

## **Women and the Cost of Living Crisis:**

### **Learning from the experiences of seldom heard women**

**Final Report**

**November 2023**

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## 1. Background

The National Advisory Council on Women and Girls was set up in 2017 to help the Scottish Government tackle gender inequality. As part of their work, the Council wanted to know more about how the cost of living crisis was affecting women and girls and asked the Empowering Women Panel to help them. The Council wanted to learn more about the experiences of women furthest from power and seldom heard. Peer research was identified as the ideal method for this work; it enables people to carry out research in their own community and can be empowering for those involved. It can also engage people who might not take part in more traditional research methods.

Panel members took part in interviewing training with Sleeping Giants so that they could carry out the peer research with women they knew and manage the practical aspects of the research (e.g. recording interviews). They were also invited to share their own experiences of the cost of living crisis in both Panel meetings and discussions with their mentors.

A small group of Panel members worked together in a sub-group to develop the questions used in the peer research. These questions aimed to explore the following issues:

- The changes women and girls had noticed since the start of the cost of living crisis;
- What they think might be causing these changes;
- Any help they had received or had helped other women and girls; and
- What would help them.

42 women and non-binary people took part in the peer research in the following ways:

 17 Panel members were interviewed by their mentor by Teams or Zoom	 Panel members engaged with 25 of their peers. Some were interviewed either in person or online, while others chose to feedback their views via email or messenger
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Importantly, this work did not aim to represent the views and experiences of all women but instead, it sought to give women whose voices are not usually heard the opportunity to say what the cost of living was like for them. The Panel

members represent women (including young women over the age of 16) and non-binary people from across Scotland's geographic communities and equality groups. Its membership includes: women with learning disabilities, neurodivergent women, women with physical disabilities and long term health conditions, women with caring responsibilities, women of a range of ages, LGBTQ+ women (including non-binary people), women of different ethnicities including migrant women, women of different faiths, women that have experienced gender based violence, women from a Roma or travelling background, women with a history of substance misuse, women with mental health issues, women on low income.

Throughout the remainder of this report, we refer to those taking part as women. However, the voices represented in this report are inclusive of people of marginalised genders.

The voices shared through both the peer research and Panel discussions are summarised in this report. This is the first output from the work and, in the next phase, Panel members will choose how best to share the findings so that they can be used to bring about change.

## 2. Key Learning

What women told us about their experience of the cost of living crisis is summarised in this section. It starts with a discussion of what was changing, why women thought the changes were happening and how this affected them.

### 2.1 What was changing

All those taking part in the peer research had noticed an increase in the cost of living, and particularly in their weekly grocery shop and energy bills.

*“The most obvious one is food, rise in cost of food. It’s horrendous and it just seems to be continuous that is the bit that’s concerning. It’s not like it’s gone up a bit and then stopped, it keeps moving up.”*

A woman who had a prepayment electricity meter said that it now “constantly needs to be fed” and another with a coal fire provided a detailed account of the scale of the price increase they faced:

*“I have a coal fire and coal has gone from £12 per bag to £32.50 per bag (I use 1 bag per week) so it used to cost me £96 to fill the bunker now costs £260. Also firewood has gone up. A trailer load cost £60 now a dumpy bag costs £80!!! Petrol has gone through the roof and so has food.”*

Other price increases were also mentioned including childcare, travel, mortgage payments, rent and household items more broadly. However, some of the women simply said that everything now costs more.

*“Everything seems dearer and harder to get.”*

*“Definitely noticed a lot of different things are costing more in different areas of my life. So a big one for us, we had to renew our mortgage last year and that went up quite significantly and that’s quite a big one to change because once it’s gone up, you can’t really do anything about until you’ve got to renew it again so you’ve really got to factor that one in. Food has gone up and just seems to be continually going up so that’s quite challenging. We budget weekly for our food so we’ve had to increase that budget as well. The utility bills have gone up a lot as well, the help that the government gave was useful for while but when that was taken away, our bills went up by the amount that the government were giving us. So, finding the extra money for all of those different things when you combine it is quite difficult.”*

Although all had noticed changes brought about by the cost of living crisis, the impact of these changes was experienced differently by women. Some described how they had been able to absorb the additional costs with little or no changes to their household budget. For example:

- A woman would now put on more clothes instead of turning up the heating thermostat;
- Another now bought cheaper alternatives in their weekly shop; and
- A woman was able to use savings rather than cut back on spending.

For a few of the women whose household income allowed them to manage the increased cost of living without having to cut back, the crisis had made them more aware of their spending. Because they now had to think more about what they spent, their *'eyes had been opened'* to the struggles of other women in their community. For example, an interviewee described how a single working mum had complained about a coach at her child's sports club:

*"I had to check my reaction because I thought 'this is only £5' but for a lot of people that might be a lot of money we're paying. And then she was saying that her parents pay for her to go to football – and that's great. But it does just bring it home that I'm more conscious of cost now and our household income is probably about three times hers."*

But other women were much more affected by the cost of living crisis and had to find ways to reduce their spending or increase their income. For some of these women, the cost of living crisis isn't something new but had instead worsened an ongoing struggle to manage bills. Difficult decisions therefore had to be made about which basic living expenses they could go without.

*"It is becoming a stage of, well what do you do? Do you eat or do you keep warm?"*

*"There are people out there who aren't able to put a full meal on the table because the electricity is rising too much. They can't afford to bath their kids every day because it's costing too much – gas and electricity."*

*"You're constantly penny watching, you're constantly struggling and having to make those choices. Do we eat, do we not eat? As long as the kids are fed, fair enough but what about us? Are we stuck to toast or something?"*

The reported changes have been grouped into the different types of action taken and are summarised in Figure 1 below.

