



# WOMEN'S SURVEY 2025

## Women's Finances Briefing



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Scottish  
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## SUMMARY

On 1st May 2025, the Scottish Women's Budget Group launched its fourth annual Women's Survey. The survey plays a vital role in documenting the lived experiences of women in Scotland – particularly how public policy intersects with and reinforces existing inequalities.

This year's survey continues to explore women's financial wellbeing, maintaining a consistent thread of inquiry that has tracked the effects of successive economic crises – from the COVID-19 pandemic to the ongoing cost-of-living challenges – on women's lives.

This briefing presents the main findings from the Financial Wellbeing section. It examines how women's financial circumstances have changed over the past year, the extent of unpaid work carried out by women, and how this compares to that of their partners. The briefing also sets out recommendations informed by the experiences and insights shared by respondents.

Alongside women's financial wellbeing, the 2025 survey focused on another two key areas: council tax, and food and health. Findings from these two sections of the survey will be published in separate briefings later this year.

**Recommendations to all levels of government are contained at the end of this report.**

## BACKGROUND

The Women's Survey 2025 was launched against the backdrop of a prolonged cost-of-living crisis that significantly affected households across the UK and here, in Scotland. Between late 2021 and 2024, the UK economy experienced a sustained period of high inflation, which led to sharp increases in the cost of essential goods and services such as groceries, electricity, and other consumables. In response to rising prices, the Bank of England implemented a series of interest rate hikes, which further affected mortgage holders and renters by increasing housing-related costs.<sup>1</sup>

By 2024, some economic indicators began to show signs of improvement. In May 2024, inflation fell to 2% for the first time since July 2021<sup>2</sup>. However, this decline was short-lived: by the time the Women's Survey was launched a year later, in May 2025, inflation had risen again to 3.4%. The cumulative effect of rising prices over several years continues to put pressure on household finances<sup>3</sup>.

The housing market reflects these ongoing challenges. According to UK Government data, the average property price in Scotland reached £199,000 in July 2024, marking a 6% annual increase<sup>4</sup>. In the private rental sector, average rents for a one-bedroom flat increased to £710, and £893 for a two-bedroom flat, in the year to September 2024<sup>5</sup> – further evidence of sustained pressure on affordability.

These trends confirm that the cost of living remains elevated compared to pre-crisis levels. Women, in particular, are disproportionately affected due to entrenched gender inequalities in income, caregiving responsibilities, and employment conditions.

The Women's Survey aims to keep documenting how women across Scotland experience and respond to these economic shifts. It seeks to capture the longer-term impact of the cost-of-living crisis on their financial security, wellbeing, and daily lives to inform policy solutions that tackle entrenching inequalities.

<sup>1</sup> The Guardian (2020) [Bank of England raises interest rates to 1.25%](#)

<sup>2</sup> House of Commons Library (2025) [High cost of living: Impact on households](#)

<sup>3</sup> House of Commons Library (2025) [High cost of living: Impact on households](#)

<sup>4</sup> UK Government (2024) [UK House Price Index Scotland: July 2024](#)

<sup>5</sup> Scottish Government (2024) [Private Sector Rent Statistics, Scotland, 2010 to 2024](#)

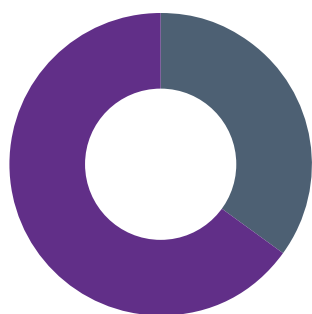
## About the survey

The SWBG Women's Survey 2025 was launched on 1st May and ran for just over a month.

A total of **789** women completed the survey from all **32** local authorities in Scotland. The survey combined quantitative questions – on household finances and economic wellbeing, to measure the scale of the issues – with open-text questions designed to explore the lived impact, underlying causes, and potential solutions.

