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# Women's and Children's Poverty: Making the Links

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GROUP

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## Foreword

*It is just about 20 years since I wrote the first part of the Women's Budget Group's (WBG) [original report](#) on the links between women's and children's poverty. Much has changed since then – the numbers of children living in poverty, especially deep poverty, are considerably higher; £50 billion a year has been cut from the social security budget, according to the Child Poverty Action Group; public services have been starved of funding; women's labour market position is, for the most part, stronger, yet poverty among children with at least one parent in paid work is much worse.*

*The good news is that, once again, we have a government that is committed to addressing child poverty. It remains to be seen what the Ministerial Child Poverty Taskforce recommends and whether the necessary funds will be made available to implement the reforms that are needed. What the experience of the last Labour Government shows us is that policy matters and that it is possible to reduce child poverty provided the political will is there.*

*The End Child Poverty coalition, of which the WBG is a member, recently published eight tests for the child poverty strategy. One of them made clear that 'the strategy must take an equalities approach, recognising that existing structural inequalities for marginalised groups mean certain children are more likely to live in poverty'. As well as highlighting the risks faced by Disabled children, those from minoritised ethnic backgrounds, children in single-parent and in larger families and refugee and migrant children, it emphasised the need for an intersectional approach. In particular, it underlined the 'clear link between child poverty and women's poverty'.*

*It is thus very welcome that the WBG is updating the 2005 report to bring this link to the attention of the Taskforce. Despite the very different context, many of the arguments remain the same. Women still act as the shock absorbers and main managers of family poverty. Women's earnings are still of great importance. Women's poverty can still be hidden when incomes are not distributed fairly within the family, with implications for children.*

*What it hasn't been possible to do in the time is include a section on the voices of experience in line with the original report, which was able to relay contributions from a Voices of Experience workshop. However, we know that Taskforce members have been talking to both parents and children with experience of poverty who can throw light on what it means to live the links between women's and children's poverty demonstrated here.*

*We hope that the gendered analysis provided by the report will help the Taskforce in developing the intersectional approach called for by End Child Poverty.*

Ruth Lister  
Member of the House of Lords, Emeritus Professor, Loughborough University  
and member of the Women's Budget Group.

## Executive summary

Poverty damages children's current well-being and impacts their development and subsequent educational outcomes, career prospects, health and behaviour. It also has significant costs to the economy, present and future.

This report draws on work by the WBG over many decades to argue that analysis of children's poverty cannot be divorced from analysis of women's poverty. Policy solutions should pay particular attention to why mothers are poor and how to maximise mothers' incomes as the most effective way to lift children (and women themselves) out of poverty. It also looks at the role of public services in reducing essential costs for families.

### Policy recommendations

#### Increasing women's earnings

Encouraging 'second earners' into work – or first earners, in the case of single women/mothers – is an important safeguard against poverty in the present and through future life changes for women and their children.

For this to succeed, we need to tackle gendered barriers to work:

- Investing in our early education and childcare system: An affordable and accessible childcare system is a precondition for mothers to engage in paid work and increase their earnings. High-quality care and education also improve children's social and educational outcomes, promoting their well-being and increasing their chances of succeeding later in life.
- Affordable public transport links are crucial for women, particularly in rural areas, to secure or maintain employment. It is essential to provide local authorities with greater funding and decision-making power, enabling them to invest in local bus networks and design routes that connect nurseries and schools with job hubs.
- Expanding training and upskilling opportunities can increase mothers' earning potential. The proper support with childcare should be provided (see the childcare recommendations above).
- Social security incentives are important to encourage women in low-income families to progress in/into paid work. This should include increasing work coaches' awareness of single-parenthood struggles, shifting towards positive work incentives rather than punitive sanctions, and the introduction of a second-earner allowance in UC.

## **Increasing social security support**

- A paradigm shift in social security: preventing, not just alleviating poverty. Benefits should help to provide individuals with an adequate standard of living when they have children and over their lifecycle. This should include ensuring adult benefit rates and child rates confer an adequate standard of living.
- Women need their own income: social security should be, as far as possible, an individual entitlement rather than being means-tested at the household level. This means that income is not dependent on a partner's presence, resources or actions.
- Provide adequate support for the additional costs of raising children: child-rearing produces benefits to wider society. Its costs should be more fairly distributed not only between women and men but also between families and society as a whole. At least part of the support must be universal rather than means-tested to prevent, rather than just alleviate, poverty, especially within families. Punitive measures such as the two-child cap in Universal Credit (UC) and the benefit cap, among the main drivers of child poverty, should be abolished. Child Benefit should be increased to at least £30/week (to restore it to pre-2010 values). It is a crucial tool to help prevent women's and children's poverty, and it can often be a lifeline for women and children in economically abusive relationships.
- Adequate support should be provided to help people to meet the additional costs of disability. This should include recognition of more significant barriers to work for Disabled people and their carers (e.g. mothers of Disabled children).
- Our social security system should positively encourage the taking up of paid work (as proposed in the recent 'Get Britain Working White Paper') rather than focusing on sanctions as a major policy tool.

## **Bringing down the cost of essentials through public provision**

Children's poverty can also be tackled – and associated living standards improved – by improving their access to essential services. There is a strong moral and economic case for essential needs such as housing, education, and health to be met through collective provision that is universal and free at the point of use (or heavily subsidised).

- Investment in universal free childcare: The government should develop a plan to create and invest in a universal, high-quality, free-at-the-point-of-use early years education

and childcare system. Investment in such a system largely pays for itself through a multiplier effect in the wider economy and increased tax revenues<sup>1</sup>.

- Universal free school meals: Schools can contribute to food security and children's well-being by providing universal free school meals.
- A significant investment in social housing and restrictions in the Right-to-Buy scheme are needed to ensure every child has access to a suitable home.
- Fund community-based services that support multiple areas of people's lives. Also, funding should be provided to specialist services that support victims/survivors of VAWG, including helping women and their children increase their financial resilience.

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<sup>1</sup> Women's Budget Group (2021) [Westminster Hall Debate Relating to Funding and Affordability of Childcare: A Briefing from the UK Women's Budget Group](#), based on calculations from: J De Henau (2019) WBG Commission on a Gender-Equal Economy, [Early Childhood Education and Care \(ECEC\) policies](#)

# Women's and children's poverty: Making the links

## Children's poverty – why it matters

There is a large amount of evidence demonstrating the damaging impact of poverty on children's development and subsequent educational outcomes, career prospects, health and behaviour<sup>2</sup>. It has been calculated that child poverty costs the UK £35 billion a year<sup>3</sup>, including loss of earnings from adults who grew up in poverty and additional spending on public services to address the damage done to children growing up in poverty.

