



THE CLOCK TURNS BACK FOR YOUNG WOMEN



INTRODUCTION

Young Women's Trust (YWT) is the only charity in England and Wales that supports and represents young, disadvantaged women. The charity is working to improve the lives of women aged 16-30 who are trapped by low or no pay and whose life chances are becoming increasingly limited.

This annual report shines a light on the realities of young women's lives in the 21st century. Almost 100 years after women first got the vote in Britain a generation of young women are facing a bleak future and, in stark contrast to the women over 31, feel that traditionally male roles are beyond their reach.

Young women, either not working or confined to low paid part time jobs, are worried about money, housing, and whether they have the abilities to get a job or, if in employment, do the one they have. Worn down, lacking opportunities and confidence, they are pessimistic about the future.

Getting into the job market is harder than ever and disadvantaged young women face more uncertainty with possible cuts to tax credits and further restrictions on housing benefits.

For young women the clock is being turned back on the progress made in the 20th century for equal opportunities for women. This is not just about social justice, globally it has been demonstrated that the engagement of women brings quantifiable opportunities to the economy.²

We need to take urgent action to ensure that young women can fulfill their potential and participate fully in society.

By equalising labour force participation rates of men and women, the UK could increase economic growth by 0.5 percentage points per year, with a potential gain of 10% of GDP by 2030.³

WHATEVER HAPPENED TO **EQUAL** **OPPORTUNITIES?**

There are many factors that determine the well-being of young women - education, health, financial security, employment, family - and the opportunities that are open to them. Some are shaped by their own attitudes and aspiration, others by societal views and institutional barriers.

One of the most striking findings in a specially commissioned YWT poll is that young women, in stark contrast to their mother's generation, think that many traditionally male roles and professions are out of their reach.¹

The poll demonstrates that young women are much less likely than older women to believe that any job can be equally within the reach of men and women. The roles included in the poll were: electrician, ICT technician, construction worker, care worker, nurse and plumber.

In relation to every one of these occupations older women were much more likely to say that the role was equally suitable for men and women.

For example, 89% of older women said that an ICT technician was equally suitable but only 65% of young women. Similarly 86% of older women said that a care worker was equally suitable but only 63% of young women.

Additionally, over 30% of young women think nursing and caring are better roles for young women than young men compared to only 13% of older women. 52% of young women think that young men are more suited to be electricians, compared to 26% of older women.

But young women's traditional views are associated with the stubbornly gendered nature of training and work, limiting and restricting the opportunities for young women.

For example, apprenticeships should be a way to provide a broader range of possibilities for young women to enter the workforce, yet the figures tell a different story; construction and engineering have one of the largest intakes of apprenticeships along with health, social services and children's care. In the former 2.7% of apprentices are female while, in the latter it is 86%.⁴

In employment the situation is well demonstrated in the field of engineering. Ann Dowling, President of the Royal Academy of Engineers, reports that only 7% of engineers are women. She points out that even when women do enter the profession, flexible work practices are not available so they tend not to return after having children.⁵

Despite considerable efforts to encourage women into Science, Technology, Engineering and Mathematics (STEM) occupations by a multitude of organisations there is still a very long way to go with only 13% of the workforce being women⁶

"IT scares me - I can do the basics but I think it is hard. My male friends do computer stuff" *(Laila)

"Every IT technician I have ever met was male- similarly all my IT teachers at school were men. The media doesn't help either- TV shows like the IT crowd portray it as a geeky, all male environment." *(Emma)

It would also be easy to imagine that the expectations around combining work and caring for children have moved on. But in this instance young and older women seem to have similar, and old-fashioned views.

Over a third of both groups think that young women are "better suited to caring for children than having a paid job" while only 1-2% of women think men are better suited.

Additionally a staggering 29% of young women thought it was irresponsible for young women to want to work if they have young children, while only 2% thought this was the case for young men. Is this really the 21st century? It appears that the equality agenda has been lost and young women are unable to dream, as their predecessors were able to. Maybe the reality of their lives has thwarted their aspirations.

* Names have been change to protect the identity of the young women.

