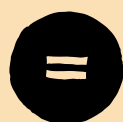




CONFRONTING WOMEN'S POVERTY

AN EFFECTIVE
RESPONSE TO
AN AGE OF CRISIS



CONFRONTING
WOMEN'S POVERTY





TABLE OF CONTENTS

4 INTRODUCTION

6 THE GENDERED INCOME CRISIS

- 7 DRIVERS OF WOMEN'S POVERTY
- 8 MARGINALISED AND MINORITISED WOMEN
- 9 A FOCUS ON WOMEN'S POVERTY AND FINANCIAL INEQUALITY

11 COST OF LIVING CRISIS

- 11 FOOD, ENERGY AND TRANSPORT COSTS
- 12 GENDERED PATTERNS OF INCOME IN 2026
- 14 SYSTEMIC FAILURE TO HONOUR COMMITMENTS ON WOMEN'S EQUALITY AND RIGHTS

15 BREAKING THE CYCLE

A FIVE POINT PLAN TO ELIMINATE
THE INCOME GAP FOR WOMEN

- 17 A TASKFORCE ON WOMEN'S POVERTY
- 19 A WOMEN'S EQUALITY FUND - CRISIS SUPPORT FOR MARGINALISED WOMEN
- 23 A MINIMUM INCOME GUARANTEE FOR UNPAID CARERS
- 26 A ROADMAP TO UNIVERSAL CHILDCARE FOR ALL
- 29 OVERHAUL OF THE PUBLIC SECTOR EQUALITY DUTY

31 SUMMARY AND CONCLUSION



INTRODUCTION

Many women throughout Scotland are living in worsening poverty and financial insecurity. In recent decades, women have collectively shouldered the impacts of multiple social and economic crises, including austerity, the Covid-19 pandemic, and rocketing inflation, more commonly known as the cost of living crisis. The impacts have been severe and far-reaching, with research indicating that women have experienced a greater likelihood of reduced life expectancy, poor health and mental illness, and poverty rates compared with men.¹

The gendered impacts of these emergencies, as well as the critical role that women have played in protecting and supporting their communities, have been well documented.² Yet government have failed to reflect women's experiences in spending and policy decisions. The consequences have been particularly acute for disabled women, unpaid carers, single parents, young women, women from Black and minority ethnic (BME) communities and migrant women.

In 2026, further threats to women's equality in Scotland are emerging. Far-right, extremist agendas seek to restrict rights for women, racially minoritised groups and LGBT+ communities. The UN Special Rapporteur on Extreme Poverty and Human Rights has warned that restrictive social policy, including "punitive welfare systems", plays into the hands of the far-right.³ The UK Government's long-standing austerity agenda is a prime example of such an approach. In 2026, international conflict has led to rising fuel prices, restrictions in global energy supplies, poor forecasts for economic growth, and increases in interest and inflation rates in the UK. Women will, once again, be disproportionately burdened by these upheavals.

Decisive and committed action is needed in Scotland to disrupt what has become a broad political and social acceptance of financial inequality between women and men.

1 Berman, Y and Hovland, T (2024) The impact of austerity on mortality and life expectancy. LSE International Inequalities Institute. Available at: https://researchonline.lse.ac.uk/id/eprint/123915/1/WP_139.pdf;

Arulsamy, K et al. (2025) The gendered impact of Covid-19 on health behaviours and mental health: Evidence from the UK. *Social Science & Medicine* 65. Available at: <https://www.sciencedirect.com/science/article/abs/pii/S0277953624010190?via%3Dihub#sec3>;

Women's Budget Group (2026) Analysis on the cost of living and gender equality. Available at: <https://www.wbg.org.uk/research-analysis/topics/cost-of-living-crisis/>.

2 Ibid.

3 De Shutter, O (2025) Report of the Special Rapporteur on extreme poverty and human rights: Far-right populism and the future of social protection. Available at: <https://docs.un.org/en/A/80/138>.

Confronting Women's Poverty is a project that builds on Engender's report [Women and the Cost of Living: A crisis of inequality](https://www.engender.org.uk/resources/Women-and-the-cost-of-living---updated-copy.pdf),⁴ and decades of work on unpaid care, social security, the care economy, housing and other aspects of financial injustice for women. The project will examine key issues and solutions to the gendered income gap, with a specific focus on marginalised groups of women.

This introductory paper spotlights the deep roots of financial inequality for women, the continuing impacts of recent crises on women's equality and human rights, and the need for a change in political direction if we are to overcome this. We set out a five-point plan on women's poverty in Scotland, based on established evidence and the compounded level of need that has been created in the last two decades.



⁴ Engender (2022) Women and the Cost of Living: A crisis of inequality. Available at: <https://www.engender.org.uk/resources/Women-and-the-cost-of-living---updated-copy.pdf>.

THE GENDERED INCOME CRISIS

MARGINALISED WOMEN ARE ALWAYS HIT THE HARDEST

Women still do not have equal access to financial resources in modern Scotland. Marginalised women pay the price when the faultlines of deep gender inequality in the UK are exposed. This **gendered 'income crisis'** stems from profound disparities for women and men across public and private life.⁵



⁵ Women's Budget Group (2022) The income crisis: A gendered analysis. Available at: <https://www.wbg.org.uk/publication/the-income-crisis-a-gendered-analysis/>.

DRIVERS OF WOMEN'S POVERTY

Labour market

Women experience persistent labour market inequality with men. **The gender pay gap sits at 10% in Scotland**,⁶ and women undertake 61% of all jobs paid below the Real Living Wage.⁷ Women are considerably more likely to be underemployed in insecure and part-time work, largely due to unpaid caring and gendered occupational segregation that sees women concentrated in undervalued, low-paid sectors of the economy. Many women juggle multiple 'mini-jobs' to manage paid work around unpaid caring. BME and disabled women are more likely to be in in-work poverty than white women and non-disabled women.⁸

Care and household labour



Between **60 and 70% of unpaid care for disabled, ill and older people is delivered by women in Scotland**,⁹ care that is worth approximately £15.9 billion to the economy per annum.¹⁰ Women are twice as likely to give up work in order to provide care. Women also undertake the majority of household management, housework, and childcare. Time-use data shows that women in Scotland undertake approximately 30% more unpaid work than men.¹¹ The provision of unpaid care prevents women from undertaking quality, secure, well-paid work, with ramifications for health and wellbeing and for financial security in later life.

Social security

As carers and second earners, women are more likely than men to rely on social security. **Men only account for 27% of applicants to Social Security Scotland**,¹² while women are **60% of those in receipt of Universal Credit**.¹³ Social security rates do not cover basic essentials,¹⁴ and the design

6 ONS (2025) Annual survey of hours and earnings. Available at: <https://www.ons.gov.uk/surveys/informationfor-businesses/businesssurveys/annualsurveyofhoursandearningsashe>.

7 Living Wage Foundation (2025) Employee jobs paid below the Real Living Wage 2024. Available at: <https://www.livingwage.org.uk/employee-jobs-paid-below-real-living-wage-2024>.

8 Joseph Rowntree Foundation (2026) Ethnicity, poverty, and in-work inequalities in the UK. Available at: <https://www.jrf.org.uk/race-and-ethnicity/ethnicity-poverty-and-in-work-inequalities-in-the-uk>;

Close the Gap (2025) Excluded by design: Research on disabled women's employment in Scotland. Available at: <https://www.closesthegap.org.uk/content/resources/Excluded-by-Design---research-report.pdf>.

9 The 2022 census showed 59% of carers are women in Scotland. However, women are less likely to self-identify as carers due to gendered cultural expectations. Carers organisations estimate this figure to be around 70%.

10 Carers Scotland (2024) Valuing carers 2022: Scotland. Available at: <https://www.carersuk.org/reports/valuing-carers-2022-scotland/>.

11 Scottish Government (2023) Time Use in Scotland 2023 – analysis by sex.

12 Social Security Scotland (2025) Social Security Scotland client and applicant diversity and equalities analysis for April 2024 to March 2025. Available at: <https://www.socialsecurity.gov.scot/publications/2025/08/client-and-applicant-diversity-and-equalities-analysis-for-april-2024-to-march-2025>.