Tackling children's poverty is important not just to avoid these future negative impacts but, first and foremost, because the well-being of children matters. Hence, reducing children's poverty is a moral and economic imperative. We welcome the Child Poverty Taskforce, established by the Labour Government. This briefing is a contribution to the work of the Taskforce.

## This report's contribution

This report draws on work by the WBG over many decades to argue that analysis of children's poverty cannot be divorced from the analysis of women's poverty. Policy solutions should pay particular attention to why mothers are poor and how to maximise mothers' incomes as the most effective way to lift children (and women themselves) out of poverty. It also looks at the role of public services in reducing essential costs for families.

This report is structured in two parts to be as useful to the government's Child Poverty Taskforce as possible. Part I looks at the links between women's and children's poverty, including the role of mothers as shock absorbers and managers of poverty, the specific situation of single mothers, and the impact of poverty on families experiencing multiple disadvantages. Part II looks at solutions that improve women's incomes through employment and increased earnings, as well as through an improved social security system (Section 1), and how to reduce essential costs through the provision of high-quality public services and support (Section 2).

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<sup>2</sup> See for example Vleminckx and Smeeding (eds) (2001) Child well-being, child poverty and child policy in modern nations: What do we know?; Bradshaw (2013) [Measuring Child Poverty: Can we do better?](#), Poverty, 144, 6; Cooper and Stewart (2013) [Does money affect children's outcomes?](#), JRF; A. Rodriguez-Martinez et al. (2020) [Height and body-mass index trajectories of school-aged children and adolescents from 1985 to 2019 in 200 countries and territories: a pooled analysis of 2181 population-based studies with 65 million participants](#), The Lancet, Volume 396, Issue 10261, 1511 - 1524; ITV (2023) ['British children shorter than other five-year-olds in Europe, study finds'](#) ITVX News, 21 June

<sup>3</sup> D. Hirsch (2023) [The cost of child poverty in 2023](#), Child Poverty Action Group



## Part I – Women’s and children’s poverty

### The links between women’s and children’s poverty

Children rely on their families’ income for their well-being, as they do not usually have an income of their own (or control over it, if they have one). This means a family’s income, how well it covers outgoings, and how it is spent, will determine a child’s living standards. Children rely particularly on their mother for their living standards. This is because women’s spending choices are more closely related to the needs of their children<sup>4</sup>. Also, many children live in single-parent families, which are more vulnerable to poverty (see below).

### Single mothers and poverty

Around a quarter of children (23%) are growing up in single-parent households<sup>5</sup>, with around nine in ten of those households headed by women. Of all children living in poverty, a third are living with a single parent<sup>6</sup>. Single-parent families are more likely to be in poverty<sup>7</sup> because combining paid work with childcare responsibilities is harder when there is only one adult present. Societal and government support is often insufficient for single-parent families to achieve a good standard of living. This includes a lack of good quality flexible jobs that pay well, insufficient and/or unaffordable childcare provision, and low levels of social security income. This results in nearly half of children in single-parent families currently living in poverty (44% compared to 26% of dual parent households)<sup>8</sup>.

### Women as shock absorbers of poverty and managers of day-to-day household budgeting

Even in two-parent households, women tend to experience poverty differently from men, as they are usually at the forefront of the impact of poverty, acting as the day-to-day managers of resources in low-income families<sup>9</sup>. Juggling an inadequate income in a constant struggle to make ends meet can be a source of both anxiety and stress, as well as a source of pride for some women<sup>10</sup>. Moreover, women tend to act as shock absorbers of poverty, going without

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<sup>4</sup> Lundberg, S. J., Pollak, R. A., & Wales, T. J. (1997) [Do Husbands and Wives Pool Their Resources? Evidence from the United Kingdom Child Benefit](https://doi.org/10.2307/146179), *The Journal of Human Resources*, 32(3), 463–480, <https://doi.org/10.2307/146179>; S A Phipps and P S Burton (1998) [What's Mine is Yours? The Influence of Male and Female Incomes on Patterns of Household Expenditure](#), *Economica*, New Series, Vol. 65, No. 260, pp. 599–613 [Global query: in many footnotes, the links don't show up as being 8 pt Gerstner Programm FSL light, though I think they are. Is this ok, or select all & make 8 pt throughout footnotes?]

<sup>5</sup> ONS (2024) [Families and Households](#), Table 4: Dependent children in families by family type

<sup>6</sup> WBG's own calculations based on % of children living in poverty and % of children living in single-parent households, source: DWP (2024) HBAI

<sup>7</sup> As defined by households with an income below 60% after housing costs, DWP (2024) HBAI: Table 4.5db: Percentage of children in relative low-income groups by various family and household characteristics, United Kingdom

<sup>8</sup> Department for Work and Pensions (2024) HBAI: Table 4.5db: Percentage of children in relative low-income groups by various family and household characteristics, United Kingdom

<sup>9</sup> R. Griffiths, M. Wood, F. Bennett and J. Millar (2020) [Uncharted Territory: Universal Credit, Couples and Money](#)

<sup>10</sup> Women's Budget Group (2005) [Women's and children's poverty: making the links](#)

heating, food, and other essentials to shield others, especially children, from the worst effects of material deprivation<sup>11</sup>.

The constant struggle to make ends meet takes a toll on women in terms of stress and ill-health, low morale and time poverty. Parenting under economic pressure can be particularly difficult<sup>12</sup>, and pressures on mothers' time and resources can affect children's well-being.

There is evidence that a woman's own income is more likely to be spent on children than a man's income<sup>13</sup>. There is also evidence that household resources are not always shared equally between all household members<sup>14</sup>. Access to an independent income strengthens women's economic position within couples and is likely to give them more power over where that money is spent. This can be achieved through individual eligibility for social security benefits and/or having their own earnings from work. It also provides women with the capacity to establish autonomous households. This is especially important in cases of domestic violence and abuse.

In sum, when mothers' resources are scarce, children are more vulnerable to experiencing hardship too.

