

# Policy and Sustainability Committee

10.00am, Tuesday, 23 May 2023

## Impact of poverty on women and girls

Executive/routine  
Wards  
Council Commitments

### 1. Recommendations

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- 1.1 It is recommended that the Policy and Sustainability Committee:
  - 1.1.1 Note the findings of the analysis of the impact of poverty on women in Edinburgh presented in this report,
  - 1.1.2 Note the analysis of Council led actions currently in place which are expected to prevent and mitigate these impacts, and
  - 1.1.3 Note that further analysis of these actions, and priority next steps, will be reported to Committee as part of the Council's annual End Poverty in Edinburgh progress report in October 2023.

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# Report

## Impact of poverty on women and girls

### 2. Executive Summary

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- 2.1 This report provides an analysis of available evidence on the impact of poverty on women and girls in Edinburgh. The analysis shows evidence of higher risk and deeper experience of poverty for women, with these risks strongly associated with inequities in the distribution of childcare responsibilities, and in women's experience in the workplace.
- 2.2 In response to these impacts, the report highlights a number of Council actions currently in place, including steps to raise awareness of gendered impacts of poverty, actions to increase incomes for women in poverty, and actions to improve access to affordable childcare.

### 3. Background

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- 3.1 On 17th November 2022 the Policy and Sustainability Committee considered and approved the second annual progress report against the Council's End Poverty in Edinburgh Delivery Plan.
- 3.2 As part of that discussion, committee noted that "women were at disproportionate risk of poverty and that within this group, the risk was heightened for disabled women, BAME women, refugee and migrant women, unpaid carers, LGBTQ+ women, younger women and other women facing multiple discriminations"
- 3.3 In doing so Committee requested a report within three cycles providing details on
  - 3.3.1 the impacts of poverty on women and girls in Edinburgh, containing intersectional analysis of the particular impacts on women and girls who shared other protected characteristics.
  - 3.3.2 the actions contained within the Council's End Poverty Delivery Plan which are expected to prevent and/or mitigate women's poverty, and
  - 3.3.3 how gender and other protected characteristics and priority groups – including but not limited to lone parents, larger families, families with disabled members, BAME households and unpaid carers – could be mainstreamed into council reports going forward.

## 4. Main report

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### Poverty among women and girls

- 4.1 Appendix 2 to this report provides an analysis on available data on the risk and levels of poverty among women and those who share other protected characteristics. This analysis is drawn from official Scottish Government datasets published in March 2023 and other sources and provides the most detailed picture available of the experience of poverty among individual population groups. Where possible this data has been used to make inferences on any likely patterns within Edinburgh and augmented by local data gathered within the city.
- 4.2 In summary, the analysis provided in Appendix 2 shows that:
- 4.2.1 Women show a higher risk of poverty, and deeper experience of poverty, than men across Scotland
  - 4.2.2 Women's experience of poverty is closely linked to child poverty, given the disproportionately high share of caring responsibilities adopted by women in general
  - 4.2.3 Data on lone parents – circa 90% of which are women - show the impact of this pattern most clearly. 38% of lone parents in Scotland live in poverty, compared to an average of 21%
  - 4.2.4 Women are more likely to go without food as a result of lack of money. Some 11% of women led households in Scotland – equivalent to 20,000 households in Edinburgh – experienced low or very low food security in 2022. This is almost double the rate for male led households
  - 4.2.5 Women have been disproportionately affected by the cost of living crisis with impacts including an increasing risk of problem debt, difficulties accessing primary health care, and increased anxiety over pension adequacy
  - 4.2.6 Alongside childcare, these patterns are strongly driven by gender inequalities in the workplace. Women account for 60% of all low paid workers in Edinburgh and 78% of all part time workers.
  - 4.2.7 Across the UK 26% of working women are estimated to be in 'severely insecure' work, compared to 14% of working men.
- 4.3 In response to these challenges, actions included in the Council's End Poverty in Edinburgh Delivery Plan, and other plans, which are expected to prevent or mitigate the impact of poverty on women and girls include actions to:
- 4.3.1 Raise awareness of the gender impacts of poverty and ensure these impacts are considered and assessed in policy development
  - 4.3.2 Help increase incomes for women in poverty, through support to increase incomes through work, and through debt and welfare advice, and
  - 4.3.3 Help reduce the costs and impacts of childcare responsibilities for women in poverty.

## **Raising awareness of the gender impacts of poverty**

- 4.4 Actions taken or underway to raise awareness of the gender impacts of poverty and ensure these are considered appropriately in policy development include:
- 4.4.1 Commitments to the delivery of gender budgeting training for elected members and senior officials
  - 4.4.2 The use of Integrated Impact Assessment (IIA) as the process for mainstreaming consideration of the impact of policy proposals on protected characteristic groups, and priority groups, including women and girls. More details on this process are provided in Appendix 1 to this report.
  - 4.4.3 In partnership with the Poverty Alliance, delivery of an engagement session on the impact of the cost of living crisis on women to council colleagues and partner organisations, and
  - 4.4.4 Work with End Poverty Edinburgh to amplify the voices of and embed the lived experiences of women in poverty in Edinburgh in policy development processes.

