

One Size Fits No One

Young women's experiences of navigating inadequate employment opportunities and the benefits system

November 2021

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The peer researchers who worked on this research were:

Ireoluwakitan Adebayo, Mehvash Ahmad, Zoë Anderson, Rajna Begum, Dionne Boateng, Kirsty Chan, Bryony Cowell, Iulia Dumitras, Louise Goodwin, Amy Hubbuck, Sidra Iftikhar, Holly Jevons, Aurora Justice, Lauren Kearns, Mali Jenna Lewis, Thelma Makosa, Siobhan McCluskey, Roshni Parekh, Isha Parikh, Freya Pulham-Binch, Hannah Searle, Xheni Shehaj, Philippa Slaytor and Mattea Sykes.

The research was coordinated by:

Ashley Austin (Research Lead)
Anna Jones (Research Officer)
Diana Galloway (Senior Participation Officer)

Content warning: Some of the quotes and stories in this report refer to racial and other forms of discrimination, mental health, sex work and domestic violence.

FOREWORD

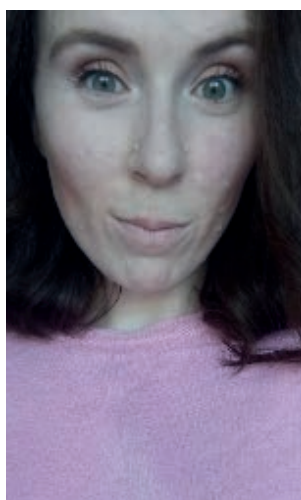
After my incredibly successful experience using The Young Women's Trust's free Work It Out Service, I felt compelled to support Young Women's Trust further so more women could have a similar positive experience as I... which is why I became a peer researcher!

A peer researcher is someone who uses their lived experiences to help gather information about their peers which can be used to call for change and shine a light on voices who are not heard by decision makers. I have been fortunate enough to have a very active role within this research. Being a part of the developmental process has been a valuable insight into making sure that as an organisation, Young Women's Trust are catering for all women and no voice is left unheard.

My initial reaction to our research is mixed. I'm elated that we are finally able to listen to, learn from and amplify the voices of so many young women who are usually 'forgotten' about from an array of minoritised communities, but so frustrated and angry with the system that this hasn't been brought to light sooner?! Why aren't policy makers and organisations doing more?!



We're a generation of women bursting with ambition, drive and hope for our futures and to have others take those opportunities away and make decisions for us really puts into perspective how vital the work of Young Women's Trust is.

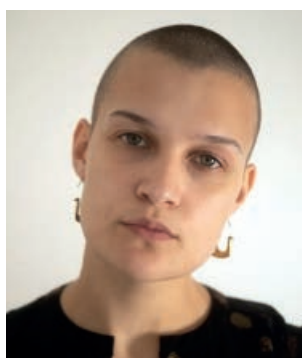


This research is so important because it was created with and for participants. Presenting a combination of experiences that focuses on the things young women have in common rather than what sets us apart lets us have such a powerful and stronger voice with less chance of any misunderstanding. A perspective I believe other organisations could really benefit from. I hope this research can allow its readers to pause and reflect on how we can all do our part to create an approach to work that understands humanity.

Amy Hubbuck
Peer Researcher

During the COVID-19 pandemic, young women have had to constantly settle for less. They're the ones who have cared for vulnerable adults and children whilst balancing their own careers. They're the ones who have had to remain in toxic workplaces because the government's safety net is full of holes. They're the ones who have had to make hard financial sacrifices to feed their children. It's no wonder that so many young women's mental health has been so brutally impacted and why so many feel trapped in situations that they simply lack the support to manoeuvre out of. For me, the findings of this report are a reminder of how feeling trapped and without the right support can lead to hopelessness.

My role as a peer researcher has brought this hopelessness into sharp view. Speaking with both my fellow researchers and with our research participants, we've heard so many stories that consistently frustrate and confuse. We were constantly asking ourselves; how can this be happening? How can this country allow an environment where young women have to choose between a roof over their head and feeding themselves to continue? How can we still have a benefits system that is so broken that a large percentage of young women find it too difficult to even navigate? We have seen that the government can make sweeping interventions when the right pressure is applied, and yet; here we remain.



For all the stories of suffering and pain, the resilience of these young women shines through. But for me, these young women should not have to be resilient; they should be valued, nourished, and given the support to dream. I hope that as you read this report you can picture them; the people behind the stories, the ones that so often feel their hope slipping away.

Zoë Anderson
Peer Researcher

Thanks

We would like to sincerely thank all the young women who generously shared their time and their experiences with us. We were endlessly inspired by their tenacity and resilience.

OUR FINDINGS AT A GLANCE



“People should have the freedom to work. To work later, to start later, to finish later. We don’t live in a nine to five world.”

We heard from over 1,000 young women aged 18–30 about their experiences of unemployment, navigating inadequate opportunities and claiming benefits. We asked young women to tell us about the challenges they’re experiencing, how they are impacting their lives, and how they’d like to be supported to overcome them.

What we found:

1. A lack of flexible and accessible job opportunities is preventing young women from entering the workforce.

For many young women, flexible working is not just a preference, it’s a necessity. Over a quarter of the young women who took our survey told us that not being able to afford the associated costs, such as travel to and from work, has made it difficult for them to apply for a job. This is much higher for those with caring responsibilities who have to juggle the costs and logistics of childcare around work.

2. Young women from minoritised communities face additional challenges and barriers when looking for work or claiming benefits.

Too many young women are still experiencing discrimination when looking for work or claiming benefits. Almost three fifths of young women (57%) told us they had experienced discrimination when looking for work, and nearly two fifths (39%) had experienced discrimination whilst claiming benefits. Young women told us that they are often discriminated against because of their age. On top of this, young women from racially minoritised communities and those with physical disabilities or mental health conditions are more likely to experience discrimination because of their race or their health. Young women with a range of intersectional experiences told us that the systems designed to support them are often inaccessible and not designed for their individual needs.

3. The benefits system is difficult to navigate, and many young women are struggling to live comfortably on the benefits they receive.

Less than a third of the young women who took our survey feel that the benefits system is easy to navigate. For many, the experience of claiming benefits is confusing and leaves them feeling disempowered. Over half of young women do not think that the benefits they receive provide them with enough income to live comfortably. This rises to 63% amongst those who are unable to work due to a long term illness or disability.

4. The impacts of unemployment, underemployment and claiming benefits are pervasive across young women's lives.

Young women told us that their mental and financial wellbeing is suffering as a result of unemployment, inadequate opportunities and living on benefits. Over half of young women told us that their mental health has gotten worse as a result of being unemployed, and many are struggling to afford basic essentials or have taken on new or additional debt in order to survive. Young women struggling to access employment are experiencing a significant loss of independence, with many relying on parents or partners for support or staying in situations that are damaging to their wellbeing.



5. Young women don't feel listened to or supported by the government, and many don't feel confident about their future prospects.

The majority of young women don't think that the government is doing enough to support young women to find employment. 41% of the young women we surveyed disagreed that the current government is aware of and receptive to the needs of young women. This was even higher amongst those with caring responsibilities or from minoritised communities. Many young women welcome the government's pledge to 'level up' the country, but few are confident that it will have a positive impact on young women like them.

6. Young women show incredible resilience, hope and ambition, even when systems or services don't always give them reason to.

The young women we spoke to were determined, driven and tenacious – persevering through numerous challenges and barriers in pursuit of employment and making difficult decisions in the face of limited options. They told us that they want support that is tailored, flexible and compassionate and they want services to work more closely together to make it easier to access specialist help. Their advice to other young women was overwhelmingly clear – 'believe in yourself' and 'never give up.'



"Don't be trapped in someone else's dream. If you don't give up on your hopes and dreams, then there will be a good ending. If you have a dream, then you shouldn't give up no matter what."

It's clear from our research that the current 'one size fits all' approach is not working for young women. Supported by these findings, we are urging the government to review the current benefits system and make it easier for young women to find and stay in work by offering affordable childcare and flexible working by default.

