



# WOMEN'S SURVEY 2023

Experiences of rising costs across Scotland



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Scottish  
Women's  
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## INTRODUCTION

Communities across Scotland are in the midst of multiple crises: recovering from Covid-19, the experience of rising prices and the long-term impacts climate change is expected to bring. Each crisis presents challenges and uncertainties to contend with. For many, pre-existing inequalities have been exacerbated by these crises, exposing the gravity of issues some have struggled with for years.

The current cost-of-living crisis has not impacted everyone equally. Issues such as austerity, wage stagnation, rising inflation, and the impact of the Covid-19 pandemic, all impact women due to pre-existing structural inequalities. Rising costs have hit individuals on the lowest incomes the hardest. This disproportionately impacts women as they are more likely to experience poverty throughout their lifetime with lower levels of savings and wealth in comparison to men as well as being unable to increase paid work due to caring responsibilities. The UK Women's Budget Group found that women are often the shock absorbers of poverty in their household, responsible for managing household budgets and cutting back on essentials for themselves to provide for family.<sup>1</sup> Particular groups of women are hit hardest such as disabled women, ethnic minority households, single parents, survivors of abuse, women with no recourse to public funds, and those with caring responsibilities.<sup>2</sup>

In total, 871 women from all 32 local authorities in Scotland took part in SWBG Women's Survey from February to March 2023 (see Appendix for local authority response rate). This report will highlight data from our survey focusing on women's experiences and challenges as costs continue to rise.

*I feel so overwhelmed by the whole situation that I cannot cope*

*I think the issues are well known and have been for some time*



**Key findings:**

- ▶ 70% of women have not been putting heating on to reduce costs
- ▶ Almost 20% of respondents are skipping meals entirely, which increases to almost 34% for disabled women and 46% for single parents
- ▶ 68% are cutting back on food expenditure by limiting the type of food they buy
- ▶ 65% of women said the cost-of-living crisis has impacted their mental health
- ▶ Over half, 57%, note that concerns about rising costs has affected their sleep

Women who took part in the survey told us they were impacted by rising food, energy, social care and childcare costs. As well as public service cuts, a lack of general support, and feelings of shame and guilt accessing support. These impacts have driven women to make drastic personal, financial and household changes to attempt to mitigate further damaging effects. This survey demonstrates the importance of a gendered lens when analysing the impact of rising costs and the need for consistent, targeted support and policy responses to it.

This year's survey follows on from our Women's Survey 2022, which highlighted that the cost-of-living crisis was a key concern, at that time 32% of respondents stating that they were unable to manage energy costs before the increase in April 2022.<sup>3</sup> Following that survey, SWBG conducted detailed qualitative research with the Poverty Alliance later in 2022 into the impact of the cost-of-living crisis for women on low incomes.<sup>4</sup> This highlighted powerful testimony from women about the cost-of-living crisis and the urgent need for action as some women involved in the research reported deepening experiences of poverty to the level of destitution by going hungry and cold.

This report will highlight responses from our survey focusing on the impact of rising prices. It is part of a series as the survey also looked at themes of transport and housing.



## DEMOGRAPHICS

**26%** in a two adult household without children

**20%** in a two adult household with children



**17%** single adult household without children

**16%** single adult household with children

**42%** of respondents earn under 20K  
The majority earn under 60K



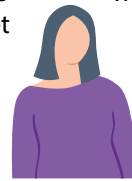
**9%** were in the age bracket of 21-29,

**23%** were 30-39,

**26%** were 40-49,

**22%** were 50-59,

**13%** were 60-69



The majority of women are in paid work,

**43%** employed full-time

**21%** employed part-time



**3%** were unemployed

**6%** looking after home or family and

**9%** permanently retired from work

**9%** were unable to work due to disability or illness



**53%** Scottish, **28%** British, **3%** women from ethnic minority communities and **2%** mixed or multiple ethnic groups

