



“I don't live, I survive.”

Women's experience of the cost-of-living crisis.

Research briefing - October 2022



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This report was written by Laura Robertson, Helen Cowen, Fiona McHardy and Beth Cloughton.

The Poverty Alliance is Scotland's anti-poverty network. Together with our members, we influence policy and practice, support communities to challenge poverty, provide evidence through research and build public support for the solutions to tackle poverty. Our members include grassroots community groups, academics, large national NGOs, voluntary organisations, statutory organisations, trade unions, and faith groups.

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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 and has focused on encouraging active gender analysis in the Scottish Budget process since 2000.

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Disclaimer

The views in this report are those of the researchers and opinions expressed in this report do not necessarily reflect the views of the Poverty Alliance or our members.

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Interim Findings

Interim findings from interviews conducted in August with 18 women affected by the cost-of-living crisis include:

- Rising energy prices were a key concern for women participating in the research, who were already struggling to manage costs in the summer. Rising costs of food and basic essentials were also a common concern.
- For women who participated in this research, deepening poverty was evident, with women claiming benefits and in low-paid work struggling to cope with rising costs. Falling into debt was a common experience for those interviewed including energy debt, bank overdrafts and rent arrears. Reliance on family and friends was frequent.
- Strong feelings of shame were reported by women participating in this research, particularly for mothers who felt guilty not being able to afford to leisure activities or to buy essential items for their children.
- Coping mechanisms such as eating less and cutting back on energy use were impacting on women's mental and physical health, particularly for those with pre-existing health conditions.
- Women who participated in the interviews called for more support with energy prices as well as accessible advice and information on benefits and debt in local areas. They also called for local area improvements including in transport infrastructure, community food centres or local food pantries, free activities for families with provision of food and quicker access to mental health services.

Introduction

This briefing shares the experiences of women in Scotland affected by the cost-of-living crisis. This joint project conducted by the Poverty Alliance and the Scottish Women's Budget Group, is exploring women's experiences over a three-month period from August to October 2022. Ahead of the Scottish Government's Emergency Budget Review this interim briefing highlights emerging findings from 18 interviews with women conducted in August 2022 by the Poverty Alliance. This project also includes a journalling activity with eight women taking part in documenting their experiences over the course of ten weeks and a second wave of interviews being conducted in late September and early October as energy prices rise. The final report from the project will be published in November.

Women living in a range of circumstances and with different sociodemographic characteristics were interviewed in August 2022 (see the infographic below and the appendix to this report). Women were recruited to the project via Poverty Alliance member organisations and online via social media.

The project focused on three key questions:

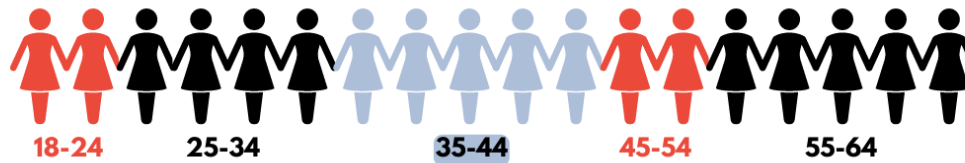
- How are rising prices impacting women on low incomes in Scotland?
- What price rises are having the biggest effect?
- What measures do women feel would support them in this crisis?

The experiences of the women interviewed shows that single women and families are at a high risk of falling into extreme levels of poverty. Without adequate measures in place, more and more women will experience destitution: going without the essentials we all need to eat, stay warm and dry, and keep clean. This research reveals the realities of rising prices on women's lives: mothers are foregoing eating to be able

to feed their children; women are going to extreme lengths of limiting use of gas and electricity; rising costs are leading to debt; and family and friends have become a critical lifeline as the social security system does not provide adequate support. The devastating impacts on mental health of mothers and children are clear as women living in a cycle of poverty struggle to access financial and other types of support.

We spoke with 18 women from across Scotland

Age



Ethnic background



Locality



The majority of women live in Glasgow (8). We also spoke to women living in Aberdeenshire, Argyll and Bute, Inverclyde, East Lothian, Edinburgh, Fife, Moray and Shetland.