Young women need access to services and support that is compassionate, person-centred and tailored to their needs. Young women from minoritised communities need additional specialist support to help them find work and navigate the complex benefits system. You can read our full set of recommendations on Page 52.

INTRODUCTION

We know that the pandemic has disproportionately affected young women economically, with official data showing that unemployment rates amongst young women were particularly high during each lockdown period and are higher overall than in 2019¹.

However, even before the pandemic, there is evidence to suggest that young women face specific barriers to employment and are more likely to be classed as ‘economically inactive’² than young men³. This is often a result of caring responsibilities, health issues or a lack of available opportunities, with the impact being felt most strongly amongst those with multiple intersectional experiences (for example, care experienced young women, those with long-term physical or mental health problems or young women from racially minoritised communities).

Too often, women and young people are treated as homogenous groups by researchers and policy makers. This makes it difficult to gain an understanding of and make recommendations for policies and services that meet the specific needs of young women.

There is limited research which explores the specific impact of and barriers to unemployment, underemployment or benefits on young women through an intersectional lens. There is also little evidence about what young women want from employment, how they feel about their futures and the support they would like to receive to overcome the challenges they face.

The purpose of this research is to fill some of these gaps by conducting primary research with young women, taking an intersectional view of how their circumstances, situations and experiences interact and exploring their future aspirations, preferences, and priorities for support.

1 <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/educationalstatusandlabourmarketstatusforpeopleagedfrom16to24seasonallyadjusteda06sa>

2 The ONS defines people as economically inactive if they are not in employment, have not been seeking work within the last four weeks and/or are unable to start work within the next two weeks.

3 <https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/unemployment/datasets/youngpeoplenotineducationemploymentortrainingneetttable1>

What did we want to find out?

The research questions guiding this research are as follows. They were developed in consultation with our Research Centre steering group, young women peer researchers and internal stakeholders:

- What are the factors contributing to unemployment and underemployment?
- What are the barriers to employment being experienced by young women?
- What are the impacts of unemployment and underemployment?
- What are young women's experiences of the benefits system?
- How do young women who are currently unemployed or underemployed feel about their future prospects and financial situation?
- Where are young women seeking support and what are their preferences for future support?



OUR APPROACH



Young Women's Trust Research Centre

Our Research Centre for Young Women's Economic Justice was launched in 2021, with the purpose of building a unique evidence base on young women's lives to call for the change that young women need to achieve economic justice. We train young women as peer researchers who then conduct research with other young women to understand their experiences and the issues they face. Our 28 peer researchers are at the heart of all our research, and are always paid fairly for their time. As experts of 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.

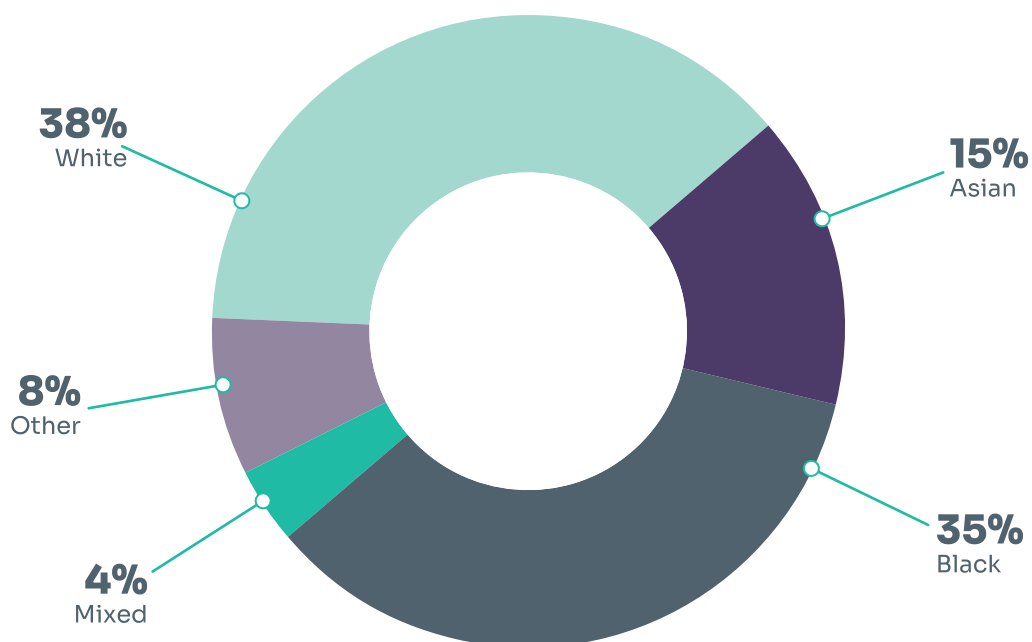
What did we do?

- We carried out a rapid evidence review of the academic and grey literature relating to young women's experiences of unemployment, underemployment and the benefits system to help us refine the scope of our research.
- Our peer researchers carried out 23 semi-structured telephone interviews with young women in England and Wales who had recent (within the last two years) experience of unemployment, underemployment and/or claiming benefits.
- We held an online focus group with four care experienced young women (facilitated by a peer researcher with care experience) to help us get a better understanding of their specific experiences of unemployment, underemployment and claiming benefits.
- We commissioned a survey of 1,012 young women in England and Wales with current experience of unemployment, underemployment and/or claiming benefits.

Who did we speak to?

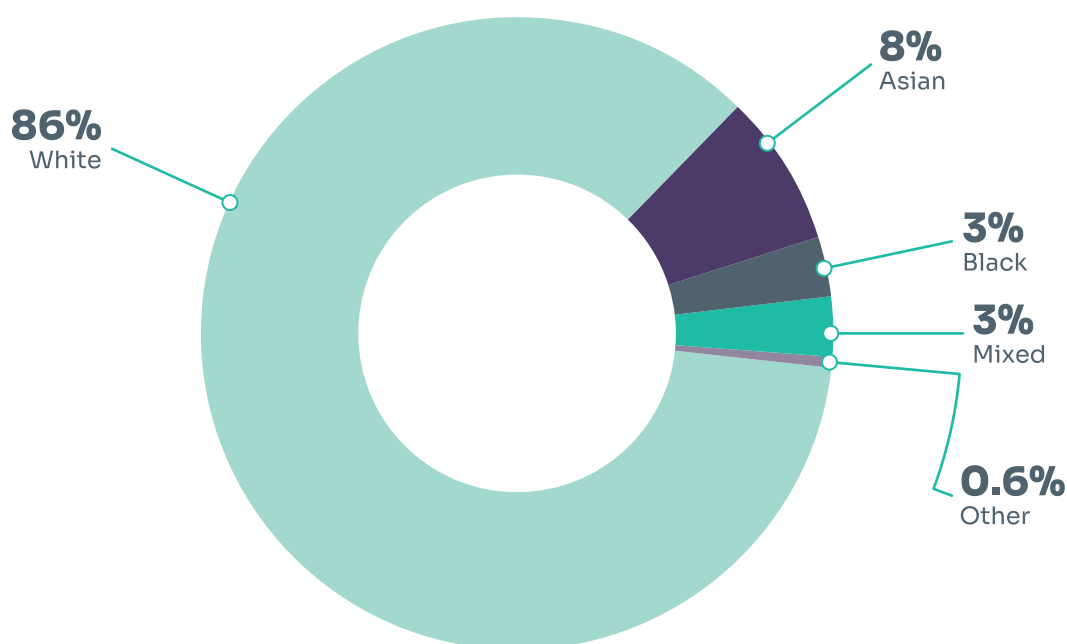
27 young women took part in our qualitative research:

- 69% have recent experience of unemployment, 46% have experience of underemployment and 65% have experience of claiming benefits.
- Half have a long-term physical health condition or disability and over half (57%) have a long-term mental health condition or disability.
- Almost a third (31%) have caring responsibilities.
- 38% are white and 62% are from racially minoritised communities.