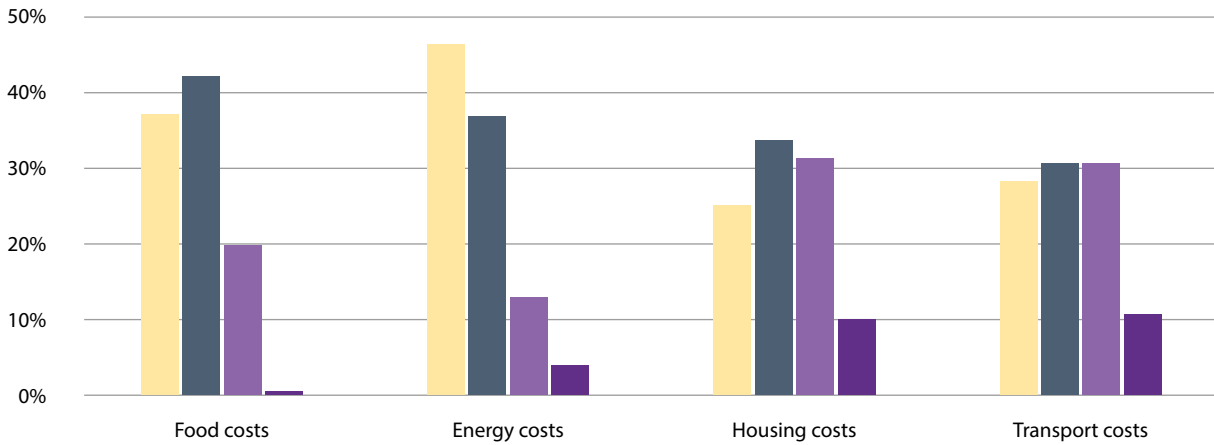


**31%** of women who responded have a disability

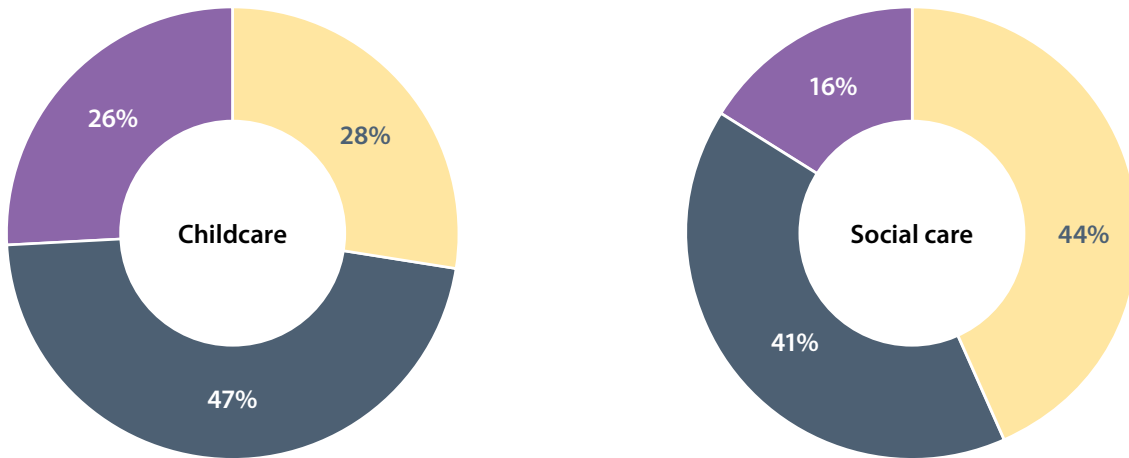


## IMPACT OF INCREASED COSTS

Please tell us if increased costs in the following areas are impacting on your ability to meet household costs?



For those who had care costs, respondents shared the impact on their ability to meet household costs



- Yes, I struggle to manage these costs
- No, but I have had to make changes to other areas of household spending
- No, I am able to manage this household cost
- I don't have these costs

## ENERGY AND FOOD COSTS

The areas with the greatest impact of increased costs for women were energy and food costs with 46% of our respondents telling us they are struggling with energy costs and 37% with food costs.

Different groups of women face heightened impacts for rising energy and food costs:

- ▶ **Disabled women – 62% struggling with energy costs and 52% struggling with food costs**
- ▶ **Women from ethnic minority communities – 44% struggling with energy costs and 42% struggling with food costs**
- ▶ **Single parents – 80% struggling with energy costs and 67% struggling with food costs**
- ▶ **Earning under 20k – 76% struggling with energy costs and 67% struggling with food costs**

Disabled women and single parents responding to this survey are some of the groups of women struggling most with energy and food costs. Intersectional gender analysis considers the lived realities of women and men in their diversity. This is important when considering the impact of increased costs as women in Scotland have diverse lived realities.<sup>i</sup> For example, the risk of deep poverty is almost 60% higher for households with a disabled person.<sup>5</sup> In our survey, 43% of disabled women earn under 20k and 32% of single parents also earn under 20k.

Our survey showed that high energy and food costs are driving women to make changes to other areas of household spending to enable them to cover these essential costs:

- ▶ **11% of women have used a food bank, which rises to 28% for single parents**
- ▶ **70% of respondents were not putting the heating on, rising to 80% for women who earn under 20k**
- ▶ **Almost 25% told us they were not having baths or showers, which increases to 32% for disabled women and 43% for single parents**

i. Intersectional feminism and intersectional analysis originates from Professor Kimberlé Crenshaw. While 'lived realities' is meant to recognise differences between women and men, the addition of 'in their diversity' recognises how other characteristics such as age, socioeconomic situation, disability, race, ethnicity, religion and rural or urban location can also affect women and men in their lived realities. See more here: [https://eige.europa.eu/sites/default/files/20195932\\_mh0419709enn\\_pdf.pdf](https://eige.europa.eu/sites/default/files/20195932_mh0419709enn_pdf.pdf)

