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Why Gender Matters: Child Poverty and Health Inequalities

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Executive summary

Overview

Child poverty and health inequalities in Wales are persistent but interconnected challenges, shaped by gender inequalities. Gender influences how resources, risks and opportunities are distributed across the life course and this report explores how it operates as a structural determinant of economic insecurity, which in turn affects health and well-being. These processes are cumulative and intersect with other forms of disadvantage.

Key messages

Gender inequality is a structural driver of poverty and health inequalities

- Health inequalities continue to widen across the UK, with large gaps in healthy life expectancy between the most and least deprived communities in Wales. Women in Wales have the lowest healthy life expectancy at birth in the UK.
- Gender shapes how power, income and opportunities are distributed across society. As a result, women are more likely to experience low-paid, insecure work and caring-related interruptions in their employment.
- These inequalities directly affect children's living standards, with women often absorbing the financial strain within households.

Gender inequalities build and compound across the life course

- Becoming a parent has profound economic consequences for women that evolve across the life course, whereas men's economic outcomes tend to be insulated from or enhanced by fatherhood. High childcare costs, limited state support in the early years and unequal take up of parental leave drive the so-called 'motherhood penalty'.
- Socioeconomic disadvantage and family background drive early and persistent attainment gaps in education. For women, the impacts of educational attainment and gendered subject choices are amplified, contributing to poorer labour market opportunities and occupational segregation as they enter the workforce.



- Employment rates are lower among women and, on average, they have lower earnings than men. Working women are overrepresented in part-time, low-paid and insecure work, which limits their earnings and opportunities for progression.
- Gender gaps in savings, wealth and pensions accumulate over the life course and impact the long-term financial security of women. Structural features of the tax system produce and further reinforce these gendered inequalities.

Unpaid care is a key driver of inequality

- Women undertake a disproportionate share of childcare, domestic work and other informal care, which constrains their participation in the labour market, reduces their earnings and increases their risk of poverty.
- This unequal distribution of unpaid care underpins many of the observed gender inequalities across employment and income.



Poverty risks are shaped by intersecting inequalities

- Paid employment is often assumed to be a protective factor against financial hardship, but the share of working households in poverty has been steadily increasing in the UK.
- In-work poverty is shaped not only by labour market conditions, but by the interaction between employment, household composition and wider structural pressures:
- **Cost of living:** Low-income households have been disproportionately affected by the cost-of-living crisis. The lived experience of women highlights how these financial pressures have an unequal impact, with women more likely to shoulder the associated financial and mental burden.
- **Family size:** Larger family size is a key structural factor shaping poverty risk among households in paid work. Despite often having at least one person in paid work, large families are more likely to be out of work for longer periods of time and experience greater childcare challenges.
- **Lone parents:** Lone parents (who are predominantly women) face dual demands of being both the 'breadwinner' and primary carer of their children. Research consistently highlights that structural barriers, including the limited availability of flexible and part-time work and a lack of reliable and affordable childcare, constrain lone parents' ability to secure sustainable work.
- **Disability:** Women with disabilities face distinct and compounded structural disadvantages. They may have difficulties entering the labour market, often work fewer hours, and are overrepresented in low-paid and insecure forms of work.
- **Ethnicity:** Ethnic minority women experience distinct intersecting disadvantages and are more likely to be in low-paid, part-time or insecure roles than White women.
- **Same-sex households and LGBTQ+ families:** Sexuality is underexamined within UK poverty research and the existing data fails to capture how LGBTQ+ families experience low pay and poverty.

Violence, insecurity and criminalisation reinforce gendered drivers of poverty

- Violence against women and girls is both a cause and a consequence of gender inequalities. It operates as a cross-cutting mechanism, which links gender inequality, poverty and exclusion from the labour market.
- Women are more likely than men to be criminalised for non-violent, low-level offences linked to their economic insecurity or experiences of poverty.

Gender equity and health inequalities

Gender equity is fundamental to improving population health and reducing health inequalities in Wales. Structural gender inequalities shape exposure to poverty, economic insecurity, unpaid care and labour market disadvantage, creating avoidable differences in health outcomes across the life course. These inequalities affect the health and well-being of women, babies, children and their families, and contribute to the persistence of health inequalities across generations.

Informing opportunities for action

Addressing gender inequalities requires system-wide gender-responsive action that aligns across labour market, care and social protection policies.

Investment in the care economy, including in childcare and early years provision, is central to reducing gender inequalities, but gaps in affordable, flexible and accessible childcare continue to limit women's ability to enter and progress within the labour market. International evidence highlights that sustained investment in high-quality childcare is needed alongside individual, non-transferable and well-paid parental leave. Policy design can influence caring norms, but progress towards gender equality requires alignment between policy, workplace practices and wider cultural expectations.

Workplace and macro-economic policies play a key role in addressing gendered in-work poverty. The Fair Work approach in Wales emphasises fair pay, secure work, progression and flexibility, recognising that flexibility alone is insufficient if concentrated in low-paid roles. Targeted employability programmes can support parents' entry into work, but their effectiveness is constrained without integrated childcare provision. Similarly, pay interventions such as the Real Living Wage are important but insufficient in isolation, requiring complementary action on job quality, working conditions and progression pathways.

Social protection, taxation and welfare systems remain central to shaping poverty risks. Current UK approaches do not consistently provide a protective safety net and often reflect assumptions of stable employment that do not align with women's lived experiences of the labour market. In Wales, efforts to simplify access and improve take-up are important but largely operate within existing constraints. International evidence highlights the importance of simple, inclusive system design, alongside more transformative approaches that better support those with caring responsibilities or variable work patterns. Child-focused income support and gender-sensitive social protection measures offer the potential to reduce poverty and improve financial security among families. There remains a persistent gap between formal entitlements and access to workers' rights, particularly among low-paid groups. Evidence highlights the need for stronger enforcement, clearer communication and institutional support to ensure rights are realised in practice.

More integrated approaches, including gender-responsive budgeting and 'cash-plus' models, offer potential to strengthen poverty reduction, Embedding gender-responsive budgeting is a key lever for systemic change. While Wales has made initial progress, challenges remain in integrating gender analysis across the full budget cycle. There is growing international evidence for more integrated 'cash-plus' approaches that combine financial support with services such as childcare, health and employment. These approaches are most effective when sustained, delivered at key life stages and of sufficient value to address the multiple, interacting drivers of poverty.

1 Introduction

1.1 About this report

Child poverty and health inequalities are persistent challenges in Wales, and the cost-of-living crisis has intensified both their scale and severity. This research, commissioned by Public Health Wales, examines how gender norms and power relations drive gender inequalities, and in turn, shape child poverty and health inequalities across the life course. These processes do not operate in isolation; they intersect with other dimensions of inequality, with cumulative and compounding effects. The report identifies policy options for Wales to respond more effectively to these interconnected challenges.

1.2 Scope and objectives

The scope and objectives set by Public Health Wales were:

- To examine international trend data on how gendered experiences across the life course contribute to inequalities and child poverty (including healthy life expectancy, gender pay gaps and pensions pay gaps).
- To examine the role of intersectionality (such as care giving, single parent households, larger families, young families, disability, ethnicity and income) in shaping experiences of in-work poverty, identifying potential policy solutions and actions.
- To review the policy context for action on economic empowerment strategies, assessing their relevance and potential impacts within a Welsh context, with a focus on those in the deepest level of poverty.
- To explore solutions-based action to drive innovation and system change.

1.3 Conceptual approach and definitions

1.3.1 Gender and intersectionality

This report adopts a social and structural understanding of gender (Barr et al., 2023). Gender is defined as a time- and context-specific social construction that shapes norms, expectations, roles, behaviours and relationships associated with what society deems are appropriate ways of behaving as a male or female. These factors reinforce the actual and perceived differences between men and women. Gender involves power relations and these shape the distribution of power at all levels of society including within households, education and the labour market.

Power is distributed differently between men and women. Women are often more disadvantaged as a result, leading to unequal treatment or limiting their access to rights, resources, and opportunities (Bennett & Daly, 2014). Gender power relations are central to understanding patterns of poverty and inequality as these dynamics impact women's ability to access and remain in paid employment, contributing to gendered risk of economic insecurity (Chopra, 2015). More broadly, the nature and experience of poverty are influenced by the combined effects of gendered practices and relations within the family, labour market and the welfare system (Bennett & Daly, 2014).

The report also takes an intersectional approach. This recognises that experiences of poverty are shaped by multiple, interconnected social characteristics and identities, including gender, class, ethnicity, sexuality, family structure and the unequal power relations associated with these (Crenshaw, 1991; Bennett & Daly, 2014). These intersecting factors produce cumulative and compounding forms of disadvantage and cannot be understood in isolation.

1.3.2 Defining poverty and in-work poverty

Poverty has a profound impact on people's health and well-being, but it can be defined and measured in different ways (Cassio, 2026), including:

- *Absolute income poverty*, which is based on the availability of a set amount of income and provides a count or share of individuals or households below a poverty threshold.
- *Relative income poverty*, which emphasises the standards that are sufficient to lead an acceptable life in a given context (i.e. minimum needs relating to food, utility and participation in society).

In this report, poverty is primarily defined using relative measures. Households are in poverty where the household's resources (including paid income and social security) fall below 60% of the median, after housing costs and adjustment for family size and composition. In-work poverty refers to situations where one or more adults in the household are in paid employment, but the household's income remains insufficient to meet basic needs. This definition aligns with measures used across the UK and Europe (Cribb et al. 2025; European Commission, 2026).

1.3.3 Other key definitions

Lone parent: A parent who does not live with a partner and is the primary caregiver for one or more dependent children.

Unpaid care: The provision of care or support, or the arrangement of care, for another person without financial remuneration. In this report this includes routine childcare and domestic work within households, and informal (unpaid) care.

Informal care: The provisions of care or support for individuals with long-term needs that arise from illness, disability, mental health conditions or older age. Care may be provided to family members, partners, friends or others who rely on this support.

Disability: According to the Equality Act 2010 definition, a broad term for physical, cognitive or mental impairments that have a substantial and long-term impact on daily activities. This report recognises both medical and social models of disability, although analysis is primarily informed by secondary data.

Ethnicity: Used to refer to self-defined identity groups and preferred over “race” in line with UK guidance. Some cited sources use the term “race” and both terms may be used where relevant.

Ethnic minority: Defined in line with UK Government guidance as any ethnic group that is not White British.



