



**YOUNG
WOMEN'S
TRUST**

WORRYING TIMES

Young Women's Trust Annual Survey 2017

INTRODUCTION

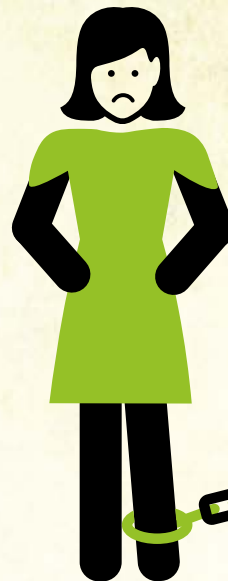
Last year we published *'No Country for Young Women'*, the findings from our 2016 annual survey. The report, which attracted a considerable amount of interest, revealed a generation of young people despairing and anxious, many of whose lives were on hold because of serious financial, work and housing problems.

Sadly, the Young Women's Trust Annual Survey 2017 shows that life has not improved for many young people and for a considerable number, especially those already struggling, it has got worse.

Our latest survey findings reveal that, while around half of young people are getting by financially, the other half, an estimated five million 18-30 year olds, are struggling to make ends meet – including some one million young people who are facing dire financial problems. As a result, many young people are unable to move on with their lives and are facing a loss of confidence, anxiety and worsening mental health worries.

Once again young women are being hit hardest. Our findings show young women are consistently more likely than young men to encounter money problems, workplace discrimination, health problems, worries about the future and low confidence. And women from the lowest socio-economic groups are faring worse still, with their situation also deteriorating in the last 12 months.

ONE IN FOUR YOUNG WOMEN ARE IN DEBT ALL OF THE TIME



An estimated five million 18-30 year olds, are struggling to make ends meet - including some one million young people who are facing dire financial problems.

METHODOLOGY AND TERMINOLOGY

This report is based on findings from a survey carried out for Young Women's Trust by Populus Data Solutions. A representative sample of 4,010 18-30 year olds in England and Wales, from the Populus Live Online Panel, were surveyed between 4-14 July 2017.

For ease of reference, unless stated otherwise, when we talk about findings related to young people in this report, including young men and young women, we are referring to 18-30 year olds in England and Wales. In a number of places we make comparisons with our 2016 Annual Survey, *'No Country for Young Women'*, which included some of the same questions, as well as to an earlier survey in 2015. More detailed breakdowns are available on request.



MONEY AND WORK

Serious financial pressures are affecting many young people, with young women continuing to be worst affected. This is impacting on young people's lives, and risks leaving a lasting legacy on their wellbeing and their long-term ability to survive without support from their family or the state.

Many young people are struggling to make ends meet

Financial pressures remain a major issue for many young people, especially young women:

- 41% of young women and 28% of young men said it was a real struggle to make their cash last until the end of the month (compared with 39% and 27% respectively in 2016).
- 25% of young women and 23% of young men said they are in debt all of the time (compared with 25% and 21% in 2016).
- 48% of young women and 39% of young men said it would be a big financial problem if they had to replace a large item such as a fridge or washing machine this year (compared with 45% and 39% in 2016).
- When asked how they made their cash last until the end of the month, 20% of young people said they did this by going into their overdraft, 18% by being given money or borrowing from family, 14% by putting purchases on a credit card, 14% by working additional hours, 11% by skipping meals and 8% by selling/pawning items. Young women were more likely than young men (51% v 45%) to have had to take these sorts of measures to make their cash last.
- One in ten young parents (10%) reported having previously used a foodbank because they couldn't afford to buy food – an increase from 8% in 2016. This compares with 3% who weren't parents.
- Despite the financial pressures faced by many young people, 54% of young women and 59% of young men said that they were able to put away a little cash each month to save.

Increasing numbers of young people are having to put their lives on hold as a result of financial pressures:

- More than four in ten young people aged 18-30 live with their parents (45%, up from 43% last year). Amongst 25-30 year olds, strikingly more than a quarter live with their parents (27%, up from 24% last year).
- 20% of young women and 17% of young men said that they had to move back home with their parents after a period away because they couldn't afford to live independently.
- One in three of young women aged 25-30 (32%) said that their financial situation probably means they will have to put off having children.