"I AM A MOTHER AND I WORK IN CHILDCARE BECAUSE IT IS MORE FAMILY FRIENDLY I.E. I WORK THE SAME HOURS MY CHILD IS AT NURSERY. I ALSO THINK WOMEN MAKE BETTER CARERS BECAUSE NURTURING IS IN OUR NATURE."
***(NKECHI)**

GETTING INTO WORK - IT'S TOUGH

The path into work starts in school and there has been considerable debate about the underachievement in schools of white working class boys and what needs to change. Yet the evidence shows very clearly that it is not specific to boys, and that white working class girls (as defined by those on free school meals), are the lowest achieving group of girls at the key stage 4 benchmark.⁷

Whilst there is this group of under-achieving girls, on average girls do better academically at school than boys yet are more likely than their male peers to be workless and out of education between the ages of 18-24. This has been the case for over 14 years.⁸

Almost half a million young women aged 16-24 are not in employment, education or training (NEET). Of those, 329,000 are considered to be economically inactive, that is not looking for or available for work, and is twice as many as young men of the same age. Why is that?

In our poll, young men and young women give a different explanation for their worklessness. The single biggest reason for worklessness amongst young women is given as parenting. If they are not in paid work 22% of young women describe themselves as full time parents compared to 1% of young men.

Many people think that young women with children do not want to work, and in this poll 59% of men and women aged over 31 and over think that many young women have had children to avoid seeking work and merely as a means to secure housing and benefits. But this is very far from the reality according to young women themselves. They confirm that having children, even in the 21st century, continues to be a major impediment to their desire and ability to study or find and sustain work. Their aspirations are thwarted by practical realities.

Nearly 1 in 5 young women who are carers or parents say they were not able to go to university or college because of caring responsibilities.

Nearly 1 in 4 say having children means they have not been able to get a job, and 1 in 4 report having to choose a different job due

to their caring responsibilities. Young men are less likely than young women to be carers or parents and even when they are, they report less impact on the choices they make about work and study.

Caring responsibilities alone cannot account for the numbers of young women who are outside the job market. In addition to the mothers and carers, there was another 25% of young women in the poll who were not currently working and who said they were looking for work. These young women are typical of the majority of young women that YWT engages with, who are making every effort to find and keep work.

It is hard to avoid the conclusion that the excessive numbers of young women who are economically inactive are in that position because of the lack of genuine equality of opportunity at every level.

"I have applied for hundreds of jobs over the past 3 years; my motivation has dwindled the more and more I get rejected. I feel absolutely useless. I am desperate for a job but it is the one thing which won't come." (Chloe)

"I want to work and studied hard to gain a Master's Degree in Law but it just doesn't make financial sense at the moment. Most of the part time jobs in my field are poorly paid and the hours are not quite suitable; even with additional support by the time I have paid for rent and childcare costs for my son, there will be no money left for other essentials like travel and food. Who can afford to provide for a family on such a small income in London?" (Angela)

IN WORK - IT'S STILL TOUGH

What is happening to young women when they do get work? The picture is very bleak. Women want to work but for too many, employment does not provide security and a path to financial independence.

Young people’s welfare entitlements are confusing and different minimum wages and benefits apply at different ages, even though living expenses, such as housing costs will not necessarily differ according to age:

But despite the legislation, 1 in 5 young women from our poll were offered jobs paying less than the National Minimum Wage (NMW). The NMW is a legal right not a privilege, yet young women feel there is little they can do to challenge employers offering less. Young women who are being paid below the NMW tell us that even though they know their employer may be breaking the law they fear they will lose their job, and any degree of security they have, if they speak out. This is also reported by the Low Pay Commission.

	16-17	18-20	21-24	25+	35+
NATIONAL MINIMUM WAGE	£3.81	£5.30	£6.70	£7.20*	
HOUSING BENEFIT ENTITLEMENT	NO	SINGLE ROOM RATE ONLY FOR ROOM IN SHARED ACCOMMODATION			FULL ENTITLEMENT
JSA	NO	IF NOT IN FULL TIME EDUCATION OR IF A PARENT RECEIVES CHILD BENEFIT FOR YOU	YES		
WORKING TAX CREDIT ENTITLEMENT UP TO A MAXIMUM OF £1,960	ENTITLED TO WTC IF YOU HAVE CHILDREN			ENTITLEMENT WITH OR WITHOUT CHILDREN	
CHILD TAX CREDIT	MUST HAVE RESPONSIBILITY FOR A CHILD UNDER 16 OR UNDER 20 IF THEY ARE IN FULL TIME EDUCATION				
INDEPENDENTLY CALCULATED LIVING WAGE IN UK/ LONDON**	£8.25/ £9.40				

* from April 2016

** The Living Wage Rate is calculated by the Living Wage Foundation

The level of pay for those in work is of great concern to many with over half (54%) worried about what their job pays. This is not surprising when 12.9% of 18-20 year olds and 13.4% of 21-24 year olds are paid at or below the NMW for their age group. This data, from the Low Pay Commission’s Report published in March 2015⁸, is not analysed by gender but we do know (from the same report) that 59% of jobs at or below the NMW are being done by women (compared to 50% of all jobs). Data needs to be broken down by both age and gender to give a better picture of the extent to which young women are over-represented amongst the lowest paid workers in British society today.