**Figure 1: Types of changes made in response to the increased cost of living**



### Reducing energy use

Several of the women described how, even with government support, they couldn't afford to heat their home during winter. Because of this, the following actions were taken or being considered:

- One woman had purchased electric blankets so that they could heat themselves rather than their home. In preparation for this year's winter, they are now considering selling their home of 30 years and moving to a smaller, easier to heat property;
- Another woman had already moved to a smaller home in preparation for the winter months:

*"The worry of thinking of what another winter was going to be like, so that's why I wanted it [the house move] to happen before the weather changed... There doesn't feel as though there's a choice. I couldn't take on any more stress and worry."*

- A woman had lived in one room, used a small heater to take "the chill off the air" and blankets to get through the colder months;
- Blankets were also reported to be used by an interviewee's 83 year old diabetic mother who couldn't afford their heating;
- Electricity use had also been cut back by some of the women by, for example, reducing hoovering or showering, and using the microwave rather than hob to cook; and
- A disabled woman however had stopped charging her electric wheelchair and using their shower as pain relief because "it's just an extra financial burden."



### Missing meals

Some women had to choose between food and other life essentials. This meant that they would skip meals so that they could pay other bills:

*"Sometimes I skip meals to make sure I can afford my rent and bills."*

*"There is a food point nearby if I really need it, but I generally just cut right back on food and not eat three meals a day."*



### Changing how they shopped

Women had changed how or where they shopped because of the cost of living crisis. For example:

- A woman had started shopping in Aldi and Lidl;
- Women were buying less food or buying cheaper alternatives. For some, this meant buying less healthy foods - they might no longer buy fruit or buy ready meals because they are cheaper to heat up than cooking from scratch.

*"It's cutting back on things, cutting back on spending. Like on food, we can't afford to buy food as much as we used to. We can't afford to buy fruit."*

- Some regular items were now considered to be treats and only bought occasionally; and
- A woman had replaced her weekly Aldi shop with a monthly bulk buy shop at Costco.





### Reducing or stopping social activities:

- A few of the women described how they had stopped going out for a drink or coffee as a way to reduce their spending;
- Activities for children were also reported to have been cut back. For example, a woman, who lived in a rural area, stopped taking her child to a group because she couldn't afford the petrol on top of the costs of the activity:

*"I had to factor the price of the petrol into the cost of the group and it ended up being too expensive."*

- One of the women taking part was a full time student and despite having a part time job, couldn't afford to go out:

*"There's nothing left over if you want to do anything social."*

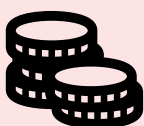


### Changing childcare arrangements:

The costs of childcare were reported to be a big financial burden for mothers of younger children:

- A 10-15% increase in childcare costs were reported by a mother who now paid £1,500 a month;
- Another described how they had reduced their working hours to bring down costs;
- Several of those taking part knew a woman who hadn't returned to work after maternity leave because they couldn't afford childcare:

*"It's really depressing seeing other women in the business that do want to return but then can't because childcare costs are so expensive."*



### Finding ways to increase household income:

- A full time student and parent to four children had taken on a part time job so that they could bring in an extra £60 a fortnight. They used the money earned to help with petrol and food costs;
- Another woman, who had been a stay at home mum, had started working part time;
- A young woman living at home described how their single parent mum had taken on a second job so that they could pay their bills; and
- A single woman who lived alone could only just afford to pay all her monthly bills and was considering finding another source of income:

*"I'm not above getting an Only Fans, and I say that with genuine sincerity, if that's what I have to do to bring in a little bit extra. I have thought genuinely about picking up another job. I work 9 to 5 Monday to Friday so I've thought about taking on bar work on Friday evenings and Saturday days and evenings just to get a little bit of extra cash."*

## 2.2 Why the cost of living was changing

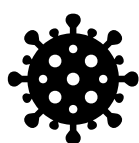
The women taking part were also asked what they thought had caused the cost of living crisis. Lots of different reasons were given and most thought that it was caused by one or more of the following factors:



**Inflation**



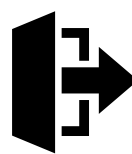
**Low wages  
or wages  
that weren't  
increasing  
in line with  
prices**



**Covid-19  
Pandemic**



**War in  
Ukraine**



**Brexit**



**Government  
policies**

The following quotes are examples of what was said:

*"The cost of living crisis was caused, not wholly but a strong influence was Brexit. But also strong influencers were austerity measures from Covid and from the 2008 recession. We're still trying to recover from that."*

*“Energy prices – it’s a lot to do with the war in Ukraine. Interest rates went up a lot when Liz Truss was Prime Minister. There’s talk of companies raising prices because everyone else is raising prices, and I don’t know how much truth there is in the greedflation argument, but when prices go up people need to pay their employees more, that will raise their costs then that will raise their prices.”*

A small number of women identified a specific government policy as the cause; as the above quote shows, a woman identified Liz Truss’s economic policy as the cause of a spike in interest rates and another said that a lack of funding for the childcare sector was responsible for increasing childcare costs. More often though, women felt that those in power lacked awareness or concern for the difficulties poorer people were facing.

*“Sometimes people of power, they’ve obviously got a lot of money and they don’t really see how we all struggle in that sense, they’ve never really had to live through that struggle of, can I afford this this week? Or, shall I save this money?”*

*“Let them live for a week on the budget that we’ve got and see how they feel and it’s that like short, sharp reality check. Then I think they would be quick enough at changing if it directly affected them. But it’s that ignorance if it did affect them, they’re not going to care, they’ll pay you lip service but they could still go home and still have their steak or whatever and not need to worry. But I think it’s the attitude that needs to change and that reality of people are genuinely – as much as I know we’re struggling, we’re still managing. I know there’s a lot more people that are a lot worse off than we are, but it’s not to say give it another couple of months and we might be in that position. Nothing’s changing, it’s just getting worse.”*

It was suggested that systems of government and government policies did not provide the support that was needed by the most vulnerable members of society.

