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Media release

Nearly half of families in Scotland finding it harder to manage even BEFORE cost-of-living increases

Even before the latest cost of living increases and rise in inflation, almost half (46%) of all parents in Scotland were finding it harder to make ends meet than the previous year, new research from Parenting across Scotland reveals.

An Ipsos Scotland poll of 1,004 parents in Scotland¹ shows that even before projected cost of living increases have really started to bite, families were experiencing serious financial challenges.

A projected 6% rise in inflation, a 1.25% increase in National Insurance contributions and the higher energy price cap is likely to add over £1,000 to average household expenditure² plunging thousands of families, who are already struggling to make ends meet, further into financial difficulties.

In November last year, almost half of parents (46%) in Scotland found it more difficult to afford their bills, and almost half (47%) of parents in Scotland were less able to save for the future compared to the same time a year before.

In late 2021, when asked about what financial challenges they had experienced over the previous year:

- Almost half of parents in Scotland (46%) were *finding it more difficult to afford their household bills*, compared to the same time the previous year.
- 47% of parents in Scotland had had to make *reductions in the amount of money [they were] able to put aside or save for the future*
- Around one in five parents in Scotland had experienced *a reduction in earnings (22%) or working hours (18%)* in the last year.

Those living in the most financially challenging circumstances were particularly vulnerable to experiencing these new financial challenges compared to more affluent families. In particular, a greater proportion of lone parents were experiencing difficulties compared to couples with dependent children.

¹ Ipsos MORI Parental Omnibus 2021

² Institute of Fiscal Studies, January 2022 <https://ifs.org.uk/publications/15905>

Whereas some financial challenges have been faced consistently across all groups, *reductions in benefits* and *falling into debt* have affected the vulnerable groups much more than other groups.

Clare Simpson, Director of Parenting across Scotland said, "It is really worrying that even before soaring energy bills, high cost of living increases and rising energy prices we're facing now, families were finding it difficult to manage financially. It is concerning how widespread this is and means that many families who were 'just managing' are likely to be plunged into poverty.

There is an urgent need for immediate targeted action from UK and Scottish Governments to ensure that families are protected from financial hardship. They need to put money in the pockets of the families who need it most; a rise in benefit levels in line with inflation would be the most effective way of doing this."

Satwat Rehman, Director of One Parent Families Scotland said "Since the beginning of the pandemic single parents have borne the brunt of the economic and social fallout. The PAS findings confirm that single parents have experienced financial hardship in substantially greater numbers than other families. The most straightforward way to help families would be for the UK government to increase social security benefits by 6 % in April, the likely inflation rate, rather than the planned 3.1 %."

Judith Turbyne, Chief Executive of national charity Children in Scotland, said: "This important new evidence from Parenting across Scotland shows how hard it has been for many families to make ends meet over the last year. It offers a stark warning that, with rising costs, this situation will only get worse, with dire consequences for children and young people. It is imperative that the Scottish and UK governments act now to protect families from further hardship and ensure all families have enough income to live by."

Sally Ann Kelly, Chief Executive of Aberlour said, "During the pandemic applications to Aberlour's Urgent Assistance Fund have soared by more than 1000%. Many families are at breaking point. They are desperate and in despair. Parents tell us they are stressed and worried about their finances and about plunging further into debt. They tell us their children don't have adequate clothing, that they aren't sure where the next meal is coming from, and they are afraid to put the heating on. The cost-of-living crisis is pushing already struggling families over the edge. Without action from both the Scottish and UK Governments it will be disastrous for Scotland's poorest children."

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Notes to editors

1. Parenting across Scotland is a coalition of charities in Scotland that work with parents and carers in Scotland; its member organisations are Aberlour CCT; Children in Scotland; Contact; Families Outside; One Parent Families Scotland; Relationships Scotland; Scottish Adoption; Scottish Commission on Learning Disability and Scottish Families Affected by Alcohol and Drugs.
2. This survey was conducted by Ipsos Scotland telephone between 1st November and 2nd December 2021 and was completed by a representative sample of 1,004 parents of children aged 0-18, based in Scotland. The data is weighted on age of parent, working status, SIMD, and age of child.
3. A [briefing is available here](#). Data tables are available on the Ipsos Scotland website.