

**THE YOUNG
WOMEN'S
MOVEMENT**



**Scottish
Women's
Budget
Group**

The Young Women's Movement and Scottish Women's Budget Group Parliamentary Briefing: Scottish Government Debate on Challenge Poverty Week

Tuesday 8th October 2024

The below analysis is taken from [The Young Women's Movement](#) and [Scottish Women's Budget Group's](#) forthcoming research report entitled: ["I am just keeping my head above water": Young Women's Experiences of the Cost-of-Living Crisis in Scotland](#),¹ ahead of our report launch [webinar](#) on Thursday 10th October.

Ahead of the Scottish Government debate on Challenge Poverty Week, this briefing highlights the engagement and research we have been undertaking with young women and girls, demonstrating how young women are struggling – financially, emotionally, and physically – during the cost-of-living crisis in Scotland.

"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." [survey respondent]

RISING COSTS

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

Young women across Scotland 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.

¹ The Young Women's Movement and Scottish Women's Budget Group 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 national survey.

“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 and my partner are care experienced), the cost of disability, and other aspects are making this so much tighter.”

Young women are taking financial risks to cope with rising costs. **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. 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. 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.

Securing affordable housing is a major issue for young women across Scotland. 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. **Nearly a third (32.7%) of young women surveyed currently find their housing costs unaffordable.**

Recommendations to the Scottish Government:

1. 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.
2. Incorporate the **right to food** into Scots law.
3. Invest in financial education and support services including promotion of support funds that are available, such as the Scottish Welfare Fund.
4. 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.

RELATIONSHIPS AND THE ‘SINGLES TAX’

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.

Of the respondents who were financially worse off in comparison to this time last year, 15% were single or not cohabiting with a partner. 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.

“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.”

[survey respondent]

However, a substantial number of young women shared that they were experiencing financial dependence in their relationship. **1 in 5 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. This is placing some young women in potentially unsafe living situations.

“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.”

[survey respondent]

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

“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.”

[survey respondent]

Recommendations to the Scottish Government:

5. Review thresholds for access to means tested benefits at local and national level.
6. 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.

CONCLUSION

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

“Short term financial help isn't going to change the underlying issues. Treating the symptoms of the crisis isn't enough.”

[survey respondent]

The cost-of-living far outweighs what young women are earning, and this is no longer sustainable. Young women 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 eating or buying new clothes, leading to feelings of anxiety, isolation, and an overall lack of financial autonomy.

The cost-of-living crisis is hitting young women hard due to systemic social and gender inequalities. To work towards ensuring a more equal society for people of all genders, the Scottish Government should 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 and girls.

While the recommendations in this briefing are aimed at the Scottish Government, our final report has recommendations for all levels of Government, and we encourage MSPs to look out for this on Thursday 10th October when our report is published.

FOR FURTHER INFORMATION

Contact: Carmen Martinez, Policy and Engagement Lead, Scottish Women's Budget Group

Email: Carmen.Martinez@swbg.org.uk

Contact: Dr Rebecca Mason, Research and Policy Lead, The Young Women's Movement

Email: rebecca@youngwomenscot.org