



CONFERENCE REPORT

2<sup>nd</sup> November 2024

Glasgow Grosvenor Hotel

The Scottish Women's Convention

# **The Impact of Poverty on Women**



# Agnes Tolmie

## SWC Chair

Throughout my life, I have been directly confronted with the lived reality of poverty; from my childhood in Glasgow, to my work within the trade union movement, and also, as SWC Chair. I continue to be deeply saddened by the rampant poverty of women that we confront on a regular basis.

As the SWC Team travel around the country, we witness women struggling. Mothers unable to pay their bills whilst managing caring responsibilities. Sisters facing violence and economic abuse. Grannies struggling to heat their homes and feed their families. Daughters toiling long hours in low-paid, insecure employment.

We know that these experiences are directly linked to the continued discrimination and misogyny women face every day of their lives. As such, the SWC Team have produced the following report to provide a summary of our conference, held in November 2024. This report includes an overview of speaker contributions and key points raised during roundtable discussions, focusing on the themes of child poverty, food insecurity and health inequalities. We have also created an [additional document](#), which provides an in-depth look at women's experiences of poverty in Scotland.

While reading this report, I ask you to consider, what kind of Scotland would you like to live in? Do you believe that our children should be fed, happy and healthy, and warm in the winter? Do you want families to be nurtured? These are the questions we must ask ourselves as citizens of Scotland, if we want to improve the living conditions for all women and families.

## Key Recommendations

- Political decisions should consider the needs of women based on lived experience.
- Women's poverty must be acknowledged as the key driver of child poverty.
- Improve childcare across the country, making this offer free and universal.
- Provide free school meals for all children under the age of 18 years old.
- Reinstate community-based organisations, to provide access to food.
- Increase funding for NHS-based services.
- Negotiate with energy providers to reduce fuel costs.
- Continue to develop Social Security Scotland, taking a cash-first approach.

# Shirley-Anne Somerville, MSP

Shirley-Anne was previously an MSP for the Lothians region from 2007 to 2011 and returned to the Scottish Parliament in 2016 as MSP for Dunfermline. She was previously appointed Minister for Further Education, Higher Education and Science, and was appointed Cabinet Secretary for Social Security and Older People in June 2018. Shirley-Anne was Cabinet Secretary for Education and Skills until March 2023, and then became the Cabinet Secretary for Social Justice.



Our first speaker was Shirley-Anne Somerville, MSP, Cabinet Secretary for Social Justice. Shirley-Anne began by highlighting the disproportionate impact poverty has on women, explaining that due to continued caring responsibilities they often become ‘shock absorbers’ of poverty, managing household budgets. She stated that this is to women’s detriment, with many women prioritising the needs of their families over their own. This has far-reaching impacts on families, in particular children, with women’s poverty and child poverty being “inextricably linked”. The Cabinet Secretary therefore suggested that in order to meet the national mission of the Scottish Government, to eradicate child poverty, women’s poverty must be a key focus.

- “Women are the ones who keep the ties of the family and community together, and they do that...by making the most difficult decisions; whether that’s between heating, feeding the kids or sacrificing themselves for the benefit of their family.”
- “...we know at the Scottish Government that children’s poverty is inextricably linked to women’s poverty...There can be no acceptable level of poverty in Scotland, and ending child poverty is the national mission of the Government”

To meet this national mission, Shirley-Anne highlighted the [Best Start, Bright Futures](#), child poverty delivery plan, where six priority families have been identified as being at greatest risk of poverty, including, lone-parent families and young mothers under 25. These two groups are made up of majority women and are at considerable risk of poverty, due to additional intersectional inequalities. The Cabinet Secretary explained that this may be minority ethnic families and/or families with a disabled child, and as such the intersectional nature of women’s lives must be considered throughout policy development.

- “...we need to think about how inequalities are intersecting...Families sit in more than one group at a time, we’re not easily pigeonholed... and we, as a Government, are challenging ourselves to get better at looking at that intersectionality of poverty in society”

Shirley-Anne, went on to focus on policies which have aimed to improve women’s lives in Scotland, including the 1140 hours of free childcare provision for all three, four, and eligible two-year-olds. This policy enables women to re-enter the employment market, with women continuing to experience unequal access to work. The Cabinet Secretary stated that through the [Fair Work Action Plan](#) and the [Real Living Wage](#), women’s experiences of employment could be improved. She also referred to the free bus passes available for under 22s in Scotland, which has allowed increased manoeuvrability for young people, reducing transport costs for families.

