

SMALLWOODTRUST

Enabling women to be financially resilient

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Where Inequality Lives: The State of Gendered Poverty and Financial Resilience

Commissioned by the Smallwood Trust
and produced by the Women's Budget Group
and Central England Law Centre

June 2025

Foreword

Poverty is gendered. It is a structural and enduring reality that women face higher levels of poverty than men, driven by inequalities in pay, unpaid care, access to resources, and power. For generations, women have carried the burden of poverty due to the way society and the economy are organised. In recent years, this injustice has deepened. The COVID-19 pandemic, the cost of living crisis and cuts to public services have all collided to intensify pressures on women, especially those already marginalised by racism, ableism or migration status. These overlapping crises have exposed how deeply inequality is embedded in our systems and how profoundly it limits women's choices, safety and wellbeing.

At the Smallwood Trust, our mission is to enable women to become financially resilient and free from poverty. As a specialist funder focused on gendered poverty in the UK, we understand that meaningful change must begin with understanding. That is why we commissioned this report from the Women's Budget Group. It builds on the foundations laid in **The Female Face of Poverty (2018)** and provides an updated and urgent picture of the challenges women face today. This report shows how systemic inequality continues to affect women's access to work, social security, housing and care. It hits hardest those already facing multiple forms of marginalisation, making it impossible for them to be financially resilient and further driving them into poverty.

To help women out of poverty, we must first recognise the barriers in their way. This report brings those barriers into sharp focus, particularly for women with caring responsibilities, those in low-paid or insecure employment, or those facing unsafe housing, discrimination or insecure immigration status. It also highlights the crucial role of specialist women's organisations, especially those led by and for marginalised women, in helping to bridge the gap where public systems fall short.

We hope this report strengthens the case for urgent action among funders, policymakers and sector leaders. At Smallwood, we remain committed to funding, learning and influencing in ways that centre women's experiences and shift power to those most affected. This is not only about building resilience. It is about confronting and transforming the systems that continue to fail women.

Paul Carbury

CEO, The Smallwood Trust

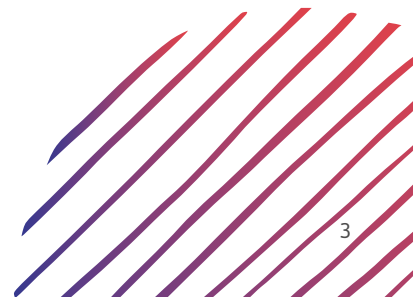
Executive summary

Gender inequality is deeply rooted in multiple areas of society, making it harder for women to stay out of poverty. Women tend to take on more caring responsibilities, often preventing them from participating in the paid labour market. Even when employed, they are more likely than men to be in low-paid jobs, work part-time, and be in insecure employment. As a result, women, on average, have lower earnings and savings, reducing their financial resilience and making them more vulnerable to economic shocks. This is why targeted interventions that address the specific challenges different groups of women face are essential.

Women's experience of poverty may differ from that of men, both in terms of the causes and the impact. Certain groups face an exceptionally high risk of poverty, including single mothers, Disabled women, women from certain ethnic minority backgrounds, carers, women in large families, and victims-survivors of violence against women.

For some groups of women, building financial resilience and staying out of poverty is harder:

- Single mothers' financial resilience is affected from several fronts. On the one hand, they take full responsibility for childcare, which makes it difficult to participate in the labour market or work full-time. Many are working part-time and/or in low-paid jobs. The lack of available and affordable childcare makes it harder to combine paid work with childrearing. On the other hand, the social security system imposes conditions, sanctions and caps which have a disproportionately negative impact on single parents and their children.
- Disabled women and women in households with a Disabled person face intersecting barriers that undermine their financial resilience. Structural gender inequalities, combined with the challenges of participating in the labour market—whether due to their own disabilities or caring responsibilities—limit their economic independence and opportunities for secure employment. These compounded disadvantages result in lower earnings, higher outgoings, reduced access to financial stability, and higher poverty rates. This makes additional forms of support, including access to social security benefits and accessible employment, particularly crucial in strengthening the financial resilience of this group.
- Large families face additional challenges related to caring responsibilities and the financial resources needed to meet basic needs. Women in large families, who are the ones typically doing most unpaid care and domestic work, are particularly vulnerable to poverty. Policies like the two-child limit and the benefit cap further undermine their financial resilience and put them at risk of poverty.



- Ethnic minority families are not only more likely to be in poverty but also experience poverty for longer periods. Structural inequalities, including barriers to employment and lower pay, particularly affect Black, Bangladeshi, and Pakistani women. Women from ethnic minority backgrounds experience the greatest disadvantages in the labour market, including lower employment rates and pay, and are more likely to face discrimination and racism. They are also more likely to be affected by punitive social security measures like the two-child limit and the benefit cap.
- Women are more likely to take on caring responsibilities and are more likely than men to be economically inactive due to caring for their families. Women are overrepresented among those providing 50 or more hours of unpaid care per week. Carers struggle to balance work and caring, with poverty being a common outcome for those out of paid work. Yet, support from the social security system, such as Carer's Allowance, remains inadequate. Caring responsibilities negatively impact carers' mental and physical health and limit their financial resilience.
- Women and girls who are victims of violence face heightened vulnerability, including physical, sexual, psychological, and economic abuse. Economic abuse can trap victims in financial dependence, limiting their ability to seek safety. The social security system fails to adequately support survivors, with certain features like Universal Credit as a single household payment exacerbating their economic vulnerability. Specialist domestic abuse services are underfunded, placing a strain on their ability to support victims. Lack of resources for refuges and community-based services is further threatening the safety and well-being of survivors and their ability to rebuild their lives and financial resilience.

Routes out of poverty

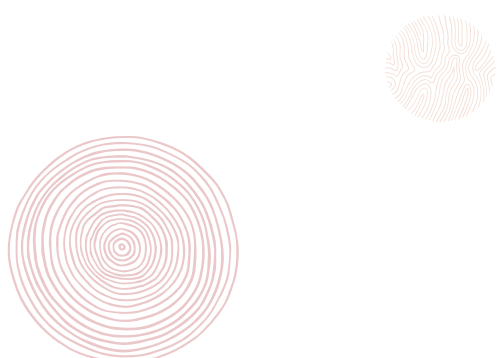
Women face diverse challenges in trying to stay out of poverty, influenced by factors such as caring responsibilities and barriers to equal participation in the labour market. Paid employment is a key pathway out of poverty for most women. Still, gender inequalities, compounded by disability, ethnicity, and family circumstances, can limit the extent to which women can participate in the labour market.

For women unable to access paid work, a robust social security system is critical to provide financial stability. However, the current system often fails to offer adequate support. Specialist organisations play a crucial role in addressing the gaps left by public services, offering vital legal, financial, and social support. These services help women navigate complex challenges, break cycles of poverty, and promote financial independence.