## **Increasing incomes for women in poverty**

- 4.5 Actions underway include:

- 4.5.1 Promotion of the real living wage in Edinburgh through the work of the Edinburgh Living Wage Action Group. Since its launch in November 2021 the group has helped encourage 167 businesses to commit to paying a real living wage in the city, providing guaranteed pay uplifts to over 1,500 workers – a disproportionately high share of which are likely to be women.
- 4.5.2 Supporting women into employment through mainstream and targeted employability programmes. These include the Parental Employability Fund programme – 84% of participants of which have been women so far. Further information on the Parental Employability Fund is available in [this May 2023](#) report to Council.
- 4.5.3 Funding and supporting the delivery of key programmes for women returning to work, including the Making Work Work programme which helps women re-enter the workplace or progress on from work where they are not working at the level, salary or hours at which they are capable.
- 4.5.4 Supporting women to maximise incomes through effective welfare, debt and family support. These include programmes such as the Maximise Early Years Programme, which embeds money and family support advice in Early Years centres; work funded through the Council's Shared Prosperity Fund programme to embed money advice in Edinburgh schools; as well as the mainstream work of the Council's advice shop which provides access to advice and support on money and debt issues. Latest data show that women account for 54% of welfare rights clients and 61% of debt advice clients supported by the Advice Shop.

## **Reducing the costs and impacts of childcare responsibilities**

- 4.6 Actions taken or underway to reduce the costs of and improve access to affordable childcare include:
- 4.6.1 Continued delivery of the Council's Early Years Expansion Plan, including commitments to ensure that all eligible two year olds are offered early years provision
  - 4.6.2 Providing funding for a subsidised childcare programme, providing affordable childcare options across four areas of the city with subsidised places for working parents
  - 4.6.3 Funding provision of creche places for parents engaged in training for employment
  - 4.6.4 Funding the development of an interactive map of childcare services for parents along with an investigation into a flexible childcare booking system – in response to findings from parents that an often confusing landscape when trying to find childcare provision was a factor adding to the stress of entering employment
  - 4.6.5 Providing further resources to develop a transition fund for flexible help for one off costs faced by parents making the move into employment or training – including initial childcare, clothing, travel and other costs.

## **5. Next Steps**

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- 5.1 This report provides an overview of current actions incorporated within the Council's End Poverty Plan which are expected and designed to help prevent or mitigate the impact of poverty among women in Edinburgh.
- 5.2 Further analysis on these actions, their impacts, and priority next steps will be provided in the annual End Poverty in Edinburgh progress report to be considered by committee in October 2023, within the context of actions in place for all households and priority groups.

## **6. Financial impact**

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- 6.1 All actions outlined in this report are being undertaken within existing agreed budgets.

## **7. Stakeholder/Community Impact**

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- 7.1 Amongst other sources this report draws on findings of an engagement and discussion event for local partners and stakeholders on the impact of poverty on women and girls. The event was hosted by the Council in January 2023, in partnership with the Poverty Alliance.

## **8. Background reading/external references**

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- 8.1 A list of sources and external references used in this report is provided in Appendix 2.

## **9. Appendices**

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9.1 Appendix 1: Integrated Impact Assessment Processes

9.2 Appendix 2: Briefing note – The impact of poverty on women and girls in Edinburgh

# Appendix 1: Integrated Impact Assessment Processes

## 10. Appendix 1: Integrated Impact Assessment Processes

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- 10.1 The Council uses an Integrated Impact Assessment (IIA) as the process for mainstreaming consideration of the impact of proposals on protected characteristic groups, and priority groups.
- 10.2 Developed to meet the requirements of the Equality Act 2010, human and children's rights conventions, Fairer Scotland Duty 2018 and the Climate Change (Scotland) Act 2009, the IIA is an integral part of the Council's decision-making process, enabling it to identify and address any unintended consequences of its decisions. The scope of potential impacts includes equalities and diversity, human rights, people vulnerable to falling into poverty, the environment and the economy.
- 10.3 Sections of the IIA include the nine protected characteristics (Equalities Act, 2010) and people vulnerable to falling into poverty, which includes the six priority family groups.
- 10.4 The IIA process was considered in 2020 as part of an internal audit of the Council's Policy Management Framework. This process led to a number of actions being taken to raise awareness of the requirements among all policy developers, revising the policy template to improve clarity and improving links to guidance and sources of support.
- 10.5 The IIA guidance, training and supporting materials are reviewed and updated on an ongoing basis to take account of changes in legislation, guidance and emerging priorities e.g. the UNCRC (pending) and care experienced children and young people.
- 10.6 A comprehensive training course on the IIA process is provided to staff four times a year, and further support for staff through the Equality, Diversity and Rights Advisors Network, formed of nominated staff from each service area. An online module on the IIA process is under development.
- 10.7 A new template for Council committee reports has just been agreed, to ensure that Elected Members have sufficient information on the potential impact on equalities, poverty and sustainability to make informed decisions.

## **Appendix 2: Briefing Note – Impact of Poverty on Women and Girls in Edinburgh**



# **Briefing note:** The impact of poverty on women and girls

23 May 2023

# The impact of poverty on women and girls

## Introduction

- This briefing provides an analysis of available data on the experience and risk of poverty among women.
- The analysis builds on recently published Scottish Government analysis of poverty and income inequality data for Scotland, and is augmented where possible with other data sets to provide an Edinburgh context.
- In line with other council analysis of poverty, this briefing focuses on a data relating to '**relative poverty after housing costs**'.
- Under this definition, people are considered to be in poverty if their household income is less than 60% of the UK median level for their household type after housing costs are discounted.
- A full list of sources used in the development of this briefing is provided at the end of the document.

