



The Gendered Impact of Public Debt

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November 2025



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Report for Aberlour Children's Charity,
One Parent Families Scotland
and Trussell



Using Citizens Advice Scotland and StepChange Scotland data.

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1 Introduction

Low-income families who receive money from the public purse in the form of social security payments (benefits) frequently have to pay proportions of this basic subsistence income back to the public purse in the form of ‘debts’ accrued by Universal Credit (UC) advances, Department for Work and Pension (DWP) loans, rent and council tax arrears, fuel/energy arrears, housing cost top-ups (e.g. private rentals), and arrears to the local authority for children’s school meals, among others.

Low income families in Scotland and across the UK are in the midst of an ever-worsening debt crisis. The cumulative effects of multiple social and economic crises affecting the UK have disproportionately impacted on low income families, reducing household incomes, increasing everyday costs and diminishing the effectiveness of social security and the wider welfare system. As a result, more and more low income families are finding it harder to make ends meet and are being pushed into poverty as they struggle to pay bills or afford the costs of day-to-day essentials.

Levels of problem debt, particularly in terms of basic housing, utility costs and council tax, have been increasing. Between 2019 and 2022, the proportion of destitute households with debt problems increased from 48% to 56%.¹ Section 2 of this report explores data from the Department for Work and Pensions (DWP) which shows that more families in Scotland were paying more in public debts repayments until this most recent quarter when recent policy changes came into effect.

Having to repay public debt from an already basic subsistence income can serve ‘to bring people who are already struggling below destitution levels in terms of income to buy food and other essentials’.² It can also have a knock on effect whereby low-income families take out other debts to compensate for the financial loss/pressure accrued over time.³ Commonly used forms of such debts currently are ‘Buy Now Pay Later (BNPL)’ methods. BNPL is a system where your purchases are split into three or more payments. When the split payments are made on time then this system is interest free. However, problems can arise when people do not have enough money in their bank accounts to make the repayments, whereupon interest or late fees might be added. It should be noted that BNPL is not yet regulated by the Financial Conduct Authority but is expected to come under its regulation in July 2026.⁴

1.1 Our focus on public debt and gender

Living on a low income is strongly gendered in nature with women, often due to social and family roles, experiencing greater levels of poverty. What is not known is whether women are more likely to have public debt. Specifically it is not known whether women’s social and family roles, e.g. single parenthood, disability in the family, caregiving, make them more likely to have public debt or whether the systems in place, such as social security and housing, are protective

¹ Fitzpatrick, S., Bramley, G., Treanor, M., Blenkinsopp, J., McIntyre, J., Johnsen, S., & McMordie, L. 2023. *Destitution in the UK* 2023. York: Joseph Rowntree Foundation.

² Bramley, G., Treanor, M., Sosenko, F. and Littlewood, M. (2021) *State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK* (Year two main report) London: Trussell (pg 92).

³ <https://web-backend.aberlour.org.uk/wp-content/uploads/2023/06/aberlour-qualitative-report.pdf>

⁴ <https://www.fca.org.uk/firms/regulating-buy-now-pay-later>

of having such debt. Unfortunately, there is little data available on who has what types of public debt and what exists has not been collected for research purposes. To fill this gap, this report uses customer data of those seeking advice for debt from Citizens Advice Scotland⁵ and StepChange⁶ to explore the circumstances and profiles of those with debt, especially public debt. The unique contribution of this research is that it is the first time that Citizens Advice Scotland and StepChange data across the whole population of Scotland have been combined, harmonised and analysed in a comprehensive study of public debt. It is testament to the high quality of data collected by these organisations that they could be harmonised and used in this way. That does not detract from the fact that there is a dearth of data on this topic in general.

Objectives

Aberlour Children's Charity, One Parent Families Scotland and Trussell jointly funded this research to build on this evidence to:

- Explore and better understand the interaction between public debt and specific thematic and policy areas, e.g. child poverty;
- Investigate how gender impacts on prevalence of public debt;
- Develop policy solutions that can help prevent against and tackle the impact of public debt and contribute to collective influencing and campaigning work aimed at informing and influencing UK and Scottish government policy in this area.

Research Questions

1. What proportion of debt is public debt?
2. how does gender impact on the prevalence of public debt?
3. How do women's social and family roles impact on public debt?

