



Scottish
Women's
Budget
Group



"It's hard work being poor"

Women's Experiences of the Cost-of-Living Crisis in Scotland

FINAL REPORT – NOVEMBER 2022



This report was written by Laura Robertson, Fiona McHardy, Helen Cowen and Beth Cloughton (The Poverty Alliance) and Sara Cowan (SWBG).

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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. All names have been changed within the report to protect participants.

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abrdn Financial Fairness Trust funds research, policy work and campaigning activities to tackle financial problems and improve living standards for people on low-to-middle incomes in the UK. It is an independent charitable trust registered in Scotland.

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SUMMARY

This report shares the experiences of women in Scotland on low incomes affected by the cost-of-living crisis. Women are being disproportionately impacted by the cost-of-living crisis due to existing inequalities across all areas of life. They are more likely to be living in poverty, have lower levels of savings and wealth and are less able to increase paid work than men due to caring responsibilities.

This joint project, conducted by the Poverty Alliance and the Scottish Women's Budget Group, explored women's experiences over a three-month period from August to October 2022. Our research sought insight into the following questions:

- ✚ how are price rises affecting women in Scotland on low incomes?
- ✚ what prices are having the most significant effects?

- ✚ what measures do women feel would support them during the cost-of-living crisis?

What we have captured goes beyond a single snapshot in time. We conducted interviews at two different points in time in 2022: eighteen interviews in August and twelve in October, with eight women keeping diaries over this period. This data, covering three months, shows the accumulating burden of the current cost-of-living crisis.

Impacts of the cost-of-living crisis

In Idia's diary entries, she often shared that she was going hungry. A lone parent, and asylum seeker, she wondered how she is expected to buy food with costs rising week by week. She spoke of the stress of not being able to afford snacks for her children.

"I spoke to my friend who told me she has been starving and only eats at night. I have started doing that though it didn't go well with me the first day, but I will get used to it."

- ✚ In this research, women on low incomes shared deepening experiences of poverty and hardship including hunger and being cold. Alongside this, some women are struggling to repay existing debts or are at risk of accumulating more debt as a result of rising costs, sometimes using cost-of-living payments to repay debt.

- ✚ Specific groups of women are particularly struggling. For example, asylum seeking women are experiencing increasing food insecurity, women with caring responsibilities are struggling to afford essential items and lone parents are facing further pressure supporting households financially. Women in low-paid work are also experiencing increasing levels of financial hardship.

- ✚ Most women in this research are struggling with rising energy costs as well as the increasing costs of food and basic essentials. Rising food costs are a particular concern for women living in rural and island communities due to a lack of alternative options to reduce costs.
- ✚ Most women report negative impacts on both mental and physical health due to

Coping strategies

To try to manage rising living costs, Sue, a lone parent, described skipping meals, selling jewellery and household items, and also started a second low-paid job, despite struggling with a chronic ill-health condition. In her diary, she wrote:

“Sad one this for me, sold jewellery, mine and my gran’s wedding rings ... but it is to help in a crisis that our household is facing and needs action fast so it had to be done.”

- ✚ Women report a range of coping strategies including: going without food to ensure children are fed; shopping around for

increasing financial hardship and precarity. Women with existing health conditions are struggling to access primary health care due to increased demand alongside unaffordable transport costs to attend appointments.

- ✚ Older women in this research face specific issues, with both those approaching retirement or in retirement raising concerns regarding pension adequacy.

cheaper products; using savings; and limiting or going without energy in the household. Relying on friends and family is a key source of support for many women who participated in this research.

- ✚ All women report making significant changes to their daily lives to try to manage rising costs including taking on additional hours of work and reducing social activities.
- ✚ Many women report having run out of ways they could adjust their daily life and are concerned about managing rising costs going into winter.
- ✚ All women in this research expressed their increased need for stigma-free, crisis support such as emergency food provision and access to the Scottish Welfare Fund.

Experiences of support and services during the cost-of-living crisis

- ✚ For many women in this research, the role of local organisations providing support and advice is critical. Findings from this research show women living in rural areas or towns generally have more awareness of local organisations providing support, compared to women living in cities.
- ✚ Findings from this research show that many women were either not aware of financial

support they were entitled to or did not know where to go to get help to apply for benefits.

- ✚ Unaffordable and unreliable public transport are key issues for women living in Glasgow in particular. Women shared experiences of not been able to travel to health appointments and reducing social activities due to the costs of public transport.

RECOMMENDATIONS

These recommendations were made by 38 women on low incomes who participated in this research, during interviews and in a workshop focused on making policy recommendations.

As women on low incomes increasingly struggle with rising costs, key recommendations include:

- 1 Ensuring adequate incomes for all through a “caring social security system” and increasing financial support for asylum seekers, people with no course to public funds and women in low-paid work or with caring responsibilities.
- 2 Investing in preventative public services, particularly health and social care, that support people through crisis.
- 3 Investing in support and advice services to help people manage debt.
- 4 Providing stigma free support in local communities and improving community amenities and services.

While some of the recommendations/actions are the responsibility of multiple actors, we have identified specific recommendations at different levels of government including the UK and Scottish Governments, the Department for Work and Pensions and Social Security Scotland, the National Health Service and local authorities.

Tackling inequalities while responding to the cost-of-living crisis?

In responses to the cost-of-living crisis a commitment to apply an equalities analysis to budget decision making processes is required at all levels including an intersectional gender budget analysis to allocate spending across portfolios to prevent poverty, destitution

and insecurity for women, children and other marginalised groups. This analysis will consider how different characteristics overlap – such as gender, race, disability, immigration status, age and class.

The UK Government and Scottish Government

Everyone should receive adequate incomes through a “caring social security system”.

- 1 Immediately increase the value of UK and Scottish benefits to reflect rising costs of living. To meaningfully tackle poverty in the long-term, all benefits should be uprated in line with inflation.
- 2 Widen eligibility now for financial support to people in low-paid work. People in low-paid work, who are not receiving benefits, are not entitled to passported benefits (e.g. free school meals, help with health costs, help with energy bills). Eligibility criteria should be urgently reviewed to ensure households in low-income employment have access to financial support.
- 3 Increase urgently the level of financial support for asylum seekers and people with no recourse to public funds and further financial support required for people when gaining refugee status.
- 4 This research supports the recommendation made by One Parent Families Scotland that the Child Maintenance Service should be fairer and fit for purpose including stronger systems and resources to challenge parents who avoid child maintenance and those who do not pay what has been agreed and improving the service for survivors of domestic abuse.¹

Everyone should receive the benefits they are entitled to.

- 5 Increase investment in a comprehensive programme of benefits take up, through both mainstream media and targeted activities at community level to maximise uptake.

The Scottish Government

The value of unpaid care work and women’s role as mothers should have greater recognition in Scottish policy.

- 6 Work towards an entitlement to 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.
- 7 Greater investment in social care, providing urgent cash injection to support social care in the short-term, while work on establishing the National Care Service continues, to reduce women’s unpaid care work and recognise and value paid work within the care sector and those receiving support.

All people should live in areas with adequate public services and amenities.

- 8 Extend free bus travel to people on low incomes, including asylum seekers and people with no recourse to public funds.
- 9 Invest in amenities and services in local areas with higher levels of deprivation and areas that have been identified as being at more risk of the impacts of financial recession.

Low-income households should receive targeted support to manage rising costs of energy.

- 10 The Scottish Government should continue to work with energy suppliers and civil society organisations to identify actions that will support lower income households with rising costs going into winter. These measures need to include measures for rural areas who are dependent on alternative forms of fuels as well as for households on pre-payment meters.

The Department for Work and Pensions and Social Security Scotland

Everyone should be provided with a person-centred service, with dignity and respect at its heart.

- 11** Ensure people are receiving all the benefits and financial support they are entitled to through the provision of benefit checks. Jobcentre and Social Security Scotland advisors should ensure that claimants they are supporting are receiving all benefits they are entitled to through the provision of one-to-one benefit checks.
- 12** Increase awareness of where people can go to access advice and support on debt. Advisors should signpost people to national and local organisations providing debt advice and support. Signposting should include follow-up to ensure that people have been effectively directed to appropriate services.

The NHS

Everyone should receive timely and accessible health care.

- 13** Increase investment in mental health support, recognising the potential for increasing demand due to the cost-of-living crisis. Ensure that mental health support provision is accessible and timely.

Local authorities

Everyone should have access to local-level services which play a critical role in supporting communities with their financial wellbeing.

- 14** Invest in local authority council services and provide longer-term funding for third sector, community organisations who provide critical financial wellbeing advice and support to women in local areas.
- 15** Increase awareness of support available at a local level for people struggling during the crisis including the Scottish Welfare Fund and local authority financial wellbeing services.

WOMEN'S DIARIES

Below are the stories of two women who shared their experiences of the cost-of-living crisis in weekly diaries over 10 weeks between August and October. Their diary entries highlight the all-consuming effect of the cost-of-living crisis on women's lives as well as the strategies and approaches women are taking to manage rising costs on low incomes.



CASE STUDY: Stella

PARTICIPANT PROFILE: Stella is a black lone-parent mother, aged 35-44, living with her children and has a long-term illness and disability. She accesses Universal Credit and is seeking employment due to the cost-of-living crisis, despite experiencing chronic pain and fatigue.



AUGUST

- ✗ **Key concerns:** impact on children's welfare, rising costs of energy and food, impacts on health.
- ✗ **Key coping strategies:** reduced social interaction, increased anxiety and reduced energy consumption.

In Stella's August diary entries, she detailed how, due to illness and subsequently losing employment, she had to apply for Universal Credit two years ago. Even before the cost-of-living crisis, she noted how Universal Credit was an "*insufficient means of livelihood even under normal circumstances as a single parent*". Now, due to increased utility bills, Stella supplements income with credit cards, which are accruing debt, and asking to "*borrow money from family and...friends for financial help*". Stella was concerned about her energy bills so now she only uses the washing machine once a week for her family.