2 Gender, economic insecurity and health

2.1 Summary

Gender inequality is a structural determinant of health and a key driver of child poverty and health inequalities in Wales. Health inequalities emerge from the unequal distribution of power, resources and opportunities and are shaped in part by gendered norms, social roles and expectation across the life course. Gender influences exposure to risks, access to economic resources and patterns of work and care. These factors shape the distribution of economic security within households, with direct implications for child well-being and long-term health outcomes among men and women.

- Healthy life expectancy (HLE) is falling in Wales: women's HLE has declined from 61.9 to 58.5 years and men's from 61.3 to 59.2 years since 2019-2021.
- Large inequalities in healthy life expectancy from birth reflect patterns of socioeconomic deprivation: the gap between the least and most deprived areas in Wales is 18.1 years for men (49.7 vs. 67.8 years) and 19.0 years for women (47.3 vs. 66.3 years)
- Employment does not eliminate poverty risk: 11% of working people in Wales live in poverty and in-work poverty has increased across the UK in recent decades.
- Child poverty remains high in Wales and across the UK: 31% of children in Wales live in poverty, with highest rates among lone-parent families, large families (3+ children) and families where the youngest child is under 5 years old.
- The UK performs poorly relative to other high-income countries based on the Organisation for Economic Co-operation and Development definition of poverty: 17 OECD countries have a child poverty rate of less than 10% compared to 13% in UK (2021).
- Child poverty is closely linked to women's experiences of economic disadvantage: many children in poverty live in lone-parent households and women often act as the 'shock absorbers' of poverty within households.

2.2 Gender as a driver of health inequalities

Gender operates as a core social determinant of health, shaping how power, resources and opportunities are distributed across society (Solar & Irwin, 2010). These distributions are embedded within the social, economic and institutional systems that govern and shape people's lives, which in turn influence patterns of health and well-being across the life course.

Gendered power relations typically disadvantage women (Koester, 2015), negatively influencing their access to resources, opportunities and decision-making across the life course and limiting their ability to achieve economic security, health, safety and autonomy. These inequalities accumulate and intensify over the life course. Differences in income, employment security, caregiving responsibilities and access to services build over time, shaping the material and social circumstances in which children grow up. These dynamics increase children's exposure to poverty, limit factors that could be protective in early childhood, and amplify the social and health gradients that persist across the life course, which may be transferred to future generations.

2.3 Connecting gender, poverty and health inequalities

Child poverty is closely linked to women's economic security and cannot be understood in isolation (Reis, 2025; Smallwood Trust, 2025). Gendered roles and expectations mean that women are more likely to hold primary responsibility for childcare and domestic work, but often while having less financial control over household income (Angsten Clark & James, 2025; Reis, 2025). This shapes how resources are distributed within households. Women are more likely to manage constrained household budgets and shoulder the associated financial and mental burden, including cutting back on their own essential items to protect their children (Bennett & Daly, 2014; Angsten Clark & James 2025; Reis, 2025). Children's living standards are also affected by household spending decisions. Evidence suggests that when women have greater control over the household income, this is associated with purchases more closely aligned with their children's needs (Lundberg et al., 1997; Ward-Batts et al., 2008).

2.3.1 Health inequalities across the life course

- HLE at birth in Wales has declined for both men and women since 2019-2021 (ONS, 2026).
- Women in Wales have the lowest HLE at birth in the UK at 58.5 years, compared with 59.2 years for men (2022-2024).
- The gap in HLE at birth between the most and least deprived areas in Wales is substantial at 19.0 years for women (66.3 vs. 47.3 years) and 18.1 years for men (67.8 vs. 49.7 years; 2022-2024).

Health inequalities differ among men and women and are shaped by patterns of risk exposure across the life course. Although women tend to live longer than men (OECD, 2025a), they spend fewer years in good health, reflecting a greater burden of chronic, non-fatal conditions. In contrast, men experience higher mortality from causes linked to risky health behaviours and external factors (Patwardhan et al., 2024). These differences reflect the interaction between gender, socioeconomic conditions and risk exposure. Men are more likely to experience premature mortality linked to injuries and violence, whereas women are more likely to experience chronic illness associated with cumulative disadvantage. Social inequalities further compound these patterns (OECD, 2025a), with men and women from low-income households facing the greatest exposure to risks that shorten the years lived in good health.

2.3.2 Poverty

Household poverty

- 22% of people in Wales were living in poverty in 2020-23 (JRF, 2025a).

Poverty is shaped by gendered patterns of work, care and income (Bennett & Daly, 2014). Although men also experience poverty, women are more likely to be underemployed, earn less, be in part time or insecure work, and experience interruptions to their employment due to caring responsibilities. These factors reduce lifetime earnings and increase women's dependence on the paid income of others within the household. Although overall poverty rates are similar for men and women in Wales, this masks differences in access to resources within households (JRF, 2025a). Conventional measures of poverty assume all household resources are pooled and equally shared among household members, which may overestimate the economic resources that women in the household have access to.

Child poverty

- 31% of children in Wales live in poverty (JRF, 2025a).
- Rates are highest among lone-parent families (30%), families with 3 or more children (43%) and families with young children (aged under 5; 45%) (JRF, 2025a).

Child poverty remains high in Wales and across the UK, and the UK performs poorly on child poverty compared to other high-income countries (UNICEF, 2005). The UK sits in the middle of the OECD rankings for child relative income poverty rate¹ (12.7% of 0–17-year-olds in 2021), with 17 countries having child poverty rates of less than 10% (OECD, 2024a). Finland has the lowest child poverty rate at 2.9%.

In-work poverty

- 11% of working adults in Wales live in poverty, close to the UK average of 12% (JRF, 2025a; JRF, 2026a).
- 43% of UK children live in poverty in households where at least one adult is in work but not all, compared to 16% of children in households where all adults work (DWP, 2026).

Paid employment is often assumed to be a protective factor against financial hardship, but the share of working households in poverty has steadily increased over the last 25 years in the UK (Cribb et al., 2025). While low pay and in-work poverty are often thought of synonymously, low pay does not guarantee in-work poverty, meaning policies addressing low pay in isolation may not be effective in addressing poverty (Bennett, 2018). In-work poverty is driven as much by household circumstances as by individual earnings. While headline in-work poverty rates are similar for men and women, household composition, pay and the number of hours worked are important factors. The likelihood of women experiencing in-work poverty appears to be more related to their own employment characteristics and low earnings than household factors (Ponthieux, 2010). For men, household factors (including their partner's employment situation) may be more important in protecting them against poverty (Ponthieux, 2010; Gardiner & Millar, 2006).

Intersecting risks for in-work poverty are discussed further in **Section 5. Intersecting risks for in-work poverty.**



¹50 per cent of median threshold

3 Structural drivers across the life course

3.1 Summary

Gendered economic and health inequalities are closely intertwined and accumulate across the life course. Improving outcomes for children requires addressing the structural barriers that shape access to economic security, particularly those relating to women's employment, income and caring responsibilities.

Early years, childcare and parental leave

- The 'childcare gap' of around two years in the UK is a key structural driver of economic inequality.
- Lack of access to affordable, high-quality and flexible childcare restricts women's employment: UK childcare costs are among the highest in OECD countries.
- Gendered patterns of care giving drive the 'motherhood penalty', reducing earnings, labour market progression and long-term financial security.
- Parental leave use remains highly gendered, reinforcing norms and patterns of unequal caring responsibilities.

Education and the transition to the world of work

- Socioeconomic disadvantage is the primary driver of educational inequalities; there are large and persistent attainment gaps among children eligible for free school meals in Wales.
- Gender imbalances in subject choices, particularly in STEM and health and care-related fields, contribute to occupational segregation.
- Young people not in education, employment or training (NEET) face poorer health and employment outcomes: in Wales, 13.7% of 16–24 year olds and 14.7% 19–24 year olds were NEET in 2024.

Working age job quality, pay and security

- Women are more likely to be in part-time, low-paid and insecure work, reflecting unequal caring responsibilities and structural inequalities in the labour market.
- Occupational segregation concentrates women in lower-paid sectors, contributing to persistent gender pay gaps and higher risks of poverty.
- Insecure and atypical employment, which are more typical among women, are associated with higher risks of poverty and poorer health outcomes.

Savings, debt and assets

- Gender inequalities in income build over the life course, resulting in gaps in savings, wealth and pension income between men and women.
- Women are more likely to have low or no savings and less financial resilience to economic shocks, particularly among those in low-income or lone-parent households.
- Lower accumulation of pension wealth and a greater reliance on shared household assets limits women's financial independence and long-term economic security.

3.2 Early years, childcare and parental leave

Becoming a parent has profound economic consequences for women that evolve across the life course, whereas men's economic outcomes tend to be insulated from, or enhanced by, fatherhood. Despite a narrowing of the gender employment gap over time, women continue to earn less on average than men (Francis-Devine et al., 2026). The unequal distribution of unpaid domestic and caring work means women may take time out of employment or work part-time, resulting in lower earnings and a loss of labour market experience over time (Centre for Progressive Policy, 2022). Caring responsibilities also shape occupational choices, with women more likely to enter 'family friendly' occupations that mean they are less able to accept higher paid roles (Chopra, 2015). These dynamics contribute to the so-called 'motherhood penalty'.

3.2.1 Structural constraints in early years provision and parental leave

The childcare gap and access to affordable and flexible childcare

In early childhood, gendered patterns in caregiving responsibilities translate into labour market penalties for women. A key structural driver is the childcare gap, defined as the period between the end of well-paid childcare leave and the earliest date at which a guaranteed early childhood education and care (ECEC) place becomes available. In the UK, the childcare gap is around two years (OECD, 2024b) and in Wales, there are currently no state funded hours for children aged 9 months to 2 years. These structural gaps and a lack of affordable and flexible childcare directly constrain women's participation in the labour market. For example, a UK-wide survey found that 46% of mothers struggled to find appropriate childcare, with 30% reducing their working hours and 15% leaving employment as a result (Centre for Progressive Policy, 2022).

Access to childcare for children aged 0-2 is socially patterned. In the UK, 32% of children aged 0-2 in lower-income households attend childcare, compared to 59% in higher-income households (OECD, 2024b); a gap much larger than the OECD average. Childcare costs in the UK are amongst the highest in OECD countries and this presents a particular challenge for low-income families. In the UK, for a dual-income couple on low earnings with two young children, net childcare costs can account for at least 24% of average wages, compared with an OECD average of 10% (OECD, 2024b). Welsh parents have seen larger increases in their childcare costs than elsewhere in the UK; including increases in part-time nursery childcare costs of 9.7% for under-2s and 7.2% for 2-year-olds (Hodges et al., 2025).