- “...we’ve got the most generous childcare offer in the UK, with those 1140 hours...supporting families through that early learning stage is absolutely critical...to keep families out of poverty.”
- “We have far too many examples of women being left behind in the workplace, whether that’s because they couldn’t get access to good childcare or they were unable to get the right job”
- “...over two million people in Scotland, now including young people up to the age of 22, have free bus travel...that free bus travel is important for families and the young people themselves.”

The Cabinet Secretary highlighted the establishment of Social Security Scotland (SSS), as a key method in which the Scottish Government hopes to eradicate poverty. The overarching principles of SSS are dignity, fairness and respect, and views social security as an “investment in the people of Scotland”. It was also explained that this approach, actively tackles the stigma associated with social security and poverty. Additionally, through SSS, the Scottish Government have been able to provide [Five Family Payments](#), including the Scottish Child Payment, with these culminating in a total worth of £25,000 by the time a child turns 16.

- “That ability for the Scottish Government to support families is really important, and that’s why those Five Family Payments delivered through SSS...are an important contribution we can make”

In relation to social security, Shirley-Anne explained that Scotland has limited control, with many payments remaining reserved to the UK Government. She focused on the October 2024 Budget, announced by the Rt Hon Rachel Reeves, MP and Chancellor of the Exchequer, stating that the continuation of the two-child benefit cap and the freezing of the local housing allowance, would result in sustained poverty and homelessness for many in Scotland. Shirley-Anne explained that the Scottish Government will mitigate these costs, through payments such as the Scottish Child Payment and up to £3 billion spent to assist families with the cost-of living crisis.

- “...she [the Chancellor of the Exchequer] has chosen not to commit to abolishing the two-child cap...every single day, as the Joseph Rowntree Foundation have shown, more children are being pushed into poverty because of that cap.”
- “I’m also disappointed in...the freezing of the local housing allowance, because that’s one of the main drivers of homelessness”

To conclude, Shirley-Anne asked attendees to consider what they wanted for Scotland’s future, explaining that sustained work is required to eradicate poverty for women and children.

“ So, we know at the Scottish Government that we’ve got a lot of work to do...surely, we can all agree, that we don’t want a Scotland where a child is going to bed hungry or going to school hungry. We don’t want a Scotland where mums, grannies and carers are struggling. ”



## Ruth Boyle

Ruth Boyle is the Policy and Campaigns Manager at the Poverty Alliance, Scotland's anti-poverty network. The Poverty Alliance have over 480 members, who work together to end the injustice of poverty in Scotland. Ruth leads the organisation's policy, campaigns and communications network. Prior to joining the Poverty Alliance, Ruth was the Policy and Parliamentary Manager with Close the Gap, where she worked on women's labour market inequality.

The second speaker of our event was Ruth Boyle, Policy and Campaigns Manager at the [Poverty Alliance](#) (PA). Ruth highlighted current relative poverty statistics in Scotland, which show that 21% of working age adults, 15% of pensioners and almost a quarter of children are living in poverty, culminating in over one million people. She emphasised that despite these statistics highlighting the magnitude of the issue, the PA are also interested in the collection of qualitative data which shows the impact of poverty on people's lives.

- “I say those statistics a lot...and I do think that there's a risk that we become numb to them, but we need to remember that behind every single one of those figures, is a household or an individual who is having their life chances restricted by poverty.”

Ruth went on to explain that poverty is a highly gendered issue; women are at a higher risk of poverty. She also highlighted current measurement methods can mask women's poverty, with current metrics focusing on whole households, assuming an equal sharing of resources. This is an important distinction, which must consider the risk of domestic/economic abuse. Additionally, Ruth focused on the linkage between women's poverty and child poverty. She explained that over 90% of lone parents are women, and carry out a larger proportion of domestic labour, preventing them from taking on full-time paid employment.

- “...the way that we measure poverty across the UK, uses a household metric, and this assumes that there is equal sharing of resources within the household, and we know that just doesn't align with the intra-household resource allocation...particularly in situations of domestic abuse.”

