



RESEARCH CENTRE



'Just Getting By'

**Young Women's Trust
Annual Survey 2022**

| June 2022

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Foreword

As peer researchers, we've had the privilege of conducting research with young women across England and Wales about the challenges they experience and the changes they'd like to see to make financial equality a reality. It has been both enriching and eye-opening to hear about the experiences, hopes and dreams of young women, who go through so many difficulties in life, yet continue to remain resilient and show strength.

When we, as peer researchers, were presented with the findings of this report, we were collectively shocked. Whilst we already knew about some of the difficulties young women experience, it was harrowing to read about the current state of what it's like to be a young woman in 2022. We hoped that some lessons would have been learnt from the pandemic about how to build a fairer society. However, instead we're seeing that many young women are actually worse off.

Young women are struggling to find work, to progress in their jobs and to retain secure employment. They're struggling to feed themselves, their young children and are experiencing debt. They are continuing to experience discrimination based on their gender, age, appearance, hidden and visible disabilities and caring responsibilities. They are continuing to experience sexual harassment in the workplace. They are continuing to receive unequal pay. This latest research brings to light the stark realities and situations many young women are in. It highlights the structural barriers and inequalities that keep many young women from progressing, thriving and achieving true economic justice and equity in the workplace.



This report provides a unique insight into young women's lives and finances in 2022. With prices set to increase and conditions of the cost-of-living crisis set to worsen in the latter half of 2022, we request that policymakers, employers, services and individuals with positions of responsibility in society that impact young women, however big or small, read and understand the situations that young women are currently experiencing. We hope you can use this report and personally and proactively make positive changes that allow young women to progress and thrive.

Sidra
Peer Researcher

About Young Women's Trust

Young Women's Trust works to achieve economic justice for young women.

Young Women's Trust offers support to young women aged 18 to 30, who are living on low or no pay and want to build a better future.

We campaign for young women's equality in the workplace and our research examines what young women's lives are really like.

Young women are at the centre of the charity's work: leading, designing and participating.

Young Women's Trust Research Centre

Our Research Centre was launched in 2021. Our aim is to build a unique evidence base on young women's lives to call for the changes that young women need to achieve economic justice. We train young women as peer researchers who shape and conduct research with other young women to understand their experiences and the challenges they face. Our peer researchers are at the heart of all our research and are always paid fairly for their time. As experts on their own experience, we believe that empowering them to conduct the research on issues that concern them is crucial to creating meaningful research which catalyses change.



About the Young Women's Trust Annual Survey

Since 2015, Young Women's Trust have commissioned an annual survey of 18 to 30 year olds to help us track, understand and respond to the economic injustices young women face and fill crucial gaps in the data about young women's lives.

Since 2017, we have also carried out an annual survey of HR decision makers to learn more about the employment landscape for young women and how young women are treated and regarded in the workplace.

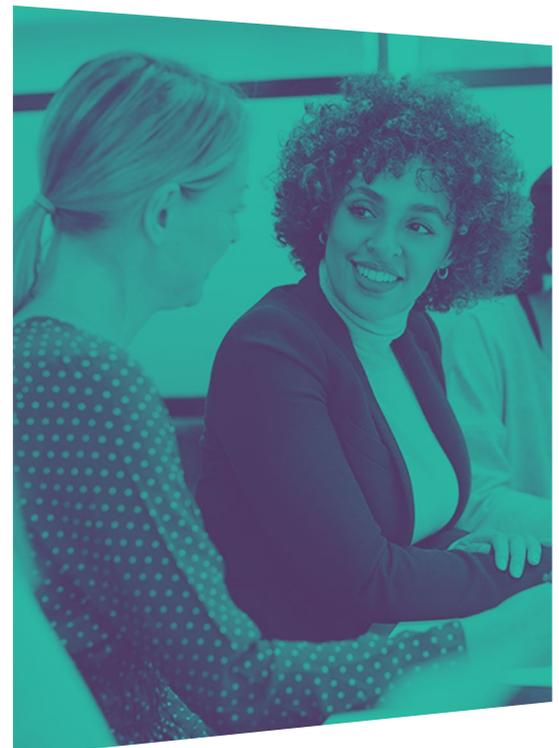
This year, we have brought these two surveys together to help us build a more holistic understanding of the financial and employment experiences of young women and the impact these have on their lives. Both surveys were carried out by Yonder Data Solutions on behalf of Young Women's Trust between 11 April 2022 and 19 April 2022.

We heard from a representative sample of 4,075 18 to 30 year old young women in England and Wales and a comparison group of 1,040 young men about their thoughts, feelings and experiences of work, finances and the current government as well as their priorities, aspirations and concerns for the future. The overall sample of young women contains 51 responses from trans young women and 64 responses from people who identify as non-binary. For the sake of brevity, we will refer to this group as 'young women' throughout the report.

In a separate survey, we also asked 911 professionals with responsibility for recruitment and/or HR decision making about their organisation's employment practices and their attitudes and behaviours towards young women in the workplace. The data was weighted at analysis to be representative of the UK business population by location and sector.

In this report, we will present the key findings from both surveys, alongside our recommendations for policy makers, employers and services that support young women. Where possible, we also make comparisons with findings from our previous annual 18 to 30s and HR decision makers surveys.

These findings and recommendations have been guided by our network of peer researchers and we will be using the findings to shape our future priorities for peer research.



Findings at a glance

Our annual survey of over 4,000 young women, over 1,000 young men and over 900 HR decision makers reveals the extent of the financial difficulties young women are facing in 2022 as they come out of a pandemic and into a cost of living crisis.



"Young women I know are really struggling to make ends meet, constantly putting on a face to mask the pain they feel and just trying to get by with the system's new rules as they feel there is no way out of it."

| Aisha

A longstanding gap in earnings between young women and young men already leaves young women particularly exposed to extra financial pressures. Our research findings highlight the ways in which a lack of flexible, well paid and secure work for young women, poorer progression opportunities and limited access to affordable childcare combine to create this income inequality.

Whilst there seems to be an appetite from employers to address gender equality in the workplace, HR decision makers themselves acknowledge how much more there is to be done.

