Scottish Women's Budget Group

WOMEN'S SURVEY 2026
COST OF LIVING PRESSURES

SUMMARY

On 25th February 2026, the Scottish Women's Budget Group (SWBG) launched its fifth annual Women's Survey. The survey plays a vital role in documenting the lived experiences of women in Scotland, particularly how public policy and budgets intersect with and potentially reinforce existing inequalities.

The survey was open for just over a month and gathered 1,025 responses from women across Scotland's 32 local authorities.

This briefing focuses on women's experiences of the cost-of-living pressures, income and financial security, and the intersections between work and care.

The findings are disaggregated by groups of respondents using an intersectional approach. The groups include carers, disabled women, lone parents, retired women, women with an income under £20,000, women living in rural areas, women from Black and minority ethnic (BME) communities, women under 35, and LGBTQ+ women.

Further details on the survey's methodology and respondent demographics can be found at the end of the report.

CONTEXT

The Women's Survey 2026 was launched just three days before the US/Israel attack on Iran. The closure of the Strait of Hormuz impacted global oil prices, which began to rise on 1st March.[1] In Scotland, as elsewhere, this translated into increasing fuel costs, putting further pressure on families already managing the cumulative impact of rising costs since 2021.

At the Scottish level, the survey took place in an election year, with the Holyrood Elections held on 7 May. The re-election of the SNP means a continuation of the previous Government's missions, with an added focus on tackling the cost of living, tackling violence against women and girls and promoting community cohesion.[2] Against this backdrop of continued economic uncertainty and international instability, we hope the findings can help develop better gender-informed policies and help ensure that responses to these priorities do not reinforce existing inequalities but instead work to tackle them.

[1] The Guardian (2026) Oil price falls to pre-Iran war levels as more tankers exit strait of Hormuz

[2] Scottish Government (2026) Ambitious for Scotland Programme for Government 2026 – 2031

FINDINGS

Income and financial security

Fifty-six per cent of respondents told us that they feel financially worse off compared with the same time last year, while 36% feel financially the same and only 8% state that they are better off. When asked whether their household income had changed over the previous twelve months, 54% of respondents said that it had stayed the same, while 23% said it had increased and 21% said it had decreased.

Looking specifically at those who stated feeling worse off, 32% reported a decrease in their household income, while only 10% said that their household income had increased. For those whose income had remained the same, but who reported feeling worse off, this was in some cases due to rising costs alongside a fixed income, while for others, increases in living costs had effectively offset any pay rises.

"Price of everyday essential food items, energy costs, no pay increases so same income is covering less", ***respondent 46-55, annual household income £30,000 to £39,999.***

56%

of respondents told us that they feel financially worse off compared with the same time last year

"(...) I received a small pay rise during the past year, but it was cancelled out by council tax increase and utilities bills increases. General 'cost of living' issues are the challenges facing me", ***respondent 46-55, annual household income £40,000 to £49,999.***

An intersectional analysis of these results shows that disabled women and women living in rural areas were particularly likely to report a decrease in household income (26%), closely followed by women from black and minority ethnic communities and those on an income of less than £20,000 (24%). In contrast, women under 35 and LGBTQ+ women were more likely to report an increase in household income, at 37% and 30%, respectively. Similarly, disabled women were more likely to report feeling worse off compared with the previous year (64%), while women under 35 and LGBTQ+ women were more likely to report feeling better off, at 14% and 8%, respectively.

Has your total household income changed in the last 12 months?

Response	All	Carers	Disabled women	Lone parent	Women in rural areas	Retired women	Women with household income under £20k	Black Minority Ethnic	Women under 35	LGBTQ+
Increased	**23%**	21%	16%	18%	22%	21%	16%	20%	37%	30%
Stayed about the same	**54%**	56%	56%	63%	52%	62%	58%	47%	36%	45%
Decreased	**21%**	22%	26%	16%	26%	16%	24%	24%	23%	20%
Not sure	**2%**	1%	2%	4%	0%	0%	3%	9%	4%	5%

Table 1. Household income changes in the last 12 months, disaggregated by respondent groups.

Compared to this time last year, how do you feel financially?

