

# Women and Girls and Poverty

What we already know

January 2022

# Introduction

- This slide pack provides an overview of poverty affecting women and girls in Scotland based on the latest available official statistics. This includes:
  - Rates of poverty among single working-age women and women pensioners.
  - Rates of poverty in households with children.
  - Other measures of socio-economic inequality, including: food insecurity, cost of living, wealth, unmanageable debt and financial vulnerability.
- The latest official estimates of poverty in Scotland are from the period between April 2017 and March 2020, before the first UK-wide lockdown due to COVID-19. Therefore, current official estimates do not yet tell us about the impact of the pandemic on poverty experienced by women and girls.
- Key findings from research focusing on how the COVID-19 pandemic has affected women in the short term, and how it is likely to affect women in the long term, are summarised in this slide pack.

# Rates of poverty in Scotland

- The most commonly used poverty indicator in Scotland is relative poverty after housing costs. Relative poverty is a measure of whether the lowest-income households are keeping pace with the middle income households across the UK.
- Poverty is measured at household level. Everyone in the same household is considered 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. Therefore, statistics are published only for single adult households (with or without dependent children).
- In 2017-20, the relative poverty rate after housing costs for **all single adults (working-age and pensioners) was 27%, higher than for the total population (19%).**

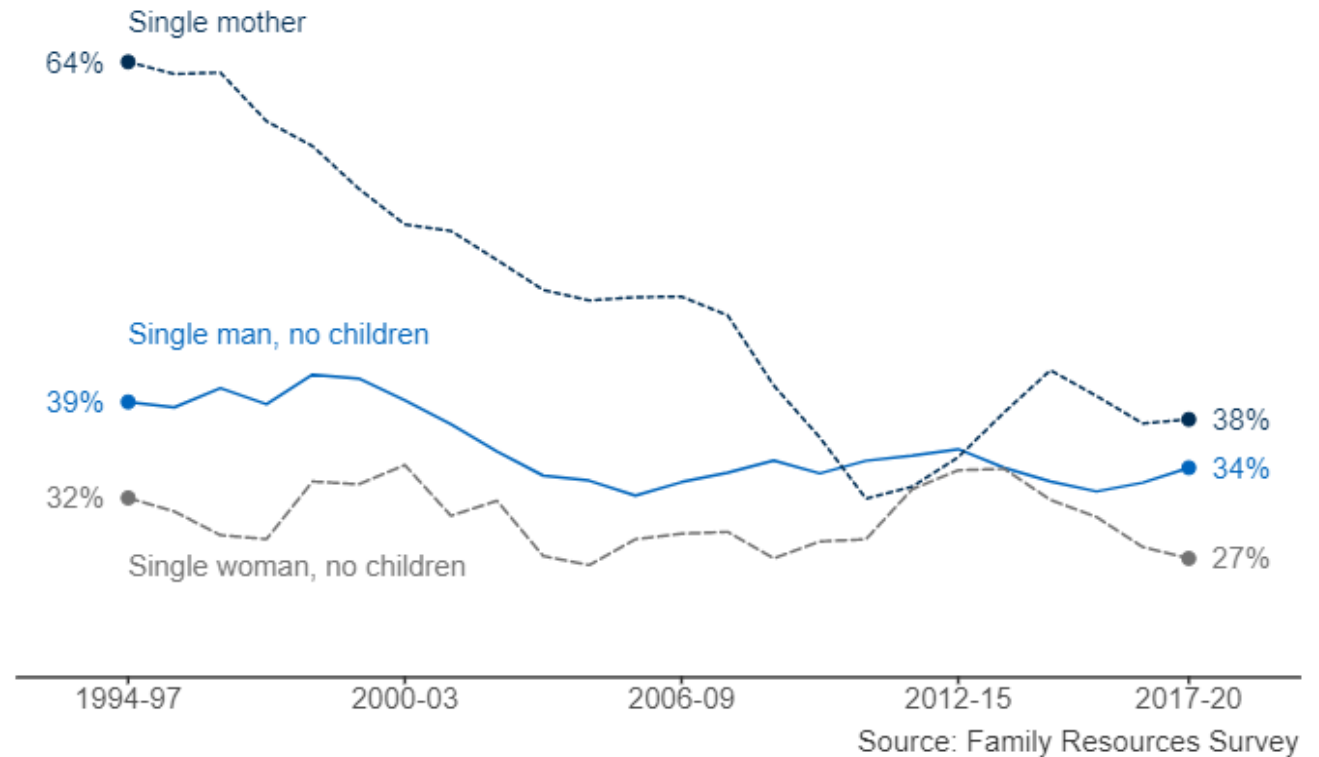
Source: [Poverty and Income Inequality in Scotland 2017-20](#)

# Poverty among single working-age women

In 2017-20, the poverty rate was **highest for single mothers** (38% reflecting around 40,000 single women each year). The poverty rate for single women without children was 27% (60,000 women), and for single men without children was 34% (90,000 men). Estimates for single fathers are not available due to small sample sizes.

Until 2010-13, the gap in poverty rates between these groups had narrowed, but in recent years it widened again.

Proportion of single working-age adults in relative poverty after housing costs, Scotland



Source: [Poverty and Income Inequality in Scotland 2017-20](#)

# Poverty among single women pensioners

In 2017-20, **20% of single female pensioners** (50,000 women each year) and 17% of single male pensioners were in relative poverty after housing costs. There were too few single male pensioners in poverty in the sample to produce a robust estimate of their population size.

In most years, the poverty rate after housing costs for single female pensioners had been higher than that for single male pensioners, with this gap only recently widening and closing again.

Some of the difference in pensioner poverty between genders may be due to different age profiles. For example, in 2017-20, 40% of female single pensioners were aged 80 or older compared with 30% of male single pensioners. Older pensioners may have different sources of income which may result in them having lower incomes.

