



*“I am just keeping  
my head above water”*

**YOUNG WOMEN'S EXPERIENCES OF THE  
COST-OF-LIVING CRISIS IN SCOTLAND**



Scottish  
Women's  
Budget  
Group

**THE YOUNG  
WOMEN'S  
MOVEMENT**





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## Foreword

**“Before my involvement in the group, I had a very basic knowledge of how gender can impact how much you earn as a person”**



***“ Before my involvement in the group, I had a very basic knowledge of how gender can impact how much you earn as a person. I knew there was real inequality in those aspects, one that I knew I would have to face eventually as a working woman. However, my world was suddenly changed after just one of the cost-of-living sessions. I realised how deep-rooted this issue is and how widely it spreads. And even now with the cost of living that affects every single person, it can affect women even more – due to already existing issues.***

***My involvement in this group was crucial because I got to learn from other young women around the table. I also realised that a lot of my struggles weren't something I was dealing with alone. This was reassuring but also terrifying to hear. It was a space where I wasn't afraid of speaking out about issues that were centered around money – a topic a lot of people, but specifically women, tend to run from because it feels like we shouldn't mention it.***

***From a personal perspective, I have always been afraid of discussing this issue with others or reaching out for help. Money felt like an awkward thing to talk about with others. It felt shameful, like I would be judged because of where I stand – as I am not so financially well off. Being able to be a part of this group and share my experience in such a safe space has been so rewarding. Especially as I know that my experience and input into this work will have a lasting impact.***

***This report is so vital because it outlines the real struggles that young women have been facing. I felt that the group was truly able to capture the voices of so many young women, and we were able to truly look at everything from an intersectional approach – something I am so immensely passionate about.”***

**Wiktoria Orlicka, Cost-of-Living Advisory Group Member**

# Introduction

This report details the findings of a national research project that investigates young women's experiences of the ongoing cost-of-living crisis in Scotland.

Reports have shown that the impact of the COVID-19 pandemic, Brexit, the war in Ukraine and more than a decade of austerity has placed women at a greater risk of financial insecurity in the UK, and that the cost-of-living crisis has further exacerbated women's existing economic inequality, pushing many into poverty.<sup>1</sup>

This joint project, conducted by The Young Women's Movement and Scottish Women's Budget Group, explored young women's experiences of the cost-of-living crisis in Scotland over a series of months in 2024, focusing on how rising

costs specifically impact young women.<sup>2</sup> We co-produced this research with a Cost-of-Living advisory group, consisting of 9 young women from across Scotland aged 15 to 30. In total, 300 young women and girls from 29 local authorities in Scotland took part in our survey. This report will highlight data from our survey focusing on young women's experiences and challenges as costs continue to rise.

The Young Women's Movement and Scottish Women's Budget Group aim to use the findings of this research to advocate for young women's needs during the cost-of-living crisis and beyond in Scotland and make recommendations to decision-makers to ensure young women's voices and experiences are recognised and amplified to challenge systemic inequality in Scotland.

## *How is the cost-of-living crisis affecting young women?*

This report highlights how young women who responded to the survey are struggling – financially, emotionally, and physically – during the cost-of-living crisis in Scotland. Research shows that women, particularly those facing intersecting discrimination, pay the price in times of crisis because there is very little safety net when the deep-rooted lines of social and gender inequality

are exposed.<sup>2</sup> This is largely because women are more likely to be in low paid, precarious or part-time employment and have lower levels of wealth compared with men. For instance, statistics show that young women on average earn £5,000 less per year in comparison with young men of their age, which makes it difficult for young women to become financially resilient in times of crisis.<sup>3</sup>

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<sup>1</sup> For instance, only 9% of respondents aged 21 to 29 and no one under the age of 21 responded to SWBG 2023 survey. See Scottish Women's Budget Group, *Women's Survey 2023: Experiences of rising costs across Scotland* (2023).

## Survey findings

- › Young women are significantly struggling with rising costs, particularly the price of food, rent and energy bills. In the last year, **nearly three-quarters (74.2%) of young women who responded to our survey are cutting back on food expenditure by limiting the types of food they buy, and nearly 1 in 4 (23.5%) have skipped meals due to the rising cost of living.** Most young women report negative impacts on their mental and physical health due to increasing financial hardship and precarity.
- › Young women report a wide range of coping strategies due to rising costs, including: cutting back on journeys; using savings alongside their income; taking on a second job; and limiting socialising with friends. Relying on friends, family and partners is a key source of financial and emotional support for young women.
- › **Nearly one-quarter (23.3%) of young women feel their living situation is not their preferred choice.** Single young women and young women living alone are struggling to afford rent and bills without the support of a partner or flat mate, and some young women in cohabiting relationships describe feeling financially reliant on their partner to pay for rent, bills and other household expenditure. Some young women are continuing to stay with a toxic or violent partner because they can't afford to live independently, while others have recently moved back in with family, or remain living with family while attending university, because of high housing costs.
- › **Nearly two-thirds (63.4%) of young women are not putting their heating on in a bid to manage rising costs.** Fuel poverty is a long-term issue, but rising energy prices from 2021

has put many young women into debt or forced people to make difficult decisions about when to heat their homes or use energy. This is particularly dangerous for disabled young women who have specific needs, such as equipment.

- › **Over two-fifths (42.5%) of young women reported being in debt, with more than half (53.5%) of young women in debt due to credit cards.** Over one-quarter (26%) of young women have used buy-now-pay-later in the past year, the majority of these also have credit card debt. Although these options might appear helpful, they could lead to high-cost credit habits, which could hold young women back financially throughout their adult life. 54.3% of those with debt were paying back student loans. While young women are going to university at higher levels, this is not necessarily providing them with higher levels of income (the majority of those with student loan debt were in the £20,000-£30,000 income category).

This report suggests specific policy recommendations to improve young women's financial wellbeing in Scotland during the ongoing cost-of-living crisis, including investment in more affordable housing and for the UK Government to increase benefit levels to provide a genuine safety net to young women on low incomes.

The Young Women's Movement and Scottish Women's Budget Group are calling on the Scottish and UK Governments to provide targeted support for young women and girls, particularly those who are marginalised and in precarious financial situations, and to ensure the needs of all groups of women are mainstreamed in strategic interventions that respond to the ongoing cost-of-living crisis.



The advisory group supported the creation of the survey, tested the questions, supported the analysis of the data and suggested recommendations based on the findings of this research. They were compensated for their time, and this project would not have been possible without their input and expertise.

The survey ran for six weeks between April and May 2024, and was promoted primarily through social media and newsletters.

Survey responses were analysed through a thematic approach. We used the analysis to create

session plans for group discussions, exploring certain themes in more depth and to further explore the experiences of groups that were not heavily represented in the survey data.

Four group discussions took place between February and September 2024. These took place online and in Edinburgh and were facilitated by The Young Women's Movement and supported by the Scottish Women's Budget Group. Data from group discussions was analysed and presented to the group at subsequent discussions, who then supported the creation of this report.