We also know that young women are more likely to remain stuck on lower pay than young men. Around 780,000 women aged 16-30 cycle in and out of low pay with one-third stuck there for 10 years compared to one-fifth of men.¹⁰

Being in work does not in any way guarantee a sense of stability. 1 in 3 young women said they are worried about job security and with good reason. In 2014 the Resolution Foundation¹¹ showed that 66% of those working and aged 18-29 were in insecure jobs defined as “those working in part time or in temporary jobs, have not been in position long enough to have various employment rights or are relatively low paid”.

Zero hours contracts with no guaranteed hours or patterns of work are, according to ONS,¹² more likely to be filled by young women. Their use has continued to increase with the 16-24 year old age group over-represented and forming one-third of all such reported contracts, with those aged 25-64 making up the remaining 60%.

Having children or caring not only makes it harder to find work it makes it harder to be in work and the poll indicates that young women are aware of this whether or not they are already mothers. 32% of all young women polled said they worry about balancing work with child caring responsibilities and 58% of mothers agreed. 29% of mothers said they have been treated unfairly at work.

“I wanted to work but it was almost impossible to find anywhere that offered flexible working. I worked for one employer who didn’t give any preference to parents or anyone with caring responsibilities. Their attitude was “if you want to work, you will make it work or we will find someone else to do the job.” (Glynn)

“I had to drop out of university due to personal reasons and work full-time to survive. I was young and had no work experience so took the first job available even though it paid below the minimum wage. I had no family to support me so couldn’t rely on anyone to pay my bills, food and rent. I had to take whatever came on my way. As a young, inexperienced and desperate woman these were the only jobs that I got offered.” (Sophie)

“Working a zero hour contract job was tough because they could call me at any time; I couldn’t plan anything for the day. Thankfully it was the Christmas period so it was busy but the uncertainty made it difficult for me to plan my finances from month to month.” (Sophie)

WELL-BEING - IT'S NOT GOOD

A Young Women's Trust report⁽¹³⁾ published in 2013 showed that 44% of young women were “filled with dread” about their finances. Our poll shows this situation has deteriorated.

This poll shows that high numbers of young women continue to be very anxious about their finances, reflected in their concern about pay and working hours. Being able to afford and sustain housing is a serious pre-occupation for young women within this. There is a perfect storm swelling of cuts in housing benefits and cuts in tax credits that will further impact on the lives of these young women.

Half of all young women are worried about how much their housing costs and whether or not they will be able to pay the bills and worry about being able to buy their own home. Given that in 2014, 52% of those seeking help with homelessness were under 25, these fears are grounded in reality.¹⁴

Even if they are currently in accommodation there is a high level of insecurity and instability. 27% worry about not having anywhere to live and 30% that their home is only temporary.

Given the challenges facing so many young women it is not surprising that they experience anxiety, self-doubt and pessimism, but the levels of distress are enormously worrying.