## Demographics

**35%** of respondents lived in a rural area and **65%** in an urban area. The largest proportion of respondents lived in a two-adult household without children (**34%**), followed by those in a single-adult household without children (**28%**), and those in a two-adult household with children under 18 (**16%**).



**35% of respondents lived in a rural area and 65% in an urban area**

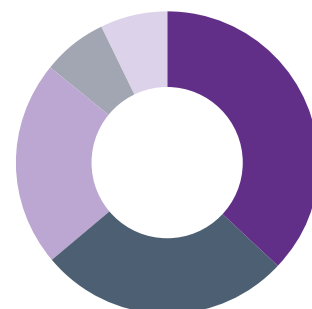
## Household type

- ▶ **34%** Two-adult household without children;
- ▶ **28%** Single-adult household without children;
- ▶ **16%** Two-adult household with children (under 18);
- ▶ **9%** Three or more adults (all over 18);
- ▶ **6%** Single-adult household with children (under 18).

In terms of employment status, the largest group of respondents were employed full-time (**32%**), followed by those permanently retired from work (**23%**) and those working part-time (**19%**).

## Respondents' employment status

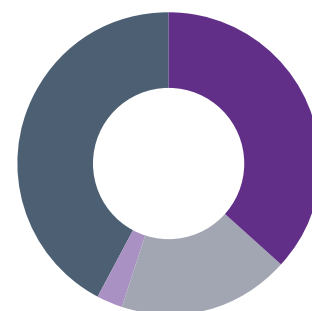
- ▶ **32%** employed full-time
- ▶ **23%** permanently retired from work
- ▶ **19%** employed part-time
- ▶ **6%** unable to work due as permanently sick or disabled
- ▶ **6%** self employed



Looking at age, the majority of respondents were between 56–65 (**23%**) and 66–75 (**23%**), followed by those aged 46–55 (**21%**) and **33%** reported having a disability as defined under the terms of the Equality Act 2010.

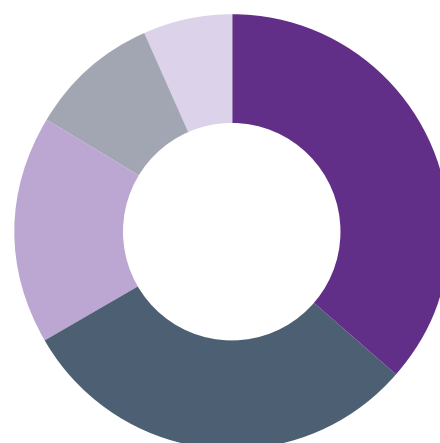
## Sector

- ▶ **28%** worked in the public sector
- ▶ **14%** worked in the private sector
- ▶ **2%** worked in the third sector
- ▶ **32%** not applicable



## Disability

- ▶ **33%** of respondents have a disability or long-term health condition



## Respondents' age range

Age Group	Response %
18-25	2%
26-35	13%
36-45	15%
46-55	21%
56-65	23%
66-75	23%
76 and older	3%
Prefer not to say	0%

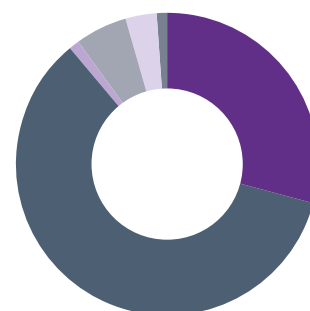
## Respondents' household annual income

Household annual income	Response %
Less than £10,000	6%
£10,000 to £19,999	17%
£20,000 to £29,999	17%
£30,000 to £39,999	13%
£40,000 to £49,999	9%
£50,000 to £59,999	8%
£60,000 to £69,999	8%
£70,000 to £79,999	4%
£80,000 to £89,999	4%
£90,000 to £99,999	3%
£100,000 or more	5%
Prefer not to answer	7%