## Who took part



### Members of the Cost-of-Living Advisory Group at our first session in Edinburgh, February 2024

The Cost-of-Living group advocated for the inclusion of all self-identifying young women, including trans women, and the inclusion of non-binary young people in this research. It was important to the advisory group that these voices and experiences were reflected in this research. We refer to participants as young women throughout this report, while acknowledging that not all participants may identify as such. Names have been removed and quotations remain anonymous

throughout to protect participants' identities. Social identifiers (for example, white Scottish, 16-18, Roman Catholic, Heterosexual) have remained in some instances to highlight the importance of understanding young women's intersecting identities when exploring their experiences during the cost-of-living crisis. Identifying information from quotations have also been removed.

A total of 309 participants engaged with this research from across Scotland.

## The survey

A national survey ran for six weeks between April and May 2024, and gathered over 300 responses, with representation from 29 local authorities.

- › Edinburgh and Glasgow were the most heavily represented regions, with 37.7% of respondents living there, 4.7% in Fife, 4.3% in the Highlands, and 4% in Aberdeen City. No respondents lived in Comhairle nan Eilean Siar, Inverclyde and the Orkney Islands.
- › Most respondents were aged 16-25 (51.4%), with nearly a quarter (24.3%) aged 26 to 30 and 23.7% aged 31+. The rest were under 16.
- › Most respondents self-identified as young women (92.7%), with the rest identifying as trans, non-binary or gender fluid. 1.3% preferred not to say.
- › Over half identified as heterosexual (51.7%), a quarter as bisexual (25.7%), 5.7% identified as queer, 4.3% as lesbian, 4.3% as pansexual, 2.7% as asexual, 0.3% as gay, and 1.7% identify in another way. The rest preferred not to say.
- › Just over a third (31.3%) had a disability or long-term condition.
- › 29.3% of young women declared having caring responsibilities, with the majority of these young women caring for a parent or carer (12.8%) and a child or children (10.1%). The rest cared for a partner, a friend or a flat mate, or preferred not to say.
- › 61% of respondents were white Scottish, 25% were white British or white Other. The rest were African, African Scottish or African British (1%), Black, Black Scottish or Black British (0.3%), mixed or multiple ethnic groups (3.3%), Arab, Arab Scottish or Arab British (0.7%), Chinese, Chinese Scottish or Chinese British (0.3%), white and Asian (0.3%), other Asian (1.3%), Indian, Indian Scottish or Indian British (1.7%), Pakistani, Pakistani Scottish or Pakistani British (1%), or identified as another ethnic group (1.7%). The rest preferred not to say.
- › Over two-fifths of respondents (41%) said they belonged to no specific religion, 27.7% identified as atheist, 6.3% were Roman Catholic, 5.3% were Church of Scotland, 4.7% were other Christian, 3.7% were Muslim, 1% were Hindu and 0.3% Buddhist. The rest preferred not to say.

## Gaps and limitations

Almost all Scottish local authority areas were represented in the survey. However, there were no participants from Comhairle nan Eilean Siar, Inverclyde, or Orkney Islands and a greater representation of those in the Central Belt, therefore further research looking at young women in more rural areas of Scotland would be valuable. Our advisory group did, however, discuss the different experiences of the cost-of-living crisis for those young people living in more rural areas, especially in relation to social isolation, higher costs of basic necessities and a lack of accessible, regular transport to other communities in Scotland.

Though the survey population represented a variety of ethnic groups, white Scottish and white British young women are heavily represented, with further targeted research needed into the experiences of Black Asian and minority ethnic young women and young women from other minority backgrounds. Some young women did not complete the survey in full. Although the activity described above has many strengths, the findings of this research present a snapshot of experiences and should not be considered representative of the experiences of all young women in Scotland.

## Rising costs

**Nearly two-thirds (65.7%) of young women feel financially worse-off compared to this time last year.**

Of those young women who described feeling worse off, the most common experience was having little to no disposable income after paying for bills and necessities each month. Young women described how drastically the price of necessities, explicitly food and bills, have increased over a short window of time, and how their wages or benefits do not match the increased cost of living.

Young women described how this negatively affects their quality of life. Many respondents described not being able to afford to pay for bills and food and other necessities, with some relying on credit cards and loans to cover these costs. Others described feeling like they are unable to progress with their lives, for example living with family instead of living independently, or continuing to rent and flat share instead of purchasing a home. Some young women mentioned choosing to delay beginning their own families because of the increased cost of living.

***“Everything is so much more expensive, particularly food. I can’t believe how much more money I am spending on food now compared to a year ago. MUCH more money for the same quality of life.”***

***“I will never be able to afford to have kids in this current climate at my current unfair rate of pay. Feel chained to unhealthy/unsafe jobs and putting your health and needs/happiness second to work.”***

Young women living at home also described worrying about their parents’ salaries, revealing the knock-on effect of the cost-of-living on young women and their families as a collective.

***“Everything is rising in price, I often find myself worrying about how much money my mum has...”***

***“Rent and the prices for energy/gas have been rising like crazy, and me and my parents’ salaries aren’t increasing at nearly the same rate. I can’t remember the last time we made it through the whole month without having to ask my grandparents for financial help.”***

The impacts of feeling worse off than last year varied. Most common was being able to save less for the future, and spend less on activities like socialising with friends, leisure and holidays. Many described the impact this was having on their wellbeing – social isolation, anxiety and hopelessness were mentioned frequently by respondents. Others were experiencing severe impacts, like going without food and skipping meals, because of the increased cost of living. 63.4% of young women surveyed told us that they are not putting their heating on in a bid to manage rising costs over the past year.

Disabled young women were more likely to describe how benefits, like Universal Credit or Personal Independence Payment (PIP), did not cover the cost of living, because of other costs linked to their disability.

***“ We rely on benefits to feed us and pay bills, as everyone in the house is disabled. It has been a struggle to even have enough to pay bills and buy enough food. ”***

Of the respondents who were worse off, 15% were single or not cohabiting with a partner. Single young women who live alone frequently mentioned the difficulty of paying for bills or rent without the support of a partner or flat mate.

***“ All of my bills have risen sharply, outstripping my small ‘cost of living’ wage increase. Although my salary is the highest it has ever been, my outgoings are the highest they have ever been as I am a single person living alone and paying all household bills on one salary. ”***

***“ Due to increase in all bills, in a single-person household, I have found it particularly difficult when it comes to the time of year where all my car payments are due, or unexpected bills come, and just being able to be a young woman who socialises ... but with no spare change it’s hard, as my friends don’t seem to realise I can’t just go out and spend money, that’s not how it works when you live [by] yourself. ”***

***“ I love living alone for the quiet and calm and independence, however it is very lonely at times and the financial pressure to cover all the bills each month, [and] keep savings in case something in the house breaks or needs maintenance, and because of this I can’t always go to the social events I would like to. I spend a lot of my free time at home, because it costs too much to go out to do nice things. ”***

The gender pay gap and the undervaluation of women’s work make life harder for many of the young women surveyed, particularly if they are trying to manage all household costs on their own. It is essential that the systemic undervaluation of the work women do is tackled if we are to address women’s inequality.