1.2 This report

This report builds on the previous work undertaken by Aberlour and Professor Morag Treanor since 2021 and is focused specifically on public debt, arrears and gender using data from Citizens Advice Scotland and StepChange. The rest of the report is organised as follows:

- Background
- Overview of public debt deductions in Scotland
- Women, gender roles and types of debt/arrears
- The likelihood of having different types of public debt
- Conclusions and recommendations

⁵ <https://www.cas.org.uk/>

⁶ <https://www.stepchange.org>

2 Background

2.1 Public debt deductions in Scotland

In discussing public debt, using the language of *debts* can be misleading. These monies owed are not debts as commonly understood, i.e. private consumer debts, but are monies owed to public bodies for bills, goods and services, e.g. advances on benefit entitlements or council tax.

When debt is owed to public bodies, or indeed to some private bodies, the organisations who are owed money can ask for deductions to be made from people's social security benefits to repay the debt.⁷ The private bodies that can request deductions include energy companies and water companies (where these are privatised). Other monies owed such as court fines and fixed penalty notices are also included in public debt. These are known as third party debts.

Unlike other forms of debt, public debt has a multilevel governance. This means that some aspects are reserved to Westminster, e.g. DWP or HMRC matters, some are devolved to the intra-UK nations, e.g. Social Security Scotland or the laws governing council tax, while others are the responsibility of the local authority, e.g. council tax debt. Some debts are governed by the local authority but identified in the first instance by local organisations, e.g. schools and school meal debt. Some private individuals, such as landlords, can request a managed payment or a rent arrears deduction from a tenant's Universal Credit entitlement directly from the government.⁸

It's important to note that, unlike with private and consumer debt, most third party deductions are imposed with no consultation or consent from the person owing the money. Consent is only needed from the individual where the total amount of all deductions, including any amounts to cover costs, exceeds the limit set for deductions from the main benefit. Until 30 April 2025, the limit set for deductions was 25% of the main benefit. From that date, a New Fair Repayment Rate caps deductions from Universal Credit at 15%, down from 25%. It should be noted that deductions from legacy benefits are not covered by the cap and that this limit can be exceeded for 'last resort' debts, where up to a regulated maximum of 40% can be deducted for payments that support the prevention of eviction and having pre-payment meters fitted. These include for rent and or service charges arrears and for gas and electricity.⁹ Here is a list of debts/arrears that can be deducted from benefits:

- UC advances
- budgeting advances
- budgeting loans
- hardship payments
- DWP loans and overpayments
- HMRC tax credits overpayments
- Social Security Scotland overpayment
- Sanctions
- Rent and service charge arrears – RSL and private landlords

⁷ <https://www.gov.uk/guidance/find-out-about-money-taken-off-your-universal-credit-payment>

⁸ <https://www.gov.uk/government/publications/universal-credit-landlord-request-for-a-managed-payment-or-rent-arrears-deduction>

⁹ <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-9-october-2025/universal-credit-deductions-statistics-september-2024-to-august-2025>

- housing costs for specific mortgage arrears
- Housing cost top-ups
- miscellaneous accommodation costs; care homes, private hospitals
- hostel charges
- council tax and community charge arrears
- water charges; water then sewerage if two debts
- mains fuel costs; gas and electricity
- Court fines
- Other arrears to the local authority (school meals)
- refugee integration loans
- Other loans and fines
- Child Support Maintenance

The following benefits may have a third-party deduction:

- Universal Credit
- Income Support
- Income-based and contributory Jobseeker's Allowance
- Pension Credit
- Income-related and contributory Employment and Support Allowance

In the following table and figures, the data has been taken from the Department of Work and Pensions (DWP). These data only report on deductions from Universal Credit and not the four legacy benefits.

From our previous work using the DWP data, we showed that:

- In November 2024, the figure was **£16.7 million**, or **£200 million** annualised.
- In February 2025, **£17.4 million** was deducted from claimants' Universal Credit. When annualised that amounted to almost **£210 million** based on February's data (the shortest month).
- In May 2025, **£18.4 million** was deducted from claimants' Universal Credit across Scotland.
- When annualised that amounted to **£221 million** being deducted from claimants' Universal Credit across Scotland *each year*.
- These figures were increasing month on month. On 30th April 2025, a New Fair Repayment Rate came into effect which caps deductions from Universal Credit at 15%, down from 25%, excluding last resort payments.¹⁰