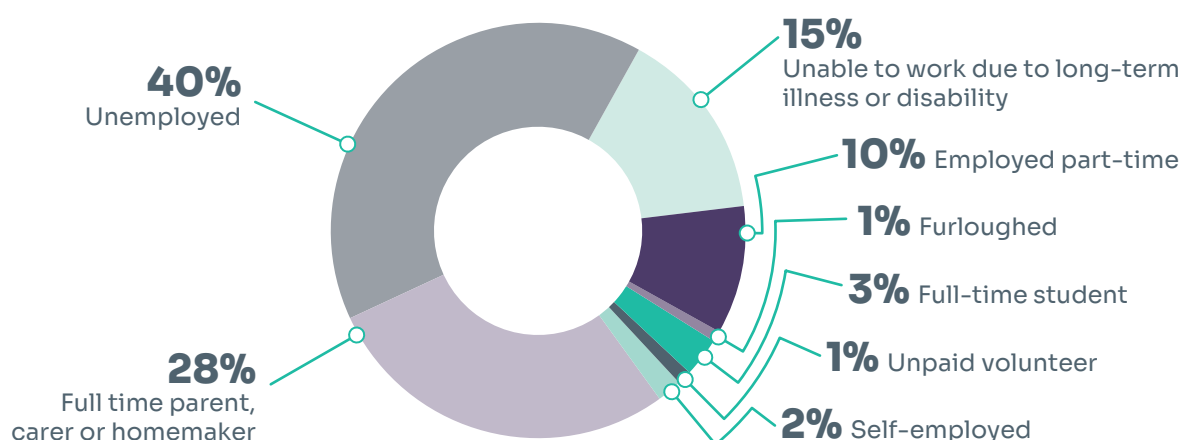


1,012 young women responded to our survey:

- 84% are currently claiming benefits. The majority of those are in receipt of Universal Credit.
- 22% have a long-term physical health condition or disability and 44% have a long-term mental health condition or disability.
- 80% have an annual household income of less than £20,000 a year.
- 85% are white and 15% are from racially minoritised communities.



We asked young women who took our survey to tell us which of the below best describes their current employment status:



For full participant demographics, please see the appendix.

SECTION 1: WHAT ARE THE BARRIERS TO ADEQUATE EMPLOYMENT?

The young women we spoke to overwhelmingly told us they wanted meaningful occupation. However, finding suitable employment was often made impossible by the multitude of systemic and individual barriers which forced young women into work they either did not want, or which was insufficient to meet their needs.

We found that:

Many young women are facing discrimination when looking for work.



Over half (57%) of the young women we surveyed had experienced discrimination when looking for work.

Young women had experienced discrimination against several of their personal characteristics. Our survey found that:

- **Over 1 in 5 (21%) young women** were discriminated against because of their mental health.
- **Nearly 1 in 5 (18%)** were discriminated against because of their age.
- **1 in 10 were discriminated against** when pregnant or returning from maternity leave, and 15% of young women had been discriminated against for having children or caring responsibilities.
- **Nearly a third (30%)** of young women who identified their ethnicity as Black or mixed heritage had been discriminated against because of their ethnicity.
- **Young women aged 18–24 are more likely to be discriminated against (21% vs 12%)** whilst looking for work than young women aged 25–30.

In our interviews, young women described instances where they were bullied, paid less or overlooked for work due to their personal characteristics. This was true for those applying for work but also for those who described themselves as underemployed. For many, this was related to more than one aspect of their identity.



“My manager is male and I am female, and he’s older and I’m younger... I’m a young black woman and when I voice my opinions, I’m seen as the aggressive one, the one that wants a problem, the one that argues, that one that’s shouting... I’m only one of three or four women that work in the company, and I feel like it’s just very male-dominated, and so they use that to their advantage.”

Experiences of discrimination made some young women reluctant or unsure about whether to disclose disabilities or mental health experiences at future interviews and made others more cautious when deciding on where to apply for work.



Spotlight on: Young women with a long term physical health condition or disability

65% of young women with a long term physical health condition or disability told us that they had been discriminated against when looking for work. Almost 3 in 10 (29%) said they had experienced discrimination because of their disability. In our interviews, young women with physical disabilities frequently told us that many employers were unwilling to hire them or were unwilling to make the reasonable adjustments they are required to by law.

“I’ve tried to look for work at home jobs but even then, I’ve been turned down. Sometimes I’ve come first or second in the interview, but they’ve said ‘sorry, because of your disability or because of the accommodation you need, we can’t support you at this time’... It’s been ‘we don’t have resources to support you’, or ‘we can’t accommodate your need to do 35 hours instead of 37’.”

A lack of flexible and accessible employment opportunities is making it difficult for young women to find or stay in work.



Overall, fewer than 3 in 10 young women agreed that there are enough job opportunities accessible to them in their local area. This is lower in Wales, where only 15% of young women agree.

Many young women described how limited employment opportunities, combined with high levels of competition, made it much harder for them to find work. The lack of local opportunities was especially problematic for those who lived in rural areas, especially if options for travel were limited or costly.

Many had taken voluntary roles or apprenticeships to get experience, but, as one young woman noted, this was only feasible for those who had the economic resource to do so.

Young women without degrees noted how hard it was to find a job which did not require a degree level qualification, even at entry-level. Many young women we spoke to had studied to graduate level, but still struggled to get their first full-time position.



“If you can’t get a job in the first place, how are you supposed to get three years of experience? How are you supposed to get a job? They tell you that you’re overqualified if you want an administrative job. But if you go for a more technical job, they’ll tell you you’ve not got enough experience. It’s kind of like being between a rock and a hard place.”

For many young women, flexibility was not just a preference, but the difference between being able or unable to enter the workforce. For many who have children, caring responsibilities, or health needs, the traditional nine to five working day simply doesn’t work. Many young women are struggling to find or afford the support they need to be able to apply for or stay in work, particularly in certain sectors where long hours or extensive travel are an expectation in order to progress.



Over 1 in 5 (21%) respondents with caring responsibilities said that not being able to get support with care has made it difficult for them to apply for a job.



“A lot of young women have caring responsibilities, and there’s all the unpaid labour that women do. They’re expecting us to stick to nine to five hours, that’s just not possible for a lot of people. There’s an expectation that young women can do the same as everybody else, with no acknowledgement of how our situations are very different.”

Young women, particularly those with disabilities or caring responsibilities told us that their requests for home or flexible working and accessibility requirements were rarely accommodated, even when employers claimed to be inclusive.



“I hated being unemployed. I didn’t want to be a single mum, a teen mum, and then unemployed as well. I was doing everything in my power to find a job, but then I had caring responsibilities; I had a young baby, and these jobs are not flexible enough or they require more from me. Or they wanted more hours which would therefore affect my benefits.”

Nearly half (48%) of the young women who took our survey told us that their mental health has prevented them from applying for a job and 17% told us that their physical health has been a barrier to applying. More opportunities for flexible working and a more upfront and inclusive approach to accessibility and reasonable adjustments could help at least some of these women to find employment that works for them.



“Not many places want to hire disabled people. They pretend that they do, because I get that it’s policy. But really they don’t, because very few places offer, for example, stuff that you can do entirely from home, entirely online, especially with flexible hours.”



Aanya's story

Aanya is 28 years old and lives in Manchester. She identifies as British Indian and has a physical health condition, which she has had since the age of three. She was working two jobs when the pandemic hit. Unfortunately, she was made redundant from one role, meaning she now has a zero-hours contract but is looking for something full-time.

Aanya recently interviewed for a public service job but was told that she was expected to be at work for 8:30am. This was not possible as her carers could not come to support her until 9am. Aanya asked if the working hours could be reduced from 37 to 35 to accommodate her care needs, but her request was denied, and she was told she would have to rearrange her care around the requirements of the role.



The costs associated with being in work can prohibit some young women from applying for or retaining a job.

Some young women told us that they could not afford the costs of employment or did not have the resources to apply.



Over a quarter (27%) of young women told us that not being able to afford the associated costs of going into work, such as travel, childcare or getting a uniform, has made it difficult for them to apply for a job. This was higher (38%) for those with caring responsibilities.

