

Poverty Alliance Briefing for International Women's Day: Women's experiences of Poverty in Scotland

March 2024

About us

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

1. Introduction

Poverty in Scotland is gendered. Women are more likely to be living in poverty and find it harder to escape poverty.¹ Women's poverty is caused, and sustained, by a range of factors including women continuing to have lower levels of savings and wealth than men; being more likely to be in low-paid and part-time work; and facing barriers to increasing their working hours and earnings as a result of their caring responsibilities and wider unpaid labour in the home. Women account for 90% of single parents and are more likely to be primary caregivers. **Women's poverty is therefore inextricably interlinked with child poverty, making action to tackle women's financial insecurity critical to meeting Scotland's child poverty targets.**

At the Poverty Alliance, **we have a key focus on participation within our work, ensuring that people experiencing poverty are connected to the policy decisions that impact their lives.** Over the past 12 months, we have worked directly with women experiencing poverty to gather their views on a range of topics. Through our Get Heard Scotland² programme, we coordinated citizen's panels on topics such as public transport, the Just Transition and Scotland's lifetime skills offer.

We have also conducted research with the Scottish Women's Budget Group into women's experiences of the cost of living crisis, and collaborated with Fife Gingerbread on work relating to experiences of the Child Maintenance Service. This work has enabled us to gather insight into women's experiences of poverty, and their priority actions for change. This briefing **provides a summary of our key findings,**

¹ Close the Gap (2018) *Women, Work and Poverty: What you need to know* available at <https://www.closesthegap.org.uk/content/resources/1---Women-work-and-poverty-what-you-need-to-know.pdf>

² See <https://www.povertyalliance.org/get-involved/get-heard-scotland/>

and outlines a number of recommendations which will assist in addressing women's poverty.

2. Women's experiences of the cost of living crisis

In 2022, the Poverty Alliance published research with the Scottish Women's Budget Group looking at the impact of the cost of living crisis on women in Scotland.³ This research shows that **women are being disproportionately impacted by the cost of living crisis due to women's pre-existing inequality.**

Our research highlights that **women are falling into deeper poverty as a result of the cost of living crisis, with women being unable to pay existing debt and being at risk of accumulating more debt.** The impact of the cost of living crisis on women's financial security is thus expected to be long-term. Prior to the outbreak of Covid-19 and the impact of the cost of living crisis, analysis by the UK Women's Budget Group found that women were more likely to be in debt and **61% of those getting into debt to purchase everyday necessities were women.**⁴ Women's experience of problem debt may therefore be exacerbated by the ongoing crisis.

Women often function as "poverty managers" in the home and are responsible for making household budgets stretch. The women in our research reported adopting a range of coping strategies to reduce costs including going without food or heating themselves to provide for their children; shopping around for cheaper products; using savings; minimising social activity; and limiting or going without energy in the household. This has far-reaching negative consequences for women's health and wellbeing. **Of great concern was the fact many women stated that they had run out of ways through which they could adjust their daily lives in order to cope with rising costs before we entered the winter months.**

Idia, a single mother aged 35-44, reflected on the challenges of being able to afford food and going hungry: *"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."*

The cost of living crisis is having a tangible impact on women's health and mental wellbeing in Scotland. Participants with pre-existing health conditions reported that they were unable to attend medical appointments as a result of being unable to afford travel, and others were experiencing stress and anxiety.

Sue, a white single mother aged 45-54, who has long-term health issues stated that *"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..."*

³ The Poverty Alliance and Scottish Women's Budget Group (2022) *"It's hard work being poor" Women's Experiences of the Cost-of-Living Crisis in Scotland* available at https://www.povertyalliance.org/wp-content/uploads/2022/11/SWBG_PA_Cost_of_Living_Report_Final.pdf

⁴ Women's Budget Group (2021) *Household debt, gender and Covid-19* available at [Household Debt, Gender and Covid-19 – Women's Budget Group \(wbg.org.uk\)](https://www.wbg.org.uk/Household-Debt-Gender-and-Covid-19)

This research again underscores the fact that **women are not a homogenous group, but rather face specific and different inequalities and discrimination as a result of their multiple roles and identities.** Our findings show that specific groups of women are particularly struggling during the ongoing rising costs crisis. For example, asylum seeking women are experiencing increasing food insecurity, women with caring responsibilities are struggling to afford essential items, and single parents are facing further pressure to keep their household afloat on a single income. This underscores the **importance of an intersectional approach to policymaking on poverty.**

The Scottish Government should:

- Invest in preventative public services and in support and advice services to help people manage debt.
- Improve community amenities and services, ensuring that support provided is free from stigma.