¹⁰ The Fair Repayment Rate (FRR) was introduced on 30 April 2025. The FRR applies to households with assessment periods starting from 30 April 2025. Therefore, the first payments under the FRR were paid to affected households from June 2025 and the effects can be seen from this date onwards. The FRR reduced the maximum amount that can be deducted from UC households from 25% to 15% of standard allowance. The overall deduction cap can be exceeded only for 'last resort deductions', which are child maintenance payments, housing cost arrears (rent and or service charges) and gas and electricity arrears. <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-9-october-2025/universal-credit-deductions-statistics-september-2024-to-august-2025#fa-ir> (Accessed 11 November 2025)

- With the Fair Repayment Rate we would expect the amount of money being deducted from families' Universal Credit to be **lower** than the bullet points above. New data for the month of August 2025 came out on 11 November 2025 and shows the following.

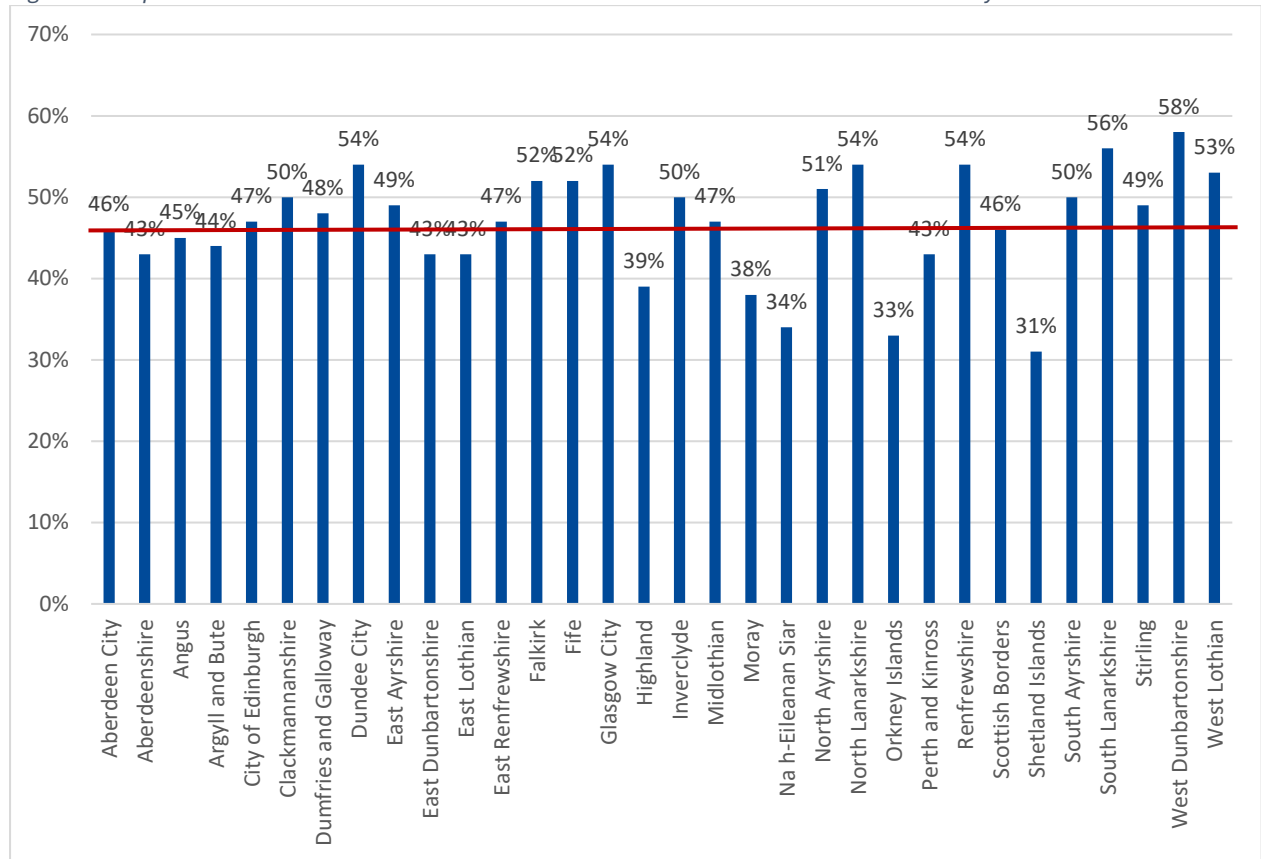
Table 1 - Local authorities in Scotland and monthly/annualised deductions