13 DWP (2025) Universal credit statistics, 29 April 2013 to 9 January 2025. Available at: <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-9-january-2025/universal-credit-statistics-29-april-2013-to-9-january-2025>.

14 JRF (2025) The essentials guarantee level update for 2025-26. Available at: <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>.

and delivery of much of the system is inherently gender-biased. For instance, household payments of Universal Credit overlook the unequal distribution of resources between couples.¹⁵ This generates financial insecurity that disproportionately impacts women.



Men's violence against women

Domestic abuse undermines women's access to resources and financial security, with an estimated one in seven women in the UK experiencing economic abuse from a partner or ex-partner in 2024/25. BME women are over twice as likely to experience economic abuse than white women, with disabled and young women also at significantly higher risk of harm.¹⁶ Gender-based violence, including sexual violence, undermines women's participation in the labour market, earnings potential, savings and levels of debt.¹⁷

Savings, debt and pensions

All of this has a profound impact on women's levels of savings, occupational pensions and debt compared with men. **Women in the UK are 57% of those living in pension poverty, the second largest gender pension gap in the OECD.**¹⁸ Age UK found that 20% of women experience pension poverty, rising to one in three for women from Black and minority ethnic communities.¹⁹ Women are more likely to be in debt than men, particularly BME women, disabled women, young women, lone parents and mothers of young children.²⁰ In 2023, 64% of clients seeking support from a leading debt advice service were women.²¹

MARGINALISED AND MINORITISED WOMEN

Women who experience racism, xenophobia, ableism, classism, ageism, homophobia, transphobia and other forms of discrimination are more acutely

¹⁵ Engender (2016) Gender Matters in social security: Individual payments of Universal Credit. Available at: <https://www.engender.org.uk/content/publications/Gender-matters-in-social-security---individual-payments-of-universal-credit.pdf>.

¹⁶ Surviving Economic Abuse and Ipsos UK (2025) Counting the Cost: The scale and impact of economic abuse in the UK. Available at: <https://survivingeconomicabuse.org/wp-content/uploads/2025/07/Counting-the-Cost-report-Surviving-Economic-Abuse-July-2025.pdf>.

¹⁷ IFS (2026) The economic impacts of rape. Available at: <https://ifs.org.uk/publications/economic-impacts-rape#:~:text=Contents,relative%20to%20pre%20assault%20baselines>.

¹⁸ Women's Budget Group (2026) Women and pensions in the UK. Available at: https://www.wbg.org.uk/wp-content/uploads/2026/02/WBG-Pensions-briefing_January-2026_final.pdf.

¹⁹ Age UK (2021) New Age UK analysis finds one in five UK women pensioners now living in poverty. Available at: <https://www.ageuk.org.uk/latest-press/articles/2021/new-age-uk-analysis-finds-one-in-five-uk-women-pensioners-now-living-in-poverty/>.

²⁰ Women's Budget Group (2021) Household debt, gender and Covid-19. Available at: <https://wbg.org.uk/wp-content/uploads/2021/03/Household-debt-gender-and-Covid-19.pdf>.

²¹ StepChange (2023) Bearing the burden: Unravelling women's debt dilemma. Available at: <https://www.step-change.org/Portals/0/23/policy/burden/Unravelling-Womens-Debt-Dilemma-Report-Nov-23-StepChange.pdf>.

affected by economic shocks, with many facing higher barriers in access to resources, power, security, safety, and health and wellbeing. Migrant women, unpaid carers, single mothers, and women in remote and rural areas face specific barriers to their financial security. Women and girls who are even more poorly represented in public life (including those impacted by the youth and criminal justice systems, those with substance use issues, those who sell sex, and those with insecure immigration status) have been placed at even deeper risk of extreme financial precarity, destitution and harm.



By 2027, the most economically marginalised women in the UK are projected to have endured a 21% reduction in their living standards since 2010, with single mothers, Black and Asian, and disabled women most severely impacted.²²

More information about women who are most systemically deprived by Scotland's economy and society is included throughout this paper and on [our website](#).

The unequal ramifications of austerity and the cost of living crisis, combined with the legacy of the pandemic, are still unfolding. The shape and scale of impacts have not been adequately researched, and evidence is lacking for many groups of marginalised and minoritised women.²³ We recommend that the Scottish Government acts to fill these intersectional knowledge and data gaps. This research would sit within new commitments to prevent destitution and end women's financial inequality with men (see Section 4).

A FOCUS ON WOMEN'S POVERTY AND FINANCIAL INEQUALITY



Alongside anti-poverty organisations, we have lobbied for crucial policies such as the Scottish Child Payment for many years. However, this approach alone has proved insufficient to address the pervasive cultural acceptance of women's role as 'shock absorbers' of poverty in communities and families. Child poverty is still too often isolated from women's poverty in policy spaces. The reality is that children's living standards are deeply impacted by mothers' access to a livable income. **Nine in 10 single-parent families are headed by women, and nearly half of the children in single-parent families in the UK are living in poverty.²⁴**

²² Women's Budget Group (2024) Where do we go from here? An intersectional analysis of women's living standards since 2010. Available at: <https://www.wbg.org.uk/publication/where-do-we-go-from-here-an-intersectional-analysis-of-womens-living-standards-since-2010/>.

²³ NACWG (2024) First Minister's National Advisory Council on Women and Girls: 2024 report. Available at: <https://www.generationequal.scot/app/uploads/2024/05/NACWG-Report-May-2024.pdf>.

²⁴ Women's Budget Group (2025) Women's and children's poverty: Making the links. Available at: <https://www.wbg.org.uk/publication/womens-and-childrens-poverty-making-the-links-2/>.

A note on the language of poverty

The language of poverty is frequently used by politicians, the media and policy frameworks across the UK. Child poverty has been widely and rightfully recognised as a critical priority. Yet, public debate about poverty is too often highly simplified, with little recognition given in policy terms to the deep-rooted systems of inequality and discrimination that determine who is impacted the hardest.

Women's poverty is the consequence of ingrained, systemic failures that uphold and drive forward gender-based discrimination. Women are most often forced into poverty by inequitable economic and social systems – such as unpaid caring, men's violence against women, biased social security systems, the gender pay gap, and gendered health inequality. Our policy and decision-makers need to do much more to better understand and respond to the root causes of this financial inequality and injustice.



THE ONGOING COST OF LIVING CRISIS



Inflation in the UK reached a **41-year high of 11% in October 2022** and has remained consistently above the Bank of England's target of 2% since. This means prices are still steadily increasing. However, the response of the UK and Scottish Governments has not been enough to stave off insecurity and suffering. In early 2026, shockwaves generated by conflict in the Middle East have prompted fears of rising inflation once more.²⁵

FOOD, ENERGY AND TRANSPORT COSTS

Food price inflation has been a particular problem in the UK. Since 2021, food prices have rocketed by 39%,²⁶ with further price hikes now anticipated through global supply chains. Trackers (for instance, from the Food Standards Agency)²⁷

²⁵ Crew, J (2026) UK forecast to see biggest hit to growth from Iran war out of major economies. BBC News. Available at: <https://www.bbc.co.uk/news/articles/cgk0j71g417o>.

²⁶ Office for National Statistics (2025) CPI Index 01: Food and Non-alcoholic beverages 2015=100. Available at: <https://www.ons.gov.uk/economy/inflationandpriceindices/timeseries/d7bu/mm23>.