Recommendations

- The central government has the levers to ensure accessible and affordable early education, childcare and social care to support families, especially women, with caring responsibilities. Policies that address the gender pay gap, support flexible working, and enhance parental leave would help improve work-life balance for all and reduce low-paid, insecure jobs for women. Abolishing the two-child limit and benefit cap would enable the social security system to offer better protection against poverty for families, particularly women and children. Lastly, increasing funding for public services across the board would support women's well-being and financial resilience.
- Local government plays a crucial role in providing essential services that support women and their families, including social care, education, housing, domestic violence support, transport, and public health. However, local government's ability to meet these duties depends on their financial resources, which largely come from central government grants. The English Devolution White Paper outlines plans for devolution that include consolidating budgets and providing multi-year settlements. This approach has the potential to make local governments more efficient and responsive to local needs. Longer-term budgetary certainty for local authorities would also help fund local civil society organisations.
- Philanthropic and statutory funders are vital for supporting specialised organisations that help women build financial resilience, especially as cuts to public funding since 2010 have increased reliance on philanthropy. These organisations address the diverse needs of women, including those who cannot work, need help navigating the social security system, or require employment support. Philanthropic funders can make a significant impact by supporting organisations in underprivileged areas and those less likely to receive statutory funding, such as community-based groups led "by and for" women from marginalised communities. Core funding and long-term funding grants would ensure that support services operate effectively, with stability and proper staff training and retention.
- Philanthropic funders can play a key role in policy influencing by leveraging their experience in supporting specialist organisations and engaging directly with grantees. Government consultations, parliamentary inquiries, and fiscal events provide crucial opportunities to shape policies that enhance women's financial resilience. Funders can contribute by gathering and submitting evidence, supporting grantees' participation, and coordinating advocacy efforts. Local-level consultations, such as those linked to the Devolution Priority Programme, also present valuable opportunities to inform policy. Additionally, engaging with political parties, including those not in government, ensures that gendered economic perspectives remain central to policy discussions.



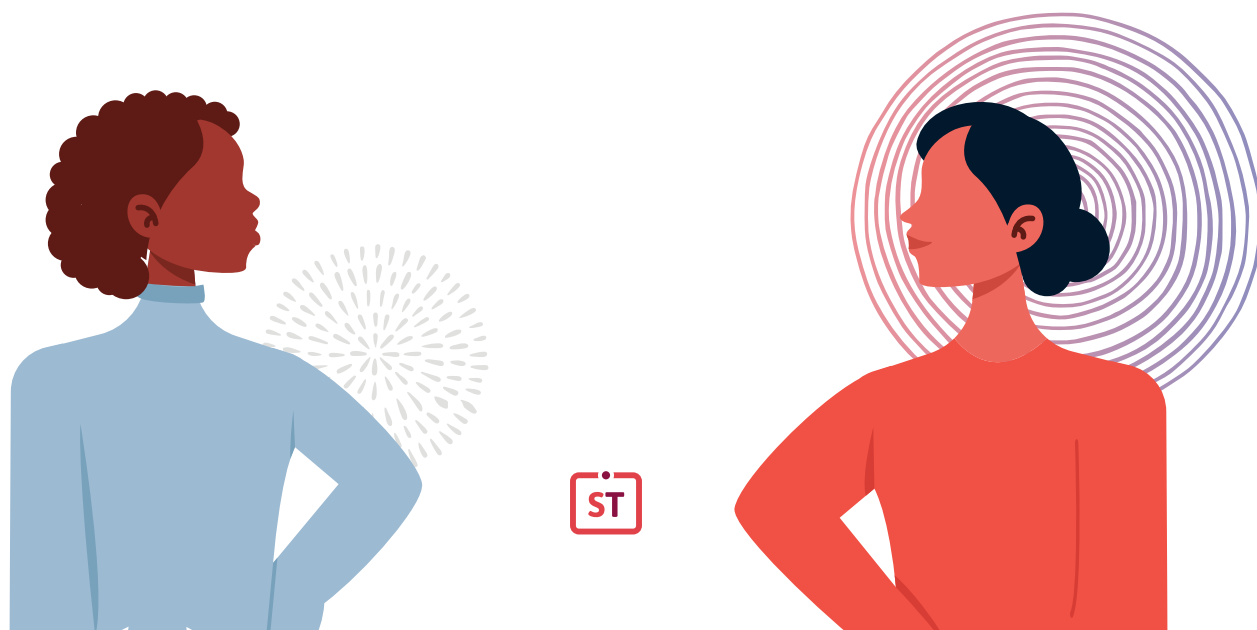
Introduction

Gender inequality is deeply rooted in multiple areas of society, making it harder for women to stay out of poverty. Women tend to take on more caring responsibilities, often preventing them from participating in the labour market. Even when employed, they are more likely than men to be in low-paid jobs, work part-time, and be in insecure employment. As a result, women, on average, have lower earnings and savings. This reduces their financial resilience and makes them more vulnerable to economic shocks such as the cost of living crisis, the COVID-19 pandemic, and personal life changes like ill health or relationship breakdowns. Ultimately, a lack of financial resilience and autonomy can trap women and their children in abusive relationships.

Paid employment can be an effective protector against poverty for many people. However, paid work does not always guarantee no financial hardship. Caring responsibilities, sickness or disability, complex disadvantage, and lack of access to transport, among many other reasons, limit women's access to the labour market, meaning that securing a wage that is enough to live on is simply out of reach for many women. This is why targeted interventions that address the specific challenges different groups of women face are essential. Some of these interventions depend on central and local government policies, particularly childcare, social care, social security, and labour market protections. Additionally, specialist sector organisations are crucial in filling the gaps left by public services, offering tailored support to women with multiple needs. Ensuring that these services are adequately funded—through central government, local authorities, and philanthropic funders—is fundamental to building the foundations of financial resilience for women.

Women in poverty

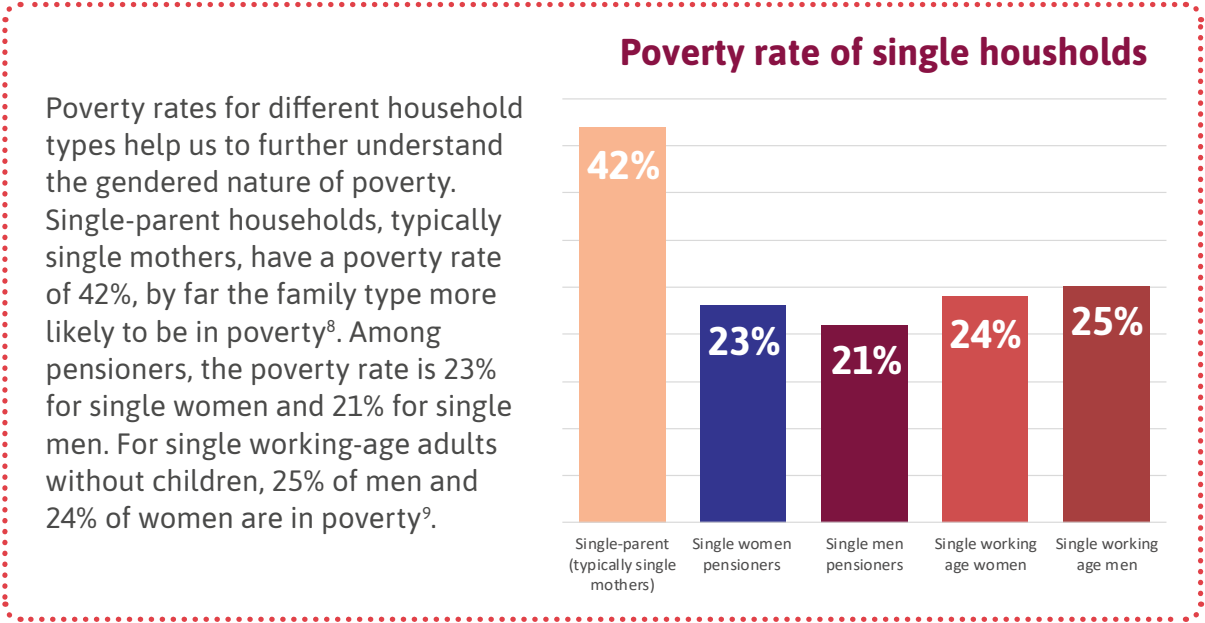
Women's experience of poverty may differ from that of men, both in terms of the causes and the impact. Economic inequalities, closely linked to the fact that women bear the majority of unpaid care work, result in lower earnings for women, who are more likely to be in a financially dependent position. They are more vulnerable and at a greater risk of poverty should a relationship break down and/or in case of abuse. Certain groups face an exceptionally high risk of poverty, including single mothers, Disabled women, women from ethnic-minority backgrounds, carers, women in large families, and victims-survivors of violence against women (see the following section for more details).