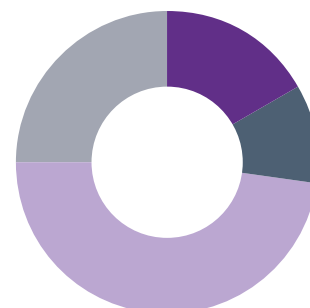
## Ethnicity

- 27% White British
- 55% White Scottish
- 1% Eastern European
- 5% Any other white background
- 3% women from black & minority ethnic communities
- 1% Mixed or Multiple Ethnic Groups



## Income – and non-income-based payments or benefits

- 19% of women reported receiving Child Benefit,
- 12% received Universal Credit.
- Over half (54%) were in receipt of the State Pension,
- 28% received the Scottish Adult Disability Payment.



# FINDINGS



## Financial circumstances

Two thirds (**66%**) of respondents reported feeling worse off compared to the same time last year, while **24%** said their financial circumstances had not changed, and only **10%** felt better off. The proportion of women who felt worse off was significantly higher among single parents (**82%**), minority ethnic women (**71%**), and disabled women (**70%**).

**When asked about the reasons for this, the top three responses were:**

- Rising food costs (**74%**)
- Energy costs taking up more of their income (**55%**)
- Increases in rent or mortgage payments (**28%**)

These figures were even higher among minority ethnic women, disabled women, and single parents, underscoring the greater vulnerability of these groups to economic pressures.

	Food	Energy	Rent
<b>Minority Ethnic</b>	76%	57%	41%
<b>Disabled women</b>	81%	62%	28%
<b>Single parents</b>	82%	61%	39%

Written responses reinforced these findings, highlighting rising costs across the board and limited salary increases as key drivers of worsening financial circumstances. Some women also pointed to losing work hours, entering retirement, being on maternity leave, or only being able to access part-time employment as additional reasons for feeling worse off.

***"My hours have decreased and costs gone up", respondent aged 56-65, £20,000 to £29,999 household annual income.***

***"SMP is out of step with the cost of bills and I am depleting my savings to fund my maternity leave", respondent aged 36-45, £40,000 to £49,999 annual household income.***

***"Insurance premiums, Netflix, household repairs and absolutely everything has increased in price. I do have constant pain when walking and need to use my own private car and fuel is so expensive as are car repairs. I feel I'm drowning in debt", respondent aged 66-75, annual household income £30,000 to £39,999.***

For disabled women, the rising extra costs that disabled households face – associated with managing their condition and supporting accessibility – alongside benefit payments that are insufficient to cover these costs, were flagged as the main reasons for feeling financially worse off:

***"Spending more on managing disability", respondent aged 36-45, £30,000 to £39,999 household income.***

***"Horribly, it is only half of minimum wage per person. I live with my permanently disabled adult daughter, she will never be able to work, I am also disabled and have to try to care for her too. There is no option for us but benefits. I feel very poor and hopeless (...) Unable to afford taxis for my disabled daughter", respondent 46-55, £20,000 to £29,999 annual household income.***

Amongst respondents working in the third sector, many spoke about the consequences of standstill funding, and the impact this had on their employment conditions:

***"I had to reduce my hours to help with a funding proposal for my post", respondent 56-65, £40,000 to £49,999 annual household income.***

***"I currently work within the third sector, and with budget cuts from councils this means that funding for [the] organisation not only has been at a standstill for over 10 years, but we are facing cuts this year specifically from the Health & Social Care partnership. This means that we continue to not receive salary increases and with the cost-of-living increases across all areas my rent, energy, and food – it's essentially like taking a a pay cut each year. This is hard for me as I absolutely love my job, but it makes me want to look elsewhere and move into an area that I would be less happy in and less passionate about for the sake of being able to afford to live", respondent 36-45, £30,000 to £39,999 annual household income.***

***"Lack of Third Sector funding has meant that the work which I do in that sector has not been able to increase wages", respondent 56-65, £20,000 to £29,999 annual household income.***

## Strategies to manage increased costs

Regarding the strategies women used to manage increased costs over the past 12 months, the five most common responses were:

- ▶ **57%** cut back on food expenditure by limiting the types of food they buy, including switching to unbranded products;
- ▶ **57%** reduced spending on eating out;

- ▶ **51%** reported not putting the heating on;
- ▶ **46%** drew on their savings;
- ▶ **38%** chose not to replace shoes or clothes for themselves.