***“ I’ve realised that I need to retrain in a new career if I ever want to own a house and be more financially independent. I’m currently a youth worker, an industry predominantly worked in by women. Typical ‘women’s roles’ pay very little, despite being essential work. ”***

Nearly one-quarter (23%) of young women felt as if their financial situation had not necessarily changed since last year. The majority of these responses discussed having more money than they did this time last year, due to changing jobs or promotions, but because their outgoings have increased, they are not reaping the benefits. Others mentioned that they were struggling financially before anyway, so the cost-of-living crisis has meant they are simply continuing to struggle. A few mentioned that because they are financially stable the cost-of-living crisis has not made too much of an impact.

***“ Financially I am in the same position but with rising mortgage rates, increased costs in everyday costs, I am now further away from being able to live alone and get on the property ladder. ”***

***“ In this time my pay has increased due to a new role and I now own property – however my lifestyle feels the same as when I was earning a lower wage and paying rent. ”***

A small proportion (11.3%) of young women described feeling better off financially than last year. For some young women, feeling better off was often down to an increase in pay or moving to a better-paying job. Others describe loans, or expenses being covered by government support.

***“Last year I was not in education and was struggling to find a job and benefits did not cover my monthly expenses. Now in education, I get a grant and a loan which do cover my monthly expenses.”***

Nearly three-quarters (74.2%) of young women told us they are cutting back on food expenditure by limiting the types of food they buy, including purchasing unbranded products, to manage rising costs over the past year.

Nearly one-quarter (23.5%) of young women told us they are skipping meals in order to manage increased costs over the past year.

***“I have found going shopping, paying bills, keeping afloat have all been turned on its head due to the price of things. A cost that would usually cost £70 has now doubled. It’s so much extra money that me and thousands of others can’t afford to fit into their budget. With lack of family support (both me & my partner are care experienced), the cost of disability, and other aspects are making this so much tighter.”***

Two-fifths (40%) of young women who care for a child told us they are cutting back on social activities for children due to rising costs, i.e. stopping membership to after-school clubs. Over one-quarter (26.7%) of young mothers are unable to afford replacement clothes or shoes for children, which increased to two-thirds (66.7%) when asked if they are unable to afford replacement clothes and shoes for themselves. Some young mothers told us they are skipping meals to ensure their children are fed.

***“I’m a single parent and stay at home parent. I can’t get a job because I can’t get my son into nursery. He’s 2, I have no help to watch him while I try [to] work. There has been many of times my son has been the only one getting food, as I just simply can’t afford to buy the “cheap stuff” to feed myself too.”***



# Income

**Over half (53.4%) of young women have been using savings alongside income to manage rising costs over the past year.**

Most young women surveyed are on low to no pay, as outlined in table 1. Over two-fifths (44.1%) of young women surveyed were in full-time employment, while 16.2% worked part-time and 3% were self-employed. Nearly one quarter (22.2%) were in education. The rest were unemployed, or unable to work due to disability.

The research reveals that most young women are struggling to purchase food and other necessities based on their income.

***“It’s so expensive, my week wages don’t even last me a whole week because the prices are ridiculous and also tampons being like £4, that’s outrageous!”***

***“I can’t afford much more other than just the essentials, being in education and part time work I can’t earn a great deal. But barely enough to live is not enough.”***

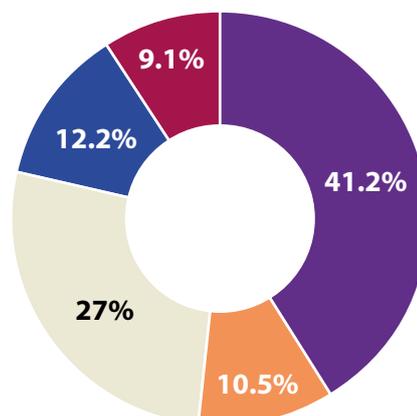
***“I am earning more than last year, but have less ‘fun money’ than last year. I now have to budget for food tightly, and have to choose cheaper food. It is getting harder and harder to have money for savings each month. I never struggle to meet my basic needs because I earn a decent third sector salary, but I feel like it’s hard to meet social expectations and keep up appearances. I am much more worried about money than I used to be.”***

Young women in education, many of whom rely on student bursaries or wages from part-time work, are struggling to keep up with rising costs.

***“Being a full-time nursing student, my bursary doesn’t touch my bills. I go hungry to be able to feed my dog as well. Also due to cuts on bus services, it means I have to pay for a train to go to university which I cannot afford.”***

**Pie chart 1. Respondents’ personal annual income**

- ▶ £0-£12,000
- ▶ £12,001-£20,000
- ▶ £20,001-£30,000
- ▶ £30,001-£40,000
- ▶ £40,001 and over



***“ Everything has gone up in price especially things like driving lessons, groceries and student accommodation costs. I am under student finance England despite living in Scotland and the money I get is not enough. I also turned 22 and no longer get free bus travel in Scotland which has been terrible as I am still a full-time student and will be for the next 4 years.”***

Even those young women earning above-average salaries shared their financial struggles.

***“ Everything is so expensive now, I earn a very good salary but have hardly anything left by the end of the month. Some of that is the single tax but I really don't know how other people are coping at the moment. A small basket of food now costs at least £40, it used to be £20.”***

***“ I earn what is described as an ‘above average wage’. However, once rent, council tax, utilities, food & petrol are paid for, there often feels like there is very little left. It feels impossible to look to the future in terms of being able to save for a house or to think about having children as I don't know how we'd be able to cope with childcare costs.”***

A handful of young women explicitly mentioned that their statutory maternity or sick pay did not cover the increased cost of living. Others mentioned that despite receiving a pay rise, they still feel as if they are financially struggling.

***“ Our mortgage increased by £500 per month which has caused real financial struggle. I would like to start a family but the maternity leave at my workplace is barely anything and my husband's salary wouldn't cover the mortgage, never mind food, utilities and a baby. I couldn't afford to take any time off work. We don't have a choice, we literally cannot afford to start a family which is really impacting my mental health.”***

***“ Received all of my backdated pay and pay rise. I've now gotten used to everything being expensive so I just don't spend anything. I no longer miss things because I've become used to not having.”***

***“ Working in a factory that does not meet health and safety regulations so my physical health has been visibly impacted. Been declared unfit for work/ mentally/ physically but can't take time off as no sick pay and statutory sick pay isn't even enough for what I'd make in 2 days.”***

A substantial number (39.3%) of young women are using buying and selling websites like Vinted to bring in additional money, with 22.8% increasing their work hours, either through additional or second jobs or increasing hours in their current job.

***“ I'm lucky I have two wages coming in even if they are low incomes. I grew up with a single mother and I know how hard it is to rely on only one wage. When I got sicker and couldn't work as much my partner stepped in and took more hours to try and make up the difference.”***

## Debt and seeking financial advice

Over two-fifths (42.5%) of young women are in debt, with 53.5% of young women in debt due to credit cards.