3. Get Heard Scotland: Public Transport

Evidence from Engender highlights that **women are the majority of public transport users, and are less likely to drive and cycle than men.**⁵ Women are more likely than their male counterparts to be primary caregivers for children, or to have multiple caring responsibilities which means they tend to make more complex, frequent and multi-purpose journeys which also drives up cost. **The availability, affordability and accessibility of public transport is therefore particularly relevant to women's financial security, and their ability to participate in society and the labour market.**

Over 2022 to 2024, we were commissioned by the Scottish Government to deliver and support two citizen's panels on public transport – one focused on a just transition in transport,⁶ and another process to contribute to the Scottish Government's Fair Fares review.⁷ **These processes again emphasised the importance of cost; safety; and accessibility as important factors in the ability of our critical public transport system to meet women's needs.**

Cost was identified as the key issue in relation to public transport, with the current cost of travel being a key household cost and a barrier to people entering paid employment. Participants working in retail and hospitality, sectors which are female-dominated, highlighted that bus fares substantially reduce their take home pay, particularly for those working part-time hours. The high cost of public transport

⁵ Engender *Response to the Scottish Government's consultation on the National Transport Strategy* available at <https://www.engender.org.uk/content/publications/Engender-response-to-the-Scottish-Governmentconsultation-on-Scotlands-National-Transport-Strategy.pdf>

⁶ Poverty Alliance (2023) *Participation of people with experience of poverty in the Just Transition Plan for Transport* available at <https://www.povertyalliance.org/a-just-transition-plan-for-transport-views-of-people-on-low-incomes/>

⁷ Poverty Alliance (2024) *Participation of people with experience of poverty in the development of Scottish Government Fair Fares Review (forthcoming)*

also limited the ability of people living on low incomes to access services and socialise:

“[the bus fare] is just over what I make in half an hour- I can’t really justify it and I don’t really go into city centre as much because the tickets are so expensive.” - Citizen’s panel member

While issues were raised around the administrative processes for the National Entitlement Card for under 22s, women with children highlighted the benefits of scheme in reducing household costs:

“Under 22 has made such a difference and eased and helped us as a family. Cost was the thing that prevented me going to city centre.”- Citizen’s panel member

Participants in these citizen’s panels were thus **supportive of the extension of concessionary travel schemes to other low-income groups, including under 25s and those with an entitlement to low-income benefits**. For rural participants, it was also deemed vital that this is extended to wider forms of transport, including ferries and trains to align with the transport that is available across Scotland.

In addition to cost, there were also structural considerations that were raised in order to ensure that public transport meets women’s needs. A lack of safety on public transport was a key consideration, particularly for women and girls, disabled people and Black and minority ethnic people. **Women participating in our citizen’s panel on the Fair Fares review disclosed experiences of sexual harassment and abuse on public transport**, leading to an understandable reluctance to utilise public transport in future.