*“Terrible policies in government and I’d like to think it’s not malicious, but just a lack of concern about everyday people being able to afford these things. As long as the government is still taking in their money through their taxes or not taxing the rich, rather than putting money towards supporting people or to help bailing us out or bailing businesses out so they don’t have to charge more prices...”*

*"It's several different layers, it's not just one thing [that's caused the cost of living crisis]. I feel on the back of Covid with inflation and stuff, with energy prices rising... UK Government wide, living in a Conservative government for 13 years now, it's interesting to look at the stats about rising food banks and food bank use and food poverty. I feel that it is systematic and it is the way that those sort of policies have been shaped and that's just my own opinion. I feel that it was a big issue back in 2019 and people were still needing support and I think Covid came along and now it's like all the blame is being placed on Covid and issues to do with that when really the issues were there in the first place... So I think it's one of those things where it's like building blocks and more things have been added and it's kind of where they tumble and now everything is coming out if that makes sense."*

For a few of those interviewed, the type of society we live in where people are motivated by profit making and "everyone has to fend for themselves" was to blame.

*"All your big supermarkets, half these prices, they're doing this and blaming it on this and that and Russia, Russia. No, they're loving it because their profits are through the roof. So, they're not losing out."*

*"I guess big companies aren't passing on what they should be, especially in terms of utility bills. They seem to be gaining a lot of profit and perhaps not passing it onto their customers."*

Many more women (in both the interviews and wider Panel member discussions) described their frustration at the growing gap between the rich and poor: the rich were getting richer and the poor were getting poorer:

*"There are chief executives of companies who are making a billion a day but not paying their workers and not sharing the profit and not filtering it down to the company. Instead, they're increasing prices and its affecting people, we're not getting paid proper living wages, there's not enough opportunities for people."*

*"I'm going to use the word dichotomy. The gulf between rich and poor, you can see it growing, it's yawning, it's growing, it's growing."*

These women felt like the system was working against them and preventing them from moving out of poverty:

*"It just feels that everything is a battle and it's been kind of designed to stay that way, like the people who are on the lowest rung of the ladder or even the lower rungs, not just the lowest but the lower rungs. It's as if it's designed to make things difficult and designed to keep us out of the conversations so that there's enough worker bees to keep the hive going. Because they don't have any choice but to keep it going. So I think that's been the cause of it, we're not the ones that are in power. The ones that are in power don't care, they only care about themselves."*

## **2.3 How are these changes affecting women and girls?**

### **Mental health**

The changes brought about by the cost of living crisis were reported to damage mental health. Some of those taking part were constantly worried about whether they could pay their bills.

*"Thankfully, my rent hasn't gone up. But there's still time but I'm very anxious about it because I don't know how I'm going to afford it if my rent does [go up]. I chose my apartment because I could just about afford it, with very careful budgeting."*

*"It has added to my mental health the stress of the cost of having to watch each month what I have left to buy food after the rent, bills, council tax is paid."*

Some of the younger women who lived at home with a parent described the anxiety caused by watching their mum struggle with the cost of living. For example, a woman described how their energy bill was now five times more than it had been before the crisis yet their mum's business was experiencing falling sales. Another, who was a student, said that her single mum now had two jobs but *"barely had enough to spend on groceries."* She wanted to help but didn't know how she would manage a job alongside her studies:

*"I don't want my mum stressing out about money so it's such a hard thing to think, what shall I do in this situation?"*

The winter period was especially difficult for those struggling with energy bills and these women were approaching another winter with a sense of dread:

*"This winter, there's a lot of people dreading it because we go through the same thing and the cost of living doesn't change, it's going to be really, really difficult."*

A woman felt that they had stopped 'living' during the last winter and had simply existed while they waited for warmer weather:

*"I think what it did for us psychologically is that you felt you were trying to get through a winter. You weren't living, you were just saying, roll on March. Hurry up, hurry up. Try and get this through."*

The impact of cost of living was then creating a sense of hopelessness and despair:

*"But it's the despair, it's the general despair that is almost palpable that when you start talking to folk, it's all the same – they don't see an end to it, they just see it getting worse and that's horrible. It's like people are giving up, inside, mental health wise, they don't see any hope because of the way things are going."*

### **Increased exclusion**

As reported in Figure 1, women were socialising less often because they couldn't afford to go out with friends and parents had cut back on their child's activities. A woman, who had noticed that some children no longer took part in school fundraising activities, thought that there was a growing divide between those who could afford to take part and those that couldn't.

In addition to women cutting back on their social activities, community groups and organisations were thought to be struggling with the increasing costs. For example:

- A woman involved in a local community group described how the costs of hall hire made it increasingly difficult for the group to run;
- Another reported that organised children's activities were closing down in their area due to a lack of funds:

*"It obviously has an impact on everything – not so much here because this is a posh area where I stay – but you have got areas where there isn't things for kids to do. In some areas clubs are getting shut down left right and centre because there isn't any funding."*

- A woman described how some community facilities had been lost because of the Covid-19 pandemic and the cost of living crisis was therefore exacerbating what was an already a difficult situation by forcing other facilities (e.g. clubs and leisure facilities) to close:

*“There’s nothing in the area for my children to go to, no clubs. The kids club that was in the area, they shut the community centre down that’s next to us and that’s been lying shut – a perfectly good community centre – since Covid.”*

- The closure of local organisations meant that there was less support available. A disabled women taking part in the peer research said that they can’t access the support they need because organisations don’t have the resources to provide it;
- Fewer local organisations also means that there are fewer volunteering opportunities. The closure of a charity meant that a disabled women no longer had anywhere to do unpaid work; and
- Raising funds more generally was perceived to be challenging as organisations received fewer donations to support their service delivery. Several women for example, referred to fewer donations being made to food banks.