²⁷ Food Standards Agency (2026) Consumer Insights Tracker: July 2023 – present. Available at: [Consumer Insights Tracker - July 2023 - present](#).

routinely demonstrate that food bills and the affordability of quality food are a source of ‘high concern’ for women, as compared with men. This is because women tend to act as managers of household budgets, particularly with regard to spending on children and non-durable items like food and domestic products that are susceptible to price hikes during periods of inflation.²⁸

Women are also disproportionately impacted by energy and fuel costs. They make up the majority of many groups with high energy needs, including older, ill and disabled people, unpaid carers, and those looking after children at home. Lone parents, 91% of whom are women, are amongst those at the sharpest end of fuel insecurity.²⁹ Average annual energy costs at the beginning of 2026 were up by 44% compared with winter 2021/22.³⁰

Rising transport costs may see women at risk of further isolation and gendered impacts on their safety and security. This is a particular problem for women in remote and rural areas of Scotland, where **the estimated minimum cost of living is 15-30% higher**, due to a ‘rural premium’ on food, heating, childcare and social care, as well as transport.³¹ This will likely be exacerbated by the rising fuel prices seen as a result of international conflict in early 2026.

GENDERED PATTERNS OF INCOME IN 2026

As outgoings have spiralled, real wage growth has been low and is forecast to slow further in 2026.³² Wage stagnation has a disproportionate impact on women, who are around 50% more likely than men to be in low-paid jobs.³³ The recent National Living Wage increase, by 50p per hour to £12.71, therefore benefits women. However, this falls short of the ‘Real’ Living Wage, the rate required to cover the cost of living.³⁴

Inadequate and discriminatory social security systems also continue to drive women’s poverty in Scotland. In April 2026, the UK Government removed the debilitating two-child limit, following years of pressure from women’s and anti-poverty organisations. This is expected to lift 20,000 children out of poverty in Scotland.³⁵ However, UK austerity policies – both past and present – continue to undermine the value of social security in real terms for women.

28 Living Wage Foundation (2026) Low paid work and cost-of-living crisis disproportionately affecting women.

29 Joseph Rowntree Foundation (2022) Rising energy bills to ‘devastate’ poorest families, adding to harmful legacy for millions of children sinking deeper into poverty. Available at: [wired-gov.net/wg/news.nsf/print/JRF+Rising+energy+bills+to+devastate+poorest+families+adding+to+harmful+legacy+for+millions+of+children+sinking+deeper+into+poverty+18012022103500](https://www.wired-gov.net/wg/news.nsf/print/JRF+Rising+energy+bills+to+devastate+poorest+families+adding+to+harmful+legacy+for+millions+of+children+sinking+deeper+into+poverty+18012022103500).

30 House of Commons Library (2025) Gas and electricity prices during the ‘energy crisis’ and beyond. Available at: <https://researchbriefings.files.parliament.uk/documents/CBP-9714/CBP-9714.pdf>.

31 House of Commons Scottish Affairs Committee (2024) Cost of living: impact on rural communities in Scotland. Available at: <https://committees.parliament.uk/publications/42993/documents/213858/default/>.

32 Resolution Foundation (2026) New Year Outlook 2026. Available at: <https://www.resolutionfoundation.org/publications/new-year-outlook-2026/>.

33 Living Wage Foundation (2025) Employee Jobs Paid Below the Real Living Wage 2024. Available at: <https://www.livingwage.org.uk/employee-jobs-paid-below-real-living-wage-2024>.

34 Living Wage Foundation (2025) Living Wage Foundation responds to the Government’s increase to the National Living Wage to £12.71. Available at: <https://www.livingwage.org.uk/news/living-wage-foundation-responds-governments-increase-national-living-wage-%C2%A31271>.

35 IPPR (2025) Restoring security: Understanding the effects of removing the two-child limit across the UK. Available at: <https://www.ippr.org/articles/restoring-security-understanding-the-effects-of-removing-the-two-child-limit-across-the-uk>.

The 'benefit cap', which limits the overall amount of social security support that can be received, remains in place. 73% of capped households are led by single parents (91% of whom are women), who lose out by an average of over £1000 per year.³⁶

The 'benefits freeze', implemented by the UK Government between 2016 and 2020, has resulted in a depreciation in the value of Universal Credit (standard allowance) by 10% since 2012/13.³⁷ Almost 60% of Universal Credit claimants are women.³⁸

In 2026, the UK Government froze Local Housing Allowance (LHA) until 2029/30. This means payments will not keep pace with inflation. Single women make up 52% of renters for whom LHA does not cover housing costs, compared with 18% for single men.³⁹ Housing insecurity is inextricably linked with domestic abuse.⁴⁰

The Universal Credit Health Element, for people whose disability or health condition limits their capacity to undertake paid work, has been cut by almost 50% for new claimants from 2026. Payments will be frozen at this level until 2029/30. Women are the majority of claimants.⁴¹

This gendered income gap creates or worsens poverty for many women and their children. In 2025, two-thirds of women surveyed by the Scottish Women's Budget Group reported being worse off than the previous year, with single parents, BME women, and disabled women most profoundly affected.⁴²

36 Women's Budget Group (2025) The "Cost of Living" 2025: What it Means for Women. Available at: <https://www.wbg.org.uk/wp-content/uploads/2025/12/Budget-2025-Response-WBG-5.pdf>.

37 Resolution Foundation (2025) Catching up? Benefit uprating policy for 2026. Available at <https://www.resolutionfoundation.org/app/uploads/2025/10/Benefit-uprating-spotlight-sept-2025-final.pdf>.

38 DWP (2025) Universal credit statistics, 29 April 2013 to 9 January 2025. Available at: <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-9-january-2025/universal-credit-statistics-29-april-2013-to-9-january-2025>.

39 DWP (2020) Equality Analysis for uprating Local Housing Allowance rates to the 30th percentile of local rents. Available at: <https://www.gov.uk/government/publications/local-housing-allowance-uprating-equality-analysis-april-2020/equality-analysis-for-uprating-local-housing-allowance-rates-to-the-30th-percentile-of-local-rents>.

40 Scottish Women's Aid (2025) Making home safe for survivors: Critical issue briefing on housing and homelessness in Scotland. Available at: https://womensaid.scot/wp-content/uploads/2025/11/Scottish-Womens-Aid_VAWG-Critical-Issue-Briefing-Housing-and-Homelessness-in-Scotland-16-Days-2025.pdf.

41 DWP (2026) Universal Credit Work Capability Assessment statistics, April 2019 to December 2025. Available at: [https://www.gov.uk/government/statistics/universal-credit-work-capability-assessment-statistics-april-2019-to-december-2025/universal-credit-work-capability-assessment-statistics-april-2019-to-december-2025#:~:text=At%20August%202025%20\(latest%20data,London%20\(34%25\)%20the%20lowest](https://www.gov.uk/government/statistics/universal-credit-work-capability-assessment-statistics-april-2019-to-december-2025/universal-credit-work-capability-assessment-statistics-april-2019-to-december-2025#:~:text=At%20August%202025%20(latest%20data,London%20(34%25)%20the%20lowest).

42 Scottish Women's Budget Group (2025) Women's Survey 2025. Women's Finances Briefing. Available at: <https://www.swbg.org.uk/content/publications/Womens-Survey-2025-Finances-briefing.pdf>.