Stella's children were conscious of rising costs: "*even as a child my son realises how much food bills have increased, and it impacts him greatly*". On top of the impact this is having for her child, she shared that she is having to "*consider significant changes in our household's diet*".

Stella was becoming increasingly socially isolated because of the high cost and unreliability of public transport. Consequently, she is unable to "*attend church every Sunday. This impacts me spiritually and deprives me of much needed interaction and social isolation*".

Her initial entries highlighted difficulties in accessing employment. She wrote: "*All these real-life challenges together with the rise in inflation and increase cost of living and price increases continues to impact me in every way one can imagine*". She recorded a positive interaction with an advisor at the Job Entry Targeted Support Scheme (JETS). Stella started to consider part-time work because of the cost of living and noted that the calls she had with the advisor were very supportive, because she "*realised that there was someone on the other end who cares and is willing to listen and help...there is hope in the near future before my whole world totally falls apart*".

SEPTEMBER

- ✗ **Key concerns:** inadequacy of Universal Credit, challenges for lone parents with a disability and escalating prices.
- ✗ **Key coping strategies:** accruing debt, entering free food competitions online, attending classes that reimburse travel fares and promote social interaction and hoping the government will help.

In September, Stella wrote with a sense of urgency, noting “*more needs to be done urgently and increasing benefits for households as soon as possible*”. At the same time, she also noted that her “*health situation has been the most significant issue in my life that has deterred me from going into employment in the last four years...living on benefits has become impossible.*” She wrote that she feels “*helpless and out of control*”.

Her September entries were mainly focused on how price rises were impacting every aspect of her family’s life. Food was costing over £20

more each shop, and when thinking about the future, she noted: “*it will be too much and I will not be able to afford it*”. Stella wrote:

“This cost-of-living crisis has brought untold pain and suffering on women especially single parents and children because of the way it impacts our lives on a daily basis. Not being able to afford the essentials of life can be very stressful and robs women of their dignity and self-worth.”

OCTOBER

- ✗ **Key concerns:** how to manage illness alongside returning to work and managing escalating debts.
- ✗ **Key coping strategies:** accessing governmental support, receiving support from employment programme and using chargeable light sources instead of mains electricity.

In October, Stella was applying for work, but her “*attempt to get into the job market has been tough*”. She shared:

“I really want to get back to work soon because of my financial struggles. Although I’m still suffering from severe headaches and mobility issues, I’m trusting that I will get better and be able to cope with the stress of working.”

By this time Stella has accrued over £2,000 of debt, growing debt was a key concern in

her October entries to her diary. This is due to “*spending on food and bills most of the time I run out of money very quickly therefore I have to fall back on credit cards and debt*”. Stella also wrote that although there is some respite to overwhelming costs from the government, the amount was insufficient in relation to rising costs of energy going into winter.

In October, she recorded a need for more financial support from the government: “*The main source of help for me, personally, will be an increase in financial support because all my expenses are on essentials needed for daily living*”.

CASE STUDY: Sue



PARTICIPANT PROFILE: Sue is a white lone parent mother, aged 45-54, who has long-term health issues. She works part-time and recently stopped accessing Employment and Support Allowance by taking on a second low-income job.

AUGUST

- ✖ **KEY CONCERNs:** growing financial burdens, managing on minimum wage, coping with ill-health, lack of governmental action to provide support and managing as a single parent.
- ✖ **KEY COPING STRATEGIES:** started permitted work, entered low-skilled work to increase income quickly, managing fatigue induced by multiple jobs by only sleeping and working and maintaining self-motivation.

Sue began her diary entries by placing the blame on herself for her household's current situation, noting "*I am not helping my own low-income situation*" due to struggling to manage budgeting for food. This theme of self-blame and personal responsibility was common amongst many participants and is frequent amongst women on low incomes more generally.²

Sue was concerned that her mortgage payments were increasing, as well as her energy, fuel, and food; costs that she had to manage on top of student debt. In response to this, she developed a plan "*with the hope that I can ease some of the squeeze on my ever-growing financial situation*". Sue "*felt it was all out of my control and was very stressful to try to sort out*".

To manage increased costs of living on her low income, Sue made a list of ideas including getting another part-time job, asking for more hours in her current employment, asking for a mortgage holiday, skipping meals and selling jewelry and things in the house. She wrote: "*Sad one this for me, sold jewelry, mine and my gran's wedding rings...but it is to help in a crisis that our household is facing and needs action fast so it had to be done*".

SEPTEMBER

- ✗ **Key concerns:** insufficient government support, lack of government action, difficulty of supporting a family as a lone parent, reduced time with family, increased pain and feeling trapped by poverty.
- ✗ **Key coping strategies:** restricted household use of energy, not cooking hot food and buying sleeping bags to keep warm.

In September, Sue looked to the government. She wrote: “*there is no cap on the amount the energy companies can charge within the year, this would have been helpful to all as you cannot know how much you may need to use...I hope the government will realise they just need to help more!*”

In September, Sue started a second job in catering. She wrote: “*I applied for a low skilled part-time job thinking by choosing this I will get another job quicker*”. Doing more hours “*helps my finances but doesn't help my chronic ill-health but I am trying*”. Sue described the impact of

“*working extra day and night to try to meet the financial pressure*” including severe tiredness and “*not enough quality time*” with her children. She shared: “*I try to hide my emotions from my children so they do not worry about anything...I try to be positive and fix all the financial burdens. However, by doing this it takes all my time from the kids*”. She suggests that hopefully someone in government will start to see sense. Until this happens, Sue is over-working and causing her existing health problems to be exacerbated, as she “*suffers from daily pain, so it's been heightened with all the extra workloads*.”

OCTOBER

- ✗ **Key concerns:** worry and uncertainty about the future.
- ✗ **Key coping strategies:** pushing self despite impacts on chronic health condition.

In this final month of the journals, Sue hoped that the extra work was going to see her family “*through the crisis*”. However, increased mortgage payments were causing her anxiety. She had also further reduced spending time with her children due to work, noting that “*not seeing as much of the kids is a downside to taking an extra job and extending my hours in main job but needs must and they understand*”. Sue had managed to clear some debt by taking on an additional job, but she felt unable to keep up with the rising costs.

Sue shared a profound statement to end her journey with this project:

“Tackling the problems in life is a bit like reading a chapter in a book of one's life and because it was a difficult and emotional chapter to read, you become apprehensive to turn the page for the next new chapter! At the same time, you want to continue to read on and see if the book has a happy ending... in the end as long as we try our best and find the determination to strive forward in all we do, hopefully we will all thrive and survive! Keep moving forward on the journey of life.”

INTRODUCTION

This report provides rich and unique insights into the experience of 38 women in Scotland affected by the cost-of-living crisis. Using qualitative evidence from thirty, one-to-one interviews and journals collected from eight women across Scotland, the report illustrates women's experiences from the period of August to October 2022. This real time study provides a critical evidence base into how women are navigating their daily life, increasing precarity and uncertainty and the impacts and harms the cost-of-living crisis is resulting in for women in Scotland.

Through this research the Scottish Women's Budget Group and the Poverty Alliance sought to understand:

- ✚ how rising prices were impacting women on low incomes in Scotland;
- ✚ what price rises were having the biggest effect and;
- ✚ what measures women felt would support them in this crisis.

Context of the cost-of-living crisis

Even before rising costs of living in early 2022, almost one in five adults and one in four children in Scotland were living in poverty.³ The latest data on child poverty in Scotland shows that 38% of children from minority ethnic families and 38% of children in lone parent families were living in poverty in 2017-2020. Two-thirds of children in poverty in Scotland live in working households.⁴

Reforms and cuts to the UK social security system in the last ten years, through the introduction of the benefit cap (frozen since 2016), the two-child limit and the introduction of Universal Credit, have led to high levels of financial hardship. The five-week wait for Universal Credit has been particularly criticised as it "entrenches debt, increases extreme poverty and harms vulnerable groups"⁵

These reforms came alongside a programme of further cuts to public services which have been found to have a disproportionate effect on women, particularly women from Black and ethnic minority households and disabled women.⁶ In 2020, Covid-19 exacerbated existing patterns of income inequality and poverty in Scotland: poorer communities have been more vulnerable to experiencing Covid-19 because of high existing health inequalities, low-income families have struggled to access mental health support, gaps in education attainment increased, and social security payments were inadequate to meet families' needs during the height of the pandemic.⁷ Additionally, Covid-19 impacts on employment were not felt equally with women making up higher proportions of those working in shut down sectors such as hospitality and retail, as well as working in high risk frontline roles such as social care.⁸

The cost of living has been increasing across the UK since 2021. In October 2022, the UK inflation rate rose to 10.1%. Research shows that four-in-five households in the UK have not seen their household income go up in line with rising costs.⁹ Households are facing soaring costs for energy, fuel, food and other consumer goods.¹⁰ Low-income households are most affected by rising prices as they spend a larger proportion than average households on energy and food.¹¹ Recent research shows that around one-in-five (21%) households in Scotland were in serious financial difficulties in May/June 2022, in comparison to 16% of households in England.¹² Between March and June 2022, for those who had seen their cost of living go up, the most common changes they made as a result included spending less on non-essentials, using less gas and electricity in their home and cutting back on non-essential journeys in their vehicle.¹³

In October, the Joseph Rowntree Foundation published analysis from a poll of people's experiences of the cost-of-living crisis in Scotland. Key findings included that nearly half of all households are in debt, nearly two in three households have cut back on essentials, and that the cost-of-living crisis is leaving one in five low-income families cold and hungry.¹⁴ Rising costs of living are leaving many households cutting back on essentials that we all need to meet an adequate standard of living including food, energy and transport.¹⁵ Particularly concerning is that half of UK households in serious difficulties had borrowed money either on a credit card, overdraft or other formal lenders to manage costs.¹⁶