Uptake of parental leave

Across OECD countries, men account for around one in three users of paid parental leave (OECD, 2026). Data on parental leave uptake is not routinely collected in the UK, but leave use remains highly gendered. In 2019, 83% of mothers took maternity leave compared with 59% of fathers taking paternity leave (BEIS, 2023) (see Appendix 1, Table 1). Uptake of shared parental leave was substantially lower, at 1% for mothers and 4% for fathers.

Patterns of leave uptake have longer-term implications for gender equality. Greater involvement of fathers in childcare in the early years is associated with maternal return to work, more equal sharing of care over time and improved cognitive behaviour and educational attainment for children (Norman, 2020; Norman & Davies, 2023; Norman et al., 2023). However, evidence shows that workplace cultures and policy design continue to limit parental leave uptake by fathers, both reflecting and reinforcing cultural expectations about care (Birkett & Forbes, 2019).

Unlawful differential treatment during pregnancy and maternity leave

Structural inequalities in early years provision and parental leave uptake are further compounded by women's experiences of differential treatment during pregnancy and maternity leave. Although unlawful, evidence suggests that discrimination and a lack of understanding about workplace rights remains widespread. Research conducted for the Equality and Human Rights Commission and the then Department for Business, Innovation and Skills found that 11% of mothers felt forced to leave their jobs because of pregnancy- or maternity-related discrimination (Adams et al., 2016). More recent evidence from Unison and Maternity Action suggests this persists; with 22% of women reporting that they had been mistreated because of their pregnancy, including experiencing harassment, loss of opportunities and bullying (Psarros, 2026).



3.3 Education and the transition to the world of work

3.3.1 Educational trajectories

Education plays an important role in shaping health through its influence on life course factors such as income and employment. Globally, gender gaps in educational attainment are small with most regions achieving over 90% parity (WEF, 2025). Educational trajectories are however, strongly shaped by family background. Inequalities emerge early and persist across all stages of education (OECD, 2024b). Educational disadvantage is also reproduced across generations. In the UK, children from low-income families have lower attainment in early childhood and poorer educational outcomes in adolescence (Blanden & Machin, 2010; Villadsen et al., 2023). Parental income and occupation are also strongly associated with progression into higher education (JRF, 2026a).

These patterns are reflected in Wales, where socioeconomic disadvantage remains a strong predictor of educational attainment. In 2023/2024, Year 6 pupils receiving free school meals (FSM) were over two years behind their non-FSM peers in numeracy and reading, and just under two years behind in procedural numeracy (Welsh Government, 2025a). Educational inequalities associated with socioeconomic disadvantage remain large and persistent at secondary level (Qualifications Wales, 2024), with a 27.7 percentage point attainment gap at the GCSE standard pass threshold (grade C/4 or above) between pupils eligible for FSM and those who are not (see **Appendix 1, Table 2**).

Despite high levels of educational attainment among women, globally, these gains have not translated into equal labour market outcomes (Chancel et al., 2025). Important structural barriers remain, with women underrepresented in senior roles. For example, worldwide, only 30% of tertiary-educated women in the workforce make it into top leadership positions (WEF, 2025).

Occupational segregation is a key driver of the gender wage gap (see Section 3.4.3), and its roots can be traced to educational choices. Gender imbalances in science, technology, engineering, and mathematics (STEM) that drive this segregation are evident early on. In Wales, there are marked differences in GCSE subject entries, including Construction (9.3% female vs. 90.7% male), Computing (15.1% female vs. 84.9% male), Performing / Expressive Arts (100% female) and Health & Social Care (94.2% female vs. 5.8% male) (Qualifications Wales, 2024). This pattern of segregation continues into higher education. Across OECD countries, only 15% of female entrants choose a STEM field, compared with 41% of males (OECD, 2024b). In the UK, 31% of STEM students in higher education are female or non-binary (STEM Women, 2025).

3.3.2 Educational attainment, gender and pathways into poverty

Educational attainment shapes access to secure, well-paid work, but its relationship with poverty is not gender neutral. People with lower levels of education and no qualifications are more likely to experience unemployment, low-paid and insecure work, limiting the extent to which work provides a sustainable route out of poverty. These risks are amplified for women, whose labour market opportunities are further shaped by gendered patterns of caring, occupational segregation and part-time employment across the life course. In Europe, young women with lower levels of education and on fixed-term contracts, are the most likely to be low wage earners (Eurostat, 2025).

3.3.3 Transition from education to employment

There are well-established risks associated with being unemployed at a young age. Periods of unemployment can negatively affect both current and future health, as well as long-term employment prospects. Young people who are not in employment, education or training (NEET) are also more likely to experience material deprivation (JRF, 2025b).

Youth employment across the UK has been affected by weakening demand alongside wider structural and policy-related pressures (Low Pay Commission, 2026). Employment declines have been concentrated in low-paying, consumer-facing sectors such as retail and hospitality. The Low Pay Commission also highlights that increases in employer National Insurance contributions raised costs disproportionately for firms employing young people and may have inadvertently weakened labour demand for this group.

There is no consistent pattern of gender differences in NEET rates across OECD countries or in Wales. Provisional data suggest that 13.7% of 16-24 year olds in Wales were NEET in 2024; comprising 11.7% of 16-18 year olds and 14.7% of 19-24 year olds (see **Appendix 1, Table 3**) (Welsh Government, 2025b). OECD evidence indicates that young women who are NEET are more likely to be economically inactive than young men (OECD, 2024b). In Wales, gender differences in economic inactivity are more pronounced among young women aged 19-24 years, although trends have become more variable in recent years (Welsh Government, 2025b). Overall, employment and unemployment rates for young people have been volatile, with no clear or consistent pattern of gender difference.

3.4 Working age job quality, pay and security

3.4.1 Gender differences in working-age employment outcomes

Job security and the quality of employment influence both physical and mental health, with clear evidence that insecure work and unemployment are linked to poorer health and well-being.

Employment rates and labour force participation

In the UK, employment rates remain lower among women than men, with the gender employment gap relatively stable at around 7.5-9.5% (Bingham et al., 2025). In recent years, women with dependent children have had higher employment rates than women without children, although the underlying reasons are complex (ONS, 2022). By parental age, younger women (aged 25-34 years) with dependent children are among the groups least likely to be in employment (see **Appendix 1, Table 4**).

Caring responsibilities continue to be a major barrier to women's participation in paid work. In high-income countries, 48% of women aged 25-54 years old who are economically inactive cite caring responsibilities as the primary reason, with comparable levels (43%) across northern, southern and western Europe (ILO, 2024). In Wales, caring responsibilities have historically been the most common reason for economic inactivity among women aged 16-64 years. Although long-term sickness is now the most frequently reported reason (31.2% of all economically inactive females in the year ending Dec 2025), looking after family and home remains the leading reason for economic inactivity among females aged 25-49 years (41.3% compared to 9.3% of men aged 25-49 years; see **Appendix 1, Table 5**).

Pay and income

Women continue to have lower earnings than men, reflecting both lower hourly pay and from working fewer hours. The gender pay gap among full-time employees in the UK was 6.9% in April 2025, with median hourly earnings of £18.87 for women compared with £20.27 for men (ONS, 2025a). Among full-time employees, the gap is widest at the top of the earnings distribution (15.2%) and smallest among the lowest earners (1.8%). Accounting for unpaid childcare and domestic work significantly affects the magnitude of measured gender inequality in income (see Section 4. Unpaid care as a cross-cutting driver). When unpaid labour time is included alongside paid work, the gender gap in the average income per hour widens from 8% to 43% (Chancel et al., 2025).

The effects of the motherhood penalty are reflected in the age patterns of the gender pay gap, which is wider for employees aged 40 years and over. UK data confirms that mothers earn substantially less than fathers in their weekly earnings (43%), equivalent to a pay penalty of £4.44 per hour (Pregnant Then Screwed, 2025). Recent analysis has also identified a 'daughter penalty', where the motherhood penalty is larger if the firstborn child is a girl (Bhalotra et al., 2025), which suggests that girls and boys might be growing up in different home environments, with girls experiencing more regressive household gender norms around work and childcare.

Low-paid work

Low-paid work in the UK spans three wage benchmarks (Box 1). Women are more likely than men to be in low-paid work (2.8% compared to 2.3%; ONS, 2025a) and many low-paid workers struggle to meet their basic needs despite being in employment (Living Wage Foundation, 2025). Women also account for around 60% of those in minimum wage jobs (Low Pay Commission, 2026).

Box 1: Low-paid wage benchmarks in the UK

- The statutory minimum wage for school leavers up to age 21 (£8-£10.85 from April 2026).
- The National Living Wage, the legal minimum for adults aged 21 years and over (£12.71 per hour from April 2026).
- The higher, voluntary Real Living Wage, which is calculated according to actual living costs (£13.45 per hour across the UK).

Wales remains one of the UK regions most reliant on low-paid work. In 2025, 16.4% of employee jobs in Wales were paid below the Real Living Wage, compared to 14.6% across the UK (Living Wage Foundation, 2026). Wales was also the only area within the UK to see an increase in the number of jobs below the Real Living Wage in 2025. Women remain overrepresented in low-paid roles. In Wales, 18.6% of jobs held by women are low-paid, compared with 13.9% of jobs held by men. Part-time jobs held by women represent 41% of all low-paid jobs in Wales (Living Wage Foundation, 2026).

3.4.2 Non-standard and atypical employment

Atypical employment refers to work that falls outside the traditional model of an employee working full-time for a single employer. Women are more likely than men to have diverse labour market participation patterns and to engage in atypical forms of employment (Francis-Devine et al., 2026).

Non-standard employment includes part-time, temporary, seasonal or on-call work, day labour, employment through web-based platforms and self-employment. Evidence from EU countries shows that women in non-standard employment, specifically part-time workers and self-employed women, face much higher risks of poverty than full-time male workers (23-55 percentage points higher) (Gasior et al., 2025). However, gender inequalities in atypical employment within the UK labour market remain poorly understood because of gaps in how employment is measured (WBG, 2025).

Part-time employment

Women are more likely than men to work part-time but official labour statistics may overstate the number of women in part-time work (WBG, 2025). In the UK, 36% of employed women work part-time, compared to 14% of men, and women account for 71% of the part-time labour force (Francis-Devine et al., 2026). Part-time work tends to pay less per hour than full-time work and is concentrated in the lower paid occupations (Francis-Devine et al., 2026). As a result, 6.1% of part-time workers are in low-paid work compared to 1.2% of full-time employees (ONS, 2025b). Part-time work is also associated with poorer job quality and constraints on career progression, further reinforcing gender inequalities in earnings (Schmid et al., 2025).