- Just under 1 in 4 (23%) said that the associated costs have made it difficult for them to retain a job. Again, this was higher (32%) for those with caring responsibilities.
- 7% told us they did not have the technology they needed to apply.

For some young women, the impact that employment would have on their benefits meant it was not worth working full-time. 14% of young women said that concerns about the impact on their benefits has made it difficult for them to apply for a job.



"I wouldn't be able to afford childcare without being on Universal Credit. I'm perfectly safe to stay working part-time so that I can send my son to nursery. If I was to do it by myself, the cost of £1000 of childcare wouldn't work... I'm sure many other young women are in a situation where they're educated, they have parental responsibilities, but they wouldn't be able to afford childcare, so they are purposely underemployed."

Many young women feel unsupported to enter the workplace or progress their careers

Some young women voiced a lack of support and mentorship as a barrier to entering work. They found it harder to access workspaces where they were not represented. Some felt the wider social narrative around the work women 'should' do impacted significantly on how able they were to progress in industries or leadership positions.



1 in 20 young women told us they had been prevented from applying for a job by a family member or partner. This was even higher (almost 1 in 10) amongst neurodiverse and care experienced young women.

Some of the young women we spoke to who were in work reflected on the lack of representation of young women from racially minoritised communities in their workplace. They felt that employers could be doing more to support young women to enter and thrive in the workplace.



"I looked to see how many women, and how many women from minority ethnic backgrounds, there were in my workplace. In the middle of 200 people, I was only one of two. It's sad to see, it's such a grim atmosphere that you're like, okay, I'm only one of two. And that means I'm just hyper-visible all the time."

Other young women felt that they lacked the family connections or background which would have supported them to progress.



"If you're coming from a background where your family doesn't really have that much money, but also guidance, and support in helping you in this type of thing, it is a lot harder."



Spotlight on: Care experienced young women

Young women with experience of the care system spoke explicitly about the lack of support available to them when applying for jobs or entering the workplace. They told us that a lack of social capital, or family connections, meant navigating application processes and interviews was even more difficult. They also described intersecting experiences of discrimination, particularly racism.

“I think you’re left to kind of navigate trying to get skills and qualifications, and you don’t really have that support as much as you should or would have if you were if you had your mum, your parents and that immediate family to support you.”

Due to their experiences, the care experienced young women we spoke to particularly wanted more individual support which signposted them to other organisations and could provide detailed information on entering education and work.

“Applying for jobs is really overwhelming. Because you’ve had such a hard time growing up, it’s the last thing you want to go through. You want to speak to someone who is dedicated to you, and will give you the best chance of getting a job.”



SECTION 2: WHAT IMPACT IS UNEMPLOYMENT AND UNDEREMPLOYMENT HAVING ON YOUNG WOMEN'S LIVES?

We asked young women to share how being unemployed or underemployed had affected their lives.

We found that:

Many young women are experiencing significant financial insecurity

Unsurprisingly, one of the most significant consequences of under and unemployment was financial instability.

- 72% of young women who took our survey told us that their current financial situation is uncomfortable.
- 38% young women have been unable to afford food or essential supplies whilst experiencing unemployment. This increases to 46% amongst those who are unable to work due to a long-term illness or disability.
- 37% of young women have taken on new or additional debt as a result of being unemployed. This increases to almost half (49%) amongst those who have caring responsibilities.
- Over a quarter (28%) of young women have fallen behind on rent or bills as a result of being unemployed.



"I don't want to feel like I can't provide for my child. So I use my credit card to fall back on.... It's the difference between being able to go out with my friends if I don't have enough money in my current account. It's the difference between me and my daughter being able to take a train ride into town and get ice cream."

The pandemic has had an impact on the working lives of many young women

We know from our previous research⁴ that the pandemic has had a disproportionate impact on the lives of young women and has exacerbated existing inequalities in society.

- **Over 1 in 10 young women** who took part in our survey lost their job during the pandemic.
- **Nearly a quarter (24%)** of respondents said that their finances suffered as a result of the pandemic.
- **8% told us they were unable to work** as they or someone they lived with was shielding.
- **7% had to stop working or reduce their hours** due to increased childcare responsibilities.

Amongst our interviewees, the impact of the pandemic was felt especially strongly amongst those on zero-hours or fixed-term contracts. Other young women reduced their hours or left work due to worries about safety. One young woman had been instructed to go to her job in a supermarket despite having Covid at the time.



“I think the pandemic made it a bit harder. I kind of felt like a lot of the opportunities and things that were talked about before, were no longer there.”

Limited employment opportunities and high levels of competition are forcing young women to make difficult choices.



42% of young women told us that it is more important for them to be in employment than to find a job they enjoy.

Many of the young women we spoke to had taken on work they did not necessarily want, or had accepted a fixed-term contract or reduced hours just to ‘pay the bills’.

⁴ <https://www.youngwomenstrust.org/wp-content/uploads/2020/11/Picking-up-the-pieces-report.pdf>

Others had worked for free in voluntary positions or traineeships to gain experience or fill a gap on their CV, with mixed feelings about whether it had been beneficial to them or whether they had been taken advantage of.



“You get sucked into things that you don’t want to do... I think I was over-educated for what I was doing. It didn’t give me any room or much scope for growth... It was just something to do until I could get something else. But it’s hard to get something else.”



“People say ‘just take any job’, and then you do that and you end up in such a bad situation. Underemployment is awful. It really damages your mental health.”

We heard from young women who had taken significant pay cuts in order to get back into work or had accepted jobs for which they were significantly over-qualified.

- **44% of young women** who took our survey told us that they would accept a job at a lower level than their previous job.
- **Almost a third (31%)** would accept a job that pays less than their previous job.
- **Over a third (34%)** of young women would consider relocating to access more job opportunities.

This led some young women to feel trapped and demotivated.



“I feel undervalued. I know that sometimes the work I’ve put in is more than my wage’s worth. I’d like to feel valued by my employer and paid to match my qualifications... It’s the job that I needed, but I feel like my skills aren’t utilised... my heart is not entirely in it at times, because I would rather be in the field I trained for.”

Young women spoke about being in jobs which were difficult and stressful but feeling that they had to stay despite it being bad for their mental health. One young woman described how her job caused her to have panic attacks, but that she could not afford to take time off or resign. Many young women took on jobs with significant travel times, which for some meant relying on family to drive them to work. Others described their work as ‘stressful’, ‘horrific’ and with ‘tiny specks of joy, but not very many’.



Hannah's story

Hannah is 20 years old and lives alone in West Yorkshire. She is autistic, suffers from severe mental health problems and struggles to leave the house which has made it difficult for her to find employment. Hannah struggled to pay her rent on the benefits she received and turned to sex work as she felt it was her only way of making the extra money she needed. Hannah wants a ‘normal’ job and has concerns about her safety. However, the lack of entry level opportunities has made her feel trapped in sex work whilst she focuses on building her skills and getting the experience she needs to get a job.

“It’s been hard having no choice but see people and then getting attacked. I just want a normal job and to be able to do what everyone else does.”

Financial insecurity and a lack of stable employment is causing many young women to lose their independence.

Many of the young women we spoke to told us that being unemployed, underemployed or claiming benefits had forced them to be dependent on others or prevented them from being as independent as they would like to be. Many were unable to move out of the family home or afford their own accommodation.



“I can’t leave the town that I’ve been living in for the past 10 years. But there’s nothing here. There’s no people, there’s no friends, there’s nothing going on.”

6% of young women who took our survey told us that they had to move out of their home due to being unemployed. Some young women told us that they had been forced to move back in with their parents or with a partner, which in some cases meant relocating. This was particularly difficult for young women who were claiming benefits as it could result in either losing their own benefits or feeling obligated to the household they were currently in.



I'm worried because my finances and my parents' finances are tied together. And I don't see any way to untangle them because of how the benefits system is set up. I'm worried that I'm never going to be able to get out, to move away to be independent. And I'm worried that I'm never going to be able to find a job.

