

"I want to work, yet it's like nobody will give me a chance."

(Unemployed 23 year old)

**citizens
advice
scotland**

Being Young Being Heard



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Citizens Advice Scotland's latest report, *Being Young Being Heard*, outlines the impact of the recession on young people in Scotland in their own words. Key findings of the research include:

- The unemployment rate for young people has increased to around 20% - more than three times the rate among older workers
- Young people seeking support in the welfare system are finding that they are entitled to lower payments and less support than older adults, whilst their entitlement is often complex and difficult to understand
- High property prices and a collapse in mortgage lending ensure that first-time buyers continue to struggle at the foot of the housing ladder

Unemployment

Unemployment and redundancies have been the most visible effect of the recession on young people. Young people in the survey talked about what unemployment meant for them:

"There is so much talk of a lost generation right now. I feel like I have wasted years at university for a worthless piece of paper." (Unemployed 24 year old)

"Being unemployed for this amount of time has changed many things about myself. When employers see I have been unemployed for this long, they won't even look at me." (Unemployed 20 year old)

"I want to work, yet it's like nobody will give me a chance. Its making me depressed and has knocked my confidence big time." (Unemployed 20 year old)

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Benefits

Young people in the research spoke of their unhappiness at having to rely on benefits and also their sense of unfairness at having a lower entitlement to benefits due to their age.

"I hate being on benefits. I feel like I have no pride in myself any more."
(Unemployed 20 year old)

"Jobseekers Allowance has saved me from destitution but it has not given me a leg up and I feel trapped and unable to contribute to society as I know I am able." (Unemployed 24 year old)

Housing

Priced out of owner occupier housing, and unable to access social housing, many young people are only able to access private rented housing. However, as private renting becomes more expensive, a growing number of young people are continuing to live with their parents.

"Being a homeowner is now a privilege of the wealthy and those who bought houses before the house prices sky rocketed."
(25 year old in employment)

"The price of private letting is extortionate! More than half my monthly wages would go automatically on rent." (23 year old in employment)

Debt

Young people in the research talked about how affordable credit taken out prior to the recession turned into unaffordable debt as the effects of the recession took hold. Many young people found being in debt a very worrying and stressful situation to be in.

"Before the recession hit I was continually offered loans and credit cards which, being young and stupid, I agreed to." (23 year old in employment)

"...it's getting too much and I can't afford to pay it but the debt isn't going to go away and I am worrying myself sick. I have bad depression with all this." (Unemployed single mother)

CAS proposals for change

We recommend that:

- The UK Government ensure that targeted and personalised support for young people is provided in the Work Programme
- The UK Government end age discrimination in the benefits system, ensuring that young people have parity in entitlement and support
- The UK and Scottish Government ensure that young people have access to affordable housing in the owner occupier, private rented and social rented sectors.

A West of Scotland CAB reports of a 23 year old client who experienced financial difficulties after his hours of work were reduced from 30 hours to 12.5 hours per week. The client now has debts of over £5,000 and he is unable to meet his contractual payments and is incurring interest and charges on his overdraft, credit card and loan accounts.

A West of Scotland CAB reports of an unemployed 19 year old client who received a significant JSA sanction after failing to apply for a job. The client was given an application form for a job which he mislaid. He went into the jobcentre to report this, but was told that his JSA had been stopped for 13 weeks for failing to comply. This is the first occasion in which the client has failed to comply.

A West of Scotland CAB reports of a young client who is struggling with overdraft debt after being made redundant. The client is being charged £5 a day for every day that she is in her unauthorised overdraft - £150 in charges per month. As a result of the charges, the client has missed a payment for her car.