We found that:

Young women are more likely than young men to be struggling with the cost of living and there is evidence of a widening financial divide between young women and young men.

Over half of young women (52%) told us they were 'filled with dread' when they think about their household finances, compared with 44% of young men. This is both a big increase on 2020 (27% and 23%) and represents a doubling of the gulf between young women and their male peers.

52%

of young women told us they were filled with dread when they think about their household finances.





A third of young mums have gone without food so their children aren't hungry.

Too many young women are being forced by the cost of living into making impossible choices: almost a quarter have had to choose between food and heating, while a third of young mums have gone without food so their children aren't hungry. Young single mums and young women on benefits are even more likely to be in these situations.

Levels of debt are increasing and over a third of young women have taken on new or additional debt in the last year, compared to a quarter of young men.

Young women are still facing multiple barriers to employment and progression work, and are still likely to be paid less than their male peers.

Almost a quarter (24%) of young women said they'd been paid less than male colleagues to do the same or similar work, and around 1 in 10 (11%) HR decision makers had seen women in their organisations being paid less than men for the same work.

The majority of employers are doing something to tackle the gender pay gap, but it's not enough: almost a quarter of HR decision makers think their company doesn't take gender pay gap reporting seriously enough and less than half of young women think their employers are taking sufficient action.

Progression in work is harder for young women than it is for young men, with young women lacking support to progress, finding it harder to ask for promotions, and coming up against negative attitudes from employers. Despite HR decision makers being more likely to think that young women have stronger CVs and are more committed to work than young men, 1 in 5 still think that men are better suited to senior management roles than women.

Young women are still facing discrimination on the basis of their age, gender, appearance and caring responsibilities.

There is still a long way to go before workplaces are inclusive places where young women have equal opportunities and can thrive. More than 2 in 5 young women (42%) have experienced discrimination in work or when looking for work. Almost a third of HR decision makers are aware of instances of young women being discriminated against in the last year. Young women with mental health problems, caring responsibilities or from racially minoritised communities face discrimination on the basis of multiple aspects of their identities.



1 in 5 HR decision makers think men are more suited to senior management roles than women.

Young women, especially those with children, need more flexible working opportunities along with more regular and predictable hours. While employers understand the importance of flexible and secure work, more needs to be done to implement it fairly.

The overwhelming majority of young women say the ability to work flexibly is important and it can make the difference between being able to apply for a job or not. Most employers now offer flexible working, sometimes from day one - but many do not advertise this. Doing so would make a big difference: young women are much less likely than young men to feel comfortable asking a new employer for the ability to work flexibly if it's not stated in the job description.

A third of young women are worried about job security and a quarter about not having regular or predictable hours. Almost 3 in 10 are worried about not having enough paid hours. Young women are more likely to be offered a zero-hour contract than young men, and many employers don't provide their employees with a minimum of four weeks' notice about their working hours.

Levels of trust in politicians are declining amongst young women, and only a small minority feel the government is aware of and responsive to their needs.

Young women are less likely than young men to feel supported by the government or have confidence in politicians to drive forward the equality agenda and create a fairer society for young women.

Despite this, the majority of young women (77%) said they would be likely to vote if there was a general election in the next year - suggesting that politicians would do well to listen to their concerns and show that they are taking action to address them. Young women facing the greatest financial challenges are less likely to vote, and we can't risk these women being further disenfranchised.

Two years on, young women are still feeling the impact of the pandemic on their finances and their mental health. However, despite facing multiple challenges, many are still optimistic about the future.

More than a quarter of young women told us their finances suffered as a result of the pandemic. While young women and young men were equally likely to be affected financially, young women's mental health has been affected much more heavily – with over half (55%) saying their mental health has suffered compared to 36% of men. Unsurprisingly, young women in financially precarious situations were much more likely to have experienced a negative impact on their mental health.

However, despite the numerous challenges and inequalities young women have faced in the last year they are showing impressive reserves of optimism and aspiration that should be celebrated, with 62% still feeling that they can reach their career goals.



Research findings



Section 1: Finances and the cost of living

Our survey reveals that young women have been hit especially hard by the rising cost of living, and overall are more likely than young men to be struggling to make ends meet.

On many measures, young women are doing worse than they were a year ago and there is evidence of a widening divide between young women and young men when it comes to financial security.

- Almost half (49%) of young women described their current financial situation as 'not that comfortable' or 'not at all comfortable.'
- Almost 2 in 5 (38%) reported that their financial situation has got worse over the last 12 months, compared to just under a quarter (24%) who told us this was the case in 2020.
- 71% of young women told us that the increased cost of living has made things financially difficult for them, compared to 60% of young men.
- Over half (54%) of young women agree that it is a 'real struggle' to make their cash last until the end of the month, compared to 44% of young men. This is up from 31% of young women in 2020.
- Over half (52%) of young women told us that they are 'filled with dread' when they think about their household finances, compared to 42% of young men. This is a significant increase from the 27% of young women and 23% of young men who told us this was the case in 2020.
- Almost a quarter (24%) of young women have been unable to afford food or essential supplies in the last 12 months.

71%

of young women told us that the increased cost of living has made things financially difficult for them, compared to 60% of young men.



Spotlight on: Young mums

Young women with childcare responsibilities, especially young single mums, are more likely to have been negatively impacted by rising living costs.

- 82% of young women with childcare responsibilities told us that the increased cost of living has made things financially difficult for them.
- 73% of single mums and 65% of young women with joint childcare responsibility say they are 'filled with dread' when they think about their household finances. For single mums, this is up from 50% in 2020.
- 75% of single mums and 65% of mums with joint childcare responsibility told us that it is a 'real struggle' to make their cash last until the end of the month. This represents a rise of over 40% since 2020, when 53% of single mums told us this was the case.



Almost half (47%) of single mums and a third (33%) of young women with joint childcare responsibility have been unable to afford food or essential supplies in the last 12 months.



Taslima's story

Taslima is a mother and has struggled with the rising costs of food and utility bills. The benefits she receives are not enough for her to live comfortably on and she has to sacrifice 'luxuries' like spending time with her family and doing things to support her health because she cannot afford them. Taslima feels that discrimination against mothers in the workplace is widespread, and has experienced difficulty finding work that is sufficiently flexible or pays enough to meet the costs of childcare.