Proportion of single pensioners in relative poverty after housing costs, Scotland



Source: [Poverty and Income Inequality in Scotland 2017-20](#)

# Child poverty in Scotland

- There are four official measures of child poverty in Scotland:
  - **Relative poverty** - individuals living in households whose equivalised income is below 60 percent of median income in the same year. This is a measure of whether those in the lowest income households are keeping pace with the growth of incomes in the economy as a whole.
  - **Absolute poverty** - individuals living in households whose equivalised income is below 60 percent of inflation-adjusted median income in 2010/11. This is a measure of whether those in the lowest income households are seeing their incomes rise in real terms.
  - **Low income & material deprivation** - Percentage of children in combined material deprivation (based on a suite of questions in the Family Resources Survey) and low income after housing costs (below 70% of UK median income).
  - **Persistent poverty** - Persistent poverty identifies the number of individuals living in relative poverty for 3 or more of the last 4 years.
- It is estimated that 24% of children (240,000 children each year) were living in relative poverty after housing costs in 2017-20. Before housing costs, it is estimated that 21% of children (210,000 children each year) were in relative poverty.
- After a long fall between the late nineties and 2010-13, which slowed briefly just before the recession, child poverty rates have been gradually rising again.
- Child poverty rates are relevant to understanding the experiences of women and girls as child poverty is strongly linked to maternal poverty.

# Some types of households with children are known to be at a particularly high risk of poverty

| Priority characteristic                      | Proportion (and number) of children in this group in <u>relative poverty</u> |                | Proportion (and number) of children in this group in <u>absolute poverty</u> |                | Proportion (and number) of children in this group with <u>low income + material deprivation combined</u> |                | Proportion of this group in <u>persistent poverty**</u> |
|----------------------------------------------|------------------------------------------------------------------------------|----------------|------------------------------------------------------------------------------|----------------|----------------------------------------------------------------------------------------------------------|----------------|---------------------------------------------------------|
|                                              | %                                                                            | Number         | %                                                                            | Number         | %                                                                                                        | Number         | %                                                       |
| <b>All children</b>                          | <b>24%</b>                                                                   | <b>240,000</b> | <b>22%</b>                                                                   | <b>210,000</b> | <b>13%</b>                                                                                               | <b>120,000</b> | <b>16%</b>                                              |
| Lone parent in household                     | 38%                                                                          | 90,000         | 35%                                                                          | 80,000         | 26%                                                                                                      | 60,000         | ^                                                       |
| Minority ethnic household                    | 38%                                                                          | 60,000         | 34%                                                                          | ^              | 17%                                                                                                      | ^              | ^                                                       |
| Households with disabled household member(s) | 29%                                                                          | 100,000        | 26%                                                                          | 90,000         | 20%                                                                                                      | 70,000         | 14%                                                     |
| Mother under 25 in household                 | 55% *                                                                        | ^              | 49% *                                                                        | ^              | 26% *                                                                                                    | ^              | ^                                                       |
| Households with baby under 1                 | 34%                                                                          | ^              | 30%                                                                          | ^              | 13%                                                                                                      | ^              | 27%                                                     |
| Households with 3+ children                  | 32%                                                                          | ^              | 29%                                                                          | ^              | 19%                                                                                                      | ^              | 33%                                                     |
| <b>In none of the priority groups</b>        | <b>10%</b>                                                                   | <b>^</b>       | <b>9%</b>                                                                    | <b>^</b>       | <b>2%</b>                                                                                                | <b>^</b>       | <b>-</b>                                                |

Source: Relative, absolute and CMD: Family Resources Survey 2017-20 , except for young mothers figure which is based on 2015-18. Persistent poverty: Understanding Society survey 2015-19.

\* Treat with caution, sample size is too small for robust estimates

^ Sample size too small to allow estimates

- No data available (for other reasons)

- \*\* Definition of priority households differ slightly for the persistent poverty estimates

# Lone parent families (mostly lone mothers)

## Key demographics

- Make up 25% of all families, and 92% are headed by women
- 9% children are born into single parent households, and a further 11% experience parental separation in first 5 years
- 40% of children in lone parent households in relative poverty also have a disabled person at home

## Income from employment

- Less likely to be in paid work than other groups.
- Those who work tend to work fewer hours and have a lower hourly wage, reflecting the gender pay gap.
- More likely to have low or no qualifications, and those with degrees more likely to work in low or medium skilled occupations.

## Costs of living

- Least wealthy household type in Scotland, probably translating into less disposable income.
- More likely to be in unmanageable debt than two-parent households (9.1% compared to 3.1%).

## Income from social security

- High anxiety and uncertainty when looking to claim benefits.
- Disproportionately impacted by cuts, freezes and benefits caps and limits, particularly those who also have a disabled adult or child in the household, partly because of a higher reliance on benefits.

Sources: [Tackling Child Poverty Delivery Plan Second year progress report 2019-20 Annex C – Child poverty among lone parent families](#); [What do we know about in-work poverty in Scotland? Interim findings, SG 2019](#); [Scottish Surveys Core Questions 2019](#); [Freeing low-income single parents from in-work poverty's grip, JRF 2021](#)



# Families with younger mothers (<25 yrs)

## Key demographics

- Likely to be a relatively small group
- More likely to be in other priority groups: over half (54%) are in a lone parent household, 40% have a baby under 1 in the household, and 35% have someone disabled in the household
- Younger mothers are more likely than other mothers to experience domestic abuse

## Income from employment

- Less likely to be in paid work.
- Women and young people are at higher risk of in-work poverty and have a lower average hourly rate of pay.
- Strongly affected by social isolation and the absence of childcare to allow them to work or study during the pandemic.
- 17% mothers under 20 have a qualification at Higher Grade or above compared with 50% early twenties and 80% 25 or older.