To fully understand the reasons behind women's likelihood of poverty, Ruth outlined three key drivers, beginning with the driver of income from social security. She explained that as a result of the continued devaluing of social security at a UK Government level, the “safety net” has disappeared. Ruth stated that policies, such as the two-child limit and benefit cap and the single-household payment of Universal Credit are particularly impactful. With women being twice as dependent on social security of their income compared to men, these changes to the social security system have had a disproportionate impact on women's personal finances. Ruth quoted evidence which showed that 86% of savings made to UK welfare reforms, have come directly from women's personal finances. She also suggested that the rhetoric surrounding social security at a UK level, is highly stigmatising, actively

“A single mother told the PA, “I spoke to a friend who told me she has been starving and only eats at night. I've started doing that, and although it didn't go well with me the first night, I'll get used to it.”

pushing women away from accessing entitlements. She stated that the changes seen in Scotland, with SSS taking a human rights-based approach, are welcomed by the PA.

- “We now have a social security system at the UK level, which is poverty driving, rather than poverty reducing.”
- “...those narratives that have surrounded social security have erected a barrier to people accessing the support to which they are entitled.”

The second driver highlighted by Ruth was women’s income from paid employment. Women are concentrated in low-paid insecure work often as a result of their intense caring responsibilities. Ruth stated that much of the work carried out by women, such as care work, retail and cleaning, are systematically undervalued across society, being underpaid, retaining women in poor financial situations.

- “We also know that woman’s work...is systemically undervalued in the economy”

Ruth went on to state that the final driver of women’s poverty has been exacerbated by the cost-of-living crisis. She explained that women are more likely to manage poverty within households, organising budgets and carrying out unpaid domestic chores. Also, the high cost of living has resulted in a number of women going into debt, with this likely being a long-term impact of the current crisis. The combination of these factors has worsened women’s overall physical and mental wellbeing, as well as that of their children’s, deepening entrenched unequal access to public services.

- “...women can feel the impact of poverty more acutely, impacting their general health and wellbeing”
- “One of the things we’ve heard...is the mental health implications of having to constantly say no to your children or even removing things from your children”

Ruth concluded by outlining what the PA believe would tackle women’s poverty, including ensuring a gendered approach is clearly taken across policy making, improving social security payments through an essentials guarantee and ensuring that the real Living Wage is provided in women-dominated sectors. They also believe improved childcare provision is vital in reducing poverty, proposing 50 hours a week of free childcare. Finally, the PA strongly support the establishment of a [Minimum Income Guarantee](#) for low income households, which would create an income base level, below which, no-one would be allowed to fall.

“ We know that women have a higher risk of poverty, women are more likely to experience in-work poverty, more likely to experience persistent poverty and that means that women find it harder to escape poverty. ”

# Marianne Scobie

Marianne has been a disabled person since early childhood and has been employing her own personal assistants for over 20 years. She has 30+ years' experience in the voluntary sector, including 14 years at the Glasgow Disability Alliance (GDA).

In her role as Deputy CEO, she oversees GDA projects including Learning, Digital Inclusion and a previous Employability project. She also has additional strategic remits for Public Realm, Climate Change and Inclusive Communications. She serves on a range of advisory groups, working and strategic groups, inputting the priorities of disabled people and working collaboratively towards solutions.



The third speaker was Marianne Scobie, Deputy CEO, at the Glasgow Disability Alliance (GDA). Her contribution was centred around disabled women's experiences of poverty in Scotland, with this group facing additional barriers. Marianne explained that disabled women experience discrimination from employers, inadequate social security and barriers to education.

To outline disabled women's experience of poverty, the GDA carried out the [Triple Whammy report](#) during the COVID-19 pandemic. This report found that **57% of disabled women were concerned about money and 80% of disabled women were unable to access support and services**. Marianne highlighted that despite an increase in community-based support during the pandemic, much of this was not accessible; for example, **60% of disabled women were digitally excluded and unable to access communications and services**.

The report also revealed that many activities deemed as safe, such as going for a walk or meeting friends, did not consider the additional requirements of disabled women. Marianne provided the example of benches in parks being cordoned off. For some, this was a limiting factor, actively worsening mental and physical health, as reflected in GDA research – **90% of disabled women were worried about their physical and mental health during this period**.

- “For disabled women, there was a lack of safe spaces...where we go is determined by how we get there and also additional questions, such as ‘are there seats available?’ ‘Are there accessible toilets?’. All of these things, just made it more difficult for disabled women to participate.”

Marianne also referred to [a report](#) carried out with the Scottish Women's Budget Group in 2023, which built on the Triple Whammy report. This piece of work found that **63% had struggled to afford food, 60% struggled to manage the cost of energy and 51% struggled to pay for their transport costs**. She went on to highlight that these figures were double that of non-disabled women, as found by the SWBG.