Local Authority	Total Amount Deducted August 2025	Annualised
Aberdeen City	£480,000	£5,760,000
Aberdeenshire	£360,000	£4,320,000
Angus	£270,000	£3,240,000
Argyll and Bute	£170,000	£2,040,000
City of Edinburgh	£1,000,000	£12,000,000
Clackmannanshire	£170,000	£2,040,000
Dumfries and Galloway	£350,000	£4,200,000
Dundee City	£570,000	£6,840,000
East Ayrshire	£380,000	£4,560,000
East Dunbartonshire	£140,000	£1,680,000
East Lothian	£210,000	£2,520,000
East Renfrewshire	£130,000	£1,560,000
Falkirk	£470,000	£5,640,000
Fife	£1,100,000	£13,200,000
Glasgow City	£2,900,000	£34,800,000
Highland	£390,000	£4,680,000
Inverclyde	£270,000	£3,240,000
Midlothian	£240,000	£2,880,000
Moray	£150,000	£1,800,000
Na h-Eileanan Siar	£28,000	£336,000
North Ayrshire	£470,000	£5,640,000
North Lanarkshire	£1,200,000	£14,400,000
Orkney Islands	£23,000	£276,000
Perth and Kinross	£260,000	£3,120,000
Renfrewshire	£550,000	£6,600,000
Scottish Borders	£240,000	£2,880,000
Shetland Islands	£21,000	£252,000
South Ayrshire	£290,000	£3,480,000
South Lanarkshire	£930,000	£11,160,000
Stirling	£180,000	£2,160,000
West Dunbartonshire	£390,000	£4,680,000
West Lothian	£570,000	£6,840,000
Total	£14,902,000	£178,824,000

Source: DWP, Universal Credit deductions statistics, supplementary data tables, Published 13 May 2025.

- There has been a drop from **£18.4 million in May 2025 to £14.9 million in August 2025**. This is after a period where deductions had been increasing month on month.
- The annual deduction has dropped from **£221 million to £179 million**. This is a drop of £42 million annually (19% reduction).

Figure 1 - Proportion of Households on Universal Credit with a Deduction in Scotland in February 2025



Source: DWP, Universal Credit deductions statistics, supplementary data tables, Published 11 November 2025.¹¹

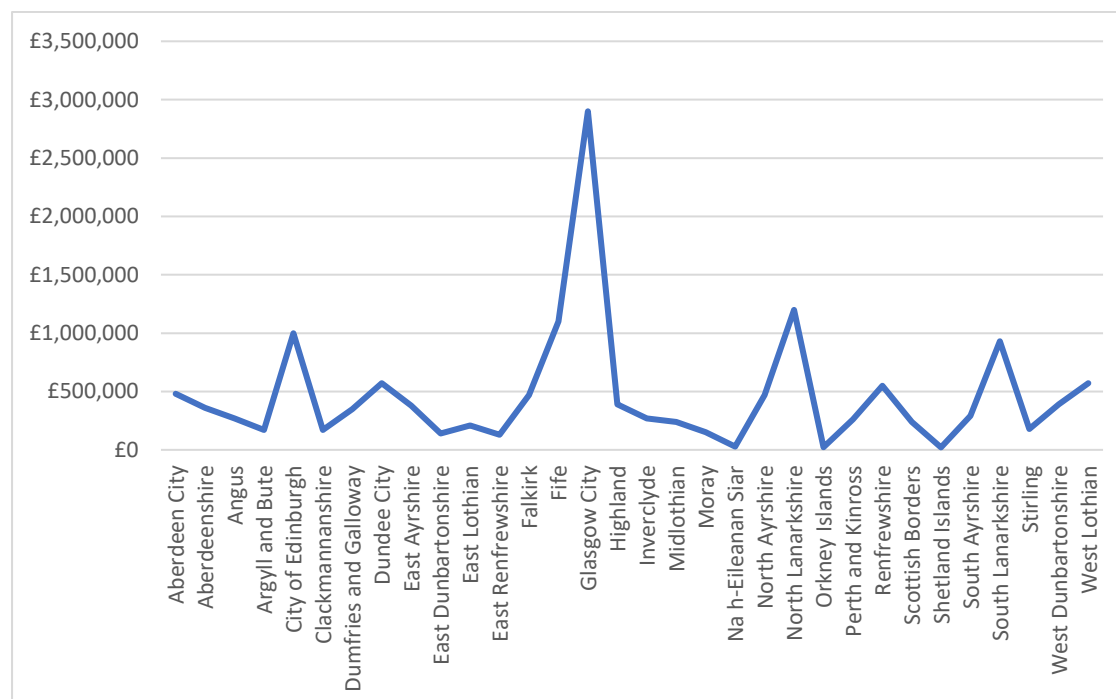
- The horizontal red line denotes the British average (not Northern Ireland) of **46%**.
- 19 local authorities in Scotland are above the GB average (compared to 17 local authorities previously). These are:
 - City of Edinburgh (47%)
 - Clackmannanshire (50%)
 - Dumfries and Galloway (48%)
 - Dundee City (54%)
 - East Ayrshire (49%)
 - East Renfrewshire (47%)
 - Falkirk (52%)
 - Fife (52%)
 - Glasgow City (54%)