"There aren't enough jobs out there with flexible working hours. There's nothing convenient or accommodating to work around children, and childcare is so expensive. There aren't enough paid jobs to afford childcare. Most employers cannot discriminate face-to-face but they do not want to take on single parents or mothers to be as they have childcare responsibilities."

Young women are being forced into making impossible choices and many are going hungry to feed their children.

- Almost a quarter (23%) of young women agree that sometimes they have to choose between food and heating. This rises to over half (55%) of single mums and a third (33%) of mums with joint childcare responsibility.
- 3 in 10 (30%) of young mums agree that sometimes they go hungry so that their children can eat. This rises to almost 3 in 5 (58%) single mums.
- 62% of young women agree that it would be a big financial problem for them if they had to replace a large item such as a fridge or washing machine this year, compared to 46% who told us this was the case in 2020.
- Over 3 in 5 (61%) of young women agree that they will have to put off having children until they can afford to have them. This is an increase of over 20% since 2020.

Levels of debt amongst young women are increasing. Our survey shows that young women are more likely to have taken on new or additional debt to cope with the rising cost of living.

- Almost 3 in 10 (29%) of young women told us that they are in debt 'all the time', compared to 17% in 2020. Almost half (48%) of young women with children reported being in constant debt.
- 37% of young women told us that they are not able to put a little cash aside each month to save, compared to just under a quarter (24%) who said this was the case in 2020.

29%

of young women told us that they are in debt 'all the time', compared to 17% in 2020.



- Almost 1 in 5 (18%) young women have fallen behind on rent or bills in the last 12 months. Single mums are particularly struggling to keep up with rent or bills, with almost half (48%) reporting that they have fallen behind in the last 12 months.
- Over a third (35%) of young women have taken on new or additional debt in the last 12 months, compared to a quarter (25%) of young men.
- 37% of young women have used 'buy now, pay later' to buy something in the last 12 months, compared to 31% of young men. This is up from 30% in 2020.

Spotlight on: Young women on benefits

Mirroring the findings from our One Size Fits No One report, young women on benefits told us that they are struggling to live comfortably on the income they receive. They are more likely to be in debt, and are the group most likely to have been negatively impacted financially by the rising cost of living.

- 56% of young women claiming benefits do not think that the benefits they receive provide them with enough income to live comfortably. 75% told us that it is a 'real struggle' to make their cash last until the end of the month.
- Half of young women on benefits say they are in debt 'all the time' and almost half (48%) have taken on new or additional debt in the last 12 months.
- 85% of young women on benefits told us that the increased cost of living has made things financially difficult for them.
- 42% of young women on benefits have fallen behind on rent or bills in the last 12 months.



"The benefits I currently qualify for aren't enough to live on. I can't pay rent, pay bills, travel for health care and support groups that my social workers say I need, I can't pay for disability aids and accommodations, which means that I'm even less able to work, thus trapping me in poverty. "

| Autumn



Section 2: Pay and progression

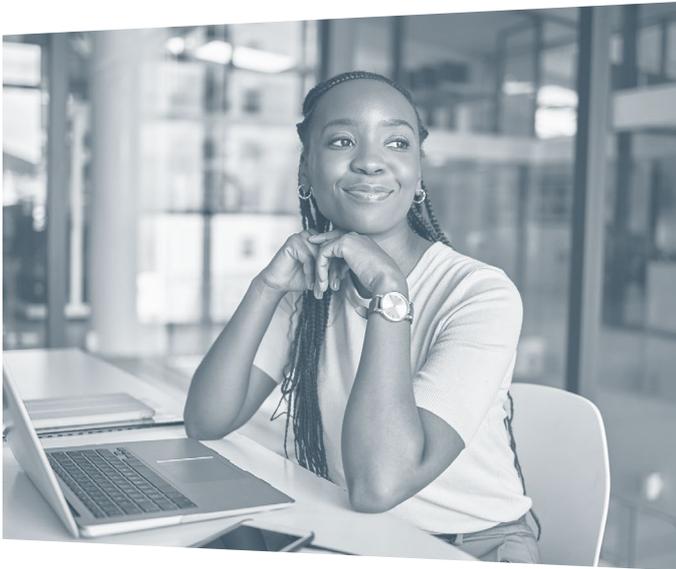
Official data¹ shows that, on average, young women aged 18 to 29 earned 22% less than their male peers in 2021. Our survey shows that young women are experiencing multiple barriers to employment and progression, are still being paid less than their male peers and are often not being supported to thrive in the workplace.

We asked everyone who participated in our surveys to tell us their views on the underlying causes of the earnings gap between men and women. The table below displays the combined percentage of those who think that the following things contribute to some extent (either 'a little' or 'a lot') to the earnings gap outlined above. The shading represents the most popular answers for each group:

	Young women	Young men	HR decision makers
Women spending more time looking after children than men	83%	72%	77%
Women spending more time on other unpaid care than men	75%	60%	65%
Women spending more time on domestic work (e.g. cooking and cleaning) than men	70%	54%	59%
The different types of jobs that men and women choose to do	68%	68%	66%
Women being paid less than men per hour for the same work	82%	55%	59%
Women having fewer opportunities for progression in work than men	81%	57%	60%

¹ONS Annual Survey of Hours and Earnings (2021) Calculations based on median gross annual pay for all employees. This is different from the gender pay gap, officially calculated as the difference of hourly pay for women and men working full-time.

Whilst all agree that women spending more time looking after children than men is the biggest contributor towards the earnings gap, young women were far more likely to say that being paid less than men per hour for the same work and having fewer opportunities to progress are big contributing factors.



Over half (55%) of young women in employment told us that they are worried about how much their job pays. 67% of single mums told us that they are concerned about this, which represents an increase of almost a third since we asked this question in 2020.

- More than 1 in 10 (11%) HR decision makers also told us that they were aware of women being paid less than men for jobs at the same level in their organisation.
- 1 in 5 (20%) young women told us that they had been paid less than the minimum wage they were entitled to.