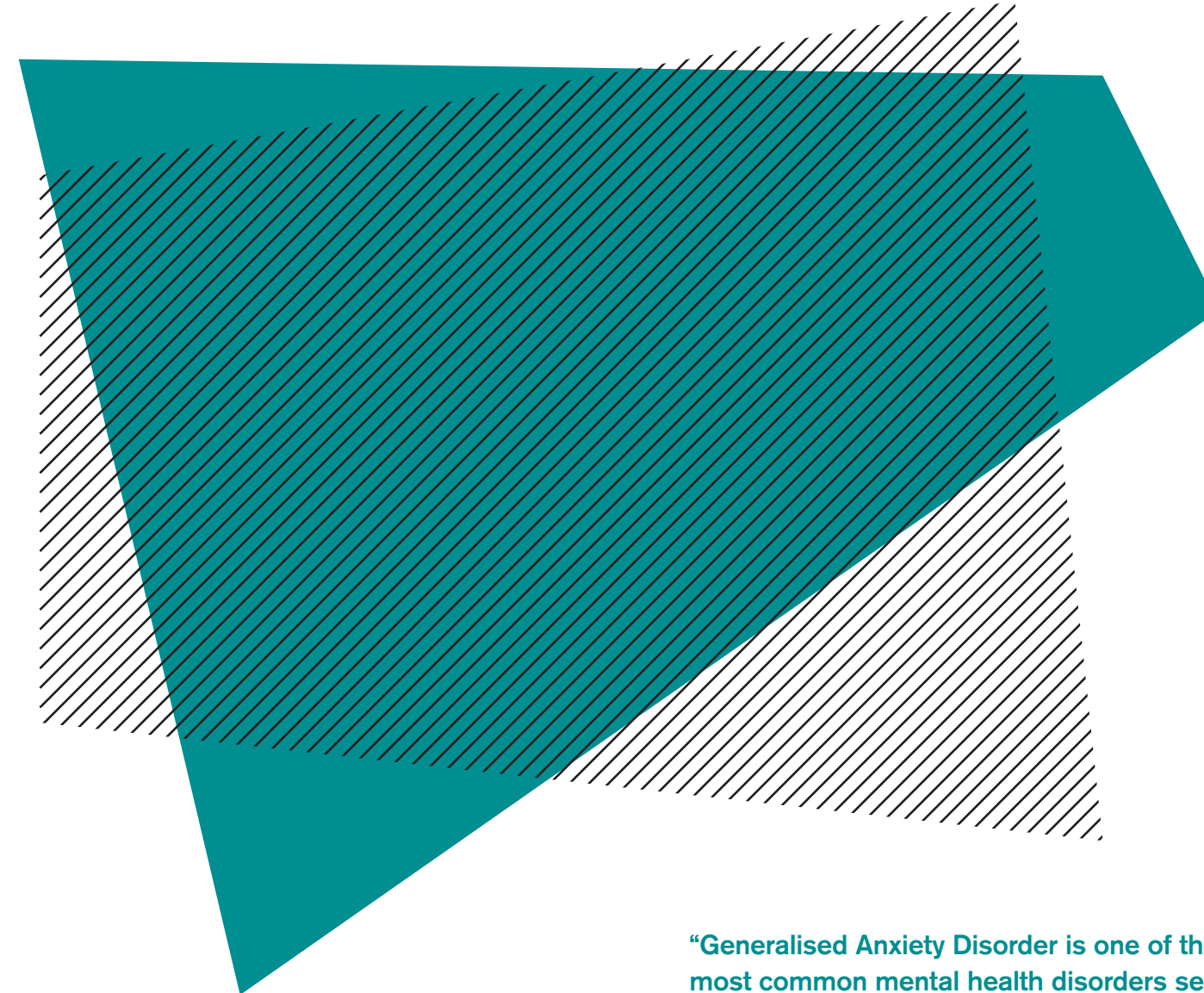
Over a third report being worn down (36%) and worried for the future (38%).

Half of all young women worry about their self-confidence and if they are good enough to be successful in a job. 44% worry about physical health, 38% about mental health and 50% worry about their appearance.

“I have no savings, no stable living arrangements or a stable job. Is it ever possible to think about the future when you don't have an ounce of independence currently?” (Nadine)

“I have a lot of skills and strengths and would be an asset to any company I choose to join. The problem comes when trying to translate that out of my head into the world; be it on paper, in interviews or simply among my peers. I freeze up... this little voice in my head turns up and starts whispering ‘you're not good enough.’” (Jenny)

“I was working 12 hour shifts 3-4 days a week. It was an independent shop and most of the time I would be on my own which is not good for anyone's wellbeing. It was very stressful as I was also working another job at the same time- doing bar work, which meant late nights and early starts. I worked both jobs for 5 months – 7 days a week- but it became too much. In the end I stuck with the shop work but it was poorly paid and eventually I had to leave - it was quite a traumatic exit.” (Sara)



“I have always struggled with anxiety but it just intensified over the last year. I lost my job, failed my driving test several times (upon which my job depended) and then became very ill. This had a big impact on me as I had experienced so much success the previous year including winning apprentice of the year for my local borough. It's hard to stay positive when your livelihood is taken away but I am trying and currently looking for work *(Harpreet)

“I speak with many young women who experience worry and anxiety about themselves and their future in a way that is hindering their ability to get on with their lives. Constant worry can deplete energy and increase pessimistic feelings, and the focus of worry can be ever changing so it feels like there is no escape”. (A coach from Young Women's Trust - *Work It Out* service)