## Other inequalities and poverty

### Disability and poverty

Families in which at least one person is disabled are at higher risk of poverty<sup>15</sup>. This is because Disabled people require a higher income due to additional costs to achieve the same standard of living as a non-Disabled person. Disabled people tend to have lower incomes due to disadvantages in the labour market, so their vulnerability to poverty is magnified.

Moreover, families with Disabled people tend to be affected additionally due to more caring responsibilities: one adult – usually the mother, in the case of Disabled children – may need to step in as carer, limiting their time for paid work. This increases the family's likelihood of living in poverty<sup>16</sup> and the risk, in the case of family breakdown, of the mother and child living in poverty in the future.

<sup>11</sup> Women's Budget Group (2022) [The gendered impact of the cost-of-living crisis](#)

<sup>12</sup> T. Ridge (2009) Living with poverty: a review of the literature on children's and families' experiences of poverty, Department for Work and Pensions report, Vol. No 594

<sup>13</sup> S. A. Phipps and P. S. Burton (1998) [What's Mine is Yours? The Influence of Male and Female Incomes on Patterns of Household Expenditure](#), *Economica*, New Series, Vol. 65, No. 260, pp. 599-613

<sup>14</sup> Women's Budget Group (2021) [Distribution of Money within the Household and Current Social Security Issues for Couples in the UK](#)

<sup>15</sup> JRF (2023) [Our social security system must support households with a disabled person to afford the essentials](#)

<sup>16</sup> 34% of children in households in which someone is disabled live in poverty, compared to 27% of children in households where no one is disabled, source: DWP (2024) [HBAI](#): Table 7.3tr: Estimated percentage of children in relative/absolute low income by disability, United Kingdom

There is a feedback loop between disability and poverty that is of particular concern when it comes to children. Growing up in poverty increases the likelihood not only of poverty later in life but also of developing chronic disabling conditions<sup>17</sup>.

It is essential for our social security system to support people with the additional costs of disability, with an awareness of the additional restrictions faced by individuals in those families when it comes to earning potential.

## **Ethnicity and poverty**

Nearly half (47%) of children from Black and minority ethnic groups are in poverty, compared to a quarter (26%) of white children<sup>18</sup>. The levels of child poverty among some ethnic groups are exceptionally high, with the poverty rate among children with Bangladeshi, Pakistani or Black heritage (62%) more than double the rate for white children.

Black and minority ethnic families are more likely to experience many of the risk factors for poverty, although this varies widely within ethnic groups. For example, Pakistani children are more likely to be part of a larger family and have only one parent in work, whereas Black children are more likely to be part of a single-parent family and live in rented housing<sup>19</sup>. Beyond these factors, wider structural inequalities entrench poverty among minority ethnic children.

Discrimination and disadvantage in the labour market are significant barriers for minority ethnic parents, particularly mothers. Pakistani and Black African communities are over-represented in low-paid and insecure work<sup>20</sup>. Pakistani and Bangladeshi women experience the biggest gap in earnings relative to white men<sup>21</sup>. Minority ethnic people are more likely to be unemployed<sup>22</sup> and overqualified for the work they do<sup>23</sup>. Discrimination and racism in the labour market are still widespread, with 75% of Black and minority ethnic women reporting having experienced racism at work and 27% having suffered racial slurs<sup>24</sup>.

Due to their disadvantage in the labour market, minority ethnic families are more likely to rely on social security to top up their income and are, as a consequence, more exposed to the impacts of austerity policies<sup>25</sup>. Migrant women with dependent children are particularly at risk of poverty. Migrant women are more likely to depend on their partner for their right to be in the UK

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<sup>17</sup> T. MacInnes et al. (2014) [Disability and Long Term Conditions and Poverty](#)

<sup>18</sup> Child Poverty Action Group (n/a) [Poverty: facts and figures](#)

<sup>19</sup> Child Poverty Action Group, Runnymede Trust and Women's Budget Group (2023) [Inequalities amplified: The alarming rise of child poverty in the UK](#)

<sup>20</sup> Women's Budget Group and Runnymede Trust (2017) [Intersecting Inequalities: The impact of austerity on Black and Minority Ethnic women in the UK](#)

<sup>21</sup> The Fawcett Society (2017) [Gender Pay Gap by Ethnicity in Britain – Briefing](#)

<sup>22</sup> Social Mobility Commission (2016) [Ethnicity, Gender and Social Mobility](#)

<sup>23</sup> The Joseph Rowntree Foundation (2015) [Supporting ethnic minority young people from education into work](#)

<sup>24</sup> Runnymede Trust and the Fawcett Society (2022) [Broken Ladders: the myth of meritocracy for women of colour in the workplace](#)

<sup>25</sup> Women's Budget Group (2024) [Where do we go from here? An intersectional analysis of women's living standards since 2010](#)

(via a family or dependant visa) and financially, as their ability to work is often constrained by labour market barriers and 'No Recourse to Public Funds' conditions<sup>26</sup>.

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<sup>26</sup> Women's Budget Group (2020) [Migrant women and the economy](#)

## Part II – Improving Women’s Economic Circumstances to Prevent Child Poverty

### Section 1 – Protecting and increasing incomes

#### The role of women’s earnings

Women’s earnings significantly contribute to families’ income, both in single- and two-parent households.

70% of single parents (most of whom are women) who are not in paid work are living in relative poverty, compared to 35% of single parents who are in part-time work and 20% in full-time work<sup>27</sup>.

A similar pattern emerges for couples with children. Among these families, 76% of those where no adult is in paid work live in poverty, and 47% where only one adult works full-time face poverty. However, poverty decreases significantly when more than one adult is employed: only 12% of families where one adult works full-time and the other part-time live in poverty, and this drops further to 7% when both adults work full-time.

Thus, any strategy relying on paid work as the main route out of poverty needs to be explicitly gendered. It must include action to address women’s disadvantaged position in the labour market and tackle the barriers faced by low-income women who want to take up paid work.

Women’s earnings also provide financial independence and economic security both in the present and later in life. As noted above, this strengthens their intra-family bargaining power in two-parent families and provides them with options and security in the case of relationship breakdown.

#### Barriers to work

Women are far more likely than men to be primary carers, meaning they experience specific barriers that restrict their participation in the labour market. These include a childcare system that may not work for them, discrimination at work and poor working conditions, including lack of flexibility, and limited access to upskilling and retraining. The design of the social security system and its interactions with paid work are also key factors that can enable or hinder women’s labour market participation.