Holding multiple jobs

Women are also more likely to hold multiple jobs, often out of financial necessity and the need to balance paid work with caring responsibilities (Lawson et al., 2024). Around 3% of working women are engaged in multiple low-paid employment (MLPE) each year, but 18% will experience it over a ten-year period. MLPE workers are disproportionately likely to have high caregiving responsibilities, dependent children or informal caring roles. For 46% of women in MLPE, their combined hourly earnings fall below the minimum wage.



Self-employment

Self-employment has often been promoted as a route out of poverty for people on low incomes or who are unemployed, and as a means of gaining greater flexibility and financial autonomy. However, self-employment is also associated with low earnings and employment insecurity (JRF, 2026a; Henley, 2023). People who are self-employed are more likely to live in poverty, particularly where self-employment is characterised by low pay and limited employment protections (JRF, 2026a). While women are less likely than men to be self-employed, they are more concentrated in low-paid sectors such as childcare and other care services (Francis-Devine et al., 2026).

Research also highlights the prevalence of informal self-employment among low-income women, driven by the need to balance work with caring responsibilities and limited employment opportunities (Jones & Nadin, 2024). Working informally (i.e. 'off the books') and claiming benefits was seen as a financial necessity, due to the need to balance work with caring roles and domestic responsibilities, a lack of formal qualifications and limited job opportunities. This exposed a tension, with women feeling trapped by needing to remain invisible to avoid losing their benefits, and to prevent themselves from being labelled as 'benefit cheats'. Welfare policies based on conditionality were seen as working against women trying to become financially independent.

Precarious employment and insecure jobs

Precarious employment, characterised by insecure contracts, uncertain hours and limited employment protections is associated with increased risks of disadvantage and poverty (Pósch et al., 2024; JRF, 2026a) and poorer health outcomes (Pulford et al., 2022). Women are overrepresented in precarious forms of work, particularly younger women, and those from disadvantaged backgrounds (Pósch et al., 2020).

Survey evidence shows high levels of concern about job insecurity among young women (38%) in England and Wales, alongside greater exposure to insecure working conditions than young men (Young Women's Trust, 2024). Whilst some young people value the flexibility of insecure work, insecure work is often a necessity rather than a choice, particularly for those with caring responsibilities, health conditions or disabilities.

3.4.3 Occupational segregation

Occupational segregation, the uneven distribution of men and women across occupations, is a major structural driver of the gender wage gap (Olivetti et al., 2024). Globally, women are overrepresented in health and care services, education and retail (WEF, 2025), sectors characterised by lower pay, insecure work and limited progression opportunities (Chopra, 2015). The UK reflects this pattern, with women accounting for 77% of the workforce in health and social work and 71% in education (Francis-Devine et al., 2026). Evidence suggests these pay disparities across occupations and sectors are structurally embedded, reflecting the systematic undervaluation of work associated with women (Liepmann & Hegewisch, 2025).

3.5 Savings, debt and assets

3.5.1 Savings and debt among low-income households

Levels of savings and financial resilience vary significantly across the population and are closely associated with income and household composition. In 2024, 10% of UK adults reported having no savings, while 29% had savings of less than £1,000 (FCA, 2024). Women were more likely than men to have low or no savings (33% compared to 25%). Financial vulnerability was more pronounced among low-income households (income below £15,000 a year), with 22% having no savings and 57% holding savings of less than £1,000. Levels of financial resilience were particularly low among lone parents, with 69% holding savings of less than £1,000 and 29% reporting that they could only cover their living expenses for less than a week. Evidence from the JRF Cost of Living Tracker (JRF, 2025c) suggests that savings of more than £1,500 can help to protect against hardship. In October 2025, 80% of low-income households with saving of less than £1,500 reported going without essentials and 56% reported being in arrears compared with 40% and 13%, respectively, of low-income households with saving of more than £1,500.

3.5.2 Gender pension gap

Gendered economic inequalities accumulate over the life course and become more pronounced in later life through differences in wealth and pension income. Across OECD countries, the gender pension gap is estimated at 23% (OECD, 2025b). In the UK, women hold, on average, 21% less total wealth than men and face a 43% gap in pension wealth (WBG, 2025b); average private pension wealth is £155,298 for men compared to £87,901 for women. A significant proportion of women have no pension wealth at all (32%), compared with 25% of men (WBG, 2025b). The gaps widen with age, with the gender wealth gap peaking at around 25% among those aged 60-69 years old. Sources of wealth also differ. More than half of women's wealth is held in joint household assets, primarily property and physical wealth, rather than individual pension savings or financial assets. Structural features of the tax system produce and further reinforce these inequalities. Capital gains and income derived from wealth are substantially undertaxed compared with income from employment (WBG, 2025). As women are more reliant on earnings and accumulate less pension wealth over time, these arrangements contribute to persistent gender gaps in later life economic security.

4 Unpaid care as a cross-cutting driver

4.1 Summary

Unpaid care underpins the functioning of families, communities and the wider economy, but remains a key structural driver of gender inequality.

- Unpaid care, including childcare, domestic work and informal care, restricts women's participation in paid work, limiting earnings, career progression and financial independence, and increasing poverty risk.
- Structural factors, including limited access to social care and inadequate financial support, compound disadvantage among informal carers.
- Informal care has wider economic and health impacts, reducing labour market participation and increasing the risk of poor physical and mental health.

4.2 Unpaid care as a structural driver of inequality

- There are around 311,000 informal carers in Wales, with women more likely than men to be providing this type of care (ONS, 2023).
- Women undertake a disproportionate share of unpaid childcare and domestic work globally, accounting for 55% of total working hours when unpaid domestic work is included (Chancel et al., 2025).
- Women work more hours than men across all global regions, and an average 7 hours more per week than men in Europe (Chancel et al., 2025).
- In the UK, women's total labour time exceeds men's by around 16 minutes per day (Andrew et al., 2021).
- The economic value of informal care in Wales alone is an estimated £10.6 billion per year (Petrillo & Bennett, 2023).

Unpaid care work plays a central role in supporting children, families and wider society but continues to be shaped by social norms that frame caregiving as women's responsibility (ILO, 2024). In this report, unpaid care refers to both routine childcare and domestic work within households, and informal unpaid care provided to adults with additional needs (e.g. due to illness, disability or older age). Gender gaps in unpaid work remain significant across Wales, with the most pronounced differences in Denbighshire and Powys according to the Gender Equality Index UK (Schmid et al., 2025). However, the benefits of unpaid care are unevenly distributed. While contributing to childcare and domestic work is associated with improved socioeconomic outcomes for men, this does not hold for women, whose disproportionate involvement constrains labour market opportunities and reinforces inequality (Schmid et al., 2025).

Alongside this, informal care places additional pressures on women. Many women providing informal care also have dependent children (so called 'sandwich carers'), and the rising demand for long-term care associated with ageing populations is falling disproportionately on women, even in countries with high public spending on care (Almeida-Meza et al., 2025).

4.3 How informal (unpaid) care increases poverty risk

- 33% of informal carers in Wales live in poverty compared with 22% of non-carers (JRF, 2025a).
- Around 40% of informal carers in Wales provide 35 hours or more care per week (JRF, 2025a).
- Among informal carers in Wales providing 35 hours or more care per week, 68% are not in work compared to 21% of those caring for fewer hours (JRF, 2025a).
- Reduced participation in paid work among informal carers is estimated to cost the UK economy between £5.4 and £16.9 billion in lost earnings, tax revenue and productive capacity (Maheshwari et al., 2023).
- 59% of full-time and 69% of part-time working carers, would return to work or increase their hours if appropriate support were available (The Centre for Social Justice, 2024).

There is a strong inverse relationship between unpaid care and women's economic empowerment and these structural disadvantages translate into a heightened risk of financial hardship and poverty (Chopra, 2015). The demands of informal care work can affect engagement in paid work, with women more likely to leave employment and face greater challenges in balancing work and informal care than men (Wyjadłowska et al., 2024). Poverty risk is highest amongst those providing intensive care (35+ hours per week), caring for multiple people, and among females or those from ethnic minority backgrounds (Wyjadłowska et al., 2024). Sandwich carers are also more likely to experience financial difficulties than the general adult population (ONS, 2024).

Limited access to adult social care increases the burden on informal carers. Further, although they may be eligible for benefits, for some Carers Allowance claimants providing high levels of care (i.e. more than 65 hours a week), they are compensated at a rate of just £1.26 per hour (Coulter et al., 2024). Even when Carers Allowance is combined with other means-tested benefits and the state pension, these sources of support replace less than 50% of previous earnings for many informal carers who leave work (JRF, 2023).

5 Intersecting risks for in-work poverty

5.1 Summary

In-work poverty is shaped not only by labour market conditions, but by the interaction between employment, household composition and wider structural pressures. These intersecting factors combine to produce cumulative and compounding risks, which are not evenly distributed across the population.

- The cost of living crisis has disproportionately affected low-income households, with rising costs of essentials and housing increasing financial strain and reducing the protective effect of paid work.
- Household composition is a key determinant of in-work poverty risk: single-earner and low work-intensity households remain particularly vulnerable, even where adults are in employment.
- Family size and caring responsibilities compound risk, with larger families and those with young children facing higher costs, greater childcare constraints and reduced capacity to increase working hours.
- Lone parents (who are predominantly women) face some of the highest risks of in-work poverty, reflecting the combined pressures of low-paid, part-time work, childcare constraints and welfare system design.
- Poverty risk is further intensified for those experiencing intersecting structural inequalities, including disability and ethnicity, where additional costs, labour market barriers and discrimination reinforce economic insecurity.