## Contents

- **Summary of key findings**
- Poverty trends in Scotland and Edinburgh for all households
- Poverty rates among single adult households by gender
- Poverty rates among single pensioner households by gender
- Child poverty, lone parents and other priority groups
- Women, deep poverty, and food security
- Women, poverty, work and low pay, and
- Women and the cost of living crisis

# Summary of key findings

- The data in this report show that women have a higher risk of poverty, and a deeper experience of poverty than men in Scotland.
- Women's poverty is closely linked to child poverty, given the greater role women play as primary caregivers for children
- Women's poverty is also tied to inequalities in the workplace and in earnings from work
- Overall, the data show that women are
  - More likely to be poor – particularly when they are lone parents or young mothers
  - More likely to experience 'very deep' poverty and food insecurity because of a lack of money
  - More likely to be in low paid, part time or insecure work
  - More likely to reduce paid work to allow for caring responsibilities

- During the cost of living crisis, the analysis shows evidence of a disproportionate effect on women including
  - A deepening of food insecurity
  - Increasing debt problems
  - Difficulty accessing primary health care, and
  - Increased anxiety over pension adequacy

## **Recommended policy responses**

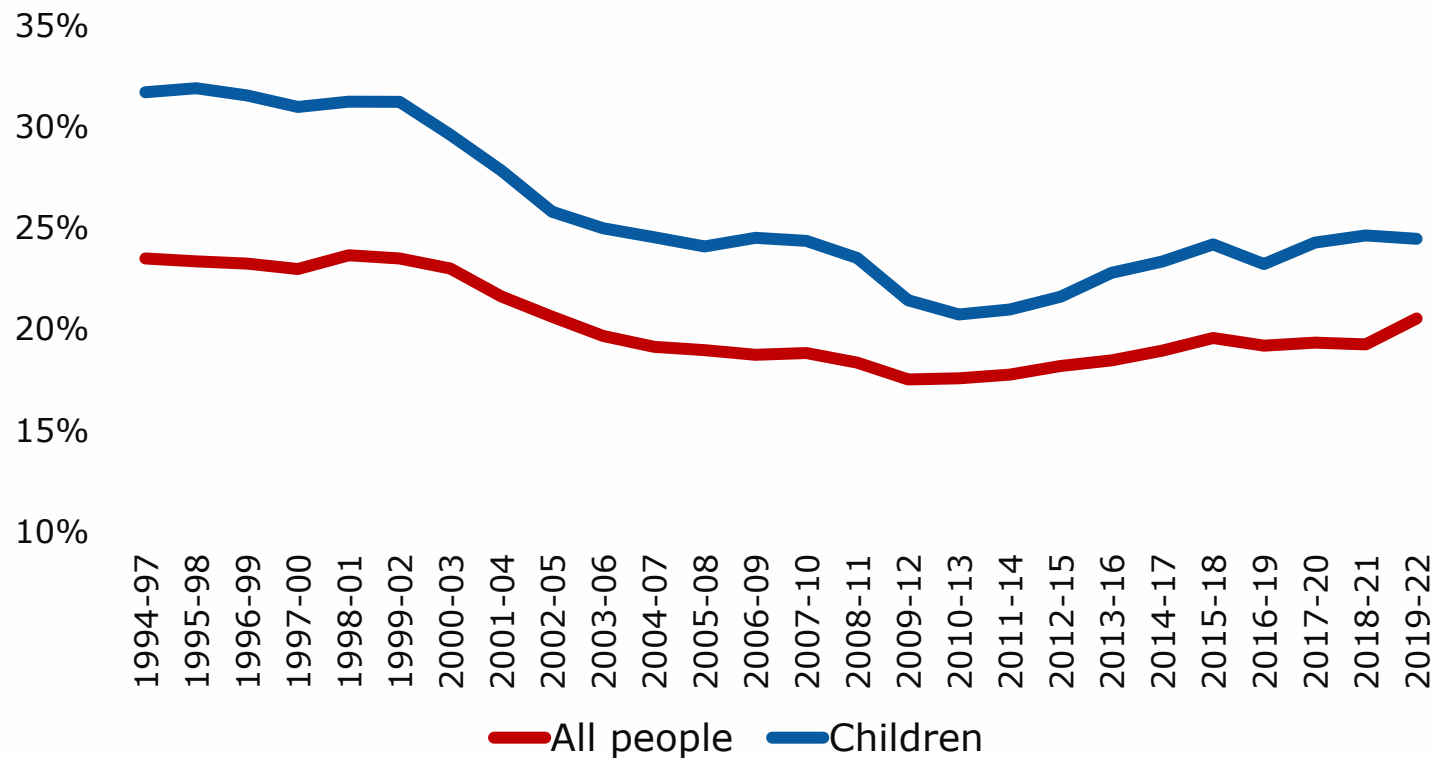
In response to these findings, bodies such as the Poverty Alliance, Close the Gap and others provide guidance on effective policy responses. These include recommendations for action to:

- Raise awareness of the gender impacts of poverty and ensure these impacts are considered and assessed in policy development
- Help increase incomes for women in poverty, through support to increase incomes through work, and through debt and welfare advice
- Help reduce the costs and impacts of childcare responsibilities for women in poverty