Gendered experiences of the cost-of-living crisis

Women are being disproportionately impacted by the cost-of-living crisis, due to existing inequalities across all areas of life. Women are more likely to be poor, have lower levels of savings and wealth, and are less able to increase paid work than men due to caring responsibilities.¹⁷ Overall, women are more likely to be in lower paid or insecure work¹⁸, are twice as reliant on the social security system, and have lower and less access to pensions.¹⁹ Women's poverty is also closely linked to child poverty as women are most likely to be primary caregivers for children. Women contribute to a significant volume of caring. Carers UK has calculated that the economic value of the unpaid care provided by women in the UK is estimated to be a massive £77 bn per year.²⁰

The cost-of-living crisis is having an enormous impact on particular groups, including the six priority family groups defined in the Scottish Government's *Tackling Child Poverty Delivery Plan*²¹. Poverty rates are highest among lone parent families, the majority of which (92%) are headed by women. Lone mothers are more likely to struggle to cover costs for themselves and their children, and the cost of childcare is having a particular impact on lone parents on a low income.²² Bangladeshi, Pakistani, Black and minority ethnic women will be particularly hard hit by the cost-of-living crisis, as they are already over-represented amongst lowest-income groups and experience much higher levels of food insecurity, material deprivation and food poverty.²³ The cost-of-living crisis is

also impacting on younger women aged 18-30 in the UK, who feel like they are "stuck in the mud", unable to take chances, grow and learn because they are spending all of their energy on just surviving.²⁴

Soaring energy costs will disproportionately impact women as families and carers have higher energy needs. Lone parents are those at the sharpest end of rising fuel insecurity.²⁵ A recent survey found that almost one in five carers in lowest income households are spending 50% or more of their income on energy.²⁶ Rising fuel costs will also have more of an impact upon those living in rural areas, who are at further risk of isolation and are more likely to be reliant on specific fuel types such as oil heating.

Rising costs of food, transport and household goods are also having significant impacts upon women, particularly mothers, who are more likely to oversee household budgets and to reduce or cut out meals, clothes, and heating for themselves in order to provide for children. In September 2022, a quarter of UK households with children (25.8%) were experiencing

food insecurity.²⁷ Increases in food insecurity has led to escalating demand on food banks across the UK: 82% of independent food banks surveyed in October reported being impacted by supply issues since July 2022, with nearly one in four needing to reduce the size of food parcels.²⁸ Prices have also risen more quickly for products aimed at women and the rising costs of necessary goods such as period products have increased anxiety and fear for women and girls.²⁹ Additionally, women who have unpaid caring responsibilities face additional financial burdens: a recent survey of unpaid carers in Scotland found that one in four (26%) are struggling to make ends meet and one in six (15%) said that they are in debt because of their caring responsibilities.³⁰ The cost-of-living crisis is also preventing women from fleeing domestic abuse and violence, as rising costs are being used to control and to harm women. In a survey conducted by Women's Aid in June 2022, 73% of participants said that the cost of living had made it harder for them to leave their abuser or that they had not been able to do it at all.³¹

WHO WE SPOKE TO

Thirty-eight women took part in the project: 30 in semi-structured interviews and eight through keeping diaries exploring the cost of living impacts over a period of several months detailing the impacts on their daily life. Table 1 provides an overview of the sample of women who participated in the research. For further details on our sample and approach please see the Appendix: Methodology chapter.

Table 1: Participants

AGE	
18-24	2
25-34	4
35-44	10
45-54	11
55-64	10
65-74	1
ETHNICITY	
White English, Welsh, Scottish, Northern Irish or British	24
Any other White background	3
Black, Black British, Caribbean or African	10
Asian or Asian British	2
LOCATION	
City	17
Town	11
Rural	10

HOUSEHOLD	
Single adult	9
Lone parent	11
Couple with children	7
Kinship carer (when a child is looked after by their extended family or close friends)	1
Living with partner or family	9
Other type of household	1
Carer	4
ASYLUM SEEKER OR REFUGEE	
Asylum seeker	3
Refugee	3
EMPLOYMENT SITUATION	
In work full-time	9
In work part-time	9
Looking for work	4
Long-term ill/disabled	12
Retired	2
HOUSING	
Social rented	16
Owner occupier	13
Private rent	4
Asylum seeker accommodation	3

FINDINGS

PART 1: Impacts of the Cost-of-Living Crisis

Women who were interviewed for this research, between August and October 2022, were asked how the cost-of-living crisis had impacted their household in the previous three months. In interviews, a range of topics were explored including food, energy, housing, other essential goods, childcare and educational costs, leisure time, internet, cultural and family celebrations and health related costs. This section examines the frequently shared, compounding impacts of the cost-of-living crisis on women: stories of hunger, going cold, not being able to keep clean, accumulating debt and the devastating impacts on women's health.

Destitution and growing poverty

Destitution means going without the essentials that we all need to eat, stay warm and dry, and keep clean. Most of the women in this research had cut back on food and energy, and several were experiencing extreme financial hardship. Mothers interviewed often mentioned prioritising feeding their children and therefore going hungry. Women with caring responsibilities were also struggling to afford essentials. Claire, a carer for her adult son, and suffering from anxiety and depression, said that all her money goes towards caring. At the time of her interview, she had run out of essential items needed to look after her son including baby wipes, incontinence pads and toilet roll.

Despite the research taking place in summer and early autumn, when energy use was less, many

of the women shared examples of cutting back on energy by washing clothing and dishes less often or by having fewer showers or baths. Most of the women in this research said they would be unable to manage if an emergency arose (e.g., a boiler breaking down) and did not have any savings to manage any unexpected costs.

Even prior to rising costs, the UK social security system has been criticised for not providing incomes that enable an adequate standard of living.³² Findings from this research show that the current value of social security benefits is insufficient to meet rising costs of living. Through this research, we are also able to highlight the experiences of asylum seekers in Scotland, who receive only £40.85 a week for each member of their family.

Our research included 17 women in various forms of low-paid work. The findings provide evidence that women in low-paid work are being pushed further into poverty as a result of the cost-of-living crisis. Women in work said the cost-of-living crisis meant that they were struggling to afford food and essential items. They frequently referred to not being entitled to any forms of support including benefits and cost-of-living payments. Earning above a certain threshold had rendered some ineligible for forms of support such as the additional cost-of-living payment or free school meals. Costs such as home repairs or maintenance were a key concern. Women are being forced to take on extra hours in their workplace or to look for additional work.

The study picked up that life transitions had become more uncertain and risky as a result of the cost-of-living crisis. This included gaining refugee status, retiring or other life change such as obtaining employment and having to pay for childcare. These posed more uncertainty in a cost-of-living crisis where costs were increasing and the risk of shortfall in income was a key concern.

Sarah (aged 45-54) is a parent and works full-time in a role providing advice and support to people in the community. In October, she was concerned about managing her existing debts and rising energy costs, particularly as she lives in an old house with poor insulation. She is no longer able to afford to go out places and see family/friends. Her interview highlights the challenges for people in low-paid work during the crisis. She is not entitled to benefits or support with the cost of living.

“And I was thinking, ‘how can I... how can I keep my daughter, how can I keep warm? What if I have to go to work and then come home and freeze my ass off every night. And I was, I honestly got to the point where I was thinking, ‘what’s the point of living?’ You were going into shops, the prices were going up so much, and it was like, ‘well I work so God damn hard, I get no help. I’m helping people get help, do you know what I mean? But yet I can’t access any help myself?’”

Food insecurity

Idia (aged 35-44), a lone mother, reflected on the challenges of being able to afford food and going hungry in almost all her diary entries. On the small amount she receives as an asylum seeker for her family, she wondered how she is expected to be able to buy food with costs rising week by week. She shared the damaging impacts on her mental health. She also shared: “the most frustrating part of the week for me was not being able to afford to get my kids snacks”.

“I spoke to my friend who told me she has been starving and only eats at night. I have started doing that though it didn’t go well with me the first day, but I will get used to it.”

Food insecurity has become a systemic issue for people on low incomes in Scotland. Over the last ten years, food banks have become common place. Not being able to afford food means that women and children are going hungry. Asylum seeking women who took part in this research regularly relied on food banks due to the low levels of financial support provided by the government. In the workshop with journal participants in October, several women said they had witnessed reduced quantity and quality of food and basic essentials in food banks and community pantries over recent months. For women in more remote, rural areas, the lack of choice and higher costs of food was a critical concern. Several Black, Asian, and minority ethnic women said that they were struggling to afford or had stopped eating culturally appropriate food.

The experience of food insecurity was also a core predictor of poor mental health and physical wellbeing. As highlighted above, participants within the study reported that they were skipping or reducing meals or were unable to afford the food that would be appropriate for cultural or medical needs. In both circumstances, feelings of shame were reported. Participants described food choices as being dependent on what they could afford. Measures such as living off what was available in the reduced section in supermarkets was one such mechanism. This resulted in diets being insufficient and contributed to decreased energy levels and lack of choice. For one participant, their ongoing food insecurity had implications for how they were going to feed their child.

Lucy a pregnant woman (aged 25-34) discusses food insecurity for her:

“Well, I didn't want to breastfeed. It's just not for me but I can't afford formula... I am like what happens if I can't afford to feed the baby ... so I feel like I am being forced to do something with my body I don't want to do, because I can't afford to do the opposite.”

Image 1: workshop collage



Fuel poverty

Rising energy costs were having a significant impact. Women told us that they were spending an increasing proportion of their income on energy costs, meaning they had less to spend on food and other essential items. This section reports how women were having to take extreme cost saving measures to save on energy bills.

People living on low incomes in rural areas in Scotland are more likely to be in fuel poverty.³³ In interviews with women living in rural areas and the islands, rising energy costs were an almost daily concern. For example, Christine, a single woman, aged 55-64, relied on oil heating and did not have the resources to meet rising costs of oil going into winter. She said: “*It is a constant worry, you’re not sleeping the same, you’re worrying what’s going to happen next, what are you going to do next?*” Ellen, in the 45-54 age category, who lives in remote rural area with her family, was very worried about the impacts of people going cold or hungry in winter: “*It’s long and dark, and it gets dark early... and when you’re cold and you’re hungry...I think some folk will probably not be here this time next year either*”.