These percentages were particularly pronounced among single parents, minority ethnic women, and disabled women, as shown in the following table.

	All	Single parents	Disabled women	ME women <sup>6</sup>
Cutting back on food expenditure by limiting the types of food I buy, including buying unbranded products	57%	82%	63%	74%
Cutting back on eating out	57%	69%	63%	63%
Not putting the heating on	51%	62%	59%	61%
Using my savings	46%	53%	48%	34%
Not replacing clothes/shoes for myself	38%	53%	46%	45%

Finally, it is worth noting that **8%** of respondents reported making no changes this year, as they had already adjusted their spending in previous years.



<sup>6</sup> The top five strategies used by minority ethnic women to cope with increased costs differ slightly, with the fourth most common being cutting back on gym memberships for themselves or their families (47%). This may reflect the fact that minority ethnic women who took the survey are more likely than the average respondent to live in households with an annual income below £30,000.

## The Impact of Unpaid Care Work

The United Nations defines unpaid care work as *“the provision of direct or indirect care without remuneration, carried out within the household. It includes, but is not limited to, caring for children, elderly and sick individuals, washing, cooking, shopping, cleaning, and helping other families with their chores”* – all undertaken without payment.

Research consistently shows that women bear the brunt of unpaid care work, which affects their employment prospects, increases the likelihood of working part-time, and contributes to mental health challenges as well as lower levels of wealth and savings. Women's disproportionate caring responsibilities also contributes to the pension wealth gap, which places many at risk of poverty in later life.

Given the significant impact of unpaid care work on women's inequality, this year's SWBG Women's Survey asked respondents whether they were doing more, less, or the same amount of unpaid care work compared to the previous year, and captured the number of hours of unpaid care work undertaken by different household members each week.

### Key findings:

- ▮ **Care work changes:** 62% of respondents reported doing the same amount of care work as last year, 27% reported doing more, and 10% reported doing less.
- ▮ **Hours of care:** on average, respondents living in two- or three-adult households, with or without children, who responded to this question reported doing 26 hours per week of unpaid care work, compared to just 17 hours reported by their partners. With 80% of respondents identifying as heterosexual, this highlights the persistence of gendered expectations around unpaid care in Scottish households.

### Among respondents doing more care this year:

- ▮ 73% reported feeling financially worse off, compared to 66% of all respondents.
- ▮ Part-time employment was slightly higher (21% vs 19%) and full-time employment slightly lower (30% vs 32%) than for all respondents, demonstrating how unpaid care work can constrain paid work.

*“I had to take early retirement at 63 to look after my mother.” Respondent's £40-49k annual household income, 20 hours unpaid care (same as her partner).*

*“Debt from childcare costs from age 0-3 (was over 600 a month extra outgoing), and needing to be part time to afford childcare”; respondent aged 36-45, 50-59k household income, 51 hours of unpaid care in contrast to the 18 of her partner.*

*“They reduced my dad's package of care by 50% for personal care and 100% of his sitting service. This means I have to do more to help my parents when I already work a full 40-hour week and commute to the city”; respondent aged 36-45, 70-79k household income, 10 hours of unpaid care in contrast to the 4 of her partner.*

These findings highlight how unpaid care work continues to shape women's economic security, employment opportunities, and overall wellbeing.



<sup>7</sup> UNDP (2020) Unpaid Care Work – A Gateway for Gender Equality <https://www.undp.org/papp/blog/unpaid-care-work-gateway-gender-equality#:~:text=Unpaid%20care%20work%20relates%20to,other%20families%20with%20their%20chores.>



## ANALYSIS



This year's survey results reinforce trends observed in previous years.