5.2 The cost of living crisis

- Low income households have been disproportionately affected by the cost-of-living crisis, as a greater share of their income is spent on essential goods (Francis-Devine, 2026).
- 15% of adults in Wales were unable to afford essential goods in September 2024 (JRF, 2025a).
- 46% of lone parent households in poverty experience food insecurity (JRF, 2026a).
- Rising housing costs are an important factor in rising levels of in-work poverty among low income families (Cribb et al., 2025)

While cost of living pressures are widely experienced, the impacts are not gender neutral and the lived experience of women highlights how these pressures have an unequal impact. Qualitative evidence highlights how precarious employment interacts with experiences of in-work poverty to increase women's need for food charity (Spellman & McBride, 2025). Food bank use was seen as a 'last resort' and conflicted with the women's identities as hard workers ('grafters'). It was associated with feelings of guilt, shame and a loss of dignity, with guilt intensified among mothers, who felt they were failing to provide their children with access to 'normal' freedoms and choices. Focus group research with women in Northern Ireland highlights how rising living costs interact with unpaid care responsibilities, limiting access to stable and adequately paid work and narrowing opportunities to increase income (Fitzpatrick et al., 2025). Women held the weight of responsibility in managing household access to food and this led to feelings of guilt and failure when food for their children was inadequate in volume and quality. In response, women engaged in coping strategies, which alongside the constant stress and worry associated with financial hardship, negatively impacted their mental health. The health implications of the cost of living crisis are significant. Research highlights how food insecurity can lead to poor mental health and increased levels of stress, as well as restricted and poorer diets (Hayes & Maynard, 2024; Kerr et al., 2025). Longitudinal evidence suggests that both monthly fluctuations in financial circumstances and increases in essential costs had immediate and measurable impacts on mental health (Nettle et al., 2025).

5.3 Family and household characteristics

5.3.1 Household composition

- 50% of UK households where no adults are in work live in poverty; 28% of households with at least one working adult live in poverty and 9% live in poverty where all adults are in paid work (DWP, 2026).
- 5% of UK households where all adults are in full-time work live in poverty; rates increase where work intensity is lower, for example 26% of households who are dependent on a single full-time earner live in poverty (DWP, 2026).

Earlier UK analysis of in-work poverty identified one-earner and single adult households as particularly vulnerable to in-work poverty (Cribb et al., 2017; Hick & Lanau, 2017). More recent evidence highlights that poverty risk is shaped by labour market participation and work intensity, with employment patterns a key determinant (JRF, 2026a). While paid work reduces the likelihood of poverty, its protective effect varies according to both the number of earners in the household and the distribution of working hours.

5.3.2 Family size

- 45% of children in UK families with three or more children live in poverty (DWP, 2026).

Larger family size is a key structural factor shaping poverty risk among households in paid work and increases in child poverty since 2012 across the UK and Europe have been concentrated in larger families (Stewart et al., 2025; European Commission, 2026). Despite large families often having at least one person in paid work, they are more likely to be out of work for longer periods of time and experience greater childcare challenges, making it potentially less financially viable to work, or limiting the hours of work (Scottish Government, 2025).

5.3.3 Lone parents

- Among UK working-age adults with children, 37% of lone-parent households live in poverty compared to 20% of couple families (DWP, 2026).
- 42% of children in UK lone parent families live in poverty, compared with 24% in two-parent households (DWP, 2026).

Lone parents face dual demands of being both the 'breadwinner' and primary carer of their children, meaning they are more likely to work part-time and to be in low-paid and insecure jobs (Gingerbread & WBG, 2021; Scottish Government, 2025). Lone parents are also more likely to have low or no qualifications, and those with degrees are more likely to work in low or medium skilled occupations (Scottish Government, 2025). Analysis shows that lone parents require substantial increases in working hours and income to escape poverty; Action for Children (2024) calculated that lone parent households need a pay increase of £8,000 or more a year equating to an additional 17 hours working hours each week.

Mixed method research consistently highlights the structural barriers that constrain lone parents' ability to secure sustainable work. For example, lone parents who experienced unemployment during the pandemic faced difficulties re-entering the workforce, driven by the limited availability of flexible and part-time work and a lack of reliable and affordable childcare (Clery et al., 2023). This combination meant many lone parents questioned whether they would be financially better off in paid work and negative experiences of Jobcentre support were also common. Earlier UK research also highlighted that there was a mismatch between the intensive job search requirements for Universal Credit claimants and the need to balance care responsibilities (Haux et al., 2012). Other research conducted with low income lone parents in rural Scotland, demonstrated additional barriers to adequate work and well-being, including transport costs, digital exclusion, low confidence and limited childcare access (McHardy, 2013).

Experiences of the welfare benefits system

Lone parents are often reliant on welfare as an important source of income (Gingerbread & WBG, 2021). However, the nature of the welfare system and work conditionality has a disproportionate impact on lone parents (Andersen, 2023; Reis, 2025). Policies such as the benefit cap and two-child limit have further heightened pressure on lone parent households and they have been the group most affected by the changes and cuts to welfare since 2010, experiencing an average annual loss of almost £7,000 per year (WBG, 2024).

Child maintenance

Child maintenance is an important mechanism for alleviating child poverty among separated families, and failures in payment, including irregular, partial or non-payment, can contribute to financial insecurity and hardship among lone parents, who are most often women (Transforming Child Maintenance partnership, 2025; Work & Pensions Committee, 2023). Yet there is a consensus that the current Child Maintenance Service (CMS) is not fit for purpose. Evidence across various independent reviews, parliamentary committees and third-sector reports highlights persistent weaknesses in enforcement and calculation accuracy and a lack of protection for survivors of abuse. Over one million separated families have no maintenance arrangement in place (House of Commons Committee of Public Accounts, 2022).

Reforms to the CMS will be implemented in 2027-28, with the aim of simplifying the system, improving compliance and reducing unfair costs. DWP modelling estimates indicate that the proposed reforms will lift around 20,000 children out of relative poverty (after housing costs) (DWP, 2025a).

5.3.4 People with disabilities

- The poverty rate for disabled people in Wales is 32% (JRF, 2025a).
- 14% of disabled people or people with a limiting long-standing illness in Wales live in a household in material deprivation compared with 10% of non-disabled people (Welsh Government, 2025).
- 53% of UK working-age adults with disabilities are in employment compared with 83% of non-disabled adults (DWP, 2026b).

The substantially higher risk of poverty among people with disabilities reflects both lower employment rates and the additional, avoidable costs associated with disability (APPG on Poverty and Inequality, 2025; Wright et al., 2024). Many people with disabilities who are in employment still experience in-work poverty once disability-related expenses are considered (APPG on Poverty and Inequality, 2025). These expenses are often only partially offset by benefits such as Personal Independence Payment, and complex and extended assessment processes can mean support is delayed or insufficient (JRF, 2026a).

Women with disabilities face distinct and compounded structural disadvantages. They may have difficulties entering the labour market, often work fewer hours, are overrepresented in low-paid and insecure work and face higher rates of workplace discrimination (Kim et al., 2020; Navani et al., 2023). These economic risks are intensified by wider gender inequalities. Women with disabilities experience higher rates of domestic abuse and sexual assault and harassment than non-disabled women (ONS, 2021), with their risk heightened by factors such as being dependent on partners or carers for support, as well as being at risk of distinct forms of disability-related abuse, such as the withholding of mobility aids or personal assistance (Balderston et al., 2019).

Gaps in the implementation and enforcement of measures designed to support disabled people into employment such as the right to reasonable adjustments under the Equality Act 2010, limit their effectiveness. While proposed reforms in the Equality (Race and Disability) Bill may improve transparency, it has been highlighted that they may not address the wider structural drivers of the disability employment gap (Berghs & Wilkinson, 2025).

5.3.5 Ethnic minority and migrant women

- 47% of ethnic minority headed households in Wales live in poverty, compared to 22% of White households and they are more likely to experience very deep poverty (58% vs. 43%) (JRF, 2025a).
- Small sample sizes limit disaggregation in Wales, but UK-wide data shows particularly elevated poverty risks among Black, Bangladeshi and Pakistani communities (DWP, 2026).
- 47% of children in UK ethnic minority headed households² live in poverty, compared with 23% of children in White families (3-year average; DWP, 2026).

Ethnic minority households experience persistently higher levels of poverty, and this risk is intensified by larger family sizes, overcrowding and reliance on low-paid and insecure work (JRF, 2026a; Coulter, 2025; CPAG, 2023). Ethnic minority women experience distinct intersecting disadvantages and are more likely to be in low-paid, part-time or insecure roles than White women (CPAG, 2023; Rose et al., 2023).

Evidence suggests that barriers to accessing affordable and inclusive childcare are a driver of economic inactivity among ethnic minority women (Rose et al., 2023). Lower uptake of childcare is also linked to language barriers, lack of awareness of entitlements and childcare systems that do not adequately reflect cultural or family needs (Rose et al., 2023). Informal (unpaid) carers from ethnic minority groups have higher rates of poverty than informal carers who are white (Wyjadlowska et al., 2024).

Health and reproductive inequalities also play a role as Black and Asian women experience significantly poorer maternity outcomes (Felker et al. on behalf of MBRRACE-UK, 2024). This has important implications for labour market attachment and is compounded by the layered disadvantages beginning prior to pregnancy, where racialised recruitment bias can intersect with pregnancy-related discrimination, putting ethnic minority women at higher risk of early exclusion from career opportunities (Rose et al., 2023).

Additional layers of disadvantage affect migrant and asylum-seeking women, placing them and their families at high risk of destitution (APPG on Migration, 2024; Leon, 2023). Language barriers, inflexible English for Speakers of Other Languages provision and restrictive visa conditions often confine migrant and asylum-seeking women to low-paid and insecure jobs (APPG on Migration, 2024).

² Categorized as Asian/Asian British or Black/African/Caribbean/Black British.

5.3.6 Same-sex households and LGBTQ+ families

- Sexuality is underexamined within UK poverty research, and existing data fails to capture how LGBTQ+ families experience low pay and poverty (Kühne et al, 2019).

Sexual orientation is often absent from large-scale datasets on poverty, homelessness and material deprivation, or inferred solely from co-habiting same-sex partnerships. Limited evidence points to structural factors that shape the economic experiences of same-sex households, LGBTQ+ parents and their families. Quantitative research consistently finds gendered patterns in labour market outcomes by sexual orientation, with gay and bisexual men more likely to earn less than heterosexual men, while lesbian women tend to earn more than heterosexual women (Drydakis, 2021).

These patterns are reflected in welfare use, with gay and bisexual men more likely to claim work-related benefits, while women in same-sex relationships are more likely to access child-related support (Matthews et al., 2024). LGBTQ+ parents may face barriers in accessing support, including fear of stigma, mistrust in services and other difficulties navigating welfare systems designed around heterosexual family norms (Matthews et al., 2024).