Two of the young women we interviewed had moved in with their partners, which resulted in them having their benefits stopped due to their partner's income. This forced them to be financially dependent on their partner in a way which felt unfair and disempowering.



"I find it really limiting and unsettling that the benefits system sees my partner as someone who should be responsible for me financially. I hate that they assume because he earns over the eligibility threshold, that he's going to share his money with me... I really hate that they've taken a lot of my independence away... I feel a loss of identity."



Unemployment and underemployment are having a significant impact on the mental health and wellbeing of young women.



Over half (52%) of young women said that being unemployed has made their mental health worse.

Many of the young women we spoke to described the negative impact of unemployment and underemployment on their mental and emotional health, referring to themselves as ‘stressed’, ‘anxious’, ‘isolated’ and ‘depressed’. Some felt a sense of shame at not being able to find a job or be financially independent, especially when they had to rely on partners or family members for support. Others described a sense of boredom or lack of motivation.



“There were times that you know, I’ve been bedridden with depression, because I’ve just felt so useless and hopeless.”



“I’m just up and down. Some days are better than others, but I know if I went back into a job, I went back to an office, my mental health recovers.”

For some young women, the realities of insecure or inflexible work were a source of constant anxiety.



“It affects every aspect of my life. I find myself waking up in the middle of the night and I’m checking my rota to see whether I’m working the next day... it is just sending me into overdrive, and I can’t even think about it anymore because it’s just too much.”

Young women have taken some positives from their experience



Just over a third (34%) of young women say that being unemployed has given them more time to spend with family and friends.



11% say that being unemployed has allowed them to return to study or learn a new skill.

There were unexpected positives for some young women who had periods of unemployment or underemployment. Some used it as an opportunity to do extra courses and upskill, retrain, go into further education, or spend time with family and friends. One young woman described how important it was for her to keep a positive mindset for her and her daughter.



“The positive that’s come out of this is just being able to have one on one time with my baby. I think I’ll probably look back and never regret that. So, I’m grateful for the just the days that we have with each other.”



SECTION 3: WHAT ARE YOUNG WOMEN'S EXPERIENCES OF THE BENEFITS SYSTEM?

We asked young women to share their experiences of applying for, claiming, and living on benefits and to tell us about some of the challenges they've experienced.

They told us that:

The benefits system is confusing and difficult to navigate



A quarter (25%) of young women currently claiming benefits reported finding the application process 'difficult' or 'very difficult'.



Only 29% of the young women we surveyed think that the benefits system is easy to navigate.

Most of the young women who took part in our research told us that the benefits system was complex, challenging and confusing.

The five most common challenges experienced by young women accessing benefits are:

1. Delays in receiving payments (23%)
2. Not understanding the application process (22%)
3. Difficulties attending or keeping planned appointments (18%)
4. Having benefits stopped or reduced without warning (17%)
5. Receiving incorrect payments (15%)



Spotlight on: Young women with a long term physical health condition or disability

45% of young women with a long-term illness or disability told us that they found the benefits application process ‘difficult’ or ‘very difficult’ (compared to 25% overall).

They were also almost twice as likely to report experiencing difficulties understanding the benefits application process (40% vs 22% overall) and were also more likely to experience delays in receiving their payments (32% vs 23%).

Although a couple of the young women we spoke to had experienced the process of applying for benefits as relatively straightforward, the majority felt that the application process was long-winded, time-consuming and unintuitive. One young woman described the workload of applying for a job as doing two applications each time, since she also had to fill in her work coach log every time she completed an application.

Without support, it was difficult for young women to know what to include in applications, or even which benefits they were eligible to apply for. Some had only realised in retrospect that they had missed out on much needed money because they had been given the wrong information or been incorrectly paid.



“It was horrible, you have to go through so many links. So much paperwork, so much writing, so much evidence... And if you don’t know the process well you get quite stuck.”

Some young women had avoided applying for benefits altogether due to their negative perceptions of the process or through fear of getting trapped in the system.



“I was unemployed for three months, but the prospect of applying for benefits didn’t even cross my mind. Because I just don’t want to be in that system. It just sounds so horrific.”

Others had received inconsistent payments or were left confused about why money had been deducted. Many felt that they had received a lack of information, or that the information they had been given was unclear or inconsistent. One young woman told us that she had not been told about the benefits cap before applying for Universal Credit, meaning she received significantly less than she had budgeted for. Another was given conflicting information about which costs were reimbursable (such as travel costs to interviews), and when her appointments were.



“My benefits have been reduced, I used to get paid £400. And then £300. And last month, somehow, only about £90. And I’m still trying to work out why.”

Young women frequently felt they were ‘jumping through hoops’ when attempting to claim benefits. This was not helped by having to frequently reapply for benefits despite having long-term conditions or diagnoses from doctors which confirm they would find it difficult to work.



Alex’s story

Alex is 23 and lives in rural Northumberland. She is autistic and suffers from anxiety and depression which means she is currently not able to work. She found the process of applying for benefits a long and stressful experience and felt that her mental health was not taken seriously despite having diagnosis from doctors. It was not until she got her diagnoses of autism and was able to access specific resources, including a ‘cheat sheet’ which told her the specific language to use in her assessment, that her benefits were approved. However, she has undergone multiple benefits reviews since then where she still finds that her mental health and ability to work is questioned and disbelieved.

“How on earth is anyone supposed to apply for benefits, saying that they can’t work, if even doctors aren’t believed? It’s almost like it’s set up deliberately, so that we can’t get any help. And it’s such a long process, it takes forever for them to get back to you. It’s really stressful. It’s just awful.”

The benefits system feels discriminatory and inaccessible to many young women, especially those with intersectional experiences.



39% of young women in receipt of benefits have experienced discrimination whilst claiming benefits.



A third (33%) of young women don't think that the benefits system takes into account their individual circumstances.

Many young women described feeling discriminated against whilst claiming benefits and there was a general sense that the system was inaccessible and not inclusive. This was particularly true for those with physical or long-term health conditions.



Spotlight on: Young women with a long term physical health condition or disability

Almost 1 in 5 (18%) young women who are unable to work due to long term illness or disability have experienced discrimination whilst claiming benefits as a result of their physical health condition or disability.

Almost 3 in 10 young women with a long-term illness or disability have had to appeal a benefits decision they did not agree with.

Almost a third (31%) of those who are unable to work due to a long-term illness or disability disagree that the benefits system is inclusive and accessible to people like them.

Some young women felt they were judged on their appearance (for example, how they dressed or presented in an assessment session) rather than their documentation or the content of their application. For some, this led to them experiencing appointments as punitive, and many felt that they were being expected to work even when they felt unable or ill-equipped to do certain jobs.



“Crippling anxiety means that I can’t get a job where I have to talk to people. I can’t phone people. I can’t do video calls. And they were saying that that’s not real... The interviewer had an autistic son so she should know that there’s no look to autism. And yet, she still challenged a lot of what I said just because of how I appeared.”

The requirement for young women to attend their work coach appointment in person at the Job Centre was frequently experienced as rigid and problematic. It made the service particularly inaccessible for those who had physical health difficulties or disabilities or lived in rural areas with limited access to transport.



“If you’ve got a disability, you can’t leave the house, how are you supposed to go to the Job Centre once a week?”

Over a third (34%) of neurodiverse young women who took our survey told us that they had difficulties attending or keeping planned appointments, compared to 18% of young women overall.

Young women also described having to appeal decisions which they felt were unfair, a process which was time-consuming, demoralising and difficult to be successful at without support. They were frustrated with how the system worked and the barriers that had to be overcome to simply get what they were entitled to.



“I think the whole thing needs to be overhauled, and completely scrapped and started again. I think that they need to make it easier, and stop denying people what they’re entitled to. They need to stop being intentionally difficult and making life harder for people who are disabled.”

