

The Impact of Poverty on Women



The Scottish Women's Convention
December 2024

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Summary

Across Scotland, 21% of the population were living in relative poverty after housing costs in 2020-23, equating to 1,110,000 people each year^[1]. This poverty continues to present issues across Scottish society, limiting opportunities for many and deepening inequalities, particularly for women and families. Women are at significant risk of low pay and insecure work, with domestic responsibilities acting as a key barrier to their full participation in the labour market. They also face increasing living costs, preventing easy access to food and other essential items. Women are widely acknowledged as 'managers' of poverty, often sacrificing their own needs for that of family members, resulting in poorer health and wellbeing standards.

The following report highlights these issues, finding women to be disproportionately impacted by continued poverty levels in Scotland. We understand this poverty to be a direct result of women's persistent economic disadvantage, with misogynistic public structures and a lack of effective action at a decision-making level preventing women from accessing improved opportunities.

To understand this feminisation of poverty, the Scottish Women's Convention (SWC) have carried out a range of activities, including a survey, roundtables and a conference. We asked women to consider how poverty has impacted them, as well as potential solutions to the issue of poverty. Our work has focused on three key themes, child poverty, food insecurity and health inequalities, finding that each are interlinked, contributing to poor outcomes for women and children. Below we have outlined multiple key recommendations, which we believe would assist in the national mission to eradicate the social injustice of poverty in Scotland.

Key Recommendations

- 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.
- Reinstate community-based organisations, to provide access to food.
- Increase funding for NHS-based services, with a focus on reversing centralisation across the country.
- Negotiate with energy providers to reduce fuel costs.
- Continue to develop Social Security Scotland, taking a cash-first approach.
- Political decisions should consider the needs of women based on lived experience.



An Introduction from our Chair, Agnes Tolmie

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 insight into the impact of poverty on women 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.



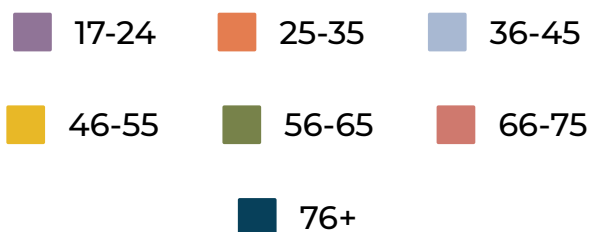
Throughout the years, we've had lots of governments and politicians classifying and reclassifying what poverty actually means. The reality is sore on families, it hurts, it causes despair, it causes anger and a sense of hopelessness.

Who Took Part

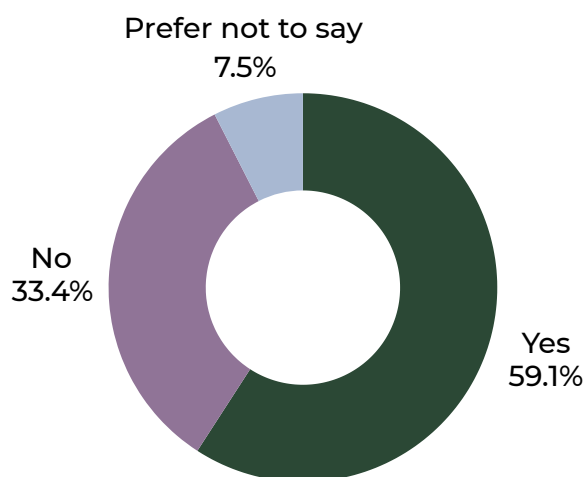
The SWC is funded to engage with women from across Scotland, to ensure that their views are represented in policy and decision-making processes. We have gathered the following information using different methods, including a survey, roundtable sessions, and a focused conference on the issue of poverty.

This report represents the views of a range of women, reflecting their opinions, ideas and lived experience. Working together with many other equalities organisations and community groups, we use our broad network to ensure that women from a range of backgrounds are heard and acknowledged. We are continually reviewing innovative ways of engaging with women and developing our trauma-informed and culturally sensitive practice to support vital contributions from as many women as possible.