Households



- Child Poverty Priority Groups: Ten mothers living with children including four lone parents, five with three or more children, one with a child under one year old, two mothers under 25, and five living in a minority ethnic household.
- The remaining sample included 5 single women living alone, one woman living with a partner, and one woman living with adult family. Two women have caring responsibilities one of whom is a full-time carer.

Housing



Women and the Cost-of-Living Crisis

As with previous cost and economic crises the current crisis will not be felt equally. Those on the lowest incomes will be hardest hit by the cost-of-living crisis and women are more likely to be poor, have lower levels of savings and wealth and be less able to increase paid work than men due to caring responsibilities. The gender pay gap in Scotland remains wide: women working full-time earn 6.6% less than their male counterparts (Close the Gap, 2022). With women concentrated in sectors of the Scottish economy characterised by low pay including care, leisure and other service jobs (Close the Gap, 2022). Women are also twice as dependent on social security as men.

Particular groups of women will be hardest hit with higher poverty rates for Bangladeshi, Pakistani and Black ethnic groups, disabled people, single parents, survivors of abuse and women with no recourse to public funds (Women's Budget Group, 2022). For example, lone-parent families, the vast majority (92%) of which are headed by women, experience poverty at a higher rate (38%) than the rest of the population (Scottish Government, 2022). Of the six priority family groups, as defined in the Scottish Government's (2022) Tackling Child Poverty Delivery Plan, relative poverty of households with mothers under 25 is higher than for any other group (approximately 55%). The UK Women's Budget Group have described women as the 'shock absorbers of poverty' as they tend to have the main responsibility for the purchase and preparation of food for their children and families and for the management of budgets in poor households (WBG, 2005), points that came through strongly in interviews for this project.

Earlier this year, a Scottish Women's Budget Group survey focused on women's local public spending priorities. It was clear from the responses that the cost-of-living crisis was an issue of key concern: thirty-two per cent of those who responded said they were unable to manage energy costs before the increase on 1 April, and concern about future rises in energy bills was already impacting on household spending (Scottish Women's Budget Group, 2022). Understanding the gendered impact of the ongoing crisis will be a vital component to developing measures to tackle the ongoing crisis and long-standing inequalities.

A range of measures have been introduced by both the UK and Scottish Governments in response to the cost-of-living crisis in recent months, particularly in relation to additional support through the UK social security system. This project will provide evidence on what the crisis means for women living on low incomes in Scotland and what further measures need to be put in place to support women.

Women's experiences of the cost-of-living crisis

"Nine times out of ten I don't eat because I'm terrified, I'm going to – I need to spend money on food. I'd rather feed my wean [child] first before I feed myself." (Lone parent, child under 1-year-old, aged 18-24)

Lorna is a lone parent, with a child under a year old. She splits her money into four weeks in an attempt to manage rising costs. Every day, she worries about the cost-of-living crisis: if she will be able to afford food for her baby, public transport to get to work or to put the heating on. Borrowing money from her family or friends on a weekly basis, she says: "I am terrified to spend my own money".

Women affected by the cost-of-living crisis

The cost-of-living crisis is affecting women in work, receiving benefits, with no recourse to public funds and women approaching retirement. Before the cost-of-living crisis, almost all the women interviewed for this research were already struggling on low incomes. The inadequacy of Universal Credit, and faults in the system such as the five-week wait, were frequently raised across the interviews.

Throughout the interviews, women felt strongly that the cost-of-living crisis was an issue facing everyone in their communities. However, women on low incomes who are more likely to be a lone parent and have caring responsibilities, are faced with additional pressures. All four lone mothers interviewed were not receiving child maintenance. Two of the women had caring responsibilities for family members and increasingly struggled to manage financial pressures related to this.

“Women, we are the caregivers within these units, we’re the nurturers, we’re the sort of overall doers... I feel like everybody just needs to kind of come together and do something”. (Woman living with her partner and large family, aged 35 – 44)

We spoke to several women who were approaching retirement and considering extending their hours of employment or taking on new employment, despite concerns around how this might impact on their health. Women claiming asylum are expected to manage rising costs receiving only £40.85 for each member of their family, with very minimal extra amounts given to pregnant women and children under 3-years-old.