6 Violence, criminalisation and insecurity

6.1 The criminalisation of poverty and its gendered impacts

- Poverty and vulnerability are key drivers of women's contact with the criminal justice system (CJS) (National Women's Justice Coalition, 2024).
- The number of Welsh women imprisoned, remanded, recalled to custody and given short custodial sentences increased in 2024; the number of women in prison increased by 2% and remands at magistrates' court increased by 25% (Jones, 2025).
- 78% of Welsh women received sentences of 12 months or less and 69% of women sentenced to prison for a month or less were convicted of theft in 2024 (Jones, 2025).
- Shoplifting was the most frequent offence among women in England and Wales in 2023, accounting for 27% of all female prosecutions and for 40% of prison sentences of less than six months (Prison Reform Trust, 2025).

Although women account for a relatively small proportion of those in contact with the CJS in England and Wales, evidence suggests they are often treated more harshly than men and more likely to be criminalised for low-level, poverty-related offences (O'Neill, 2025). Due to the nature of the prison estate in England and Wales, all Welsh female prisoners are imprisoned in England, exacerbating the social harms of imprisonment. Separation from their children is recognised as a major harm for women in prison, but data has not been made available on the number of Welsh women in custody who have children under the age of 18 or how many are pregnant (Jones, 2025).

6.2 Violence against women and girls

- Violence against women and girls (VAWG) is both a cause and consequence of gender inequalities (WHO, 2024).
- 30% of women aged 15 and older worldwide have been subjected to either physical and/or sexual intimate partner violence or non-partner sexual violence in their lifetime (WHO, 2024).
- In the UK, women living in poverty are more likely to experience domestic, sexual and physical violence, with rates often around twice as high as among women not in poverty (McManus et al., 2016).
- 15% of UK women have experienced economic abuse from a current or former partner in the last 12 months; prevalence is higher among disabled women and Black, Asian and racially minoritised women (Wilson Garwood, 2024).

VAWG operates as a cross-cutting mechanism linking gender inequality, poverty and exclusion from the labour market. The combined adversity of poverty and violence directly undermines women's confidence, disrupts their skill development and reduces employment opportunities (McManus. et al., 2016). Victims and survivors of intimate partner violence in paid work often report needing to take time off work as a result of violence and abuse, often for extended periods, and a minority lose their jobs (Blom & Gash, 2024).

Economic abuse, which can involve restricting access to money and benefits and the generation of coerced debt, represents an important pathway through which violence reinforces poverty (Fahmy et al., 2016). Economic abuse can mean women become or remain economically dependent on an abusive partner (Wilson Garwood, 2025).

When women are able to leave an abusive relationship, they often do so with limited financial resources, including debt, poor credit histories and low levels of savings (Women's Aid, 2019; Scottish Government, 2025). Many survivors subsequently become lone parents, taking on primary caregiving responsibilities alongside significant financial pressures (Fahmy et al., 2016).

7 Informing opportunities for action in Wales

7.1 Introduction

This section examines how policy approaches in Wales and the wider UK address the gendered and intersecting drivers of poverty, with a focus on their contribution to economic empowerment (see **Appendix 2** for an overview of recent and upcoming policy changes). Drawing on international evidence, it highlights how far current approaches reduce structural constraints on women's access to income, employment and financial security.

Building on the gaps between policy intent and lived experience identified in the previous section, we identify areas where existing approaches could be strengthened and highlight opportunities for action at local, national and system levels to more effectively reduce poverty-related risks for women, children and their families.

7.2 Investment in care, childcare and early years

7.2.1 The care economy

Investment in the care economy is widely recognised as a powerful driver of gender equality and economic empowerment for women. A well-functioning care economy supports individuals and families, and contributes to a healthier workforce, job creation and enhanced productivity. The International Labour Organisation's 5R Framework for Decent Care Work (ILO, 2018) sets out key policy priorities that emphasise the need to position care as a central pillar in every country's social and economic infrastructure:

1. Recognise, reduce and redistribute unpaid care work
2. Reward and represent care workers by ensuring decent work in the care economy
3. Promote public investment in universal care services
4. Strengthen the measurement and monitoring of care work



7.2.2 Expanding access to early years education and childcare

Childcare policy plays a critical role in shaping inequalities in women's participation in the labour market and is central to addressing gendered poverty. However, the current level of state support for childcare does not sufficiently support women's access to secure and sustainable work. Gaps in affordable, flexible and inclusive childcare limit the hours that women can work and the types of jobs they can accept.

The Childcare offer for Wales and the expansion of the childcare element of Flying Start to all two-year-olds represent significant policy investments in Wales. However, there are ongoing challenges. The Childcare Offer for Wales does not fully align with standard working hours, requiring families to purchase additional childcare hours to bridge the gap (Welsh Liberal Democrats, 2023). Affordability and availability challenges also remain key barriers, particularly for low-income working families (Hodges et al., 2025). The expansion of Flying Start represents an important shift towards a more universal approach, which has the potential to improve inequalities in early access to childcare. However, the impact on maternal employment and household income will depend on how well provision aligns with working hours, whether it accommodates insecure or variable work patterns and how it is integrated with wider employment and welfare systems.

International evidence highlights the value of exploring alternative policy approaches to childcare provision. Several countries align state childcare entitlements with the end of parental leave to provide continuous ("no-gap"), full-time access with costs either free at the point of use or capped through income-based fees (COFACE Families Europe, 2025; see **Appendix 1, Table 6**). However, evidence from Canada shows that affordability reforms by themselves are not sufficient and can inadvertently reduce access for some families (Japel & Welp, 2009; Burns et al., 2025). To avoid shifting inequalities in affordability to inequalities in availability, there also needs to be proportionate investment to expand the supply of childcare, build workforce capacity and safeguard high-quality provision.

Policy choices around childcare also involve important trade-offs. Home-care subsidies are often framed as expanding parental choice, but evidence from Germany and Finland highlights that shifting care away from high-quality formal childcare towards home-based or lower quality provision can reduce maternal employment without delivering clear or consistent developmental benefits for children. In Germany, lone-parent families and households where mothers were the main earners were less likely to benefit from home-care subsidies (Collischon et al., 2024) and in Finland, the policy reduced maternal employment and resulted in poorer child outcomes compared to policies that expanded access to high-quality formal childcare (Gruber et al., 2025). While evidence on the short-term behavioural effects of home-care subsidies is mixed, on balance the evidence suggests that expansion of high-quality childcare better supports both parental employment and children's development (Baker et al., 2019; Havnes & Mogstad, 2015).

7.2.3 Changing and shaping norms around caring responsibilities

Family leave policy in the UK continues to reinforce gendered patterns of care (Tarrant et al., 2026). In contrast, other countries show that policy design can act as a lever for change (Bergqvist & Saxonberg, 2017; Ellingsæter & Kitterød, 2023). International evidence from the Nordic countries and more recently Spain and Germany, shows that individual, non-transferable (i.e. 'use-it-or-lose-it' quotas) and well-paid leave is the most effective way to promote more equal parental involvement and caregiving (Kvande & Brandth, 2019; Farré et al., 2025). Policy design alone, however, is insufficient to shift entrenched norms and behaviours (Bergqvist & Saxonberg, 2017; Tarrant et al., 2026). Evidence shows that father's uptake of parental leave and more equal sharing of caring responsibilities are also shaped by workplace cultures, financial constraints and wider societal expectations (Hodkinson & Brooks, 2023). The international evidence therefore suggests that sustained change in caring norms requires alignment between policy, workplace and labour market practices and broader cultural norms.

7.3 Workplace and macro-economic policy levers

Workplace and macro-economic policy levers play a critical role in reducing in-work poverty and supporting women's economic empowerment, particularly in sectors characterised by low pay, insecure hours and limited progression. The 'fair work' principles in Wales promote fair reward, employee voice and collective representation, job security and flexibility, opportunity for access, growth and progression, a safe and inclusive work environment, and legal rights respected and given substantive effect (Fair Work Wales, 2019). A key emphasis is on embedding flexible and part-time roles at all levels, recognising that flexibility alone is insufficient if it is offered only in lower-paid roles, and that job quality, progression and secure hours are critical to addressing gendered in-work poverty. The Fair Work approach seeks to reduce the trade-off between paid work and caring responsibilities, enabling sustained labour market participation.

7.3.1 Targeted employability support for parents

Programmes such as Parents, Childcare and Employment (PaCE) demonstrate the value of tailored, one-to-one voluntary support in improving employment outcomes for parents facing barriers to work. Evidence shows strong progression into work for PaCE participants, but there were also differential outcomes, including lower employment progression among lone parents, parents with work-limiting health conditions, and those experiencing long-term exclusion from the labour market (Burrowes. et al., 2023; Burrowes & Davies, 2023). Limited uptake of childcare support, which formed part of PaCE, highlights the extent to which affordable and flexible childcare is a foundational constraint in employability interventions. Evidence from Scotland reinforces that employability support is more effective when integrated with childcare provision. Evaluation of the Working for Families Fund, which ran from 2004 to 08, showed that combining access to sustainable childcare and targeted employability support improved employment outcomes among disadvantaged parents (McQuaid et al., 2009). Taken together, this evidence suggests that while targeted employability programmes can be effective, their impact is constrained unless embedded within wider childcare support systems.

7.3.2 Tackling low pay and supporting in-work progression

Pay policy, including the Real Living Wage (RLW) commitment to social care workers in Wales, is an important lever for addressing low pay. Evaluation evidence indicates that take-up of the RLW among social care workers is substantially higher in Wales than in England, but that ethnic disparities remain, highlighting the need for closer attention to intersecting inequalities (Webster et al., 2025). Further, many social care workers continue to experience financial hardship, suggesting that pay uprating alone is insufficient to offset the combined effects of low hours, high living costs and wider labour-market conditions. These findings reflect broader challenges inherent in sector-specific pay interventions; while essential for addressing low wages, they must be accompanied by improvements in working conditions, secure hours and progression pathways (Cominetti, 2024).

7.4 Social protection, taxation and welfare reform

Social protection, taxation and welfare systems are central to shaping gendered risks of poverty, particularly where paid work does not guarantee economic security. International evidence highlights that systems which rely heavily on individual earnings, employer provision, or contributory histories tend to reproduce rather than mitigate gender inequalities (Razavi et al., 2024).

Evidence shows that currently, the UK social welfare system does not consistently provide a protective safety net. Discretionary forms of support are relied upon across the devolved nations to compensate for these shortfalls (Sims et al., 2026). In Wales, it has been recognised that the complex and fragmented provision of benefits is associated with low awareness and challenges in navigating the system (Bevan Foundation, 2024). International evidence shows the importance of simple and inclusive system design in social protection policy, with universal or broadly accessible entitlements, low administrative burden, and automatic or user-friendly delivery mechanisms associated with higher uptake and fewer gaps in protection (OECD, 2024).