Young women are taking financial risks to cope with rising costs. Many young women have taken out multiple credit cards or loans to manage increasing costs over the past year, while just over one-quarter (26%) are using buy-now-pay-later schemes, like Klarna, to purchase items and 18% are using both. Although these options might appear helpful, they carry financial risks and could lead to high-cost credit habits, which could potentially hold young women back financially throughout their adult life.

***“Had to rely on credit cards last year to pay bills and for essentials, now we’re paying this back and interest rates are making it difficult.”***

***“The cost of everything has gone up so much, and although I have a job that’s better for my longterm career now, because of my student visa work restrictions I can’t take any other steady work on top of it, so I’m living off credit cards at the moment and it’s very unsustainable and scary.”***

***“I’m living off my credit card which I can’t afford to pay off each month. I keep applying for Universal Credit and Jobseeker’s [Allowance] but hit a wall with the bureaucracy. My health is suffering because of the stress which further affects my ability to work. Going to the supermarket gets me upset because of the prices. I can’t afford my energy bills at all.”***

Over two-fifths (43.7%) of young women are not confident they could access support with their current financial situation if needed.

13.4% have previously applied for financial help, such as Universal Credit or a hardship fund or bursary at school or university. Some young women noted they did not know where to access information about financial advice or support that was available to them, or if they could find the information, eligibility criteria was unclear.

***“I’m ‘just about managing’, part of the increasingly large group of people who are on paper in a good financial position (and therefore ineligible for means-tested benefits) but struggling to get by. I am aware of how thinly stretched money advice and related services are and I don’t want to take up their capacity when there are people in much more urgent need.”***

***“The system is complicated and requires a lot of knowledge. I am educated and work in a job where I should know a bit about benefits but even so it’s complex. My partner receives Adult Disability Payment but it’s hard to figure out if she could access Limited Capacity for Work on Universal Credit – I know sick notes are part of it and as she’s already unemployed she would not be getting a sick note for an employer as such. I feel we would need to speak to an advisor to figure out how this works and we are both very anxious people so that’s a barrier in itself.”***

A small number of young women said they did not qualify for support due to their health status. For example, one young woman described having autism that impacted her ability to work, but that she was still not entitled to benefits because she did not struggle with her health 'enough'. A few young women stated they were not eligible for support because they were not yet 18 and therefore benefits were not accessible to them. A handful of respondents were full-time students, and therefore ineligible for support.

Young women talked about seeking support in the past but being denied. This experience subsequently impacted their confidence in seeking alternative or different support networks. Those young women who had been denied previously had also faced discrimination at the hands of services or described having negative experiences with services in the past. A significant number of respondents faced barriers to accessing support because of restrictions on their visa, or fear of having accessed financial support restricting future visa applications or immigration processes. A few respondents described how they struggled to access services due to the processes of the services themselves being inaccessible to them because of their disability or neurodivergence.

***“ I have tried to apply for financial support via The Scottish Welfare Fund and was turned down. It was following me leaving an abusive partner and I needed financial assistance and was told it was only for food and emergencies.”***

***“ The hostile environment makes any sort of precarity worse and makes me feel like I can't access help should I need it for fear of how it might impact my visa.”***

***“ Migrant women of colour face some of the most difficult hardships with the least amount of support this means that we are expected to prove ourselves worthy and this will always negatively impact our mental health.”***

A few respondents described instances of being discriminated against because of their gender, disability or race. One described how the process of contacting the Department of Work and Pensions (DWP) for financial support is debilitating as a trans person. A smaller number of young women specifically called for better support and understanding for young women in further education, through increased bursaries, regulating student loan repayments, and support for young women navigating being a student and having to work due to the cost-of-living crisis.



# Housing

Nearly one-quarter (23.3%) of young women feel their living situation is not their preferred choice.

The survey reveals that housing costs are leaving young women with no disposable income, resulting in a compromised quality of life. This situation is forcing difficult trade-offs, such as skipping basic needs like putting the heating on, or cancelling TV subscriptions and broadband, leading to feelings of anxiety, isolation, and an overall lack of financial freedom.

Over half of young women surveyed described circumstances around their rent, mortgages or associated costs, such as council tax, increasing significantly over the last year. The cost of living increasing meant that for many young women, paying for housing costs meant that they were no longer able to afford other necessary expenses like energy costs and food, but also necessities like home repairs and commuting.

***“I wouldn’t be in this position if the utility bills and the private rental market wasn’t this expensive. I have no other option but to rent privately so while on paper my income is a living wage, the cost of my utility bills and my rent means that I am living pay check to pay check and that shouldn’t be the case for anyone.*”**

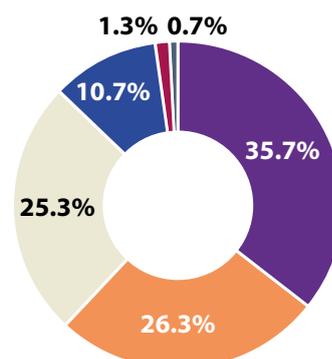
***There should be affordable housing for everyone and gas and electric bills should never have been allowed to skyrocket this high that I’ve had to choose groceries over heating my house. No one should have to freeze in their house to save money.”***

***“Everything is more expensive than it used to be – including my rent. As a student who needs to rent I’m unable to save towards a house deposit. My rent that was £400 in 2020 now sits at around £600 PCM.”***

A small number of respondents described how their poor-quality housing, or sharing a home with too many other people, was impacting their well-being negatively. A few described unsafe or unclean homes, others described having no personal space or shouldering the burden of cleaning and maintenance responsibilities. For some of those who live alone or with flat mates or family they do not connect with, they felt isolated and lonely. Some described feeling sad, overwhelmed, stressed or fearful about the future.

**Pie chart 2. Respondents’ living circumstances**

- Rented (private)**
- Stay with parents/family/friends**
- Owner Occupier**
- Rented (council/housing association)**
- Other**
- Without a permanent address**



***“ I feel like I have to tiptoe around my own home, I have no safe space and this massively affects my mental health negatively.”***

Precarious housing was an issue for some young women, who mostly described private renting situations in which landlords had increased rent significantly or had threatened to do so, resulting in having to take action either through disputing the increase, seeking new accommodation and no longer being able to live independently.

Since the lifting of the rent cap in Scotland, more than two-fifths (43%) of young women responding to the survey who privately rent their accommodation told us that their rent had increased, while 13.1% of private renters expected a rent increase in the close future.

***“ 24 hours after the rent cap got lifted my landlord gave us notice that they'd like to raise the rent by 22%. We're going through the process of getting the rent officer to review it which is stressful on top of a busy time at work. We're grateful to have the option to go to the rent officer to hopefully make things more fair, but wish that our landlord wasn't being so exploitative at this time.”***

***“ I had to move and it was stressful. I felt like I had to settle for lower housing standards. It has also increased my anxiety, and I prioritise rent over everything else/all other expenses. It has also made me feel like I cannot challenge my landlord or ask for too much as I fear being forced to move in the very competitive housing market.”***

***“ I'm having to try and look for somewhere cheaper to live that is suitable (as I have a physical disability and also cannot drive, and my current accommodation is near work and all necessities). There are no flats that are suitable at a reasonable price, as every property seems to have had an increase.”***

**Nearly a third (32.7%) of young women surveyed currently find their housing costs unaffordable.**

To put this into context, median private rent in Scotland in 2023 for a two-bed property was £841 which means that rent takes up 37.5% of the median salary for women in Scotland.<sup>4</sup> Meanwhile, the average house price in Scotland in December 2023 was £190,000<sup>5</sup>, with the median salary for women sitting at £26,805.96.<sup>6</sup> This means that the average house costs seven times more than the median salary.