SYSTEMIC FAILURE TO HONOUR COMMITMENTS ON WOMEN'S EQUALITY AND RIGHTS

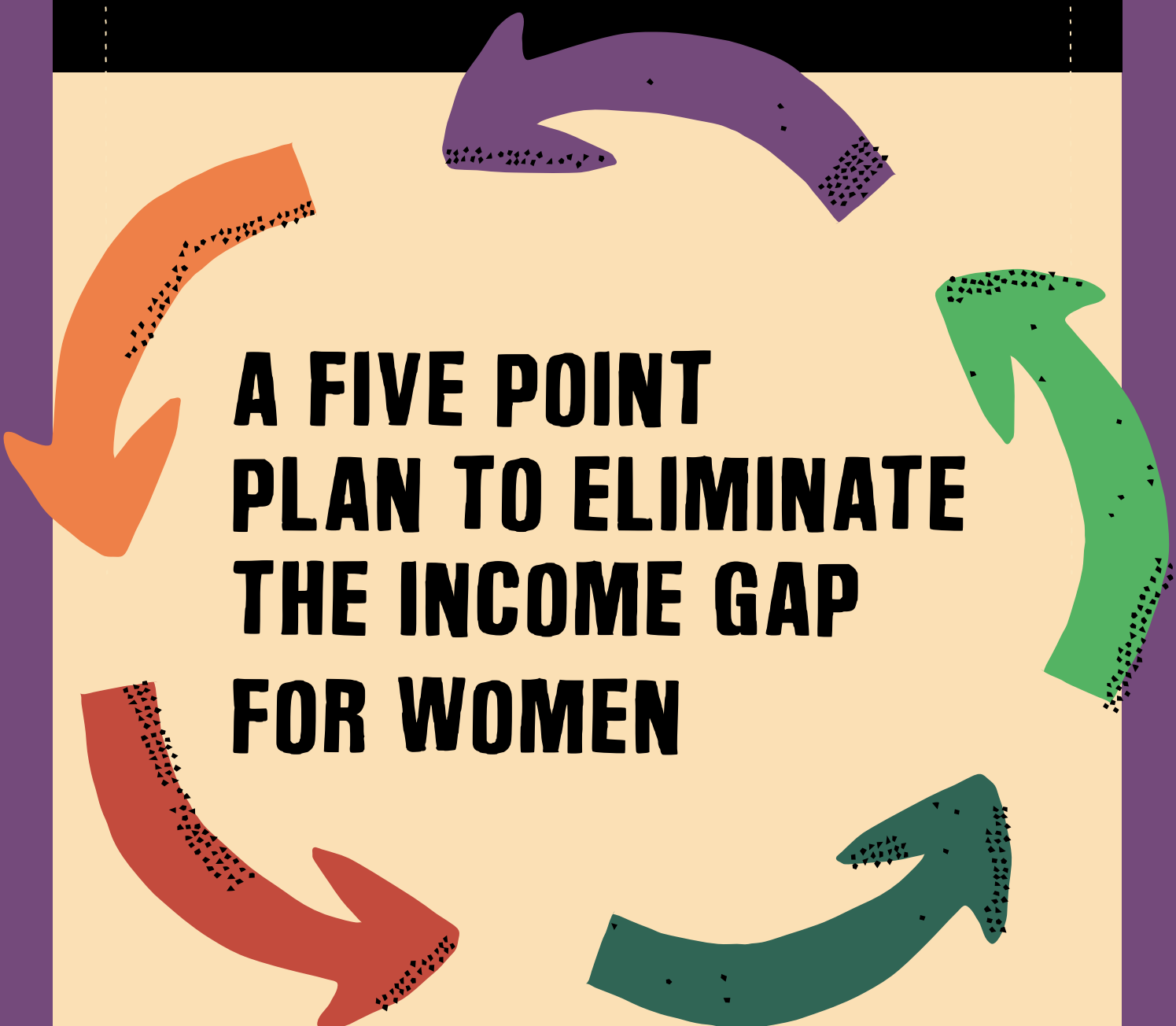
Despite some welcome high-level commitments, the Scottish Government has fallen short of the kind of transformational change in policy and decision-making that is needed to deliver gender equality. Over recent years, key policies have been dropped or delayed, often with financial and human resources cited as a barrier to implementation. These include reform of the public sector equality duty, the Human Rights Bill, the Misogyny Bill, and the development of a Scottish Institute for Women's Health. Only three out of 23 commitments to stem from the First Minister's National Advisory Council for Women and Girls (NACWG) have been fully implemented, with many yet to get off the ground.⁴³

Most recently, in February 2026, the Scottish Government cancelled publication of its high-level Equality Strategy for Women and Girls. Following the recent Holyrood election, this may be brought forward later in 2026; however, this remains to be seen.



43 NACWG (2026) First Minister's National Advisory Council on Women and Girls: Final phase two NACWG report. Available at: <https://www.generationequal.scot/publications/>.

BREAKING THE CYCLE



**A FIVE POINT
PLAN TO ELIMINATE
THE INCOME GAP
FOR WOMEN**

Governments across the UK have failed to address women's poverty. Ineffective policy, decision-making, and crisis response since 2008 have subjected disproportionate numbers of women to greater financial precarity, deepening poverty, and wider harms. In early 2026, geopolitical disruption is placing women at risk once more.

The Scottish Government and Parliament need to take definitive action to counteract the corrosive gendered impacts of these socio-economic forces.

This means creating a new and targeted focus on women's poverty.

We are calling for all political parties in Scotland to back our five-point plan to end the injustice of women's disproportionate poverty.

A note on devolution and UK Government policy

The Scottish and UK Governments are responsible for different policy areas that relate to women's poverty. The UK government controls employment, equalities law, immigration, and most social security policy, as well as macro-economic levers. The Scottish Government sets social security for carers and disabled people, and has the power to 'top-up' or create new payments. Health and social care, childcare, housing, transport, much economic development, and limited aspects of equalities law are also devolved to the Scottish Parliament. Many other policy areas, in both portfolios, shape the impacts of poverty.

We have argued extensively for changes to the UK social security system that would alleviate women's poverty and redress misogynistic bias in the design of Universal Credit.⁴⁴ We recognise that austerity at the UK level, which has caused deep harm, has resulted in the need for mitigation spending by the Scottish Government. However, as set out in this paper, there is much that can and should be done by Scotland's politicians to confront women's poverty..

44 Engender (2019) Engender submission of evidence to the UK Government Scottish Affairs Committee inquiry on welfare policy in Scotland. Available at: <https://www.engender.org.uk/resources/Engender-submission-of-evidence-to-the-Scottish-Affairs-Committee-inquiry-on-welfare-policy-in-Scotland.pdf>.



A TASKFORCE ON WOMEN'S POVERTY

A radically different approach to women's poverty is needed in the new Scottish Parliament. Evidence indicates that 'business as usual' attempts to reduce financial inequality between women and men are inadequate. For example, at the current pace of change, it will take until 2065 to close the gender pay gap in the UK.⁴⁵

We recommend that a Taskforce on Women's Poverty be established by the Scottish Government. This body should be empowered and resourced to identify interventions to eliminate the gender income gap and recommend statutory poverty reduction targets. The Taskforce would include a core focus on intersectionality and women most marginalised within Scottish policymaking, including through best-practice engagement with women who have lived experience of poverty. This would include the commissioning of research to fill substantial intersectional knowledge and data gaps, so that support can be targeted at those who need it the most. The Taskforce would oversee the implementation of identified solutions and scrutinise progress; however, the Scottish Cabinet should be accountable for the delivery of the group's recommendations.

Women's poverty and child poverty are inextricably linked. It is the Scottish Government's 'national mission' to eradicate child poverty; however, the potential to target women's finances within this has not been maximised. The government's own analysis is clear that the Tackling Child Poverty Delivery Plan 2026-31 is insufficient to meet statutory targets.⁴⁶ Meanwhile, in response to a 'call to action' from the National Advisory Council on Women and Girls, the Scottish Government has committed to poverty interventions that specifically target gender equality.⁴⁷ A new Taskforce on women's poverty, closely integrated with the child poverty work, would serve to progress both commitments.

Comprehensive action to tackle women's poverty will also engage wider policy areas across government. Bold new action will be needed on social security, unpaid caring, childcare and gender mainstreaming (see Section 4). **A best-practice mainstreaming approach** (see Section 4.5) will ensure that necessary steps are taken in other highly relevant areas, including economic development, housing and homelessness, and mental health.

⁴⁵ Isio (2025) Bridging the gap: The state of the gender pay gap in the UK. Available at: <https://www.isio.com/insights/bridging-the-gap-the-state-of-the-gender-pay-gap-in-the-uk/>.

⁴⁶ Scottish Government (2026) Bringing Hope, Building Futures: Tackling child poverty delivery plan 2026-2031 – annex 5: Cumulative Impact Assessment. Available at: <https://www.gov.scot/publications/bringing-hope-building-futures-tackling-child-poverty-delivery-plan-2026-2031-annex-5-cumulative-impact-assessment/>.

⁴⁷ Scottish Government (2026) Scottish Government's Response to the First Minister's National Advisory Council on Women and Girls First Phase Two Report. Available at: <https://www.generationequal.scot/publications/>.

Where long-term plans are in place, such as the National Strategy for Economic Transformation, these will require revision to integrate action on intersectional women's equality.

