmented system of children care which offers no provision for children between the ages of 0-two, has limited provision for two year olds and stretched provision for three to four year olds with many childcare providers going out of business. Our childcare system is the second most expensive of the Organisation for Economic Co-operation and Development (OECD) countries.²³ Parents in inner London spend the greatest percentage of their take home pay on childcare, handing over 71% of their weekly earnings on childcare²⁴.

It is encouraging that labour shortages are now at last pushing both political parties to reconsider child care provision, however, without major changes the cost-of-living crisis will continue to bite bitterly on mothers leaving many children in poverty. The UK has a maternal employment gap – participation rates among low-income women aged 25-54 were just 50% in 2017-2019, compared to 94% among higher income women of the same age.²⁵

Flexible working

The right to flexible working must move from ‘nice to have’ to ‘must have.’ Labour shortages, and the real need to bring more women into the workforce are beginning to cause a rethink. We need government sponsored campaigns to bring cultural change into the workforce and clear legislation giving the right to flexible working from day one.

Access to education and training, flexible employment and child care

A continuous theme of our focus groups and individual testimony were the real difficulties that women have to find work that is compatible with their caring roles. Significantly Tulip Siddiq, one of our local MPs is now supporting a Private Member’s Bill outlawing discrimination against women when they first tell their employer they are pregnant. At the time of writing, the law has been passed in the House of Commons and is due to be debated in the House of Lords before becoming clear. Women make up the majority of the unpaid army of carers.

²⁷ 1,000 children’s centres ‘lost’ since 2009 - Sutton Trust (suttontrust.com/news-opinion/all-news-opinion/1000-childrens-centres-closed-since-2009/#:~:text=As%20many%20as%201%2C000%20Sure,numbers%2C%20from%203%2C632%20to%203%2C123)

²⁸ Tweet / Twitter (twitter.com/annelongfield/status/1623678537180884995)

An end to austerity in public services

The impact of austerity policies that began under the Coalition Government in 2010 are being visible felt now in the current strikes in the public sector. Over 73% of workers in the public sector are women who have been disproportionately affected by wage freezes,²⁶ whilst also facing the increased pressure of working in services which are increasingly over-stretched. Local government has experienced cuts of over 40% and school spending is only at 2010 levels.

Women are also heavier users of public services, and more likely to be dependent on the welfare state, and some evidence suggests that women have been hit by austerity the hardest. Whilst we welcome some of the pilot funding in the new Family Hubs this is against a back drop of the closure of over 1000 Sure Start Centres since 2009.²⁷ Despite Family Hubs investment, we would need a tenfold increase in annual funding to get back to the Sure Start scale of support a decade ago.⁸

5. What women told us

Earlier in this report, we shared our recommendations for national and local changes based on the needs of Camden women. In this section, we amplify the voices of 100 women and 17 partner organisations based in Camden. We hope to shed light on the cost of living crisis through the perspectives of Camden women, who - despite the difficult times - shared their voices with compassion and determination for change.

“Coming together, we can change something. Everyone is having a hard life. When we come together, we have information.”

– Focus Group participant

“And with the food [prices] as well, now I’ve lost weight. Not on purpose... but because of the money - as long as [my son] eats.”

– Focus group participant

The impacts of inflation

“Before Covid, I visit my home country.... now I can’t go as I can’t afford for whole family – [We] need to stay here. [This] impacts my mental health and makes you feel isolated..” Focus group participant

“[I] have to cut out social gatherings” Interview participant

Women told us about their struggles to afford rising costs, whilst levels of income and welfare benefits stayed the same. Women are increasingly relying on their savings and held the majority of the responsibility for managing household finances.

Rising transport costs and food prices mean that seeing friends and family has become too expensive. Even hosting people at home is becoming unaffordable for women. Women are limiting the time they spend seeing friends, family, and support networks, and as a consequence, are feeling increasingly isolated.

Women with family abroad had not seen their relatives since before the Covid-19 pandemic, and now women are struggling to afford travel costs to visit their families.