Staying warm was as a key worry across almost all women who were anticipating having periods of time this winter without heating or were already experiencing this. As a consequence, some women said they were keeping to specific rooms within their home or wearing multiple layers to stay warm. This was having impacts on participants who had conditions such as asthma. For those in poor

quality housing, for example with damp issues, there was a fear that lack of heating was likely to compound these problems further. Evidence from the Institute of Health Equity (2022) detailed the challenges that insufficiently heated households pose. Cold temperatures are associated with reduced resistance to respiratory infections and increased circulation of viruses that can cause upper and lower respiratory tract infections. Alongside these, cold homes are more prone to damp and mould, both of which contribute to developing asthma and acute asthma attacks.³⁴

Around half of the women who took part in this research had pre-payment meters. Prepayment users are much more likely to be affected by the poverty premium: paying higher energy costs and fuel-poor and in extreme fuel poverty.³⁵ If a household does not have access to money to top-up their pre-payment meter, they will not have access to energy.

Patricia (aged 45-54), a single woman, receives £311 a month through Universal Credit. In September, she was spending over a third of her monthly income (£112) topping up her pre-payment meter: double the amount that she paid in the previous year. She said:

“you used to laugh and joke before and said, “Oh, you know, I’ll [be] eating or heating.” You know what I mean, we won’t be able to do either.”

Accumulating debt

Lower-income households in Scotland are more likely to have a debt problem. Research by the Joseph Rowntree Foundation in Scotland found that in summer 2022, almost one in five households were already behind on one or more bills or payments.³⁶ Findings from this research suggests that women are at risk of falling further into debt. Sixteen of the women who took part in this research were in debt. Some were managing to pay a regular proportion of their income towards their debt, but most were struggling to repay debts or not paying anything at all. Types of debt varied and included loans, credit card debit, overdrafts, rent or mortgage arrears, council tax debt and energy arrears. For around half, debt was long-term i.e. lasting more than a year. In some instances, women had been in debt for more than five years. Levels of debt ranged from around £500 to £6,000.

Inadequate incomes through the social security system and low-paid work were the principal factors behind debt. In diary entries, Stella shared her frequent worry about "*mounting debts*": "*I receive about £329 in Universal Credit twice a month so after spending on food and bills most of the time I run out of money very quickly therefore I have to fall back on credit cards and debt*" (lone mother, aged 35-44). Impacts of being in debt coupled with worry of rising costs induced fear amongst some women of losing their homes. Women in debt shared that their already stretched incomes would make paying back debts very challenging or feared that they would end up accumulating more debt. Part 3 of this report focuses on women's experiences of advice, highlighting the deficiency of support for women in debt.

Image 2: diary entry



Lucy (aged 25-34) had to stop working early on in her pregnancy due to the effects of her autoimmune condition. Her first assessment period for Universal Credit included her last pay in her employment and therefore she was not entitled to receive her first payment for nine weeks. Rising costs of food at this time meant she was going hungry. The Jobcentre told her to use food banks and she received only £60 through the Scottish Welfare Fund. She was told by her local Citizens Advice Bureau that she was “*doing everything right and you just have to wait*”. She said that her current debt situation felt like there was no other option but to consider accruing more debt:

“it’s really frustrating as well, because at the moment a lot of people are saying to me, obviously with this big gap, like to get a loan or to use a credit card or something like that, but if I had to get a loan now? I can’t afford to pay it back, because I’m going to be on benefits... So I either get myself into even more debt doing that just so I can survive now. But it means I’m going to not survive later, or I just deal with it now and... I don’t know what’s supposed to be the best option now.”

Cara (aged 35-44), in full-time low-paid work, has been paying off debt for ten years that her ex-husband had accumulated. She brought up her now adult son alone and during that time received no child maintenance. She explained that the only way she could have got out of the debt was by going bankrupt, a measure she did not want to take due to the likelihood she would lose her house. Previously, she said a “*free debt company*” helped organise the repayment of her debts, until “*they kind of gave me into trouble*” because she had paid to get her car fixed rather than give extra money to repaying the debts. She was now “slowly” paying back the debts, taking on extra hours at work and cutting back on any leisure/social activities as she struggles with rising costs.

“I kind of then had to take on the debt, because nobody could find him [ex-partner] either...but the companies are really good... I try and pay the same amount every month... think it works out at like about £200 a month.”

Disconnection and isolation

Becoming isolated and feeling disconnected were prevalent amongst participants. Those without support networks or friends and family said that they were suffering alone and felt that they had no one they could turn to. Some of the women said that they could no longer afford to go out and several had significantly cut down time spent outside the home socialising. One woman said that she was now more reclusive and would not describe herself as a social person anymore.

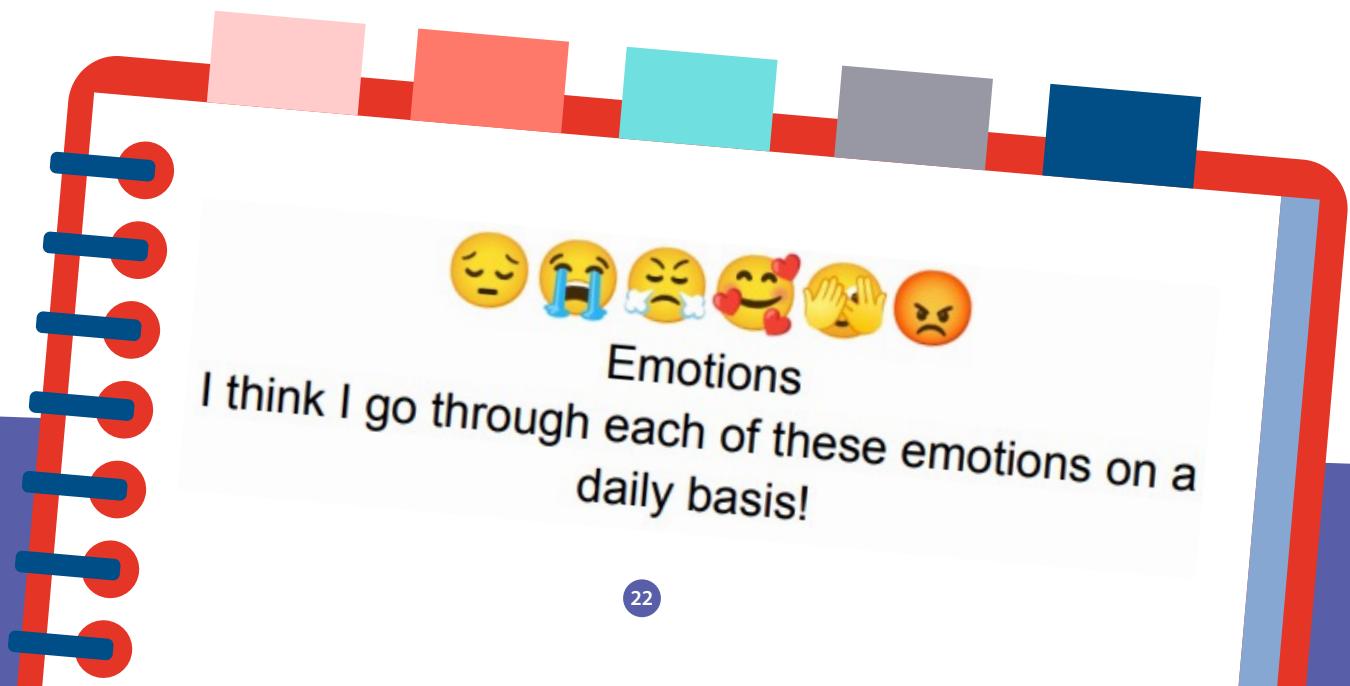
Cutting back on leisure time and social activities was frequently mentioned. Not going out at all, disconnecting from friends and family, stopping hobbies, and cutting down on leisure activities such as going out for meals, and taking part in gym and swimming classes, were also mentioned. Women were unable to afford to treat themselves: one woman said she was now unable to have friends over, due to the shame of not being able to afford to cook for them. Some parents also mentioned that they were worried about being unable to pay for school trips and being able to afford leisure and social activities during school holidays.

One woman (aged 55-64), who lives with her partner, told us that rising costs had altered how she spent her time within the home, as she was unable to afford her art and craft supplies, a hobby that she was fond of and enjoyed regularly. She said: "*I am watching a lot more TV because I can't afford to buy as much craft stuff. I am eating rubbish.*"

Lucy (aged 25-34), a pregnant woman who lives alone, talks about the extreme isolation and mental health impacts that the cost of living has had for her.

“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.”

Image 3: diary entry



III-health

The links between poverty and ill-health are well evidenced.³⁷ The mental health and wellbeing impacts of the fear and anxiety caused by the current crisis were shared across the interviews. Alongside this were physical health impacts such as having lower energy levels, worsening pre-existing health conditions, and insomnia. For women who frequently led on managing household budgets within this study, organising their daily living costs took a significant amount of emotional energy.

Darcy (aged 55-64), living alone in a rural area, shared the challenges of budgeting on her household income, pension and Personal Independence Payment:

“The choices I can make in my day-to-day life are very few and the time I’m putting into decision making is mainly spent just trying to work out how I am going to pay for this and that... It’s hard work being poor.”

Mental Health

Across all research participants, worry and anxiety about the future influenced their mental health and wellbeing. Experiences of poverty and fear of running out of income resulted in participants emotional energy being depleted. The impact of having to constantly navigate a low income led to a weariness amongst participants. This was compounded as the winter approached by the further precarity and pressure cold weather brings to household energy costs. For women living alone fear of increasing isolation was common, as money for leisure was reduced or unavailable. Other women, who provided care to dependents, said

they put supporting the emotional wellbeing of others first. Reduced resources in households led to increasingly difficult choices which further increased stress levels. For example, several women reported that they had run out of coping mechanisms and ways of cutting back to deal with rising costs and could not imagine any other changes they could adopt to make incomes stretch further.

The unknowns of the cost-of-living context meant that many participants reported being unclear on what lay ahead for both them and those in their wider household. Several participants discussed having panic attacks and for those with experience of more complex or long-term health conditions, low income had often impacted their recovery or management of their mental health. Multiple participants highlighted experiences of past historic trauma such as trafficking, bereavement, gender-based violence, and that current increased stress was making past trauma more difficult to cope with.

