The Gendered Impact of Public Debt

Report for Aberlour Children's Charity, One Parent Families Scotland and Trussell, using Citizens Advice Scotland and StepChange Scotland data.

November 2025

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Key Findings

- **Women are disproportionately more likely to be impacted by public debt**
- **Women who are single parents** and women **living in disabled households** are **more likely to experience public debt**
- Around **50%** of all those accessing Citizens Advice Scotland/StepChange debt advice services **have public debt** and **nearly 1 in 3 have multiple public debts**
- Domestic abuse can entail financial abuse, including coerced debt, and **single parents are around 3 times more likely to have experienced domestic abuse**
- Public debt **processes too often fail to recognise the experiences and circumstances of domestic abuse victim-survivors**, perpetuating the impact of financial abuse and coerced debt
- There are **gaps in current data collection practices to highlight the prevalence of domestic abuse** amongst those with experience of public debt
- Resetting the Universal Credit (UC) deductions cap to 15% is having an impact by reducing the amount deducted from households' UC by nearly 20%
- **Reforming public debt recovery to tackle the public debt crisis requires action at all levels of government** – UK, Scottish and local

This report builds on previous work by Aberlour Children's Charity and Professor Morag Treanor since 2021 to highlight a public debt crisis experienced by low-income families across Scotland. This research is focused specifically on public debt, arrears and gender. The research includes a focus on: public debt deductions in Scotland; women, gender roles and types of debt/arrears; the likelihood of having different types of public debt; and recommended policy solutions to limit and prevent the impact of public debt on women and their families.

"My debt contributes to my poorer mental health. It's definitely something that's always on my mind… I worry about it. I would much rather be working and able to earn a decent amount of money. I just feel like I can't at the moment. At the same time, not being able to do that and being in this position financially does make me feel a bit worse."

- Single mother participating in Aberlour public debt research

Introduction

Aberlour Children's Charity, One Parent Families Scotland and Trussell have jointly published research to evidence the disproportionate impact of public debt on women. **Using Scotland wide data from Citizens Advice Scotland (CAS) and StepChange**, the research highlights the interaction between public debt and child poverty and the way in which women, and in particular single parents and women living in disabled households, experience public debt.

Public Debt and Gender

Building on previous research to evidence the scale and scope off public debt in Scotland, this report shows that around 50% of those accessing CAS/StepChange debt advice services across Scotland have public debt. Nearly 1 in 3 have multiple public debts. Women are more likely to experience public debt and amongst single parents – the vast majority of whom are women – there is an increased likelihood of financial abuse and coerced debt as a result of domestic abuse.

The report highlights that women are more likely to have caring roles:

- Women are six times more likely to be a single parent.
- Women are almost 2 and a half times more likely to have primary care of children.
- Women are over twice as likely to be a carer.
- Women are almost twice as likely to have disability in the family (adult or child).

The report also highlights that women in those circumstances are more likely to experience financial insecurity, including public debt and arrears:

- Women owe the most in total public debt/arrears, council tax and fuel/energy debt/arrears
- Female single parents have highest debts/arrears in the private rented sector and fuel/energy.
- Single parents with disability in the family owe more than couple families and male single parents with disability in the family.
- Females with disability in the family owe more than males with disability in the family.
- Carers have high levels of debts/arrears and female carers have the highest levels of all.

Calls to Action

High levels of arrears and indebtedness should be seen as an emergency flare for families. This research evidences the disproportionate way that public debt impacts on women, women led households and children. There is much that can be done in legislation, in policy and in practice to address this. There is action that could be taken at every level of governance – at UK, Scottish and local level. The right action would save knock-on costs in other areas.

This report calls for clear action to tackle the public debt crisis and help reduce child poverty and better support women and their families affected by public debt.

Recommendations

Public Debt & Gendered Policy Making

- Public debt data – including gendered data – should feature in and inform national child poverty strategies and local authority child poverty plans.
- Public debt, child poverty and social security policies should consider gendered impacts, recognising that women – especially single parents, carers and those with disabilities – are disproportionately affected by financial insecurity and public debt.
- Reform joint-liability rules (e.g. council tax) so that people fleeing abuse are not automatically responsible for debts accrued by abusers to protect victim-survivors from debts that result from financial abuse and coercion.
- Private financial institutions, such as banks, have better support for people who have experienced financial abuse; debt and money advice services should have a focus on supporting women with these experiences and public debt collection should be reduced or delayed to provide breathing space and support.
- People living in remote rural areas need a dedicated or targeted approach to providing support with public debt and arrears.
- Public debt cannot be addressed in debt-type silos as they occur in combination and with accumulative effects, and policy to address public debt must be included in and be informed by broader anti-poverty and child poverty policies.
- Public debt reform should include the creation of a code of practice inclusive of trauma-informed debt recovery processes.

Council Tax & Winter Fuel Payment

- Bring council tax into line with statutes of limitations for consumer debt in Scotland by reducing the prescription period from 20 to 5 years.
- Council tax data to be collected on who is in a household – e.g. single parent, disability, number of children – and local authorities to use existing discretionary powers to grant council tax financial support.
- Expand council tax exemptions to all families living with a disability and single parent families in receipt of means tested benefits.
- Extend means tested winter fuel payment to all households with a disabled child and single parent families.

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