## Costs of living

- Adults under 25 are less likely to have savings, which, combined with low paid jobs, make it harder to meet living costs.
- Pregnant young women and young mothers (under 21) make up about 1 in 25 of all applications for homeless assessments in Scotland.
- UK data highlights that younger people spend a higher proportion of their income on housing and food than older people.

## Income from social security

- People under 25, including those who are lone parents, are entitled to a lower allowance of some benefits than people aged 25 and over.
- Mothers under 20 are considerably more reliant on state benefits and tax credits than are older mothers, making them disproportionately impacted by cuts or changes to eligibility criteria in benefits or support services.

Sources: [Joint briefing on the impact of COVID-19 on women's wellbeing, Close the Gap and Engender 2021](#) ; [GUS The Experiences of Mothers Aged Under 20, 2014](#); [Prevalence and Social Inequality in Experiences of Domestic Abuse Among Mothers of Young Children: A Study Using National Survey Data from Scotland, Skafida, V., Morrison, F., Devaney, J., 2021](#); [Babies in Lockdown - Listening to parents to build back better, Home-Start 2020](#); [Weathering the Storm, Poverty Alliance 2021](#); [Coronavirus \(COVID-19\) - experiences of vulnerable children, young people, and parents, SG 2021](#); [Personal and economic well-being in Great Britain: January 2021](#)

# Families with children under 1

## Key demographics

- More likely than other family types to enter poverty
- 35% children in this group in relative poverty also have a mother aged under 25, 33% are in a lone parent household, and 33% live in a household with a disabled family member
- Mothers who stop paid work after having a child and do not return by time child is 5 are more likely to be younger and single mothers

## Income from employment

- Families often see a significant reduction in income while relying on maternity/paternity pay or benefits.
- The most common reason for mothers who are seeking paid work not being able to find it is a lack of suitable jobs, particularly part-time jobs.

## Costs of living

- Limited choice/ availability of childcare for younger children is an issue, especially for parents working non-standard hours, and for single parents who are often their child's sole carer.
- There is a difference in funding for childcare by age, with less support for children younger than 2, which may be a barrier to work for new parents.

## Income from social security

- Insecure and unpredictable work can affect women's entitlement to, and take-up of, Statutory Maternity Pay/ Maternity Allowance.
- Although Statutory Maternity Leave is available for 52 weeks, statutory Maternity Pay is only payable for 39 weeks.

Sources: [Gender and Work in Scotland: Findings from Understanding Society, 2019](#); [Growing Up in Scotland: Patterns of Maternal Employment and Barriers to Paid Work 2017](#); [Cost of childcare, Pregnant Then Screwed 2020](#); [Joint briefing on the impact of COVID-19 on women's wellbeing, Close the Gap and Engender 2021](#) ; [Insecure Labour the realities of insecure work for pregnant women and new mothers Maternity Action 2020](#); [Tackling Child Poverty Delivery Plan 2018-22 Annex 2 – Technical Annex](#)

# Minority ethnic families

## Key demographics

- Minority ethnic adults make up 12% of the adult population (7% white minority, 5% visible minority)
- The average age of ethnic minorities (excluding white minorities) is younger than the average age of the white population (27 and 42 years old)
- Families from some minority ethnic groups are more likely to have three or more children

## Income from employment

- While minority ethnic school leavers tend to outperform other pupils, this doesn't translate into better work outcomes.
- Can face discrimination when applying for a new job or promotions, and women may face additional barriers in accessing and navigating quality employment.
- May be more likely to work irregular hours so accessing suitable childcare can be a challenge.
- Tend to be paid less per hour, and are more likely to be underemployed.

## Costs of living

- 13% of minority ethnic households with children in the UK are in unmanageable debt, compared to 9% for all households with children.
- Minority ethnic households with children in Scotland are overrepresented in the private renting sector and spend a higher proportion of their income on housing costs than other families.

## Income from social security

- UK data suggests that reliance on benefit income varies widely by ethnic group\*
- Asian Pakistani and Bangladeshi families have the highest reliance on benefit income of all ethnic groups.
- Asian Indian and Chinese households have a lower reliance on benefits than white households.
- Take-up of benefits may be an issue, but there is a lack of evidence.

\*There is a lack of comprehensive data on how ethnicity interacts with income from social security in Scotland

# Families with a disabled person

## Key demographics

- A third of all families in Scotland. Around a fifth (18%) of parents are disabled
- Disabled people are more likely than non-disabled people to experience domestic abuse (particularly women)
- Of children in this group in relative poverty, 37% are also in lone parent households, and 36% in homes with 3+ children
- Often other family members take on a caring role, but children in families with an unpaid carer are not at higher risk of poverty

## Income from employment

- Disabled parents are generally less likely to be in paid work, and if in paid work, more likely to be underemployed.
- Additional barriers accessing employment (including transport, application processes, discrimination).
- More likely to have low or no qualifications.

## Costs of living

- Overall, disabled families face higher costs of living than non-disabled.
- Families with long term conditions find it harder to afford childcare.
- Barriers around finding the right childcare to support children's needs.
- Less likely to have savings (among families with long term conditions).

## Income from social security

- Disabled people experience a range of difficulties with benefits currently delivered by the UK social security system, including a lack of advice and support, lack of trust in the system, and a complex, inflexible or unsuitable application process.
- Disproportionately impacted by cuts, freezes and or changes to eligibility criteria, partly because of a higher reliance on benefits.

Sources: [Tackling Child Poverty Delivery Plan Third Year Progress Report 2020-21 Annex B: Child Poverty in Families with a Disabled Adult or Child](#); [What do we know about in-work poverty in Scotland? Interim findings. SG 2019](#); [Scottish Surveys Core Questions 2019](#)



# Families with 3+ children

## Key demographics

- 11% of all families have 3 or more children
- More likely to live in a family that is in more than one priority group. Of children in this group who are in relative poverty:
  - Half (50%) also have a disabled person in the household
  - A quarter (25%) are also in a lone parent household

## Income from employment

- The challenges of organising and paying for childcare increase with more children, potentially making it less financially viable to work or limiting hours worked.
- Less likely than parents with fewer children to be in paid work, although at least one adult is in paid work in the majority of families in this group.