Research by the British Association of Counsellors and Psychotherapists (BACP) found that rising costs of living are already affecting mental health for those accessing support. In a recent survey, 61% of therapists reported their clients are anxious about affording household bills, and 49% said clients are cutting back on meaningful activities, such going to the gym.³⁸

Physical Health

Rising costs were having multiple impacts on physical health. This included being unable to afford to keep warm, food insecurity including skipping meals, and not being able to afford required treatments such as dental care and optical products such as glasses. Women in low-paid work and receiving pensions specifically raised that it was difficult to access dental care due to lack of NHS dentists and the financial cost.

The costs of specific products such as period products and incontinence products were an unaffordable but vital health related expense for some participants in our study. For those with larger families being able to access free period products was seen as helpful for teenagers, although it was highlighted there were still barriers of poverty stigma around accessing free products by teenagers. The Government measures to implement free access to menstrual products was seen as helpful, although there was a need for wider knowledge and communication of this option to those in need.

Annalise (aged 45-54), in part-time work, highlighted accessing the contraceptive injection to avoid the costs of menstrual products in her household budget.

“I have the Depro Provera injection.... Only I’m not supposed to have it at my age. But I opted for it, because it stops periods, and therefore I don’t have to buy period products.”

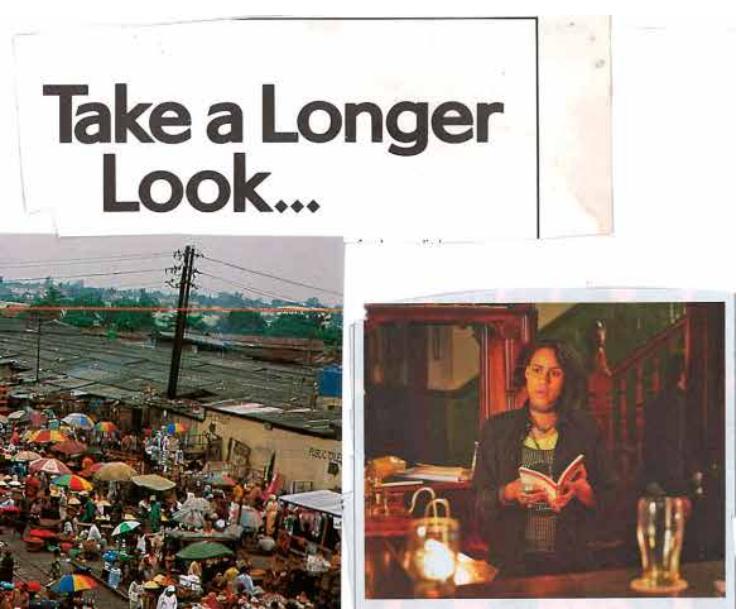
One journal participant highlighted that the current cost-of-living crisis was also having an impact on her reproductive choices in terms of extending her family.

Lauren (aged 35-44), in full-time work, discusses the challenges that rising costs present to her and her partner in her journal entry:

“No way I could have a second child and work full time. To go part time would drop the income. So, no second child for me unfortunately. This is how the cost of living affects women. Life changing decisions that affect women.”

Poorer mental health was felt to have wider impacts on physical health. Those with existing health conditions and disabilities reported more challenges accessing primary care services such as GPs. This was attributed to increased demand for health care from the pandemic alongside barriers such as transport costs to attend appointments.

Image 4: workshop collage



Stigma and shame

Living on a low income affected both women and their families not only in material terms, but psychologically as they sought to hide their financial struggles. Stigma served as a barrier to women reaching out for support. One participant discussed that people turned to them for help as they were embarrassed to be seen accessing community support services such as foodbanks. Emotions such as 'embarrassment' and 'pride' were discussed as a reason not to ask for support even when facing urgent and emergency situations.

Feelings of shame were discussed across 15 interviews in this study, representing half of all women interviewed, and came up in two journals as well.

Women actively attempted to hide the fact that their households were living on a low income by: maintaining more expensive clothing for when children were in public, not taking free period products within school settings, shopping increasingly in charity shops, and avoiding accessing settings such as foodbanks to avoid being seen by others. One lone parent highlighted not asking for further child maintenance from their ex-partner due to embarrassment of their financial situation, as her needs had changed because of living costs going up.

Feelings of stigma were also connected to perceptions of parenthood, providing for children and feeling inadequate because of living on a low income.

Relationships and connections with others were affected by stigma. Even when support was offered by friends and family, women reported being reluctant to take this support or that they felt awkward that they could not reciprocate this help and made excuses to avoid conversations or interactions.

Katherine (aged 35-44), a single parent, discusses the impact changes in the household to save money and the difficulties in communicating the rationale for these changes.

“So my fuel, my fuel’s kind of limited, but I have – I’ve stopped kind of having baths. Like, my wee one loves a bath and stuff like that, but it’s showers. I’m like that – quick, in, out, because I’m like, I’m not filling a tub full of water, because I don’t – I just don’t even want to think what kind of that’ll have – impact that’ll have..... Like, she’ll be like, “Well, why can I not?” And it’s like you feel you’re explaining, but it’s like, why does she even need to know that? She doesn’t need to know that, do you know? It’s not, like, for her to know.”

Christine (aged 55-64), living alone, discusses measures she takes to avoid showing her financial position.

“But I’m making excuses now, not to go. Because I feel guilty, that they’re going and we’re going into a café and they’re buying me a cup of tea or a cup of coffee, and a sandwich or that, and I can’t return, if you know what I mean?... I can’t take my turn. And I just, ‘oh no, I’m not up to it today.’ And it’s just, aye, it’s just sheer guilt because I like paying my own way.”

Impacts on families and children

Undertaking caregiving roles for children and extended family was discussed in almost all interviews and journals. Women were juggling and contributing to not only their own households but to others such as older relatives or siblings. In some cases, this resulted in additional household spending for example travel to give care or contributing to other household budgets. The role of unpaid caring is significant for women in Scotland, 85% of those economically inactive due to caring are women.³⁹

Farheea (aged 35-44), in part-time work, with four children, discussed the unseen costs of caring and delivering 'sandwich care' or dual caring for both older relatives and children:

“I feel really bad saying this, because I think if it’s got anything to do with my family relatives, I always think, you know, at the end of the day, they’ve got rights, and I need to fulfil those rights. But obviously I need to drive to my mum’s, because my mums like thirty-five, forty minutes away. So petrol costs are quite high. I can’t even get a bus there, because I need to come back to obviously get home for the kids.”

Inflation was compounding the cost of many hidden pressures of caring roles women were undertaking. This included having to make multiple trips and supporting attendance of appointments. Coping measures to try and manage included thinking about alternative

forms of transport and cutting back on other spending or borrowing. Managing caring responsibilities also contributed to an increased emotional pressure on women during the cost-of-living crisis.

Summer (aged 25-34), is in part-time work with two children, and discussed supporting siblings financially and emotionally:

“So, my sister, I was her kinship carer from when I was eighteen.... Now she doesn’t live with me, but I still help her financially, if there’s any trouble at her house. If her washing machine breaks, she calls me, if there’s any letters she gets, it’s me she calls.”

The cost-of-living crisis impacted on the entire household and women frequently reported the impacts on their children. Several parents reported feeling increasingly stressed about paying for leisure time for children in the school holidays and going on a family holiday was not even considered to be an option. For parents in this research the school holidays had been difficult, particularly buying food during the holidays. Families expressed guilt that they could not do more for their household and that their children were missing out. Despite efforts to shield children from the impacts, tightening budgets resulted in visible changes in their lives. The impact on children and young people within households was a core worry for all with families in this study. Daily life required careful management of budgets, resulting in difficult decisions being taken, for example, whether to commit to the costs relating to school and extracurricular activities.

Lauren (aged 35-44) in full-time work discusses the experience of leisure time in her life when trying to manage essential household costs and the loss of previously enjoyed activities.

“Having a weekend at home... avoiding going out and spending unnecessarily, my son wants soft play and fun and I feel awful that we have to sacrifice these things now. I’m scared nursery costs are going to increase next, feel I’m now pre-empting other increases.”

Two parents discussed the impact of taking on additional hours at work to help with increasing their budget, but this additional income came at the expense of spending less time with their children and reported that children were distressed by this. Those in low-paid work talked about often missing out on support due to being above eligibility thresholds such as for free school meals. Families who had no recourse to public funds faced further hardship trying to manage limited costs and lack of entitled support.

Childcare was already unaffordable, for many in this study, and expected price rises in the cost of childcare alongside other living costs meant that some women were concerned about their ability to maintain employment. Evidence from the Organisation for Economic Cooperation and Development (2022) has indicated the UK now has the second highest childcare costs among leading economies.⁴⁰ Evidence from a few women in this research illustrated challenges in terms of managing costs and accessing provision that met their needs in terms of working patterns. The costs of childcare for some women in the study made it unviable to engage in paid employment.

Adabelle (aged 45-54), with three children, discussed the issues she faces finding affordable childcare that meets her working patterns:

“Right now, I’m trying to, because I’m working three to seven and I’m struggling with, it’s the kids, to look after them so, I have to leave my job, look for morning shift because now my work is, they have not got any money and childcare is expensive because I’ve got three kids. I cannot afford to pay it quickly. I’m not earning that much. Even if the Government help me, you have to top up and I’m only doing twenty hours, for three kids, so I just cannot afford it for after school club.”

Lauren (aged 35-44), who lives with her child and partner, discussed the importance of childcare:

“Tried to get an answer from after-school care about prices but they can’t tell me anything right now as the situation is so changeable ... full time is only possible with paid childcare.”

Other costs highlighted by lone parent families in this study included those around child contact. Where parents were separated there was often additional costs, such as travel, associated with child contact which were unavoidable. Trying to maintain child contact had had an adverse impact for some lone parents within this study as another rising cost but this was prioritised for children’s wellbeing. Another lone parent within this study discussed the challenges of ongoing court action regarding child contact with an abusive ex-partner and the costs to travel for appointments for this.