Women’s poverty is inextricably linked to child poverty¹. Children’s living standards depend on their family’s income, particularly their mothers’, as women’s spending choices are closely tied to their children’s needs². Women tend to be the shock absorbers of poverty, cutting back on food, heating and other essentials to shield their children and other family members from its effects³. Therefore, protecting women from poverty and strengthening their financial resilience will have a positive impact on children’s well-being as well.

- **Women’s poverty is inextricably linked to child poverty. Women tend to be the shock absorbers of poverty, cutting back on essentials to shield their children and family members from its effects.**
- The poverty rate for the whole population has been relatively stable in the UK in the last ten years. In 2014/15, relative poverty was 21%⁴. After increasing to 22% in the following years, it returned to 21% in 2022/23⁵. The poverty rate among women is slightly higher than that for men, 20% versus 19% in 2022/23⁶.

However, given how poverty rates are measured, this can be an underestimation of women’s poverty. Poverty rates are estimated at the household level, aggregating household income. This implies that for couples, it is assumed that both partners share the household income equally. However, this is not always the case. Typically, the person with the higher income, often the man in heterosexual couples, has more control over the household income. Research suggests that, especially in low-income households, men may benefit more from the shared household income at the expense of women⁷. Therefore, it is likely that many more women than estimated are experiencing the effects of poverty, such as an inability to afford essentials, even if their household is not officially categorised as poor.



In-work poverty

Paid work is generally considered an effective protector against poverty and the primary income source for many families. Unfortunately, for many people, having a job is not enough to stay out of poverty.

Among working-age people, the poverty rate is 15% for working households. It varies significantly depending on how many adults are working in the household. For households where all adults are in work, the poverty rate is 9%, while for households where at least one but not all adults are in work, the poverty rate reaches 29%. The poverty rate soars to 54% for households where no adults are in work¹⁰.

However, being in work doesn't protect against deep poverty either. Households below 50% of median income are defined as living in deep poverty. 6% of working-age people in households where all adults are in work live in deep poverty. For households where one but not all adults are in work, the rate of deep poverty reaches 20%, and for workless households, it is 43%¹¹.

In-work poverty is often associated with low pay (the amount earned per hour). However, for many women, the problem is low earnings, a combination of the amount earned per hour and the number of hours worked¹². Low earnings among women are associated with part-time work due to caring responsibilities, sickness or disability. This is not only because part-

⋮ In 2024, women made up 60.8% of all
⋮ jobs paying below the real Living Wage.

time workers work fewer hours but also because part-time work tends to be paid less per hour than full-time work¹³.

Women and the labour market

In the last quarter of 2024, the female employment rate was 71.8%¹⁴, while the male employment rate was 78.2%¹⁵. Besides the differences in the employment rate, there is also a gender divide when looking at the type and quality of employment. 70% of employees working part-time are women¹⁶. Women are more likely to be in low pay (3.9% of women compared to 2.8% of men)¹⁷ and in precarious employment. In 2024, women made up 60.8% of all jobs paying below the real Living Wage¹⁸.

Economic inactivity is higher for women (24.7%) than for men (18.4%)¹⁹. Moreover, women are far more likely to be economically inactive due to looking after family/home (26.5% compared to only 6% of men)²⁰, reflecting how the unequal distribution of unpaid care impacts the participation of women in the labour market.



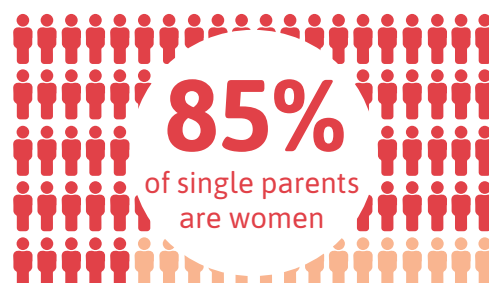
For some groups of women, building financial resilience and staying out of poverty is harder.

The Poverty of Single Motherhood

Single parents face more challenges than couples with children. With only one adult in the household, caring responsibilities can make increasing hours of paid work difficult. The lack of available and affordable childcare is one of the greatest barriers single parents face when trying to combine paid work and childcare responsibilities. For single parents of young children or Disabled children, paid work may be altogether impossible. As the vast majority of single parents are women, these barriers contribute directly women's poverty and reinforce structural gender inequality.

Although the poverty rate among working-age single fathers and single mothers is similar — 38% and 40% respectively²¹, the much higher proportion of single mothers compared to single fathers makes single parenthood an issue that disproportionately drives poverty among women. 85% of lone-parent households are lone-mother households.²² The number of single mothers living in poverty is around seven times higher than the number of single fathers living in poverty (approximately 700,000 and 100,000, respectively).

The much higher proportion of single mothers versus single fathers makes single parenthood a problem that disproportionately affects women. 85% of lone-parent households are lone-mother households.



For single parents of working age, poverty is harder to escape: 29% of single parents are in persistent poverty²³, compared to 10% in couple families²⁴. Persistent poverty is defined as having lived in relative poverty in 3 out of the last 4 years. Given that the majority of single parents are women, this data shows that women are not only more likely to experience poverty but are also more likely to remain trapped in it over time.

Due to the added challenges of combining childrearing and paid work, and their higher risk of living with a low income, single parents rely on social security for a higher proportion of their incomes than couples²⁵. This reliance is especially significant for single mothers, who are more likely to be in low-paid or insecure work and face greater obstacles to increasing their income.

Changes to Universal Credit (UC) conditionality have increased pressure on single parents. Before 2008, single parents with a child up to 16 years old were not required to work or job seek to receive Income Support. Between 2008 and 2023, the age of the youngest child that triggers the work or work-seek requirements for the main carer has been reduced. Single parents are automatically nominated as main carers. Now, single parents of children aged between 3 and 12 are expected to work or do work-related activities up to 30 hours a week. Because most single parents are women, these conditionality changes place disproportionate demands on single mothers, regardless of their access to childcare or support.

This increases to 35 hours a week for children aged 13 or above²⁶. If parents do not meet the requirements to work or engage in work-related activities, they risk sanctions that reduce their UC payments. Previous research from Citizens Advice shows that most of their clients who were sanctioned had caring responsibilities²⁷. A report by Gingerbread points out that single parents are also at greater risk of being unfairly sanctioned²⁸. As single parenthood is more common among women, these sanctions fall most heavily on single mothers, further undermining their financial security and reinforcing gendered poverty. This highlights the importance of accessible, community-based services to support single mothers to maximise their income and challenge unfair decisions.

The benefit cap limits the support from social security that a working-age household can receive if they are not in work or if their total earnings are less than £793 per month. The amount is the same for single-parent households as for couple families, meaning that single parents face extra pressure to meet the same income threshold with only one wage²⁹. 72% of the households with a cap on Universal Credit are single parents, the vast majority of whom are women³⁰. This illustrates how welfare policies, while seemingly neutral, can embed and intensify gendered poverty in practice.





