

## INTRODUCTION

2018 has been heralded as the "year of the woman", an important milestone 100 years on from the first women in the UK getting the vote and a turning point in the struggle for women's equality.

But how much is life really improving for women, especially young women, and what are the prospects for achieving equality?

This is the third Young Women's Trust annual survey we have carried out, and the latest to find that the situation facing many young people is deeply troubling.

While considerable numbers of young people are doing well, many are clearly struggling financially and emotionally. This year's survey once again shows that young women remain more likely than young men to be affected by job insecurity, money worries and debt. Significant numbers have also experienced sexual harassment, discrimination and low confidence at work.

It is perhaps no surprise then that the number of young women with mental health concerns is rocketing, with many reporting depression, anxiety and worries for the future.

For substantial numbers of young women life is a real struggle. Findings from our survey indicate that of the 5.5 million young women aged $18-30$ in the UK an estimated:

- 770,000 would describe their financial situation as "struggling";
- more than 800,000 will have been sexually harassed at work and not reported it;
- more than one million have been paid less than a male colleague who has done the same or similar work;
- 1.1 million feel they have no one to turn to;
- 1.2 million would report they are depressed;
- 1.7 million would report that their mental health has affected their ability to seek work; and
- 2.3 million feel worn down.

We believe that this represents not just an immediate crisis, but that it also threatens the future wellbeing of an entire generation.

## METHODOLOGY <br> AND TERMINOLOGY

This report is based on findings from a survey carried out for Young Women's Trust by Populus Data Solutions. A representative sample of 4,010 18-30 year olds and 1,105 54-72 year olds in England and Wales, with panel services provided by Populus Live, were surveyed between 29 June and 16 July 2018.

For ease of reference, unless stated otherwise, when we talk about findings related to young people in this report, including young men and young women, we are referring to 18-30 year olds in England and Wales. The baby boomer generation/older people referred to are 54-72 year olds surveyed in England and Wales. At some points we have made comparisons with our previous annual surveys. More detailed breakdowns are available on request.

## MONEY AND WORK

## Young women remain worst affected by financial problems

Serious financial pressures are affecting many young people, and young women are bearing the brunt of this. Despite companies having to report on their gender pay gaps for the first time this year, young women are still more likely to be on low pay and they report that their financial situation has got worse, not better.

- Many young people are not struggling financially. 56\% said that they could put a little money aside each month to save ( $54 \%$ young women, $59 \%$ young men).
- However, $40 \%$ of young women and $29 \%$ of young men said it was a "real struggle" to make their cash last until the end of the month. Young women from the lowest socio-economic group were the most likely to have said this, with $46 \%$ in the DE group struggling.
- $23 \%$ of young women and $19 \%$ of young men said that they are in debt all of the time.
- $50 \%$ of young women and $38 \%$ of young men said that it would be a big financial problem if they had to replace a large item such as a fridge or washing machine this year.
- Just one in three young women said their financial situation was comfortable (33\%), compared to 45\% of young men; $14 \%$ of young women said they would describe their financial situation as "struggling", compared to $10 \%$ of young men.
- $28 \%$ of young women and $21 \%$ of young men said that their financial situation had got worse in the last 12 months.
- Just $4 \%$ of young people are currently debt free and $36 \%$ don't think they will ever be debt-free.
- Young women aged 25-30 are hardest hit, with over half ( $58 \%$ ) unable to make their cash last until the end of the month. Nearly a third (29\%) reported that their financial situation has got worse over the past year and $16 \%$ said they are struggling financially.

The high cost of living and rising debt is causing many people's families to plug the financial gap and provide a safety net for young people, even to those in their late 20s.

- $68 \%$ of young people ( $73 \%$ of young women, $63 \%$ of young men) said they have borrowed money from parents or carers.
- One in five young people (19\%) said that they are reliant on their parents to help them make money last until the end of the month ( $22 \%$ of young women, $15 \%$ of young men).
- Almost half of $18-30$ year olds ( $48 \%$ ) live with their parents, including one in four 25-30 year olds (26\%). $21 \%$ of young people said that they had to move back in with their parents after a period away because they couldn't afford to live independently.