The burden of guilt and sacrifice

“And with the food [prices] as well, now I’ve lost weight. Not on purpose... but because of the money - as long as [my son] eats.” Focus group participant

“I don’t remember the last time I bought something for myself. Here and there, treating myself and saying I like this. I can’t think like that as I have to buy for my son, my daughter.” Interview participant

Women told us about how they feel guilty – whether this is for their own further education, for not being able to provide necessities or not providing for their dependents. Women are sacrificing their own needs over the needs of their children, dependents and other family members. Women are eating less so that their children can eat, and not prioritising their own hobbies, training or self-care activities.

Existing structural gaps in system

Women noted that some of the challenges they’re experiencing are not new – women noted they had felt the pressure that public services and the welfare system were under for a number of years.

Gaps in health and social care

“[Health and social care services are] not providing us with what they’re supposed to and that’s because there’s no money in the bank to do the things they’re supposed to be doing. I would say we’re significantly impacted by cuts to services.”

Interview participant

“Every service is really suffering, the ones we rely heavily on are not following through.”

Interview participant

Women noted some challenges with health and social care services. Women faced challenges accessing health-care services, and informal carers faced some difficulties in navigating adult social care and healthcare support for their dependents and for themselves.

Challenges around housing

Women mentioned challenges in accessing housing repairs and maintenance. Badly insulated homes and an increase in energy costs exacerbate the already worrying issues around damp and mould.

We heard from many women who live in overcrowded homes, where families have limited space to relax and study. With the unaffordability of the private rented sector, women wanted more permanent and secure social housing.

“Overcrowding is a big issue. Some women if they are well paid, will be more inclined to rent privately, but because we can’t afford renting, we don’t. But [in] social housing there’s overcrowding. Sometimes [there are] eight people in two rooms, parents and children and sometimes other generations too.”

- Focus group participant

Limitations of the welfare system

"I do get [food vouchers], on Camden Council... I do get the voucher during the holidays. The cost of living has risen so much that it contributes towards it but it's not enough to do a weekly shop."

Interview participant

Women noted some challenges in accessing welfare support, including lengthy application processes and the financial support available not being enough with such high rates of inflation. Women noted that means-tested benefits do not support everyone who is struggling. Women on spousal visas are not eligible for many benefits. For some women the transition into work from benefits can be difficult as this can cause disruptions to one month's income (i.e. benefits payments stop weeks before their first monthly salary payment).

Universal Credit eligibility

Women told us about the challenges with Universal Credit. Universal Credit was introduced to incentivise work and reduce the costs of the system, yet claims can only be made for two children and mothers with children over the age of three are subject to work related requirements.

Costs of childcare

"I've been looking for work, but prior to working, I need to ask myself: can I afford to go to work?"

Focus group participant

The increasingly unaffordable childcare and inflexibility of childcare opening hours have led to many women not working. For many women, their salaries do not cover childcare costs and we heard of an increased sense of isolation for women when most of their time is spent caring for their children.

"It's like you're earning only to pay for childcare."

- Focus group participant

Flexible, well-paid, stable, and inclusive employment is difficult to find

"Being a carer, and trying to find any flexible work. It feels like a huge barrier, I don't know if it will be possible. I don't feel there will be any opportunities." Focus group participant

"I'm black myself and I see more of my black friends with zero-hour contracts, and more of them were being made redundant during the first phase of covid." Focus group participant

We heard from a large range of women about the huge barriers they faced in accessing flexible employment, putting them at more financial risk. Those with caring responsibilities also told us they only have small segments of time available to work, because of their caring commitments.

"I've been looking for jobs for the last four years, looking all across the UK. Employers don't give flexibility for parents."

- Focus group participant

We spoke with women from the Somali community, many of whom work in the formal care industry, as a way to balance family responsibilities with work. Yet, these offer women zero-hour contracts with low hours and no sick pay. We also heard from women who have migrated to the UK, who often have limited formal qualifications and proficiency in English, or have qualifications gained outside the UK.