Many felt that the Job Centre had treated them with suspicion and was accusatory or had denied them benefits they felt confident they were eligible for. This was exemplified through the sanctions they were given for missing appointments, which in some instances were given even though a physical or mental health problem had made the young women unable to attend. This hostile relationship at time led to feelings of distrust and created negative experiences, which for some young women was off-putting enough to avoid applying or reapplying for benefits even when they were needed.



“I got very angry. I tried to appeal. But the process was so long and difficult that in the end, I ended up not going through with it. I just waited until my next review came up to do it all... I just scraped by with, honestly, not enough money to live on.”



Benefits are not providing young women with enough income to maintain a comfortable standard of living



Over half (53%) of young women claiming benefits do not think that the benefits they receive provide them with enough income to live comfortably.

We heard from multiple young women who were struggling to stay financially afloat on the benefits they received. For some, living on benefits had pushed them into precarious or unsafe situations (such as a forced dependence on others, or work which was unsafe), whilst others had fallen into debt.



“There were times when I basically couldn’t afford to feed myself and pay rent. So I had to just pay rent, I needed to have a roof over my head. I basically wasn’t eating. It’s just a really, really, really horrific system.”



There was a strong sense from the young women we spoke to that a ‘one size fits all’ approach to benefits compounds existing inequalities and makes it particularly difficult for young women with intersectional experiences or additional needs to maintain a comfortable standard of living. Young women told us that the payments they receive do not take into account their individual circumstances or the costs associated with them.

Again, young women with disabilities described finding it particularly difficult to get by financially on the money they received from benefits, especially if they needed to access additional support to help them manage their health. 63% of young women who are unable to work due to long-term illness or disability told us that the benefits they receive don’t provide them with enough income to live comfortably.



“I have to pay transport costs to get to various different services that I access for my various disabilities. I don’t really have much money for anything else. A lot of the time, I’ve had to go without buying new underwear. I can’t afford it.”

Many young women told us that the removal of the £20 uplift to Universal Credit will have a significant impact on their financial security.



74% of respondents on Universal Credit told us that they will struggle financially after the £20 uplift is removed.

Black young women and those who identified as mixed heritage were more likely to say that they will struggle financially as a result of the reduction in income (93% and 90% respectively).



“Once you’ve got to bills and the basics in life, you’re not left with anything really. So things like food, clothing or transport costs, to even get to the Job Centre.”

Young women described how the £20 uplift money had been the difference between small treats or activities for their children or being able to put some money aside for an emergency.



“It’s £80 a month and that’s for my bus fare to and from work. It means that me and my daughter just can’t do things like get the bus into town on the weekends, go to the beach, we’ll just have to be at home. We can’t do nice things that make your life a bit more tolerable... It made things more manageable, and that manageability goes away, and you start treading water again. It’s frustrating.”

Navigating the benefits system can be damaging to young women’s confidence and mental health.

Young women explained how the benefits system could have a detrimental impact on their wellbeing and mental health. The process of claiming and receiving benefits was described by some as invasive and disempowering and led to a reduction in levels of confidence or self-belief.



“Dealing with different bodies and seeing the level of benefits you receive changing and not having people to speak to, and finding the application process kind of long... I don’t think I took it so well. I was crying a lot.”



“The application talks about how you go to the toilet, how you manage your personal care. I mean, it’s quite invasive and the way it makes you have to prove every little thing can be really mentally taxing. It’s really, really, debilitating mentally, in terms of confidence.”

Others felt ashamed to access benefits, or felt undeserving of them, and for these reasons found it a difficult step to take or share with others. In part this connected to a wider derogatory narrative around who ‘deserves’ benefits, or what it means to claim them.



"I felt too scared to go and apply for benefits because I just thought I'd be laughed out. You don't want to be seen as a drain on society as unfortunately some people portray people on benefits that way."



"I've always provided for myself so it kind of made me feel like a bit of a failure."



"It's quite a horrible experience having to attend the Job Centre on a weekly basis. I felt it was quite victimising and demeaning... I felt like it was a bit of a punishment, claiming benefits. It just seemed very much like begging. Like it wasn't a respectable thing to do. I felt I kind of had to keep that quiet, I wasn't really able to tell any of my friends. And it was something that didn't really benefit me."



SECTION 4: ARE YOUNG WOMEN GETTING THE SUPPORT THEY NEED?

We asked young women about the advice and support they are getting to help them find employment or claim benefits, their perceptions of this support and what additional support they'd like to receive.

We found that:

Many young women are not accessing formal sources of support



Over a quarter of young women had not sought any information, advice or support whilst looking for work or claiming benefits.

A significant number of women in our survey had not sought any support from services, preferring instead to speak to their friends and family rather than an organisation. A third (33%) of young women who took our survey had sought support from their friends and family whilst looking for work, versus 30% who had sought advice from the Job Centre and 16% who had accessed information and support through Citizens Advice. Young women were more likely to seek formal support when looking for advice around claiming benefits.

Young women who took our survey told us about a number of barriers they experienced to accessing support:

- **A quarter of young women (25%)** did not know where to access support.
- **Almost 4 in 10 (39%)** told us that their mental health prevented them from seeking support.
- **Over a third (36%)** said that feeling ashamed or embarrassed to discuss their situation would stop them seeking support.
- **Almost 3 in 10 (29%)** said they did not feel that their difficulties are serious or important enough to deserve help.
- **Just under a quarter (22%)** felt that services would not be able to help or would fail to take their individual circumstances into account.

Our interview findings echoed this, with young women repeatedly telling us that they either did not know where to turn for help or they did not believe enough help existed. Many young women spoke of long waiting lists and inaccessible services which put them off getting help.



“I really struggle to know where to go to get any support. ... I’ve tried talking to friends, family. people that I know, and basically nobody can really offer suggestions.”



“I want it to be regularly accessible rather than just having to go through another place or stay on a waiting list. It’s just constant. It makes me feel like I don’t even want to go and get help because of the process itself.”

Young women who had specific accessibility requirements found it particularly difficult to identify relevant services. They told us there were not enough services to help young women with conditions including autism and attention deficit hyperactivity disorder (ADHD).



Spotlight on: Neurodiverse young women

1 in 5 neurodiverse young women told us they had difficulties finding support that is accessible to them, compared to under 1 in 10 overall.

“I think women with autism are not recognised as existing at all. There’s really nothing out there to help. It’s almost forgotten that there is autism when you’re an adult. It’s only sort of seen and discussed in children. And I’ve never found anything that was good at helping adults with autism to find work.”

“I definitely think there’s a very severe lack of support for women who suffer with autism or ADHD. No one knows anything about it, and people are always surprised that females suffer from this. They don’t understand what it is or how it might affect you in the workplace.”

We also heard about the additional costs of accessing services, which for some made attending vital courses or support groups impossible. Paying for travel or childcare meant that even if a service was free, it could come with a significant associated cost.



“I go to an autism specific group every Friday... we normally ended up paying over £100 a month just in transport to get me there, which was a huge chunk of our benefits every month.”

When young women do access support, their experiences are mixed.

Young women who had accessed support with finding work or claiming benefits described mixed experiences of the support they had received. Whilst the majority (70%) found the support and advice they received from friends and family helpful, only around half of young women accessing more formal sources of support found it helpful.



When experiences were positive, it was usually due to building trusting relationships with empathic and caring individuals who were willing to go above and beyond their role.



“I have two lovely women career mentors who I reached out to last year, who have been absolutely fantastic. And I’d say the kind of help that they’ve given me is if they see a relevant job advert they’ll send it my way, and they’ll just check in and ask me how I’m doing really. But that I found that invaluable.”

One young woman did a maths course at her local library, and although she did not find the content of the course very inspiring, she found the experience of working with a facilitator who cared about her wellbeing and tailored the course to suit her needs a very positive one. Another explained how her women’s refuge had been invaluable in advocating for and supporting her.



“I wouldn’t have even thought of claiming benefits until [the staff at the refuge] mentioned it. They just helped me grow through the whole process. Even while I was in the refuge, they helped me get Universal Credit top up to my maternity pay every month... they are amazing advocates.”