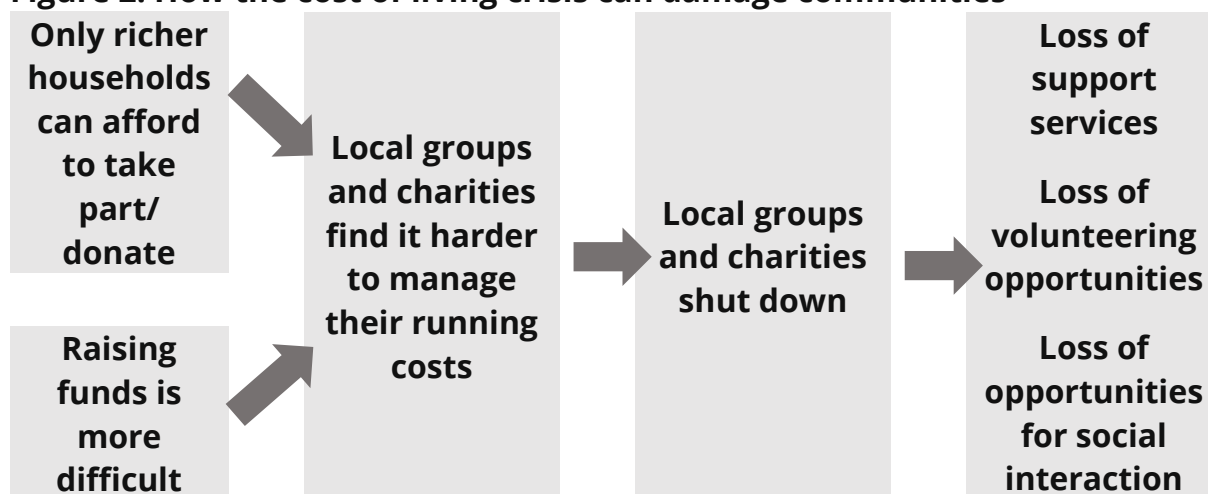
The observations made by the women taking part are supported by findings from a recent Scottish Council for Voluntary Organisations (SCVO) survey: most third sector organisations are facing increasing costs and this is affecting their ability to deliver their activities.<sup>1</sup> Many are now facing a funding deficit where the funding they receive doesn’t meet the costs of service delivery. Meanwhile, demand for services was reported to be increasing.

This project focused on how the cost of living crisis is affecting women now but the findings highlight the importance of considering the longer term damage that might be caused by the rising costs. Community groups and local charities are a vital part of a community’s support system and the social contact they provide is needed to protect and promote mental health. Figure 2 summarises how the ongoing effects of the cost of living crisis can damage this support system.

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<sup>1</sup> [The Scottish Third Sector Tracker - wave 6 summary report \(Spring 2023\) – SCVO](#)

**Figure 2: How the cost of living crisis can damage communities**



### Other impacts

The changes caused by the cost of living crisis were reported to negatively affect women in other ways too:

- **Debt:** A woman had to borrow money from family and having to repay them meant that, *"you're always on the back foot."* She also described how one of her friends, who was a single parent working full time, now depended on credit cards.
- **Physical health:** the pain experienced by a disabled women was worsened by the cold (she couldn't afford heating) and a mother was concerned about the longer term health impacts of not being able to afford to buy her child fruit.
- **Damaging studies:** a full time student was unable to attend seminars because they had to work.
- **Quality of life:** a mother and full time student who had to take on a part time job had less time to spend with her family. Another woman, who lived alone and was struggling to pay her bills, needed to increase her income but was concerned about the impact of weekend and evening work on her main job and quality of life more generally.



## 2.4 The worst affected groups

The Scottish Government has identified groups of people in low income households that are more badly affected by the cost of living crisis than others.<sup>2</sup> These groups are:

Households in receipt of income related benefits	Households who just miss out on means tested benefits	Larger households (3+ children)	Single person households	Lone parent households
Households who rent their homes	Households with a disabled person	Gypsy/ travellers	Rural and island households	Households with an unpaid carer

The information collected in this project provides further understanding of how the cost of living crisis is affecting some women more than others. Those taking part in both the peer research and Panel discussions described how different identities intersect to create multiple layers of disadvantage, which in turn worsen the effects of the cost of living crisis.

- Cultural differences can create additional barriers. For example, women described the stigma around asking for support in some minority ethnic and faith groups, which can make it more difficult to get help with both the cost of living and mental health:

*“No such thing as mental health in my community, they’ve never believed in it.”*

- Women of colour have faced discrimination when applying for jobs:

*“A lot of women of colour that I worked with and even my own family members, they were struggling to get jobs and they had done this thing where they had used their ethnic names and loads of places had rejected*

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<sup>2</sup> Scottish Government (2022). [The Cost of Living Crisis In Scotland: An Analytical Report.](#)

*interviewing them and then they had used a white person's name as such and they started getting loads of interviews."*

- Migrant women can face additional financial stress. For example, some might need to send money to family which places further strain on them during a cost of living crisis;
- It was also thought that the increased visa fees disproportionately penalised migrants.
- Disabled people face hidden costs because of their condition or illness:

*"People can't live without heat if they're ill, they can't live without electricity if they've got hoists and chairs that need charged. I don't think there's a fair system in place to make sure that these people don't fall through the net."*