¹¹ <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-9-october-2025> (Accessed 11 November 2025).

- Inverclyde (50%)
- Midlothian (47%)
- North Ayrshire (51%)
- North Lanarkshire (54%)
- Renfrewshire (54%)
- South Ayrshire (50%)
- South Lanarkshire (56%)
- Stirling (49%)
- West Dunbartonshire (59%)
- West Lothian (53%)

The £14,902,000 monthly deduction in August 2025 (£178,824,000 annualised) is broken down by local authority in the figure below. Glasgow has £2.9 million being deducted monthly from UC claimants in August 2025. This is a drop from £3.5 million in May 2025 and a return to the November 2024 rate of £2.93 million.

Figure 2 – Total amount deducted in February 2025



Source: DWP, Universal Credit deductions statistics, supplementary data tables, Published 11 November 2025.

2.2 Citizens Advice Scotland and StepChange data

This report uses data from the reporting systems of Citizens Advice Scotland (CAS) and StepChange combined. CAS and StepChange have each provided a dataset detailing all debt-related client points of contact from April 2022 to July 2024. These datasets include details on the date of first and subsequent contacts, on the types of advice given down to a granular level, types of debts held, and the amounts owed on each debt. It also provides sociodemographic information about the people accessing the service. The dataset comprises 71,263 individuals.

Table 2 gives the numbers by people's sociodemographic information.

Table 2 - Descriptive information of the combined dataset

Sociodemographic characteristics	Count (Percent)
Total	71,263
Which data?	
CAS	49,057 (68.9%)
StepChange	22,206 (31.2%)
Age Range	
15-17	55 (0.1%)
18-24	4,929 (7.0%)
25-34	16,244 (23.1%)
35-44	18,936 (27.0%)
45-59	22,494 (32.0%)
60-64	7,589 (10.8%)
Caring Responsibility	
Yes	6,989 (10.1%)
No	62,024 (89.9%)
Employment	
Unable to work due to ill health / disability	19,322 (27.8%)
Full time work (30+ hours)	19,258 (27.7%)
Unemployed	10,119 (14.6%)
Part time work (less than 30 hours)	9,928 (14.3%)
Not seeking work	2,646 (3.8%)
Self-employed	2,442 (3.5%)
Looking after home / family	2,181 (3.1%)
Student	1,426 (2.1%)
Other	597 (0.9%)
Retired	432 (0.6%)
Zero hours contract	498 (0.7%)
Gender	
Female	36,626 (56.6%)
Male	28,081 (43.4%)
Housing	
Council rented	36,840 (52.9%)
Private landlord	12,370 (17.8%)
Owner occupier	12,224 (17.6%)
Staying with friends / relatives	4,943 (7.1%)

Other	1,751 (2.5%)
Homeless / temporary accommodation	1,512 (2.2%)
Single parent	
Yes	14,434 (20.6%)
No	55,797 (79.5%)
Mum under 25	
Yes	1,231 (1.8%)
No	69,016 (98.3%)
Relationship	
Single / never been married	35,558 (52.3%)
Married / cohabiting / in a civil partnership	19,182 (28.2%)
Divorced / dissolved partnership	6,245 (9.2%)
Separated in a legal partnership	4,967 (7.3%)
Widowed	1,449 (2.1%)
Other	620 (0.9%)
SIMD quintiles	
1 (most deprived)	23,892 (34.6%)
2	18,178 (26.3%)
3	12,739 (18.5%)
4	9,115 (13.2%)
5 (least deprived)	5,095 (7.4%)
Urban Rural (CAS data only)	
Urban	37,872 (80.2%)
Accessible Rural	4,381 (9.3%)
Remote Rural	4,947 (10.5%)
Disability	
No	60,108 (85.6%)
Yes	10,119 (14.4%)

Source: Citizens Advice Scotland and StepChange data combined, 2022-2025

Note that not all clients have demographic data recorded resulting in some missing data.