Response	All	Carers	Disabled women	Lone parent	Women in rural areas	Retired women	Women with household income under £20k	Black Minority Ethnic	Women under 35	LGBTQ+
Better off	**8%**	7%	5%	7%	7%	4%	4%	2%	14%	9%
The same	**36%**	36%	31%	36%	33%	46%	29%	45%	37%	38%
Worse off	**56%**	57%	64%	57%	60%	49%	67%	53%	49%	53%

Table 2. Responses to the question "Compared to this time last year, how do you feel financially?", disaggregated by respondent groups.

Cost of living pressures

In terms of household costs that had substantially increased over the previous year, respondents identified food, utilities (heating and electricity) and council tax as the top three, followed by transport, insurance and home maintenance.

Response	Percentage
Food	**89%**
Utilities (heating, electricity)	**81%**
Council tax	**59%**
Transport	**46%**
Insurance	**42%**
Home maintenance	**39%**
Broadband	**34%**
Pet care costs	**28%**
Housing (rent/mortgage)	**23%**
Childcare	**8%**
Social care	**3%**

Table 3. Percentage of respondents reporting substantial increases in household costs over the previous year, by type of cost.

An intersectional analysis shows some differences between groups of women. Disabled women and lone parents were particularly likely to report substantial increases in food costs (94% for both groups), while women living in rural areas and retired women were particularly likely to report substantial increases in utilities costs, including heating and electricity (85% for both groups). Retired women were also particularly likely to report substantial increases in council tax (66%), compared with 59% of respondents overall.

For lone parents and LGBTQ+ women, transport was the third most commonly reported cost to have substantially increased.

Which household costs have substantially increased for you in the past year?

Response	All	Carers	Disabled women	Lone parent	Women in rural areas	Retired women	Women with household income under £20k	Black Minority Ethnic	Women under 35	LGBTQ+
Food	**89%**	89%	94%	94%	88%	87%	90%	87%	91%	90%
Utilities (heating, electricity)	**81%**	80%	84%	83%	85%	85%	84%	76%	73%	78%
Council Tax	**59%**	57%	55%	52%	59%	66%	60%	57%	56%	56%

Table 4. Top three household costs that increased in the past year, disaggregated by respondent group.

The qualitative evidence from the open-text question about people's greatest financial challenge captures a range of issues, including heating costs (particularly oil heating), childcare, the financial impact of maternity leave, redundancy (mentioned by 16 respondents), insecure employment, concerns about retirement and moving to a fixed income, and the impact of caring responsibilities. Respondents also highlighted the rising cost of essentials, particularly food, childcare and transport, in relation to household income.

"Impact of changes to childcare funding model for nearest nursery making us consider me leaving work to drop to a sole earning family," respondent 36-45, annual household income £100,000 or more.

"I'm currently on maternity leave and it's been ridiculous trying to budget for just the basics – housing and food", respondent 36-45, annual household income £90,000-£99,999.

"Concerns about household utility costs and transport as we live in rural area with minimal options for public transport", respondent 46-55, annual household income £50,000-£59,999.

Two of the most salient issues emerging from this year's survey, compared with last year's, are the financial impact of household maintenance and repair costs and the increase in non-mains fuel heating and petrol and diesel prices. Regarding the former, women describe the difficulties they face in repairing and maintaining their homes. While the impact of inflation on these costs is well documented, the structural shortage of skilled workers, as reported by *The Scotsman* in July 2026, also appears to be contributing to rising costs.[3]

"I'm retired so I have a fixed income, an old house needing a lot of work with escalating costs, I have difficulty saving for this as the escalating costs of daily living force what can be done to improve finances. Quite a large part of my savings depleted last year because I had to go privately for a hip replacement (£17.5k) so I could continue as an unpaid carer for my 39 year old disabled daughter," respondent 66-75, £40,000 to £49,999.

"I run out of food before each pay date. I own my house (inherited) and I can't even afford paint, I need the gutter repaired, I have a tap needing replaced, my windows need sealed and one has come off its track, the house needs painted – I can't afford any of the repairs and I'm not fit enough to do myself," respondent 46-55, annual household income less than £10,000.

"Can't repay a loan I took out to cover my divorce costs. I only seem to be paying off the interest. I only have money to cover basic living costs, and I have house maintenance jobs outstanding which I can't ever see myself being able to afford – roof repairs, damaged masonry, ageing windows," respondent 56-65, annual household income £10,000 to £19,999.