For some women, managing essential costs has always been a challenge and this experience has now been exacerbated. The Trussell Trust state that *"the recent increases in need seen by food banks in Scotland reflect the clear impact that the rising cost of living is having on the people of Scotland... However, neither the Covid pandemic nor the cost-of-living crisis are the key drivers of need for food banks. Rather, they have exposed and exacerbated a longer-term crisis: that of a weakened social security system that is unable to protect people from the most severe forms of hardship"*.<sup>6</sup>

### Women from ethnic minority communities

Not putting heating on  
**50%**

Cutting back on food expenditure  
**63%**

Cutting back on activities for the family  
**48%**



### Disabled women

Not putting heating on  
**70%**

Cutting back on food expenditure  
**67%**

Not replacing clothes/shoes for myself  
**52%**



### Rural women

Not putting heating on  
**66%**

Cutting back on food expenditure  
**62%**

Cutting back on journeys  
**47%**



### Single households

Not putting heating on  
**77%**

Cutting back on food expenditure  
**65%**

Not replacing clothes/shoes for myself  
**47%**



### Single parents

Not putting heating on  
**77%**

Cutting back on food expenditure  
**81%**

Not replacing clothes/shoes for myself  
**81%**



### Under 20k

Not putting heating on  
**80%**

Cutting back on food expenditure  
**76%**

Not replacing clothes/shoes for myself  
**69%**



## WOMEN AS SHOCK ABSORBERS OF POVERTY

*I try not to let my family see it*

*Sometimes my meals are very different from everyone else's*

Women often act as shock absorbers in the household, cutting back on essentials for themselves to ensure that rising costs are not felt by the rest of the household as well as holding responsibility for food preparation and managing household budgets.<sup>7</sup> This is reflected in our survey as nearly half of all respondents, 49%, reported that they deliberately were not replacing clothes/shoes for themselves compared to 8% not replacing clothes/shoes for kids.

*“My answers reflect changes I have made personally, this does not apply to the children and they do not go without healthy meals, showers etc”*

*“I can't remember the last time I had a haircut or bought new clothes for myself I shop in charity shops for me if I need... now I find myself living payday to payday... There's nothing left to take away – just dignity and hope”*

For **single parent households**, this experience of acting as the shock absorber is emphasised: 81% of single parents stated that they were not replacing clothes/shoes for themselves and 30% were not replacing clothes/shoes for their children. Changes made to manage increased costs for single parents in our survey include:

- ▶ 46% skipping meals
- ▶ 81% cutting back on food
- ▶ 28% using food banks
- ▶ 62% cutting back on activities for themselves
- ▶ 41% borrowing from family/friends

Single parents are one of the groups that are disproportionately impacted by poverty and rising costs. 92% of lone parent households are headed by women. With women's economic position determined by their likelihood of caring responsibilities that includes the primary caregiver role to children, women's poverty is inextricably linked with child poverty.<sup>8</sup> In Scotland, 4 in 10 children, which equates to 90,000 children who are in poverty, live in a single parent family and 39% of children in single parent families live in poverty.<sup>9</sup> Women who are single parents in our survey had the highest rates of seeking help as 16% sought help with budgeting and 12% sought help to maximise income.



Here are some more experiences from single parents in our survey:

“Feel like there is no real support for working single parents. Not entitled to support as bar is low and costs rising. Sinking in debt and that’s pushed me out more. Financially those who have most get best and cheapest offers. Those who don’t get punished. It’s a struggle with no end in sight”

“Lone Parents struggle to meet living costs especially those who earn just under the average salary; £26,800-£32,000. The Government should consider providing them with financial help”

“I definitely feel like working single mothers are somewhat penalised in the system. We experience the mental load of home life, work life, finances, childcare. Trapped in a system that makes it hard to be financially independent and rely on the benefits system for a ‘top up’ in our earnings because we can’t work full time due to being sole providers of our children”



## GAS AND ELECTRICITY PAYMENTS

*It can be extremely stressful*

To find out more about women's experiences of rising energy costs, we asked women to tell us how they pay for their gas and electricity, and the impact of this. A clear theme from the responses we received, regardless of the payment method used, were feelings of stress as a result of rising costs.

A large proportion of our respondents, 64%, used direct debits to pay for energy bills. For some, they felt that this method enabled them to budget. However, experiences of fluctuating costs made others resort to other payment methods, such as quarterly payments:

**“Direct debit payment increased so much I could not afford the monthly payments. Energy company would not accept partial coverage. Switched to quarterly and slashed my energy use. Now only heat one room. I’m constantly thinking about my energy consumption”**

**“When prices go up, there’s no choice but to pay what has been suggested. I know some people chose to stop their direct debit to their energy company because they then can pay whatever they can afford. I considered this, but heard such a move could affect my credit score and to be honest I worried it could impact on my immigration status, like that they could take away my residence card for having debt”**

A smaller group of women, almost 16% of women responding to the survey, used prepayment meters. This figure rises to 28% for single parents and 31% for women earning under 20k. Some women felt this helped them budget. However, for other women, their experiences of these were more negative because of higher prepayment meter costs, while disabled women experienced difficulties in topping these up:

**“Terrible. Being disabled it is difficult to get to the shop to top up. I have been trying for three years to change meter”**

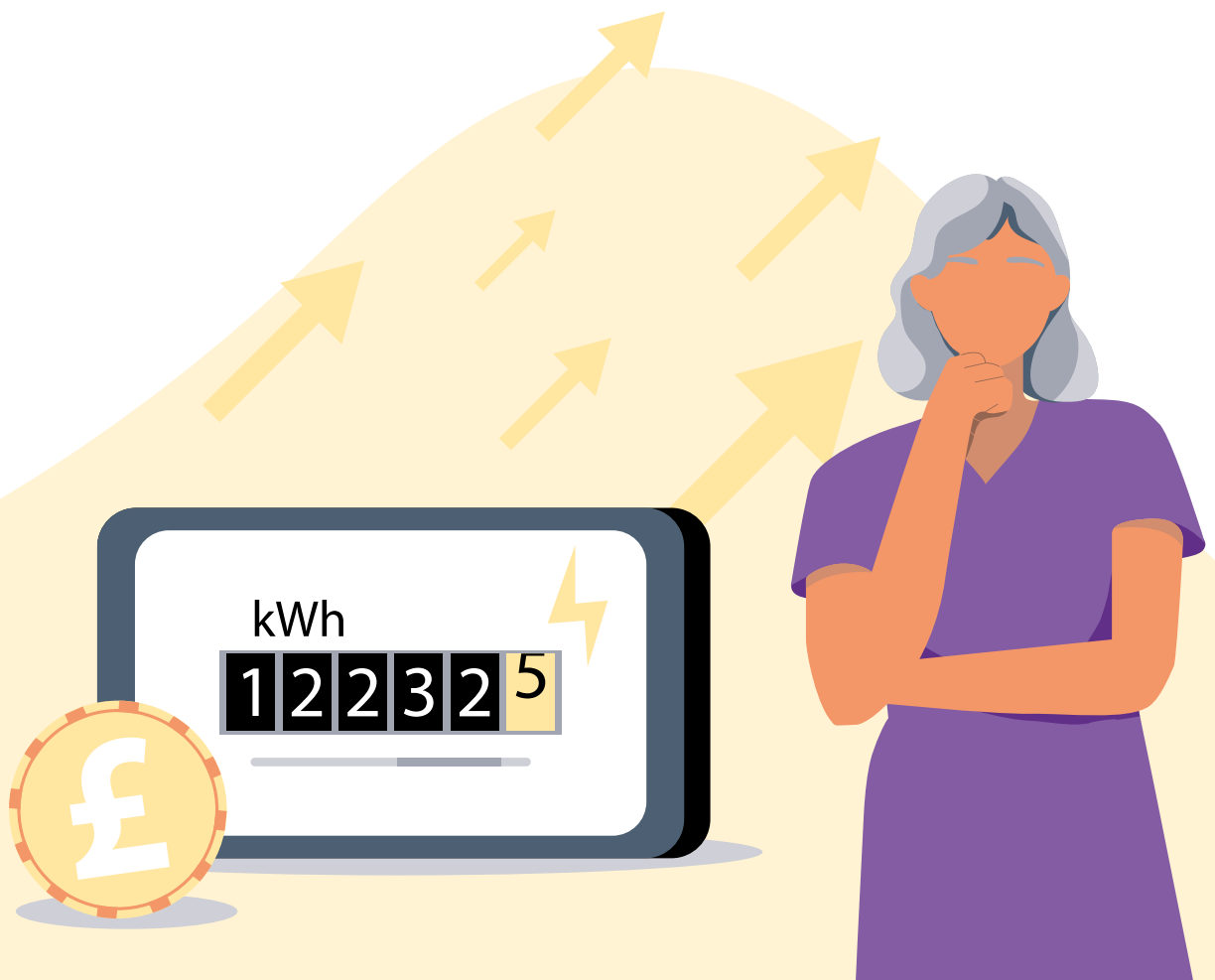
**“We want to move off a pre-payment meter but have had difficulty in doing this. We pay direct debit for gas which is easier as we can budget more efficiently for this cost”**

A small number of women who completed the survey used oil heating. Some experiences of paying for oil delivery include:

**“Oil is extortionate – we have to pay it all ‘up-front’ and we can’t afford £1,000 at time to fill the tank”**

**“Live on an island and therefore oil heating costs £400 per month and my electricity is approximately £300 per month, this is almost half of my salary on heating and lighting our home”**

**“Disadvantaging. Worrying. Fluctuating prices especially in these obscene costs just now (always on the up) mean I dread to call in an order. We can’t afford to fill the tank so have been relying on half a tank each time and hardly switching the heating on this winter”**



## DEBT AND SAVINGS

“

*I have had to use my savings to top up the energy bills as I am on low income*

”

Overall, 23% of women who responded to the survey stated that they are taking on more debt. This figure rises to 40% for single parents. 41% of women stated that they are using their savings. This figure rises to 46% for women from ethnic minority communities, who on average have lower levels of wealth and are more likely to be in insecure employment.<sup>10</sup> Similarly for single parents prior to Covid-19, 84% had no savings or less than £1,500.<sup>11</sup> Increased debt and lower levels of savings, especially for certain women, can result in a lack of financial support or buffer to help cope with rising costs.