However, many young women also described negative experiences of support services. As well as long waiting lists to access services, many felt that short appointment times and limited session allocation meant there was not the time or space to have a meaningful conversation about their situation or receive personal and tailored support.



“By the time you actually get into it, there is no point.”

Some felt that services were often just ‘ticking a box’ or offering generic advice which was not tailored to them as an individual. Some young women told us that the people working in services lacked expertise and gave overly simple advice. This was particularly said about work coaches at the Job Centre. Multiple young women felt that staff simply wanted to get them into any work, rather than work which would be fulfilling or meaningful.

Many young women felt that support services had not taken into consideration their individual needs or considered their mental health when working with them. For one young woman, previous experiences of asking for support and being left feeling unsupported and rejected had prevented her from asking for support again.



“They were just talking about finding me any job. And just any job isn’t appropriate for me.”



“They try to encourage you to go for interviews and jobs that you really don’t want to do. You’re forced to do extensive voluntary work to begin with. Which just seems to waste time... it’s taking away your choice of where to work, what to do, who to be around. But honestly, that time could be spent searching for jobs instead of volunteering in a charity shop.”



“The lady would just send me jobs working in retail. I’m like, ‘At what point have I said to you that I want to work in retail?’ I cannot go to the supermarket once a week to do my food shop. It’s just not going to work.”

Young women also talked about feeling ‘judged’ by services or deemed to not be worthy or entitled to support, particularly by work coaches in the Job Centre or those doing benefits assessments. This is particularly damaging given that almost a third of young women said that feeling that their issue was not serious enough would prevent them from seeking support and over a third told us that they would be embarrassed or ashamed to discuss their situation with a stranger.



“When I’m trying to explain what I can and can’t do, especially when it relates to my mental health, people seem to just assume that I’m being lazy, and that if I actually wanted to, I could do it... There’s a lack of belief about my personal situation. I don’t know if it’s because I’m a woman. I don’t know if it’s to do with my mental health. I don’t know if it’s because I’m young. People don’t tell me why. They just don’t seem to believe me.”

Young women want support that is flexible, accessible and tailored to their circumstances.

Young women told us they wanted more support available, and for it to be accessible without long waiting lists. Flexibility and accessibility were key. Young women also wanted the support they receive to be tailored and personalised to them and to take into account their personal situations.



“I feel like it needs to be tailored because we are all individuals and what I may need may not be what the next person needs. So, I feel like they need to take the time to assess what’s going on in people’s lives.”





Mia's story

Mia lives in a rural location and has had multiple part-time roles. However, despite being degree educated, she has struggled to find full time employment and has had periods of unemployment. She has been receiving benefits and support from the Job Centre to help her in her search for work but feels as though the advisor she spoke to felt that she should not need help because she was educated to degree level.

"The advisor kept saying, 'I don't know what you're doing here with those qualifications' and I told her 'I need a job, that's why. Please help.' I've got friends who have been told, 'you shouldn't be in the Job Centre, you should be looking for a graduate job.' Well yeah, but I haven't got a job though. I think there's a form of backwards discrimination. They're kind of like 'why are you coming here seeking benefits if you've been to uni?' That's like the impression I've had."

In our survey, we asked young women what they'd like to receive support with in the future. The top three responses were:

- 1. Advice and/or support to understand what benefits they are entitled to (38%).**
- 2. Advice and/or support with writing CVs and job applications (31%).**
- 3. Advice and/or support with managing finances and budgeting (31%).**

Young women also told us about how they'd most like to receive support, highlighting how important it is to meet young women where they already are:

- 1. By app (42%)**
- 2. 1:1 online (40%)**
- 3. By text (39%)**

For many young women, navigating different sources of support was challenging and it wasn't always clear what was available to them. Having to tell their stories multiple times to different services in order to get the right support could be exhausting.

Young women felt that more could be done to make services more visible, joined up and easier to access.



“I don’t really feel as though there’s much communication that takes place in between organisations or charities. And I feel like a lot of the time people are missing the point...”



SECTION 5: HOW ARE YOUNG WOMEN FEELING ABOUT THE FUTURE?

We asked young women to share their worries, hopes, dreams and aspirations for the future and to share their advice to other young women who are experiencing unemployment, underemployment or claiming benefits. They told us that they won't give up pursuing their goals but that they don't always feel that they're achievable under the current government.

Young women don't trust the government or think they are doing enough to support them.



Less than a third (27%) of young women agree that the Government is supporting young women to find employment.

We asked young women what they thought of the Government's pledge to 'level up' the country, reduce inequality of opportunity and ensure that no region is left behind. Most young women welcomed the intention and felt, if successful, it would have a significant, positive impact either on themselves or other young women.

However, there was also a sense of severe disillusionment, with many voicing their feelings of distrust and suspicion that the government's promises would not materialise. One suspected the scheme would not help 'people like her' but would focus instead on women she referred to as 'more professional'.



41% of survey respondents do not think that the Government is aware of and receptive to the needs of young women. This rises to over half of young women with a long-term mental health condition (51%), those with a neurodiversity (54%) and those with caring responsibilities (51%).



“I don’t think it will have any impact on where I live. Even when there are countrywide policies that are supposed to improve the situation for everyone, they never seem to reach here. So I don’t think it will make any difference for me and people like me.”



“I don’t have a massive amount of faith in the government... I don’t think that the government does a huge amount for people who are in my situation; unemployed, looking for a job... I think that these past 18 months has more than anything been a huge test for them. It’s given them the opportunity to show that they’re competent and they are doing the right things to improve our country. I just don’t think that that’s happened.”



“They don’t find out what young women in particular need, young woman from specific backgrounds. They don’t take that into consideration at all, they just generalise and one shoe fits all.”



“As a woman, they just automatically dismiss you because basically you have no place in this society; at the bottom, that’s your place, and you stay there and be quiet. That’s how I feel they see us.”



“I take what the government say with a pinch of salt. Until I actually see results, and I have actually felt impacted personally by the results, then they can say what they want... No one cares in my eyes, no one cares about the working class.”

Young women have lots of aspirations for the future, but not all feel confident that they can achieve their goals.



Less than a third (31%) of young women feel positive that they can achieve their career goals.

Young women expressed a variety of future aspirations, ranging from financial security, meaningful occupation, and independence. Above all, young women told us that they wanted to find a work/life balance, to be healthy and happy. However, young women had mixed feelings about whether they would be able to achieve their aspirations. Some felt it was important to remain positive, whilst others felt disillusioned and unsure.



“I would like to be doing something that I enjoy. Which pays my bills without having to work 40 hours a week. But I don’t know if that will be achievable for me.”



“I think the challenge was turning my mindset around... because there are so many things to be positive about. As soon as my mindset changes, I’m more open and receptive to opportunities that come and I guess, understanding of the situation.”

Neurodiverse young women and young women with long-term physical or mental health conditions felt less positive that they would be able to achieve their future career goals. Less than a quarter of neurodiverse young women and young women with a physical health condition or disability (22% and 24% respectively) feel positively about their future career prospects. This drops to only 1 in 5 (20%) of those with a long-term mental health condition.

As our research has shown, young women with intersecting experiences face a range of additional barriers to entering the workplace and need specialist support and flexible opportunities to enable them to thrive.



“I’d like to be living in my own house. It would be nice if I could be making money somehow. But it doesn’t feel achievable. I hope the application process becomes easier. I hope that maybe a lot of places realise that you don’t necessarily need a degree to do everything. And I hope that employers stop discriminating against disabled people and people with mental health problems.”

Young women want meaningful occupation and support to reach their potential.

Repeatedly, young women told us they want to be in meaningful occupation which utilises their skills and provides opportunities to develop. Young women who are unemployed and underemployed told us that they want a job that works for them, rather than being pushed into something because it works for everyone else.



“I want a career where I can feel free and not so confined.”

Young women repeatedly told us they wanted employers to be flexible and supportive. This included being understanding of accessibility requirements, and to support young women in balancing their caring responsibilities and mental and physical health needs.