Women are also not a homogenous group, and issues of intersectional inequality came to the fore including **compounded issues of safety for Black and minority ethnic women and disabled women**. Black and minority ethnic women reported racist abuse on public transport:

“I would never go on the bus in the dark... Once the terrorist attacks had happened a good friend of mine had their hijab pulled off in the day time, not even in the dark.” – Citizen’s panel member

Disabled participants also noted the lack of information surrounding accessibility of transport whether this be via apps, websites or information at bus stations and stops. Participants noted that not being able to guarantee safe transport home deters people from going out:

“If I try and book things it doesn’t tell you if they the station is accessible, seats I’ll be able to use. I struggle to find all of that. So, I prefer not to do that. And as a disabled woman, I don’t want to be stuck anywhere on my own. It doesn’t sound fun.” – Citizen’s panel member

Disabled participants who use wheelchairs, carers, and parents of young children noted that public transport is particularly inaccessible and unreliable for them due to the lack of space for wheelchairs and prams on most buses. As women account for the majority of unpaid carers, primary caregivers and single

parents – these issues were particularly pertinent for female participants, with implications for their health and wellbeing:

“Young women with buggies and toddlers are very isolated because of their inability to access public transport.” Citizen’s panel member

The Scottish Government should:

- Expand concessionary travel to under 25s, people in receipt of low-income and disability benefits, and unpaid carers.
- Expand concessionary travel to include all modes of transport including rail, ferry and tram.
- Integrate ticketing to cut costs for the user and to create ease of travel.

4. Get Heard Scotland: Scotland’s lifetime skills offer

To support the delivery of Scotland’s lifetime skills offer, **The Poverty Alliance were commissioned to hold a series of engagement sessions with equalities organisations alongside a citizen’s panel of people with experience of living on a low income.**⁸ This engagement was intended to identify priority areas for action to ensure people living on low incomes have access to skills support that would enable them to progress in paid work, thus limiting their potential of being trapped in in-work poverty.

Analysis from Close the Gap has shown that **women are less likely to have access to training, particularly women working in low-paid part-time jobs; less likely to undertake training that will enable them to progress or secure a pay rise; and more likely to have to do training in their own time and to contribute towards the cost.**⁹ Generic employability and skills programmes replicate gendered patterns of skills acquisition and employment, ultimately entrenching occupational segregation and women’s concentration in low-paid work.¹⁰

These gendered patterns of access to skills and training emerged from our citizen’s panel, with women’s increased propensity to be primary caregivers and single parents creating a barrier to access. **Cost continued to function as the biggest barrier to upskilling and reskilling**, including the costs of broadband services which were often essential to find out about training opportunities, and to undertake skills support.

Participants welcomed the financial support available to people seeking training, however they also noted concerns with limitation of the Individual Training Account (ITA) financial assistance level of £200. In the wider context of

⁸ Poverty Alliance (2023) *Participation of people with experience of poverty and equalities organisations in the development of Scottish Government’s Lifetime Skills Offer* available at <https://www.povertyalliance.org/wp-content/uploads/2023/10/COMBINED-Get-Heard-Scotland-Lifetime-skills-offer-June-2023.pdf>

⁹ Close the Gap (2021) *Response to the Scottish Government’s Consultation on the Child Poverty Delivery Plan* available at <https://www.closesthegap.org.uk/content/resources/Close-the-Gap-Response-to-Scottish-Governments-Consultation-on-Child-Poverty-Delivery-Plan---September-2021-.pdf>

¹⁰ Ibid.

the on-going cost of living crisis, it was noted by those who had utilised the scheme before that the £200 level may no longer be adequate:

“...the £200 has been at that level for quite some time. I think that needs to go up. Everything has gone up so I’m assuming training providers are asking more for courses.” – Citizen’s panel member

In addition to the design of support itself, including consideration of cost and timing, a number of services were identified as ‘enablers’ of upskilling and reskilling support. **Women participating in this process identified childcare and transport as services which supported their participation in upskilling and training opportunities.** At present, however, participants noted that these services were currently limiting their capacity to engage.

Childcare provision is often the key determinant as to whether women have a job, the hours they work, or whether they can access training. There were also issues raised for older women’s access to employment and upskilling, as they can often pick-up childcare responsibilities for grandchildren should suitable childcare be unavailable or unaffordable. Although the 1140 hours of funded childcare was welcomed, participants noted the need for the further funded hours, and wraparound childcare before and after the school day. **Good quality, accessible childcare is central to women’s ability to access upskilling and training opportunities, and efforts to tackle women’s poverty more broadly:**

“I was lucky my tutor allowed me to start half an hour late in the morning and let me get away early to look after the children.” – Citizen’s panel member

“You’re starting yourself in debt just to kick yourself off” – Citizen’s panel member

As highlighted in the transport section above, the **affordability, availability and accessibility of public transport was another key determinant as to whether women were able to access upskilling and reskilling support.** Issues pertaining to public transport and training were particularly pertinent for women in rural areas, where there was less access to public transport and routes tended to be more expensive.