“It’s quite hard. Because when you get the money, before you use it, you be like, I’ve got money... But the moment you get it to the shop, I buy his nappies, his porridge, his milk. You find that everything is finished before I could even buy my own food...” (Asylum seeker and lone parent, aged 25-34)

Several women were also in low-paid work and had taken on additional hours or were working up to seven days a week, placing additional stress onto already challenging circumstances and with likely wider impacts on health and wellbeing. This research mirrors findings from a recent report by the Living Wage Foundation (2022) in September which found around two thirds (62 per cent) of low paid workers are worse off than they were a year ago.

“So aye, it’s just that cycle of, like, you’re kind of just always into next month’s wage or next month’s kind of, like, benefit or that, that generally I wouldn’t be able to – I generally wouldn’t usually do, do you know? Like, I’d be able to hold it for the two weeks until I got paid, and then I knew that that was my wage. But just now, no. I’ve not been able to do that.” (Lone parent, aged 35-44, in work full-time)

Price rises having significant effects

Mirroring a steep increase in queries to Citizens Advice around energy costs (Lang, 2022), all the women who took part in this research were frequently worried about rising energy bills. For many of the women we spoke to, going into the colder months was a constant worry. Around half of the women in this research have pre-payment meters, and therefore incur higher energy costs.

“We used to be able to put forty pounds a week in [the pre-payment meter], and that would be us for the week. And we always kept it, we were always sort of forty pounds ahead of ourselves, so we

always had that spare in there. Now we'll put ninety pounds in and within a week, that's it gone then it's into the emergency [fund]." (Married woman, more than three children, aged 35-44)

Recent research on fuel poverty in Scotland found that fuel poor prepayment users are much more likely to be in extreme fuel poverty (Scottish Government, 2021). With rising costs, women who are already struggling to afford their energy costs, could end up with no gas or electricity if they have no money to top-up their pre-payment meter. For two women interviewed living in rural areas and using oil powered heating, energy bills were a significant concern.

Concerns about rising food costs were another immediate worry, particularly for parents, many of whom said they ate very little to make sure their children had food. Relying on friends and family to help with food shopping was common. Mothers were also worried about rising costs of essential items (e.g., formula, nappies) for their babies and children. Interviews were conducted as children returned to school and the cost of school uniforms was frequently mentioned as unmanageable.

"Clothing is expensive because kids are growing regularly so I'm just struggling now to get stuff for my kids, especially the shoes, because half of the money all go on food." (More than three children, aged 45-54, in work part-time)

Impacts of the cost-of-living crisis

"At the weekend, I just lie in bed, it isn't worth getting up." (Single woman, aged 55-64)

Christine works part-time on a low income and has a health condition which leaves her extremely tired. One of her biggest concerns is that come winter she will not be able to afford her oil heating. How she will manage is a 'constant worry': she does not sleep as she is always thinking 'what will I do next?' Rising costs have meant that she is no longer able to afford to travel to see family or meet up with friends.

Destitution and deepening poverty

Deepening poverty and not having enough to get by is a key finding in this research. Many women stated that they were going without essential goods due to not earning enough to live on, or that they did not receive adequate support through benefits to meet their basic needs.

Women reported that they would not be able to manage if any unanticipated outgoings or unexpected emergency costs were to arise, such as buying school uniforms, replacing essential household appliances such as boilers and ovens, and completing necessary trips to the dentist or vets. Going without energy, using energy scarcely, or not using energy at all were also common experiences.

Women's experiences emphasised a reliance on existing support networks. Family and friends were relied upon to provide basic essentials as well as financial and emotional support. Many said that they would not know how to cope without the support of those closest to them.

"[My family] are literally keeping me alive, like they're feeding me and stuff. But it's got to the point now where anything above literally staying alive is a luxury. Like everything that's not eating is a luxury." (Lone parent, aged 25 -34)

Rising debt

Falling into debt was a common experience, particularly due to the rise in energy prices. Many are now trying as hard as possible not to fall into debt, particularly those without friends, family, or a support system around them to fall back on. Women who were currently experiencing debts such as rent arrears and energy debt worried about how they would pay off their debts and experienced a continuous cycle of having to use overdrafts.