Case study: Katia

Katia is a single mother with 4 children aged 3-16. Katia lives in social housing and she has coronary heart disease, diabetes and has had two mini heart attacks and a stroke. Because of these health conditions, Katia is on multiple medications and has a heart monitor and a stent fitted. As a result of her physical health problems, Katia's mental health has also been affected. Katia has anxiety and feels most anxious about her health and going out.

Katia had been turned down twice for Personal Independence Payment (PIP). Katia was unsuccessful in her original claim for PIP because her form was poorly completed. The impact of the stroke on her ability to perform the PIP activities and anxiety was not considered, as Katia did not mention this on her form. This was compounded by the assessment as the Health Care Professional (HCP) used the claim form as a guide for asking questions and so failed to obtain a full and accurate picture of the circumstances of Katia's abilities. Katia received specialist legal advice from CELC, who prepared Tribunal paperwork that highlighted mistakes in the decision-making. Having tribunal representation meant that Katia felt safe and that her medical conditions were fully explored and recognised by the Tribunal.

Katia was successful in her appeal and was awarded the standard rate of both the Daily Living and Mobility components of PIP. Because the DWP rejected her original application and the Tribunal overturned this, Katia also received over £18,000 in arrears. Her weekly entitlements increased by £191.90 increasing her household income and her longer-term financial resilience.

Source: Central England Law Centre

Disability and Gendered Poverty

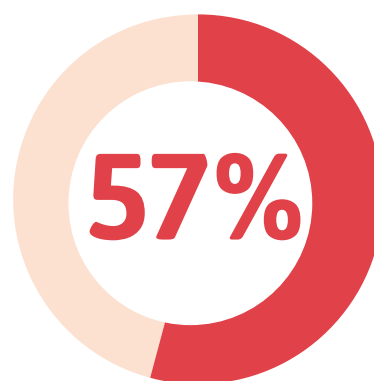
Families with at least one Disabled person are at a greater risk of poverty. Families with Disabled people tend to have additional caring responsibilities, limiting the time available for paid work. One adult, most often a woman, in the case of Disabled children, may need to step in as a full-time carer. With less hours to work, this lessens a woman's financial resilience, reduces household income and increases a women's risk of economic dependence, financial insecurity and long-term poverty. This increases the family's likelihood of living in poverty and the risk, in the case of family breakdown, of the mother and child living in poverty in the future.

For families where no one is Disabled, the poverty rate is 20%, compared to 24% for families where someone is Disabled³¹. The poverty rate among families where someone is Disabled and all adults are in work is 9%, versus 29% for families where someone is Disabled and at least one but not all adults are in work. Half of the households with no one in paid work and where someone is Disabled are in poverty³².

The uneven level of participation in the labour market between Disabled and non-Disabled people reflects the challenges that Disabled people face. In October to December 2024, 85% of non-Disabled people were either working or looking for a job. For Disabled people, this was 58%, with 42% classed as economically inactive (neither working nor looking for a job)³³. The rate of economic inactivity is slightly higher for Disabled women at 42.1% than for Disabled men at 41.4%³⁴. The combination of health-related barriers, caregiving duties and structural discrimination helps explain this gendered gap in economic participation.

There are gender differences in the type of employment undertaken by Disabled people. 40% of employed Disabled women work part-time compared to 17% of employed Disabled men³⁵. There are also disparities in the roles that working Disabled people have compared to non-Disabled people. Non-Disabled people are overrepresented in manager, director and senior roles, as well as in professional occupations. On the other hand, Disabled people are more likely to work in elementary, sales and customer service occupations³⁶. This occupational segregation contributes to a persistent gender and disability pay gap, leaving Disabled women concentrated in low-paid, insecure jobs.

Disability by gender



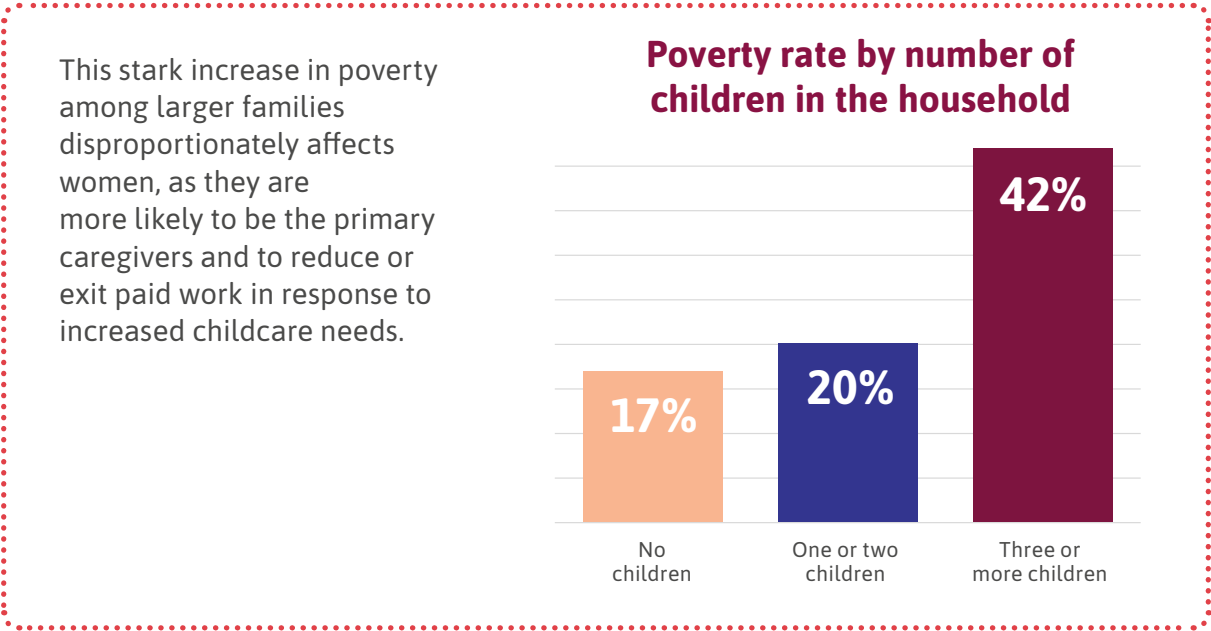
Women make up 57% of Disabled adults, and there are 1.9 million more Disabled women than men³⁷

Disabled people are more likely to be victims-survivors of domestic abuse, experience more severe abuse and for longer periods of time than non-Disabled people. Disabled women are in a particularly vulnerable position and in circumstances that may prevent them from defending themselves and reporting or escaping abuse³⁸. In 2023/24, Disabled women were more likely to be victims of domestic abuse than non-Disabled women (12.7% versus 5.1%). They were also more likely to be victims of partner abuse, family abuse, domestic sexual assault and domestic stalking³⁹. The links between disability, abuse, and poverty are well established and for Disabled women, the lack of financial independence and adequate support services can make it nearly impossible to escape violence or rebuild stable lives.

The Impact of Family Size on Women’s Financial Resilience

Large families face additional challenges related to caring responsibilities and the financial resources needed to meet basic needs. Women in large families, who are the ones typically doing most unpaid care and domestic work, are particularly vulnerable to poverty. This unpaid labour, often invisible in policy considerations, limits women’s ability to engage in paid employment, reducing their income potential and financial independence.

Poverty rates among adults vary significantly depending on the number of children in the family. For those without children, the poverty rate is 17%. It increases to 20% for families with one or two children. For families with three or more children, the poverty rate reaches 42%, more than double that for smaller families⁴⁰.