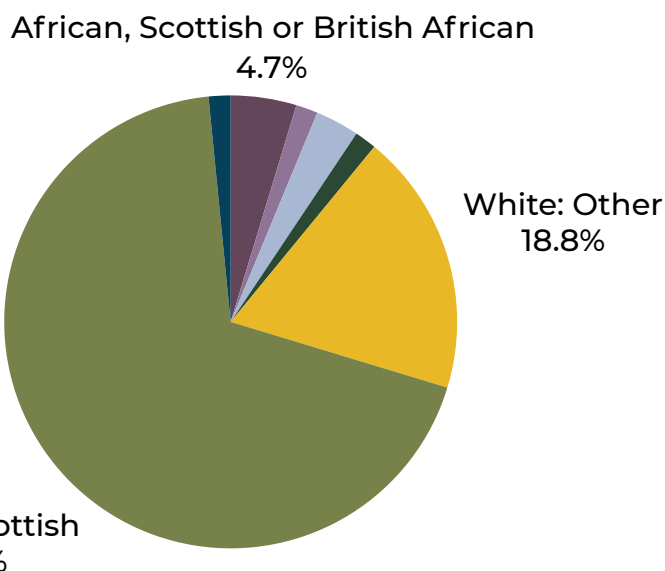
Age



Do you have any physical or mental health conditions or illnesses?



Ethnicity



Most survey respondents had a personal income that was lower than the national median gross salary for 2023 of £27, 710: 54% had an income of £11,000-24,000.

74%

of survey respondents stated that they had experienced poverty while living in Scotland.

Poverty Conference Speakers

The following section shall provide a summarised account of our conference speakers, highlighting key points from the day.

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 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. 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.

“...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.”

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

"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.'"

"...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 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."

"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'."

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. 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 across the city. 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.

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.

“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.”

To close, Marianne provided multiple recommendations which GDA believe would improve the lives of disabled women. They hope that an intersectional, gendered lens is taken throughout policy development at a national and local level. GDA also propose 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.



Women's Voices

The following section will outline the views of women consulted, with a focus on three key themes: **child poverty, food insecurity and health inequalities**. These themes were selected as a result of their continual presence throughout 2023/24 SWC-led conversations with women. We also invited women to provide their perspectives as SWC Spotlight Speakers.

Child Poverty

Across Scotland, 24% of children live in poverty^[2], a figure widely regarded by the public and politicians alike as unacceptable. As stated by our speakers above, child poverty is clearly linked to that of women's poverty, with women taking on the majority of care roles, limiting their opportunities for paid work. With the eradication of child poverty being a key focus of the Scottish Government, understanding this link is vital to the improvement of public services.

SWC SPOTLIGHT: Glasgow City Parent's Group (GCPG)

We invited Leanne McGuire, the Chairperson of the GCPG, to share what she has observed in relation to child poverty. Leanne highlighted the lived impact of poverty on children, explaining that poverty often prevents them from actively engaging at school and proposed many solutions, such as free school meals for all children and a publicly funded childcare system.

Women's Economic Status

Women cited their domestic caring responsibilities as a key barrier to their participation in the full-time labour market, worsening economic wellbeing. They also proposed that due to a lack of appreciation for work carried out by women, such as care and hospitality, they were more likely to experience low pay. This is then worsened by expensive and inaccessible childcare provision – SWC work revealed this to be a significant issue for many, concluding that free childcare should be widely available. Overall, women believed that an improvement in employment opportunities was required to reduce child poverty. They stated that societal gender norms should be actively tackled to allow for women's increased participation in employment, alongside policy which improves childcare availability and work conditions across women-majority workplaces.

“...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.”

“Lots of mums using our services work in health and social care type work or NHS...Lots of them are doing shift work and are on a low rate of pay, and it's just a struggle the whole time.”

“We have to make more accessible, affordable children, where families who are on low incomes have more access to funding sooner to enable that.”

