



Engender Parliamentary Briefing for the Scottish Parliament Equalities, Human Rights and Civil Justice Committee's Pre-budget scrutiny 2027-28: Women's poverty

October 2026

BACKGROUND

Engender is a leading feminist policy and advocacy organisation working to secure women's social, political and economic equality and realise women's rights in Scotland. We aim to make visible the impact of structural inequalities on women and wider society, and work at Scottish, UK and international levels to produce research, analysis and recommendations for intersectional feminist legislation and policy.

Our work exposes women's deep financial inequality and increased risk of poverty due to the intersectional gender inequalities they face. Our recently launched project, '[Confronting Women's Poverty](#)', includes a new report that breaks down the drivers behind women's persistent financial inequality and the stubborn gender income gap for women - presenting a 5-point plan to eliminate it.¹

This builds on our previous report, 'Women and the Cost of Living: A crisis of inequality'² 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. We strongly welcome the Committee's focus on women's poverty in their pre-budget scrutiny and have created a supplementary briefing on the key drivers of women's poverty we have identified and the solutions we know will break the cycle.

We ask the Committee to support us in pushing for decisive and committed action from the Scottish Government to disrupt what has become a broad political and social acceptance of financial inequality between women and men.

SPECIFIC CONSIDERATIONS

1. Scotland has a gendered income crisis

The 'gender income gap' refers to women having less access to financial resources and security than men. Over the last 20 years, this gap has worsened, with women carrying

¹ Engender (2026) Confronting Women's Poverty: An Effective Response to an Age of Crisis. Available at: <https://www.engender.org.uk/content/publications/ChallengingWomensPovertyFINAL.pdf>

² 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>

much of the financial pressure during major crises. Gender inequality, combined with socio-economic crises and public service cuts, have deepened women's poverty. Austerity policies, Covid-19 and the cost-of-living crisis have all affected women more strongly and entrenched the financial inequalities women face.

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.³ 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.

The 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.⁴

2. Gendered drivers of women's poverty

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.** We need Scottish Government to utilise the Scottish Budget to address the root causes of this financial inequality and injustice.

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.⁵**

Labour market

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. The gender

³ Engender (2026) Confronting Women's Poverty: An Effective Response to an Age of Crisis. Available at: <https://www.engender.org.uk/content/publications/ChallengingWomensPovertyFINAL.pdf>

⁴ 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>

⁵ 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/>

pay gap sits at 10% in Scotland⁶, and women undertake 61% of all jobs paid below the Real Living Wage.⁷

Care and household labour

Women undertake the majority of unpaid care for children and adults that goes undervalued and unrecognised. **Between 60 and 70% of unpaid care for disabled, ill and older people is delivered by women in Scotland**,⁸ care that is worth approximately £15.9 billion to the economy per annum.⁹ Women are twice as likely to give up work in order to provide care.

Social security

Women are also more likely to rely on support from our social security systems that often do not meet their needs and are vulnerable to cuts. **Men only account for 27% of applicants to Social Security Scotland¹⁰, while women are 60% of those in receipt of Universal Credit.**¹¹ The design and delivery of much of the system is inherently gender-biased, with household payments of Universal Credit overlooking the unequal distribution of resources between couples.¹²

Men's violence against women

Women face barriers to financial independence because of domestic abuse and other forms of violence against women. **An estimated one in seven women in the UK experienced economic abuse from a partner or ex partner in 2024/25.**¹³ Gender-

⁶ ONS (2025) Annual survey of hours and earnings. Available at:

<https://www.ons.gov.uk/surveys/informationforbusinesses/businesssurveys/annualsurveyofhoursandearnings/ashe>

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 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%.

⁹ Carers Scotland (2024) Valuing carers 2022: Scotland. Available at:

<https://www.carersuk.org/reports/valuingcarers-2022-scotland/>

¹⁰ 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-andapplicant-diversity-and-equalities-analysis-for-april-2024-to-march-2025>

¹¹ 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>

¹² 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-ofuniversal-credit.pdf>

¹³ 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>

based violence, including sexual violence, undermines women's participation in the labour market, earnings potential, savings and levels of debt.¹⁴

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.**¹⁵ In 2023, 64% of clients seeking support from a leading debt advice service were women.¹⁶

3. Marginalised and minoritised women

It is vital Committee members scrutinise how budgetary decisions will focus on alleviating poverty and building financial security for groups of women most severely impacted by economic shocks and the rising cost of living. Women who experience racism, xenophobia, ableism, classism, ageism, homophobia, transphobia and other forms of discrimination are more likely to be impacted by financial inequalities. Migrant women, unpaid carers, single mothers, and women in remote and rural areas face specific barriers to their financial security.