Punitive measures such as the benefit cap and the two-child limit affect large families and break the link between what families need and the support available. Although sometimes mistaken for a single policy, the benefit cap and the two-child limit are distinct measures with different rules and consequences. The benefit cap limits the amount of benefits that a household can receive in a week. Households receiving Universal Credit and working more than 16 hours per week or under other particular circumstances are exempt from the cap⁴¹.

The cap does not consider the household size, meaning that large families, more likely to be from ethnic-minority backgrounds are particularly affected. Given that women, particularly ethnic minority women, are overrepresented in low-paid, part-time, and insecure work, they are less likely to meet the exemption thresholds, leaving them exposed to capped support regardless of family size. This compounds the structural disadvantage already faced by women, especially those juggling multiple caring responsibilities.

It also puts extra pressure on single parents, as mentioned in the previous section, who face additional barriers to balancing paid work and childcare⁴² and, therefore, rely on social security for a higher proportion of their income.

Under the two-child limit, parents with a third and subsequent child born after 6 April 2017 do not qualify for additional Universal Credit, with some limited exceptions⁴³. Bangladeshi, Pakistani and Black ethnic groups have the highest percentage of families with three or more children and, therefore, are more likely to see their benefits limited for third and subsequent children⁴⁴.

Previous research by WBG shows that large families lose almost £2,000 per year in benefits because of the two-child limit⁴⁵. Women in these communities bear the brunt of this policy, both financially and emotionally—as they are most often responsible for managing household budgets and childrearing on constrained incomes. This not only undermines their financial resilience but also perpetuates racialised and gendered economic disparities.

Case study: Priti



Priti and her husband were living in overcrowded accommodation and struggling to afford their day-to-day costs. They had 5 people living in a two-bedroom house and had been waiting for a 4-bed social housing property for several years. Some of her children were sleeping on mattresses on the floor as their beds had broken. The overcrowding meant there was not enough space and the children struggled to study at home. The overcrowding was impacting the whole family's mental health. Priti was diagnosed with anxiety and depression. She had been to the GP several times about her mental health and the overcrowding. Priti was not able to work as she had to care for her child with severe learning disabilities and had her own health issues. Her husband worked part-time, but even with this income and their tax credits, they could not make ends meet and got into credit card debt. Priti struggled to understand the benefits and housing systems due to her limited English.

Priti was referred by her GP to the Health Justice Partnership at Central England Law Centre for support with her benefits and overcrowding. Her social prescriber had referred her to the Council for a homeless assessment to start the process of getting her rehoused, but this was still a long way off. Priti needed support to understand the process. She was also helped to access a grant for new beds for her children. It was identified that Priti could make a benefits claim for herself and a DLA application for her child. Her limited English meant she required advocacy with DWP and Capita, the administrator for benefits, to make this claim successfully. While the applications were pending, Priti was supported in accessing emergency grants to help her meet the family's essential costs. Priti was eventually successful in both claims. After she was awarded both benefits, she needed support to access the uplifts in her child tax credit and council tax support. Shortly after, Priti had to migrate to Universal Credit and needed support with this application. She also needed to appeal the award when they were not given the full transitional protection they were entitled to.

Continued on next page

After one year wait Priti was offered a 4-bedroom property. She was supported in assembling all the documents needed for the tenancy checks and completing the tenancy application forms. Priti and her family successfully passed the checks and moved into their new property within a couple of months. The result of the benefit interventions is the household annual income increased by over £16,000. Now, Priti and her family are able to meet their household costs and support themselves in their new property. Priti advised she had felt lonely and in hell before the increased income and space relieved a lot of the stress felt by her and her children.

Source: Central England Law Centre



Ethnicity, Gender and Economic Inequality

Structural inequalities impact the socioeconomic conditions of people from different ethnic backgrounds. Women from ethnic minority backgrounds additionally face gender inequalities, experiencing disadvantage from more than one front. This intersectional inequality means they are often at greater risk of poverty, even when controlling for employment or education levels. The combined effect of racism and sexism results in reduced access to opportunity, higher exposure to economic precarity, and more restricted mobility.

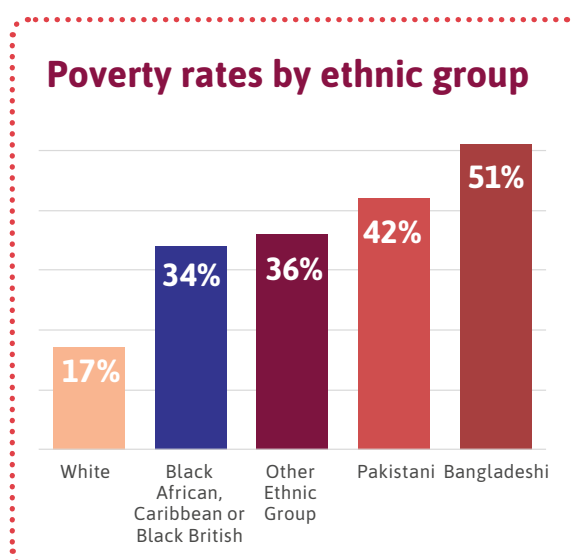
There is a significant variation in poverty rates for adults depending on the ethnicity of the head of household⁴⁶. For white families, the poverty rate is 17%. For Bangladeshi households, it reaches 51%. Other ethnic groups with high poverty rates include Pakistani (42%), Other Ethnic Group (36%), and Black African, Caribbean, or Black British (34%)⁴⁷. Women are more likely to shoulder unpaid caregiving responsibilities and those from ethnic minority backgrounds tend to face barriers in the labour market, making them particularly vulnerable within these high-poverty households.

Households from ethnic minority backgrounds are not only more likely to be in poverty but also experience it for longer durations. The rate of persistent poverty is 25 percent for households from a Black background and 24 percent for Asian households, compared with 11 percent for white households⁴⁸. Persistent poverty is especially detrimental for women, who are often managing the day-to-day survival of their households, dealing with debt, and unable to save for long-term needs like pensions or education.

Employment rates also vary by ethnicity and gender, revealing patterns of exclusion and inequality. For example, Bangladeshi men have an employment rate of 77.1 percent, but Bangladeshi women only 47.5 percent. Pakistani women have an even lower employment rate of 43.2 percent⁴⁹. Such large gender gaps reflect not only structural labour market barriers but also cultural expectations and childcare constraints which are pressures that push many ethnic minority women into economic dependency or informal, low-paid work.

Women from Black, Bangladeshi and Pakistani communities face the greatest disadvantages in the workplace compared to other gender and ethnic group combinations. Bangladeshi and Pakistani women also have the lowest average hourly pay-£11.16 and £11.55 respectively⁵⁰. Low pay, job insecurity, and limited access to progression routes trap many in cycles of gendered, racialised poverty.

Discrimination and racism continue to shape labour market experiences. Seventy-five percent of Black and minority ethnic women report having experienced racism at work, with more than a quarter reporting racial slurs⁵¹.



Migrant women

Many migrants have a “No recourse to public funds” (NRPF) condition on their visas. This means they cannot access Universal Credit, housing support, government-funded childcare and other public benefits. The NRPF condition makes many women on a family or dependent visa financially reliant on their partner. If the relationship breaks down, they may face poverty and risk falling into irregular migration status if their partner cancels their visas⁵².

There is no official data on the number of people with NRPF. However, an estimate from the House of Commons Library suggests that over four million people have this condition on their visas⁵³. Some individuals with NRPF can apply for a change in condition to gain access to public funds. In 2023, over 3,500 applications were submitted for change in conditions, 63% of which were made by women⁵⁴.