*“Everywhere I look I am not able to get financial help, because I earn ‘too much’, yet we don’t come out. I realised I’m in trouble when I started to buy food with my credit card. Credit card debt is part of the problem. I work part-time and struggle with energy, etc as I am recovering from cancer. My husband is 70. I can’t see how we could increase our income. I feel so worried and depressed”*

The Women’s Budget Group have highlighted that particular groups of women such as single parents, disabled women and women from ethnic minority communities had a higher chance of being in debt than men prior to Covid-19.<sup>12</sup> Since the pandemic, our research with the Poverty Alliance on the experiences of women on low-incomes in Scotland found that women were dealing with increasingly challenging decisions to manage the impact of rising cost, including taking on more debt and increasing use of savings.<sup>13</sup>

*“We are basically living on our savings right now”*

*“Due to cost-of-living increases, I no longer have savings as a cushion for an extended wait for Universal Credit transfer being processed”*

“

*The cost of childcare as a single parent left me in debt*

”



A large proportion of **single adult households**, 47%, told us that they were using savings to manage rising costs.

“As a single woman, I’m struggling to meet the rising cost of rent, food, energy, and other household expenditure. My flatmate is moving out with her partner in the next month or so and I’m worried about my financial situation. I would appreciate more targeted support for single women (eg I shouldn’t have to cover 75% of council tax as a single person when a couple-headed household can share the cost between two people). I also believe that the current system is set up to dissuade women from living separately from men, and I worry about women in abusive relationships who feel stuck due to their financial situation. I would appreciate it if women’s organisations would remember single women and those women seeking to leave relationships when assessing the devastating impact of the cost-of-living crisis”

SURVEY RESPONDENT – AGED 30-39 AND LIVES IN AN URBAN AREA

“As a chronically ill single adult in the home I am responsible for all bills. I’m not splitting them with anyone and energy bills and food prices are absolutely criminal right now. And now I’m worried about my previously frozen rent increasing. A cap on how high rent could be raised. A reduction in fuel prices. A limit on how high food prices can be raised. These are larger scale support systems that would help. A voucher or whatever is not going to cut it”

SURVEY RESPONDENT – AGED 30-39, LIVES IN AN URBAN AREA AND HAS A DISABILITY

## EMPLOYMENT

Women told us that rising costs were impacting them in relation to employment and retirement. Women in work are taking on extra hours, working despite health issues and feeling unable to retire.

**“I am more tired because I am still picking up work but am very pregnant”**

**“We spend a lot of time worrying, particularly about retirement and whether or not we will have to work until we die or become so ill we can’t”**

**“Would like to retire or reduce hours but can’t afford to. Soul destroying”**

Overall, 15% of women stated that they have taken on extra hours of work.

One of our respondents also discussed looking at other options to manage increased costs:

**“It feels so bleak. I don’t know how we are going to get through this year, never mind another one. I have looked for other jobs but there are so few around me that I have skills/qualifications for and will fit with our family. My partner is a nurse and there is no childcare that fits with this so I need a job which means I can drop off and collect. I have considered sex work and I think it is one of few options I have left”**

It was reported over the past year that the cost-of-living crisis has pushed some women into sex work, noted as ‘survival sex’.<sup>14</sup>

“

**Have started working despite being ‘unfit’ for work**

”



## HEALTH

In terms of the direct health impact for women:

- ▶ 65% of women said the cost-of-living crisis has impacted their mental health
- ▶ 45% of women told us they are worrying all the time
- ▶ 39% try to hide the situation from other people
- ▶ 35% feel more isolated due to lack of disposable income to socialise
- ▶ 27% of women are facing an impact on physical health conditions

For **disabled women**, every figure rises:

- ▶ 69% of disabled women said the cost-of-living crisis has impacted their mental health
- ▶ 53% of disabled women admit to worrying all the time
- ▶ 44% try to hide the situation from other people
- ▶ 40% feel more isolated due to a lack of disposable income to socialise
- ▶ 47% of disabled women are facing an impact on physical health conditions

When responding to impacts on health, **single parents** reported even higher percentages:

- ▶ 86% of single parents said the cost-of-living crisis has impacted their mental health
- ▶ 69% of single parents admit to worrying all the time
- ▶ 58% try to hide the situation from other people
- ▶ 59% feel more isolated
- ▶ 29% accessed help for mental health
- ▶ 28% state that the cost-of-living crisis has affected their child's mental health

A single parent told us of her experience of increasing isolation:

*“To clarify ‘negative effect on relationships’, this is because I have NO money spare on a monthly basis and by the end of the month I’m approximately £500 in overdraft. Therefore, I cannot socialise with friends, nor do I have the funds to join any social clubs. This is leaving me feeling increasingly isolated as a single parent with no partner. I also work from home full time and although I could travel to work a couple of days a week if I wished, to interact with work colleagues, I cannot afford to do so because of the cost”*

“  
My stress levels have increased which puts an increase on my disability  
”

“  
The anxiety can be exhausting, stress is a killer  
”



## CARE COSTS

### Social care

The pandemic and the cost-of-living crisis have had a huge impact on social care provision in Scotland. Women who completed the survey told us that rising costs are impacting on their ability to have their social care needs or the needs of those they care for met. Of the 158 women who had social care costs, almost 44% struggled to manage these costs. Those trying to access services have been faced with rising charges and services not returning to pre Covid-19 levels.

**“I have a profoundly disabled son who requires 24/7 care. We haven't had daycare since March 2020 nor respite care since Aug 2019, due to continuing Covid circulation”**

**“Social care has been decimated. People cannot access Social Workers so can't get access to respite or equipment etc. Lack of coordination or integration between health and care”**

**“Total lack of respite care for my son has had a negative impact on the whole family we are exhausted”**

**“No availability of community support to help with my mum who has Alzheimer's, social work explained the community support staff budget cut so no provision means I am also having to help care for my mum”**

**“I am an unpaid carer. This has costs”**

**“Being from BAME community there are no social care services that would meet my needs”**

**“  
Can't get social  
care & now  
can't afford  
care charges  
”**

**“  
The cost of social  
care is very  
worrying as I'm at  
an age where I need  
to think about this  
”**





## Childcare

Accessing childcare has also been an issue for women in this survey facing similar rising costs and limited provision.

- ▶ Of the 199 women responding to the survey who had childcare costs, almost 28% stated they struggled to manage childcare costs. This figure increases to 60% for women from ethnic minority communities.
- ▶ Overall, 47% of respondents with childcare costs said that they have had to make changes to other areas of household spending to meet childcare costs. This figure increases to 67% for disabled women and 57% of rural women.

Our Women's Survey 2022 found that 25% of respondents had reduced their hours and 12% gave up paid employment due to childcare with 51% noting that childcare had impacted on their financial wellbeing.<sup>15</sup>

*“We do have childcare issues. Both my husband and I work full time (although I'm currently on mat leave for 2nd child). We know we aren't poor or short on money usually, but as we don't have family support here we spend nearly £2k a month on childcare (which is nearly all my take home pay)”*

*“I notice from younger friends their concerns over childcare takes most of a wage. Some have stopped work, even though they want to. Work gives women security and dignity. Without it they are living on the goodwill of their partner. Mostly this is fine but sometimes not. I note it is rarely the male partner who stops work”*

*“Hidden costs of rural childcare and a real barrier to work. Now I don't know how I will ever manage to get a job anywhere other than where I am – my director allows me to manage my hours to suit my caring responsibilities but our funding runs out in September”*

*“All the after-school childcare in our area has closed with no other options which led me to cut my hours at work”*

*“Cutting down nursery costs by reducing days and relying on family for childcare”*



## CASE STUDY – RURAL PREMIUM



The impact of rising costs is exacerbating the rural premium for communities in Scotland, especially in relation to food and fuel insecurity.<sup>16</sup> Women living in rural areas who responded to this survey reflected the higher costs faced by these communities. The majority of rural women who responded to our survey earned below 20k and the majority of which are over 30 years of age.

The proportion of women who live in rural areas and are struggling with certain costs:

- ▶ 53% struggling to manage social care costs
- ▶ 48% struggling to manage energy cost
- ▶ 42% struggling to manage food costs
- ▶ 35% struggling to manage transport costs
- ▶ 28% struggling to manage housing costs

Notably more rural women, 47%, have cut back on journeys to manage rising costs when some may already be geographically isolated and 33% of rural women stated that they did feel more isolated as a result of rising costs.

A woman living in a rural area, who is also a single parent, commented this:

**“This is a huge and increasing problem. Short term solutions do not help. A sticking plaster will not improve the ongoing fatigue of managing a household bouncing along the bread line. This needs a complete shift in how single parents are treated. Universal Credit is too unpredictable to rely on and does not provide for basic day to day costs. I live rurally and rely on local, more expensive food shops. I have a daughter on a limited diet that I get no financial support for (Autistic, ARFID and Coeliac). I am spending 3 times what the cost would be in the city. My fuel is more expensive and my transport options are limited”**



## PUBLIC SERVICE CUTS

“

*Impending costs for public facilities will affect my wellbeing*

”

Women and men continue to experience inequalities in pay, in employment and promotion opportunities, in the way they make use of public spaces, and in the harassment and abuse they experience, with women being more likely to experience poverty at all points in their life. Women still tend to have more responsibility for unpaid work including childcare, care for older or disabled people, and domestic work. For many women, this means a greater reliance on public services and can limit the time they have for paid work and other activities. It also means that when public services are withdrawn, or social security spending is reduced, women are worst affected. We anticipate more service cuts in 2023/24 as local authorities seek to balance budgets.