## Young women continue to face low pay and unlawful discrimination

Low paid and insecure work continues to be a particular problem for young women, and a key driver of financial insecurity. Of those in work:

- Half of young people are worried about the amount their job pays ( $53 \%$ of young women, $46 \%$ of young men).
- One in five young women ( $20 \%$ ) and one in six young men ( $16 \%$ ) said that they had been offered less than the minimum wage they were entitled to.
- $19 \%$ of young women said they had been paid less than male colleagues who did similar work.
- $38 \%$ of young people said they are worried about their job security ( $40 \%$ of young women, $36 \%$ of young men).
- $31 \%$ of young women and $27 \%$ of young men are worried about not having enough paid hours.
- $39 \%$ of young women and $32 \%$ of young men have been offered a zero hours contract (up from 32\% of young women and $28 \%$ of young men in 2016).
- Half of young people are in jobs they don't enjoy and $31 \%$ believe that they will never be able to retire.


## Sexual harassment at work is not being addressed

Young women still face significant barriers in the workplace including the gender pay gap and sexual harassment. A year on from the \#MeToo movement, we have found that many young women still fear reporting sexual harassment.

- Worryingly, $8 \%$ of young women have experienced sexual harassment and reported it, but double the number (15\%) have experienced harassment and not reported it.
- One in five young women (18\%) said that they are too scared to report sexual harassment at work and a quarter of young women (24\%) would be reluctant to report sexual harassment for fear of losing their job, or fear of being given fewer hours (17\%).
- A third of young women (32\%) still don't know how to report sexual harassment at work.
- One in fourteen young women (7\%) said they have been treated less well in their job, or while looking for work, because they have rejected sexual advances.
- $16 \%$ of young women know of cases of sexual harassment that employers have not dealt with properly.
- $5 \%$ of young women (and $8 \%$ of young mums) said they have had to change their jobs because of sexual harassment.
- Just $4 \%$ of young people believe that women should put up with sexual harassment ( $3 \%$ of young women).


## Equality for women seems a long way off

- $71 \%$ of young women and $56 \%$ of young men said that women still face discrimination in the workplace. Half of young women ( $51 \%$ ) think that it is unlikely that gender discrimination in the UK will be a thing of the past by the time they are 40 .
- $14 \%$ of young people think women's rights have gone too far (19\% of young men and 9\% of young women).
- Young people think that it is more likely that scientists will have discovered life on another planet by the time they are 40 (32\%) than that there will be as many women as men MPs ( $30 \%$ ), or that gender discrimination will be a thing of the past by then (27\%).


## HEALTH, WELLBEING AND CONFIDENCE

## Poor mental health is a pervasive problem - with the least well-off young women worst affected

Young women are consistently more likely to report anxiety and worry, particularly those from the lowest socio-economic group.

- $44 \%$ of young women and $34 \%$ of young men said that they are worried about their mental health.
- Over half of young women ( $53 \%$ compared with $42 \%$ of young men) said they feel worried for the future.
- More than one in five young people report they are depressed ( $22 \%$ of young women, $21 \%$ of young men).
- More than four in ten young women report feeling worn down ( $42 \%$ of young women compared with $35 \%$ of young men).
- A quarter ( $25 \%$ ) of young people feel lonely ( $26 \%$ of young women, $25 \%$ of young men). 18\% of young people say they have no one to turn to.
- Just $18 \%$ of young women and $32 \%$ of young men said they feel confident.
- Young women from the lowest socio-economic group DE are the most likely to be worried about their mental health (46\%), worried for the future (57\%), depressed (32\%), worn down (51\%) and feel like they have no one to turn to (25\%).
- While $48 \%$ of young people would make a doctor their first port of call for physical health, just $24 \%$ would do the same for mental health. $81 \%$ of people included the doctors on their list of support for physical health, but just $53 \%$ did the same for mental health.


## There are clear links between mental health and work

- Three in ten young women ( $31 \%$ ) and one in four young men (25\%) said that their mental health has affected their ability to seek work ( $28 \%$ of young people in total). This rose to 39\% for young women from socio-economic group DE, the worst affected group.
- $52 \%$ of young women and $42 \%$ of young men said that work has had a negative impact on their mental health.

- More than one in five young women said that their mental health had affected their ability to stay in work ( $22 \%$ of young women, compared with $15 \%$ of young men). The group most likely to say this was young women from socio-economic group DE (26\%).


## Young women still do not feel able to challenge bosses over gender equality and imposter syndrome is rife

- More than half of young women (56\%) said they are worried about their abilities and whether they are good enough to be successful in a job (compared to $46 \%$ of young men).
- $42 \%$ of young people are worried about others thinking they are not good at their job ( $46 \%$ of young women, $37 \%$ of young men).
- Half of young women (49\%) said they are not confident challenging their employers about the gender pay gap (compared with 30\% of young men).
- $75 \%$ of young women said they are not confident about asking for a pay rise (compared with 59\% of young men).
- Just half of young women (50\%) said they would feel confident asking to take time off for personal reasons including childcare (in comparison to 64\% of young men). Less than half of women felt confident returning to work after having a child ( $42 \%$ of young women, compared with $48 \%$ of young men).