Although the majority (69%) of HR decision makers told us that they think their organisation is making efforts to tackle the gender pay gap, almost a quarter (23%) said that they don't think their organisation takes gender pay gap reporting seriously enough.

- Less than half (48%) of young women currently working think that their employer is doing enough to tackle the gender pay gap.
- Over 1 in 5 (21%) HR decision makers told us that their organisation does not have any measures in place to help bring about women's equality. 30% of HR decision makers working in the hospitality industry, where large numbers of young women are employed, told us that this was the case.



Almost a quarter (24%) of young women told us that they had been paid less than male colleagues in their workplace who do the same or similar work.

Employers are still acting in ways which perpetuate the gender pay gap. Research has shown that women are offered lower pay when they are asked about their salary history as employers use the previous lower pay to negotiate pay down.² Similarly, when jobs are advertised without salary details, the lack of transparency disadvantages women and maintains the biases which result in existing pay differences. Our survey found that:

- Over half (51%) said that applicants/interviewees in their organisation are asked to provide details of their current salary.
- Almost half (46%) of HR decision makers told us that jobs are often advertised without details of the salary level.

Young women, especially those with mental or physical health needs or caring responsibilities, are experiencing multiple financial, practical and personal barriers to meaningful, fulfilling and secure employment.

- 12% of young women told us that not being able to afford the associated costs (e.g., travel, childcare, uniform etc) has made it difficult for them to apply for a job. This rises to almost a quarter (24%) of young women with caring responsibilities.
- Almost a quarter (23%) of young women told us that their mental health has prevented them from applying for a job. Over half (56%) of young women with a long-term mental health condition and almost half (45%) of neurodiverse young women said that this was the case.
- Over a third (34%) of young women with a long-term physical health condition told us that their physical health has prevented them from applying for a job.
- Over a third (36%) of young women disagree that there are enough job opportunities available to them in their local area, compared to 29% of young men.

24%

of young women with caring responsibilities said that not being able to get support with their caring responsibilities has made it difficult for them to apply for a job.



²Fawcett Society (2022) <https://www.fawcettsociety.org.uk/news/fawcett-society-calls-on-employers-to-stop-asking-salary-history>

Young women in work are finding it difficult to progress, and many aren't getting the support they need or being given the same opportunities as young men.

- Almost half (47%) of young women are worried about not having opportunities to progress.
- Only 56% of young women told us that they have the support they need to progress in their careers, compared to 64% of young men.
- 2 in 5 (40%) young women are worried about not having the support they need in their job.
- 3 in 10 (30%) young women in employment disagree that women and men are given the same opportunities to progress in their organisation, compared to less than a fifth (18%) of young men.
- Almost a third (31%) of HR decision makers agree that it is harder for women to progress in their organisation than men. This is highest in the hospitality sector, where over half (51%) of HR decision makers agreed that this was the case.
- A quarter (25%) of organisations don't offer anything to support the development of young women. This is highest in the hospitality and production and construction industries where almost a third of HR decision makers said that their organisations did not offer anything to support young women's development.

Niamh's story

In a previous role, Niamh was often overlooked and not given the same opportunities to progress as her older colleagues because of her age. She also feels that she was treated differently to her male colleagues who were paid more than her, despite being the same age and having similar levels of experience.

"Many of the other employees would not offer me certain tasks because they assumed I was inexperienced because of my age. Managers would offer tasks to employees who were older than me and never considered giving me a chance to prove that I could do it. The manager felt that he could shout at me and demand that I do things, but when he spoke to the boys about the same issues he spoke in a normal tone and with respect."

Young women are also less likely to put themselves forward for promotions or ask for a pay rise than young men.

- Over a third (35%) of HR decision makers think that young men are more likely to ask for a pay rise than young women, compared to just 8% who think that young women are more likely to ask for a pay rise.
- Over a third (34%) of HR decision makers think young men are also more likely to ask for a promotion than young women, with less than 1 in 10 (9%) believing that young women are more likely to ask for a promotion.
- Over a quarter (26%) of respondents think that young men are more confident than young women, compared to just over 1 in 10 (11%) who think that young women are more confident.



Over a third (35%) of HR decision makers think that young men are more likely to ask for a pay rise than young women.

This is the case despite a perception that young women are talented and committed members of the workforce.

- 13% of HR decision makers believe that young women have stronger CVs/job applications than young men, compared to 11% that believe the opposite is true. This is particularly true in the hospitality industry, where over a quarter (27%) of HR decision makers told us that young women have stronger CVs or job applications than young men.
- 16% of HR decision makers believe that young women are more committed to work than young men, compared to 10% who think that the opposite is true.
- More than 1 in 10 (11%) HR decision makers are aware of a woman being overlooked for a promotion she deserved in the last year.
- 12% of HR decision makers believe that young women make better managers than young men, compared to 8% who believe that the opposite is true. However, 1 in 5 (20%) HR decision makers think that men are better suited to senior management jobs than women, a view which may be preventing young women from progressing.



Section 3: Discrimination in the workplace

Our survey shows that young women continue to face discrimination and sexism in the workplace. Whilst levels of discrimination seem to be falling slightly from previous years, responses from young women and HR decision makers show that there is still work to be done to ensure that all young women are given equal opportunities to thrive.

- Over 2 in 5 (42%) young women have experienced discrimination whilst working or looking for work.

The top three reasons young women report experiencing discrimination are:

	2022	2020
1. Their age	22%	26%
2. Their appearance	12%	14%
3. Their sex	11%	15%

!
 Almost a third (32%) of HR decision makers are aware of instances of young women being discriminated against in the past year.

- Almost a third (32%) of HR decision makers are aware of instances of young women being discriminated against in the past year. This increases to almost half (48%) of respondents working in the public sector.
- HR decision makers are most likely to report being aware of young women being discriminated against because of their age (14%), having children or caring responsibilities (14%) or their appearance (12%).
- A third (33%) of HR decision makers agree or strongly agree that sexist behaviour still exists within their organisation. This is highest in the public sector, where half think that this is the case.
- 3 in 10 young women have experienced sexual harassment in the workplace.

Young women with mental or physical health problems, caring responsibilities or from racially minoritised communities are more likely to experience discrimination on the basis of multiple aspects of their identities.