“By the time I get my son away to school, by the time I travel to a place to learn or train by public transport- by the time you find a class that works for those times you have to get home for the school run.” – Citizen’s panel member

The Scottish Government should:

- Increase the financial support available to undertake upskilling and reskilling support, including increasing the value of Individual Training Accounts and introducing the option to roll-over support.
- Provide more wraparound childcare, including funded hours before and after the school day.
- Increase the funded childcare entitlement to the equivalent of 50 hours per week, with an emphasis on flexibility in delivery.

5. Child Maintenance Service

Alongside Fife Gingerbread, the Poverty Alliance published research into the Child Maintenance Service.¹¹ This research analyses whether changes in the system following the end of the Child Support Agency (CSA) have improved the ability of child maintenance to support to families across Scotland, and provides insights into experiences of child maintenance during the cost of living crisis.

Our findings point to **ongoing issues with access to child maintenance arrangements; collect and pay; the adequacy of the payment; and compliance and enforcement.** Our research with parents has highlighted that failings in the current system have far-reaching implications for children and young people and the financial sustainability of single parent households, the vast majority of which are headed by women.

“Child Maintenance would help me a bit towards getting things my son needs such as new shoes” – Research participant

The absence of maintenance arrangements and the inadequacy of current support is causing financial harm to families, particularly those groups who already face problems with the risks of poverty such as single parents. This is particularly important in the context of the cost of living crisis where single parents are finding it increasingly difficult to make ends meet.

“Absolutely ridiculous the amount of times you have to contact child maintenance to ask what’s happening... gave me nothing but stress and disappointment, took 7 months to get up and running for the amount to be shockingly wrong” – Research participant

“Due to payments stopping I now have a second job to help with costs of keeping my child ... This includes having money for rent, clothes, food” – Research participant

The gendered nature of domestic abuse also has implications for child maintenance, with our findings highlighting that the **Child Maintenance Service is failing to meet the needs of victim-survivors of domestic abuse.** This is further highlighted in recent analysis by One Parent Families Scotland and Scottish Women’s Aid on collect and pay.¹² This policy means **women affected by domestic abuse are essentially penalised for having to use a state service to access the money their children** are owed because their abuser fails to keep to an agreed arrangement or uses this process to continue to abuse and exercise financial control.

“Other parent is now trying to decrease the amount paid (which is already under the recommended amount on the Child Maintenance calculator) and applying significant pressure for me to agree” – Research participant

¹¹ Poverty Alliance, Fife Gingerbread and Fife Council (2023) *Child Maintenance During a Cost of Living Crisis: A system of support?* available at <https://www.povertyalliance.org/wp-content/uploads/2023/10/Child-Maintenance-Report-Final.pdf>

¹² One Parent Families Scotland and Scottish Women’s Aid (2023) *Child Support Collection (Domestic Abuse) Briefing* available at <https://opfs.org.uk/policy-and-campaigns/policy-research/child-support-collection-domestic-abuse-bill-briefing/>

Child Maintenance is a key source of income for many households in the UK, but long-term system issues are preventing parents from being able to access support. Improving systems of support around Child Maintenance should be a key priority area for policymaking, in terms of addressing women's financial insecurity and tackling child poverty.

The Scottish and UK Governments should:

- Develop alternative payment support for households facing greater risks of missing out on child maintenance.
- Remove charging on resident parents within the Collect and Pay system in recognition of the increased pressures households are facing during the current cost of living crisis and the loss of income this represents to children.
- Increase awareness of where parents can go to access advice and support on child maintenance, including exploring the option of local level drop-in clinics, where families can gain in person support. This needs to be framed and underpinned by a rights-based focus.

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