# Poverty rates in Scotland

## 1994 to 2022

### Relative poverty in Scotland (After Housing Costs)

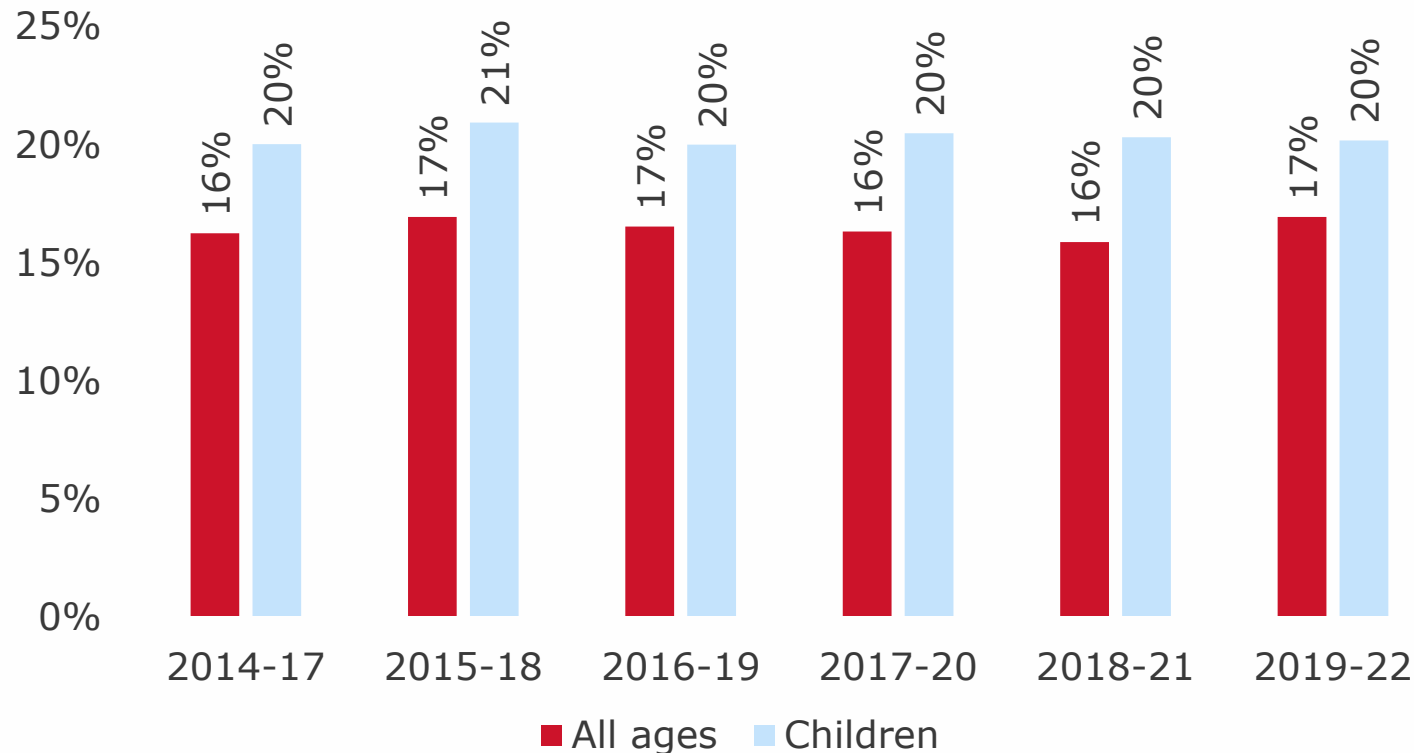


- It is estimated that 21% of Scotland's population (1,110,000 people each year) were living in relative poverty after housing costs in 2019-22.
- This is a slight increase on the previous year's data, driven by a rise in poverty among working age adults.
- Children are more likely to be in poverty across all measures compared to adults.
- It is estimated that 24% of children (250,000 children each year) were living in relative poverty after housing costs in 2019-22.
- The proportion of people in relative poverty after housing costs (children and adults) had been falling slightly between the late nineties and 2010-13, before rising slowly thereafter.