The root causes of women's poverty and the intersectional discrimination that dictates how poverty is experienced are extremely complex. They cut across every aspect of the Scottish Government's remit. **A specifically resourced body that reports to Scottish Ministers is required to provide expertise and focus and to accelerate the pace of change.**

RECOMMENDATION



Scottish Government should create a Taskforce on women's poverty with the remit and resources to:

- Identify interventions to address the gendered drivers of women's poverty and eradicate the gender income gap
- Recommend statutory poverty reduction targets to the Scottish Parliament
- Work collaboratively across government to update existing relevant national strategies
- Scrutinise progress and delivery against the action plan developed
- Centre intersectionality and the most marginalised groups of women and girls
- Fill intersectional knowledge and data gaps on women's experiences of poverty and financial precarity
- Report to Scottish Ministers, with accountability for delivery ultimately sitting with the Scottish Cabinet





A WOMEN'S EQUALITY FUND - CRISIS SUPPORT FOR MARGINALISED WOMEN

Levels of social security support in the UK drive poverty and undermine the realisation of women's human rights.⁴⁸ A recent study found that austerity measures have decreased life expectancy in the UK, with women almost twice as impacted as men.⁴⁹ Social security payments do not cover basic essentials,⁵⁰ a fundamental failure that causes acute harm for disabled women, unpaid carers, migrant women, women affected by domestic abuse, young women, BME women, single mothers, and women living in economically deprived areas, among others.⁵¹ Many of those most profoundly affected by inadequate social security belong to two or more of these groups.

The UN has repeatedly condemned the UK's social security policy and called for targeted and corrective action to be taken.⁵² In 2023, the UN Special Rapporteur on Extreme Poverty and Human Rights said the UK was in violation of international law due to high levels of poverty and rising destitution.⁵³ His predecessor described the design of Universal Credit as misogynistic,⁵⁴ while the UN treaty body for women's rights (CEDAW) has called for the UK to rectify the discriminatory impacts of social security policy on women.⁵⁵ The Scottish Government will fail to create a gender-equal Scotland and to eradicate child poverty unless it takes targeted action on women's poverty.

We recommend a ring-fenced Women's Equality Fund to provide targeted crisis support, prevent destitution and meet the immediate needs of the most marginalised women and their children. Many of these women are living on extremely low incomes in Scotland's most economically deprived areas, where life expectancy for women is over ten years lower than for those in the least deprived areas.⁵⁶ This would be designed to plug critical gaps

48 These include an adequate standard of living, freedom from violence, bodily autonomy, the highest attainable standard of health and secure housing, amongst many others.

49 Berman, Y and Hovland, T (2024) The impact of austerity on mortality and life expectancy. LSE International Inequalities Institute. Available at: https://researchonline.lse.ac.uk/id/eprint/123915/1/WP_139.pdf.

50 JRF (2025) The essentials guarantee level update for 2025-26. Available at: <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>.

51 Engender (2025) Investing in women, transforming communities: Engender's manifesto for the Scottish Parliament Election 2026. Available at: <https://www.engender.org.uk/content/publications/Engender-2026-Manifesto---FINAL.pdf>.

52 UN CESCR Committee (2025) Concluding observations on the seventh periodic report of the United Kingdom of Great Britain and Northern Ireland. Available at: <https://digitallibrary.un.org/record/4078754?v=pdf>.

53 Booth R (2023) UK 'in violation of international law' over poverty levels, says UN envoy. The Guardian. Available at: <https://www.theguardian.com/society/2023/nov/05/uk-poverty-levels-simply-not-acceptable-says-un-envoy-olivier-de-schutter>.

54 "If you got a group of misogynists together in a room and said, 'how can we make a system that works for men but not women?' they wouldn't have come up with too many other ideas than what's in place."

55 UN CEDAW Committee (2019) Concluding observations on the eighth periodic report of the United Kingdom of Great Britain and Northern Ireland. Available at: <https://docs.un.org/en/CEDAW/C/GBR/CO/8>.

56 National Records of Scotland (2025) Life Expectancy in Scotland, 2022 - 2024. Available at: <https://www.nrscotland.gov.uk/publications/healthy-life-expectancy-2022-2024/#>.

in available entitlements, including for women with no recourse to public funds, disabled women, unpaid carers, women experiencing domestic abuse, and single mothers. Many women in these circumstances have suffered extensively due to the cumulative impacts of recent public crises in Scotland. Identity-based inequality and discrimination also heighten the incidence of poverty and intersect with circumstantial risk factors. For instance, women from some Black and minority ethnic communities, young women and older women, and [LBT women are more likely to have lower incomes and experience financial hardship](#).

WOMEN WITH NO RECOURSE TO PUBLIC FUNDS (NRPF)

‘No Recourse to Public Funds’ (NRPF) is a condition attached to most temporary migrant visas in the UK, including those awaiting asylum decisions. It bars people from accessing most government benefits, social housing, and homelessness assistance, placing them at high risk of extreme poverty, destitution, and housing instability. Women who have no recourse to public funds face a greater risk of destitution than their male peers.⁵⁷ In 2023/24, 70% of families known to local authorities subject to NRPF were headed by a single mother.⁵⁸ The number of ‘destitute NRPF households’ supported by Scottish local authorities increased by 199% between 2020/21 and 2024/25.⁵⁹

DISABLED WOMEN

Disabled women tend to face higher costs as a result of their impairment or condition and lack financial opportunities compared with non-disabled women and disabled men. Barriers to accessing quality employment include discrimination, inaccessible workplaces and inflexible jobs. On average, disabled women earn around a quarter less than non-disabled men, and around 10% less than both disabled men and non-disabled women.⁶⁰ During the cost of living crisis, twice the number of disabled women in Scotland have struggled to manage with living costs compared with non-disabled women.⁶¹

UNPAID CARERS

Unpaid caring is profoundly gendered (see Section 4.3 for details). More than a

57 Praxis (2023) Women with no recourse to public funds and the cost of living crisis – evidence submission: Available at: <https://www.praxis.org.uk/briefings/women-cost-of-living>.

58 NRPF Network (2025) NRPF Connect Data Report 2023/24 Scotland. Available at: <https://www.nrpfnetwork.org.uk/nrpf-connect/data-reports>.

59 Migration Scotland (2025) COSLA Survey of Local Authority NRPF Support. Available at: <https://migrationscotland.org.uk/policyarea/policy-context/cosla-survey-of-local-authority-nrpf-support/>.

60 Close the Gap (2025) Excluded by design: Research on disabled women’s employment in Scotland. Available at: <https://www.closesthegap.org.uk/content/resources/Excluded-by-Design---research-report.pdf>.

61 Glasgow Disability Alliance and SWBG (2023) GDA and SWBG briefing paper. Available at: <https://gda.scot/resources/gda-and-scottish-womens-budget-group-briefing-paper-november-2023/>.

quarter (28%) of unpaid carers in Scotland are in poverty, with one in 12 in deep poverty. The majority are women, with almost half (47%) of female carers cutting back on essentials such as food because of financial pressures.⁶² In a survey of BME carers in Scotland, two-thirds (67%) said caring was pushing them into financial hardship.⁶³ Unpaid carers are significantly more likely to be disabled or have a long-term health condition themselves, and to suffer from poor physical and mental health.⁶⁴ This further impacts their limited capacity to undertake paid work. Young carers are unable to access financial support on an equal basis (see Section 4.3).