Impact of Poverty on Children

Women went on to highlight the negative impact poverty has on children throughout their lives, with a particular emphasis on education. It was explained that poverty reduces access to necessary resources, such as food, heating and appropriate accommodation. In situations where children could not access these fundamentals, women proposed that it reduced their ability to concentrate in schools/nurseries, worsening outcomes.

These experiences are mirrored in data surrounding school attainment in Scotland; it has been estimated that children from the least affluent neighbourhoods are less likely to achieve A-C pass rates across all educational levels[3]. This growing attainment gap has been fuelled by the Covid-19 pandemic, with women also raising this issue as a further consideration.

“...your house is cold because you can’t have the heating on and your parents have been arguing...because their lives are so stressful, they’re worrying about paying the next set of bills...That’s not creating an environment where a child is coming in ready to learn.”

“I think we need to look at education...education is a real driver in getting kids out of poverty...We’ve got kids who were really impacted by Covid, they missed out...and they’re now facing exams with cuts to their support.”

Also, when assessing early child development, 27% of children aged 27-30 months from the most deprived areas of Scotland are recorded as having a developmental concern, compared to 10% of children from the least deprived areas[4]. It was therefore proposed by women that there should be increased government intervention from an earlier age, with early learning sites being identified as anti-poverty agents. Roundtable attendees provided examples where this work has been successful, with an early year’s focus enabling improved household incomes and general wellbeing. For example, in Aberdeen, Cummings Park Nursery has embedded a health visitor, providing families access to advice and support[5]. Women would like to see similar targeted works carried out across schooling to reduce the poverty experienced by children.

“They need to prioritise early years, it’s not good enough to just say these things...they need to actually put their money where their mouths are. Invest in early years, invest in the early intervention, invest in the families, and you know, it’ll pay off.”

Lack of Government Commitment

During roundtables, women expressed considerable frustration at the continued levels of child poverty in Scotland. They felt that rates witnessed were unacceptable and were related to a lack of observable action from the Scottish Government. For example, women viewed universal free school meals as a positive change made by the Government, however this offering has been diluted, with plans to provide this for all children being shelved. Women consulted viewed this as a significant barrier to the eradication of child poverty,

“Well, if you look at some of the things they’ve [Scottish Government] said...raising the attainment...giving children access to free school meals, they’re not following through with anything.”

proposing that this decision should be reviewed. It was also suggested that due to the cyclical nature of politics, some issues arose and waned throughout the years, with child poverty being just one example. Women instead believed that child poverty should be prioritised through sustained action, which includes women’s poverty as a key driver of child poverty.

“I would love to see a target by the Scottish Government...concrete policy...I feel these sticking plasters, we’ve become so used to them, but actually they’re replacing their failures...Let’s look at the number of foodbanks; instead of breakfast clubs, let’s give people the dignity to be able to feed their own children, I think we need to get to that.”

[3] Seith, E. and Hepburn, H. (2024). SQA Attainment Exam Results: The Attainment Gap Widens. Available at:

<https://www.tes.com/magazine/news/secondary/sqa-exam-results-2024>

[4] Public Health Scotland. (2024). Early Child Development Statistics. Available at: <https://publichealthscotland.scot/media/26641/2024-04-23-early-child-development-publication-report.pdf>

[5] Flexible Childcare Services Scotland. (2024). Health Visitor Finds a New Home in Cummings Park Nursery. Available at: <https://www.fcsc.org.uk/news/health-visitor-finds-a-new-home-in-cummings-park-nursery/>

Food Insecurity

Access to food is a basic human right as noted in the International Covenant on Economic, Social and Cultural Rights (ISECR), yet many families across the country struggle to access rudimentary meals. It has been observed by the Trussell Trust that emergency food parcel output has increased by 21% compared to five years ago[6], evidencing a sharp reliance on third sector food providers. With reliable access to food being a contributor to good health and wellbeing outcomes, the continued insecurity surrounding food stuffs must be a key consideration of any decision-making body.