7.4.1 System design and gendered assumptions

The UK welfare system remains organised around a work-centred model, assuming stable, continuous employment. This sits in tension with women's lived experience of the labour market and as a result, tax and benefit systems often fail to adequately accommodate women's diverse and interrupted working life trajectories, meaning welfare reform may continue to reinforce rather than reduce gendered inequalities.

Key policy levers include the design of in-work benefits. Recent reforms to Universal Credit (UC) have strengthened work incentives and increased take-home income but still offer limited protection for families facing fluctuating hours, caring responsibilities or disability-related costs. These limitations highlight gaps in how the system supports atypical workers. For example, the Bevan Foundation (Lang, 2022) have outlined the range of challenges to self-employed workers in Wales and set out policy recommendations including ensuring there is equality of access to Welsh benefits for people in low-income self-employment.

Wales has sought to mitigate some impacts through local levers, such as the Discretionary Assistance Fund. While these measures are important safety nets, they operate reactively and do not fundamentally alter the structural factors that increase gender inequalities. The Welsh Government has articulated an ambition to develop a more 'coherent and compassionate' Welsh Benefits System and recognises that low take-up is a persistent challenge in means-tested social security systems. The Welsh Benefits Charter, commits the Welsh Government and local authorities to principles aimed at streamlining access and improving uptake. More transformative approaches, such as the Welsh Basic Income Pilot illustrate the potential of alternative income security models that may better protect groups with caring responsibilities or limited capacity to engage in full-time work.

7.4.2 Child-focused income support

There is strong international evidence that direct child payments reduce child poverty, based on examples from Scotland, Ireland, Canada and Northern Ireland. Learning from Scotland's Scottish Child Payment demonstrates how targeted child-related income supplements can improve household incomes and reduce poverty risks (Scottish Government, 2022). In Wales, calls for a Welsh Child Payment reflect the increasing recognition of the potential for child-focused payments within devolved powers. Such approaches align with evidence that reducing essential costs acts as a powerful macro-economic lever by increasing families' real incomes and living standards, particularly for households reliant on low or unstable earnings (Pittaway & Try, 2025).

7.4.3 Gender-sensitive social protection in Wales

Wales has sought to address gendered needs within existing constraints through targeted grants and gender-sensitive interventions, for example, the Period Dignity and Maternity grants. The Welsh Government has also explored the option of split UC payments. Such measures reflect a growing recognition that household-level benefits do not necessarily translate into individual security, and that the distribution of resources within households matters for women's autonomy and well-being.

Addressing the gender pension gap requires that gender-responsive pension schemes are part of universal social protection systems (ILO, 2026). The current design reinforces the gap and requires both direct action through pension policy reforms and actions beyond the pension system (TUC, 2025). Policy actions to improve access to secure and adequately paid work and reforms parental leave are also critical for improving women's long-term financial security.

7.4.4 Workers' rights, enforcement and access to entitlements

Workers' rights are often underacknowledged as a component of social protection and poverty prevention. However, evidence indicates that there is a persistent gap between formal employment rights and workers' lived ability to access them, particularly among low-paid and vulnerable groups (Judge & Slaughter, 2023; Jenkins, 2024; Pósch et al., 2026).

Policy approaches that rely solely on statutory rights without adequate enforcement, communication and support, risk deepening inequalities. International evidence highlights the importance of simple system design, clearer communication and strong institutional

support in enabling workers to access their rights (Judge & Slaughter, 2023). More effective systems tend to combine streamlined governance with active forms of support, including social partnerships and social support for workers' rights.

In Wales, there is growing recognition that improving awareness and voice is central to achieving Fair Work. The 2019 Fair Work Commission recommended actions to ensure workers understand their rights and have meaningful avenues to exercise them, including strengthening the role of trade unions and delivering public awareness campaigns on fair employment standards.

7.5 Embedding gender budgeting

Embedding gender equality in social protection and fiscal policy requires systemic change in how budgets are designed, implemented and evaluated. Wales has begun to adopt principles of gender-responsive budgeting (GRB) to integrate a gender perspective in the budgetary process to promote equality. Pilot schemes in Wales demonstrate both the potential and limitations to integrating GRB. It has improved attention to participation gaps and prompted programme adaptations, but recurring challenges have also been highlighted (Welsh Government, 2025). GRB was often introduced after programmes were already designed, gender-disaggregated and intersectional data were limited and delivery partners lacked clear guidance, capacity and buy-in. Analysis by the Women's Budget Group suggests the Welsh Government's Final Budget 2026–27 reflects a lack of embedded gender analysis in fiscal decision-making (WBG, 2026). This analysis reinforces the need to strengthen the use of GRB in Wales, positioning it as a core tool for more equitable and effective policy-making in Wales.

International evidence suggests that GRB is most effective where there is strong political commitment, legal embedding, leadership from finance ministries, robust data infrastructure and sustained engagement with civil society (O'Hagan et al., 2019; Marks Rubin & Bartle, 2021). International examples, such as long-standing GRB frameworks in Spain (Andalusia), Austria and South Korea illustrate how gender analysis can be embedded across the full budget cycle, from formulation through to audit and evaluation (Marks Rubin & Bartle, 2021; see **Appendix 1, Table 7** for international examples of GRB).

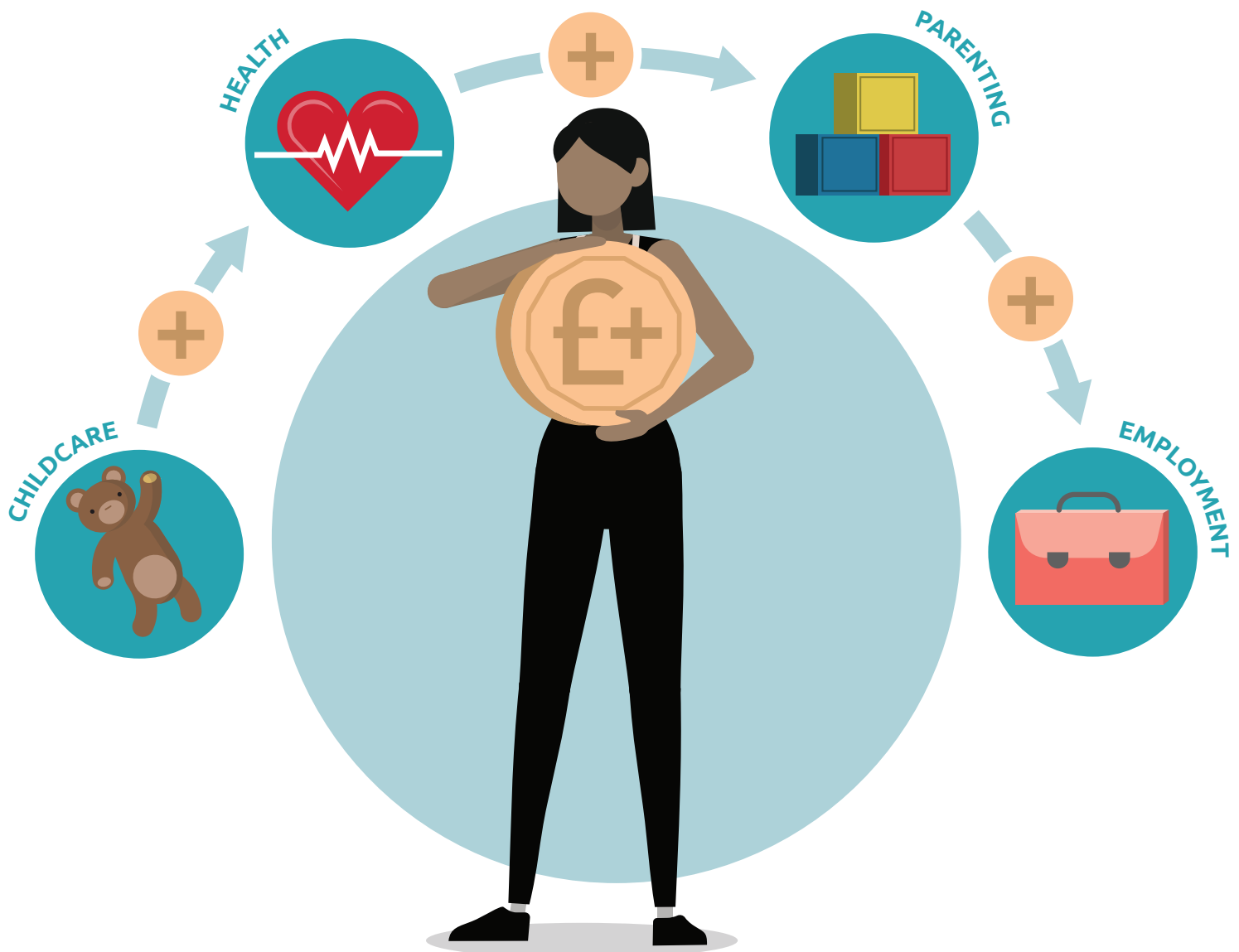
7.6 Programmes which operationalise economic empowerment strategies

The currently fragmented and reactive model of social security support highlights the limitations of the system and points to the potential value of exploring more integrated approaches that combine financial support with services that address wider constraints on work, care and well-being. There is also a growing recognition that interventions focused on parenting or behaviour change for low-income families often have limited or short-term impacts if the underlying economic pressures within the family are not addressed (Axford & Berry, 2023).

In this context, cash-plus approaches offer a potentially useful model for strengthening poverty reduction and social protection strategies. These approaches integrate regular

financial support with complementary services as a coordinated package, including childcare, health, parenting and employment support. In Wales, programmes such as Flying Start and Families First reflect elements of this integrated approach, combining financial and in-kind support with services addressing childcare, parenting and employment. However, these programmes operate alongside, rather than within the wider social security system.

International evidence highlights that combining financial support with complementary services can strengthen outcomes by addressing multiple, interacting drivers of poverty particularly where low income intersects with childcare responsibilities, health needs and barriers to employment (Pruce et al., 2025). Impacts are strongest where support is sustained, delivered at critical life stages (such as during pregnancy and in early childhood) and of sufficient value to improve household resources (Pruce et al., 2025). Beyond economic and child development outcomes, there is growing evidence that cash-transfer programmes can contribute to reductions in intimate partner violence, primarily through pathways associated with increased economic security and improved emotional well-being (Buller et al., 2018). While less is known about impacts on non-physical forms of abuse, evidence suggests that improving household financial stability can reduce conflict and stress within relationships.