“Well, I had a £750 overdraft on my bank account when I left work, which I was in and out of, depending on what bills were coming off and what time of the month it was. My overdraft is now £2750 because I kept having to ask them to increase it because I wasn’t able to live within the – the money I was getting. And because of that and because of the Government trying to get people out of debt and the bank put their rates, the charge rates away up through the – the roof, I’ll probably never get out of my overdraft.” (Lives with partner, aged 55-54)

To manage the rising cost of living, women reported using their savings or next month’s pay to cover their essential costs. Several women voiced their fears around what they will do when their savings run low or are exhausted completely, with the experience of having to rely on savings in the first place described as incredibly demoralising, further impacting upon mental health and wellbeing.

Lone parents and child maintenance

Lone parents interviewed were not receiving child maintenance contributions. The importance of the payment from child maintenance cannot be overestimated particularly for low-income families and there are core questions around the experiences and access to child maintenance considering rising living costs. Child maintenance can be an important contribution to the overall income of a family. This income is not counted as part of any benefit entitlement i.e. would be excluded as income for those in receipt of Universal Credit although may have an impact on Council Tax Reduction. Women expressed that they faced barriers pursuing child maintenance due to the self-employment status of a non-resident parent or a perception that that a non-resident parent would not contribute financially.

Health and Wellbeing

Impacts upon physical and mental health were key themes across all the 18 interviews conducted, with some women skipping meals, eating very little, and being unable to afford heating and shopping to support with pre-existing health conditions. Many women also spoke of experiencing depression and anxiety, lacking energy and motivation, and that their sleep had been significantly impacted as a result of worrying about price rises. Some women were sleeping much more to pass the time and to avoid eating at mealtimes, while others were sleeping much less due to stress and worry. Mental health was often tied to feelings of isolation and disconnection, as well as being unable to afford leisure and social activities. Women often reported that they had given up their hobbies and had stopped connecting with others regularly, which had left them feeling isolated and stuck at home.

“I don’t invite anybody over anymore. I can’t go anywhere. I never, I literally never leave my house, I just sit in my house. For the past nine weeks I’ve just sat in the house by myself and stared at the walls.” (Lone parent, aged 25 -34)

All the women who took part in the research expressed their worries and fears about the future, particularly in relation to the increase in energy bills due to take place this October. Concerns were expressed around the impact that these increases will have for them this winter and in the longer term. A number of women feel that they will be too stretched to cope, that they do not have sufficient resources to prepare and plan for the future and that they do not have much, if anything, to fall back on.

Guilt, shame and stigma

Strong feelings of shame were reported by the women in this study. Having to use food pantries or food banks, shop differently by going to cheaper supermarkets, buying yellow sticker items, or shopping around to get the lowest prices were circumstances that had resulted in feeling stigmatised or embarrassed. Shame was felt by women who were unable to afford leisure activities, such as going for a coffee or buying a bus ticket, which led to disconnection from friends and family.

Mothers who took part in the research expressed feelings of guilt around not being able to afford to buy their children essentials, to take them away on holidays, or to give them toys and gifts that they had asked for. Those who were mothers reported feeling a lot of pressure as a result of the increasing costs, and to make sure that their children have sufficient school uniforms, clothing and resources to allow them to thrive and to fit in amongst their peer group.

“As I say, my wee saying is, “Oh, we’ll get that next month, oh, we’ll buy that next month. Oh, we’ll wait ‘til mum’s paid.” That’s like my kind of – my sayings all the time, and she’ll go, “Oh, you always say that and you never get it. But it’s because I, like, that I can’t, do you know?” (Lone parent, aged 35-44, in work full-time)

“Surviving” the cost-of-living crisis

Initial findings from this research reveal that women are struggling to manage rising costs and that there is a lack of awareness of advice and information services. In the interviews, there was a lack of awareness of the Scottish Welfare Fund. Whilst the cost-of-living payments were welcomed, participants felt strongly that one-off payments would not stem the tide of rising struggles. For women in low-paid jobs, and not receiving Universal Credit, there was frustration at the lack of support available. At the time of the interviews, women on pre-payment meters were particularly worried about how they would receive support through the energy fund to top-up their meters and whether they would be able to afford to top-up their energy in the coming months. For mothers with children under six years old, who were interviewed, the Scottish Child Payment was a positive addition to their incomes. However, parents were concerned about how they would manage rising costs going into winter.