“A woman told us, “I always feel that there's a Damocles sword just dangling above my head...My care contribution has been increased by £42 a week, but my increase in benefits has only been £18.93 a week. I've already cut my home budget in half because of utility bills, but now I'm really stressed”.”

Additionally, Marianne outlined that disabled women have a higher general living cost, with [Scope research](#) finding that disabled households require over £1,000 a month to have the same standard of living as a non-disabled household. These additional costs can include increased heating, the cost of charging life-saving equipment, incontinence products and accessible transport.

- “There’s an extra cost, the disability price tag...just because some of the things we need as disabled people cost us a lot more money”

With regards to food costs, Marianne stated that due to lack of care provision, many disabled women are reliant on preprepared meals, due to limited time during care visits. She highlighted decisions surrounding social care more generally in Glasgow, as an area of great concern for the GDA; the Health and Social Care Partnership has elected to charge up to 75% of an individual’s disposable income for non-residential care costs. She stated that with care provision being below an acceptable standard and inaccessible for the majority of disabled women, additional financial considerations would detrimentally impact families. Furthermore, when discussing transport costs, Marianne highlighted the poor transport provision within Glasgow and the additional costs, e.g. accessible taxis, paid by many disabled women.

- “Most women are not getting the social care they need, and even if they are getting that, it’s a 15-minute visit and they’re to be “washed, dressed and fed” in that time.”

These additional living costs were reflected in a [2024 survey](#) carried out by the GDA, which found that 71% of those surveyed stated that money was something they were really struggling with. Concerningly, 89% felt that their mental health needs were not being met, with the cost of living significantly worsening disabled women’s wellbeing. Overall, Marianne proposed that these additional costs limit disabled women’s ability to actively participate in Scottish society.

To close, Marianne provided multiple recommendations which GDA believe would improve the lives of disabled women. They hoped that an intersectional, gendered lens is taken throughout policy development at a national and local level. GDA also proposed that impact analyses on decision-making should occur, as should a move away from a siloed work approach. Additionally, any work carried out should be done in collaboration with disabled people’s organisations. Marianne also believes that cost of living support schemes should consider the extra costs faced by disabled women, to meet child poverty targets.

- “We need to mitigate the additional costs faced by disabled women when designing cost of living support schemes and commit to a meaningful disability equality plan with effective accountability”

“ Women are more likely to be disabled than men, and disabled women are more likely to live in poverty and to have insecure, low-paid employment, than both non-disabled people and disabled men. ”



# Discussion

After contributions from speakers, we opened the floor for a Q&A and asked our attendees to share their experiences of poverty in Scotland at roundtables. These roundtables focused on **child poverty, food insecurity and health inequalities**. To understand the additional impacts of poverty on women, [access our larger report](#).

## Child Poverty

During discussions surrounding child poverty, women quickly identified the link between women's poverty and child poverty, suggesting similar reasons to those provided by conference speakers. They presented examples of women's continued economic disadvantage, explaining that due to their over-representation in the part-time labour market, caring responsibilities and low quality work, they were more likely to experience poverty. Women highlighted the impact that this has on families, stating that children were then less likely to perform well in school, perpetuating the cycle of destitution. It was stated that to assist families, free school meals would be a welcome addition for many households, with women stating that these should be provided for all young people under 18 years old.

- **"...we as women have always managed with the money that we've been given...I've went without food to feed my family...I couldn't afford to feed my two kids, as well as pay nursery fees, so that I could actually go out and work."**
- **"I think when [children experience poverty], we're taking away their self-worth...their mental health has been taken away"**
- **"...it's a good thing, free school meals, if that's for every child across the board."**

## Food Insecurity

When debating food insecurity, women highlighted poor quality of food, which they believed to be contributing to poor health outcomes. They explained that there was a lack of healthy alternatives, with many foodbanks providing canned goods and little to no fruit or vegetables. Women suggested that therefore the Scottish Government should consider improved legislation to control salts, fats and sugars.

- **"You could ask businesses to take on responsibility, like the supermarkets and the food sector, where they're making batch foods of gunk...I mean it's easy and cheap, so maybe we should tax unhealthy food, so it becomes less financially viable for businesses to make these things."**

Women also raised the issue of foodbanks, stating that the increased reliance on foodbank usage is a source of national shame. They explained that many using this service face stigma and discrimination. Women explained that stigma was perpetuated by a wider societal narrative which lowered self-esteem and general wellbeing. They went on to highlight the important role community venues play in providing food for those in need, believing that there should be an increase in funding for these vital services. Women stated that

community options could assist in creating a positive attitude surrounding food, as well as increasing knowledge on cooking and nutrition. This was noted to be valuable with regards to improving awareness of other cultures and traditions, contributing to a better sense of togetherness.