## Costs of living

- The risk of relative poverty increases with number of children.
- Overall, larger families require higher levels of income to achieve an adequate standard of living.
- Cost of childcare and other living costs higher with more children.

## Income from social security

- Since 2013, changes to the UK benefits system have reduced both the real value of social security benefits paid to low-income larger families and restricted access to the benefits system.
- There is a 2 child cap on some benefits such as Child Benefit but this does not apply to Scottish Child Payment.

Sources: [NHS Health Scotland: Child poverty in Scotland: priority groups – larger families 2019](#); [Scottish Household Survey, 2019](#); [Tackling Child Poverty Delivery Plan 2018-22 Annex 2 – Technical Annex](#); [Child poverty transitions: exploring the routes into and out of poverty 2009 to 2012](#), Barnes, M., Lord, C. and Chanfreau, J. 2015

# Other measures of socio-economic inequality

In addition to the poverty rates, there are other official measures of socio-economic inequality in Scotland including:

- Food insecurity
- Cost of living
- Wealth, including property and pension wealth
- Unmanageable debt
- Financial vulnerability
- Economic activity
- Area deprivation

# Food insecurity

Since 2017, the Scottish Health Survey (SHeS) has gathered data on food insecurity in Scotland. Food insecurity is defined as the proportion of adults reporting that, at some point in the previous 12 months, they were worried they would run out of food because of a lack of money or other resources.

In 2020, 8% of adults in Scotland experienced food insecurity in the previous 12 months. It should be noted that in 2020, as a result of COVID-19, the decision was taken to collect data for key measures via a telephone survey. At the time of interviewing (5th August to 23rd September 2020) COVID-19 cases had reduced after the first wave of the pandemic and restrictions relating to time outside of the home, social interactions and businesses that could open had been eased. Those previously advised to shield had been told they no longer had to from 1st August. It should be noted that these 2020 findings are not directly comparable with previous findings from face-to-face SHeS surveys.

There is little difference in food insecurity between men and women in Scotland. In 2020 7% of women and 8% of men said that they had been worried they would run out of food in the previous 12 months due to a lack of money or other resources.

In 2018/2019 adults living in single parent households were most likely to report being food insecure. Nearly one in three (31%) of single parent households (one adult any age and one or more children) reported that they had been worried they would run out of food in the previous 12 months due to a lack of money or other resources. The majority of these households were headed by a **single mother**.

In 2018/2019, around 7 in 10 of the single parents who had been worried about running out of food (21% of all single parents) went on to say that they had eaten less than they should for the same reason and around half of those (12% of all single parents) said they had run out of food due to a lack of money or other resources.

# Cost of Living

Cost of living refers to the percentage of net income spent on housing, fuel and food by households in Scotland and is measured as a three-year rolling average.

The latest data shows that households in Scotland spent 26.1% of their net income on housing, fuel and food in 2017/18 – 2019/20.

The cost of living is higher for households with female household heads compared to those with male household heads. Households with female heads spent 30% of their net income on housing, fuel and food in 2017/18 – 2019/20, compared to households with male heads who spent 23% of their net income on housing, fuel and food in 2017/18 – 2019/20.

The cost of living is highest for single parent households (who spent 46% of their net income on housing, fuel and food in 2017/18 – 2019/20), followed by single adult households without any children (who spent 35% of their net income on housing, fuel and food in 2017/18 – 2019/20). Households with 3+ adults (with or without children) have a lower cost of living (20% of their net income spent on housing, fuel and food in 2017/18 – 2019/20).

Sources: [National Indicator Performance | National Performance Framework](#); [Additional poverty analysis 2021 - gov.scot \(www.gov.scot\)](#)