- **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.¹⁷
- Amid the rising cost of living, **women from Black and minority ethnic communities in Scotland were twice as likely to take on debt** than women across all ethnic groups.¹⁸
- **Twice the number of disabled women in Scotland have struggled to manage living costs** compared with non-disabled women. 60% have had problems with energy bills.¹⁹

¹⁴ IFS (2026) The economic impacts of rape. Available at: <https://ifs.org.uk/publications/economic-impacts-rape#:~:text=Contents,relative%20to%20pre%20Dassault%20baselines>

¹⁵ 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

¹⁶ StepChange (2023) Bearing the burden: Unravelling women's debt dilemma. Available at: <https://www.stepchange.org/Portals/0/23/policy/burden/Unravelling-Womens-Debt-Dilemma-Report-Nov-23-StepChange.pdf>

¹⁷ 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-intersectionalanalysis-of-womens-living-standards-since-2010/>

¹⁸ Scottish Women's Budget Group (2023) Women's survey 2023: Experiences of rising costs across Scotland. Available at: <https://www.swbg.org.uk/content/publications/SWBG-Cost-of-Living-report-proof-06.pdf>

¹⁹ 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/>

- 1 in 12 carers in Scotland live in deep poverty with **almost half (47%) of female carers reporting cutting back on essentials such as food**. Around a third report poor mental and physical health.²⁰

We need solutions that are designed for ALL women. Recent research on women's experiences shows the scale of the harm caused to marginalised groups.²¹

4. The solutions – breaking the cycle

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.**

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. 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.

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.

A Taskforce on Women's Poverty

The 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

²⁰ Carers Scotland (2026) Briefing: Women and unpaid care in Scotland. Available at: <https://www.carersuk.org/briefings/briefing-for-international-women-s-day-2026/>

²¹ <https://www.engender.org.uk/cwp-intersectionality/>

- Report to Scottish Ministers, with accountability for delivery ultimately sitting with the Scottish Cabinet

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.²²

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.²³ A new Taskforce on women's poverty, closely integrated with the child poverty work, would serve to progress both commitments.

A Women's Equality Fund – crisis support for marginalised women

The 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

A 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.

We are also calling for:

- A Minimum Income Guarantee for unpaid carers, which would recognise the value of unpaid care provided by women and the poverty risks faced by many unpaid carers.

²² 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/>

²³ 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/>

- A roadmap to a universal childcare system for all. This would help women take part in paid work, education and public life without high childcare costs holding them back.
- Overhaul of the public sector equality duty. This would help make sure gender equality is built into policymaking, public spending and public services at every level.

AREAS FOR MEMBERS TO EXPLORE

When approaching pre-budget scrutiny that focuses on issues relating to women's poverty, we would suggest members explore the following areas:

- How the Scottish Government will target women's incomes and address the gender income gap when making budgetary decisions, to fulfil both its existing commitments to create poverty interventions that specifically target gender equality and eradicate child poverty.
- Whether the Scottish Government will consider establishing a Taskforce on Women's Poverty to identify interventions to eliminate the gender income gap and recommend statutory poverty reduction targets.
- How tailored crisis funds, such as our proposal for a new Women's Equality Fund, can be an effective way to create targeted measure that tackle women's poverty in the Scottish Budget. For example, building on the success of the Fund to Leave.
- How the Scottish Budget will address the deep financial inequalities faced by unpaid carers, recognising the majority of these are women, and whether a pilot of the Minimum Income Guarantee can be delivered in this next Parliamentary session.
- Whether the Scottish Government will replace the 2022-26 childcare plan with a flagship policy on childcare that is transformative for women's labour market equality and financial security.

FOR FURTHER INFORMATION

Contact: Lucy Hughes, Policy and Parliamentary Manager, Engender

Email: lucy.hughes@engender.org.uk

ABOUT US

Engender is Scotland's feminist policy and advocacy organisation, working to increase women's social, political and economic equality, enable women's rights, and make visible the impact of sexism on women and wider society. We work at Scottish, UK and international level to produce research, analysis, and recommendations for intersectional feminist legislation and programmes.