#### Availability and affordability of good quality childcare

Early years education and childcare (EYEC) is a crucial element of social infrastructure that can positively impact children’s life chances and allow parents, especially mothers, to contribute to

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<sup>27</sup> Department for Work and Pensions (2024) Households Below Average Incomes: Children HBAI detailed breakdown 2022/23, 4\_5db table

public life and participate in the labour market. This ensures that parents can continue to earn and provide for their families.

Due to the very high childcare costs in the UK, women too often put their careers on hold, reducing their work hours or taking a lower-paid but more flexible job to combine raising their children with paid employment.

EYEC (and schooling) need to be accessible to children with special educational needs and disabilities (SEND). Three out of four parents of children with SEND have to give up work or reduce their hours due to a lack of suitable educational options for their children<sup>28</sup>.

A significant part of the government's childcare support is not extended to low-paid or low-earning women. For example, the extended government-funded childcare hours for children between 9 months and 2 years old are only available when both parents earn the equivalent of 16 hours per week on the national minimum wage. This means that the poorest children are least likely to access early education despite the clear evidence of benefit. It may also lock some women out of the labour market if they are only able to work fewer than 16 hours per week. Offering childcare-funded hours to children whose parents are out of work provides a clear benefit for children and may encourage those parents to find paid work.

### Transport

The lack of public transport options and their unaffordability can be a significant barrier to women getting or keeping a job, particularly in rural settings. Women are less likely to have access to a car and more likely to use local buses to move around<sup>29</sup>, including for commuting. These limitations, combined with their caring responsibilities, mean that often mothers seeking work have to take a more local, lower-paid job<sup>30</sup>.

### Training/upskilling

Women are more likely to take career breaks during their professional lives due to caring responsibilities<sup>31</sup>. Many mothers rely on retraining to re-enter the labour market when their children are older, and local colleges are important institutions to this end<sup>32</sup>. However, Further Education, on which women rely disproportionately for this purpose, has suffered the heaviest cuts to education since 2010<sup>33</sup>. This reduces women's options to improve their earning potential.

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<sup>28</sup> Sky News (2024) [Three out of four parents of children with special educational needs and disabilities forced to give up work or cut hours, Sky News learns](#)

<sup>29</sup> Department for Transport (2020) [Mode of Travel Statistical Data Set, NTS0601](#)

<sup>30</sup> Women's Budget Group (2020) [Public transport and gender](#)

<sup>31</sup> TUC (2023) [Women 7 times more likely than men to be out of work due to caring commitments](#)

<sup>32</sup> R Suart (2019) ["Second Chance" Offered me a Lifeline": Austerity and the erosion of further education](#)

<sup>33</sup> Women's Budget Group (2021) [Spring Budget 2021: Education and Gender](#)

Certain in-kind benefits that help parents combine paid work with caring responsibilities are not available for those studying or training. This is the case for the extended 15 and 30 hours of funded childcare, further limiting the options for mothers to upskill and increase their earnings.

### Job flexibility and working conditions

A lack of opportunities for flexible working limits the jobs that mothers can go for. Their likelihood of progressing at work is more limited than that of fathers<sup>34</sup>. We welcome the flexible-by-default approach introduced in the Employment Rights Bill.

The new Bill also introduces important work safeguards, including strengthened protection against discrimination and unfair dismissal, action against zero-hours contracts, and extended rights to statutory sick pay, which will positively impact women<sup>35</sup>.

### Design of the social security system

The design of working-age benefits can encourage or disincentivise parents to increase their working hours, go for a better-paid job, or get a job in the first place, all of which have important implications for child poverty. In Universal Credit (UC), the work allowance (the amount that can be earned before UC payments are reduced through a taper) reduces the employment incentives for second earners in couples (most often women), thus affecting the capacity of many women to enter employment and earn a decent living.

This disincentive restricts women's financial security and that of their families in the present and future. It is easier for a single mother to remain in paid work if she already had a job when she was in a couple relationship. Mothers are also more likely to return to the labour market if they already had a job before becoming mothers<sup>36</sup>. Designing policies to encourage and support mothers to earn a living protects them and their families from hardship through different life stages, including separation, a partner's job loss, domestic abuse, etc.

However, the current system of work-related benefit conditionality is not working, particularly for single mothers. Parents of small children are expected to be available for paid work and actively seeking it. This has become progressively stricter, with parents of children between 3 and 11 years old now expected to work or actively seek employment for 30 hours per week. Single parents, who are overwhelmingly women, struggle to combine job-seeking with childcare responsibilities. Childcare support in UC is only available for the first two children, disadvantaging larger families, and the fact that it is still paid in arrears on most occasions (with recent minimal exceptions) is a problem for parents, particularly mothers, in transition between maternity leave and returning to work, starting a new job or increasing hours.

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<sup>34</sup> Harkness S, Borkowska M, Pelikh A (2019) [Employment pathways and occupational change after childbirth](#), Government Equalities Office

<sup>35</sup> Women's Budget Group (2024) [The Feminist Future of Work: The Employment Rights Bill and the impact on women's working lives](#)

<sup>36</sup> Harkness S, Borkowska M, Pelikh A (2019) [Employment pathways and occupational change after childbirth](#), Government Equalities Office

## **Low levels of statutory maternity/paternity/parental pay**

UK mothers have some of the lowest rates of maternity pay among European countries, with statutory maternity pay (SMP) less than half of the equivalent full-time national living wage after the first six weeks. In contrast, maternity pay replaces 100% of mothers' salaries in most European countries for at least 14 weeks. The increase in low-paid, insecure jobs with no employment rights also means that more women are losing out on maternity leave and pay. Maternity Allowance, a benefit paid to women not entitled to SMP and paid at a low rate, is not counted as earnings for the purpose of Universal Credit, so it is deducted pound for pound from UC payments, without any disregard or taper.

Mothers often have no choice but to draw down their savings during this period and/or to incur debt. In a survey by Maternity Action in 2023, 62% of new mothers reported having had to go into debt during maternity leave<sup>37</sup>.

## **Paid work is not a panacea**

However, paid work is not a panacea for tackling poverty and may not always be the most appropriate immediate route out of poverty for some women. There are people, particularly mothers, for whom paid work is not possible for varied reasons – disability or additional caring responsibilities, for example.

Therefore, our social security system is crucial to providing adequate financial support. It has a dual role in alleviating poverty and preventing it in these cases (see more in the next section).