Food Quality

We asked women to consider the prevalence of food insecurity in Scotland, with many stating that it was highly prevalent as a direct result of rising living costs. Women conveyed a sense of disappointment at the increased reliance on foodbanks, believing that this should be tackled. In particular, they believed that those in receipt of food parcels should have access to better quality food, highlighting the dominance of canned goods and the lack of fruit and vegetables. Women also explained that many supermarkets provide unhealthy products at low prices, making healthier choices less attainable for those with tight budgets. They believed this to be unjust and harmful for future generations, with poor health more likely. Women called for improved legislation for large food producing/distributing companies, suggesting increased controls surrounding salts, fats and sugars.

SWC SPOTLIGHT: Glasgow Northwest Foodbank (GNWF)

During our food insecurity roundtable, attendees heard from Michelle Kellett-Smith, Manager and Client Support Worker at the GNWF. She highlighted the challenges faced by clients and believed that it was important to address underlying issues such as addiction and trauma. Michelle proposed that foodbanks can act as an effective mechanism to alleviate these issues, however called for an increase in support in the wake of the Covid-19 pandemic, which placed strain on her service.

“I can’t afford healthy food and we have gained a lot of weight because junk food is cheaper and more accessible.”

“Since graduating, I’ve been lucky to find work that pays well, but there is the long-term impact of poverty. I still find myself putting things like fresh fruit back in the supermarkets, because it feels like a luxury I can’t afford, and I still find myself skipping meals on days when I’m home alone”

“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.”

Stigma

Throughout discussions surrounding food insecurity, women referred to the prevalence of stigma, with this acting as a major barrier to food access. They explained that due to general associations made surrounding foodbank usage and poverty, women were embarrassed about using this vital service. Some women who had experience of accessing foodbanks explained that at times foodbank volunteers had contributed to this stigma. Ethnic minority women in particular stated that the lack of culturally appropriate food added an additional barrier to usage.

However, some women did provide positive interactions when using foodbanks, highlighting that this was not the universal experience. They instead believed that a wider societal narrative pushed a poverty-stigmatising agenda. When asked what would assist in tackling stigma surrounding food insecurity, women proposed increased education from a young age, as well as policies which reduced the likelihood of poverty.

“Some people are embarrassed to admit that they’re struggling to feed their families, [there is a] feeling of being judged by others.”

“There’s also that issue of stigma and shame, if people don’t feel comfortable. What are people going to say about them, they’ve been working and accessing a foodbank, that is quite stigmatising”

“...in the foodbanks, like some people would be annoyed, like a black, minority ethnic woman didn’t want the food, but of course they didn’t want it, it’s not what they feed their family. There are cultural changes that need to happen”

Role of the Community

Women went on to suggest that community-based interventions were key to improving food security. They explained that through a return to local producers and community projects the price of food could be reduced while also improving quality. Women also believed that through a community engagement approach, education surrounding food could be enhanced, with some suggesting that a reliance on convenience has eroded skillsets.

Attendees suggested that community cooking classes and food-centred festivals, would improve knowledge and community cohesion. This was also seen to be helpful in making communities more culturally sensitive, with groups being able to share recipes. Some however, did state that over-reliance on communities as a sole-provider was ill-advised, with communities acting as stigma-compounding agents. This was viewed as a particular issue in tight-knit communities and those in rural areas, where local relationships may prevent individuals from discussing personal struggles. Women called for an increase in funding for community-based activities to counter the continued devaluation of communities across Scotland.

“We’ve got too reliant on supermarkets now, and I mean that’s because all the local places have shut.”

“We need to be teaching kids about cooking, it should be part of the curriculum...If there is one thing that Scottish Government does or can do, it should be that.”

“Community meals are helpful, but not everyone can access them due to stigma”

Health Inequalities

Health remains a significant concern for women across Scotland, with multiple SWC Roadshows highlighting a range of issues. Through our work we have heard of poor access, poor provision and poor aftercare, worsening women’s overall health. Those residing in areas of low affluence are more likely to experience multiple major health concerns and premature death.