19.4% of young women in cohabiting relationships told us that they financially rely on their partner to cover accommodation costs as they were unaffordable for the respondent due to low income or increased costs. A few described feeling dependent on their partners and therefore accountable to them, and less able to make choices about their own lives.

Others discussed not being able to afford to live independently even though they would prefer to. Some young women shared they had to move back in with family, or to stay living with family, because of high housing costs.

A large number of respondents felt their well-being was impacted positively by their living situation. Most of these comments referred to living with a partner or others, and how this supported their well-being either by easing a financial burden or because they had good relationships with those they lived with, or both. Many expressed gratitude for their situation and expressed how beneficial it was to have support at home. Conversely, other respondents described their happiness about living alone, noting that it benefitted their well-being and helped them feel independent and fulfilled.

***“ I am lucky to live with people who I love and have a healthy relationship with. Without them, I'm sure my well-being would be nonexistent.”***

***“ I have a safe space to live in that is mine so that doesn't affect me but shouldering the financial and the other responsibilities of managing a house impacts my mental health.”***

## Health and wellbeing

Nearly three-quarters (70.6%) of young women told us that rising costs have impacted their mental health and wellbeing, with over two-fifths (40.5%) saying that they 'worry all the time'.

Some young women are experiencing extreme anxiety and stress due to their financial situation, with some even sharing more extreme impacts like having suicidal thoughts and severe mental health problems. They described feeling isolated, and socially disconnected from their partners, friends and family. Others mentioned feeling tired and exhausted because of their situations.

***"I no longer socialise with friends. I am barely scraping by and so all of my free time is spent at home."***

***"Because [me and my partner] do not live together, our budget goes into transport to see each other, which means we have little left for other activities. Sometimes we have to prioritise rent or unexpected expenses, which means we won't see each other, and it affects our mental health and overall wellbeing, as well as making the relationship more challenging."***

The cost-of-living crisis continues to have a knock-on effect on young women's spending habits and capabilities beyond paying for food and other essential items. Young women have less money for socialising with friends or spending money on themselves. A substantial number (58.7%) of young women surveyed told us they are cutting back on haircuts or other beauty treatments, while 39.9% are not seeing their family or friends as frequently as they would like to.

***"The impact on mental health and wellbeing is huge. I use coupons for food shops, sell clothes and books on Vinted, try and scrape together extra deals/savings/side hustles where I can to top up our income for social purpose but it's hard because the costs of everything have just went up so much. I haven't had my haircut in over a year because I can't afford it and then I feel guilty that I am not supporting a, mainly women-led, industry."***

***"Less money in the bank for fun activities/wellbeing and support which is becoming super expensive. I pay £85/hr for counselling due to NHS waiting lists, and I can no longer afford this."***



## Relationships and the 'singles tax'

Young single women are more likely to report feeling less able to socialise or afford luxury items or experiences, such as holidays or dining out, than young women in relationships.

Many young women shared that being single or not cohabiting with a partner or flat mate meant that they were in a worse financial position than if they were in a relationship or cohabiting. Some respondents described this as 'the singles tax', that the cost of living is more expensive as a single person.<sup>7</sup> The word 'impossible' appeared frequently in these responses about being able to afford to buy a home or afford a mortgage or in some cases to rent, young women felt this was an unattainable goal as a single person. There was also a feeling that being single meant having no safety net, or support if unexpected costs occurred.

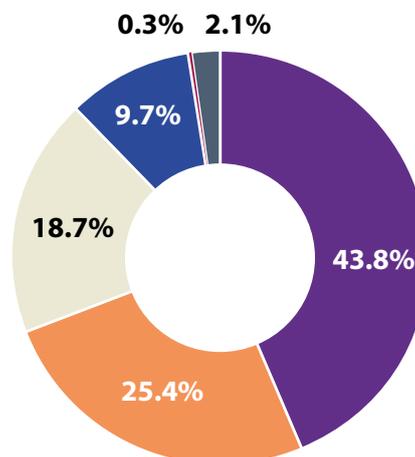
Many young women expressed the difficulty of affording bills or rent as a single person, noting that the breakdown of a relationship has negatively impacted on their financial situation.

*"My partner and I split up at the start of last year, and I noticed a significant increase to my cost of living. I eat less varied meals to save money. The unexpected costs with the flat would have been shared but I have taken them all on myself and the debt I am now in is really stressful because it feels hard to see a way out of it without things changing at a societal level."*

*"I lived alone until last July and it was much more difficult to afford everything. I often found I was having to take money out of savings at the end of the month. You only get 25% off your council tax which seems ridiculous, and food ingredients are not particularly catered for just one person. Sharing bills with my partner has definitely helped, although still ridiculously expensive!"*

**Pie chart 3. Respondents' relationship status**

- ▶ Single
- ▶ Cohabiting with a partner
- ▶ In a relationship but not cohabiting
- ▶ Married or in a civil partnership
- ▶ Divorced or separated
- ▶ Preferred not to say



Many young women in cohabiting relationships described how they are able to share essential costs like housing, energy bills and other necessities like food with the partner that they live with. Some described this as relieving stress, allowing them to afford to save or have disposable income. A few emphasised that sharing the load of essential costs was a relief, and that they felt grateful or lucky to be in this situation.

***“I wouldn’t be able to afford anything whatsoever if I did not live with my partner. If we were not together I could not afford to pay the mortgage on our home or pay for a private rented property for myself and our young son. I don’t know how I would live without a second income.”***

However, a smaller number of respondents shared that they were experiencing financial dependence in their relationship. A recent study by Fidelity International found that more than half of women feel financially independent, but that one in ten do not have financial security to make their own life decisions.<sup>8</sup> For example, they would not be able to afford their housing or essential costs without sharing them with a partner. Some shared specific impacts this had, including not being able to leave a partner, feeling guilt or stress about being financially dependent on a partner, and feeling stuck or not able to move because of financial dependence.