- As reported in Section 2.1, a women could no longer afford to power her electric wheelchair and another described how a friend had to move house because they couldn't afford the electricity costs associated with their disabled child's equipment;
- A disabled woman, who was unable to prepare and cook food from scratch, had to buy ready meals.
- The cost of care contributions were reported to have "jumped as well" so that PIP care components no longer covered care costs; and
- LGBTQ+ people earn less and therefore might be worse affected by the cost of living crisis. Evidence of a LGBTQ pay gap was found in a 2019 survey carried out by YouGov and LinkedIn<sup>3</sup> earnings.
- In Panel meetings, reference was also made to the increased vulnerabilities of victims of gender based violence. A briefing by the Scottish Women's Aid<sup>4</sup> stated that increasing costs makes it more difficult for women to leave an abusive partner because they can't afford the costs of leaving or to live on a single income. It was concluded that:

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<sup>3</sup> [The UK has an LGBTQ pay gap | LinkedIn](#)

<sup>4</sup> Scottish Women's Aid (2022). [SWB Briefing: The cost of living crisis impact on women experiencing domestic abuse.](#)

*“Women’s poverty is one of the critical enabling conditions for perpetration of domestic abuse. Soaring energy and food costs, coupled with stagnant wages and an inadequate social security net, enables perpetrators of domestic abuse to entrap women and places more women and children at increased risk of abuse.”*

Wider factors that can shape experiences of the cost of living crisis were also discussed in the Panel discussions and peer research. Although these factors cut across intersectional identities, those taking part described how they can disadvantage some women more than others. These factors are summarised in Figure 3.

**Figure 3: Wider factors affecting experiences of the cost of living crisis**



### Housing

The ability to manage costs is affected by the quality of housing and occupancy status:

- Those who live in homes with poor energy efficiency (e.g. lack of insulation and double glazing) will experience higher heating costs;
- Despite a cap on private rent increases, rents are still increasing and the rent cap on student accommodation has been suspended; and
- Waiting lists for social housing are long and the lack of choice means that a woman could be removed from their support networks.



### Caring responsibilities

Women are thought to be more likely to be an unpaid carer and that their role as a carer worsened their experience of the cost of living crisis:

- A lack of time to focus on their own health and wellbeing;
- A lack of information about the support available – carers needed to be an expert;
- A lack of respect for their caring role; and
- The hidden costs of a disability meant that those in unpaid caring roles were also disadvantaged. A woman described how one local carer was supported by a church so that they could buy a new pair of shoes.



### Benefits and low incomes:

Women accessing benefits or on low incomes faced multiple barriers, including:

- Job Centre closures make it difficult to access help;
- Online services aren't seen as helpful but rather a way to deny benefits;
- There's no support for those women that are just above benefit thresholds;
- A 17 year old single parent described how their only income was £24 a week child benefit and therefore they struggled with the cost of essential items for their baby (e.g. formula and nappies);
- Women in low paid jobs have to work more (e.g. increase hours or juggle multiple jobs); and
- Benefits a barrier to accessing education – benefits are lost when become a student.



### Transport

Women and girls were described as being more likely to use public transport to travel to work, school or college or for socialising yet faced multiple barriers:

- Services were cut during the pandemic and haven't restarted;
- Cuts to night services create safety issues;
- Public transport isn't always accessible to disabled people and disabled people can be disproportionately affected by cuts in services:

*"They've had to take certain buses off the road completely which has had a very big impact on people with mobility issues. It's ok for people, like for First Buses to say 'oh it's only a 10 minute walk down the road' but that's not ok for people with mobility issues. That could be a 20 minute walk for someone with mobility issues and you're absolutely aching all over."*

- A lack of services in rural areas can create a dependency on cars;
- Women travelling in rural areas typically have to make longer journeys and more affected by the increased costs of public transport; and
- Women of colour have experienced racism while using public transport.

It was suggested that state ownership of public transport might help to create a more equitable system.



## Childcare

Both the Panel member discussions and peer research findings highlight how difficult the cost of living crisis is for mums and especially those who use childcare.

- There's a lack of childcare provision because bureaucracy makes it difficult to start up a business in the sector and poor pay and conditions make it difficult to find staff;
- As reported earlier (see Section 2.1), the increasing costs of childcare has meant that some women have reduced their working hours or not gone back to work after maternity leave; and
- There's a lack of support for single parents.

Women taking part in the peer research and Panel member discussions were frustrated by the inequalities created by childcare:

*"In the babies and toddler group, it feels like we're going backwards and there are lots more women that might have returned to work but now choosing not to because they can't afford childcare or can't get childcare. Or waiting until they get the free hours and they're taking a career break."*

This was thought to trap women in a cycle of poverty. The following quote describes the difficulties facing a group of young mums:

*"A lot of them are single mums so trying to take on extra work. A lot of them can't work just with other issues and things and again, they've been struggling to make ends meet. But it's just that, it's being trapped in a cycle, there's not a lot they can do about it, there's not a lot of support they are getting."*

## 2.5 What was helping

Everyone taking part in the peer research was asked if they had received support with the cost of living crisis or were aware of any help available. All houses in Scotland with an electricity supply were entitled to a £400 discount on their energy bills last winter. Additional help with energy payments was also given to people on some benefits. It is unsurprising then that help with energy bills was the most commonly mentioned support.

Although the discount was widely welcomed, some women said it did little to cover their increased living costs.