3 Women, gender roles and types of debt/arrears

The focus of interest for Aberlour and partners in this report is public debt and gender, specifically whether women have a greater incidence and levels of public debt, particularly because of their social and family roles.

The analysis of the data considers gender, single parenthood, having a disability in the family, being a mother under the age of 25 and having a caring role.

The analysis also looks at geography, in particular the Scottish Index of Multiple Deprivation¹²¹³ and the three-fold urban rural classification.¹⁴ SIMD is divided into quintiles in the analysis and comprises CAS and StepChange data, whereas the urban-rural analysis is run on CAS data only.

3.1 Methodology

3.1.1 Modelling the probability of having public debt based on the priority group families

Logistic regression models were run (models not shown) using Stata version 18. The resulting odds ratios are displayed in charts in each section by the probability of holding the following types of public debt (total public debt, council tax, fuel/energy, rent, and universal credit advance payments debts) as the dependent variables. The independent variables were gender and the following social roles that are often gendered (single parent family, mother under 25, disability in the family and having a caring role). The outcome or dependent variable is the probability of having various types of public debt/arrears. Each reported odds ratio is given holding all other independent variables constant.

To understand the odds ratios given in the graph below, note that the red line denotes no higher or lower likelihood of having public debt/arrears (Odds ratio = 1). Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears.¹⁵

3.2 Women's social and family roles

Firstly, the analysis was conducted on the data to see how much more or less likely women are to have social and family roles compared to men.

¹² <https://www.gov.scot/collections/scottish-index-of-multiple-deprivation-2020/>

¹³ <https://simd.scot/#/simd2020/BTTFTT/9/-4.0000/55.9000/>

¹⁴ <https://www.gov.scot/publications/scottish-government-urban-rural-classification-2022/>

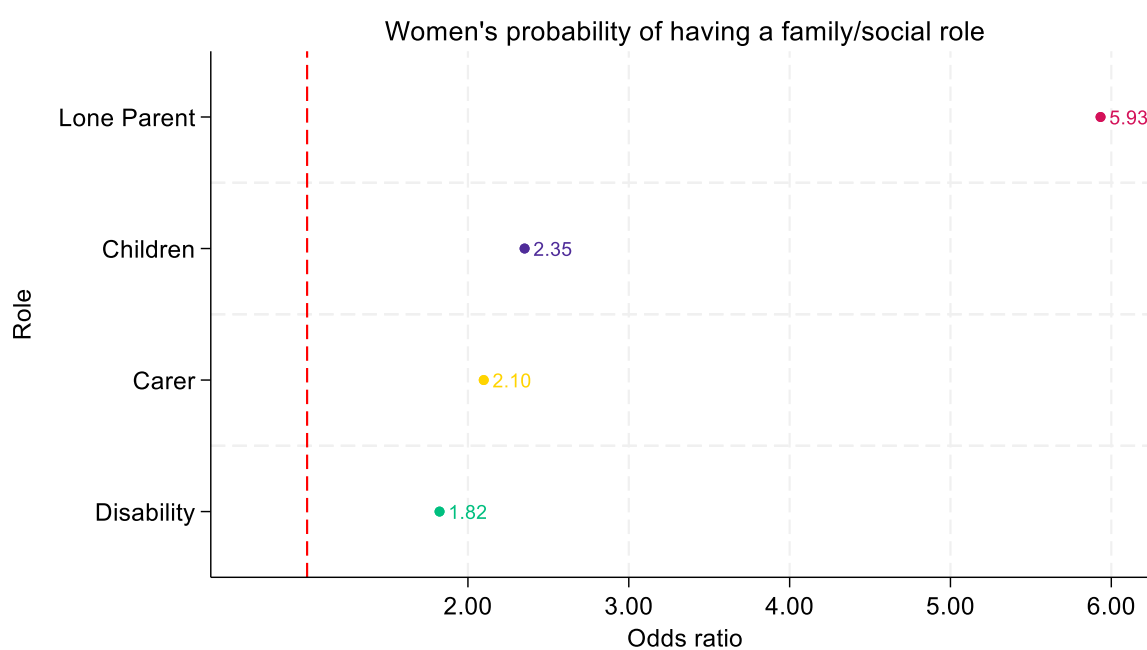
¹⁵ Jann, Ben (2014). Plotting regression coefficients and other estimates. The Stata Journal 14(4): 708-737.