- Almost 3 in 10 (30%) young women with a long-term mental health condition have been discriminated against because of their mental health when working or looking for work.
- 31% of young Black women and almost a quarter (24%) of young women from Asian backgrounds have been discriminated against because of their ethnicity. This is a drop from 41% and 28% who reported experiencing discrimination on the grounds of their race in 2020.

Aisha's story

Aisha has a chronic physical disability and experiences mental health problems which mean she needs flexible and accessible work. She has experienced discrimination on a number of levels whilst looking for work and has been subjected to sexual harassment which knocked her confidence and made it difficult for her to want to continue to look for work.

"Although I have MRI scans and medical notes to prove my chronic physical disability, as it's 'invisible' on the surface level I was attacked and told I make up my pain and it's not that bad. I have found it hard to commit to work due to my health challenges and this made me feel bad as I couldn't always be reliable. I had to constantly justify myself with scans from doctors and my physio who I've seen. Not everyone understands invisible health challenges and because I was seen as 'young and fit' I was therefore considered to be 'making an excuse'."

Spotlight on: Young mums at work

Young mums face specific barriers and challenges in relation to employment, which are compounded by experiences of discrimination that make it difficult for them to find, maintain and progress in work.

- 35% of single parents and 26% of young women with joint childcare responsibility have been discriminated against for having children or other caring responsibilities whilst working or looking for work.
- A quarter (25%) of young women with childcare responsibilities have been discriminated against for being pregnant, on parental leave or returning to work after parental leave.
- Almost a quarter (23%) of HR decision makers told us that they would be reluctant to hire a woman who they thought might go on to start a family. HR decision makers in the hospitality (38%), retail (33%) and production and construction (28%) industries were most likely to say that they would be reluctant to hire a woman who they thought might go on to start a family.
- More than 1 in 10 (11%) HR decision makers are aware of women missing out on progression opportunities due to childcare commitments in the past year.
- Almost 2 in 5 (37%) HR decision makers agree that being pregnant or having young children has a negative impact on organisational decisions regarding career progression or promotion. This is highest in the hospitality (54%), retail (42%), and infrastructure (42%) industries.



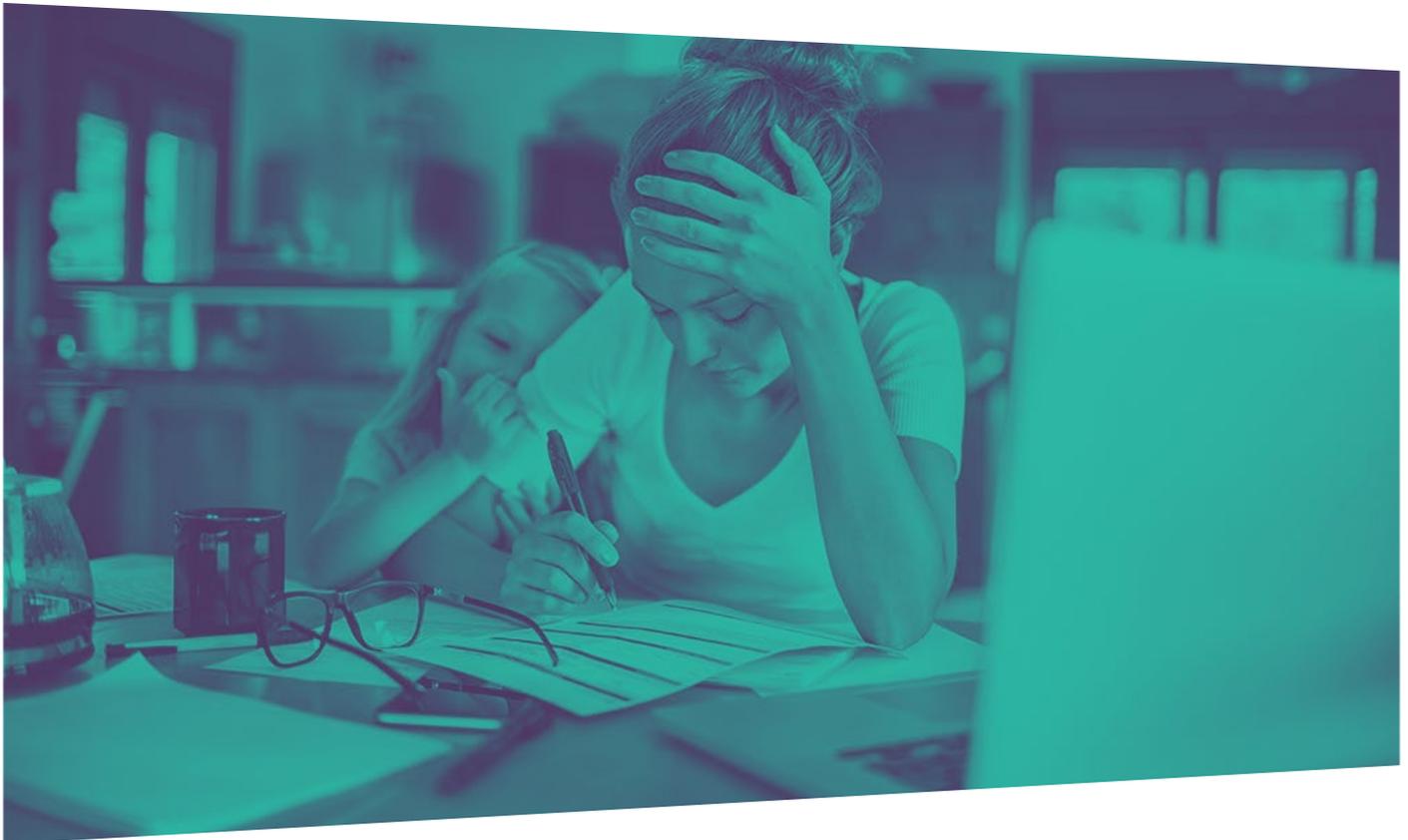
Almost a quarter (23%) of HR decision makers told us that they would be reluctant to hire a woman who they thought might go on to start a family.