Regarding fuel prices, the survey captures the impact of the conflict involving Iran. Those completing the survey towards the end of March were more likely to raise concerns about the cost of heating oil as well as petrol and diesel prices, particularly for those in rural areas where public transport options were limited.

"Heating oil (kerosene) has more than doubled this week last 500l was £370 in January, cheapest quote today was £755", respondent 56-65, annual household income £30,000-39,999.

"With the recent increase in fuel cost, filling my car is a real worry but without it I can't get to work. The transport links are poor, costly and badly run in my area," respondent 56-65, annual household income £60,000 to £69,999.

"[In terms of the biggest financial challenge I'm facing] I'm trying to pay off long-standing credit cards with retirement looming and facing huge housing repairs that I can't afford now, never mind later. The price of oil to heat my home. The worry that I am the major wage earner by far and when I retire we will struggle. Cost of keeping car on road – there is no public transport where I live and the car is getting wrecked by potholes. Lack of pension," respondent 56-65, annual household income £100,000 or more.

[3] The Scotsman (2026) Why capability – not capacity – is now the defining issue in Scottish construction

The top five strategies used by respondents to manage increased costs over the last year were as follows:

Response	Percentage
Cutting back on eating out	**58%**
Cutting back on food expenditure by limiting the types of food I buy, including buying unbranded products	**52%**
Using my savings	**45%**
Not putting the heating on	**45%**
Not replacing clothes/shoes for myself	**37%**

Table 5. Top five strategies used by respondents to manage increased household costs over the last year.

These responses are similar to those from last year's survey and again show that women are cutting back on discretionary spending, such as eating out, to manage their budgets. This may have wider implications for local economies by reducing demand for goods and services, including in the hospitality sector.[4]

However, the fact that using savings ranked third suggests that incomes may not be keeping pace with rising costs, making it increasingly difficult for women to manage their budgets and meet unexpected expenses. The use of savings to cover everyday costs may also undermine households' financial resilience over time.

It is also important to consider the long-term impact of these cost-cutting strategies on women's health. Limiting the types of food purchased, particularly where this affects the nutritional quality of diets, and not putting the heating on could negatively affect overall health and wellbeing. This could, in turn, make it more difficult for the Scottish Government to improve population health in line with its stated objectives.[5]

Work, caring and employment

Of the 1,001 respondents who answered questions on work and care, 31% were employed full-time, 19% part-time, 28% were permanently retired, 5% were self-employed, 4% were looking after their home or family, and 2% were on maternity leave.

In relation to unpaid care 43% of respondents shared they currently provide unpaid care for children, disabled adults or older relatives. Of those who provide unpaid care in any of these forms, 21% told us that the amount of unpaid care they provide had increased in the last year, 23% said it had stayed the same, and only 3% said it had decreased.

Unpaid caring responsibilities continue to affect women's ability to participate in paid work and education. Overall, 12% of respondents said that their caring responsibilities had significantly affected their ability to undertake paid work or study, while a further 17% said they had affected it to some extent.

"The community home care services have been reduced, and now I have to handle all the daily tasks such as meals, medication and companionship. It's much busier than last year", respondent 46-55, annual household income £20,000 to £29,999.

"Less income coming into the household due to having to take part-time work to look after young children" respondent 36-45,annual household income £40,000 to £49,999.

"Lack of childcare in our area means that both I and my husband have to work part time" respondent 46-55, annual household income £80,000 to £89,999.

The quotes above highlight the importance of investing in social infrastructure, including social care, pre-school, and school-age childcare. They also illustrate the detrimental impact that tightening public budgets can have on women, particularly where reductions in public services increase the amount of unpaid care that families must provide.

4 Daily Business (2026) **Scotland suffers highest rate of pub closures**

5 Scottish Government (2025) **Scotland›s Population Health Framework**

The impact of local decisions

To better understand these impacts, the survey asked respondents about changes made by their local councils and how these had affected them and their families. Many respondents reported that increases in council tax and charges had reduced their financial resilience without any noticeable improvement in local services. This, in itself, reflects the significant financial pressures facing local authorities. However, respondents' comments also illustrate the wider consequences of these pressures. While reductions in services such as bin collections affect everyone, cuts to local public services, such as school crossing patrols or care at home supports, disproportionately affect women because they are more likely to undertake unpaid care and rely on public services to support caring responsibilities.