WOMEN WITH EXPERIENCE OF DOMESTIC ABUSE

Women experiencing domestic abuse are often unable to leave an abusive partner due to financial implications and economic coercive control. In a recent study, 73% of survivors said that the cost of living crisis had prevented them from leaving their abusive partner or made it harder to do so. Disabled women are up to twice as likely to experience sexual violence and partner abuse as non-disabled women.⁶⁵ Evidence suggests that BME women and migrant women, including those with the NRPF condition, also face increased risk of abuse and specific barriers to accessing support.^{66,67}

SINGLE MOTHERS

91% of all single parents in Scotland are women. Lone parent families are amongst those hit hardest by the cost of living crisis, with unaffordable childcare playing a key role. 86% of single parents report experiencing mental health issues during the cost of living crisis.⁶⁸ Many single parents also face compounding inequalities and discrimination. Young single mothers are disadvantaged by the lower rate of Universal Credit for under-25s, known as the 'Young Parent Penalty'.⁶⁹ A third of single parents are disabled, compared with 15% of couple parents,⁷⁰ and lone parents are significantly more likely to care for a disabled child.⁷¹

62 Carers Scotland (2026) Briefing: Women and unpaid care in Scotland. Available at: <https://www.carersuk.org/briefings/briefing-for-international-women-s-day-2026/>.

63 MECOPP (2025) Where are we now? Health and Wellbeing Experiences and Supports for Black and Minority Ethnic Unpaid Carers across Scotland. Available at: <https://www.mecopp.org.uk/where-are-we-now>.

64 Carers UK (2025) Facts about carers. Available at: [facts-about-carers-march-2025-final.pdf](https://www.carersuk.org/facts-about-carers-march-2025-final.pdf).

65 This data is based on England and Wales, intersectional data is lacking in Scotland. ONS (2019) Disability and crime, UK: 2019. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/disability/bulletins/disabilityandcrimeuk/2019>.

66 Scottish Government (2024) Minoritised Ethnic Women's Experiences of Domestic Abuse and Barriers to Help-Seeking: A Summary of the Evidence. Available at: <https://www.gov.scot/publications/minoritised-ethnic-women-experiences-domestic-abuse-barriers-help-seeking-summary-evidence/documents/>.

67 Scottish Women's Rights Centre (2026) No recourse to public funds and migrant women living with abuse. Available at: <https://www.scottishwomensrightscentre.org.uk/supportguide-nrpf-migrant/>.

68 One Parent Family Scotland (2022) Living without a lifeline: Single parents and the cost of living crisis Available at: <https://opfs.org.uk/wp-content/uploads/2022/09/Living-without-a-lifeline-full-report.pdf>.

69 One Parent Family Scotland (2026) End Young Parent Poverty: Top up the Scottish Child Payment. Available at: <https://opfs.org.uk/policy-and-campaigns/campaigns/end-young-parent-poverty/>.

70 Gingerbread (2023) Single parents in 2023: An overview of single parents in the UK today, and the impact of the cost-of-living crisis. Available at: <https://www.gingerbread.org.uk/wp-content/uploads/2023/03/Single-Parents-in-2023-Single-Parents-Day-report.pdf>.

71 Contact (2021) Caring more than most: A profile of UK families caring for disabled children. Available at: <https://www.contact.org.uk/publications/caring-more-than-most-a-profile-of-uk-families-caring-for-disabled-children/>.

The Women's Equality Fund would be closely linked to the child poverty interventions, as [children's living standards are inextricable from mothers' access to a liveable income](#). Single, disabled and minority ethnic parents are among those prioritised in the Tackling Child Poverty Delivery Plan. **However, support for marginalised women with children remains insufficient. Targeting the gender income gap through crisis support would contribute to statutory child poverty targets.**

The Women's Equality Fund would draw on learning from existing crisis and mitigation funds administered using Scotland's devolved powers. These schemes include the Scottish Welfare Fund (SWF), Discretionary Housing Payments (DHP) and the Fund to Leave. While the SWF and DHP are not tailored to meet women's needs, the [Fund to Leave](#) is a targeted and successful model that provides direct support for a defined group of women facing severe financial inequalities.

RECOMMENDATION



Scottish Government should create a Women's Equality Fund to prevent destitution and provide targeted crisis support for marginalised groups of women, with a specific focus on:

- Women with no recourse to public funds (NRPF)
- Disabled women
- Unpaid carers
- Women experiencing domestic abuse
- Single mothers

contact.org.uk/wp-content/uploads/2021/03/caring_more_than_most_full_report.pdf.

3

A MINIMUM INCOME GUARANTEE FOR UNPAID CARERS

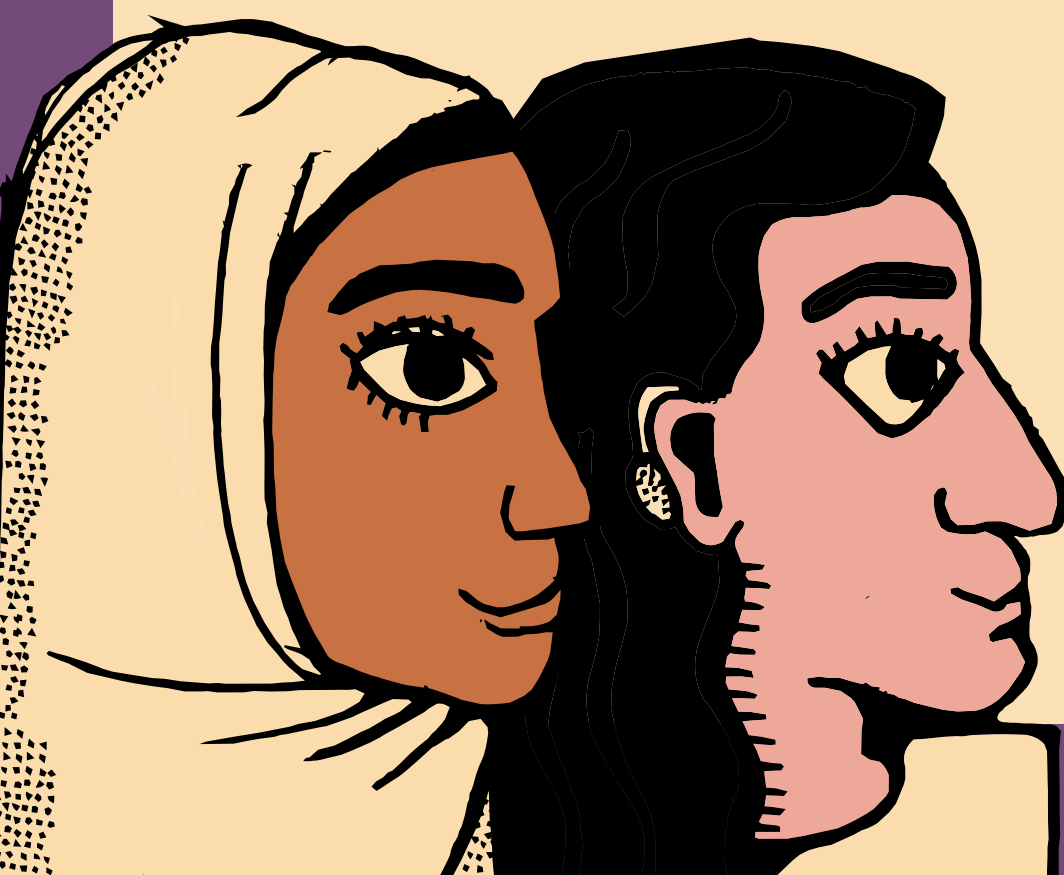
Unpaid care work is a major cause of gendered poverty, undermining financial security for women and girls across generations and throughout their lives. Unpaid carers who are from BME communities, in remote and rural areas, or caring for disabled people face specific challenges and added costs that exacerbate poverty rates for women in these groups.

The value of unpaid caring to Scotland's economy is estimated at £15.9 billion,⁷² approximately a quarter of the national budget. This crucial care work props up the economy, saving billions in health, social care and other public services. Yet in 2026, the Scottish Government's Carer Support Payment (CSP) and Scottish Carer Supplement equate to a maximum of £2.80 per hour for essential and skilled care work.⁷³ This is only 20% of the Real Living Wage in the UK, the rate of pay required to meet the cost of living. Meanwhile, the 'earnings threshold' for CSP, of £204 per week, restricts carers who are balancing unpaid caring and paid work to low-wage employment and increases the risk of poverty in retirement.

This level of support discriminates against women, who are around 70% of those in receipt of carers' social security payments. This figure rises in mid-life when many women provide 'sandwich caring' for children and older relatives. Such intensive caring is often detrimental to women's own health and wellbeing.