Section 4: Flexible and insecure work

Young women, particularly those with caring responsibilities, consistently tell us that flexible working isn't just a preference, it is a necessity. However, despite the lessons and opportunities afforded by the pandemic, many young women are still struggling to find work that is sufficiently flexible and are concerned about balancing work with their caring responsibilities.

- Almost 2 in 5 (38%) young women are worried about not being able to work flexibly. Young single mums are far more likely to be concerned about this (61%).
- Over 3 in 5 young women with caring responsibilities are worried about balancing work with their caring responsibilities.
- A quarter (25%) of young women told us that a lack of flexibility has made it difficult for them to apply for a job. Over 30% of young women with caring responsibilities said that this was the case.
- 82% of young women agree that the ability to work flexibly is important to them. This rises to 91% of young women with childcare responsibilities.



Mali's story

Mali has experienced difficulties with her mental health and is currently taking a break from work and college to focus on her well-being. She has found this difficult because she would like to be able to work, but knows that there are so few opportunities available to work in a way that would currently suit her needs.

"I don't have a degree, or even a full set of A-Levels after having to leave college, and so the options available to me are already slim, let alone adding the mental health allowances and flexibility I would need on top.

I'm someone who is really hard-working and I feel I have a lot of skills that would make me suitable for a variety of job roles, but there just aren't enough opportunities available for me to work in a way that I need. If I were able to find a job where I could have some of that flexibility and maybe sometimes work at home, it would make a big difference to me and how I feel about my life. I would really love to be working and to have the chance to do something I'm good at.

I think that there is a lot that could be done to make flexible working better for young women. Employers need to have more trust in their employees and allow them to have more freedom when it comes to the way they work. I also think the government really should be doing more when it comes to requiring employers to consider and make allowances for flexible working. A lot of workplaces refuse to make adjustments for employees or only allow options for flexible work after a person has worked there for a certain amount of time, and that makes it much harder for young women - and people in general - to find work that they are able to fit into their lives, and around their other responsibilities and needs."

Our survey shows that the majority of employers now offer flexible working, with many offering this from day one of employment. However, the ability to work flexibly isn't always made clear and young women don't always feel confident to ask to work flexibly.

- Almost 4 in 5 (79%) HR decision makers told us that their organisation offers flexible working. This was highest in the third sector, where 94% said that their organisation offers flexible working and lowest in the education and hospitality industries (63% and 66% respectively).
- Around 3 in 5 (61%) of those that offer flexible working offer this from day one of employment.
- 47% of young women who took our survey have made a request to work flexibly. Young women with caring responsibilities were more likely to have made a request to work flexibly (63%). Of these young women, around 3 in 5 (62%) had their request approved and just under 30% had it denied.



Almost a third of young women (29%) don't have enough paid hours.



41% of young women would not feel comfortable asking a new employer to work flexibly if flexibility was not advertised in the job description, compared to just 28% of young men.

- 86% of young women would be more likely to apply for a job that was advertised as flexible and 95% agree that job adverts should state whether it is possible to work flexibly.
- However, 22% of HR decision makers whose organisations offer flexible working told us that they do not currently state this on their job adverts.
- Over a quarter (26%) of young women said that they would not feel comfortable asking their current employer to work flexibly.

Young women are also concerned about job security and would benefit from being able to balance flexible working with having more regular or predictable hours.

- A third (33%) of young women are worried about job security (including how long their job will last for). This is higher for young women living in London and the North East (44% and 41% respectively) and young women from racially minoritised communities (45%).
- Over half (53%) of young women with sole childcare responsibility are worried about their job security.
- A quarter of young women (25%) are worried about not having regular or predictable working hours.
- 17% of young women said that a lack of guaranteed hours or income had made it difficult for them to apply for a job.

Young women are more likely to be offered a zero-hour contract than young men, and many employers do not provide their employees with a minimum of four weeks' notice about their working hours.

- 44% of young women have been offered a zero-hour contract, compared to a third (33%) of young men.
- Almost 1 in 5 (19%) HR decision makers told us that their organisation does not provide employees with a minimum of four weeks' notice about their working hours. This was highest in the hospitality (36%) and arts, entertainment and recreation industries (23%) which have a high concentration of young women in low paid, insecure work.
- 62% of young women told us that they would like more predictable/regular working hours. This rises to 72% amongst young women from racially minoritised communities and 80% amongst young women with sole childcare responsibility.

There is clearly an appetite for and understanding of the importance of flexible and secure work, but more needs to be done to implement it fairly.

- 80% of HR decision makers told us that their organisation recognises the importance of flexible working for people with caring responsibilities. Almost as many (79%) also told us that their organisation recognises the importance of flexible working for people with physical health conditions, but fewer felt that their organisation recognises the importance of flexible working for people with mental health problems and neurodiversities (73% and 63% respectively).
- This was particularly low in the education and hospitality sectors, where only 46% and 53% respectively agreed that their organisation recognises the importance of flexible working for people with neurodiversities.
- 74% of HR decision makers agree that all roles should be open to part time or flexible working, unless the employer can demonstrate an immediate and continued business case against doing so. However, only 36% currently have this policy in place.
- 87% of young women would like the government to make it easier to work flexibly. This is higher amongst young women with caring responsibilities (92%), neurodiverse young women (96%) and young women with a long-term mental health condition (92%).



83% of young women agree that the right to flexible working should be available to all employees from the first day of their employment.

Section 5: Political perception and participation

Young women are less likely than young men to feel supported by the government or have confidence in politicians to drive forward the equality agenda and create a fairer society for young women.

- 71% of young women told us that their confidence in politicians has got worse over the last 12 months, compared to 56% of young men.
- Only 8% of young women believe that women's equality has got better over the last 12 months, compared to 1 in 5 (20%) young men.
- Just under a quarter (24%) of young women agree that the government is committed to achieving equality for women, compared to over half (52%) of young men.
- Less than a quarter (23%) of young women agree that the government is aware of and responsive to the needs of young women. Young women with long-term physical or mental health problems or a neurodiversity are less likely to agree that the government is aware of and responsive to the needs of young women (18% and 17% respectively).