"School crossing patrols have gone, learning support in schools cut, potholes not repaired on local roads, particularly rural ones", ***respondent 76 and older, annual household income £50,000-£59,999.***

"Nursery closures. Increased Council Tax by 10% then a further 10% to come. Restricted use to our library by threatening closure. Made it really difficult to use Council swimming pool with an overly complicated booking system so we travel to neighbouring local authority instead. Stopping filling grit bins. Poor planning decisions", ***respondent 36-45, annual household income £50,000 to £59,999.***

"Putting up council tax. 3 year old childcare funding not available for my child [until] 3 months after her 3rd birthday," ***respondent 36-45, annual household income £90,000 to £99,999.***

"Reduced public bins around town; slow to update care plans; reduced gritting around town for ice; reduced road maintenance; limited hiring teachers etc.," ***respondent 56-65, annual household income £20,000 to £29,999.***

With the Scottish Government placing increasing emphasis on Public Service Reform to deliver savings and efficiencies, and budget constraints already shaping service delivery at the local level to the detriment of service users, it is essential that reform is underpinned by gender budget analysis, helping to ensure that reforms deliver their intended outcomes and do not exacerbate existing inequalities.[6] Without this analysis, there is a risk that women's experiences and needs will remain an afterthought, reinforcing rather than reducing existing inequalities. This is particularly important at the local level. SWBG's 2025-2026 review[7] of local budgets showed a limited number of Equality Impact Assessments had been carried out in relation to increases in Council Tax and fees for services, as well as unpaid care often being invisible in assessments on identified budget savings, despite the gendered impacts of some of these decisions, as illustrated by the experiences shared through this year's Women's Survey.

[6] SWBG (2026) Pre-Budget Scrutiny 2027-28: how can the Scottish Budget best advance public service reform?

[7] Public-Service-Reform-Committee-Pre-Budget-Scrutiny-SWBG-response-2026.pdf

RECOMMENDATIONS

This year's survey once again paints a bleak picture of women's financial circumstances, with some groups facing greater disadvantage due to intersecting factors such as disability, caring responsibilities, or living on a low income.

In addition to rising costs and household incomes failing to keep pace, the impact of local budget cuts has resulted in poorer public services for women, with funded Early Learning and Childcare emerging as a key concern raised by many respondents. While financial pressures are unlikely to ease in the near future, the findings from this survey highlight the need to embed gender analysis at all levels of decision-making to ensure that budget cuts and actions associated with Public Service Reform do not further entrench existing inequalities.

The recommendations in this briefing are informed by the experiences of the women who responded to our survey, alongside previous evidence and analysis carried out by the Scottish Women's Budget Group. Recognising that different administrations hold responsibility for different areas of policy affecting women's lives, the recommendations are directed towards the UK Government, the Scottish Government, and Local Authorities. Some are longstanding, reflecting both the persistence of structural inequalities and the recurring issues raised in the survey.

UK Government

RECOMMENDATION 1. Enhance Statutory Maternity Pay and reform parental leave in line with the recommendations made by the UK Women's Budget Group. This should include:

- Six months of non-transferable maternity leave for mothers, paid at 90% of average weekly earnings for first six weeks, and at least the Real Living Wage rate for the remaining time.
- Introduction of a one-month, non-transferable period of leave for fathers or second parents, to be taken around the time of birth, paid at least at the Real Living Wage rate.
- A six-month, use-it-or-lose-it, non-transferable parental leave entitlement for each parent, paid at a flat rate linked to at least the Real Living Wage, to replace the existing Shared Parental Leave.[8]

RECOMMENDATION 2. Implement the New Economics Foundation's proposal for a National Energy Guarantee, lowering and fixing the price households pay for essential energy needs.[9] In the long term, work towards nationalising energy distribution and review how the energy market functions to ensure more equitable charges.

RECOMMENDATION 3. Strengthen the social safety net:

- Increase the Universal Credit basic rate to cover the cost of essentials (food, household bills, travel), in line with calls from the Trussell Trust and Joseph Rowntree Foundation.
- End the five-week wait for the first Universal Credit payment.
- Scrap the benefit cap.