The links between hardship, poor health and low morale make it harder for women living in poverty to seek paid work. Alleviating poverty through the social security system should be seen as a precondition for successful interventions to encourage people into paid employment.

### **Policy recommendations – Increasing women's earnings**

Encouraging 'second earners' into work – or first earners, in the case of single women/mothers – is an important safeguard against women's poverty and, therefore, their children's in the present and through future life changes. This should start before women become mothers, as they are more likely to remain in/return to paid work if they have already been in the labour market before having children.

For this to succeed, we need to tackle gendered barriers to work:

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<sup>37</sup> Maternity Action (2024) [The Cost of Living on Maternity Leave Survey 2024](#)



- Invest in our early education and childcare system: An affordable and accessible childcare system is a precondition for mothers to engage in paid work and increase their earnings. This is especially true for mothers whose children have special needs. High-quality care and education also improve children's social and educational outcomes, promoting their well-being and increasing their chances of succeeding later in life.
  - o The government's funded hours should meet the actual costs of provision. With 80% of childcare to be funded by the state by September 2025<sup>38</sup>, the government has a responsibility to ensure that provision is financially sustainable and that providers are encouraged to supply the funded hours.
  - o Eligibility for the funded hours should be extended to parents in training/study to support and encourage mothers to increase their earning potential.
  - o There should be a focus on making childcare accessible to children with SEND and on ending the postcode lottery of SEND support.
  
- Affordable public transport links are especially important for women in getting or keeping a job, particularly in rural settings.
  - o Build on current initiatives to give local authorities more power and money to invest in local bus networks and create routes that link nurseries and schools to job hubs.
  
- Expanding training and upskilling opportunities can increase mothers' earning potential. The proper support with childcare should be provided (see childcare recommendations above).
  - o Further education is an important source of retraining and upskilling for women, including mothers. Additional investment in this area should include targeting STEM and other traditionally male-dominated courses at women, as higher-paid career options.
  
- Social security incentives are essential to encourage women in low-income families to progress in/into paid work. This should include increasing work coaches' awareness of single-parenthood struggles, shifting towards positive work incentives rather than punitive sanctions, and the introduction of a second-earner allowance in UC (see 'The role of social security' section below).

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<sup>38</sup> Institute for Fiscal Studies (2024) [What you need to know about the new childcare entitlements](#)

## The role of social security

Our social security system has a crucial role in reducing child poverty by protecting and increasing families' incomes. There are also significant interactions between social security and the labour market that can increase (or decrease) people's earnings from employment through job incentives/disincentives (see above).

To understand the role that social security can play in reducing child poverty, it is worth analysing the different functions performed by the social security system in relation to poverty and how well current policies fulfil those functions.

It should be mentioned that to reduce child poverty, the focus should not only be on the incomes and costs of families with children. Ensuring that families, and women in particular, have good living standards before and after children arrive is an essential preventative measure against poverty once families grow.

### Alleviating poverty

Our social security system can alleviate poverty by targeting benefits to those who are most in need. This is done largely through means-tested benefits such as Universal Credit. It supplements families' low incomes based in part on their costs (e.g. rent, childcare costs, disability costs) and family composition and, therefore, reduces the financial hardship faced by families.

However, even leaving aside the perennial issue of incomplete take-up, the current benefit amounts received by low-income families with children are not enough to meet their costs, nor to reach acceptable minimum living standards. For example, the Joseph Rowntree Foundation (JRF) has calculated that households in which one parent is working full time (National Living Wage equivalent) meet only two-thirds of minimum living standards, whereas a family in which nobody is in work has less than half of what is needed for this socially acceptable standard of living<sup>39</sup>. The situation is particularly dire for larger families, families in which adults are out of work, and private renters because of social security measures restricting benefit income, such as the two-child limit and the benefit cap, and the inadequacy of local housing allowance rates in meeting private rents. Although the minimum income standards calculations are not the same as the relative poverty line, these examples show that people can be far below an acceptable living standard.

This means that our social security system could be doing a much better job of alleviating poverty and that it is currently inadequate to lift people out of it.

### Preventing poverty

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<sup>39</sup> The Joseph Rowntree Foundation (2024) [A Minimum Income Standard for the United Kingdom in 2024](#)

Another important role of social security benefits is to prevent poverty rather than just to mitigate its impacts. This can be more cost-effective in the long run<sup>40</sup> and protect families and children from hardship. The vicious circle of poverty too often traps people in hardship, debt and joblessness due to its impact on the morale and health of those affected.

Poverty prevention is in part achieved through benefits that support people, including those with children, regardless of those families' incomes – in particular Child Benefit. Earnings-replacement benefits and payments from employers, such as New Style Jobseeker's Allowance and Employment and Support Allowance, Statutory Sick Pay, Statutory Maternity Pay, and Maternity Allowance, can also play an important role in preventing poverty. However, the very low rates of most of these benefits, most notably SMP which covers only half of the equivalent National Living Wage after the first six weeks, means they cannot effectively prevent poverty.

### Large families and social security

Increasing levels of child poverty in the UK have been driven almost entirely by rising poverty among households with three or more children<sup>41</sup>. Larger families are more vulnerable to poverty because they have higher outgoings but not necessarily a higher income than smaller families. There is a limit to how much earnings can be maximised for two adults (or one in the case of single-parent families) and, in fact, larger families often struggle with combining paid work with caring responsibilities. The likelihood of both parents having a full-time job decreases with the number of children<sup>42</sup>.

Social security plays an especially important role in topping up large families' incomes. But, at the moment, our social security system is doing a poor job of alleviating, never mind preventing, poverty for large families. Punitive measures in means-tested benefits that restrict the benefit amount a family can receive, combined with the insufficiency of non-means-tested benefits like Child Benefit, are the main culprits.

The two-child limit and the benefit cap break the link between the needs of a family and their benefit entitlement and create additional hardship for families living in poverty. Most notably, in the context of the government's ambition to reduce child poverty, they are aimed at children and parents. The two-child limit currently impacts 1.6 million children<sup>43</sup>, while 87% of benefit

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<sup>40</sup> Child Poverty Action Group (2023) [The cost of child poverty in 2023](#)

<sup>41</sup> House of Commons Library (2024) [The impact of the two-child limit in Universal Credit](#)

<sup>42</sup> ONS (2021) [Families and the labour market, UK: 2021](#)

<sup>43</sup> DWP & HMRC (2024) [Universal Credit and Child Tax Credit claimants: statistics related to the policy to provide support for a maximum of 2 children, April 2024](#)

capped families include children<sup>44</sup>. It is estimated that by the end of this parliament, one in seven children will be impacted by the two-child limit<sup>45</sup>.