# Poverty rates in Edinburgh

## 1994 to 2022

### Poverty in Edinburgh After housing costs

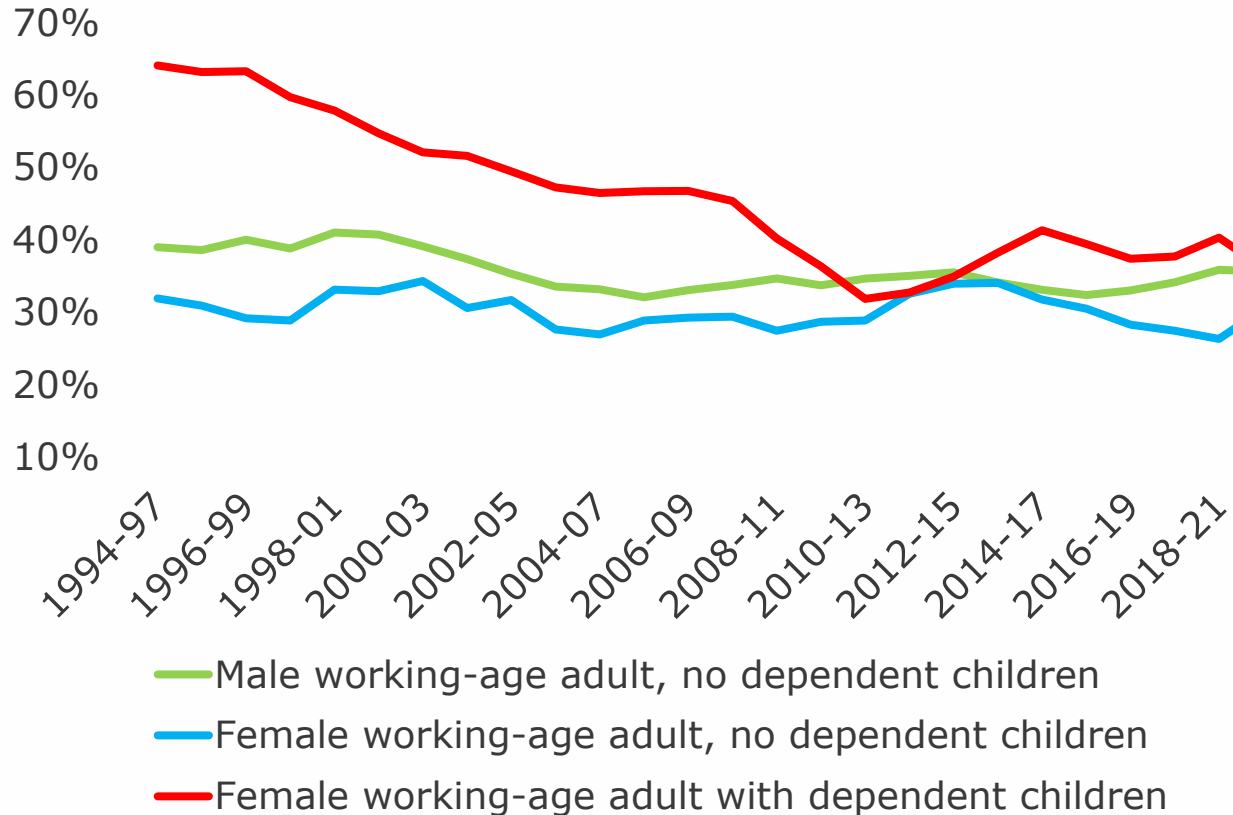


- No official data is published showing poverty rates at local authority level in Scotland. The data presented here are modelled estimates developed by City of Edinburgh Council derived from analysis of a range of published sources.
- Poverty rates in Edinburgh are lower than in Scotland as a whole, both for children and adults.
- An estimated 17% of all Edinburgh citizens live on incomes below the poverty threshold in 2019-22 – or 80,000 people
- 20% - 1 in 5 - of all Edinburgh children grow up in families who live below the poverty threshold.
- In line with national trends, these rates have remained relatively unchanged in recent years.