In certain circumstances, councils have a duty to support people with NRPF who are destitute or at risk of homelessness. This places additional financial pressure on councils. In 2022/23, the costs to social care services of supporting households with NRPF increased by over 20%, reaching £77.6 million⁵⁵.



Case study: Narinder

The following case study contains graphic descriptions of violence, suicidal thoughts, and other traumatic experiences. These details have been included to reflect the lived realities of those most affected and to highlight the urgency of systemic response. Reader discretion is advised.

Narinder fled from Afghanistan with her husband and children. She is a victim of repeated sexual assault and gender-based violence and lived in fear of being stoned and raped. Her husband assaulted her on the journey to the UK and she lost her eye. He was arrested and she was left to support her 3 children (14, 12 and 9) herself. Her sister appealed to the Home Office for her and her children to come to the UK as refugees. Narinder struggled to understand the systems due to a lack of English. She grew up under the Taliban and never learned to read and write, which has also made it difficult for her to get support. She has multiple health conditions, including frequent migraines, depression and limited vision. Her children are struggling with trauma from witnessing the assault and difficulties of being refugees. Her eldest son attempted suicide. One of her children also has epilepsy, so she has to care for her.

Narinder was living on basic Universal Credit (UC) with work conditions attached that she did not understand and could not meet. She had tried to apply for Disability Living Allowance (DLA) for her epileptic daughter and Limited Capability for Work Related Activity (LCWRA) for herself, but it was rejected. She was sanctioned by Universal Credit £338 for not attending appointments with her work coach. Narinder did not understand how council tax worked or anything about support/discounts and had accrued £1800 of debt. The family was benefit capped by £292 p/m. They had found a two-bedroom flat to live in, but it had issues with disrepair, overcrowding, pests and poor ventilation. They had applied to the Council for housing but only achieved Band 3 status, so the estimated wait time for a council home would be 6.5 years.

Narinder required support and advocacy to lift her UC sanction and support to reduce her Council Tax debt.

By making a successful application for DLA for her daughter, it was possible to lift the benefit cap. It took 8 months, due to problems with language and discrimination around ID checks inside the benefits system, to obtain Limited Capability for Work Related Activity (LCWRA). Her Personal Independence Claim (PIP) is still ongoing- almost a year since the application started.

Narinder's family received an annual benefit uplift of £17,448.66 plus one-off backdates of £2894.87. Narinder was supported in appealing her housing decision and achieved band 1 status – the estimated wait time for a council house is 2 years. Narinder's family continue to live in a home that is in very poor condition, and her own health and caring responsibilities mean she is reliant on benefits currently to support herself and her family. The additional money means she can now afford her essentials and begin to make choices that improve her family's life.

Source: Central England Law Centre



Victims and survivors of violence against women and girls

Women and girls who are victims of violence face an extremely vulnerable and dangerous reality where their very lives may be at risk. Violence against women and girls (VAWG) includes physical, sexual, psychological, emotional and financial abuse, stalking, harassment and coercion, forced marriage, so-called honour-based violence and female genital mutilation, child sex abuse, modern slavery, trafficking, pornography, and online abuse.

Some forms of economic abuse include preventing the victim from accessing education or employment, restricting their working hours, taking control of their bank account and income from wages or benefits, limiting their access to money, forcing them into debt, and tightly controlling their expenses. In this way, the abuser creates a situation of economic instability and dependence, limiting the victim's freedom and ability to access safety⁵⁶.

The social security system is failing survivors of violence and abuse, a group that is in urgent need of support. Poverty driven by the benefit cap or other cuts to social security can contribute to economic dependence, leaving survivors trapped with an abusive partner⁵⁷. The two-child limit affects larger families, which are more likely to be in poverty. The exemption of the two-child limit in cases of non-consensual conception or when the claimant experienced ongoing control or coercion by their partner only applies if the victim is no longer living with the abuser⁵⁸. The very design of Universal Credit, the largest working-age low-income benefit, as a single monthly payment for a household rather than a specific individual, may facilitate financial control and no other source of income for many women⁵⁹.

Specialist women's domestic abuse services provide a lifeline for victims of violence. Yet, they are struggling with insufficient funding to address demand. Funding restrictions are endangering the capacity of councils to fulfil their duties, including refuges and safe accommodation. Community-based support services are also under significant financial strain, especially 'by and for' services, which are less likely to receive statutory funding⁶⁰.



The Gendered Impact of Unpaid Care

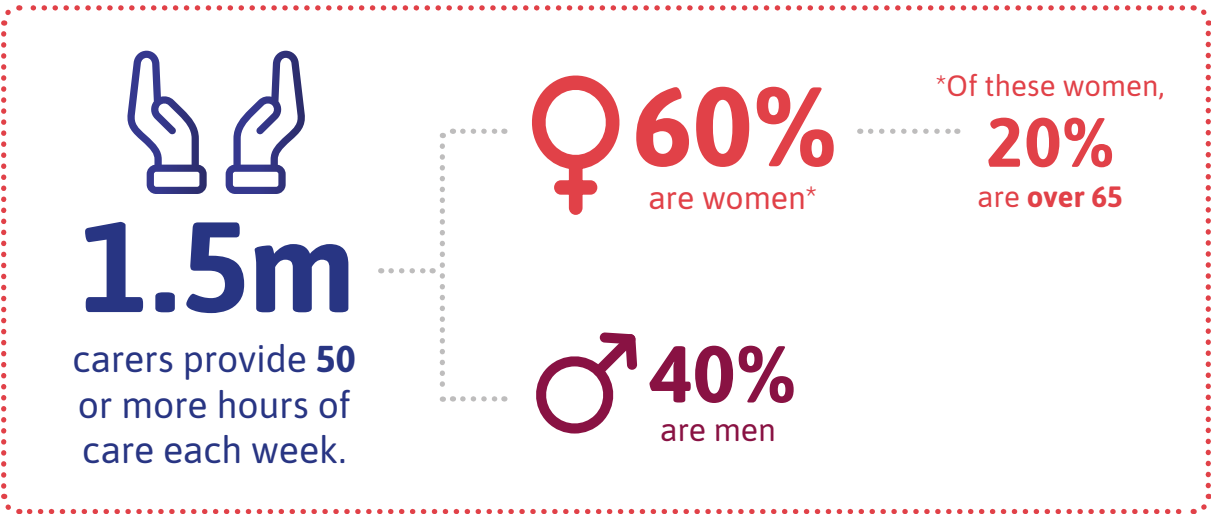
Women are more likely to take on caring responsibilities throughout their lives, whether looking after children, caring for a sick relative, supporting disabled family members, or providing care for those in old age. This often prevents them from participating in the labour market. Women are far more likely than men to cite looking after family as a reason for economic inactivity. The figure stands at 26.5 percent for women compared with 6 percent for men⁶¹. This highlights how gendered expectations around care work significantly limit women’s ability to earn, build savings, and maintain financial independence.

Women often act as providers of last resort, meaning that when public services are cut, including the provision of care, they step in to fill the gap through unpaid work.

Women often act as providers of last resort. When public services are reduced, including formal care provision, they step in to fill the gap through unpaid labour. This invisible work is essential to society but comes at a steep cost to women’s long-term financial resilience.

It reinforces patterns of economic inequality that continue into older age, particularly for women with few employment protections or pension contributions.

According to the 2021 Census for England and Wales, almost five million people provide unpaid care. Of these, 59 percent are women.



One and a half million people provide 50 or more hours of unpaid care each week. Sixty percent of these intensive carers are women, and one in five are women over the age of 65⁶².