It has been estimated that the healthy life expectancy for women residing in the most deprived areas was 47.3 years, compared to 73.1 years for those in the least deprived areas, the largest gap since 2013[7]. We therefore deem it to be of importance to consider how health interacts with poverty, with a focus on women's health.

Privatisation

The first issue identified by women across SWC poverty-related events, was that of increased privatisation. They explained that through the sustained defunding of NHS Scotland services and an increased level of centralisation, many were left with little choice but to pay for healthcare privately. Private healthcare is not widely available for all in Scotland: the average cost of private health insurance in the UK is £79.62 per month for an individual and it has been estimated that health-related products and service prices have increased by 34.7% since 2015[8].

Women proposed that this has created a “two-tier” system, disregarding the core values of the NHS established in 1948: to provide care which meets the needs of all, free at the point of delivery, and based on clinical need, not the ability to pay. Those in attendance widely condemned the increase in privatisation, believing that this would deepen health inequalities. Women proposed that sustained funding was necessary to fill the gaps left by increased centralisation and Conservative austerity measures at a UK level.

Misogyny

It was proposed that as well as poverty preventing many from accessing good quality healthcare, being a woman was a further barrier. This intersection of personal attributes and circumstance prevented many from accessing good quality healthcare, due to stereotypes and misinformation surrounding women-specific conditions. One such condition cited was that of endometriosis: attendees explained that despite this being of particular interest to the Scottish Government in the Women's Health Plan 2021-24[9], diagnosis times have increased from seven to 10 years[10]. Women consulted stated that this was a direct result of discrimination and misogyny.

“...women tend to have to go back more than once for the same issue, because they're not believed, like endometriosis, that runs in my family, but my mum even after diagnosis by a doctor, when she was telling them about her pain, they told her it was 'just a period'.”

The gaps in care were also identified in obstetrics: it can be said that babies born in less affluent areas have a lower birth weight than those residing in the most affluent locations and are more likely to have developmental concerns[11].

“The NHS is on its knees. It has affected not only women, but everyone. If you can afford private, then that is what people are doing.”

“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.”

“Funding, stopping centralisation and getting rural areas back up and running, that will massively improve waiting times, help mental wellbeing and help to reduce personal poverty.”

[7] Scottish Government. (2023). Long-Term Monitoring of Health Inequalities. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2023/03/long-term-monitoring-health-inequalities-march-2023-report/documents/long-term-monitoring-health-inequalities-march-2023-report/long-term-monitoring-health-inequalities-march-2023-report/govscot%3Adocument/long-term-monitoring-health-inequalities-march-2023-report.pdf>

[8] Steele, C. (2024). How Much Does Private Health Insurance Cost in the UK? Available at: <https://www.mytribeinsurance.co.uk/knowledge/average-cost-of-private-health-insurance-uk>

[9] Scottish Government. (2021). Women's Health Plan. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2021/08/womens-health-plan/documents/womens-health-plan-plan-2021-2024/govscot%3Adocument/womens-health-plan-plan-2021-2024.pdf>

[10] NICE. (2024). Our Updated Guideline to Improve the Diagnosis of Endometriosis. Available at: <https://www.nice.org.uk/news/articles/nice-updated-guideline-to-improve-the-diagnosis-of-endometriosis>

[11] Scottish Health Equity Research Unit. (2024). 2024 Inequality Landscape. Available at: https://scotthealthequity.org/wp-content/uploads/2024/09/FINAL_for-website.pdf

Women cited areas of good practice, where vulnerable women had been enabled to live a good and healthy life through financial inclusion[12]. This had allowed them to retain access to their children, improving outcomes for all. Overall, attendees hoped that through improved training for medical professionals surrounding women's health and the impacts of inequalities, a cultural shift could be aided.

"Food insecurity impacts pregnancy outcomes, malnourished mothers can impact health and physical development."