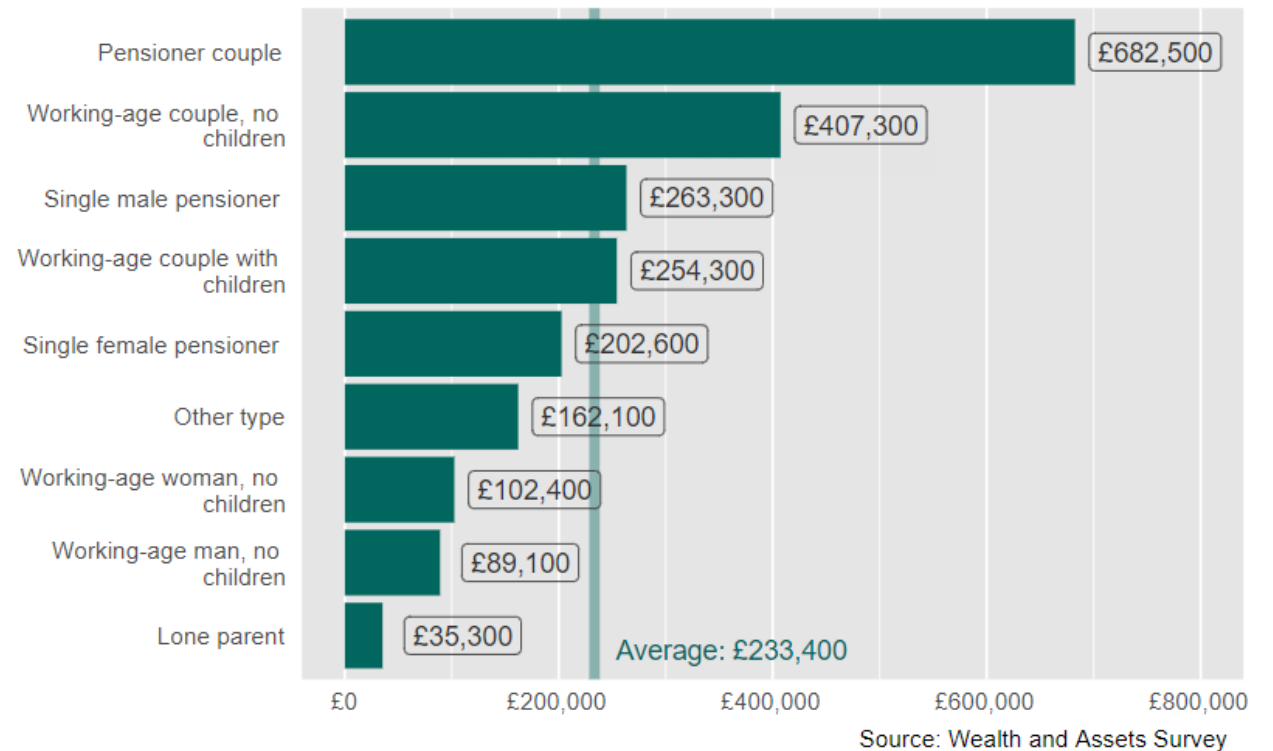
# Total Wealth

Personal wealth is one of the key components of people's standard of living. Wealth can be used as a source of finance to improve current or future living standards, to invest in opportunities such as education or entrepreneurial activities, and to provide financial resilience, reducing vulnerability to shocks such as unemployment or illness. Total wealth is made up of financial, property, pension and physical wealth (the value of your belongings other than property).

The 2% top income households in Scotland had 9% of all income, but the wealthiest 2% of all households in Scotland had 15% of all wealth. On the other end, the bottom 20% households had 8% of all income, and only 1% of all wealth.

Some people are more likely to be wealthy than others. Lone parents (of which the majority are lone mothers) are the least wealthy of all household types. Working age-women with no children are slightly more wealthy than working-age men with no children. However, single female pensions are less wealthy than single male pensioners.

Median household wealth by household type, Scotland 2016-2018



[Source: Wealth in Scotland 2006-2018 \(data.gov.scot\)](https://data.gov.scot)

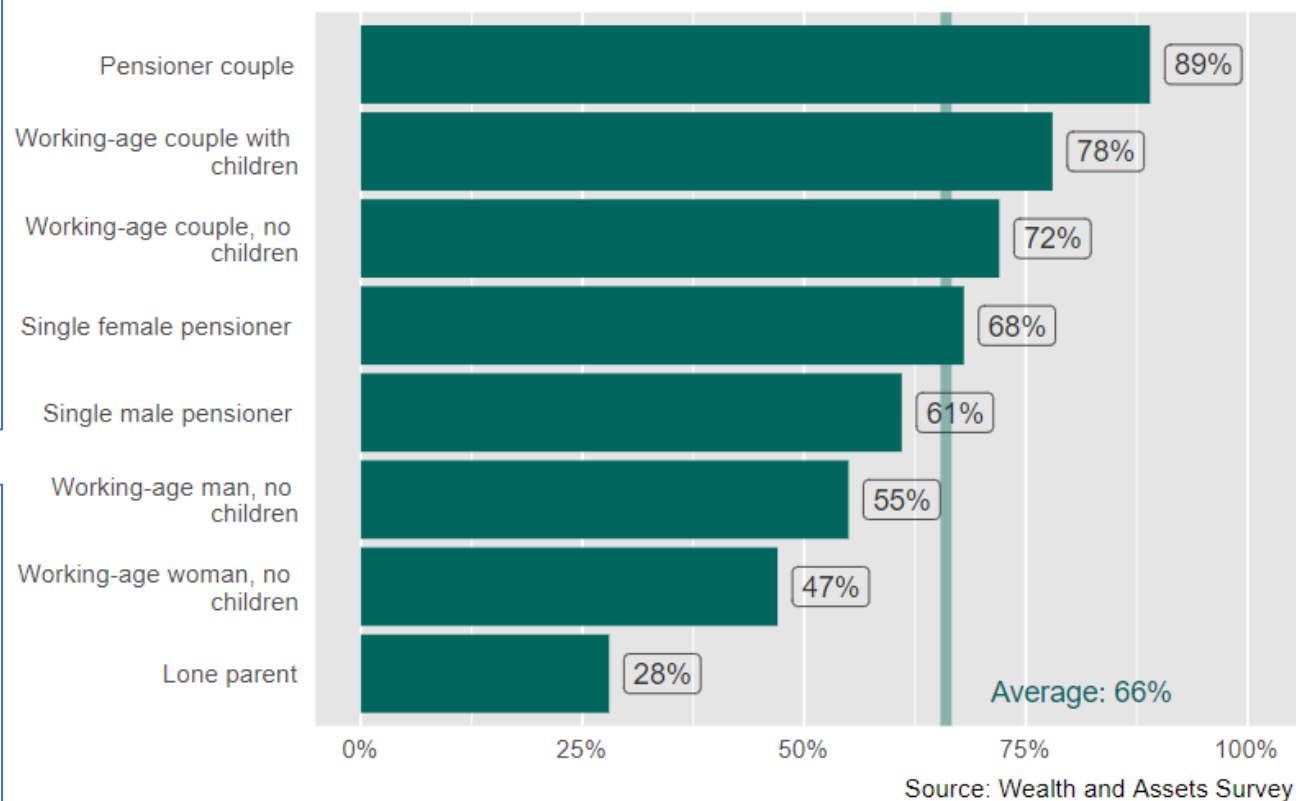
# Property wealth

Property wealth is the value of all property owned (the main residence and any other property owned) less any debt on the property (e.g. mortgage) and equity release. It is derived from respondents' own valuations of their properties, rather than any survey valuation. If someone's outstanding mortgage liabilities exceed the value of their property they are in property debt.