These figures make clear that women, particularly older women, are bearing the brunt of unpaid care. This impacts not only their current economic situation but also their long-term security, especially in retirement. Without adequate financial support, recognition, and formal care alternatives, women remain structurally disadvantaged within the economy.

Case study: Lily



Lily was referred for help by a social prescriber due to issues with mould in her property. She was of pension age and living alone in a Housing Association property. Her home needed many repairs, some of which had been outstanding for ten years. She was worried about money, struggling to move around her property safely, and in need of extra care and support.

The issues at her property included:

- A leak in the roof, which had been fixed badly and led to damp and mould throughout the property.
- Water damage to the bathroom and kitchen ceiling. The cupboards and appliances in the kitchen were also very worn down and needed replacing.
- Inadequate external insulation and old dysfunctional radiators meant the property was always cold and Lily's gas bills were elevated.
- The toilet and some windows were broken.
- There was excessive rubbish in the front and back garden, which Lily was unable to remove due to her age.
- With support, she drafted a Letter of Repairs and sent it to the Housing Association. They assigned a solicitor to Lily's case and an inspection was arranged. The property was inspected by a surveyor and repairs were allocated to the relevant teams. Within 3 months of the inspection, the following repairs were carried out or jobs had been booked in for the near future:
 - The roof was repaired and the walls contaminated with damp and mould were treated. Further walls will be treated after drying out.
 - New radiators were fitted and the home is due to be insulated.
 - The toilet has been fixed and the windows have been temporarily repaired and are due to be replaced at a later date.
 - The rubbish in the front and back garden has now been removed.

While supporting Lily with her housing, we identified that Lily was eligible for Pension Credit and helped her apply. We also referred her to the Adult Social Care team for a needs assessment, which led to her getting much-needed adaptations to her home and a direct payment budget to meet her care and support needs.

As a result, Lily now lives in a property that is no longer in disrepair and her energy bills have been reduced to an affordable amount. The award of Pension Credit means she has an additional £128.48 a month and can access the Winter Fuel Payment. The adaptations to Lily's home mean she can safely navigate her property. Lily also has support to stay independent at home and is under less stress.

Source: Central England Law Centre

Routes out of poverty

Just as the factors contributing to women's poverty are varied, the routes out of poverty are equally diverse and depend on the unique realities and barriers each individual faces.

Employment

Paid employment is the primary source of income for most families and remains one of the most effective protectors against and pathways out of poverty. However, as outlined in the previous section, some people experience additional challenges entering the labour market or working sufficient hours to lift themselves and their families out of poverty. These challenges are particularly significant for women, who often take on caring responsibilities and are more likely to be in low-pay employment if they do work. Gender inequalities intersect with other forms of disadvantage, including those related to disability, ethnicity, and family composition. As a result, certain groups of women face overlapping barriers that further exacerbate their financial insecurity.

Interventions to increase the availability of affordable childcare and social care would help reduce the amount of unpaid care work that many women undertake, allowing them to participate in the labour market. Expanding access to these services would support women's economic independence and contribute to a more gender-equal distribution of care responsibilities. Other measures should focus on reducing inequalities within the labour market itself. Even when women are in paid employment, they are more likely to be in insecure and low-paying positions⁶³. Addressing this requires stronger labour protections, efforts to close the gender pay gap, and policies that promote career progression opportunities for women in all sectors.

Social security

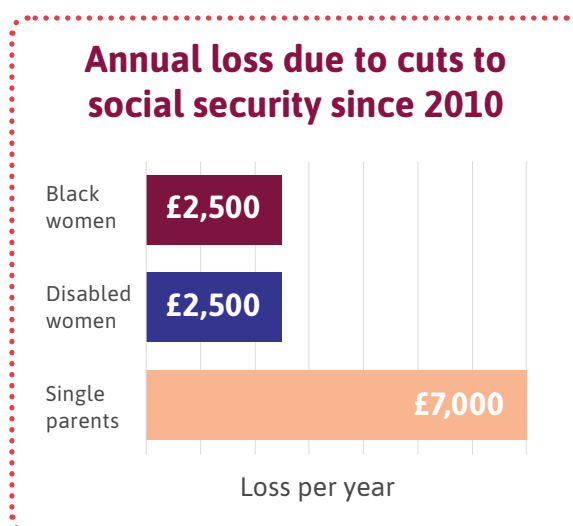
For those women for whom accessing paid employment is not an option, a well-functioning social security system is essential to provide financial stability. Ideally, it should offer income support for those with additional needs, supplement the earnings of low-income individuals and replace income for those unable to work. Unfortunately, in many cases, the system falls short of these goals and fails many families, particularly women, leaving them without adequate support.

In the context of combined barriers to labour market participation, persistently low earnings for some groups, and an inadequate social security system, the role of specialist organisations is fundamental in protecting women at increased risk of poverty.

Cuts and changes to the social security system since 2010 have diminished its capacity to act as a safety net. Research by the Women's Budget Group estimated that women in the lowest income decile, the poorest, have lost over £3,300 per year due to changes and cuts to social security since 2010. Black women are also one of the most affected groups, losing almost £2,500 per year. Disabled women have lost an average of £2,533 per year, experiencing a more significant impact than both Disabled men and non-disabled women. Single-parent households are hit the hardest by cuts to social security, with an average annual loss of nearly £7,000⁶⁴.

The introduction of the two-child limit, the benefit cap, the freeze on working-age benefits and below-inflation increases, and the reduction and subsequent freeze in Local Housing Allowance have all eroded the real value of benefits since 2010 and weakened the social security system's ability to prevent poverty⁶⁵.

Research by the Women's Budget Group estimated that women in the lowest income decile, the poorest, have lost over £3,300 per year due to changes and cuts to social security since 2010.



The role of community support for women's financial resilience

In the context of combined barriers to labour market participation, persistently low earnings for some groups, and an inadequate social security system, the role of specialist organisations is fundamental in protecting women at increased risk of poverty. These organisations provide essential support where public services fall short, helping address the financial insecurity many women face. Some of the services they provide include psychological support, legal aid, help with benefit claims, employment training, workshops on life skills, support by and for Disabled women and women from ethnic-minority backgrounds, support for women in high-risk circumstances and emergency help for victims of domestic and sexual violence and their children⁶⁶.

The Smallwood Trust funds over 200 organisations supporting women, with a focus on specialist and “by and for” organisations:

The Halo Project⁶⁷ is a specialist “by and for” national charity supporting victims and survivors of abuse from black and minoritised communities, seeking to eliminate forced marriage, honour-based abuse and female genital mutilation within society. They provide safeguarding and culturally appropriate confidential advice, help and support to Black and Minoritised Women and girls who are at risk of and/or are survivors of domestic and sexual violence and abuse. This includes searching for safe accommodation, outreach support, safety planning and ongoing support to those at risk of harm and abuse.

Kairos Women Working Together (Kairos WWT)⁶⁸, a specialist organisation in Coventry run by women for women, provides holistic, trauma informed, long term support and advocacy for women who are subject to or at risk of sexual exploitation, including women who face multiple disadvantages and have 'complex' unmet needs. They empower women to increase their safety, stability, self-belief and self-reliance, improve their life chances and build fulfilled lives, free from violence, abuse and exploitation.

The Deaf Ethnic Women's Association (DEWA)⁶⁹ is a national organisation run and controlled by Deaf women from Minority Ethnic groups. DEWA provides support for minority-ethnic Deaf women. It empowers them to have choice and control and thrive while preserving their identity. They run drop-in sessions and workshops and provide services and training covering health, life skills, benefits, housing, childcare, personal finances, and sign language interpreters.