Young women also called for employers to be honest and transparent from the start, for example by being open about the salary and trajectory of a job, the hours and responsibility the job requires, the demographic data of the company, and whether they were truly able to accommodate physical and mental health requirements. Young women also wanted to be taken seriously at work and treated on an equal footing as other members of staff when in the job.



“I wouldn’t want to be treated differently because I am a parent and I have other responsibilities, but I would like analysis of my situation to be taken into account. If my baby needed taking from nursery or school, I would like an allowance to be made. The day to day of what I’m going to work on, I don’t want to be treated differently. I still want to be held accountable for my performance.”

Young women are tenacious and resilient and have lots of good advice for others like them.

We asked all of the young women who took part in our research what advice they would give to support each other through their experiences of inadequate employment or the benefits system. Here are the top five pieces of advice they had for other young women like them:

1. Believe in yourself

“You will get to where you want to be in life, believe in yourself and you can do anything!”

“Keep looking for something that you will enjoy! Finding a career worth staying in is not easy but you will get there eventually... Believe in yourself.”

“Believe in yourself. I think I think a big thing is to make yourself not give up on yourself.”

2. Never give up

“Don’t give up on your dreams, keep trying and don’t let others put you down, Be yourself and be proud of who you are as you can do anything you put your mind to.”

“Don’t give up on yourself, believe, make mistakes but keep doing and keep failing until you don’t fail anymore.”

“Don’t give up. You have to fall before you can fly.”

3. Don't be afraid to ask for help

"Don't be ashamed of your circumstances. If it's mental or physical health that makes it hard to handle work then know you're not alone."

"Don't battle it alone, ask for help, even if it's family and friends."

"Don't be ashamed or embarrassed to ask for help it can take a while to get back onto your feet but you can do it with the right support."

4. Focus on your health and happiness.

"When you're a young woman, and you're looking to your future, just focus on getting your health and happiness."

"Do what makes you happy! Follow your dream! No limits!"

"Find a job that makes you happy. Don't be pushed into applying for just anything."

5. Remember that you are worth it

"Just try and keep fighting for what you deserve, you aren't less for having to claim your benefits!"

"Don't give up hope and never think you're worth less than anybody else."

"You are not your employment status. You deserve to be paid for the work that you do. And your unpaid work is valued in the lives of your children and the people you care for and those around you... there is a place for you."

Get support:

Work It Out is a free service run by Young Women's Trust that offers coaching, CV and job application feedback to young women aged between 18-30. You can find out more and sign up at: www.youngwomenstrust.org/get-support

LOOKING FORWARD: WHAT NEEDS TO HAPPEN NOW?

Young women are facing multiple experiences of discrimination and forced dependency when attempting to find work or navigate the benefits system. The impacts of unemployment, underemployment and living on benefits are far reaching and are felt particularly harshly by young women from minoritised communities who face additional barriers and challenges and often don't receive the specialist support they need.

It's clear from hearing young women's experiences of struggling to navigate inadequate opportunities and confusing support systems that the current 'one size fits all' approach to employment and benefits is not working. The government, employers and frontline services all need to work together and act now to ensure that young women who need it receive appropriate support to access meaningful employment and claim the benefits they are entitled to.

Our Recommendations

For policy makers:

1. Reinstate the £20 uplift to Universal Credit or raise the Universal Credit Standard Allowance in line with the cost of living.

74% of young women in receipt of Universal Credit told us that they would struggle financially once the £20 uplift was taken away, and over half of young women we spoke to said that their existing benefits did not provide them with enough income to live comfortably. At a time when living costs are rising considerably, we are urgently calling on the government to permanently reinstate the £20 uplift to Universal Credit and extend this to other benefits, including Carer's Allowance. Alternatively, we recommend raising the Universal Credit Standard Allowance in line with the cost of living to ensure that no young woman is left behind.

2. Listen to the voices of young women and include them in decision making.

Over 40% of the young women who took part in our research don't think that the government is aware of or receptive to the needs of young women. Policies relating to unemployment and benefits need to be informed by data from and the voices of young women. We recommend working with Young Women's Trust to create a Young Women and Work Committee where young women have regular opportunities to speak directly to MPs about the issues that matter to them.

3. Invest in opportunities where young women already are and support them to stay in work by implementing mandatory flexible working and affordable childcare policies.

We know that for many young women, the costs associated with being in work are a significant barrier to meaningful employment, especially when there are limited opportunities available in their local area. The government needs to invest in quality jobs and training for young women that are accessible and equitable and support them to stay in work by offering affordable childcare and flexible working by default.

For services:

1. Improve collaborative and partnership working across services to enable young women to more easily access the support they need.

Young women told us that they didn't always know where or how to access support and that navigating the support available could be complex and confusing. Building partnerships between statutory services, charities and grassroots organisations and more streamlined signposting/referral processes could help young women to access the specialist support they need and make it easier for them to ask for help when they are unsure or struggling.

2. Invest in education and awareness training for frontline staff to help them to provide better and more compassionate support to young women with intersectional experiences.

Young women with a range of intersectional experiences told us that they find it extremely challenging to navigate the employment market and benefits system. Many feel that existing systems and processes are not designed to meet their specific needs, leaving them feeling embarrassed, ashamed and disempowered. Investing in education and awareness raising for those whose job it is to support young women to find work and/or claim benefits would allow frontline staff to provide support that is more rooted in a compassionate understanding of the issues facing young women.

3. Services should be flexible, person centred and accessible to all.

Many young women are struggling to engage with services that do not take their access requirements or individual circumstances into account, meaning that they cannot always make use of all the support on offer. Young women told us overwhelmingly that they want choice in when and how they access support, as well as services that respect and acknowledge the challenges they face and the factors that influence their lives.

For employers:

1. Provide meaningful development opportunities for young women and offer mentoring and support to help them realise their potential.

Young women told us that they want meaningful and skilled employment, but that too often opportunities aren't available to them. Employers should consider how they can create opportunities for young women to enter their workforce and make use of the particular skills that they bring. This could include offering mentorship programmes, providing wellbeing support and signposting to or partnering with services that can support young women to achieve their goals.

2. Treat young women equally in the workplace.

Equal opportunities must apply to young women, including equal pay; this is crucial to addressing issues of underemployment. Employers should also practice salary transparency, as well as monitoring the development of young women on their staff teams, so that they are enabled to reach their full potential and be paid what they are worth.

3. Ensure workplaces are accessible, inclusive and responsive, including offering flexible working from day one.

Flexible and accessible workplaces are vital to enable young women to enter and stay in work, particularly those with mental or physical health needs or caring responsibilities. Employers should 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.



APPENDIX

Who did we speak to?

26 young women took part in our qualitative research:

- 38% are aged 18–24. 62% are aged 25–30.
- 92% identify as female and 8% identify as non-binary.
- 8% identify as trans.
- 69% have recent experience of unemployment, 46% have experience of underemployment, and 65% have experience of claiming benefits.
- Half have a long-term physical health condition or disability and over half (57%) have a long-term mental health condition or disability.
- 89% are from England and 8% are from Wales.
- 12% have personal experience of the care system.
- Almost a third (31%) have caring responsibilities.
- 39% are white and 61% are from racially minoritised communities.

1,012 young women responded to our survey:

- 47% are aged 18–24. 53% are aged 25–30.
- 98% identify as female and 2% identify as non-binary.
- 4% identify as trans.
- 84% are currently claiming benefits. The majority of those (65%) are in receipt of Universal Credit.
- 22% have a long-term physical health condition or disability and 44% have a long-term mental health condition or disability.
- 94% are from England and 6% are from Wales.
- 16% have personal experience of the care system.
- Almost 1 in 5 (19%) provide care for a family member or someone close to them.
- 80% have an annual household income of less than £20,000 a year.
- 85% are white and 15% are from racially minoritised communities.



RESEARCH CENTRE



Young Women's Trust
Unit D, 15-18 White Lion Street
London N1 9PD

info@youngwomenstrust.org
youngwomenstrust.org

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

 [youngwomenstrust](https://www.facebook.com/youngwomenstrust)

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