Jann, Ben (2014). Plotting regression coefficients and other estimates in Stata. University of Bern Social Sciences Working Papers No. 1. Available from <http://ideas.repec.org/p/bss/wpaper/1.html>.

Jann, Ben (2013). COEFPLOT: Stata module to plot regression coefficients and other results. Available from <http://ideas.repec.org/c/boc/bocode/s457686.html>.

Key points

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

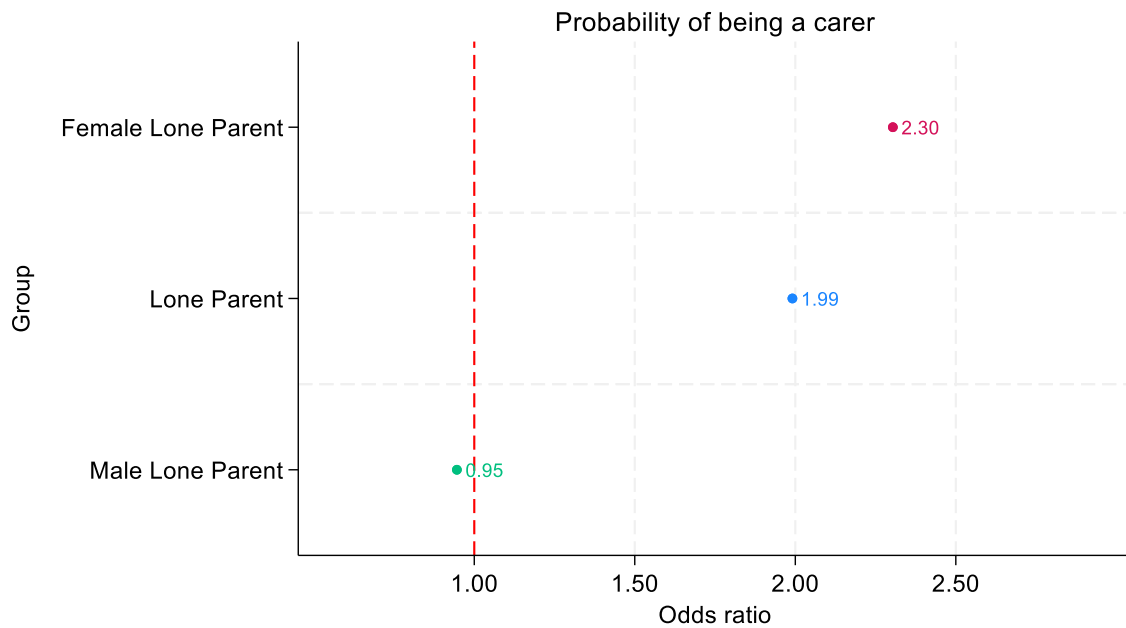


Source: StepChange and Citizens Advice Scotland data 2022-2025

Figure 3 – Women's probability of having a family/social role

Key points

- Single parents are **twice** as likely to be carers.
- Female single parents are almost **2 and a half** times more likely to be carers.



Source: StepChange and Citizens Advice Scotland data 2022-2025

Figure 4 - Probability of being a carer

3.3 Women's gender roles and types of public debt

In the combined dataset, amounts of debts/arrears for the various categories were collected. They were combined to correspond to different types of public debt/arrears and to give an overall figure of the total owed.