PART 2: Coping strategies

We asked women about the coping strategies they had adopted to deal with rising costs. Implementing cost saving measures particularly when shopping for food or other items was the most common coping strategy mentioned, followed by relying on family and friends and cutting energy use. Women also gave examples of reducing their use of public transport or their cars due to the cost of fuel. Budgeting and planning were seen as essential strategies to manage costs. For women in work, several examples were shared of taking on additional hours of employment. The mental health impacts of continuously grappling with these different coping measures was apparent, particularly across journal entries which laid out, week by week, the increasing challenges women were facing.

Making severe cuts

Implementing severe cuts to household expenditure was the most common coping strategy mentioned, with almost all women reporting that they had cut back or changed the way that they shopped to cope with rising costs. This included buying cheaper or yellow sticker items, shopping in cheaper supermarkets, shopping more frequently and/or visiting multiple different supermarkets in order to get the lowest priced items, and buying from charity shops, both in person and online, through second-hand services such as Vinted and Facebook marketplace. Women spoke of the daily worry that these cost saving measures have for them, and how time consuming and emotionally exhausting shopping and operating in this way is.

Further cost saving measures mentioned by women were buying in bulk; freezing food to make meals last longer; buying cheaper forms of medication, hygiene products, and household goods; and accessing local foodbanks, food pantries, and community support.

For participants living in remote and rural areas, some of the measures mentioned above were just not possible. Women living in rural areas described being completely dependent upon the shops that are available to them locally, which were often smaller, and much higher in price than shops and supermarkets in urban Scotland. Participants expressed their frustrations around this, as they felt increasing pressure around shopping, due to the lack of affordability, options, and choices available to them.

Alison (aged 55-64), a disabled women with increasing amounts of debt, speaks of her dependency upon those within her community to help her afford food:

“I've not really been going to the shops; I've been asking people if they can go and stand and phone me when they're at the yellow label section to see what's there and see if there's stuff that I can either freeze or use in the next day or so.”

Cutting energy use

Women spoke of the desperate and unrelenting measures that they were forced to take to cope with rising energy bills. Several women told us that they were not turning their heating on at all and were planning to keep this going into winter. In her journal, Idia, a mother of two, wrote about how she had previously used her heating all the time, but now frequently disconnects her energy, including turning off her fridge and freezer.

To varying degrees, all of the women were worried about their energy bills and had implemented measures in an attempt to reduce energy costs. Although, some women had sought financial advice and support from energy providers and applied for grants for example through the Warm Home Discount Scheme, many had significantly cut their energy use in order to cope. Women spoke of using household appliances such as washing machines and kettles as minimally as possible, waiting until all of their dishes were unclean before turning on the hot water to wash them, and using alternate forms of energy such as rechargeable lamps, to avoid turning lights on. Operating under these strict measures is incredibly emotionally exhausting for these women, who spoke of the pressures and impacts to their mental health that this way of living has for them. One woman living on an island said that local halls and spaces had opened up to provide warm spaces for people in the community to go to. She felt that the local hall being open for anybody with heating,

tea/coffee and wi-fi was a “good thing”, noting that community halls were not being used. She also felt that it would bring the community together more. Another woman living on an island shared that she had been trying to make a local space a “warm and community space” and emphasised the need for community spaces to make people feel welcome.

Increasing workloads (paid and unpaid)

A common coping strategy was to take on extra hours of employment in either an existing job or in multiple forms of work, a decision that several of the women were forced to take. However, research currently underway at the University of Glasgow demonstrates that multiple low paid employment is not always a route out of poverty finding that a quarter of women in multiple low paid employment were materially deprived and a third unable to save £10 per month.⁴¹

In order to cope with rising costs, women shared that they were having to look for jobs with a higher salary. Increasing workloads has placed further pressure on women, affecting the time they have available to spend and share with loved ones. Additionally, of the nine women that we spoke to aged 55+, several spoke of the pressures that they faced to find employment and to work into older age. A couple of women in their 60s and one woman in her 70s had taken on or were looking for part-time work, despite having existing health conditions or having already retired.

Katie (aged 35-44), a married woman with a large family, and living in a rural area, has seen her energy bills rise from £40 to £90 per week. Her home is too small for her family and has damp problems, which have become progressively worse and harder to manage.

Running two dehumidifiers previously helped with the damp but running these are now too expensive which has meant that the family are forced to get rid of and replace mouldy clothes, school uniform and household items much more frequently. Katie and her husband, who has no recourse to public funds, have increased their working hours as much as possible and have been unable to save on two full-time salaries. In the following statement, she speaks of the painful impact that this has had for her relationship and family life:

“Me and my husband, we were calling it shifts. I'll work through the day and then the minute I get home, that's him heading out to work... We feel like single parents because you're always alone with the children. They never get the benefits of you being together and doing things as a family. I find it ironic that people from all over the world, you can't help who you fall in love with, and you try to create a life together, but that life is actually not together at all because of the structure of society, and work, and the issues that come with being together with somebody from another country.”

Budgeting and planning

Meticulous budgeting and planning were coping strategies for many of the women that we spoke to. One woman told us how she was never able to take her foot off the ball when it came to budgeting, otherwise she wouldn't be able to afford to get by. Some of the parents within this research described budgeting and planning meals for their families down to the exact penny, exemplifying the scarcity of their everyday realities. Another woman spoke of having to choose between essential goods such as glasses and underwear, which her income did not allow her to buy.

A number of women had dipped into or were relying on their savings, to cover the cost of living. Those who were using their savings spoke of the impact that this had had for their mental health and the worries that they had for the future.

Reliance on friends, family and community

Accessing support from friends, family and the community was a strong finding within this research. Women spoke about getting fed at work, sharing meals with their neighbours, and relying on the kindness of others within the community to get by. A number of women noted being heavily reliant on family and friends to cover basic needs such as food shopping and provision, providing money towards energy bills, and buying essential household appliance. Family members and friends were also relied upon for social and leisure activities such as going for a coffee or to the cinema. One woman told us that she was completely reliant on her family who fed her and were literally keeping her alive.

It was common for parents to rely on family members to help with childcare and to buy essentials such as school uniform, clothes, and books. Conversely, some of the older women within this research told us that they now relied on their children for help with bills, food shopping and to keep them connected by funding leisure activities that they could not otherwise afford.

Additional coping strategies

Several additional coping strategies were mentioned during the discussions with women, that had been put in place in response to the rising cost of living. Measures that were mentioned were having to give up and rehouse pets, cancelling pet insurance, stopping sending mail to family members through the post, and cancelling live TV packages. One woman told us that she was unable to afford clothes to attend a funeral and that she had to safety pin her clothes so that she would be able to go. Several women cut back on self-care in order to cope with the cost of living, which included measures such as not having baths and stopping trips to the hairdressers.

Ellen (aged 45-54), who lives with her family and has multiple health conditions, told us that every day has now become a rainy day for her:

“I do like watching the news, so I didn’t qualify for the twenty-pound bonus on Universal Credit because I was on a different benefit, and I got one week’s worth and then it stopped. I’m not going to starve, but that’s purely because I’m here in my mum’s house. But I couldn’t do this if I was completely on my own. I’d be on the bones of my arse.”

Image 5: workshop collage



PART 3: Experiences of support and services

Women were asked about their experience of services available in their local area to support people with financial wellbeing and whether any forms of support were missing. The research also sought to explore women's perceptions of their local area including any anticipated impacts of the cost-of-living crisis.

Across the study women in work poverty stated they needed more help, and faced challenges in terms of service criteria and eligibility preventing them getting the support they needed. One participant highlighted a community space providing fuel top ups for those for pre-payment meters.

Perceptions of community

Women in this study lived in different parts of Scotland, in a diverse range of communities and circumstances. Despite this a clear theme emerged on the importance of communities, both in terms of connections and the importance of good community facilities within localities. Women deeply appreciated community initiatives such as pantries and food banks. These initiatives provided material support and showed that others in the community were looking out for those in need and households that were struggling. The initiatives also made visible the importance of donations. Examples of innovation such as the provision of vouchers which could be used in places like the local butcher shop were seen as helpful for both community members and local business. The Covid-19 pandemic was highlighted by one woman as having driven

some communities to be more cohesive and raised the role of local private businesses providing community support.

Community facilities were also recognised as being responsive to local need by multiple women in this study. Participants in areas where there were more data zones classed as deprived based on Scottish Index of Multiple Deprivation⁴² criteria highlighted increased investment in their area and access to free community activities through places of worship. For some families this provision worked well when combined with free bus travel for children and young people. However, transport access was not effective for all participants. Where transport was insufficient this was a barrier to accessing community spaces. Facilities such as community link workersⁱ who were attached to Deep End GPs' practices were also highlighted as positive intervention within communities providing vital resources within communities.

Despite this, participants also discussed issues of stigma within communities, and this was a particular challenge within rural localities. One woman highlighted was the need for more community owned and run facilities and the need for a more considered gender focus on what was provided within communities.

Demand for community support and services was expected to increase as costs stayed at a high level or rose further. Participants discussed specific populations such as asylum seekers and pensioners as being vulnerable during the crisis.

ⁱ Details on community link workers can be found at: <https://www.alliance-scotland.org.uk/in-the-community/national-link-programme/about-the-programme/>

Sarah (aged 45-54) discusses the impact of rising fuel on community members.

“First, I’ve probably been… like I’ve worked with quite a lot of elderly people, elderly women… worried about sitting in a house and heating the house. So I’ve spoken to a few elderly women, and they’ve been in tears. You know, they’ve served their life, they’ve worked, they’ve raised their family, and now they’re in their house terrified to put on heating, because of the rise of cost. But yet they’ve not got the… the same ability to go out that they once had, pre-COVID. And that’s really distressing to listen to.”