“Generalised Anxiety Disorder is one of the most common mental health disorders seen by doctors in the UK, with some experts citing increased financial instability as one of the main causes. Therefore it's not surprising young women who are often at the sharp end of financial and job insecurity, are likely to experience significant and intrusive levels of anxiety.” (A coach from Young Women's Trust - *Work It Out* service)

“At Depaul UK we meet many young women who have the skills and ability to look for and retain work but are unable to do so because of a lack of secure and affordable housing. The efforts put into remaining safe from harm whilst sofa surfing or homeless means that they are unable to seek the means to become and remain independent. This can impact on their mental wellbeing and self esteem and their longer term employment outcomes.” (Director of Services, Depaul UK,)

RECOMMENDATIONS

So what can be done to stop the clock going backwards and to ensure that young women can move forward again on the path of aspiration and equal opportunity?

Employment and Education/Training

YWT encourages employers especially those developing large-scale projects, to take responsibility for ensuring the mechanisms are put in place for the recruitment and retention of employees and apprentices which genuinely reach out to young women. Lessons can be learned from the government's Two Tick system for disabled job candidates and the Employment and Human Rights Commission guidance concerning ways of recruiting under-represented groups.¹⁵

It is in industries such as STEM where the future job opportunities are likely to arise.¹⁶ It is in these male dominated sectors where there are also increasing gaps in young people with relevant skills.¹⁷

YWT encourages employers in these industries to consider how, particularly if they are seeking to grow their workforces, they can encourage young women to enter these industries and what needs to be done to retain them.

YWT calls for the following from employers and policy makers:

- Ensure the job is advertised so that it reaches young women
- Use positive language to encourage young women to apply. (Some phrases and words have been shown to discourage women from applying for jobs)¹⁸

- Have women on appointment panels
- Offer genuine and greater flexibility of working practice to those with caring responsibilities
- Find ways of ensuring that women have a positive experience when they do work in male dominated fields – bullying and harassment lead to women dropping out
- Recruit a number of women at one time – being the only woman in a man's world can be very intimidating
- Pay the National Minimum Wage
- Pay the same rates for all apprentices
- Extend the provision of free child-care so that young mothers can afford to study or work part time/full time
- Extend the Care to Learn scheme from for the current age of 20 to those aged 25.

National Minimum Wage and Housing Benefit

The National Minimum Wage is a legal requirement yet to suggest that high numbers work below this rate and young women in particular are suffering as a result. The Low Pay Commission suggest that available statistics do not reflect how widespread the problem is and that employees frequently do not complain. They go on to say that “jobs held by women are more likely to fall below the NMW than jobs held by men” and “sectors with low pay are more likely to be associated with non-compliance.”¹⁹

YWT provides a coaching service – Work It Out. It improves employability but more crucially works to improve young women's self-confidence and self-esteem and revives their motivation to keep going despite repeated knocks. It is delivered free of charge, online or on the phone.

The holistic support has been shown to be effective and is greatly valued by the young women who have used the service. The coaches are professionals specialising in personalised solution focused brief coaching.



YWT therefore recommends that there is greater statutory enforcement of the NMW. This is likely to be the only way that more employers will abide by the legislation.

Even when paid at or above the NMW, the gap between pay and the essential costs of housing and childcare is holding women back. At present there is a lower NMW for those under 21 and when the new National Living Wage is introduced in 2016 those under 25 will continue to receive a reduced rate.

Yet the cost of living is no less for being younger.

As a first step towards ending the discrimination that young people face, YWT recommends that the NMW is standardised so that everyone working or undertaking an apprenticeship over the age of 18 receives the same minimum rate of pay.

The new National Living Wage is to be introduced in April 2016 but this applies only to those 25 and over. Yet again there is no evidence to suggest that being younger means the cost of living is less. YWT recommends that there should be a timescale should be set so that the National Living Wage applies to all those over 18.

YWT is concerned about proposals to reduce the tax credits and housing benefit for young people. This will have a profound impact on low paid young women and young men and will have a disproportionate impact on young mothers, preventing many from taking or remaining in paid work.

CONCLUSION

Let's stop the clock from going backwards and ensure that the 21st century is one where opportunities for young women are wide-ranging and where their talents are fully recognised.

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In this report "young" equals British adults age 18-30 and "older" equals British adults age 31 and over.

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