The Resolution Foundation estimates that nearly half a million children would be lifted out of poverty immediately if the two-child limit was scrapped in 2024/25, making it the most cost-effective way to reduce child poverty<sup>46</sup>.

Abolishing the two-child limit would cost £2.5 billion in 2024/25 (rising to £3 billion if the benefit cap is also abolished). These costs are low compared to the harm the policies are causing<sup>47</sup>. There are also strong economic arguments for scrapping these policies.

Reducing child poverty has associated savings and brings future additional tax revenue. The reduction in child poverty in 2025/26 from the removal of the two-child limit and benefit cap would correspond to lower demand for public services of £1.5 billion a year over the medium-term, whereas in the long term, children's future net earnings would be £920 million a year higher, with an additional £490 million returned to government through taxation and reduced spending on social security<sup>48</sup>.

Reducing the two-child limit and the benefit cap would also support regional equality by increasing the spending of low-income families in the local economy, thereby increasing consumer and business confidence in some of the most deprived areas in the country<sup>49</sup>.

### Women and social security

An important consideration in relation to women's poverty is that their individual circumstances may not be the same as their partner's. As women's earning power is more often curtailed by caring responsibilities, they are more often in a position of dependence in relation to their partner's earnings. Means-tested benefits that rely on an assessment of household income are an inadequate tool to protect women and their children from poverty. It is crucial that social security confers individual entitlements to give women greater power and discretion over their spending and to protect them from poverty and economic abuse. It is also helpful if benefits are labelled to retain their original aim, as that increases the likelihood of them being spent on what

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<sup>44</sup> Department for Work and Pensions (2024) [Benefit cap: number of households capped to May 2024](#)

<sup>45</sup> New Economics Foundation (2024) [Capping Ambitions: Recognising the economic benefits of reducing child poverty by scrapping the two-child limit and the benefit cap](#)

<sup>46</sup> Resolution Foundation (2024) [Catastrophic Caps: An analysis of the impact of the two-child limit and the benefit cap](#)

<sup>47</sup> Resolution Foundation (2024) [Catastrophic Caps: An analysis of the impact of the two-child limit and the benefit cap](#)

<sup>48</sup> New Economics Foundation (2024) [Capping Ambitions: Recognising the economic benefits of reducing child poverty by scrapping the two-child limit and the benefit cap](#)

<sup>49</sup> New Economics Foundation (2024) [Capping Ambitions: Recognising the economic benefits of reducing child poverty by scrapping the two-child limit and the benefit cap](#)

they are meant to address (e.g. Child Benefit in relation to spending on children)<sup>50</sup>. Non-means-tested benefits in particular can confer individual entitlement<sup>51</sup>.

Finally, our social security system should positively encourage paid employment so that families and women can improve their economic circumstances and take risks with a new job or in starting up a business, without the fear that their benefit income is going to be reduced irretrievably (see the 'Barriers to work' section above).

### **Policy recommendations – increasing social security support**

- A paradigm shift on social security: preventing, not just alleviating poverty. Preventing poverty can avoid the higher costs to the system of families being trapped in the vicious circle of poverty.
  - o Benefits should help to provide individuals with an adequate standard of living when they have children and over their lifecycle. This should include ensuring adult benefit rates and child rates confer an adequate standard of living.
- Women need their own income: social security should be, as far as possible, an individual entitlement rather than being means-tested at the household level. This means that income is not dependent on a partner's presence, resources or actions.
  - o Individual benefits like New Style Jobseeker's Allowance, Employment and Support Allowance, Statutory Maternity Pay and Maternity Allowance, Statutory Sick Pay, and Carer's Allowance should be retained and increased.
  - o Remove the High-Income Child Benefit Charge to restore the universality of Child Benefit and protect women and their children from 'hidden poverty'.
- Adequate support with the additional costs of raising children: child-rearing produces benefits to wider society. Its costs should be more fairly distributed not only between women and men but also between families and society as a whole. Our tax and social security systems have a crucial role to play here. It is important that at least part of this support is universal rather than means-tested to prevent rather than just alleviate poverty, especially within families. Child Benefit is crucial to help prevent women's and children's poverty, and it can often be a lifeline for women and children in economically abusive relationships.

<sup>50</sup> A Walsh and R Lister (1985) Mother's Life-line: A survey of how women use and value child benefit, Child Poverty Action Group; J Goode, R Lister, and C Callender (1998) Purse or Wallet? Gender inequalities and income distribution within families on benefits, Policy Studies Institute; R Farthing (2012) [Save Child Benefit](#), Child Poverty Action Group

<sup>51</sup> H Sutherland & F Bennett (2011) [The importance of independent income: understanding the role of non-means-tested earnings replacement benefits](#), ISER Working Paper Series 2011-09, Institute for Social and Economic Research

- Remove the two-child cap in Universal Credit and the benefit cap, which disproportionately affect large families and single-parent families, already at higher risk of poverty.
  - Benefits to give support with the costs of raising children should be labelled as such and paid to the mother/primary carer<sup>52</sup> so that they are more likely to be spent on children.
  - Increase Child Benefit to £30/week (to restore it to pre-2010 values).
- Support people with additional costs caused by disability: Additional support should be provided to help people meet the additional costs of disability. This should include recognition of greater barriers to work for Disabled people and carers (e.g. mothers of Disabled children). While there are benefits that contribute towards the additional costs of disability, such as DLA for children and PIP for adults, these are often inadequate<sup>53</sup>, and the application process is experienced as difficult and humiliating by many Disabled people<sup>54</sup>.
  - Social security should positively encourage employment: our social security system should positively encourage the taking up of paid work (as proposed in the recent 'Get Britain Working White Paper') rather than taking a punitive approach by focusing on sanctions as a major policy tool.
    - Introduce a second work allowance for couples on Universal Credit to encourage women (more often the so-called 'second earner' in a couple household) to increase their participation in the labour market.
    - Benefit sanctions should be replaced by positive work-support programmes that provide people with a choice over how to improve their employment capabilities (e.g. a small budget that women can use to purchase work equipment to start a small business or to go on a training course).
    - Job Centre staff should be trained to recognise the specific circumstances of mothers of Disabled children and single mothers in combining caring responsibilities with paid employment.