Advice and financial support

Community and third sector organisations played a vital role in the response to the pandemic. Flexibility in funding supported organisations to have the capacity to respond to demand. However, during the cost-of-living crisis, community and grassroots organisations supporting people living in poverty in Scotland are struggling as demand for support soars. The role of local organisations providing support and advice is critical for people on low incomes as costs rise as highlighted in this research and others.⁴³ For many women in this research, a connection with one or two organisations in their community meant they had somewhere to go in a crisis and were less isolated.

Women living in rural areas or towns generally had more awareness of local organisations providing advice and support, as well as more ongoing relationships with organisations than women living in Glasgow. For example, one woman living in a rural area said the local

agencies “work really well together… they do as much as they can” (lone parent, aged 45-54). In Glasgow, a single pregnant mother, living in an area she described as “not somewhere she wants to raise a child”, was not aware of any community groups or organisations that she could turn to for support. She said, “I’ve been even having trouble getting a community midwife” (lone parent, aged 25-34).

This research shines a light on the experiences of older women struggling to get by and not eligible for financial support. 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. In her journals, Annie, aged 55-64, said “we are the forgotten generation of women” worried how she will manage before receiving her state pension: “No state pension until I’m 66, I’ve worked for 45 years on and off, three children, taking unpaid leave, to care for my parents. Since turning 60, I’ve worked various jobs to make ends meet”.

Ruth’s (aged 45-54) journal entries show how being referred to and getting support from just one agency can provide a lifeline. At the beginning of her journal entries in August, Ruth was struggling to afford food for her family, could not afford her bus pass or new clothes for her children. In September, she received an energy bill which she said had tripled.

“Right now, I’m confused and do not know where they expect me to get the extra money to cover the bills.”

After a referral to an advice agency, she received support to apply for a Crisis Grant and connected to a Citizens Advice Bureau to make an application for the Adult Disability Payment and receive advice on clearing her debt. However, in September, she wrote that she would not be able to afford her energy bills. She spoke to her energy provider:

“unfortunately, there is nothing they can do.”

Despite the Scottish Government's Benefit Take-up Strategy⁴⁴, findings from this research show that many women were either not aware of financial support they were entitled to (in particular there was a lack of awareness of the Scottish Welfare Fund) or did not know where to go to get help to apply for benefits. At the time of the interviews, several women were confused about how they would receive the energy payment. There was also a lack of clarity about when cost of living support payments would be issued.

Women shared their experiences of claiming a range of benefits. Struggling with complex, lengthy application forms and a lack of recognition of individual circumstances were both commonly mentioned. For example, one woman shared her experience of feeling intimidated by the Jobcentre after ending up in hospital with a sudden health issue: she said the Jobcentre knew that she was in hospital but continued to contact her. A few women who had applied to the Scottish Welfare Fund commented on the challenges of applying: "You have to really plead... I feel like you have to be at

the absolute worst of the worst to actually access that" (lone parent, aged 25-34). Summer (lone parent, aged 25-34) shared her experiences of using her savings and taking out a loan because the Scottish Funeral Payment covered less than half of relative's funeral costs. Women in the study recommended the expansion of increased advocacy and advice services.

Women also needed better advice around debt. Most women who shared that they were in debt were struggling with repayments on their own. Some had sought advice but there was a sense of there being little that could be done. Several of the women shared that they were using their cost-of-living payment to clear debts.

Transport issues

Women we spoke to in Glasgow frequently highlighted not only that buses were unaffordable, but also increasingly unreliable. For asylum seeking women we spoke to in Glasgow, the costs of public transport are unaffordable. Adunni wrote in her journal: "*People are going through hell with the transportation problems*". Struggling on low levels of income, asylum seeking women in this research said they prioritised events/activities where transport costs would be reimbursed, giving examples of organising other activities on the same time to save on travel.

Unaffordable public transport meant some women were spending more significant periods of time on chores like food shopping, like Idia (lone parent, aged 35-44) who "*decided to walk for over an hour to save [her] money instead of taking the bus to the shop*". This has a broader effect on the household, such as impacting women's health – particularly for those with health conditions, reducing time to spend with family and friends, and limiting what food can

be procured. Unaffordable and unreliable public transport has serious health consequences. Idia, in week three of her journal, revealed that when her child became unwell she had to use an ambulance to get her son to A&E because she could not trust public transport nor afford a taxi. She had to tell the doctor she “*had no way to get home that they should please help us and they got a taxi to take us back home*”.

Unaffordable and inaccessible public transport shapes a woman’s ability to easily and safely navigate where they live. By restricting when, how, and why women move about a place, public transport is not simply a matter of frustration at infrequent buses but about how women more broadly can negotiate their place in society. Public transport routes are more likely to serve radial to city centre routes and a 9-5 work patterns; this has greater benefits for men using the system and does not work well for those using the system to undertake caring and unpaid work which are more likely to require multiple short cross-town journeys.⁴⁵ Currently, the women we spoke with are experiencing worsening health conditions because they are unable to travel to health appointments; spending increased time food shopping because they travel to a variety of places to secure the best prices; reducing social interactions and valuable time with communities because of the cost and unreliability of public transport; and walking for significant durations to save on travel fare which is then used on food or utility bills. Mothers shared too that after-school clubs, events, and play-dates are complex to manage, but as Annalise (lone-parent, 55-64) noted, “*my youngest gets free bus travel, with his Young Scot Card now, which is great*”.

For those living in rural areas, infrastructure and affordability of public transport was critical. Rural participants highlighted issues such as lack of coverage of routes and transport needs due to their individual circumstances such as caring or health needs. The pressure of transport costs for essential journeys were another concern for rural participants. For those who had access to private transport, such as a car, they noted the rising cost of fuel and limiting journeys was a strategy used to manage this. As Annalise (lone parent 55-64) describes “*I suppose it's... it's just a kind of typical rural situation. Where your kind of dependent on a car in order to go and get your shopping and so on, and... with the buses not being that frequent and there's none on a Sunday and so on.*” Access to wider forms of transport such as ferries were also required for those living in island communities for employment and other services not available within their communities, bringing with it associated costs.

A key finding from this research was that by having affordable, consistent, and well-connected public transport services, not only women’s individual lives but the household’s life would drastically improve. This report echoes Engender’s response⁴⁶ to Scotland’s National Transport Strategy⁴⁷ (now in its second delivery stage), which argues for gender mainstreaming in the vision of Scotland’s public transport.

CONCLUSIONS

This report lays bare the realities of poverty for a group of women living in Scotland. For this group of women, the cost-of-living crisis is restricting opportunity and affecting self-esteem, self-worth, and health. Gender inequalities were intensified by the cost-of-living crisis as women from diverse circumstances navigated paid and unpaid work and life stages such as retirement.

In interviews and journals, women shared the responsibility placed on them to keep "surviving" as mothers and carers. Frustration at the continuing inequalities that women face, particularly around unpaid work, was vented in several interviews. Feelings of guilt and shame permeated through mothers' and carers' narratives, as they struggled to afford food and basic essentials for their children or relatives.

“What would help is for women’s work, the invisible work of women to be taken seriously.... What is work? It’s 2022, and women’s work is still not recognised as work. Being married and having a house and children is still not recognised as work. It’s unpaid work, it’s one of the hardest jobs you could do. Women should have the choice to able to stay at home with their children... Women are doing so much unpaid work. Trying to get women even like myself, sixty-four, get me back to work? I’ve worked all my damn life.”

Single woman, aged 55-64

Annalise, a lone parent, aged 55-64, described her worry due to her "absolutely abysmal" pension, from years of working part-time and looking after her children.

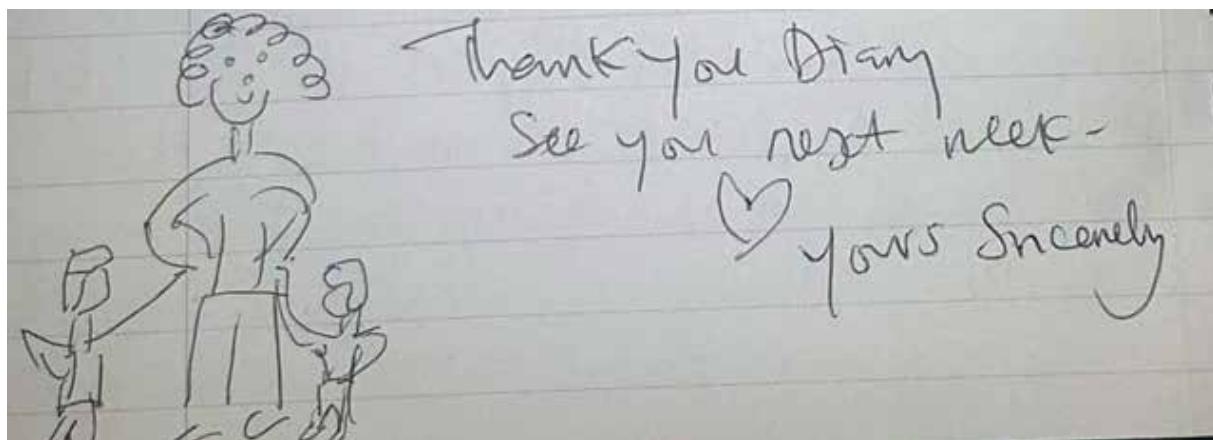
“I think there’s still huge inequalities, because even now I think women still take the brunt of the childcare role. And it’s always women who reduce their hours, probably don’t work at all, take some maternity leave, and then... and maybe it’s not so common now amongst younger women, I’m not sure, but certainly my age group, you know, much, you work part-time. And the men didn’t do it. So you then, if you then find yourself on your own, you’ve got this kind of double whammy where you’ve... you’ve still got more of the childcare responsibility, you see still feel you need to work part-time, you, but you’ve got less of an income.”

Lone parent, aged 55-64

For women who kept diaries during the project, several reflected in different ways on how participating in the project had been “*an eye-opening experience*” (Stella, week 9 journal). Reflections were shared that included enjoying the experience and having a deeper understanding of the daily challenges they were facing. One woman wrote: “*It has helped me to express myself throughout this difficult period and the heat of the cost-of-living crisis*”.