# Poverty and gender

## 1994 to 2022

### Poverty among single adult households, Scotland

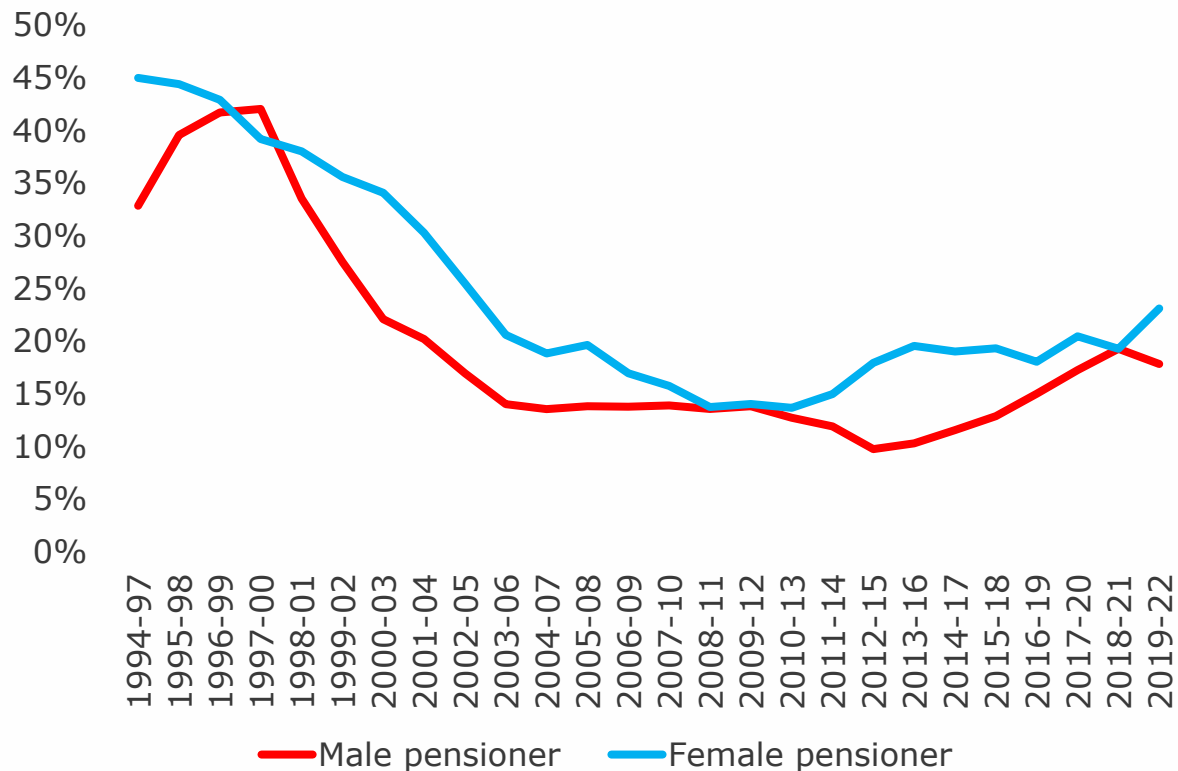


- Poverty is measured at household level such that anyone living in a given household is considered as being in poverty or not in poverty. This makes it difficult to measure the poverty rate by gender of an individual person if they share the households with others.
- Some differences in the experience of poverty by gender are apparent, however, when data is analysed for single adult households. These differences are particularly apparent when parenting responsibilities are considered.
- 30% of single women with no children were living in poverty in Scotland in 2019-22, lower than the comparable rate for men (36%).
- 36% of female lone parents live in poverty, however. Data for male lone parents is too low to be statistically reliable.
- Poverty rates for single childless households have remained relatively stable over recent decades. Poverty rates for female lone parents, by contrast fell significantly from the late 1990's to 2010-13, before increasing slightly in recent years.

# Poverty and gender

## 1994 to 2022

### Poverty among single pensioners by gender, Scotland



- Differences in experience of poverty by gender are also apparent among pensioner households.
- Across Scotland, 23% of Female single pensioners were living in relative poverty in 2019-22, compared to 18% of Male single pensioners.
- Though the gap varies over time and has closed in recent periods, in the majority of years over the last two decades the poverty rate after housing costs in Scotland has been higher for women pensioners than for male equivalents.
- Some evidence suggests that the difference between male and female pensioner poverty rates may in part be explained by differences in age profiles between the two groups.
- In Edinburgh, 31% of the female pension age population is aged over 80, compared to only 24% of the male equivalent population.
- In general, older households are considered more likely to be reliant on fixed incomes, and therefore more exposed to increased poverty risk as a result of rising living costs.

# Child poverty and priority groups

## Scotland, 2019-22

### % of children in poverty by priority group, Scotland, 2019-22

Priority Group	Relative poverty rate
All children	24%
3 or more children in the household	34%
Disabled household member(s)	28%
Youngest child in the household is under 1	34%*
Minority ethnic household	39%
Single parent in the household	38%
Mother under 25 in household	55%**

\*-NB: small sample sizes. Most recent data relates to 2018-21

\*\* - NB: small sample size. Most recent data relates to 2015-18

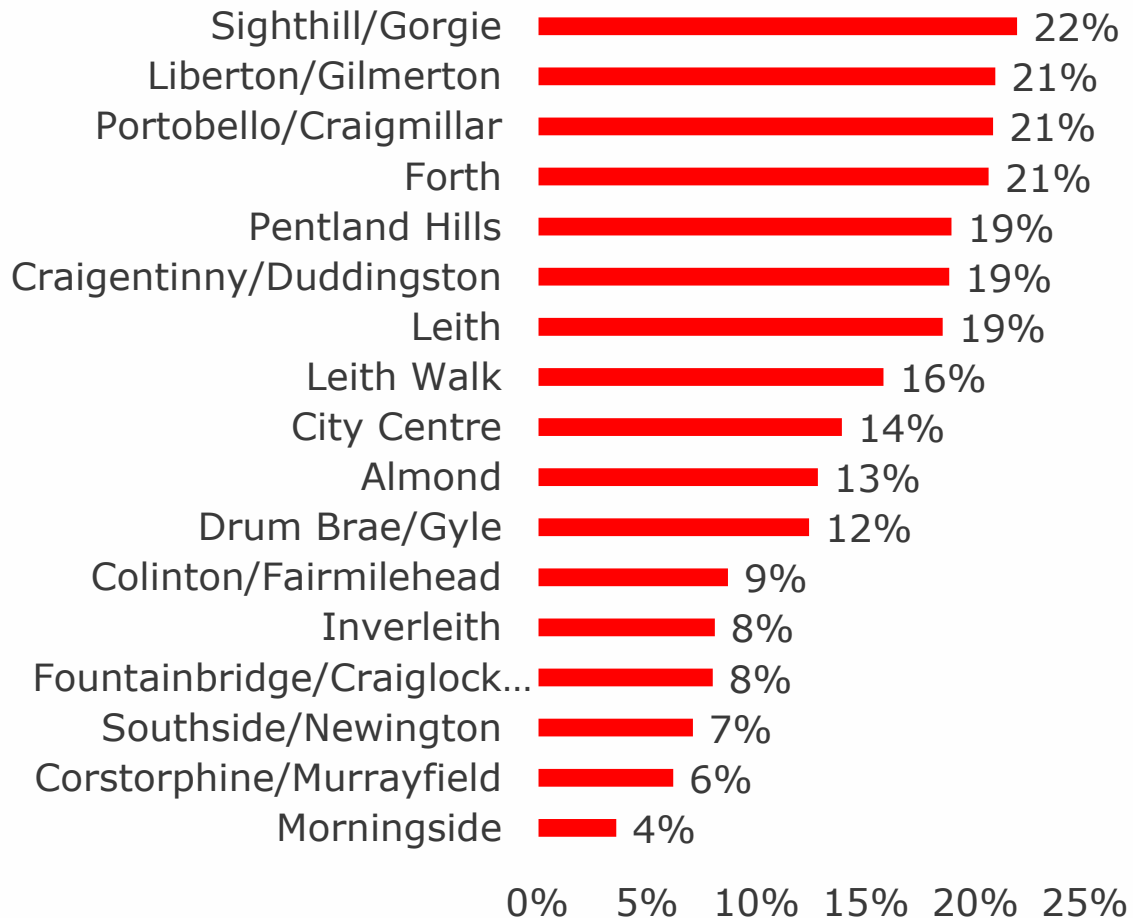
- Women's experience of poverty in Scotland is inextricably linked with issues of child poverty. Women across the UK continue to take a disproportionately high share of caring responsibilities in the household, including caring for children, older people, sick or disabled household members.
- Recent surveys show that 40% of women in the UK say they take responsibility for the majority of caring duties and household chores, compared to only 9% of men. Within Edinburgh, women account for 69% of all adults who are economically inactive due to 'looking after the family/home'.
- Overall, 24% of children in Scotland live in poverty, with this rate particularly high among 7 priority groups which collectively account for 80% of all children in poverty in Scotland.
- As well as single parent households – of which c90% are women – very high rates of poverty are found in households with young mothers under the age of 25, minority ethnic households, households with disabled people, households with very young children, and larger households.
- Due to small sample sizes little data is available on the impact of intersectionality in these issues, but the data does imply even higher rates of poverty risk when these groups overlap – as in, for instance, young woman who are lone parents of disabled children.