***“I rely on my partner and that sucks in many ways. I don’t feel I have autonomy over what I get to do in my own life and that impacts my sense of safety and my mental health negatively.”***

***“My boyfriend earns more than I do. He often pays for stuff like dinners or contributes more to holidays. He is lovely and would never use this against me, but I don’t like the gendered dynamic it creates. I wish I could contribute more.”***

***“I’m glad I have my own emergency fund in case anything goes wrong – not everyone has that. And with the high cost of living some people will have to use their emergency funds for basic items and then not be able to leave an abusive relationship.”***

**The survey findings show that many young women are delaying having children due to the cost-of-living crisis, with some feeling ‘hopeless’ about this situation.**

Childcare is expensive, even with an increase in government funded hours. This is making it difficult for young women to take on paid work or increase their income, especially when they need more flexible hours or specific care. The economic impacts of having children were highlighted by most young women who expressed a wish to start a family at some point in the future.<sup>9</sup>

***“We can’t afford a car, we are thinking of having children in a few years but wouldn’t be able to afford this either. And this is two people on a double income around £32-35k each. It is impacting our wellbeing and mental health immensely and makes us hopeless for the future.”***

***“The impact of this won’t be fully realised for years. Due to the cost of living, I’ve given up hope of ever having children. Childless women are disregarded in conversations about the cost of living because they only have themselves to support. The current cost of living isn’t sustainable. As a young, single, childless woman who works full time I feel that everything is an uphill struggle. Life isn’t worth living for me.”***

## Safety and violence against women and girls (VAWG)

12.3% of young women who responded to the survey feel unsafe in their communities.

Young women are having to make choices that could potentially compromise their safety due to the cost of either public transport or taxis. Many described having to walk home at night because they could not afford the cost of transport, describing how unsafe they felt walking home at night. Others described using public transport but feeling unsafe in these spaces. A few young women said this also means they choose not to go out in the evening, so they do not have to risk walking home when it is dark. There were a few practical suggestions to improve feelings of safety, like introducing lighting to public spaces and constructing wider pavements to allow for safe distances between other pedestrians. Cheaper public transport was another practical suggestion to increase safety.

***“I’m taking more risky journeys if cheaper. Waiting for unreliable bus service in an isolated area because my day ticket will only cover bus service and paying an additional train fare will cost more. Walking instead even at night.”***

Some young women described situations where they were stuck in a living situation with a partner or ex-partner who was toxic or abusive because they could not afford to change their living situation. Others described being in toxic or unsafe jobs or workplaces and not feeling able to change jobs. These circumstances had a detrimental impact on respondents, who said their mental health was suffering as a result.

***“I have to live with an ex-partner I don’t feel entirely safe with, and who is definitely negatively impacting on my mental health in a major way, because I can’t afford to move out.”***

***“I stayed in my previous toxic workplace due to money reasons until I absolutely couldn’t take it anymore. I had to opt for a lower-paid job with better conditions to prioritise my health, now I am seeing the toll this takes financially.”***

A smaller proportion of young women described themselves or people in their community resorting to shoplifting, stealing, or scamming because of the increased cost of living. A few young women also talked about not being able to afford to increase security measures in their home, even though they felt unsafe.

Many young women described a need for increased safety in their communities which they felt were becoming more volatile. Some put this down to increased poverty, housing insecurity and lack of social care resulting in desperation and theft, anti-social behaviour and harassment.

The majority of young women feel ‘somewhat safe’ in their communities (61%), while a quarter of young women (23%) feel ‘very safe’ in their communities. Having empathy for those in their communities who were resorting to harmful behaviour, they suggested increased investment in community support networks, political interventions and better policing. Counter to this, a few described feeling more unsafe due to increased police presence in their communities, describing situations with police that had left them feeling unsafe in the past. This was particularly true for young women from who identified as part of the LGBTQ+ community, disabled young women, and Black and minority ethnic young women.

## Looking forward

Over two-thirds (67.9%) of young women are worried about their future.

The cost-of-living far outweighs what young women are earning, and this is no longer sustainable. Many young women felt that income levels, including from earnings and welfare, should enable all young people to cover their housing and essential costs, to save, and to allow for disposable income. Around 1 in 5 participants across each age group would prioritise an increase in wages to help them right now, with 26-30-year-olds being the age group most likely to call for this (30.1%). They called on decision-makers to uplift the living wage, increase benefits, and challenge employers to increase salaries all in line with inflation, with some advocating for universal basic income and better wage protections.

Increasing statutory maternity pay (SMP) was also important to young women, with some highlighting how low the current rate of pay is in relation to their working income, expressing the impact this was having on their lives and their decision to start a family. From being unable to save to returning to work earlier than they would like, the impacts of a low SMP has far-reaching impacts on young women's ability to be financially secure and on their career prospects. 12.7% of women aged 31+ called for childcare support as the single thing that would help them most at present. They were the age group most likely to call for this. Meanwhile, of the 16-18-year-olds surveyed, almost one-fifth prioritised educational grants (17.7%) to support them right now.

Overall, young women called for effective policy solutions to combat the cost-of-living crisis. Many young women emphasised the need for affordable childcare, and increased access and resources within healthcare services, especially for women experiencing challenges related to disability, neurodiversity, mental health, maternity, and hormonal health. They highlighted that financial freedom is a human right, and that young women shouldn't be experiencing restriction and poverty as a result of the government's lack of action.

***“My financial situation is a result of the cost-of-living crisis and that is a systemic issue. We (or rather you, changemakers) need to hold the corporations and policies driving the crisis responsible. Mental health support is not going to put money in my bank account, short term financial help isn't going to change the underlying issues. Treating the symptoms of the crisis isn't enough.”***

Many young women recognised the need for an intersectional approach to policymaking, recognising that the cost-of-living crisis disproportionately impacts groups who are already marginalised. They urged decision-makers to consider inequalities across gender, race, disability, and socio-economic status, urging them to implement place-based, inclusive policies that promote equality and safeguard the most vulnerable from economic and social disparities.

***“ We need to look at intersectional feminist solutions to the cost-of-living crisis and recognise that an individual’s gender will lead to them facing different experiences, barriers, and challenges. There is not a one-size-fits-all solution to these challenges; we know that treating everyone the same exacerbates inequality. I believe that my current financial situation, as a young woman in Scotland, has been disproportionately, negatively impacted due to additional capitalistic and patriarchal costs and pressures, and change-makers should be focusing efforts on alleviating this.”***

***“ Adopting intersectional approaches to diversity/equity/inclusion is paramount. so many workplaces show cishet white women as their face of DEI but this makes me laugh and cry at the same time. Getting a job (or even just an interview) even when I know I’m qualified and educated is impossible when immigration status and race are made obvious. [I’m] so sick of employers saying ‘we don’t discriminate based on nationality or ethnicity’ and then immediately say ‘sorry we only accept applications from people with ongoing right to work!’”***

Housing affordability was a concern for many young women. Many described being priced out of the housing market by wealthy property developers and landlords, leading to rising rents and limited access to homeownership. Between the ages of 19 and 30-years-old, a call for a rent cap was prioritised (fell in the top three singular changes that would help their lives right now). 19-21-year-olds were the group most likely to call for a rent cap (21.9%). One young woman expressed frustration at how housing policies fail to consider regional differences, like in the Highlands and in island communities, and urged for more robust regulations on rent increases and property taxes. There were widespread calls for more affordable and social housing, alongside financial support for those caught between earning a living wage and facing extremely high living costs. To improve their future, young women called for decision-makers to regulate housing costs, explicitly mentioning a reduction in council tax for single-occupancy households and introduction of a robust rent cap.