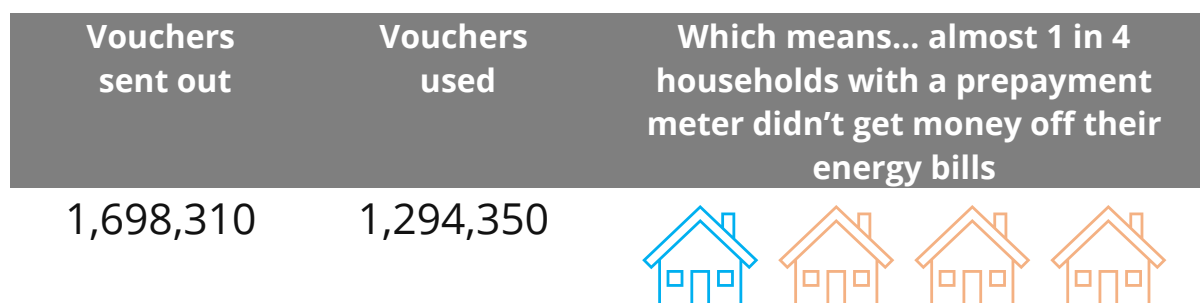
*“That’s a drop in the ocean though isn’t it because the fuel costs are going up and then this winter, will we get it? Will we not? It’s like a token gesture. It’s like shutting a stable door after the horse has bolted.”*

*“It’s a nice gesture but doesn’t take the stress away.”*

*“It did not make a huge difference in terms of the cost of living due to the heating charges also going up so more of your own money went to it.”*

Despite all households being entitled to the energy bill discount, some said that they had received “nothing” or weren’t aware of any help available with the increased cost of living. The reasons for this weren’t discussed in the interviews and should be explored further. However, there are a few things that might explain why people said this and could be considered in any future research:

- People didn’t receive a direct payment towards the cost of their energy bills. Instead, the discount was taken off bills by suppliers. It’s possible that some people didn’t notice this or – as the above quotes suggest - didn’t think they were getting the help they needed; and
- Some households with a prepayment meter might not have received the discount. Because these households don’t receive a bill, suppliers sent vouchers instead but not everyone who should have received a voucher used it. The UK Government’s figures on the payments made through the energy bill support scheme show that 24% of households in Scotland who received a voucher didn’t use it<sup>5</sup> – that’s almost one in four of the households with a prepayment meter.



<sup>5</sup> UK Governments Energy Bills Support Scheme Great Britain Payments Data

Homes with a prepayment meter are more likely to have higher energy costs and be in fuel poverty than those that pay by direct debit.<sup>6</sup> This means that the help available didn't reach all of the households that needed it the most.

Three of those taking part in either an interview or Panel member discussion had prepayment meters but had very different experiences of the energy bill support scheme:

- A disabled woman living alone had already cut back on her energy use before the current cost of living crisis. Because she used electricity as little as possible, she was able to use the payments received to *“build up money in my meter – I was able to stretch it because I wasn't putting on the heating very often.”*; Another pays for gas by direct debit but had a prepayment electricity meter. The energy subsidy was paid as a voucher for the electricity so didn't help them manage their gas heating and hot water costs during winter. So that they could benefit from the subsidy, they bought an electric oil filled radiator; and
- A woman with learning disabilities didn't know anything about the vouchers that were supposed to have been sent to her.

Some of the women taking part had received help from other places too and this had often been provided by a local community group or charity. Examples of this type of help included:

- A community hub and church had been offering a warm space and hot food and drinks;
- Food banks;
- A youth work group had run cooking sessions, where young people would prepare the meal and then eat together. Young mums had also taken part in a cooking challenge, where they were given a slow cooker and ingredients;
- A church had run a school uniform scheme, where members of the congregation would buy uniform for anyone that said they needed it;
- A Parent Teacher's Association set up a school uniform swap shop;
- A local charity had helped with the costs of solid fuel (coal fire);
- A disability charity had provided a refurbished iPhone and internet access during Covid, this phone was still in contract; and
- A housing association had given three £40 vouchers in a 12 month period.

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<sup>6</sup> Scottish Government (2021) [Tackling Fuel Poverty In Scotland](#)

Other women had received help from schemes that existed before the current cost of living crisis but many of which are now labelled as the Scottish Government's £3 billion package of support to help people struggling financially during the crisis. This support included:

- Payments from Social Security Scotland for looking after a child (Best Start Grant School Age Payment);
- School clothing grant, which is a payment from local authorities of £120 for primary school children and £150 for secondary school children;
- A grant from Home Energy Scotland to switch from gas central heating to a heat pump;
- Disability Payment from Social Security Scotland and Personal Independence Payment (PIP) from the Department for Work and Pensions;
- Free bus travel for young people;
- Increase in SAS student finance payments
- Free period products from local authorities and education providers;
- Statutory pay increases; and
- Single occupancy Council Tax discount.

Although support from these sources was broadly welcomed, a woman had experienced issues with how some of the schemes were administered. As a mother to four children, the school clothing grant was needed to buy uniform at the start of the school year. However, the grant was received after the new term had started which meant that she had to find £700 to pay for the uniform herself.

*"I got a letter saying I was granted the clothing grant awards because I'm a full time student. I never received it so I'm waiting to hear back from that... It was about £700 to get them suited and booted for school and that was no help whatsoever."*

In addition, the grant amount awarded for her four children totalled £540 and therefore didn't cover the full cost of the clothing needed. She described how pupils were disciplined at her child's secondary school if they didn't wear a blazer:

*"They don't get their lunch if they don't go in with their blazer because it's part of their uniform. They get left to the end of the line and sometimes there's no time to get their lunch or eat it and they need to go to the next class."*



It was suggested that a national approach to school uniform, whereby the Scottish Government stated what should be required and what it should cost, would improve consistency across the country.

The amount given for free school meals to secondary pupils was also reported to fall short of what was required. The scheme provides pupils with an allowance of £2.20 per day, which is enough to cover lunch but not a snack during morning break. Because of this, this mother called for support schemes to be looked at in a more “*realistic way*” to ensure that they covered the costs of essential items. Other suggested ways of providing help with the cost of living crisis are discussed in Section 2.6.