66% of households in Scotland owned some property in 2016-2018, while 34% had none. The average property wealth among property-owners was £120,000. A typical household in the top decile (= 10% band) of the population that owned some property had on average £430,000 in property wealth, and one in the bottom decile had £19,700.

Lone parent households are the least likely of all household types to own any property, followed by working-age women with no children. However, single female pensioners are slightly more likely to own property than single male pensioners

Proportion of households who own property by household type, Scotland 2016-2018



[Source: Wealth in Scotland 2006-2018 \(data.gov.scot\)](https://data.gov.scot)

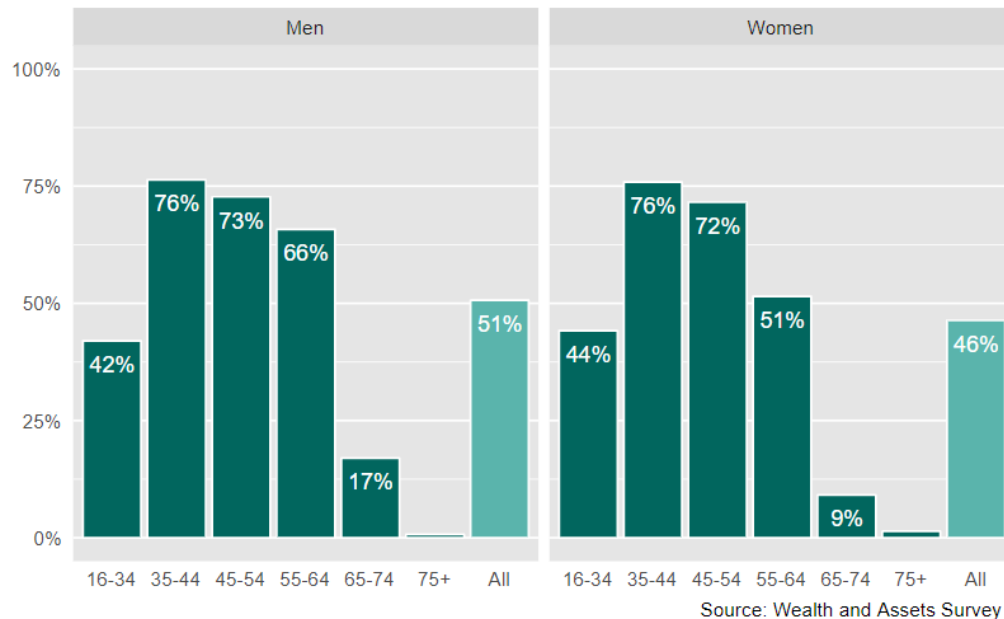
# Pension wealth

Private pension wealth is an estimate of the value of wealth held in private (non-state) pension schemes, expressed as an equivalent 'pot of money'. It comprises occupational and personal pensions and includes pensions of public sector workers. The estimate is based only on the pension rights accumulated to date and does not include rights which may be built up in future.

## Saving for a pension

More men than women had a private pension that is not yet in payment (51% of men versus 46% of women), and this gap was caused by adults aged 55 and older. This gap is closing over time.

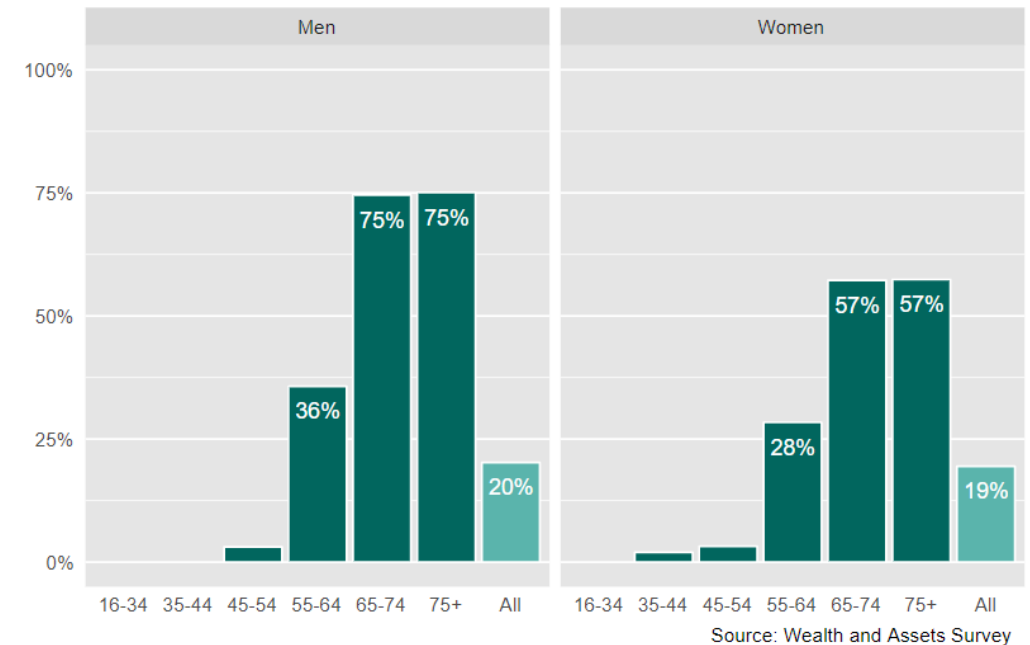
Proportion of men and women who have pension wealth that is not yet in payment by age, Scotland



## Pensions in payment

More older men than women had pensions in payment (for example, 75% of men aged 65-74 versus 57% of women in the same age group). This gap also appears to be closing slowly over time.