# Child poverty by ward

## Edinburgh, 2022

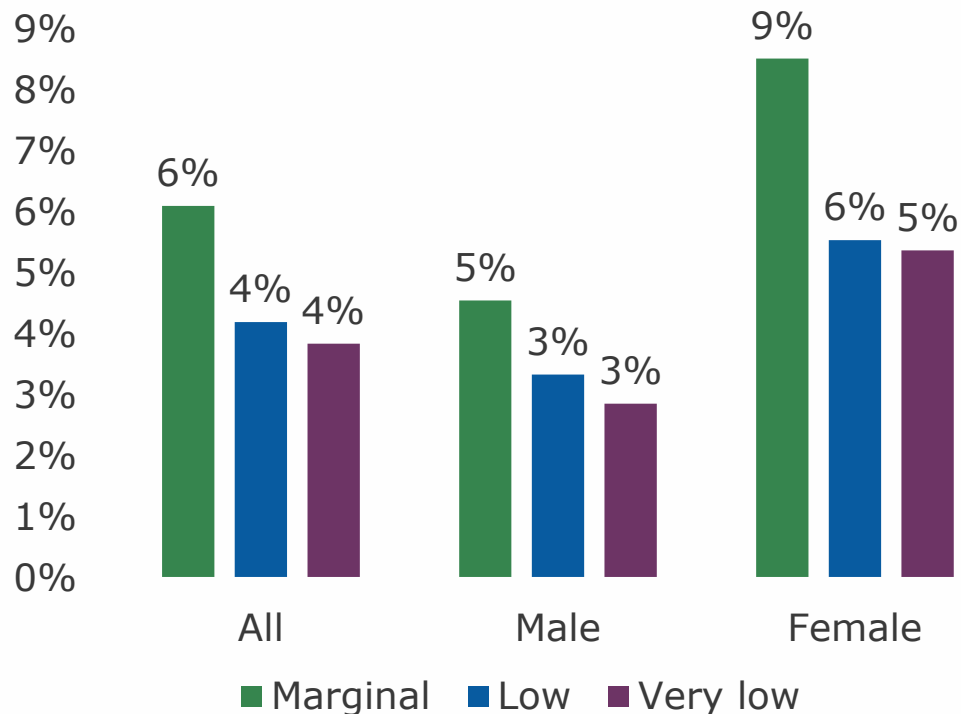
### Child Poverty Before Housing Costs



- Child poverty rates in Edinburgh vary considerably across different areas of the city.
- As noted above, no published data is currently available to provide Edinburgh level statistics consistent with the standard 'After Housing Costs' poverty definition used throughout this briefing. Recently published data does, however, provide some estimates of child poverty rates at small geographies using a 'before housing costs' definition. Given the importance of housing costs as a driver of poverty in Edinburgh these data are considered to significantly understate the scale of poverty in the city, but do give a useful analysis of the spatial distribution of low income households.
- Overall, this dataset shows that child poverty rates in the city range from over 20% in some areas to a low of 4% (before housing costs).
- Wards with high concentrations of poverty are found in all four localities of the city, while a number of neighbouring areas show evidence of both very high and very low poverty in close proximity.
- Even in the most affluent areas of the city a small but significant proportion of households are experiencing poverty. On this measure, 11% of all children in poverty in Edinburgh live in the 5 most affluent wards in the city.

# Women, deep poverty, and food security

## Food security by sex of household head, Scotland 2019-22



81-89% of households experience 'high' food security. These bars are excluded here for ease of presentation,.