Poor communication with the Department for Work and Pensions and other public service organisations were mentioned. For example, a few women interviewed who were claiming Universal Credit said they were given no information about other benefits or support they might be entitled to at the Jobcentre or through their journal. For mothers with babies and young children, there were mixed experiences of receiving financial advice or referrals from health visitors. A recurring theme was not knowing where to go to get support on managing debt. Women had mixed experiences of accessing advice and support in their local areas. Many had positive experiences of Citizens Advice and local support organisations; however, waiting times to access support were raised. Third sector and community organisations have reported they

are increasingly stretched trying to meet high demand and struggling with rises in costs for their organisations (Paterson, 2022).

Measures to support women

For the 18 women interviewed, increased support for rising energy costs was a key concern. The women we spoke to have a range of circumstances. Some were homeowners and advocated for more support to manage increased mortgage interest rates. For some women approaching retirement, in their fifties, and affected by the changes in state pension age, measures were called for in the form of compensation and more support for fuel costs during winter months. For women in low-paid work, and not receiving benefits, calls were made to expand eligibility for cost-of-living payments. As receipt of certain benefits acts as a passport to qualify for other support (e.g. free school meals, free childcare for children aged 2), more action to help low-paid parents was called for.

“Definitely something to do with childcare as well, because at the moment, if you don’t get any you know, like Universal Credit or anything like that, you have to wait till your child is three. And for some, depending on their birthday, that could be like the time after summertime, so that’s quite a long wait.”
(Woman living with partner and children, aged 25-34, in part-time employment)

Alongside these measures, services and amenities in the community play a key role. There were several recommendations for local area improvements to support women including: improvements in transport infrastructure, community food centres or local food pantries, free activities for families with provision of food and quicker access to mental health services. For women living in rural areas, more accessible places to go for advice and information was a key concern.

The Scottish Government’s Programme for Government 2022 to 2023 put forward a range of measures aiming to mitigate the cost crisis on households, notably an increase in the Scottish Child Payment to £25 per week and extension to children under the age of 16 from November. The UK Government’s package of support mainly exists of one-off payments, which, whilst welcomed by the women taking part in this research, will not go far enough to protect households from poverty.

From early interviews with women as part of this research, we are already hearing some clear calls for action. These include getting more money in people’s pockets and ensuring adequate incomes for all; investing in public services that support people through crisis, including long-term investment in childcare and social care; and investing in support and advice services to help people manage debt. To ensure that inequalities are not entrenched, budget decisions need to consider the different impacts of decisions on women and men as well as different groups of women affected by the cost-of-living crisis. In the final report from this research, we will share many more experiences women on low incomes have faced, including experiences of rising energy prices in October and what this means for women.

Appendix

Eighteen women took part in the initial phase of interviews. More detail on the sample includes:

Demographics

- A mixed age range including 18-24-year-olds (2), 25-34-year-olds (4), 35-44-year-olds (5), 45-54-year-olds (2) and 55-64-year-olds (5).
- Ten women who are White, six who are Black, Black British, Caribbean or African and two who identified as any other White background.

Locality

- Women predominantly live in cities (10) or towns (5) with 3 women living in rural areas.
- The majority of women live in Glasgow (8). We also spoke to women living in Aberdeenshire, Argyll and Bute, Inverclyde, East Lothian, Edinburgh, Fife, Moray and Shetland.

Households

- Child Poverty Priority Groups: Ten mothers living with children including four lone parents, five with three or more children, one with a child under one year old, two mothers under 25, and five living in a minority ethnic household.
- The remaining sample included five single women living alone, one woman living with a partner, and one woman living with adult family. Two women have caring responsibilities one of whom is a full-time carer.
- The sample also included one woman who is claiming asylum and one woman whose partner has no recourse to public funds. We also spoke to three women who are refugees.
- Most women are living in social rented housing. Four women own their home, one woman is private renting, and one woman is living in accommodation for people claiming asylum.
- A mixture of women either in work full-time or part-time (10) or long-term ill/disabled (4). We also spoke to one woman who was retired and a couple of women looking for work.
- The majority of women are claiming a range of benefits including Universal Credit, Tax Credits, Personal Independence Payment and Scottish Child Payment.

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