"After leaving my ex, I lived on income support for the first two years of my son's life. I struggled to feed us. I managed by breast feeding and using the milk token I received to buy marked down vegetables"

Mental Health

The final aspect of health raised by women, was that of mental health. Many survey respondents cited mental health as an area which had been significantly worsened by poverty and debt, explaining that the pressure to provide for family members had resulted in a sense of hopelessness. In some cases, respondents stated that experiences of poverty had left them **"suicidal"** and with **"feelings of despair"**.

SWC work surrounding mental health, found that mental healthcare services are struggling to manage increasing levels of mental ill-health. These services are underfunded, and issues such as stigma, prevent many women from seeking the help they need. The SWC also found that the reduction in community-based projects, which traditionally would alleviate mental health problems such as isolation and loneliness, problems such as isolation and loneliness, have contributed to the national mental health crisis. With those experiencing poverty being at higher risk of poor mental health[13], it is of great importance that initiatives to improve mental health are targeted within areas of poor affluence.

SWC SPOTLIGHT: North Highland Women's Wellness Hub (NHWWH)

Kirsteen Campbell, Chair of the NHWWH, was invited to our health inequalities roundtable to share the experiences of women from the North of Scotland. She focused on the challenges they faced when accessing healthcare, with centralisation causing long journey times to receive diagnosis/treatment. Kirsteen also explained that limited gynaecological services had led to an increase in women electing private care options. These factors combined have negatively impacted household finances, preventing women in rural areas from accessing healthcare in Scotland.

"It's a constant stress and worry – prices keep going up for all our basics and bills but my income has barely risen...I hate special occasions and holidays because we can't afford to join in."

"...we had occasional days without heating, hot water and electricity...I tried to protect my children, but they knew...supporting them and keeping their quality of life as high as I could caused me enormous stress...I burnt out at the end of 2019. I had to pay privately for counselling as none was available on the NHS."

[12] NHS Greater Glasgow and Clyde. (2021). Healthier, Wealthier Children. Available at: <https://www.nhsggc.scot/your-health/public-health/maternal-and-child-public-health/healthier-wealthier-children/>


[13] Scottish Government. (2024). Mental Health Equality Evidence Report 2023. Available at: <https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2023/11/mental-health-wellbeing-delivery-plan-2023-2025/documents/mental-health-equality-evidence-report-2023/mental-health-equality-evidence-report-2023/govscot%3Adocument/mental-health-equality-evidence-report-2023.pdf>

Additional Topics

Alongside our key themes, multiple additional topics arose organically during discussions with women: the cost of living, domestic abuse, social security and age and poverty.

Cost of Living

Women expressed considerable concern over rising living costs, citing the many crises which have impacted global markets. In the UK, it has been observed that the prices of consumer goods and services has risen by 9.6% since 2022 and 41% of adults have stated that they are struggling to afford their energy bills[14]. These increases were sorely felt by women, with many explaining that they had had to make considerable cuts to their household funds. It was suggested by women that through negotiations with energy providers, the Scottish Government could alleviate pressures on families.



77% of survey respondents stated that they did not believe that their current income adequately covered living costs.

“This constant squeeze of rising costs across every aspect of daily living puts added pressure of working longer hours and sacrificing any quality time with your family.”

“Our food budget is whatever I have left over from bills and has been drastically cut back.”

“...standing charges on gas and electricity. I mean, you’re paying nearly £30 before you actually turn anything on...they [Scottish Government] should really be getting at the energy companies.”

Domestic Abuse

The prevalence of domestic abuse was also raised by attendees and survey respondents. Women are more likely to experience domestic abuse than men, making up four fifths of victims in 2022-23[15]. Financial precarity can be used as a tool to perpetuate abuse and manipulation, with women in poverty more likely to experience violence[16]. Scottish Women’s Aid have reported that 95% of domestic abuse[17].

