



The Scottish Parliament
Pàrlamaid na h-Alba

Equalities, Human Rights and Civil Justice Committee

The Rt Hon Pat McFadden MP
Secretary of State for Work and Pensions
Department for Work and Pensions

26 October 2026

Dear Secretary of State

Pre-Budget Scrutiny: Women's Poverty

I am writing on behalf of the Equalities, Human Rights and Civil Justice Committee to seek the UK Government's response to concerns raised about the effect of reserved policies on women's poverty in Scotland.

The Committee held an evidence session on 1 October in which we discussed issues relating to women's poverty in Scotland with stakeholders. The meeting papers and official report of the meeting are available on the [Scottish Parliament website](#).

Participants identified four reserved policy areas that, in their view, disproportionately affect women and increase their risk of falling into debt and poverty. The Committee therefore agreed to seek your reflections on the matters outlined below.

Child maintenance

Witnesses explained that weaknesses in the Child Maintenance Service and non-payment of maintenance disproportionately affect women, contributing to economic abuse and debt. It was suggested that effective enforcement and recovery of unpaid maintenance could lift around 20,000 children in Scotland out of poverty.¹ Stakeholders called for reform of the system at a UK level to address these concerns.

One Parent Families Scotland also told us:

"We need a complete overhaul of the Child Maintenance Service, which is not fit for purpose. Families are being retraumatised. Parents are retraumatised when they contact the Child Maintenance Service because they are speaking to different advisers every time and they are having to retell their stories. We need caseworkers, particularly where parents have come out of domestic

¹ This relates to work undertaken by One Parent Families Scotland in conjunction with the Institute for Public Policy Research and Fife Gingerbread which found that 210,000 children would be lifted out of poverty across the UK: [Better-for-everyone-full-report-2025.pdf](#)

Contact: Equalities, Human Rights and Civil Justice Committee, The Scottish Parliament, Edinburgh, EH99 1SP. Email EHRCJ.committee@parliament.scot. We welcome calls through Relay UK and in BSL through Contact Scotland BSL.

abuse. Families are experiencing all sorts of issues including miscalculations and missed payments—the list goes on.”

Employment law and parental leave

Witnesses described how inadequate and inflexible parental leave, low statutory pay and workplace cultures all contribute to the reinforcement of expectations that women should take on familial caring responsibilities. They called for stronger paternity provision and greater flexibility around working arrangements to help address this. Although initiatives such as shared parental leave offer some flexibility, the Committee heard that the gender pay gap can discourage fathers from taking longer periods of leave because they are more likely to earn higher incomes than their partners.

Close the Gap told us that:

“Paternity leave here is completely woeful: it is two weeks, which is ridiculous. Shared parental leave has been in place for some time but is very underused, partly because it is complicated and also because many mixed-sex couples find it financially unaffordable. There is a qualifying period and, for anyone in a low-income family, it is not financially worthwhile.”

Universal Credit and reserved social security

Witnesses suggested that gaps in Universal Credit childcare support can contribute to debt and restrict women’s choices. We heard that changes to universal credit entitlement or having to wait for the childcare support element of universal credit can leave gaps in parents’ ability to pay for childcare.

One Parent Families Scotland expanded on this point, explaining that:

“We know that the 1,140 hours provision does not link in with the work conditionality of universal credit. Parents tell us that they feel pressure from their work coach to take on more hours and increase their childcare, but they simply cannot afford to do that. We also know that universal credit covers only 80 per cent of the cost of childcare, which leaves low-income families to find an additional 20 per cent. Although that money can be reclaimed afterwards, families are having to find the money up front to pay for childcare, before they are reimbursed. That is simply not possible on a low income.”

Child Poverty Action Group also spoke of the benefits that improved data sharing between the DWP and local authorities would bring by ensuring that councils have the data to identify those who are entitled to council tax reduction and other local benefits. For example, it suggested that local authorities could increase uptake of entitlements by automatically treating a claim for universal credit as a claim for a council tax reduction without separate applications being required.

The Committee also notes that Universal Credit claimants under the age of 25 receive a lower standard monthly allowance than claimants aged 25 and over, despite facing the same child-rearing and living costs (sometimes known as the “young parent penalty”).

State pensions and reserved pension policy

Witnesses told the Committee that older women are at greater risk of poverty because of the gender pension gap, lower lifetime earnings and time out of paid work as a result of caring responsibilities. The Scottish Women's Convention (SWC) called for changes to be made to the way in which pensions are defined as benefits. This means that when people reach pension age, their carers allowance is removed, thereby increasing their risk of poverty. The SWC explained that "their caring responsibilities have not changed, but their income is reduced because they are no longer entitled to that payment. That is because their pension is seen as a benefit, even though they have paid into it all their lives."

I would welcome your reflections on these issues, together with details of any planned policy initiatives that may help to address the concerns raised.

Yours sincerely,

Katie Hagmann MSP
Convener