<sup>52</sup> We believe that responsibility for caring for children should be shared within a couple, but we recognise that in most families that the mother is still the primary carer

<sup>53</sup> Scope (2024) [Disability Price Tag 2024](#)

<sup>54</sup> Northern Ireland Public Services Ombudsman (2021) [PIP and the value of further evidence](#)

## Section 2 – Bringing Down Essential Household Costs & Supporting Families

The state has an important role in bringing down essential costs for families. This can be done by intervening in the market through regulation and/or by public provision of essential services. We focus on the latter in this report.

This section also looks at how the government can support families struggling to make ends meet by funding support within communities on things like debt management, substance misuse, domestic and sexual abuse, housing, employment skills, parenting, etc.

### The importance of (universal) public services in tackling child poverty

Children's poverty can also be tackled – and associated living standards improved – by improving their access to essential services like warm and safe homes, free school meals, high-quality early education, childcare and schooling system, and good healthcare (including dentistry).

There is a strong moral and economic case for these essential needs, such as housing, education and health, to be met through collective provision that is universal and free at the point of use (or heavily subsidised). Meeting these needs substantially contributes to children's living standards, and doing so through collective services is far more ecologically sustainable than aggregated market transactions<sup>55</sup>. Direct public service provision can also replace government cash support, leading to savings in the social security system. For example, universal public childcare provision could replace childcare cash support through UC and the tax-free childcare programme, whereas investment in social housing would reduce the housing cash support needed by renters on UC.

This report focuses on making the case for investment in universal early education and childcare provision, free school meals, and social housing to tackle child poverty.

#### Early education and childcare

Our current early years education and childcare (EYEC) system is not delivering for children, parents or the economy. The cost of EYEC is a significant financial burden for most families that need it: the average weekly cost for a full-time nursery place for a two-year-old in England is £290.77 in 2024<sup>56</sup>. The unaffordability of the system, combined with the unavailability of the right education and childcare, is locking many children out of early years opportunities. This is particularly true for children who would most benefit from it, including children with SEND and

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<sup>55</sup> A Coote (2022) [A Social Guarantee to Meet Everyone's Needs within Environmental Limits](#), The Political Quarterly, Vol 93, 4, pp 649-658

<sup>56</sup> Coram Family and Childcare Trust (2024) [Childcare Survey 2024](#)



children from low-income families. It also locks an estimated 1.7 million mothers out from better earnings prospects, resulting in up to £28.2 billion economic output lost annually<sup>57</sup>.

The sector is facing increasing recruitment<sup>58</sup> and financial challenges. With an estimated 80% of total hours to be funded by the government from September 2025<sup>59</sup>, the gap between government funding and actual costs of provision will be increasingly problematic for providers' financial sustainability. Staff shortages combined with the underfunding of government-funded hours risk reducing the availability of childcare across the country if providers refuse to offer the funded-hours entitlements.

We need a New Deal on early education and childcare. This will require working in partnership with providers, the workforce, unions, families and across national and local government to produce evidence-led recommendations for long-term reform, including a review of the suitability of the current funding model, regulation and investment targets, putting early education as well as childcare in the centre.

In the long term, the Women's Budget Group calls for a universal and free system, delivered as a public infrastructure service on an equal footing with school education. Modelling by WBG of the employment and fiscal impacts of such a system shows that while the upfront investment is significant, almost all of it is recouped through higher tax revenue due to the returns on increased maternal employment and reduced spending on means-tested benefits<sup>60</sup>.

This refocus of EYEC into a universal public service, in line with the rest of the under-18s education system, would remove a significant cost for families at a point when they are particularly at risk of poverty (45% of children in poverty in the UK were in families with a child under five, compared to 35% of children aged 10 – 19<sup>61</sup>). It would also remove the need for cash support for childcare through our social security system.

### Free school meals

Food security is a cornerstone of children's well-being. Without it, there can be severe impacts on a child's health, present and future, and their capacity for educational learning.

A key strategy for tackling food insecurity is to ensure families have enough income to cover essential costs. This should be done by encouraging women into well-paid jobs and ensuring our social security system is designed to effectively prevent and alleviate poverty (see 'Section 1: Protecting and increasing incomes' above).

<sup>57</sup> Centre for Progressive Policy (2021) [Women in the Labour Market](#)

<sup>58</sup> Early Years and Childcare Coalition (2023) [Retention and return: Delivering the expansion of early years entitlement in England](#)

<sup>59</sup> Institute for Fiscal Studies (2024) [What you need to know about the new childcare entitlements](#)

<sup>60</sup> J. De Henau (2022) [Simulating employment and fiscal effects of public investment in high-quality universal childcare in the UK](#), International Journal of Child Care and Education Policy, Vol 16, 3

<sup>61</sup> Source: DWP (2022) HBAI, referenced in CPAG (2023) [Official child poverty statistics: 350,000 more children in poverty and numbers will rise](#)



Beyond direct cash support and enabling an increase in earnings, food security can also be achieved by providing meals as a public service. Schools can contribute to food security and children's well-being by providing universal free school meals. This has been implemented in London for all primary school children, a local initiative by the Mayor of London. There is evidence of it having a positive impact on children's educational attainment and relief from financial pressure on families<sup>62</sup>.

## Housing

Housing contributes to people's living standards, opportunities and well-being. Affordability has worsened, more markedly for women, who are less able to rent or buy a home with their earnings<sup>63</sup>. Housing is the biggest cost for most families, and the unaffordability of housing has an ever-growing impact on poverty risk, disadvantage and poor health. The number of children in poverty increases from 22% to 30% after housing costs are accounted for<sup>64</sup>.

A growing number of families with children are being locked out of the housing market, unable to buy or rent a house due to soaring house prices and private rents. Our social housing stock, the most affordable and highest-quality housing option, has been severely reduced in the last 50 years. At the same time, homelessness has increased significantly in the last decades<sup>65</sup>. Single-parent families are over-represented within those in temporary accommodation<sup>66</sup>.

Increasing the housing supply will not necessarily limit house price increases or reduce affordability problems for families on low incomes<sup>67</sup>. Building social housing is the best way to guarantee low-income families can access suitable housing<sup>68</sup>. A significant investment in social housing and restrictions in the Right-to-Buy scheme to preserve stock in high-demand areas would help to lift children out of poverty<sup>69</sup> while reducing the need for social security spending on housing support.