- **“Local community services, that women use, such as a local larder, that treats people with dignity and respect.”**
- **“...it’s about reigniting an interest in cultural tradition, and I think that’s certainly the way forward, reconnecting people to what food actually is”**

## **Health Inequalities**

Women believed that poverty had long-term impacts on health standards across the country. They stated that due to an increase instance of privatisation, with services such as opticians becoming paid, this would likely deepen inequalities. Those who disclosed experiences of accessing healthcare, some had faced misogyny and disbelief when discussing health concerns with medical professionals. Women strongly believed that there should therefore be increased training for healthcare workers, particularly around health issues which impact women, such as endometriosis and menopause. It was suggested that this would ultimately improve wellbeing outcomes, as well as streamlining NHS service-provision.

- **“The other thing that I find horrifying nowadays is the creeping privatisation of the health services...They’ve ripped everything away, it’s all gone.”**
- **“They will save so much money if we ever get to the point of listening to women at their first appointment. If we take endometriosis for example, it takes nine years for a diagnosis, how many prescriptions, how many A&E visits is that before you get listened to? It costs the NHS thousands”**

Issues were also identified with regards to mental healthcare, with many stating that the lived impact of poverty had significantly worsened their mental health. Women explained that poverty increases likelihoods of depression and was generally **“exhausting”**. They stated that as a result, those experiencing poverty were more likely to require mental healthcare support, yet access remains difficult. This was accounted to the increased demand across society and a lack of funding for NHS health services. Overall, women believed that NHSScotland is facing significant challenges, which requires increased funding across the board.

- **“We have so many people living in poverty, so of course there’s going to be mental health issues; it’s not easy being poor, it’s hard. You have no dignity, it’s isolating, so why are we surprised that we have a mental health crisis?”**

# Conclusion

Our work has highlighted the limiting influence poverty has across a woman's life, from birth to old age, leading to eventual premature death. Through experiences of child poverty, young girls are prevented from fully engaging in education, limiting opportunities and development. When entering the labour market, women are more likely to be in part-time, low-paid employment across undervalued sectors, such as care and hospitality. Women are therefore more reliant on social security payments; yet, current systems actively deepen inequalities, viewing claimants with suspicion and doubt.

While in the home, it is left to women and girls to carry out the majority of domestic responsibilities, managing food insecurity and the wider financial precarity experienced by families throughout the current cost of living crisis. Additionally, they struggle to access good quality healthcare as a result of misogyny and increased privatisation of health systems, worsening mental health and wellbeing.

In cases where women are experiencing domestic abuse, they are often abandoned by public services and pushed to remain in life-threatening scenarios. These issues are then compounded when intersecting characteristics are considered, with some women, such as disabled women, older women and ethnic minority women, facing increased barriers to accessing vital services. It can therefore be said that current failures by Governments are preventing women across Scotland from reaching their full potential, stopping them from accessing good quality education, employment and health.



**If we are to consider the questions posed by SWC Chair, Agnes Tolmie, the solution lies in tackling women's poverty; we must improve outcomes for women and children, by enabling access to good quality employment and education.**

**We must tackle health inequalities through improved knowledge of women's healthcare needs, increased food distribution and de-privatise health services.**

**We must ultimately, centre women's poverty as a key consideration across anti-poverty work, taking a gendered lens throughout policymaking in Scotland. Only by eradicating women's poverty, can we create a society which is fair and equitable for all.**

# **Thank You!**

The Scottish Women's Convention thanks all women who attended our conference and who contributed online and via email. We thank our speakers for providing their contributions on the day.

---

## **SWC CONTACT DETAILS**

2<sup>nd</sup> Floor, The Albany Centre

44 Ashley Street, Glasgow

G3 6DS

Tel: 0141 339 4797

[www.scottishwomensconvention.org](http://www.scottishwomensconvention.org)

Facebook, X & Instagram: @SWCWomen



Scottish Women's Convention is a charitable company limited by guarantee. Registered in Scotland No. SC0327308.  
Registered office The Albany Centre, 2nd Floor, 44 Ashley Street. Glasgow G3 6DS.  
The Scottish Women's Convention is a Charity Registered in Scotland, No. SC0398525