Proportion of men and women who have a pension in payment by age, Scotland



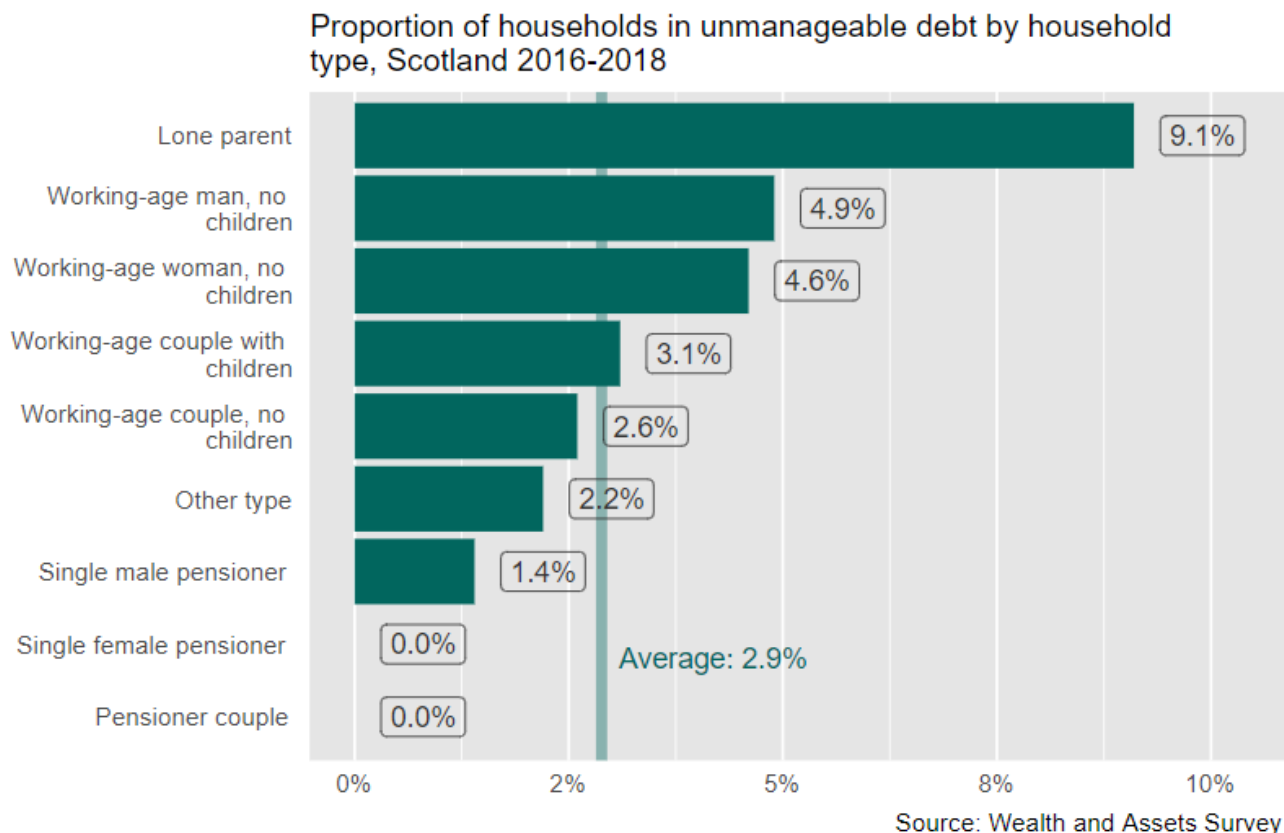
[Source: Wealth in Scotland 2006-2018 \(data.gov.scot\)](https://data.gov.scot)

# Unmanageable debt

Some households not only have no financial wealth, but they are in debt, or even in unmanageable debt. A household is defined as being in unmanageable debt if they have liquidity problems or solvency problems, or both. Liquidity problems mean people struggle with their debt repayments and are falling behind with bills. Solvency problems mean people have a large amount of debt and feel heavily burdened by it.

In Scotland in 2016-2018, 2.9% of households were in unmanageable debt, and this follows a largely decreasing trend since 2010-2012, when measurement started.

Lone parent households were most likely of all household types to have unmanageable debt.



[Source: Wealth in Scotland 2006-2018 \(data.gov.scot\)](https://data.gov.scot)