## 2.6 What could help

A wide range of actions were suggested to help women with the cost of living crisis and can be broadly grouped into the following categories:

- Community based support;
- Increased income (wages and benefits);
- Free, discounted or subsidised goods and services;
- Help with childcare; and
- Improved access to support and better information about what’s available.

### Community based support

Community groups and charities were often identified as a source of support and it’s perhaps unsurprising then that, when asked what could help women and girls with the cost of living crisis, they were thought to play an important role. These organisations were seen to provide a space for women and girls to come together and support each other to tackle the disadvantages faced.

Some of the suggestions simply called for organisations to be better supported; for example, a woman said that more support would allow them to “*expand their reach*” and another thought that churches could do more if the restrictions on funding for religious organisations were removed. Others made more specific suggestions about the types of activities that could be offered within community groups and spaces:

- A woman, who said that groups for people with disabilities were shutting in their area, thought there should be more groups opened so that “*they*

*can all get to know one another and be friends. And then we all understand one another because we're all in the same position."*

- A community hub, where people can come together and identify solutions was suggested by another woman. The suggested type of activities offered by the hub included growing your own vegetables and cooking classes. Another thought the Scottish Government should support the development of hubs:

*"I do believe that the Scottish Government could provide an opportunity for women and girls to have a community and to be able to connect with each other due to the cost of living crisis. They feel alone and feel that they don't have anybody to talk to or they don't have anybody to get support so a community hub would be a really helpful for the Scottish Government to create."*

- Time banks so that individuals who can't afford to make donations can use their skills to help;
- Community cooking days or community food dinners, with the suggestion that surplus food from supermarkets could be used to prepare the meals as well as make food donations;
- Repair cafes; and
- A community centre wardrobe/ clothes swap schemes.

The role of community groups and organisations was discussed further within Panel meetings. While some Panel members wanted to see more powers devolved to local communities, others were frustrated at the amount of support community and voluntary sector organisations were expected to provide. These women thought that the government needed to help more.

### **Increase income**

Calls to increase wages, offer a 'real living wage' and expand benefit thresholds, so that those with a low income but not receiving support could be helped, were also made. This reflected the frustration that income was not rising in line with the increased cost of living:

*"If they're expecting us to pay more for these things, they need to pay more for us to be able to survive."*

*"They [wages] don't match the cost of living so therefore you're constantly in a deficit, you're constantly penny watching, you're constantly struggling and having to make those choices."*

A small number of those taking part thought that direct cash payments, rather than subsidising energy bills for example, was what was needed most.

*“We got the energy subsidy, but they were just payments to energy companies, like it was the government subsidising the energy companies. I think direct targeted payments would be better, based on income. Direct cash payments to people would be better.”*

### **Free, discounted or subsidised goods and services**

Free, discounted or subsidised access to goods and services was also suggested. The specific goods and services mentioned included: food; school uniform, children’s haircuts (before the start of a new term); winter clothing; improved single person council tax discounts; and better fuel subsidies.

In recognition that some women were worse affected by the cost of living crisis because of their intersectional identities or where they lived, additional discounts and subsidies were identified as essential for some groups. For example, those living in rural areas needed more help with the cost of transport and disabled people and unpaid carers wanted help with the hidden costs of disability.

It was suggested that the resources allocated to schemes that provide universal free access to services (e.g. prescriptions) could be better used by targeting funding at those that needed it the most.

### **Help with childcare**

Difficulties affording childcare was often mentioned by women with young children and identified as a key barrier to employment and opportunity. Women wanted more help with childcare so that the cycle of poverty and inequality could be broken. In addition to help with costs, for example by offering free childcare from nine months, it was suggested that increased flexibility by employers would help mums to better manage work and childcare.

### **Better access to support and information about what was available**

To make sure that women get the help that they need, improved access to support and better information about the support available was identified as essential. The actions suggested included:

- A one stop shop approach;

- A single point of contact so that you only need to speak to one person, who can then advocate for you;
- A person-centred approach to make sure the support that is provided is appropriate to an individual's needs;
- The use of simple, jargon-free language;
- For those on prepayment meters, money should be given by housing associations or automatically deducted through power companies to make sure everyone gets the help that they are entitled to;
- Welfare officers in places of work to make it easier for people to access support; and
- Internet access, provided free to those that can't afford it.

Although women did not specifically call for better information on where to access free sanitary products, the requests made to provide these suggests that there is a need to increase awareness of where products can be accessed in local communities.

Some women were thought to need more support than others. For example, people with a learning disability may need extra help identifying and understanding the information relevant to them and people experiencing financial stress feel like they're overloaded with information and worry about missing something important.

Improvements in mental health support more specifically were also called for. In a discussion on the cost of living crisis during a Panel meeting, members highlighted the difficulties faced when trying to access support. They felt like they weren't believed and had to constantly battle for help. Long waiting lists also made it difficult to access support. Women wanted to be listened to and these barriers removed. It was also suggested that an online mental health tool that signposted to sources of help and support would be useful.

### **Tackling the gap between the richest and poorest**

As described in Section 2.2, some of those taking part were frustrated that while the poorest and most vulnerable members of society struggled with the cost of living crisis, the rich were getting richer. Some of the suggestions made reflected these frustrations and included:

- A more equal distribution of wealth through profit sharing schemes (where the money companies make is shared with the people who work there); and

- Placing price caps on those companies making large profits.

### **Delivering Support**

There was also some discussion of how support should be delivered to make sure that needs were met and women treated with dignity and respect. While calls were made for direct payments and discounts to be made available to those that were struggling the most, some emphasised the importance of treating women needing support with dignity so that they aren't made to feel that they're receiving 'handouts'. A number of suggestions were made to do this, including:

- Offering donated items (e.g. food, clothing) in a space that was accessible yet private; and
- Provide support as part of an activity so that attendance has a purpose other than needing help. For example, warm spaces could be offered as part of a group activity (e.g. book club, cooking sessions):

*"They may feel that they're contributing rather than taking, that makes it more accessible for people to participate."*

As reported in Section 2.4, women of colour – and particularly those from Asian communities - described the stigma around asking for help. It was especially important then that these women were treated with respect in any support scheme.