Women – particularly disabled women, minority ethnic women, and single mothers – continue to be disproportionately affected by rising costs due to pre-existing inequalities and the impact of caring responsibilities. Responses from this year's survey highlight that women in Scotland remain overwhelmingly responsible for unpaid care work within households. While caring plays an essential role in society and the economy, it often carries significant financial consequences for women, both in the short and long term.

***“Limited childcare options reduce my ability to work without flexibility. Fixed term, zero hours contracts at the university where I pursue further education additionally limit time/pay I receive”, respondent aged 36-45, £70-79k household income.***

Last year's survey analysis explored some of the potential long-term consequences of these financial pressures. We noted, for example, that the choices women are forced to make today may contribute to poorer physical and mental health outcomes – factors relevant to rising rates of economic inactivity among women. We also warned that worsening health conditions could have major implications for the state, particularly in the context of an ageing population<sup>8</sup>. These concerns remain pressing. As one single mother explained: ***“I have gained weight as instead of snacking on fresh fruit I now buy biscuits or snacks instead as it's much cheaper and lasts much longer.”***

This year's findings also highlight women's experiences of the social security system, particularly the challenges created by cliff edges and eligibility rules. Increases in the Real Living Wage, without adjustments to income

support thresholds, have resulted in fewer people being eligible for assistance. In some cases, women find themselves financially worse off after improving their income, showing how rising costs are eroding buying power. One respondent said: ***“I done further education (while working full time as a solo parent to a 15m old) so gain a higher salary job. In doing that I lost Universal Credit, Scottish Child Payment and Best Start Card and I am now less financially better off. That is infuriating that the system doesn't want people to succeed.”***

Responses from older women this year provided insights into pensions and winter fuel support. Respondents raised concerns that the move away from universal entitlement has left many just above the cut-off point without crucial support<sup>9</sup>. Since older people are more likely to be women, this is a distinctly gendered issue<sup>10</sup>.

The Winter Fuel Payment was originally introduced by the UK Labour Government as a universal benefit.<sup>11</sup> In Autumn 2024, however, the Westminster Government announced that it would become means-tested, leaving many people on modest incomes struggling to cope.<sup>12</sup>

This change also affected the Scottish Government's plans for its devolved version of the benefit – the Pension Age Winter Heating Payment (PAWHP). The original intention had been to introduce a universal PAWHP in winter 2024/2025. However, the Scottish Government choose to follow the UK approach<sup>13</sup>. As one woman told us: ***“As a pensioner I have been caught with losing the winter fuel payment which enabled me to put the heating on in the middle of the day during the coldest months. I have had to stop doing that and pile on jumpers or go out to a café or the library to keep warm. The Scottish Government said it would reinstate the payment next winter but only at £100. That is simply not enough... I am just above the eligibility criteria so cannot apply for Pension Credit.”***

<sup>8</sup> SWBG (2024) Women's Survey 2024. [Navigating increasing costs and debt](#)

<sup>9</sup> UK Government (2025) [Means testing Winter Fuel Payment at over £35,000 taxable income per annum – impact on poverty levels](#)

<sup>10</sup> ONS (2025) [Estimates of the very old, including centenarians, UK: 2002 to 2023](#).

<sup>11</sup> House of Commons Library (2025) [Changes to Winter Fuel Payment eligibility rules](#)

<sup>12</sup> BBC (2024) [Winter fuel payments scrapped for millions](#)

<sup>13</sup> SPICe (2024) [Winter Fuel Payment in Scotland](#)



The Scottish Government subsequently pledged to make the PAWHP universal for pensioners from winter 2025 within the 2025/26 Budget announcement. Since then, there have been changes at UK and Scottish level. The Scottish Government now states that all pensioners will receive either £203.40 or £305.10 per household, depending on age (this latest announcement was made after our survey was completed).