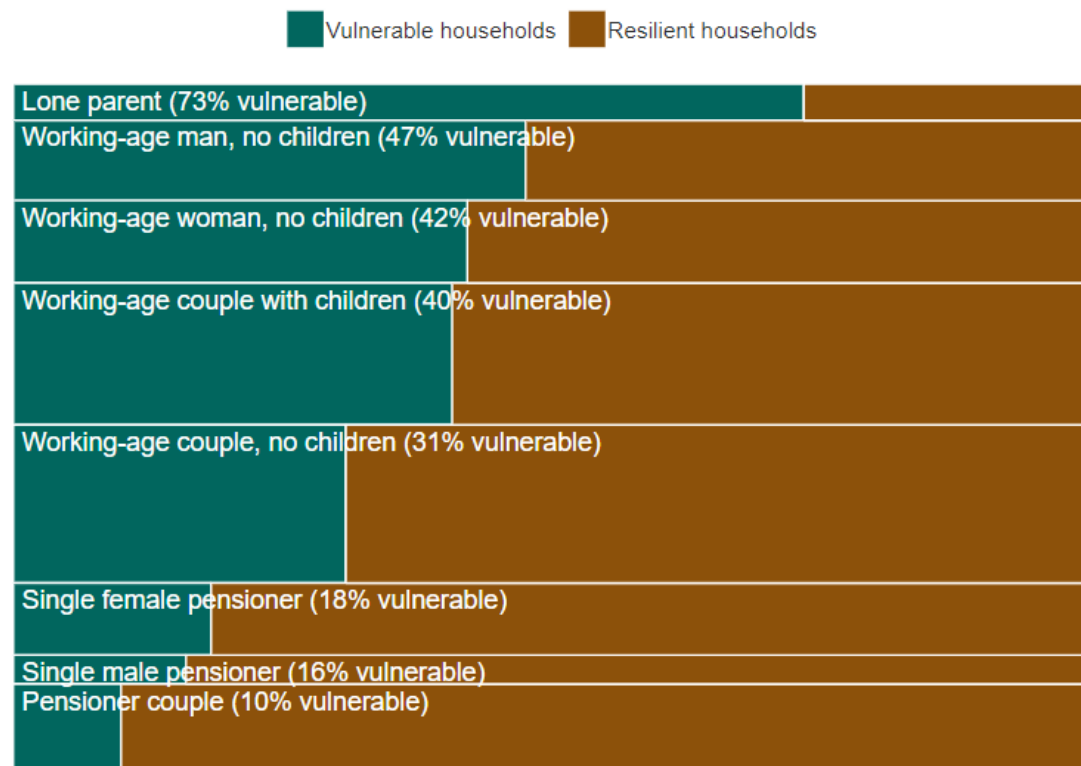
# Financial vulnerability

Most poverty analysis is focused on people's income only and says nothing about their savings. But when a household suddenly loses a large part of their income, for example because someone loses their job, then some households are able to draw on their savings to pay the rent and shop for food until a new job is found, while other households may have no savings to draw on. A household is considered **financially vulnerable** when there are not enough savings to cover basic living costs for three months.

34% of households were financially vulnerable in 2016-2018.

Lone parents (mostly mothers) are most likely to be financially vulnerable. Working-age men and women with no children were similarly likely to be financially vulnerable. And single female and male pensioners were also similarly likely to be financially vulnerable, but less likely than working-age singles.

Proportion of households who are financially vulnerable by household type, Scotland 2016-2018



# Economic activity

Economic activity refers to a person's employment status. The three categories of economic activity are: employed, unemployed and inactive. The economically inactive are people without a job who are not currently seeking work, for example students, people looking after a family, the long term and temporarily sick and disabled, retired workers, and discouraged workers. The unemployed, on the other hand, are actively seeking work.

In Scotland in 2019 56.9% of people were in employment, 2.2% were unemployed, and 40.9% were inactive.

Women aged 25 – 64 were less likely to be in employment compared to men aged 25 – 64, and more likely to be economically inactive. For example, in 2019 75.5% of women aged 25 – 34 were in employment compared to 85.0% of men of the same age. Over one fifth (21.5%) of women aged 25 – 34 were economically inactive/didn't know their status, compared to 11.5% of men of the same age.

Single parent families (mostly mothers) were more likely to be unemployed than all other household types.

Source: [Scottish Core Surveys 2019 \(Supplementary Tables\)](#)

# Area deprivation

The Scottish Index of Multiple Deprivation is a tool for identifying the places in Scotland where people are experiencing disadvantage across different aspects of their lives. SIMD splits Scotland into 6,976 small areas, called 'data zones', with roughly equal populations. Over 30 indicators of deprivation into seven types, called 'domains'. These seven domains are combined into one index, ranking each data zone in Scotland from 1 (most deprived) to 6,976 (least deprived).

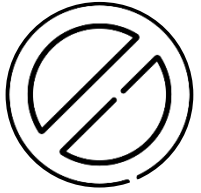
There is little difference between the percentage of women and men across the SIMD quintiles (1 – most deprived, 5 – most deprived).

Single parent households (mostly mothers) are the most likely household type to live in the most deprived fifth of the country (40.3%), and least likely to live in the least deprived fifth of the country (9.5%).

Source: [Scottish Core Surveys 2019 \(Supplementary Tables\)](#)



# Economic impacts of COVID-19 on women and girls



Women account for higher employment shares in many 'shut down' sectors and those that are employed are more likely to work part-time, less likely to be in secure employment, earn less on average than men and are less likely to be eligible for sick pay.



Women are also more likely to have caring responsibilities which may make it hard to maintain or take on employment. Evidence suggests that when schools and nurseries closed, housework and childcare fell more on women than men.



Women are also the vast majority of lone parents who, before COVID, were much more likely to be in debt and/or financially vulnerable. Households with only one earner are more exposed to the impacts of earnings reductions or losses and lone parents may be less likely to have someone to share childcare with, making paid work harder.



Between March 2020 to February 2021, women were more likely than men to be furloughed. Women were also more likely to be furloughed for longer. Data from the Opinions and Lifestyle Survey (OPN) show that, of all those who have ever been furloughed, 54% of women were furloughed for more than three months, compared with 45% of men.



While women have continued to spend more time than men on housework/unpaid work and childcare during COVID, the gender gap in time use has narrowed. Changes in social norms, employment flexibility and home working may affect the gender pay and employment gaps positively.

Sources: [The Impacts of COVID-19 on Equality in Scotland](#); [Coronavirus \(COVID-19\) and the different effects on men and women in the UK, March 2020 to February 2021](#); [An overview of workers who were furloughed in the UK: October 2021](#)



# Conclusions

- Single mothers are at the highest risk of poverty across a number of metrics:
  - The poverty rate is highest amongst single mothers
  - Single parent families (the majority of whom are single mothers) make up a key priority group at risk of child poverty.
  - Single parent families are more likely to experience food insecurity
  - Single parent families have the highest cost of living of any household type.
  - Single parent families are also the least wealthy household type, and the least likely to own property.
  - They are the most likely household type to have unmanageable debt, and most likely to be financially vulnerable.
  - Single parent families are also the most likely household type to be unemployed
  - They are the most likely household type to live in the most deprived fifth of the country (40.3%), and least likely to live in the least deprived fifth of the country (9.5%).
- COVID-19 restrictions are likely to have had greater negative effects on women. Women account for higher employment shares in many 'shut down' sectors and those that are employed are more likely to work part-time, less likely to be in secure employment, earn less on average than men and are less likely to be eligible for sick pay. Women have also been more likely to take on increased childcare and household responsibilities during the pandemic. However, changes in social norms, employment flexibility and home working may affect the gender pay and employment gaps positively.