Panel members also suggested that improved public services, including housing, education and health care, would ensure that basic needs are met and therefore help women to better respond to the challenges of the cost of living crisis. For example, allowing disabled people to live with dignity in a home that meets their needs.

More broadly, Panel members wanted to be listened to so that their lived experience could be used to develop solutions that worked. The experiences of those furthest from power, including migrants and women with learning disabilities (especially those that have experienced gender based violence), were identified as important here. Valuing women was thought to be necessary in developing a more equal society. More research, with more voices being heard, was therefore called for.

### 3. Conclusions and Next Steps

This report has presented the voices of women who are seldom heard and furthest from power. It aims to increase understanding of what the cost of living crisis looks and feels like for them. This report is the first output from this project and members of the Empowering Women Panel will use its findings to challenge and question the response to the cost of living crisis.

To help inform these next steps, the conclusions that can be drawn from the findings summarised here and importantly, the questions they raise for those in power, are presented in this final report section.

#### 3.1 Conclusions

1. There is no single experience of the cost of living crisis. Instead, where women live, their income and intersectional identities can create multiple layers of disadvantage that shape both how they are affected and the support available to them;
2. The cost of life essentials such as housing, transport, heating, groceries and childcare are rising but incomes (wages and benefits) aren't. Those who were in poverty before the crisis are the worst affected while many working people and families are being pushed into poverty;
3. Increasing costs are making it more difficult for women to care for their children and vulnerable family members. Women highlighted how poor pay and conditions for childcare and social care roles were making access to and delivery of care difficult;
4. Constant worry about money is damaging mental health. Feelings of worry, anxiety, hopelessness, despair and a sense of dread about the approaching winter were all reported.
5. Women were having to make difficult decisions about what life essentials they could go without or find a way to increase their income (e.g. by taking on extra hours or another job). For those women that had to work more, they had little time to look after their own health and wellbeing alongside parenting responsibilities.
6. People are spending less on community based social, cultural and leisure activities while community groups and charities face funding challenges. Where these organisations have to make cuts to services, this can damage

the support systems needed to reduce social isolation and improve wellbeing. Cuts to public transport make it more difficult for women and families to access the services that are available.

7. Given the different experiences of the cost of living crisis, there is no 'one-size-fits' all solution that will meet the needs of everyone. However, women identified community groups and charities as playing a vital role in providing solutions that were accessible to them;
8. Whatever support is provided, information about who can access it and how needs to be improved. Information is not accessible for all and these issues are worse for those whose first language is not English and have learning disabilities, for example. Not everyone has access to the information they need to get help;
9. Much of the UK and Scottish Government support to help people through the cost of living crisis was in place before the crisis began and does not always reach those that need it most. For example, one in four households with pre-payment meters didn't use their energy subsidy voucher; and
10. Women, and particularly those furthest from power, often feel that politicians and decision makers are far removed from them and fail to recognise their experiences. They were frustrated that policies often seemed to benefit the rich and penalise the poor. They want those in power to truly listen to and recognise their experiences to help bring about meaningful change.

### **3.2 Next Steps – Holding the Scottish Government to account**

The National Advisory Council on Women and Girls asked the Empowering Women Panel to find out how the cost of living crisis is affecting women as part of their work on accountability. The Council are exploring the Scottish Government's response to the cost of living crisis, through an intersectional gendered lens (they call this their 'Second Focus of Scrutiny'). By looking at the Scottish Government's response, the Council aims to bring about meaningful change for women.

An 'accountability event' will take place so that the Council and key members of Government (including directors and ministers) can come together to discuss the actions taken by the Scottish Government in response to the cost of living crisis. In advance of this event, the Council will send scrutiny questions to

Scottish Government directorate leads and ask for a response to each of them. These responses will then be discussed at the accountability event.

The Empowering Women Panel has been invited to use the findings from the peer research and issues raised within Panel discussions to prepare their own questions. These questions will also be discussed by the Scottish Government and are drawn from the conclusions presented here. They are:

1. What has the Scottish Government done to ensure intersectional approaches are taken at all levels (e.g. policy development, support packages) to ease the additional impacts on women from the most marginalised groups?
2. What has Scottish Government done to ensure that women and their families are not forced into further poverty and debt trying to cover basic essentials?
3. What investment is the Scottish Government making to ensure we become a society that values care - for older people, for disabled people, for children - which will remove barriers to accessing free childcare and social care, as well as making it easier for people to get into childcare and social care as a career.
4. What targeted work is being implemented at a national and local level to support the mental health of marginalised women and girls?
5. What has the Scottish Government done to reduce the damage that's currently being experienced by local communities and services?
6. What is the Scottish Government doing to value the importance of the third sector (including small grass-roots organisations) in reaching marginalised communities and supporting them through the impacts of the cost-of-living crisis? What further investment can be made to ensure the resilience and sustainability of the vital services provided by third sector groups and organisations?
7. What has the Scottish Government done to ensure that information and communication is accessible, and that everyone has access to the information they need to get help? Can more be done to develop an accessible, 'one-stop-shop' approach across local communities so that those in most need have simpler ways to access information?
8. What *new* support has the Scottish Government put in place to help women through the cost-of-living crisis, and what more can be done to ensure this reaches the women that need it most?



9. What further action can the Scottish Government take to make sure that decision makers at a local and national level are undertaking meaningful work around participation and engagement, hearing the voices of people with lived experience, and collaborating with them in meaningful ways to help reduce inequalities?