Cost of living crisis from mothers' perspectives

Food and nutrition

"The nutritional content of what we eat has reduced drastically, we're not able to afford the types of things that make up a better diet."

- Interview participant

"Because of this keeping healthy is hard. You go to junk food which is hot, it's cheaper, and because you don't have to cook."
Focus group participant

Good quality and nutritious food is unaffordable for many families. Rising food insecurity in particular has a specific impact on women with children. Mothers told us how they prioritise the meals of their children. Women were worried about the development of their children who are having to eat smaller portions and less healthy options because it's more affordable. Specific food requirements can also create challenges for women with neurodiverse children, or those with food requirements.

Challenges around free school meals

Families on low income are not always eligible for free school meals. Paying for school meals place additional pressures on already hard to manage budgets. Women also told us that school meals were often small for their growing children.

Women and schools were concerned about the impacts of children not getting nutritious meals on their behaviours and educational developments, with long lasting impacts to future generations.

"I get Universal Credit. I'm on low income and I pay £45 a month for one child [for free school meals. My daughter is [in] secondary [school and] I pay her for £60 [for her school lunches]. You have to top up secondary school lunches all the time. I was shocked when they said you have to earn less than £7,500 [for free school meals]. We are struggling and we earn £16,000."

- Focus group participant

Unaffordable school uniforms

Women shared that school uniforms, including PE kits, created serious financial challenges, especially with growing children, and children who often lose or break items of clothing. Women shared the vicious cycle of buying cheaper clothing and shoes which can break more quickly, and then needing to be replaced. We heard good practice from some Camden schools who offer support to families who are struggling with uniforms, such as keeping stocks of second-hand uniforms; organising uniform swaps; and changing policies to help families.

"I bought my uniform in pay-in-three through PayPal with no interest... buy now pay later was my only way to afford the uniform... It's tough buying for two children."

- Focus group participant

Children are missing out on activities

"[If women don't] know English. They can't support their kids with school work, so homework clubs are lifelines for them." Focus group participant

Mothers feel guilty for not being able to provide activities for their children like cinema and meals out. Children's activities and afterschool clubs are also becoming unaffordable. In particular, for women with multiple children, the costs of activities for multiple children are unaffordable. Women are concerned about the knock-on impacts on developments.

"Before, my kids would go to the leisure centre for football, but it's so expensive for me to put both children there now." - Focus group participant

Cost of living crises from informal carers' perspective

Informal care is undervalued

"I'm full time [caring for...] my mother and I have no time to work part time for other income. I have really nothing, only £200 a month for everything. Sometimes I have to ask my mother to support me with her benefit money."

- Focus group participant

It is estimated that the UK economy saves a total of £132 billion per year through unpaid informal carers. Yet carers are undervalued and underpaid - to be eligible for carers allowance, residents need to do at least 35 hours of care a week to receive just £69.50 a week, which is not sufficient to cover London daily living costs. It is significantly lower than the minimum wage, and does not reflect the amount of work, time, and physical and emotional strain that is involved in care.

Disabilities and health conditions pose extra challenges

Women noted a range of specific ways in which the cost of living crisis impacts women with physical and mental disabilities. Women took on the responsibility of supporting family members who need additional support. Children with certain disabilities, such as ADHD or autism, can break or lose items often, increasing the costs of replacing items.

Managing long-term health conditions can also increase energy costs. Many conditions require heating or medical equipment to be on throughout the day, increasing utility bills. People with certain conditions or abilities need constant warmth and so have little choice but to spend

"I have mobility needs so I rely on my car, but all the different traffic changes mean that I'm spending twice as long in my car and twice as much petrol as before."

- Focus group participant

more on energy bills to keep heating on. Similarly, those with disabilities or carers are often required to use cars to get around and face increased costs with petrol and challenges in finding free parking options.