⁷² Carers Scotland (2024) Valuing carers 2022: Scotland. Available at: <https://www.carersuk.org/reports/valuing-carers-2022-scotland/>.

⁷³ From April 2026, weekly payments will be £98.15 for a minimum of 35 hours unpaid caring.



Other gendered patterns shape women's unpaid care work and result in financial insecurity and restricted life choices:

- 71% of women carers have given up paid work in order to provide unpaid care.⁷⁴ Women are twice as likely to give up paid work as men.⁷⁵
- Women undertake the majority of time-intensive caring. They are 67% more likely to provide 50 hours or more of unpaid care per week, for which no additional social security support is received.⁷⁶
- On average, women provide unpaid care 12 years earlier than men.⁷⁷
- Women are 50% more likely than men to care for two or more people.⁷⁸

All of this has a profound impact on women's employment, savings, debt, occupational pensions, health, social wellbeing, opportunities, and quality of life.

Restrictions on access to Carer Support Payment also discriminate against younger women and girls, who are the majority of young carers, and older women, who are two-thirds of those in 'pension poverty'.⁷⁹ Young carers must be aged 16 or over, and 16-19 year olds do not qualify if they are in full-time 'non-advanced' education. Unpaid carers in receipt of a full State Pension are not eligible for Carer Support Payment, despite providing unpaid care that would otherwise fall to the state. Other parameters preclude support because of separate income from employment (the earnings threshold) or social security payments.⁸⁰

Scotland should be a society that upholds and values caring. **We are therefore calling for a Minimum Income Guarantee for unpaid carers in need. A targeted pilot should be introduced during the 2026-31 Scottish Parliament, followed by a phased roll-out.**

74 Carers Scotland (2024) State of caring 2024: Experience of female unpaid carers. Available at: <https://www.carersuk.org/media/y1fhwve5/final-state-of-caring-2024-iwd-brief.pdf>.

75 Women's Budget Group (2020) How unpaid care is at the heart of gender inequalities. Available at: <https://wbg.org.uk/wp-content/uploads/2020/04/Accompanying-paper-FINAL.pdf>.

76 Carers week (2025) Scotland briefing: Caring about equality. Available at: <https://www.carersuk.org/media/cipbauck/final-cw-scotland-briefing.pdf>.

77 Ibid.

78 DWP (2024) Experiences of claiming and receiving Carer's Allowance. Available at: <https://www.gov.uk/government/publications/experience-of-claiming-and-receiving-carers-allowance/experiences-of-claiming-and-receiving-carers-allowance>.

79 Close the Gap (2025) Pension changes and the gendered impact. Available at: <https://www.closethegap.org.uk/news/blog/pension-changes-and-the-gendered-impact-accelerated-action-without-consideration-for-women/>.

80 Scottish Government (2026) State Pension and other benefits that reduce your Carer Support Payment. Available at: <https://www.mygov.scot/carers-support-payment/overlapping-benefits>.

RECOMMENDATION



The Scottish Government should introduce a Minimum Income Guarantee for unpaid carers that is designed to:

- Ensure the level of income promotes dignity and precludes relative poverty
- Deliver individual, rather than household, payments to ensure unpaid carers have an independent income and reduce gendered risks of economic abuse
- Support the most marginalised unpaid carers regardless of age, employment or educational status
- Reflect additional costs and loss of income experienced by unpaid carers, including for households affected by illness or disability and those in remote and rural areas
- Embed intersectionality, gender competence, anti-racism and analysis of disability, age and class discrimination
- Sit alongside the Minimum Income Guarantee roadmap on improvements to support payments for unpaid carers and broader social security policy⁸¹
- And commence a multi-year pilot for unpaid carers in the most need by 2029

81 Scottish Government (2025) The Minimum Income Guarantee: a roadmap to dignity for all. Available at: <https://www.gov.scot/publications/minimum-income-guarantee-roadmap-dignity/>.



A ROADMAP TO UNIVERSAL CHILDCARE FOR ALL

Childcare costs in the UK are amongst the highest in the world, totalling almost a third (29%) of parents' income. This is compared to an average of 10% across OECD countries.⁸² Lack of affordable childcare is the most immediate barrier to paid work, education and vocational training for women. In a survey of 11,000 families in Scotland, half of all mothers said that it does not make financial sense for them to work after factoring in childcare costs.⁸³

The situation worsens for the most marginalised groups. Three-quarters of parents of children with special educational needs and disabilities have had to give up their jobs or reduce hours due to the lack of appropriate services, with 40% forced to stop paid work altogether.⁸⁴ Costs are steeper, places are more limited, and services are less accessible in remote and rural areas of Scotland, particularly during school holidays.⁸⁵ Single mothers, BME women and disabled parents are also disproportionately impacted by prohibitive prices.⁸⁶

Scottish Government's funding for 1140 hours of early learning and childcare (ELC) is a welcome step towards improving this outlook.⁸⁷ However, it falls far short of the wrap-around childcare that women need. The disruption this causes negatively impacts women's earnings, progression, pensions, and financial security over their lifetime. Research highlights the lack of available places, prices that squeeze women out of work and the urgent need for provision for school-age childcare when school holidays vastly outstrip annual leave entitlements.⁸⁸ The lack of comprehensive and affordable childcare (provided elsewhere in Europe)⁸⁹ is driving women's poverty in Scotland.

In 2018, the First Minister's National Advisory Council on Women and Girls (NACWG) recommended that the Scottish Government 'provide 50 hours per week of funded, good quality and flexible education and childcare for all

82 One Parent Family Scotland and Close the Gap (2023) A childcare system for all: A vision that puts gender equality at the centre of Scotland's childcare strategy. Available at: <https://www.closesthegap.org.uk/content/re-sources/CtG-and-OPFS--A-childcare-system-for-all-FINAL.pdf>.

83 Pregnant then screwed Scotland (2026) 2026 State of the Nation Survey. Available at: <https://pregnantthen-screwed.com/childcare-costs-more-than-income-of-scottish-mums/>.

84 SEND (2024) Fighting for your SEND child: The hidden costs survey. Available at: <https://www.learningdisabilitytoday.co.uk/news/two-in-five-parents-of-children-with-send-forced-to-give-up-work/>.

85 Coram (2024) Childcare survey 2024. Available at: https://www.familyandchildcaretrust.org/sites/default/files/Childcare%20Survey%202024_5.pdf.

86 TUC (2022) TUC poll: 1 in 3 parents with pre-school children spend more than a third of their pay on childcare. Available at: <https://www.tuc.org.uk/news/tuc-poll-1-3-parents-pre-school-children-spend-more-third-their-pay-childcare>.

87 This covers 3-4 year olds, and 2 year-olds on a means-tested basis, for 30 hrs a week during term-times.

88 One Parent Family Scotland (2022) Living without a lifeline: Single parenting and the cost of living crisis. Available at: <https://opfs.org.uk/wp-content/uploads/2022/09/Living-without-a-lifeline-full-report.pdf>.

89 UNICEF (2021) Where do rich countries stand on childcare? Available at: <https://www.unicef.org/innocenti/media/5431/file/UNICEF-Where-Do-Rich-Countries-Stand-on-Childcare-2021.pdf>.

children between six months and five years old’.⁹⁰ However, commitments to expand free ELC for younger children and to build a system of year-round school-age care have been slow to progress.⁹¹ Nor are these proposals adequate to address the extent of the problem for women who cannot afford to work.

In 2022, Scottish Government established four ‘Early Adopter Communities’ to pilot models of effective school-age childcare, with a focus on supporting low-income families. Learning from these pilots, which were co-designed with parents, should inform national childcare policy going forward.⁹² During the 2026 election campaign, the SNP committed to “a transformational expansion of childcare”, promising that “all children from nine-months to the end of primary school will be entitled to help with childcare, before school, after school and all-year round.”⁹³ We look forward to detailed proposals on how this ambition will be delivered. It is vital that the new system is sufficiently scaled and flexible to meaningfully improve women’s access to paid work, and that it centres the intersecting inequalities that shape women’s experiences of childcare. Expansion will not be possible unless long-standing issues with the childcare workforce are addressed, including pay, terms and conditions, and occupational segregation.⁹⁴

We are calling on the Scottish Government to replace the 2022-26 childcare plan⁹⁵ with a flagship policy on childcare that is transformative for women’s labour market equality and financial security.