For women, who have lower wages and savings, and who are more reliant on a UK social security system that has been widely deemed “uncaring”, the coming months, particularly as we move into winter, are critical. Whilst one-off payments, through cost-of-living support, had positive outcomes for women, it is clear from this research that this will not stop families and single adults on low incomes being pushed into more precarious and deep levels of poverty.

Image 6: diary entry



Key recommendations

As women on low incomes increasingly struggle with rising costs, recommendations include:

- 1 Ensuring adequate incomes for all through a “caring social security system” and increasing financial support for asylum seekers, people with no course to public funds and women in low-paid work or with caring responsibilities.
- 2 Investing in preventative public services, particularly health and social care, that support people through crisis.
- 3 Investing in support and advice services to help people manage debt.
- 4 Providing stigma free support in local communities and improving community amenities and services.

APPENDIX: METHODOLOGY

Aims

The aim of this research was to provide qualitative evidence on what the cost-of-living crisis means for women on low incomes in Scotland. 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?

This research was conducted with women living across Scotland between August and October 2022. The research aimed to speak to women living in a range of circumstances including in different types of employment, living in a mix of urban and rural areas, and with different household compositions, including women from the Scottish Government's child poverty priority groupsⁱⁱ and single women.

Methods

Qualitative and participatory methods were used to capture the impact of the rising cost of living on women's everyday lives, whilst also enabling the women involved to help shape the policy responses to challenges that they face. There were two main elements to this work: interviews

with women and a journaling exercise to help capture, on an ongoing basis, the experiences of a group of women as they navigated the cost-of-living crisis. In both interviews and journals, methods that capture more than one moment in time, we were able to explore the changing experiences of women over a period during the growing cost of living crisis.

Critical to the research methods employed in this project was taking a person-centred approach to the research. Within interviews and journals, we encouraged an asset-based approach recognising the strengths and resourcefulness of the women engaging who were participating in this research, alongside their struggles and obstacles.

Recruitment

In July and August 2022, we contacted Poverty Alliance member organisations across Scotland to help identify women to take part in the project. We also shared a recruitment leaflet via the Poverty Alliance's social media accounts. Through snowball sampling, we were made aware by emails and phone calls that the advert for the research had been shared widely. Interested participants were asked to complete a participant screening questionnaire. The purpose of the questionnaire was to ensure we reached a diverse sample of women. As well as demographic questions, we also asked

ⁱⁱ The Scottish Government six priority family times identified as being at highest risk of child poverty include: lone parent families, minority ethnic families, families with a disabled adult or child, families with a younger mother (under 25), families with a child under 1, and larger families (3+ children).

potential participants two questions seeking to gauge the level of poverty/hardship they were living in. Eighty women completed the questionnaire and in mid-August we had reached more than our targeted sample of 38 women. We then screened the questionnaire responses to ensure we had a mixed sample of women according to age, urban/rural location, household composition, child poverty priority family group, ethnicity and employment status.

Interviews

Two waves of semi-structured interviews were conducted: the first 18 interviews took place in August and the second set of 12 interviews with another group of women took place in late September/early October. Interviews focused on hearing women's individual experiences of living on a low income in Scotland. They were mainly conducted by telephone although some took place face-to-face. Interviews were audio recorded and fully transcribed. In recognition of participants' involvement in the project, they were provided with vouchers for engagement in interviews, workshops, and journal submissions.

Journals

To understand the impacts of rising costs of living over time, we recruited eight women to keep diaries of their experiences. In August, we conducted two co-design workshops. From mid-August to mid-October, women then submitted weekly journal entries to the research team at Poverty Alliance. In mid-October, a group of four women from the journalling group came back together in a second workshop to make recommendations from the research. Three other women were interviewed.

The group of women were given consistent support throughout the research by the team in order to maintain participation. Diaries were returned in a variety of ways through paper based, photo methods or email and digital messaging. This report includes some images from women's journal submissions.

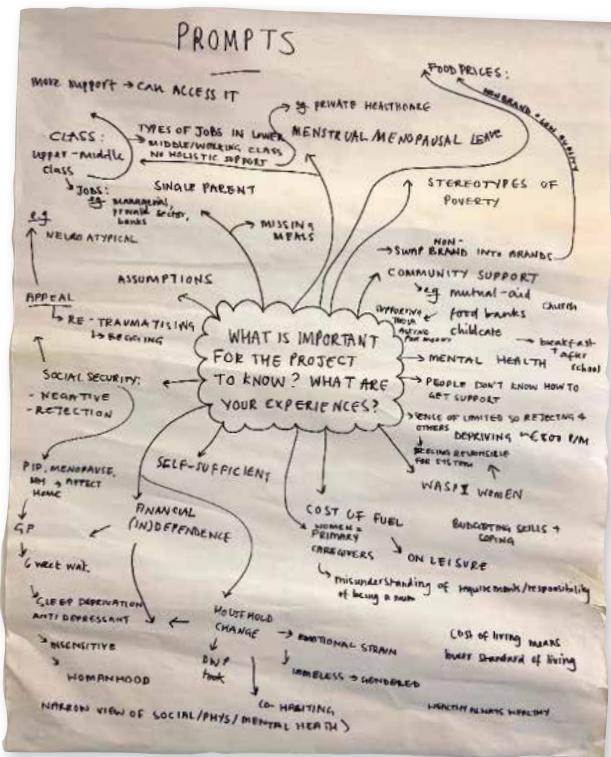
WORKSHOP 1: Journal co-design

The workshop explained the purpose of research and allowed engagement with different approaches and models of journaling. The workshop focused on understanding the context of the project, exploring how journal methods have and can be used, developing prompts to help record experiences and designing individual journals. At the end of each workshop, each participant had a journal outline and prompts ready to use.

WORKSHOP 2: Priorities for change

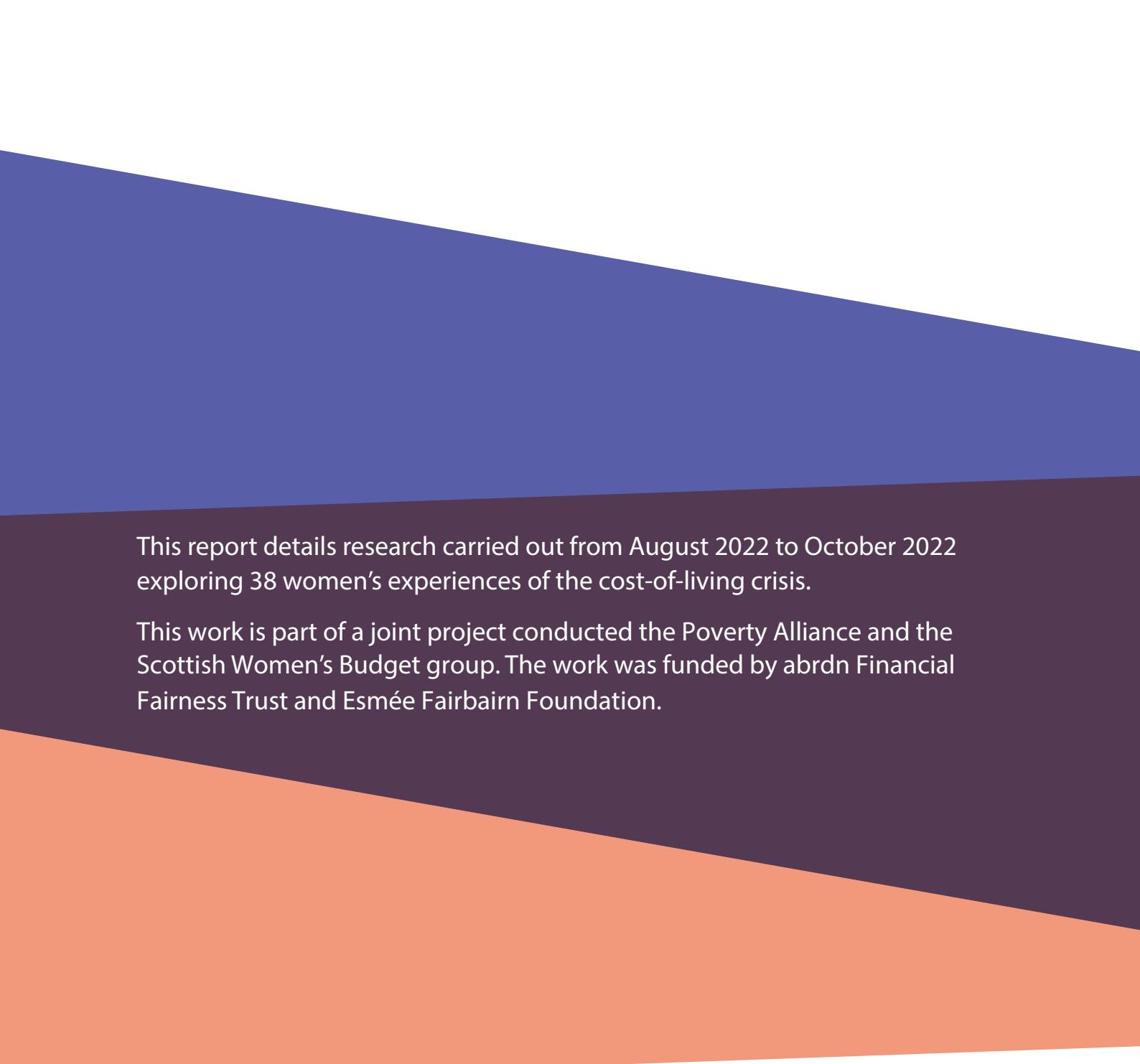
In October, four of the women came together in person at the end of the process to help contribute to identifying priorities for recommendations. Separately, we spoke to three other women through online conversations. Women shared their reflections on taking part and took part in an activity to determine recommendations that they would prioritise based on their individual and shared experiences. At the end of the workshop, women were asked to create collages reflecting on how the crisis had impacted on them. Some of these are shared in this report.

Image 7: Photos from the workshops



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This report details research carried out from August 2022 to October 2022 exploring 38 women's experiences of the cost-of-living crisis.

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