Together Women⁷⁰ supports women and girls across the North of England, with particular focus on women who are involved in, or at risk of entering, the criminal justice system. From their safe women's centres, they provide tailored support, including housing, domestic abuse, debt and unemployment. As a charity led by women, for women, they provide trauma informed, holistic support to help break cycles of trauma, abuse and re-offending, and evoke systems change.

The previous examples are just a small subset of the hundreds of organisations across the country that help women move forward, build their financial resilience and protect them from poverty. Many rely on public funding and have suffered from cuts to public services and local government.



Recommendations

Reducing gender inequalities and women's poverty is a challenge that requires coordinated actions across various sectors. Both central and local governments, as well as philanthropic and statutory funders, play a key role in strengthening the financial resilience of women and their families.

1. Central government

1.1. Promoting Gender Equality

The central government can implement institutional changes and policies that promote gender equality.

- A key example is the expansion of funded childcare for working families with children from nine months. This initiative is set to be fully rolled out by September 2025.
- While this is a positive step, there are concerns regarding the system's capacity to meet demand due to workforce shortages, underfunding, and gaps in provision. Addressing these issues is essential for the policy to have a meaningful impact.
- In the long term, universal, free early education and childcare would help reduce inequalities and promote gender equality.

1.2. Social Care Reform

Social care urgently needs both funding and reform. However, it remains deprioritized by successive governments.

- Cuts to local government and social care disproportionately affect women, who make up the majority of those in need of care, the social care workforce, and unpaid carers.
- As a result, women bear the brunt of this crisis.

1.3. Policies to Address Gendered Work Inequalities

Policies targeting the gender pay gap, flexible working arrangements, and improved parental leave would help families balance care and paid work.

- These policies would also redistribute care responsibilities, enhancing women's access to the labor market and promoting financial independence.
- Further measures should aim to reduce labor market inequalities, as women are more likely to hold insecure and low-paid jobs.

1.4. Reforming Social Security

The social security system should be reformed to adequately protect people from poverty.

- The two-child limit, which is a major driver of child poverty, should be abolished, along with the benefit cap.
- Investing in social housing and increasing the Local Housing Allowance to cover rent costs would alleviate financial pressures for many families, given the large portion of income that low-income families spend on rent.

1.5. Child Poverty Task Force

The Child Poverty Task Force has the important mission of developing an ambitious cross-government child poverty strategy.

- Since child poverty is closely linked to women's financial resilience, the task force should incorporate a gendered analysis.
- This analysis should consider the challenges faced by certain groups of women, especially lone mothers.

1.6. Increased Funding for Public Services

Increased funding for public services, particularly local government services, would positively impact gender equality.

- Women and those they care for are the primary users of these services, make up most of the workforce in these sectors, and often fill gaps with unpaid labor.

2. Local Government

2.1. Local Government's Essential Role

Local government plays a crucial role in providing or funding many critical services that support the well-being of women and those they care for.

- These services include social care, education, housing, domestic violence support, transport, youth and leisure services, public health, business support, planning, and waste collection.
- These services align with over 1,300 statutory duties placed on local government.

2.2. Financial Resources and Devolution Plans

The extent to which local governments can fulfill their statutory duties depends on their financial resources.

- Grants from central government are a primary source of income for local government.
- The English Devolution White Paper⁷¹ outlines plans to consolidate budgets across key sectors such as housing, regeneration, local growth, transport, skills, and employment support.
- This devolution approach could make local governments more efficient and flexible, allowing them to better respond to the needs of each area.

2.3. Economic Inactivity and Gender

Under the plans in the English Devolution White Paper, strategic authorities will develop local plans to reduce economic inactivity.

- Economic inactivity is higher among women than men, so these plans should include a gendered focus.
- Actions should address the factors contributing to higher economic inactivity among women, such as caring responsibilities and long-term ill health.

3. The Importance of Gendered Policymaking and Equality Impact Assessments⁷²

3.1. Integrating Gender Equality into Policy Design

Policies aimed at reducing inequalities must consider their potential impact on different groups.

- Failing to account for gender inequalities in policy design and delivery can lead to ineffective interventions and potential breaches of equality laws.

3.2. Equality Impact Assessments (EIAs)

Public bodies have a legal obligation under the Public Sector Equality Duty (PSED) to consider the impact of their policies on people with protected characteristics.

- One of the main ways to ensure equality impacts are properly considered is through Equality Impact Assessments (EIAs).
- If needed, policies should be amended before implementation, and mitigating measures should be introduced for affected groups.
- Unfortunately, many public bodies either fail to conduct or fail to publish these assessments.

3.3. Engagement with Specialist Women's Organisations

Specialist women's organisations work closely with marginalized groups and can offer valuable insights into how policies may affect women.

- These organisations often lack the resources to conduct formal campaigning but are key to highlighting the unintended consequences of policies.
- The government should proactively engage with these organisations and incorporate their perspectives into policy development.

4. Philanthropic and Statutory Funders

4.1. The Role of Funders

Philanthropic and statutory funders are critical to sustaining organisations that strengthen women's financial resilience, filling gaps left by public services and social security.⁷³

- These organisations are often trusted by communities who have faced discrimination or barriers in accessing statutory services.
- Adequate funding, alongside the dedication of staff and volunteers, is necessary to maintain these services.

4.2. Recognizing Intersectional Inequalities

Any initiative seeking to improve women's financial resilience must recognize the intersecting inequalities women face.

- Funders should focus on organisations that target specific groups of women, particularly those at the local level with expertise on these issues.

4.3. Supporting Core Funding and Long-Term Stability

Funders should provide core funding to cover essential services and organisational costs.

- This stability enables organisations to operate efficiently and invest in their workforce.
- Longer-term funding, lasting three to five years, is essential for ensuring continuity in service delivery and staff retention.

4.4. Supporting Policy Influencing and Advocacy

Funders can play a role in policy influencing by supporting specialist organisations in contributing evidence to government consultations and parliamentary inquiries.

- They can also help coordinate efforts across organisations and assist with public affairs work, influencing policies that improve women's financial resilience. Some key ongoing consultations and inquiries relevant to policy influencing include:
 - » Ministry of Justice: Civil legal aid consultation⁷⁴.
 - » Department for Work and Pensions: Pathways to Work reform consultation⁷⁵.
 - » Home Affairs Committee: Inquiry into tackling violence against women and girls⁷⁶.
 - » Child Poverty Taskforce: Open to receiving evidence and perspectives⁷⁷.

4.5. Engaging Political Parties

Engaging with political parties, including those not in government, provides an opportunity to shape discussions around women's financial resilience and gender equality.





About the Women’s Budget Group

The Women’s Budget Group (WBG) is a feminist think tank that raises awareness of and provides evidence for a gender equal economy - acting as a link between academia, the women’s voluntary sector and progressive economics think tanks.

About Central England Law Centre

Central England Law Centre (CELC) provides free specialist legal advice to those most in need and uses legal processes to fight inequality. Operating in Coventry and Birmingham, they advocate for people, challenge unfair decisions, take cases to the highest courts and work in partnerships with other support services.



About the Smallwood Trust

Smallwood Trust is a specialist women’s funder whose mission is to help women become more financially resilient. The Trust funds the women’s sector, supporting frontline organisations, place-based partnerships, and national influencing bodies to tackle the root causes of gendered poverty. Through strategic grant-making, sharing learning, and supporting systems change, Smallwood Trust aims to influence policy and practice to drive long-term, sustainable change for women facing economic hardship.



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