In the meantime, support for housing costs should be increased in our social security system by pegging local housing allowance rates to average local rents.

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<sup>62</sup> Child Poverty Action Group and National Education Union (2023) *The Universalism Multiplier*, on the impact of universal free school meal entitlement on families, schools and children

<sup>63</sup> Women's Budget Group (2024) [Chancellor must take action on rising gender affordability housing gap ahead of Budget](#)

<sup>64</sup> Department for Work and Pensions (2024) HBAI: Table 4.1tr: Percentage of children falling below various thresholds of contemporary median income, United Kingdom

<sup>65</sup> Shelter (2024) [Homelessness in England 2024](#)

<sup>66</sup> Women's Budget Group (2018) [A home of her own: Housing and women](#)

<sup>67</sup> The Joseph Rowntree Foundation (2017) [Tackling poverty through housing and planning policy in city regions](#)

<sup>68</sup> The Joseph Rowntree Foundation (2020) [Build, build, build social housing: to stimulate our economy and unlock people from poverty and homelessness](#)

<sup>69</sup> The Joseph Rowntree Foundation (2020) [Build, build, build social housing: to stimulate our economy and unlock people from poverty and homelessness](#)

## Support to families in poverty

Support and advice services have a vital role to play in tackling child poverty and mitigating the impact of poverty on children. For example, research by the Citizen's Advice Bureau (CAB) has shown the value of local CAB services in helping families navigate a complex benefits system, ensuring that they receive all the benefits to which they are entitled<sup>70</sup>. Research by the IFS demonstrated that access to a Sure Start centre significantly improved education outcomes for children compared to those in areas where there was no centre, and that by the time they took their GCSEs, the effects were six times higher on those eligible for free school meals than on those not eligible for them<sup>71</sup>.

Advice services embedded in local communities that offer support in multiple areas of people's lives, including debt management, employment upskilling and support, and benefit advice, can have a particularly positive impact. For example, Sure Start centres, which offered multiple types of support, not only contributed to improved children's educational outcomes but also led to a greater decrease in workless household status for families in those areas<sup>72</sup>.

Unfortunately, austerity policies since 2010 have significantly reduced funding for these services. Between 2010 and 2022, funding for Sure Start decreased by over two-thirds and over 1,340 centres closed<sup>73</sup>. Increasingly tightened budgets for local government have led to reduced funding for advice services<sup>74</sup>, and in some cases, advice centres have had to close altogether<sup>75</sup>.

## Violence Against Women and Girls services

Violence against women and girls (VAWG) and poverty are linked. Although women from all parts of society can experience VAWG, poverty can make it harder for women to leave abusive relationships. One of the primary reasons women return to an abusive partner is because they cannot access the economic resources they require to be self-sufficient. The experience of domestic violence and abuse can limit women's ability to participate in the labour market<sup>76</sup>.

Violence and abuse of women are widespread – one in four women will experience domestic violence and abuse in her lifetime. So a strategy to tackle children's and women's poverty needs to take account of the prevalence and impact of VAWG.

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<sup>70</sup> Citizens Advice Bureau (2009) [This is Child Poverty](#)

<sup>71</sup> Institute for Fiscal Studies (2024) [The short- and medium-term impacts of Sure Start on educational outcomes](#)

<sup>72</sup> Birkbeck University of London (2010) [The impact of Sure Start Local Programmes on five year olds and their families](#), Research Report DFE-RR067 for the Department for Education

<sup>73</sup> IFS (2024) [The short- and medium-term impacts of Sure Start on educational outcomes](#)

<sup>74</sup> Local Government Chronicle, (29 February 2024) [Charities fear 'doom spiral' of council budget cuts](#)

<sup>75</sup> The Guardian (3 February 2024) [When a Citizens Advice has to close despite demand being 'off the scale'](#)

<sup>76</sup> Women's Budget Group (2019) [Benefits or barriers? Making social security work for survivors of violence and abuse across the UK's four nations](#)

However, specialist services to support victims/survivors of VAWG are underfunded. Over 60% of referrals to refuges supporting women in England in 2022/23 were declined<sup>77</sup>. There are 14,000 survivors on the Rape Crisis waiting list<sup>78</sup>. Migrant women with no recourse to public funds face higher risks of returning to violent perpetrators, destitution, or deportation if they cannot access vital services<sup>79</sup>. VAWG services are facing a cliff edge of funding – with funding from central government uncertain after 2025.

### **Policy recommendations – bringing down essential costs through public provision**

Children's poverty can also be tackled – and associated living standards improved – by improving their access to essential services. There is a strong moral and economic case for these essential needs, such as housing, education and health, to be met through the collective provision that is universal and free at the point of use (or heavily subsidised).

Investment in universal free childcare:

- The government should develop a plan to create and invest in a universal, high-quality, free-at-the-point-of-use early years education and childcare system, similar to our state school system. Investment in such a system would largely pay for itself through a multiplier effect in the wider economy and increased tax revenues<sup>80</sup>.

Universal free school meals:

- Schools can contribute to food security and children's well-being by providing universal free school meals.

Investment in social housing:

- A significant investment in social housing and restrictions in the Right-to-Buy scheme will be needed to preserve stock in high-demand areas and ensure every child has access to a suitable home.
- In the meantime, LHA rates should be pegged to average local private rents.

<sup>77</sup> Women's Aid (2024) [The Domestic Abuse Report 2024: The Annual Audit](#)

<sup>78</sup> Rape Crisis England & Wales (2023) Summary of Member Centre 2021 – 2022 Rape and Sexual Abuse Support Fund

<sup>79</sup> Women's Budget Group (2020) [Migrant Women and the Economy](#)

<sup>80</sup> Women's Budget Group (2021) [Westminster Hall Debate Relating to Funding and Affordability of Childcare: A Briefing from the UK](#)

[Women's Budget Group](#), based on calculations from: J De Henau (2019) WBG Commission on a Gender-Equal Economy, [Early Childhood Education and Care \(ECEC\) policies](#)

Fund community-based support services:

- Fund advice services that support multiple areas of people's lives and which are embedded in local communities.

Fund specialist services that offer support to victims/survivors of VAWG, including supporting women and their children to increase their financial resilience.

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