ONE IN THREE YOUNG WOMEN HAVE BEEN OFFERED A ZERO HOURS CONTRACT



Work worries are continuing to cause problems

Low paid and insecure work continue to be major problems for young people:

- 30% of young people have been offered a zero hours contract (33% of young women and 28% of young men).
- One in six young people (17% of young women and 16% of young men) said they had been paid less than the minimum wage they were entitled to.
- 39% of young women and 36% of young men said they were worried about job security.
- 54% of young women and 52% of young men said they were worried about how much their job pays.
- Just 10% of young people said that opportunities for young people had got better in the last 12 months; more than one in four (28%) said that they had got worse.

Significantly, young women are less likely than young men to feel able to take steps to improve work and pay:

- Just 13% of young women said that they would feel confident asking for a pay rise, compared with 25% of young men.
- Young women were less likely than young men to feel confident about applying for a new job (55% v 64%), going for a job interview (50% v 62%) or in changing career (30% v 40%).
- 65% of young women compared to 56% of young men said they would be put off applying for a job if they didn't meet all the criteria.

Relocating for work remained a possibility for many young people. However, young women appear to be considerably less geographically mobile than young men:

- A year on from the UK's vote to leave the European Union, young people are less likely to say they would consider moving abroad for work (51% in 2017 v 56% in 2016) if they couldn't find work in this country.
- Young women were less likely than young men (44% v 58%) to have said they would consider moving abroad for work if they couldn't find a job in this country. This is likely to reflect caring responsibilities, as well as possibly lower confidence and aspirations.
- 53% of young women and 66% of young men said they would consider moving to a different part of the UK if they couldn't find a job where they live.
- Young women from the lowest socio-economic group DE were the least likely group to say they would consider moving abroad for work (34%) or to a different part of the UK (45%).



HEALTH, WELLBEING AND CONFIDENCE

Alarming numbers of young people, especially young women, reported having health concerns, worries about the future and lacking confidence. The traditional stereotype of youthful swagger and optimism appears to have been replaced by worry and anxiety – perhaps not surprising given the financial problems and living in limbo that so many young people are facing.

Increasing numbers of young people, especially young women, are worried about their health

- 40% of young people (45% of young women, 36% of young men) said they were worried about their mental health. Young women from socio-economic group DE were the most worried (50%). Young people's worries about their mental health have significantly increased since last year's survey when 33% of young people reported such worries (38% of young women, 29% of young men).
- 28% of young women and 21% of young men said that their mental health had got worse in the last 12 months. Young women from socio economic group DE were the most likely to report a worsening of their mental health (34%).
- 34% of young women and 29% of young men said that they felt more anxious than 12 months ago.
- One in five young people (20%) said they felt depressed (21% of young women, 19% of young men).
- 16% of young people said they had a longstanding physical or mental condition that has lasted or is likely to last 12 months and which has a substantial adverse effect on their ability to carry out day to day abilities (19% of young women, 12% of young men).

52% OF YOUNG WOMEN ARE WORRIED FOR THE FUTURE



Only a minority of young people are optimistic about the future. Many report not feeling good about themselves, with young women most worn down and worried

- 52% of young women and 42% of young men feel worried for the future, an improvement on when we asked the same question last year (when results were 55% of young women, 47% of young men). However, this is still a significant deterioration on 2015, when we found 33% of young people were worried about the future (38% of young women, 28% of young men).
- Almost four in ten (39%) of young people said they felt worn down (44% of young women, 34% of young men). This compares with 42% last year (46% young women, 38% young men) and 30% in 2015 (36% young women, 28% young men).
- Just 30% of young people said they feel good about themselves (25% of young women, 34% of young men).
- One in four young people said they feel lonely (25% of young women, 25% of young men).
- Less than a quarter of young people (23%) said they feel confident (17% of young women, 28% of young men).
- A quarter of young people said they feel cheerful (25% of young women, 26% of young men).
- 55% of young women and 46% of young men worry about their abilities and if they are good enough to be successful at a job.
- 40% of young people (42% of young women, 38% of young men) expect to have a less comfortable life than their parents.



45% OF YOUNG WOMEN ARE WORRIED ABOUT THEIR MENTAL HEALTH




JUST 17% OF YOUNG WOMEN AND 28% OF YOUNG MEN SAID THEY FELT CONFIDENT

Brexit is a major cause of anxiety for young people

- When asked what, if anything, makes them feel anxious, the most commonly cited reason from a range of options was the UK leaving the European Union (42% of young people), followed by anxiety about whether they will be able to afford a home in the future (41%), their current financial position (37%), not earning enough to live on (35%) and finding a job (34%).
- Despite considerable worries about their future, almost a quarter of young people (24%) said their quality of life had got better in the last 12 months (12% said it had got worse) and 35% felt their future prospects had got better (14% that they had got worse). Although 27% said that their financial situation had got better, almost as many (23%) said it had got worse.