8 Conclusions

Child poverty and health inequalities are gendered and shaped by structural inequalities across the life course. Gender operates as an important structural determinant, shaping exposure to unpaid care, labour market disadvantage and poverty risks. These dynamics influence access to resources, opportunities and income within households and have direct implications for children's health and well-being. Addressing child poverty therefore requires attention to the gendered organisation of work, care and income.

A life course perspective highlights how disadvantage accumulates over time. In the early years, childcare gaps and unequal uptake of parental leave contribute to the motherhood penalty. Educational inequalities based on family background emerge early and persist. During the working age, the motherhood penalty is a key driver of gendered patterns of low pay, insecure work and occupational segregation, which constrains earnings and progression. In later life, these inequalities are reflected in gaps in savings, wealth and pensions, limiting financial security among women in later life. These cumulative processes reinforce and trap families in poverty across generations. As a result, single-lever policy responses, such as employment support programmes alone, are not sufficient to address these inequalities and joined-up, life course approaches are required.

A more gender-responsive system therefore requires coordinated action across multiple policy domains. Investing in the care economy, including state support for childcare and early years provision and greater equality in parental leave uptake, is central to reducing the constraints on women's employment and income. Improving job quality through fair work approaches, including secure jobs, progression and fair reward, is essential to addressing in-work poverty. Redesigning social protection systems to better reflect diverse patterns of employment and caring responsibilities can strengthen income security. Embedding gender analysis within policy and budgetary systems is also critical to ensuring that interventions respond to the distributional impacts of policy decisions rather than assuming decisions are gender neutral.

Overall, gender inequality is structural, cumulative and shaped by policy choices. Addressing child poverty and health inequalities requires coordinated, cross-system action that aligns care, labour market and social protection policies. Such an approach has the potential to deliver sustained improvements in economic security, reduce poverty risks for women and children, and generate long-term benefits for health, well-being and the wider economy in Wales.

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Appendix 1. Tables

Table 1. Parental leave take-up by gender and population characteristics (England, Scotland and Wales)

Category	Population	Parental Leave take-up (%)
Overall	All fathers	59
	All mothers	83
	Shared parental leave	1 (mothers); 4 (fathers)
Ethnicity (fathers only)	White	64
	Ethnic minority	49
Education	Degree level or above	69
	Below degree level	55
	No qualifications	47
Income	>£40,000 per year	79
	<£20,000 per year	45

Source: Parental Rights Survey 2019

Table 2. Summary of gender and free school meal attainment gaps in Wales

	Capped 9 indicator score [1]	GCSE grade A/7 or above [2]	GCSE grade C/4 or above [2]
Gender			
Male	343.7	15.8%	59.0%
Female	365.7	22.4%	67.2%
FSM – eligibility			
Non-eligible	379.4	21.3%	67.4%
Eligible	300.8	7.3%	39.7%

Source: [1] Welsh Government. Examination results: September 2024 to August 2025;
[2] Qualifications Wales. Summer 2024 Equalities Analysis: GSCE, AS and A level

Table 3. Gender differences in NEET by economic activity and age group, Wales, 2024 [provisional data]

	NEET (%)	Unemployed (%)	Economically inactive (%)
16-18 year olds			
Persons	13,100 (11.7)	3,200 (2.8)	9,900 (8.9)
Male	6,600 (11.3)	1,500 (2.6)	5,100 (8.8)
Female	6,600 (12.0)	1,700 (3.1)	4,900 (8.9)
19-24 year olds			
Persons	34,000 (14.7)	11,100 (4.8)	22,900 (9.9)
Male	15,600 (12.9)	5,100 (4.2)	10,500 (8.7)
Female	18,400 (16.7)	6,100 (5.5)	12,400 (11.2)

Source: Welsh Government. Participation of young people in education and the labour market: 2023 and 2024 (provisional)

Table 4. Employment rates for men and women living with and without dependent children by age group of parent, April to June 2021, UK

	Fathers	Men without dependent children	Mothers	Women without dependent children
16-24 years	86.6	49.4	54.3	51.0
25-34 years	92.4	86.0	69.3	89.5
35-49 years	93.8	84.5	78.7	82.5
50-64 years	87.4	71.9	77.5	66.6

Source: Office for National Statistics (2022). Families and the labour market, UK: 2021

Table 5. Economic inactivity by reasons and age group, Wales, January to December 2025

Economic inactivity by reason	16-64 years	16-24 years	25-49 years	50-64 years
Males				
Student	24.3	68.5	6.8	-
Looking after family/home	5.8	1.5	9.3	7.2
Temporary sick	3.4	4.4	4.8	1.9
Long-term sick	38.9	13.3	69.9	41.4
Discouraged	0.5	-	-	-
Retired	15.2	-	-	35.3
Other	11.8	12.2	7.5	13.8
Females				
Student	23.1	73.3	6.3	-
Looking after family/home	21.4	9.3	41.3	15.1
Temporary sick	2.1	-	4.3	2.0
Long-term sick	31.2	8.5	39.7	40.8
Discouraged	0.3	-	-	-
Retired	12.6	-	-	30.7
Other	9.3	8.5	8.2	10.6

Source: Nomis. Annual Population Survey – regional – economic inactivity by reasons: Jan to Dec 2025

Table 6. ECEC entitlements in ‘no-gap’ countries

Country	ECEC entitlement		Costs for parents	
	Start	Hours		
Denmark	6 months	Full-time	Fee paying, income based	
Estonia	18 months	Full-time	Free-of-charge, with occasional parental contributions	
Finland	9/10 months	Full-time	Voluntary cycle	Fee paying, income based
	Compulsory preschool class from age 6		Preschool class	Free of charge
Slovenia	11 months	Full-time	Fee paying, income based	
Sweden	12 months	Full-time	Voluntary cycle	Fee paying, income-based; 15h/week free-of-charge from age 3
	Compulsory preschool class from age 6		Preschool class	Free of charge

Source: COFACE Families Europe, 2025. Table 1. No Gap Countries. Based on SEEPRO-3 study 2024 and 20th International Review on Leave Policies and Related Research 202.

Table 7. International examples of gender responsive budgeting

Phase of budget cycle	Potential initiatives	International examples
Budget formulation	• Gender impact assessments consider how a law, policy, or program reduces, maintains, or increases gender inequities. • A gender budget statement is a gender-specific document produced by a government agency to show what its programs and budgets are doing in respect of gender. • Engendered budget calls with instructions for government agencies on how to incorporate gender into their budget requests for the forthcoming budget year.	• UK does this to an extent in the form of equality impact assessments (EQIA).
		• India have been releasing a gender budget statement alongside its national budget document since 2005. • South Korea's 2006 National Finance Act requires annual submission by government of a gender budget and gender balance reports. • European countries such as France, Austria, and Spain also report using gender budget statements.
		• In Uganda, South Korea, and Indonesia, engendered budget call circulars include templates for developing a gender budget statement.
Budget approval	• Establishing gender-specific guidelines for expenditure and revenue legislation • Integration of gender-specific language in legislation • Use of gender-responsive budget guidelines in allocating resources • Incorporation of gender outcomes into fiscal notes	• The government of Mexico have previously collaborated with INMUJERES (a non-profit institution in Mexico) to "ensure that greater resources were devoted to policies and programs that address women's needs".
Budget execution	• Creation of guidelines for spending when discretion is given to agencies • Development of gender guidelines for outsourcing, procurement, and grant disbursement • Implementation of gender goals in staffing	• In Spain, gender equity objectives are established by the central budget agency with the input of each line ministry. • As part of the Broad-Based Black Economic Empowerment Act 53 of 2003 and the Public Procurement Act 2024, South Africa commits a percentage of public procurement to women owned (often also Black owned) businesses.
Audit & evaluation	• Incorporation of a gender dimension into financial audits of spending • Evaluation of gender goals in performance audits focusing on outputs • Audit for compliance with gender goals and guidelines.	• Austria incorporates gender equity evaluations into impact assessments, performance reports, and into the purview of the country's Court of Audit.

Appendix 2. UK policy landscape: recent and upcoming legislation

This appendix provides an overview of the current and forthcoming UK and devolved policy landscape relevant to gendered in-work poverty and child poverty, alongside key implementation considerations. It is intended to contextualise the analysis and recommendations presented in the main report and to support interpretation considering continued policy change.

Legislation	Brief description	Key provisions/changes:
Flexible Working Act 2024	Came into force on 6 April 2024 and applies across England, Wales and Scotland. The Act strengthens employees' rights to request flexible working arrangements, with relevance for individuals balancing paid work and unpaid care responsibilities.	From April 2024: • the right to request flexible working from day one of employment; • the ability to make two statutory flexible working requests within a 12-month period (previously one); • a requirement for employers to consult with employees before rejecting a flexible working request; and • removal of the requirement for employees to explain the impact of the request on the employer. While the Act improves procedural access to flexible working, it retains a right to request rather than a right to receive flexible working and therefore may not guarantee changes in practice.

Legislation	Brief description	Key provisions/changes:
Employment Rights Act 2026	Being introduced through a phased approach starting in April 2026, with further measures planned through 2027. The Act aims to tackle low-paid and insecure work and strengthen workers' rights.	From April 2026: • Day-one rights to paternity leave, unpaid parental leave and statutory sick pay. • Removal of restrictions on taking paternity leave after shared parental leave and up to 52 weeks of leave for bereaved parents. • Increase in the National Living Wage to £12.71 per hour for workers aged 21 and over. • Establishment of a new Fair Work Agency. From October 2026: • Stricter regulation of “fire and rehire” practices. • Enhanced trade union access and simplified recognition processes. • Repeal of the Strikes (Minimum Service Levels) Act 2023. • Strengthened employer duties to prevent sexual harassment. Further reforms under consideration include changes to zero-hours contracts, fair pay agreements and protections against unfair dismissal. At present, explicit gender provisions are limited, and gendered impacts will depend on implementation and enforcement.
Child poverty reforms (from April 2026)	Package of reforms aimed at reducing child poverty through increased income support and expanded provision for low-income families.	From April 2026, the UK Government will remove the two-child limit on Universal Credit. This is a central pillar of the new Child Poverty Strategy and is expected to restore child elements for third and subsequent children; benefit larger families, particularly those on low incomes; and reduce child poverty levels over the course of the parliament. Additional reforms include expansion of free school meals to all children in households receiving Universal Credit; introduction of universal free primary school breakfast clubs from September 2026; and establishment of a £1 billion Crisis and Resilience Fund for local authorities. Wales is also exploring options to introduce child-focused payments within devolved powers.