Migrant young women in Scotland urged decision-makers to build solutions so that they could freely access income streams both from work and through government support. They mentioned specifically the hostile environment and restrictions on their right to work and right to rent. A few respondents criticised discriminatory practices in the job market, where immigration status and race often prevent qualified individuals from securing employment.



# Recommendations

## For the UK Government to:

- 1 provide an adequate safety net. They should increase Universal Credit basic rate to cover the cost of essentials (food, household bills and travel) in line with calls made by the Trussell Trust and Joseph Rowntree Foundation and end the 5-week period from the day you make the claim until you receive the support. End the two-child limit policy and the benefit cap. Abolish the young parent penalty. Increase carer's allowance and scrap the income levels related to this benefit.
- 2 progress legislation to equalise the minimum wage regardless of age.
- 3 enhance statutory maternity pay.
- 4 agree to implement the New Economic Foundation's proposal on a National Energy Guarantee which lowers and fixes the price paid by households on their essential energy needs.

## For the Scottish Government to:

- 5 continue to promote the 'real living wage' and 'living hours' approaches, ensuring procurement processes and other levers are used to encourage employers to be Fair Work employers.
- 6 incorporate the right to food into Scots law.
- 7 extend free bus travel for young people aged 25 and under, to those in receipt of benefits including asylum seekers and cap the cost of public transport.

- 8 clearly set out the long-term vision and funding arrangement to facilitate the development of appropriate affordable housing and put in place measures to protect renters through the new Housing (Scotland) Bill.
- 9 review thresholds for access to means tested benefits at local and national level.
- 10 introduce 30-hour funding Early Learning and Childcare (ELC) with immediate effect after paid maternity leave and ensure free childcare provision for those groups experiencing poverty. Work towards an entitlement of 50 hours per week of funded, good quality, flexible education and childcare for all children between six months and five years and develop affordable wraparound care for over 5-year-olds.

## For the Scottish Government and Local Authorities to:

- 11 invest in financial education and support services including promotion of support funds that are available such as the Scottish Welfare Fund.
- 12 ensure that quality gender analysis is used to inform budget decision making, enhancing transparency and that takes into account the needs and experiences of diverse young women.

Finally, we recommend that further education institutions give financial advice and signposting as part of their offer to students, particularly supporting those reliant on loan and earned income.

## Conclusion

Young women are feeling trapped and financially strained due to the cost-of-living crisis, which significantly limits their opportunities and future aspirations. They are frustrated over not being able to live independently or own a home, even with steady employment or higher education. The rising cost of essential items such as housing, utilities, and food leaves them with little to no disposable income, resulting in a compromised quality of life. This situation forces difficult trade-offs, such as skipping basic needs like heating or eating, leading to feelings of anxiety, isolation, and an overall lack of financial autonomy.

A recurring theme in this report is the impact of financial insecurity on young women's physical and mental well-being. Many young women are working themselves to exhaustion or compromising their safety just to make ends meet, which exacerbates stress and drives reliance on healthcare services. Some young women have lost hope in a stable and thriving future; others have decided not to have children due to the cost-of-living crisis.

It is worrying that some young women are having to make choices that are high risk because of the cost-of-living crisis. From staying in an unsafe living situation with an abusive partner, and shoplifting to be able to eat, to the more common experience of having to walk home at night due to inaccessible

and unaffordable transport links, young women describe feeling unable to keep themselves safe due to the increased cost of living.

A lack of financial education and available support has left many young women feeling helpless about their financial situation and their future, which has a knock-on effect on their overall health and wellbeing and happiness. Young women deserve to know how to navigate the challenges of budgeting, saving and borrowing responsibly. They want to know what support they are financially entitled to and how the government is helping them navigate their financial situation.

The findings in this report highlight the disproportionate impact of the cost of living on young women due to systemic social and gender inequalities. Many young women are forced to rely on partners or remain in unhealthy relationships because they cannot afford to live alone or exist independently. Gender pay disparities and additional caregiving responsibilities further compound the issue, leaving young women in a cycle of financial dependency and stress. Overall, young women are feeling "stuck" and unable to advance in life, with a growing sense of hopelessness about the future as the cost-of-living continues to rise without adequate government intervention or readily available financial support.

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## Further support

**If you are a young person struggling to cope with your mental health during the cost-of-living crisis, please get in touch with:**

**NHS 24:** 111 (open 365 days a year, 24 hours a day)

**Childline:** 0800 1111 (open 365 days a year, 24 hours a day)

**Samaritans:** 116 123 (open 365 days a year, 24 hours a day).

**Scottish Action for Mental Health:** 0344 800 0550 (Open 9am-6pm, Monday to Friday)

**Here are some other contacts you might find useful.**

**Money Saving Expert** – [moneysavingexpert.com](https://moneysavingexpert.com)

**Citizens Advice** [citizensadvice.org.uk/scotland/about-us/get-advice-s](https://citizensadvice.org.uk/scotland/about-us/get-advice-s)

– call Scotland's Citizens Advice Helpline free on 0800 028 1456

**Mygov.scot** Debt Support – [mygov.scot/support-money-debt](https://mygov.scot/support-money-debt)

**Cost-of-Living Support Scotland** – [costofliving.campaign.gov.scot/debt-and-money](https://costofliving.campaign.gov.scot/debt-and-money)

**YoungScot** – [young.scot/get-informed/ayr-your-right-to-financial-support](https://young.scot/get-informed/ayr-your-right-to-financial-support)

**Gemap: Financially Included** – [gemap.co.uk/about-us/nhsgcc-violence-against-women](https://gemap.co.uk/about-us/nhsgcc-violence-against-women)

**Poverty Alliance** – [povertyalliance.org](https://povertyalliance.org)

**Money Advice Scotland** – [www.moneyadvicescotland.org.uk](https://www.moneyadvicescotland.org.uk)

**Child Poverty Action Group** – [cpag.org.uk/what-we-do/cpags-work-scotland](https://cpag.org.uk/what-we-do/cpags-work-scotland)

**Who Cares? Scotland** – [www.whocarescotland.org](https://www.whocarescotland.org)

**Shelter Scotland** – [scotland.shelter.org.uk/housing\\_advice/housing\\_options/leaving\\_home](https://scotland.shelter.org.uk/housing_advice/housing_options/leaving_home)

**Scottish Action for Mental Health** – [www.samh.org.uk/find-help](https://www.samh.org.uk/find-help) – 0344 800 0550

**Rape Crisis Scotland** – [www.rapecrisisscotland.org.uk](https://www.rapecrisisscotland.org.uk) – 08088 01 03 02

**Scottish Women's Rights Centre** – [www.scottishwomensrightscentre.org.uk](https://www.scottishwomensrightscentre.org.uk) – 08088 010 789

**Here are some other resources that you might find useful.**

**YoungMinds: Money and Mental Health** – [youngminds.org.uk/young-person/coping-with-life/money-and-mental-health/#:~:text=The%20Money%20Charity%20-%20student%20money,Prince's%20Trust%20-%20money%20management](https://youngminds.org.uk/young-person/coping-with-life/money-and-mental-health/#:~:text=The%20Money%20Charity%20-%20student%20money,Prince's%20Trust%20-%20money%20management)