"I would really like to be in a position where I could move out and get a flat somewhere of my own. I know that realistically from looking at how things like energy bills - or even just the cost of food - are increasing, that moving out and having that independence is going to be really expensive. It makes me feel anxious about my future and how hard it's going to be for me to achieve the things I want in life. With the government not really listening or doing anything to improve the situation, I frequently worry that this isn't ever going to change."

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The majority (77%) of young women told us that they would be 'very likely' or 'quite likely' to vote if there is a general election in the next 12 months, indicating a desire to contribute towards creating positive change.

- Just over a quarter of young women (26%) agree that the government is supporting young women to access employment and training.
- However, young women who are experiencing the greatest challenges in relation to work and finances are less likely to indicate an intention to vote in any forthcoming general election, meaning that their voices are less likely to be heard by those in power.

Section 6: Looking back and looking forward

We know that the pandemic has exacerbated the existing inequality facing young women. In our 2020 Picking up the Pieces report we highlighted the extent to which young women had been affected economically and emotionally by the pandemic.

Two years on, the impact of the pandemic is still being felt heavily amongst young women, particularly those in precarious financial situations and with existing challenges or caring responsibilities.

- Over a quarter (27%) of young women told us that their finances suffered as a result of the pandemic. This was higher amongst self-employed young women (42%) and those with childcare responsibilities (34%).

Whilst young men and young women were equally likely to be affected financially by the pandemic, young women were more likely to tell us that their mental health suffered as a result.

- Over half (55%) of young women told us that their mental health suffered as a result of the pandemic, compared to 36% of young men.
- Young women with existing mental health problems were more far more likely to say that their mental health suffered than those without. 84% said that their mental health suffered as a result of the pandemic. Neurodiverse young women were also more likely to say that the pandemic affected their mental health (77%).

The pandemic has also had a disproportionate effect on the mental health of young women in precarious financial situations.

- 70% of young women who described their current financial situation as 'not at all comfortable' said their mental health had suffered as a result of the pandemic.



“Things have been harder since the pandemic, and I have had a lot of anxiety around finances. I lost my job as a carer due to ill health and was barely getting by with my business. So, when I think of the cost of living, it brings feelings of financial insecurity and I miss having a healthy salary and savings. I have had to give up some of the nice things I previously enjoyed. I haven't gone for a manicure or out for meals because I have had to prioritise the basic amenities. And even my eating has changed, and I have had to buy cheaper meals, less protein and more cheap bulky food.”

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Overall, young women have had a difficult year personally and financially, with many telling us that their financial situation, standard of living and hopes for the future have got worse over the last 12 months.

Nevertheless, in spite of all the challenges and experiences of inequality highlighted in this report, 62% of young women still feel confident that they can achieve their career goals. Over a quarter (26%) also feel that their future prospects have got better over the last 12 months, compared to under 1 in 5 (19%) who feel that they have got worse.

Young women need tailored and targeted support to help them achieve their goals and manage their finances in difficult circumstances. Our survey shows that young women are less likely to know where to get support to manage their finances than young men, despite being more likely to be facing financial challenges.

- Less than half (44%) of young women told us that they know where to get support to manage their finances, compared to just over half (55%) of young men.

In the future, young women indicated a preference for advice and support focusing on the following:

1. Managing finances and budgeting (32%)
2. Progressing in their career (29%)
3. Writing CVs and job applications (26%)
4. Understanding what job opportunities are available to them (25%)
5. Understanding what benefits they are entitled to (24%)



What next? Our recommendations

It is clear from the data that significant numbers of young women are in seriously precarious financial situations and need urgent short-term help to make ends meet. In the longer term, measures are needed to address the underlying income gap which left young women more exposed to the cost of living crisis. These include supporting more young women into work, including by investing in childcare, and improving pay, job security, flexibility and progression opportunities in the sections of the economy where young women on low pay are predominantly employed.

Finances and the cost of living

Young women receiving Universal Credit and other benefits are amongst the most likely to say they are struggling financially. Benefits were already far below what people needed to survive and the rising cost of living is now pushing young women receiving benefits further into poverty. Furthermore, structural inequalities have left young women more exposed to the impacts of the crisis and with fewer resources with which to overcome the current challenges.

- **The government** should continue to monitor both the deepening cost of living crisis and the impact of the support measures it announced in May 2022 to ensure that young women are getting the support they need. It should also develop a long-term plan to overcome the structural inequalities that have left young women financially vulnerable in the first place.

Pay and progression

Young women continue to earn less than young men and face barriers to progression at work. Lack of flexible working, a lack of flexible and affordable childcare, a lack of targeted support for progression, and discriminatory pay practices combine to hold young women back from reaching their potential.

- **The government** should increase the minimum wage at least in line with inflation, to ensure that young women on the lowest incomes can keep up with rising costs.
- **The government** should expand the requirement for gender pay gap reporting to cover a greater number of employers, providing support for smaller organisations to report. It should also consider introducing enforcement and sanctioning powers for use when employers fail to make progress to reduce gender pay gaps.
- **Employers** should advertise all jobs with pay and salary details and stop asking candidates for previous salary history which can lead to young women being trapped in low paid roles.
- **Employers** should improve the reporting of gender pay gaps, recording pay gaps by age band and ethnicity in addition to the current requirements. Employers should also put in place targeted action plans to improve pay equality.
- **Employers** should provide meaningful development opportunities for young women, and offer mentoring and support to help them reach their potential. They should also monitor the development of young women on their staff teams.