Research by the UK Women's Budget Group underscores the scale of the challenges faced by older women, who already experience significant inequalities in pension wealth. Nearly all of the gender wealth gap is due to differences in pension wealth, with men holding on average £67,000 more than women – a gap of **43%**.<sup>14</sup>

***"I retired from work and I returned to work part time to boost my retirement income", respondent 66-75, £20,000 to £29,999 annual household income.***

Finally, women from the Women Against State Pension Inequality (WASPI) campaign raised their concerns. Changes to the state pension age for women born in the 1950s were poorly communicated, leaving millions unable to adequately plan for retirement. In December 2024, the Department for Work and Pensions rejected a recommendation to pay compensation of up to £2,950 each<sup>15</sup>. This decision does not deliver justice to women and further entrenches gender inequalities in older age.

***"I'm finally retired as born 1958 a waspi woman and finally got DWP off my back, so can relax as they stuck me on JSA at 60 years old and lived on fresh air but survived due to food bank and national bus pass", respondent aged 66-65, £10-£19-k annual household income.***



<sup>14</sup> WBG (2025) [The Gender Wealth Gap in Great Britain](#)

<sup>15</sup> BBC (2024) [What are Waspi women, and what is the row about their state pension?](#)

## CONCLUSIONS AND RECOMMENDATIONS

This year's findings add to the growing body of evidence showing that the effects of the cost-of-living crisis continue to be felt – and that these effects are gendered. Women are disproportionately affected due to entrenched financial inequalities, which stem from the impact of caring responsibilities and the persistent undervaluation of women's work.

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:

- ▶ 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<sup>16</sup>.

**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<sup>17</sup>. 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<sup>18</sup>.
- ▶ End the five-week wait for the first Universal Credit payment.
- ▶ Scrap the two-child limit policy and the benefit cap.
- ▶ Increase Carer's Allowance, remove income thresholds, and extend eligibility to carers over pensionable age.

**RECOMMENDATION 4.** Provide fair and fast compensation for women born in the 1950s affected by the lack of notice regarding State Pension age increases. Consider reforms to auto-enrolment and fixed-rate employee contributions for low-paid workers to reduce pension poverty among women, who are more likely to work part-time and in low-paid sectors.

<sup>16</sup> UK Women's Budget Group (2024) [Maternity, paternity and parental leave: Briefing for a new government.](#)

<sup>17</sup> NEF (2023) [Delivering a National Energy Guarantee.](#)

<sup>18</sup> JRF (2025) [Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times.](#)

## Scottish Government

**RECOMMENDATION 1.** Improve Scotland's childcare offer:

- ▶ Introduce a Childcare Guarantee, as proposed by *Pregnant Then Screwed Scotland*<sup>19</sup>;
- ▶ Work towards an entitlement of 50 hours per week of funded, high-quality, flexible education and childcare for all children aged six months to five years;
- ▶ Develop affordable wraparound care for children over five, free to those on low incomes.

**RECOMMENDATION 2.** Progress the delivery of *Building the Guarantee* as set out by the Minimum Income Guarantee Expert Group, to ensure the implementation of a Minimum Guarantee in Scotland<sup>20</sup>.

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

**RECOMMENDATION 4.** Ensure adequate funding for the Scottish Welfare Fund so it has sufficient resources to meet demand and increase funding to promote the fund more widely.

**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<sup>21</sup>.

## 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<sup>22</sup>.

## 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.

<sup>19</sup> Pregnant then Screwed (2025) [Scotland's Childcare Guarantee](#)

<sup>20</sup> MIG Expert Group (2025) [The Minimum Income Guarantee: a roadmap to dignity for all.](#)

<sup>21</sup> SWBG (2023) [Towards a Transformative, Universal Adult Social Care Support Service for Scotland.](#)

<sup>22</sup> SWBG (2025) [Aberdeen Gender Inequality and Poverty report.](#)