[8] UK Women's Budget Group (2024) **Maternity, paternity and parental leave: Briefing for a new government**

[9] NEF (2023) **Delivering a National Energy Guarantee**

Scottish Government

RECOMMENDATION 1. Kickstart the expansion of funded ELC by:

- Revising Scottish Government's guidance to ensure that ELC entitlement begins the week after a child turns three, rather than from the start of the following term.
- Strengthening ELC delivery for eligible two-year-olds. This should include adequate and sustainable Scottish Government funding for local authorities to ensure consistent delivery across Scotland and to remove barriers that currently prevent eligible families from taking up their entitlement.
- Providing more targeted support for children from low-income families within any universal ELC offer. Link the implementation of ELC more explicitly to the delivery of child poverty targets by making the offer more generous for the six priority family groups, including through the provision of additional funded hours for these families.
- Introducing greater flexibility in how and when funded hours are used, allowing parents to apply for the specific childcare hours they need rather than being tied to nursery opening times. This should include weekend and evening provision for parents working outside traditional 9–5 hours.

RECOMMENDATION 3. Work with the UK Government to end punitive social security policies, including the young parent penalty and the benefit cap.

RECOMMENDATION 4. Ensure adequate funding for the Scottish Welfare Fund so it has sufficient resources to meet demand. Increase funding to promote the fund more widely and ensure the criteria recognise the additional costs experienced by women subjected to domestic abuse. Review the guidance provided to local authorities for the allocation of the Scottish Welfare Fund using a gendered lens.

RECOMMENDATION 5. Provide an urgent cash injection to support social care. Prioritise investment in the implementation of a transformative adult social care model, including the abolition of non-residential charges, as set out in our report on social care.[10]

[10] SWBG (2023) **Towards a Transformative Universal Adult Social Care Support Service for Scotland**

Local Authorities

RECOMMENDATION 1. Ensure that quality gender analysis is used to inform budget decision making, enhancing transparency and showing how local budgets support the priorities set out by the Scottish Government and local needs.

RECOMMENDATION 2. Ensure that local services are designed for and by service users, increasing efficiency while meeting demand for services. For example, in relation to the development of digital services as argued in our work in Aberdeen.[11]

Overall Recommendation

We call on the UK Government, the Scottish Government, and Local Authorities to review thresholds for access to means-tested support, many of which have not kept pace with inflation.

Scottish Women's Budget Group is part of the Tax Justice Scotland coalition and supports the calls for tax reform to fund quality public services.

[11] SWBG (2025) Aberdeen Gender Inequality and Poverty report

ABOUT US

The Scottish Women's Budget Group (SWBG) is a charity that promotes women's equality. We do this by helping people understand how budgets and economic policy can tackle inequality. SWBG brings together a wide range of women from across Scotland who have an interest in women's equality and want to achieve better gender equality in our society. We have focused on encouraging active gender analysis in the Scottish Budget process since 2000.

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DEMOGRAPHICS

Type of area

50% lived in an urban area (built up area with a population of over 10,000)

29% lived in a small town

21% lived in a rural area

Household type

37% two adult household

19% two adult household with children (under 18)

8% three or more adult household (i.e. flat-share, living with non-dependent family members or with dependent children over 18)

5% single adult household with children (under 18)

7% other

24% single adult household without children

Age

2% were **18-25**

12% were **26-35**

17% were **36-45**

18% were **46-55**

26% were **56-65**

22% were **66-75**

3% were **76** and older

19% of respondents' household income is lower than £20,000 per year

Disability

28% of respondents have a disability

Ethnicity

57% White Scottish

26% White British

2% English

1% Irish

1% Eastern European

6% Any other white background

3% Women from black and minority ethnic communities*

2% Mixed or multiple ethnic groups

1% I do not wish to disclose my ethnic origin

Sexual Orientation

83% heterosexual/straight

11% LGBTQ+

6% Prefer not to say

* This group is made up of respondents identifying with the following ethnicities: Indian, Indian Scottish or Indian British; Pakistani, Pakistani Scottish or Pakistani British; Bangladeshi, Bangladeshi Scottish or Bangladeshi British; Chinese, Chinese Scottish or British Chinese; other Asian background; Caribbean, Caribbean Scottish or Caribbean British; African, African Scottish or African British; Black, Black Scottish or Black British; other Black background; and Arab, Arab Scottish or Arab British.