Discrimination

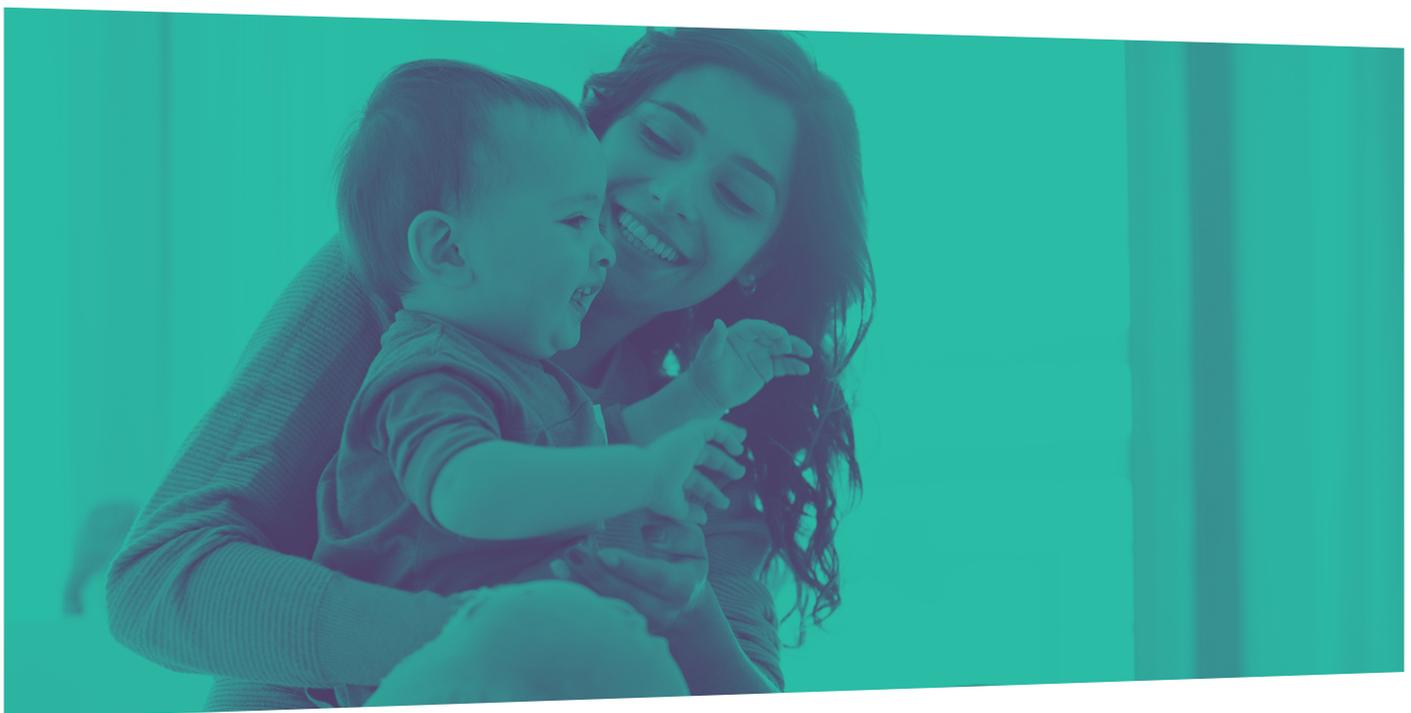
Young women continue to face high levels of discrimination and harassment at work on the basis of age, gender, race, mental health and caring responsibilities and this is unacceptable.

- **The government** should recommit to introducing the legislation promised by the now abandoned Employment Bill to improve employment rights. This would include additional rights for parents and carers, the right to flexible working and protections against sexual harassment.
- **Employers** should ensure that workplaces are accessible and inclusive, invest in diversity and inclusion training for staff, tackle discrimination head on and develop clear flexible and hybrid working policies which are responsive to individual circumstances.

Flexible and insecure work

It is clear from our survey findings that young women, and particularly young mums, need greater flexibility to enable them to work but are less comfortable than young men to ask their employers to work flexibly.

- **The government** should amend legislation to assume a right to flexible working rather than the current right to request it. Flexibility should be legally available by default from the first day of a job and legislation should ensure jobs are advertised with flexible working arrangements.



- **The government** should, as part of its levelling up agenda, provide the necessary investment in childcare to guarantee access to high quality childcare in all areas across the country. A fundamental review and reimagining of our current childcare provision is needed to make sure supply meets demand and that it is fit for purpose: affordable to parents, sustainable for providers and flexible enough to enable young women to access work and training opportunities. In the shorter term, in the midst of the cost of living crisis the government should provide more financial support to both parents and providers to help them meet the true costs of childcare.
- **Employers** should ensure all roles where flexible working is offered state this in their job adverts.
- **Employers** in frontline sectors of the economy where many young women tend to work, such as social care, retail and hospitality, should take an innovative approach to flexible working, learning from recent developments in good practice.³

Young women tell us short notice of shifts and unpredictable working patterns makes it hard to plan their finances and childcare, including paying for childcare they don't need.

- **Employers** should introduce predictable hours contracts so that young women know what hours and shifts they are working at least four weeks in advance. Contracts should be for a minimum of 16 hours work per week unless the employee says otherwise. Employers should also introduce compensation for cancelled shifts within 48 hours.

Flexible and affordable childcare is essential to enable many young women to work. Access to childcare is unequal and it is young women on the lowest incomes who find it most difficult to find suitable care. Flexible childcare is particularly important for young women who are more likely to be in unpredictable work than older workers.

Political perception and participation

This year's survey showed declining levels of trust in politicians amongst young women and that only a small minority feel the government is aware of and responsive to their needs.

- **The government**, and politicians of all parties, should proactively seek out and listen to young women's voices in their decision making. Data informing policymaking on employment, childcare and benefits should be analysed to include gender and age so that young women's experiences and issues are visible.

Looking back and looking forward

Young women bore a huge financial, emotional and practical burden during the pandemic which is still being felt. The ongoing impact on finances and mental health is particularly heavy for young female parents and carers.

³ https://timewise.co.uk/article/reaching-a-positive-financial-return-on-investment-in-flexible-working/?type=article&loadMore=1&pageId=1&postsPerPage=8&order=menu_order&orderdir=DESC&category%5B0%5D=29&topic=-1&contentType=-1&taxonomy=articlecategory&excludId=-1&publicOnly=1&fromKH=0

- **The government** should increase the basic rates of Carer's Allowance to support those who have unpaid caring responsibilities.
- **The government** should support investment in sectors employing large numbers of young women that have been most affected by the pandemic, including hospitality and care. It should provide targeted support for young women to access training and skills development, enabling them to find work and progress.

This report has highlighted the scale of the challenges facing young women and the impact on their health and wellbeing. Young women told us they don't always know where to access support, especially when it comes to managing their finances.

- **The government** should increase investment in mental health services. At the local level there is also a need for better promotion and signposting of existing specialist services that could support young women, so they are not facing these challenges alone.





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