**Turn2Us: Young people (16-18) and benefits** – [turn2us.org.uk/get-support/information-for-your-situation/young-person-aged-16-18](https://turn2us.org.uk/get-support/information-for-your-situation/young-person-aged-16-18)

**Young Carer Grant Scotland** – [turn2us.org.uk/get-support/information-for-your-situation/young-carer-grant-scotland/what-is-a-young-carer-grant-scotland](https://turn2us.org.uk/get-support/information-for-your-situation/young-carer-grant-scotland/what-is-a-young-carer-grant-scotland)

**Children's Health Scotland: Grants and Benefits** – [childrenshealthscotland.org/childrens-healthcare-rights/grants-and-benefits](https://childrenshealthscotland.org/childrens-healthcare-rights/grants-and-benefits)

If you would like more information about the research, or to give feedback about this report, please contact Dr Rebecca Mason, Research and Policy Lead at The Young Women's Movement, via [rebecca@youngwomenscot.org](mailto:rebecca@youngwomenscot.org)

## Glossary of terms

**Adult Disability Payment:** Adult Disability Payment (ADP) is money, ranging between £28.70 and £75.75 a week, to assist a disabled person or person living with a long term or terminal illness. You must be aged 16 or above to qualify for ADP.

**Austerity:** Austerity is a set of political-economic policies that seek to reduce government budget deficits through spending cuts, tax increases, or a combination of both.

**Consumer Price Index:** The Consumer Price Index is a method of measuring changes over time in the prices paid by consumers for a representative basket of goods and services.

**Department of Work and Pensions:** The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. As the UK's biggest public service department, it administers the State Pension and a range of working age, disability and ill health benefits to around 20 million claimants and customers.

**Disability Living Allowance:** Disability Living Allowance (DLA) is money for people who have extra care needs or mobility needs (difficulty getting around) as a result of a disability.

**Gender-blindness:** As an ideology, gender blindness is the practice of disregarding gender as a significant factor in interactions between people and applying equal rules across genders.

**Gender budgeting:** Gender budgeting is a strategy to achieve equality between women and men by focusing on how public resources are collected, divided and spent. Gender budgeting is an application of gender mainstreaming in the budgetary process.

**Gender mainstreaming:** Gender mainstreaming is an approach to policy-making that takes into account both women's and men's interests and concerns. It involves the integration of a gender perspective into the preparation, design, implementation, monitoring, and evaluation of policies, with a view to promoting gender equality.

**Inflation:** Inflation is the rate of increase in prices over a given period of time. This is usually measured using the Consumer Price Index.

**Intersectionality:** As a theory, intersectionality stems from the thoughts, experiences, and emotional labour of Black women, and was coined and developed by Kimberlé Crenshaw as a tool to help Black women to be seen and validated. It is described as the complex and cumulative way that multiple forms of discrimination or combine, overlap or intersect in the experiences of marginalised individuals or groups. Intersecting categories can include age, gender identity, sex, physical ability, and other aspects of someone's lived experience. These aspects interact to form a person's identity. An individual's intersecting identity reflects larger systems of oppression and privilege, and social identity shapes their experiences in the world and how they view it, including conscious and unconscious biases they hold. Intersectionality highlights power dynamics that shape individuals' lives. Privilege and oppression are not isolated; they interact and compound based on the various identities an individual holds.

**Jobseeker's Allowance:** Jobseeker's Allowance (JSA) is a benefit for people who are not in full-time employment (work less than 16 hours a week), are deemed capable of working and looking for work.

**Means test:** A means test is a determination of whether an individual or family is eligible for government benefits, assistance or welfare, based upon whether the individual or family possesses the means to do so with less or none of that financial help.

**Personal Independence Payment:** Personal Independence Payment (PIP) is a benefit for people who are under State Pension age and need help with daily activities or getting around because of a long-term illness or disability. It is not means tested.

**Scottish Child Payment:** The Scottish Child Payment is a weekly payment of £26.70 from the Scottish Government for every child an adult person looks look after who's under 16 years of age.

**Scottish Government:** The Scottish Government is responsible for formulating and implementing policies on devolved matters in Scotland. It implements laws that have been passed by the Scottish Parliament. The Scottish Government is made up of Cabinet Secretaries and Ministers, who are chosen by a First Minister.

**Scottish Parliament:** The Scottish Parliament examines what the Scottish Government is doing, makes new laws on devolved matters and debates the issues of the day.

**Scottish Welfare Fund:** The Scottish Welfare Fund was set up by the Scottish Government to provide occasional support to those in need. It is a national scheme that provides discretionary awards. It is administered by local authorities.

**Singles tax:** The 'singles tax' refers broadly to financial burdens incurred by people who are single, as opposed to those in a relationship or married. The 'singles tax' can refer to anything from tax advantages for married people to opportunities for shared expenses like rent, bills and holidays.

**Statutory Maternity Pay:** Statutory Maternity Pay (SMP) for eligible employees can be paid for up to 39 weeks, usually as follows: the first 6 weeks: 90% of their average weekly earnings (AWE) before tax. the remaining 33 weeks: £184.03 or 90% of their AWE (whichever is lower).

**Universal Credit:** Universal Credit (UC) is a payment to help a person with their living costs. It is usually paid monthly – or twice a month for some people in Scotland. A person may qualify for UC if they are on a low income, out of work or if they are unable to work.

**Work Capability Assessment:** The Work Capability Assessment (WCA) is very important for [Universal Credit](#). It finds out what [work related conditions](#) a person must meet to keep getting the benefit in full. If a person is found to have a ['limited capability for work'](#) in the assessment, their work-related conditions will be limited.

## Endnotes

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- <sup>5</sup> Registers of Scotland, UK House Price Index figures for December 2023, published 14 February 2024. [www.ros.gov.uk/about/news/2024/uk-house-price-index-figures-for-december-2023#:~:text=The%20latest%20provisional%20statistics%20from,when%20compared%20to%20December%202022.](http://www.ros.gov.uk/about/news/2024/uk-house-price-index-figures-for-december-2023#:~:text=The%20latest%20provisional%20statistics%20from,when%20compared%20to%20December%202022.)
- <sup>6</sup> UK Parliament, House of Commons Library, Average earnings by age and region, published 18 December 2023. [commonslibrary.parliament.uk/research-briefings/cbp-8456/h](http://commonslibrary.parliament.uk/research-briefings/cbp-8456/h)
- <sup>7</sup> The Financial Times (2024), 'How the "single tax" can break financial resilience', [www.ft.com/content/b6ee964a-bd8c-49c4-b0e5-b0af1872ae43](http://www.ft.com/content/b6ee964a-bd8c-49c4-b0e5-b0af1872ae43)
- <sup>8</sup> Fidelity UK (2024), Women and Money. [www.fidelity.co.uk/women-and-money](http://www.fidelity.co.uk/women-and-money)
- <sup>9</sup> New Social Covenant Unit, (2023) 'Closing the birthgap', [www.newsocialcovenant.co.uk/family/closing-the-birthgap](http://www.newsocialcovenant.co.uk/family/closing-the-birthgap)

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