Awareness amongst women in this survey about cuts made by councils surrounded the closure or reduced opening hours for libraries, community centres and pools, reductions in activities for children and young people including playgroups and support for additional support needs, changes to street maintenance, and cuts in funding to third-sector groups resulting in reduced services.

*“There is little after school care available and with costs rising, I am struggling to afford childcare and at this stage we have nothing for school holidays. I have seen Glasgow council budget and am scared. I don't know how we as a family, as a community and a city will get through this. Life feels bleak”*

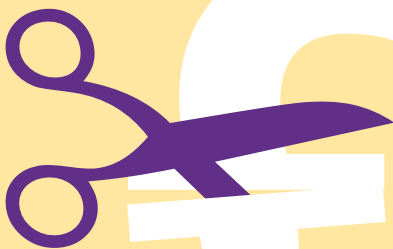
*“I feel like my social and personal life has been impacted by lack of access to public spaces like libraries and especially community centres because of cuts in opening hours and range of services”*

*“Reduced school bus service for after school clubs and college access. I now have to drive my children to senior phase courses – a 2 hour round trip which means I have had to change my working pattern”*

“

*Council are considering swimming pool closures which is the therapy and sensory treatment for my disabled children*

”



## PUBLIC SERVICE CUTS

Some women highlighted a lack of information and support for those struggling with rising costs:

**“I cannot go to my local housing office to speak about my housing situation as they have removed this support and our housing office is only for appointments or paying bills you can no longer drop in about issues. I don't have the money to travel to the next nearest housing office”**

**“I have had difficulty with finding specific and accurate information on exactly when, where and what services are available, not available or changing (positively or negatively)”**

***The cuts that my local authority are proposing are in a mainly female dominated workplace***

Overall, 8% of women in our survey stated that they were spending more time out of the house in public places, i.e. libraries. This figure rose to 21% for women from ethnic minority communities in our survey. Ethnic minority households are 2.5 times more likely to be in poverty in the UK and women from ethnic minority communities especially experience more pronounced effects from changes to social security.<sup>17</sup> Despite this reliance on public services and disproportionate potential of experiencing poverty, one respondent noted that:

**“Not enough is being done to address issues facing women from ethnic minority communities as all services for these groups are in voluntary sector. The mainstream public services need to have a joined up approach to address this. Not expect the voluntary sector agencies to just provide input advice etc for free to mainstream there should proper partnerships working to many groups still work in isolation”**



## SHAME & GUILT

Women can have specific experiences of poverty-related stigma since they are more likely to be impacted by poverty and insecurity.<sup>18</sup> Our survey did not specifically ask about feelings towards accessing different kinds of support. However, when we asked about initiatives they had heard about from councils or other organisations, some women shared that they felt they would not be able to access certain service due to shame and guilt.

*[Council has initiated] Warm Spaces, but these feel like they are not for me*

*“Council has developed Warm Hand of Friendship grants process so that places can open at additional times to offer warm activities. I have thought about going to these but most of them are during the day. I would like to see more evening mealtime activities for families that would have no stigma e.g. film nights/ family soup gatherings”*

Some women also noted shame and guilt around employment status:

*“The truth is I earn almost £25,000 per year with a take home of £17,000 – the shame of having to apply for help has put me off doing this so I just go without. Realistically the only thing that will help is for my energy costs to go down and for my food bill to go down. If this does not happen and soon I know I will be in a dire situation – I may have to go to a food bank and I am considering having the gas supply capped I simply cannot afford to keep putting almost £400 per month in the meter”*

*“I don’t feel I can use community pantries as I work full time and there are people less fortunate than me”*

*“There’s not much aimed at those treading water, but not sinking. So it can feel difficult to access help, when you feel others deserve and need this more”*

*I wouldn’t want to embarrass myself by visiting somewhere that is publicly known as a Heat Hub...*



## RECOMMENDATIONS

These recommendations have been informed by women's responses to the survey. When responding to what support would help to address rising costs, women stated that energy, food, and housing costs should be lowered as well as needing an increase in wages, pensions and benefits. There were also calls for consistent, targeted support for particular groups of women such as students, single parents, single women and carers re-entering the workforce.

The response to the cost-of-living crisis is not short-term and will require longer-term action.

### SCOTTISH GOVERNMENT

#### A caring social security system

- ▶ Increase level of all Social Security Scotland payments by at least inflation annually;
- ▶ Mitigate the young parent penalty and the two-child limit through additional payments of the Scottish child payment;
- ▶ Ensure adequate funding for the Scottish Welfare Fund so there are sufficient resources to meet the demand and increase funding for promotion of the fund;
- ▶ Widen eligibility for cost-of-living support;
- ▶ Investment in a comprehensive programme of benefits take up.