- While overall rates of poverty across Scotland have not changed significantly in the most recent years, there is substantial evidence that points to a long term deepening of the experience of poverty. Some evidence suggests a higher risk of deep or severe poverty for women and women led households.
- Recent analysis by the Joseph Rowntree Foundation points to a dramatic rise in the number of people across Scotland living in 'very deep poverty', or at incomes less than 40% of the UK median.
- Groups which have seen the largest increase in 'very deep poverty' include single person households (of which more than half are women, and 20% are lone parents), minority ethnic households, and disabled households.
- This experience of deep poverty is also mirrored in data on food insecurity across Scotland. Low food security in this measure relates to the frequency of which households worried about running out of food, having to reduce meal sizes or skip meals due to a lack of money.
- This data shows that 11% of women led households in Scotland experience Low or Very Low food security, almost double the rate for male led households.
- Transposed to Edinburgh, these data suggest an estimated 20,000 households in this city (or c.40,000 individuals) who experience low or very low food security, more than half of which are women led households.

# Women, poverty and work

<b>Edinburgh 2022</b>	
<b>Median hourly earning</b>	
Male, Full time	£ 19.34
Female, Full time	£16.42
<b>% of residents in work earning below the real Living Wage (£10.90)</b>	
Male	16%
Female	23%
All	19%
<b>Women as a % of all ...</b>	
Full time workers	45%
Part time workers	78%

- Women's inequality at work is a further key contributor to a deeper experience of poverty in Scotland. Female full time workers in Edinburgh earn on average 15% less per hour than their male equivalents.
- Women also account for a disproportionately high number of workers in low paid jobs. Latest data show that 23% of Edinburgh's women residents in work receive hourly pay rates below the real living wage of £10.90 per hour. By comparison, only 16% of Edinburgh working men earn hourly wages below this rate.
- This means that women account for almost 60% of the 45,000 Edinburgh residents who currently earn below the real living wage.
- Alongside other pressures, these patterns reflect the challenge of balancing work and caring responsibilities. Women are more likely than men to have caring responsibilities and therefore face the additional pressure of finding work that allows them to balance earning with caring. Some evidence shows that almost half of mothers on low to middle incomes take a lower-skilled part-time job on their return to work after having children
- These patterns see women more concentrated towards low paid, less secure and part time work and sectors than are men. In Edinburgh, women account for 45% of full time, but 78% of part time workers. Across the UK, 26% of working women are in 'severely insecure' work in the UK, compared to 14% of working men

# Women and the cost of living crisis

- The rising cost of living is having a significant impact on the scale and severity of poverty in Edinburgh and across Scotland. Data published in February 2023 by ABDRN Financial Fairness shows that
  - Over half (53%) of working age households in Scotland have found it harder to keep their home warm and comfortable since the start of January 2022, and
  - Nearly a quarter (24%) have at some point cut back on the number of meals they eat
- Research carried out in 2023 by the Poverty Alliance concluded that gender inequalities in work, wealth, debt, and the experience of poverty mean that women are disproportionately affected by the cost of living crisis.
- Their analysis showed evidence of the cost of living crisis resulting in
  - A further deepening of the challenges of food insecurity for women
  - Women struggling to repay existing debts or accumulating more debt as a result of rising costs
  - Women with caring responsibilities struggling to afford essential items
  - Negative impacts on both mental and physical health due to increasing financial hardship and precarity
  - Women struggling to access primary health care due to increased demand alongside unaffordable transport costs to attend appointments, and
  - Increasing concerns over pension adequacy for women in or approaching retirement.

*"I spoke to my friend who told me she has been starving and only eats at night. I have started doing that though it didn't go well with me the first day, but I will get used to it."*

*"The choices I can make in my day-to-day life are very few and the time I'm putting into decision making is mainly spent just trying to work out how I am going to pay for this and that... It's hard work being poor."*

*"Tried to get an answer from afterschool care about prices but they can't tell me anything right now as the situation is so changeable ... full time is only possible with paid childcare."*

Contributors to "Women's Experiences of the Cost-of-Living Crisis in Scotland", Poverty Alliance, November 2022

# Key sources

Key sources for data and findings presented in this briefing include:

- Poverty and Income Inequality in Scotland 2019-22, Scottish Government, March 2023
- Deepening poverty in Scotland – no one left behind?, Joseph Rowntree Foundation, April 2023
- Poverty in Scotland 2022, Joseph Rowntree Foundation, October 2022
- Women and girls and poverty – What we already know?, National Advisory Council on Women and Girls, January 2022
- Women, work and poverty in Scotland: What you need to know, Close the Gap briefing, September 2018
- Gender pay gap statistics, Close the Gap, March 2022
- The Financial Wellbeing of Scottish Households: Navigating the cost of living crisis, ABRDN Financial Fairness, February 2023
- “It’s hard work being poor” Women’s Experiences of the Cost-of-Living Crisis in Scotland, Poverty Alliance, November 2022
- The gendered impact of the cost-of-living crisis, UK Women’s Budget Group, March 2022
- Cost of living crisis, Engender Parliamentary Briefing, September 2022
- The Gender Gap: Insecure work in the UK, The Work Foundation, October 2022
- How are mothers and fathers balancing work and family under lockdown?, Institute of Fiscal Studies, May 2020
- Annual Survey of Hours and Earnings, National Statistics, 2022
- Annual Population Survey, National Statistics, 2023
- Children in low income families: local area statistics 2014 to 2022, Department for Work and Pensions, March 2023

Other resources:

- A just capital: actions to end poverty in Edinburgh, Edinburgh Poverty Commission, September 2020
- Ending Poverty in Edinburgh annual progress report, City of Edinburgh Council, November 2022