## What is making young people anxious?

When asked what, if anything makes them feel anxious, young people's most common reason was their financial situation (42\%) followed by the impact of Brexit (38\%), and not earning enough to live on (37\%).

## What makes Young pepie ANXIOUS?

## YOUNG WOMEN

CURRENT FINANCIAL SITUATION - 47\%

## NOT EARNING ENOUGH TO LIVE

 ON-44\%BREXIT - 36\%


YOUNG MEN
BREXIT - 40\%
CURRENT FINANCIAL SITUATION - $36 \%$

NOT EARNING ENOUGH TO LIVE ON-30\%

## WHAT YOUNG - AND OLDER - PEOPLE WANT

When asked about their views on a range of policies, the most popular policies amongst young people were raising the apprenticeship minimum wage which is currently $£ 3.70$ an hour ( $83 \%$ ) and introducing equal pay by extending the National Living Wage to under 25s ( $80 \%$ ).

There was also strong support among young people for free trade with Europe (77\%), reintroducing university maintenance grants ( $75 \%$ ) and providing loans for those undertaking vocational training and not just for those going to university (73\%). Just over half of young people thought that zero hours contracts should be banned (52\%).

Interestingly, 89\% of the baby boomer generation supported raising the apprenticeship minimum wage, followed by free trade with Europe
( $76 \%$ ) and increasing rights for selfemployed workers (72\%).

Despite having strong views, confidence in politicians was low.

Half of young people (50\%) and two-thirds of baby boomers (65\%) said their confidence in politicians had got worse in the last twelve months.

## BACK IN MY DAY

This survey also looked at the experiences of the baby boomer generation (aged 54-72) to find out about the extent of generational differences in England and Wales.

As expected, baby boomers report having access to more financial capital than young people, and both generations agree that life is harder now for 18-30 year olds.

- $59 \%$ of young people believe that the baby boomer generation have life easier than they do, and only $26 \%$ of older people believe life is better for younger generations.
- Baby boomers are more likely to describe themselves as financially comfortable (56\% compared with 39\% of young people) and $9 \%$ of the older generation say they are struggling financially compared to $12 \%$ of young people.
- $31 \%$ of young people believe they will never be able to retire, in comparison to just $11 \%$ of the older generation.

We also analysed the social attitudes of baby boomers and young people to measure if attitudes towards gender equality have progressed.

- While over half of young people (51\%) believe that sexism is a major problem in the UK, this number drops to a third (35\%) of the baby boomer generation.
- Both groups believe in equal sharing of household responsibilities, with $76 \%$ of young people and $74 \%$ of baby boomers reporting that women should not do most of the housework.
- However, there is still a belief that there are "men's jobs" and "women's jobs" with two fifths of baby boomers ( $44 \%$ ) and a quarter of young people ( $25 \%$ ) agreeing with this statement.
- A third of 18-30 year olds (32\%) and over half of baby boomers (54\%) said that women get offended too easily these days.
- Less than half (42\%) of 18-30 year olds said they would describe themselves as a feminist ( $50 \%$ of young women, $33 \%$ of young men). In contrast, just $21 \%$ of baby boomers said they were feminists ( $29 \%$ of older women, $13 \%$ of older men). These figures suggest men are identifying as feminists at a faster rate than women.


## CONCLUSIONS

One hundred years ago the first women got the vote, but those who were aged under 30 or poor remained locked out of voting for another decade.

While all women in the UK now have equal voting rights, our annual survey has found that in other respects many young women still have more limited opportunities than their male counterparts - with career prospects, spending power and wellbeing trailing behind those of young men.

If the year 2018 is to be a turning point for women's equality and not just a footnote in history, then it's clear that we need deeds, not just words. We need to be impatient for change: a lot has been achieved in the last 100 years, but at the current rate of progress women's equality remains beyond reach.

A concerted effort is therefore needed from government and employers to provide young people with security and hope for the future, redress gender inequality at work and help manage the growing mental health crisis among young people. This effort, our research suggests, needs to be particularly focused on young women, especially those from lower socio-economic groups who are the most likely to be struggling financially and emotionally.