Financial insecurities around domestic violence and abuse

“When I was experiencing my abuse, I didn’t leave because of the finances.... I left when it was a choice between me dying, or us leaving. I was estranged from my family so it’s hard to turn up to them with three kids and ask for help” – Focus Group participant

Women who experienced domestic violence and abuse are at the sharp end of the crisis. Those supporting survivors are concerned that rising costs will lead to an increasing number of women staying, or returning to abusive relationships. Stigma around domestic abuse and an often limited awareness around the complexities of trauma, often leads to a lack of understanding from service providers.

Survivors can face stigma around domestic violence and abuse and the need for financial support. Those with no recourse to public funds faced particular challenges in accessing support.

We also heard from those who do leave abusive relationships about needing urgent access to safe accommodation and starting a fresh with new furniture and other household costs. We heard from support organisations that more survivors are returning to or contemplating sex work. Domestic violence and abuse survivors mentioned how mentally exhausting and isolating it can be to leave abusive relationships.

Adapting and micro-managing finances

“Prices of things in shops are constantly increasing. We need to decide where to buy the cheapest groceries, but some of the places that are cheaper are further away.”

– Focus group participant

We heard from women about how they are constantly making trade-offs. These including travelling further to spend less on groceries, weighing up whether to spend more on gas to cook bulk meals or pay more on electricity to store cooked meals in the freezer. The overwhelming sense we got from women was that their daily lives included frequent weigh up and decision making.

Historic and rising debt is causing increasing financial instability

“I asked [the council] for support with bills, they said no because I got in debt many years ago, about 20 years ago. Because of heating debt” – Focus group participant

“[Since the] beginning of the lockdown, I’m still in rent arrears. I’m still trying to find ways to pay arrears and reduce it down.”

– Interview participant

Women are increasingly relying on different forms of credit, including credit cards and buy now pay later schemes. It is becoming very difficult for advice agencies, dealing with increasingly challenging circumstances. Camden advice agencies who offer debt advice are unfortunately seeing residents presenting with suicidal thoughts as a result of their debt. Some women also noted that pre-existing debt can create challenges in them accessing support. As energy bills and the cost-of-living increase, the debt that women face will only increase.

The impact on women's wellbeing and health

"It's too much stress, I've got two disabled sons, and I get no time for myself." Focus group participants.

Women are micro-managing their finances but they are still struggling. Women are missing meals and losing sleep, both which lowers their immune systems. Women are feeling isolated because rising costs make it harder to afford to socialise.

The women have told us that the cost-of-living crisis is always on their minds, whether it's through their own experiences or media coverage. Women have told us they are overwhelmed, stressed, anxious and exhausted. We also frequently heard women say how other families may be worse off, downplaying their own struggles.

The impact on children's health, development and education

"For my children, they need to use computers. I need to have a Wifi connection and the prices have gone up, I really can't afford [it]. Academically [this] will impact their studies." Focus group participant

Food insecurity can affect the health, behaviours and concentration levels of children at school. Mothers were also unable to afford after school activities or tutoring, and were concerned about the impact on children. Mothers were also concerned about their children comparing themselves to their peers, and the knock on effect of stigma and bullying.

We heard that children who understand how the crisis is affecting their families are refraining from asking their mothers for basics items, as they don't want to add to financial pressures.

Mothers were also concerned that not being able to provide for their older children, could lead to more young people being involved in crime to be able to buy the items that they need.

Challenges in accessing help

"We are creating a lot of avoidable anxieties through the generations... it will skew in particular the growing minds of children. They should not focus on these kind of things at this age."

– Focus group participant

"My Dad will regularly top up my gas and electricity and petrol. My Dad is retired. He's had to push back his retirement because he's helping to ensure the kids have coats and shoes and stuff." Interview participant

We heard how many women have family and friends supporting them through the crisis, and that this sometimes puts strains on relationships, or has impacts for family members helping.

Limited awareness of available support

“There’s a big question about what people know” – Focus group participant

Women appreciated the help that organisations and council service providers offer, but women noted that this is not always communicated effectively. Language and digital barriers can make it hard for women to access support.

“There is a need to communicate the services and info better.”