#### Invest in care

- ▶ Provide an urgent cash injection to support social care in the short-term while working towards more comprehensive investment in care as set out in our report on social care;<sup>19</sup>
- ▶ Fulfil commitments to end non-residential social care charges;

- ▶ Uprate wages in line with inflation across childcare and social care settings, setting minimum rates within these professions above the real living wage to better value this work;
- ▶ 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 in the short-term increase flexibility of provision of funded hours.

#### Progressive and fair taxation to support a caring economic recovery

- ▶ Continued delivery of progressive income tax reform;
- ▶ Reform of local taxation and options for local revenue raising;
- ▶ Consideration of options for delivery of a wealth tax at the devolved level.

### LOCAL AUTHORITIES

- ▶ Invest in local authority council services and provide longer-term funding for third sector, community organisations who provide critical financial wellbeing advice and support women in local areas;
- ▶ Increase awareness of support available and maximise uptake at a local level for people struggling during the crisis including the Scottish Welfare Fund and local authority financial wellbeing services;
- ▶ Pause public debt recovery;
- ▶ Councillors and council officials should ensure that quality gender analysis is used to inform budget decision making.

## APPENDIX

### Local Authority areas

871 responses from all 32 local authority areas as follows:

Local Authority	Number of responses	Local Authority	Number of responses
Aberdeenshire	14	Inverclyde	17
Aberdeen	12	Midlothian	13
Angus	21	North Ayrshire	9
Argyll & Bute	16	North Lanarkshire	87
City of Edinburgh	101	Orkney	7
Clackmannanshire	19	Perth & Kinross	32
Comhairle nan Eilean Siar	3	Renfrewshire	20
Dumfries and Galloway	8	Scottish Borders	20
Dundee	55	Shetland Islands	1
East Ayrshire	28	South Ayrshire	8
East Dunbartonshire	14	South Lanarkshire	61
East Lothian	20	Stirling	16
East Renfrewshire	6	The Highland Council	15
Falkirk	14	The Moray Council	28
Fife	19	West Dunbartonshire	8
Glasgow City	142	West Lothian	26
Unknown	11		

## ENDNOTES

- <sup>1</sup> Women's Budget Group (2005) [Women's and children's poverty: making the links.](#)
- <sup>2</sup> Women's Budget Group (2022) [The gendered impact of the cost-of-living crisis.](#)
- <sup>3</sup> Scottish Women's Budget Group (2022) [Women's Survey 2022 – all results report.](#)
- <sup>4</sup> Scottish Women's Budget Group & The Poverty Alliance (2022) ["It's hard work being poor" Women's Experiences of the Cost-of-Living Crisis in Scotland.](#)
- <sup>5</sup> Joseph Rowntree Foundation (2022) ['From disability to destitution'.](#)
- <sup>6</sup> The Trussell Trust (2023) [Emergency food parcel distribution in Scotland: April 2022 – March 2023](#)
- <sup>7</sup> Women's Budget Group (2005) [Women's and children's poverty: making the links.](#)
- <sup>8</sup> ONS (2022) ['Families by family type, regions of England and UK constituent countries'.](#)
- <sup>9</sup> One Parent Families Scotland (2022) [Living without a lifeline – Single parenting and the cost of living crisis.](#)
- <sup>10</sup> The Fawcett Society & The Runnymede Trust (2021) [The Pay and Progression of Women of Colour.](#)
- <sup>11</sup> ONS (2021) ['Family Resource Survey: financial year 2019 to 2020'.](#)
- <sup>12</sup> Women's Budget Group (2020) ['New data reveals 'crisis of support' for BAME women'.](#)
- <sup>13</sup> Scottish Women's Budget Group & The Poverty Alliance (2022) ["It's hard work being poor" Women's Experiences of the Cost-of-Living Crisis in Scotland.](#)
- <sup>14</sup> Bryant (2023) [Vulnerable UK women forced into 'sex for rent' by cost of living crisis | Sex work | The Guardian.](#)
- <sup>15</sup> The Royal Society of Edinburgh (2023) [The cost of living: impact on rural communities in Scotland.](#)
- <sup>16</sup> Scottish Women's Budget Group (2022) [Women's Survey 2022 – all results report.](#)
- <sup>17</sup> Edmiston, Begum & Kataria - The Runnymede Trust (2022) [Falling Faster Amidst a Cost-of-Living Crisis – Poverty, Inequality and Equality in the UK.](#)
- <sup>18</sup> Scottish Parliament Cross Party Group on Poverty (2023) [An inquiry into poverty-related stigma in Scotland.](#)
- <sup>19</sup> Scottish Women's Budget Group (2023) [Towards a transformative universal adult social care support service for Scotland.](#)

The Scottish Women's Budget Group (SWBG) is an independent analysis and campaign group that aims to promote gender analysis in public policy and public finance decisions through budgetary processes. 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. SWBG has focused on encouraging active gender analysis in the Scottish Budget process since 2000.