90 NACWG (2018) 2018 First report and recommendations.

91 Scottish Government (2022) Best Start: Strategic early learning and school age childcare plan for Scotland 2022-26. Available at: <https://www.gov.scot/publications/best-start-strategic-early-learning-school-age-childcare-plan-scotland-2022-26/>.

92 Scottish Government (2024) Early adopter communities: process evaluation. Available at: <https://www.gov.scot/publications/early-adopter-communities-process-evaluation/>.

93 SNP (2026) SNP 2026 manifesto: Always on Scotland’s side. Available at: <https://www.snp.org/manifesto/>.

94 Close the Gap (2025) Close the Gap briefing for Members’ Business: Addressing the Postcode Lottery of Early Learning and Childcare Provision Briefing. Available at: <https://www.closesthegap.org.uk/content/resources/Close-the-Gap-briefing-for-Members-Business---Addressing-the-Postcode-Lottery-of-Early-Learning-and-Childcare-Provision.pdf>.

95 Scottish Government (2022) Best Start: Strategic early learning and school age childcare plan for Scotland 2022-26. Available at: <https://www.gov.scot/publications/best-start-strategic-early-learning-school-age-childcare-plan-scotland-2022-26/>.

RECOMMENDATION



The Scottish Government should design a roadmap for universal childcare in Scotland that:

- Offers an entitlement of 50 hours' early learning and school-age childcare, free at the point of use for children aged six months and over
- Sets out a clear timeline for delivery
- Delivers high-quality and inclusive services consistently across Scotland
- Embeds intersectional gender equality in design and delivery at local level
- Ensures a diverse and skilled childcare workforce that is valued, fairly paid, and gender balanced
- Adopts principles for a universal system developed by gender equality advocates, including on the childcare workforce and economic development⁹⁶

96 One Parent Family Scotland and Close the Gap (2023) A childcare system for all: A vision that puts gender equality at the centre of Scotland's childcare strategy. Available at: <https://www.closesthegap.org.uk/content/resources/CtG-and-OPFS--A-childcare-system-for-all-FINAL.pdf>.



OVERHAUL OF THE PUBLIC SECTOR EQUALITY DUTY

Scottish Government investments in poverty reduction have been compromised by wider failures to sufficiently gender public policy.⁹⁷ This inadequate gender mainstreaming has included limited recognition of women's experiences across Scottish Government strategies on the economy, transport, housing and homelessness, and mental health.

Gender mainstreaming is an international, evidence-based approach that mitigates against such omissions by embedding the goal of women's equality across all government activities. In Scotland, rigorous intersectional gender mainstreaming is critical, or we risk compounding the regression on women's equality that has been seen during recent crises.

However, opportunities to meaningfully reform Scotland's statutory mainstreaming tool, the public sector equality duty (PSED), have been missed at a time when strengthened protection for marginalised groups is urgently needed. **PSED is a legal framework for action that has huge potential to tackle discrimination and advance equality for women and eight other protected groups.**⁹⁸ It is supposed to make equality central to public policy and services. However, PSED is categorically not delivering on its purpose of improving the lives of marginalised people.⁹⁹ Compliance is poor across Scotland's public bodies, enforcement is weak, and the current framework is failing to drive meaningful change.

In 2022, 26 equalities organisations criticised Scottish Government proposals to improve PSED for their lack of ambition.¹⁰⁰ However, these weak proposals were subsequently scaled back significantly, such that current plans are extremely limited indeed.

The NACWG recommends that reform of the public sector equality duty includes new requirements for listed public bodies. These would introduce much-needed duties on intersectional data collection and use, and intersectional gender budget analysis. However, these recommendations have not yet been adopted.

97 These investments include extensive efforts to tackle child poverty, including the Scottish Child Payment, and the work of the First Minister's National Advisory Council on Women and Girls.

98 The nine protected characteristics under the PSED are: age, disability, gender reassignment, marriage/civil partnership, pregnancy/maternity, race, religion/belief, sex, and sexual orientation.

99 EHRC (2018) Reviewing the aims and effectiveness of the Public Sector Equality Duty (PSED) in Great Britain. Available at: <https://www.equalityhumanrights.com/sites/default/files/review-of-public-sector-equality-duty-psed-effectiveness.pdf>.

100 Close the Gap (2022) Scottish Government PSED review: Equality stakeholders common concerns. Available at: <https://www.closesthegap.org.uk/content/resources/PSED-review-equality-stakeholders-common-concerns-April-2022.pdf>.

If the Scottish Government is sincere about its desire to reduce inequality, it must revisit plans to reform PSED. Proposals set out in its Regulation 12 Report are not sufficiently far-reaching.¹⁰¹ They focus predominantly on soft measures that do not address core failures with how the duties work in practice, rather than much-needed regulatory change and significant investment in capacity building and meaningful scrutiny. Reform must be rooted in better outcomes for people living with poverty and other inequalities, rather than the current overemphasis on the limitations of public bodies. Engender has developed model draft regulations that would achieve this, including substantial revisions to mainstreaming requirements, capacity building for listed authorities and obligations to involve communities in decision-making.¹⁰²

We urge the new Scottish Government to co-produce an ambitious set of revised regulations with equality stakeholders. A partnership approach would ensure the core purpose of the duties is finally delivered. In practice, a PSED that is fit for purpose would embed gender equality across all areas of Scottish Government related to women's poverty, such as economic development, housing, health and transport, and contribute to reducing the gender income gap.

RECOMMENDATION



The Scottish Government should overhaul the public sector equality duty with:

- Substantial and rights-based revision of the regulations, including improved mainstreaming requirements
- Co-production of revised duties with equalities organisations and people with lived experience of systemic inequalities
- A framework for intersectionality
- Funded capacity building across public bodies
- A new system for accountability and enforcement
- Ringfenced investment and human resources

101 Scottish Government (2025) Regulation 12 Report: Published proposals to enable better performance of the PSED in Scotland – 2025-29. Available at: <https://www.gov.scot/publications/regulation-12-report-published-proposals-enable-better-performance-psed-scotland-2025-29/documents/>.

102 Engender (2022) Draft Regulations for the Scottish Specific Duties of the Public Sector Equality Duty. Available at: <https://www.engender.org.uk/content/publications/engender-draft-regulations-table-of-changes.pdf>.

CONCLUSION AND SUMMARY OF RECOMMENDATIONS



The extreme pressures of austerity, the Covid-19 pandemic and the cost of living crisis have worsened women's poverty and continue to negatively shape women's lives. In early 2026, women's rights in Scotland have been further threatened by the rise of far-right forces and the cascading impacts of international conflict.

Yet women's poverty is preventable. Attempts to tackle the gender income gap remain insufficient, and commitments on women's rights are routinely deprioritised or subject to long-term delay. **The gender income gap is therefore a political choice** that reverberates throughout women's lives, undermines child poverty reduction, and deepens inequality for the most marginalised groups.

Decisive and committed action is needed by Scotland's politicians to lift women out of poverty. We are calling for the new Scottish Government and Scottish Parliament to adopt a five-point plan to eliminate the gender income gap and prevent destitution for women and their children.

1. **A Taskforce on Women's Poverty**
2. **A Women's Equality Fund - Crisis Support for Marginalised Women**
3. **A Minimum Income Guarantee for Unpaid Carers**
4. **A Roadmap to Universal Childcare for All**
5. **Overhaul of the Public Sector Equality Duty**



For further information

Contact: Jill Wood, Policy Manager, Engender

Email: jill.wood@engender.org.uk

www.engender.org.uk

Instagram: @engender.scot

Linkedin: @engender-scot

Facebook: @engender

Bluesky: @engenderscot.bsky.social

June 2026

Engender, Baltic Chambers, 50 Wellington Street, Glasgow