– Focus group participant

Barriers to foodbanks

There was a lack of awareness of foodbanks, and also stigma in accessing food banks. Women with caring responsibilities, told us that their caring responsibilities made it hard for them to access food banks within their opening hours. Muslim communities told us that the food offered was not always Halal or culturally specific.

Providing support

We heard from organisations supporting women and children, that as the crisis continues, staff and volunteers are facing increased demands for support. Many VCSE organisations and schools can only afford to employ one, sometimes part-time, member of staff to support residents with financial support. Donations to charities are also decreasing, and the cost of facilitates and running activities is increasing. Staff are feeling demoralised as they are supporting more people in crisis and some charities are no longer able to provide solutions for residents to manage their debt.

Despite the challenges, we heard how organisations are continuing to offer valuable support to help women in Camden. For example, Camden Carers provide excellent support and advice to informal carers; Gingerbread offer invaluable help to single parents; organisations like Hopscotch and the British Somali Community offer women networks of safe spaces, aid and training; and food co-ops offer a stigma-free way of accessing food.

Women mentioned their pride in living in Camden. We heard how impressed they were of schools that continued to offer lifeline afterschool clubs and activities throughout the crisis. We also heard how mothers appreciated the vouchers for holiday activities and food programmes. Women were grateful for the help that they can access.

Women feel unheard as individuals but have hope for collective change and are proud to live in Camden

“I am proud to be living in Camden because there are many more facilitates than other areas. I’ve heard from friends and family, they don’t get food vouchers and food banks. We should be proud of that and all the support we get” Interview participant

“Camden is a really good council.” – Focus group participant

There are great examples of women being supported. Yet, many of the women we spoke to felt unheard as individuals and not supported by services.

“[If] my voice and other people’s voices are going to be heard. [If] you need my voice to make a difference. I won’t hesitate.” Interview participant

“Mums can help each other and can have an impact.” Focus group participant

However, along with the frustrations that women shared, came a determination for change. Women were keen to share their experiences with the Council and national government, and wanted their collective voices to inform changes in Camden and beyond and are proud to live in Camden.

6 . Conclusion and next steps

The cost-of-living crisis is exposing the cracks in an already broken welfare system that is not set up to support the needs of women and their children.

As the welfare state evolved from the 1900s through to the 1940s, and took shape after the second world war, it was dependent on women's unpaid care, as women's role in society was to provide for the next generation and their husbands. As women's societal and economic roles have changed, the fundamentals of the welfare system have not. The welfare system in the UK is no longer fit for purpose, and recent welfare reform such as the introduction of Universal Credit has not addressed these issues, but instead have exacerbated the financial hardship that women are experiencing.

From speaking to 100 women across the borough, we've heard stories of women not eating so their children and dependents can eat. We've heard of women turning off fire and smoke alarms in their homes to save electricity. We've heard from women struggling with pre-payment electricity meters because of just £40 of historic debt. We've heard from women who have been searching for good and flexible work for years because they can't afford childcare or struggle to fit work around caring commitments. We've heard from women who are struggling because they aren't aware of the support available to them. We've heard from women who feel hopeless, and are considering leaving the UK.

Yet, overall, we've heard a sense of optimism from women - a belief in collective action and that through coming together and explicitly focusing on the needs of women, we can make a real change to women in Camden's lives. These recommendations provide a way forward for women and children in Camden now, and for future generations.

It is expected that the Council will respond to Camden Women's Forum report as part of its wider work on the cost of living.



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“Thresholds need to increase – if you’re on benefits, you get extras. But [not] if you’re in the middle.”

“I would sacrifice everything to make sure [my son] had food.”

“I can’t manage on my pension income, I have to break into my savings.”

“How am I meant to pay my bills when I’ve got a dialysis machine running all day?”

“As Muslims, we eat Halal but there wasn’t much there for cultural diets.”

“When I was experiencing my abuse, I didn’t leave because of finances. I heard on the news about people living on the breadline during COVID, which scared me more than anything.”

“before COVID, I visited my home country... but now I can’t go as I can’t afford it.”