WHAT MAKES YOUNG PEOPLE ANXIOUS?

42% BREXIT 

41% WHETHER THEY WILL BE ABLE TO AFFORD THEIR OWN HOME IN THE FUTURE 

37% THEIR CURRENT FINANCIAL POSITION 

35% NOT EARNING ENOUGH TO LIVE ON 

34% FINDING A JOB 

DISCRIMINATION

Discrimination in the workplace is a major concern, particularly amongst women

- Three in ten young women (30%) said they had experienced sex discrimination when working or looking for work.
- 41% of Black, Asian and Minority Ethnic (BAME) young people said they had been treated less well than others when working or looking for work because of their ethnicity.
- 41% of young people reported that they had been treated less well than others when working or looking for work because of their age and 19% because of how they speak.
- Just 9% of young people said there is no such thing as gender discrimination these days (13% of young men, 6% of young women).
- 75% of young women and 58% of young men said that women still face discrimination in the workplace.
- 58% of young people said that a person's social class is still very important for determining how well they get on in life. Young people from the highest socio-economic group AB were most likely to have said this (61%).
- 44% of young women and 51% of young men said people like them could achieve whatever they want to in life.

Achieving gender equality

- Young men were twice as likely as young women (18% v 9%) to have said that women's equality had got better over the last 12 months.
- When asked about the most important factors to achieving gender equality in the UK, the most common answers given were judging women on their ability not their appearance (92% of young people), employers doing more to treat men and women equally (89% of young people) and equal portrayal of men and women in the media (86% of young people). Young women were far more likely than young men to describe a wide range of factors as important to achieving gender equality than young men.
- More young people think that scientists will have discovered life on another planet by the time they are 40 (37%) than that there will be as many women as men MPs (34%), as many women as men business leaders (33%) or that gender discrimination in the UK will be a thing of the past (27%).

30% OF YOUNG WOMEN HAVE EXPERIENCED SEX DISCRIMINATION WHEN WORKING OR LOOKING FOR WORK



WHAT YOUNG PEOPLE WANT

- Young people identified the biggest issues facing young people in the UK today as housing costs (52% of young people put this in their top three issues), unemployment (39%) and pay/job security (34%).
- When asked about their views on a range of policies, the two most popular policies amongst young people were raising the apprenticeship minimum wage, which is currently £3.50 an hour (supported by 83% of young people), and introducing equal pay for equal work by extending the National Living Wage to under 25s (supported by 79% of young people).
- There was also strong support for making higher education more affordable. 78% of young people supported reintroducing maintenance grants for university students, compared with 59% who supported abolishing university tuition fees.
- 68% of young people supported equalising financial support for under 25s who are job seeking or unable to work so they get the same benefit entitlements as over 25s. 55% supported reintroducing housing benefit for 18-21 year olds. Just 30% of young people supported abolishing the benefit cap (rising to 39% of socio-economic group DE).
- However, despite strong feelings about policies, confidence in politicians was low. Almost six in ten (59%) of young people said their confidence in politicians had got worse in the last 12 months.

CONCLUSIONS

The Young Women's Trust Annual Survey 2017 reveals that almost half of 18-30 year olds – around five million young people – are facing serious financial challenges, with at least a million reporting having to go without meals to make ends meet.

These serious and enduring financial problems are having a wider impact on many young people's lives. They also go a long way to explaining why confidence and hopes for the future amongst young people are low and why worries about mental health are so high, and worsening.

It is in none of our interests to have so many young people struggling and worried. A confident nation requires a confident population, and this clearly isn't the case for today's generation of young people.

These are worrying times for young people. It is clear from our survey findings that things need to change, especially for young women – and in particular for those on low or no pay. Unless concerted action is taken across Government to listen to and transform opportunities for young people we risk losing a generation to low pay, debt, low self-confidence, worry, anxiety and ill-health.






**YOUNG
WOMEN'S
TRUST**

7-8 Newbury Street
London EC1A 7HU
t: 020 7600 7451

e: info@youngwomenstrust.org
www.youngwomenstrust.org

 [@ywtrust](https://twitter.com/ywtrust)

 www.facebook.com/youngwomenstrust