Some women explained that household finances can be tightly controlled by partners, and those who flee are left in an untenable financial position. When children are involved, women emphasised that social care systems contribute to abuse, through dual-parent participation. Children were also used as means of manipulation by abusers. It was proposed that a gendered lens must be taken across policymaking to understand the intricacies of domestic and financial abuse.

“I cannot emphasise enough the impact domestic abuse has. I was able to escape my abusive marriage, but I was left with no money in my bank account. I have PTSD as a result of the...abuse, which has resulted in me losing my job, I also lost my home.”

“The social system is broken; it needs to be overhauled...child maintenance is used as a separation tool of economic abuse.”

“We are trying to make the link between women’s poverty and gender-based violence...unless we start to take a gendered lens on policies and regulations, then it’s not going to get better.”

[14] Office for National Statistics. (2024). Cost of Living Latest Insights. Available at:

<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costofliving/latestinsights>

[15] Scottish Government. (2024). Domestic Abuse: Statistics Recorded by the Police in Scotland, 2022-23. Available at: <https://www.gov.scot/publications/domestic-abuse-statistics-recorded-police-scotland-2022-23/pages/2/>

[16] Women’s Aid.(2023). The Impact of Domestic Abuse. Available at: <https://www.womensaid.org.uk/information-support/what-is-domestic-abuse/the-impact-of-domestic-abuse/>

[17] Scottish Women’s Aid. (2024). Domestic Abuse Statistics. Available at: <https://womensaid.scot/information-support/domestic-abuse-statistics-scotland/>

Social Security

Women stated that social security should be in place for all citizens, providing support for those in times of crisis. Some praise was given for the newly created Social Security Scotland (SSS), with women referring to the benefits provided as being useful and that the attitude of SSS staff was one of respect to claimants. However, attendees did also urge caution surrounding social security advice from SSS, explaining that independent advisory services should remain a key element of the larger system.

Women went on to provide multiple examples whereby they had not been sufficiently supported stating that staff had been unhelpful and dismissive. This was generally in relation to payments provided by the Department of Work and Pensions (DWP) at a UK level. It was felt that the attitude of staff was the result of a wider outlook that social security payments should be limited for those in need. Women also proposed that the current system was incredibly complicated, preventing many from accessing entitlements. They therefore suggested a simplification of the social security system, as well as a cash-first approach to enable choice and dignity.

“Everywhere I went for support, I was assumed to be of low intelligence and have poor education. I was continually spoken down to and any opinion I had was ignored. I was made to feel small.”

“The systems in place can be complicated and gatekeeping staff often act as if they are resource guarding, rather than supporting.”

“...cash-first, enabling people to access good food and make good choices for their family and what they’re spending their money on. So, it’s about maximising your income, and it’s the idea of explaining to people what they’re entitled to.”

Age and Poverty

Similarly to that raised by conference speakers, throughout conversations with women, the concept of intersecting disadvantage arose. Women provided examples where individual characteristics, such as age, had resulted in additional barriers when accessing public services and/or had worsened the likelihood of poverty.

Older women cited living costs as a significant issue, with rises worsening their quality of life. They stated that due to poor State Pension levels and reduced income, older women were at risk of experiencing poverty. Living costs were also raised as a concern for younger women, with benefit payments and minimum wages being lower for under 25s. It was highlighted by attendees that by considering the many intersecting elements of a woman’s life, a better understanding of their experiences could be gained, allowing policymakers to design services which worked for a greater range of people.

“...when you get older...you shouldn’t be in poverty. We spend less on food, we heat one room at a time...I don’t think I’m deprived, but over the years I’ve deprived myself of things.”

“I work with a women’s group and often it’s older women...There’s actually a new training course out right now about how to recognise malnutrition in older people. The very fact that that exists, shows that it’s a growing concern.”

“...benefits for under 25s being less doesn’t help...The bottom line is that a loaf doesn’t cost less because you’re under 25 years old”

Conclusion

This report 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 and speakers who attended our conference. We also thank those who contributed via our survey and roundtable events.

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