Table 3 - Types of public debt by gender and social roles

Group (means in £)	Type of debt/arrears				
	Total public sector	Council tax	Fuel/energy	Private Rental Sector	Social housing (Council and HA)
Gender - female	£3,661.76	£2,884.65	£2,282.93	£2,449.04	£1,815.68
Gender - male	£3,577.84	£2,604.68	£2,009.28	£2,479.64	£2,258.47
Children	£3,649.58	£2,731.61	£2,370.74	£2,584.50	£1,898.54
No children	£3,447.45	£2,702.90	£1,948.55	£2,288.20	£2,008.17
Female single parent	£3,538.23	£2,544.45	£2,413.33	£2,259.57	£1,713.39
Male single parent	£3,645.95	£2,575.58	£1,767.42	£1,667.12	£2,291.15
Disability	£3,156.40	£2,452.48	£2,158.17	£1,843.14	£1,565.49
Single parent with disability in family	£3,555.64	£2,424.63	£2,423.20	£2,156.35	£1,803.23
Single parent with no disability in family	£3,015.34	£2,462.63	£2,061.16	£1,758.49	£1,468.17
Female with disability in family	£3,347.93	£2,657.71	£2,309.46	£1,924.68	£1,639.30
Male with disability in family	£3,061.91	£2,312.71	£2,029.11	£1,782.05	£1,493.80
Carer	£4,246.29	£3,276.43	£2,703.64	£3,199.29	£1,858.41
Female carer	£4,286.48	£3,364.67	£2,836.03	£2,842.66	£1,861.22
Male carer	£4,158.95	£3,042.60	£2,387.96	£4,248.25	£1,819.86

Source: Citizens Advice Scotland and StepChange data combined, 2022-2025

The cells highlighted red show which people have higher than average amounts of different types of debts/arrears.

Key points to note:

- Women owe the most in total public debt/arrears, council tax and fuel/energy debt/arrears (but this doesn't mean they are more likely to have a particular type of debt/arrear. We will analyse that in the next section).
- People with children owe the most across all categories except social housing (protective factors).
- Female single parents have highest debts/arrears in PRS and fuel/energy.
- Single parents with disability in the family owe more than couple families and male single parents with disability in the family.
- Females with disability in the family owe more than males with disability in the family.
- Carers have high levels of debts/arrears and female carers have the highest levels of all.
- Male carers have highest debts/arrears in the Private Rental Sector.
- Housing association debts/arrears are lower for those with a disability in the family, a disabled child, or a single parent, suggesting that there is a protection that comes with that type of tenancy.

The CAS and StepChange datasets do not include reasons for being or becoming single parents, however, earlier research (2021-2023) we undertook did.¹⁶ Six of the participants in that study were women and five of the six were single parents. Reasons participants gave for being or becoming single parents were strikingly similar and included domestic abuse, including financial abuse. That is not to say that domestic abuse is a universal single parent experience, rather it was reported by five out of six of our participants.

3.4 Domestic abuse

Several of the female single parents within our earlier study mentioned that they had separated from their previous partners because of domestic abuse. These women felt that domestic abuse had not only exacerbated their debt and low income but had also caused and aggravated mental health and physical health problems - which made it difficult for them to sustain employment. As a result, there was an identifiable two-pronged effect on women's finances

¹⁶ [aberlour-qualitative-report.pdf](#)

from domestic abuse. This was caused by both direct financial abuse, that is common to domestic abuse, and a derivative effect caused by the impact of domestic abuse on women's health and well-being.

"I had a massive breakdown at that point because the domestic abuse got worse, and it was more the emotional abuse. It was more the gas lighting and money going missing. Now, nearly four years on, it's not the physical abuse that I remember, it's the gas lighting because now I don't trust anyone. I do not trust." Jackie

Externally to our own research, rates for the prevalence of domestic abuse among women are difficult to come by. Although these are expected to be underestimates due to reluctance to report it, what we do know is that around a quarter of all women have experienced domestic abuse in England and Wales,¹⁷ and that in Scotland, by the time their children were six years old, 14% of mothers reported experiencing some form of domestic abuse since the child's birth.¹⁸ While no equivalent study has been undertaken in Scotland, England or Wales, one analysis of government data in Australia reports that single parents are three times more likely to have experienced domestic abuse with an incidence rate of 60%.¹⁹ It is therefore likely that a disproportionately high number of single parent families in Scotland have been impacted by some form of economic abuse - with some parents having separated as a direct result of this.

¹⁷ <https://womensaid.org.uk/information-support/what-is-domestic-abuse/how-common-is-domestic-abuse/>

¹⁸ Skafida, V, Devaney, J & Morrison, F 2023, Children living with domestic abuse: Social inequalities in mother and child experiences and repercussions for children's wellbeing. The University of Edinburgh.

¹⁹ <https://www.violenceorpoverty.com/the-choice>

4 The likelihood of having different types of public debt

In this chapter, public debt was analysed as a total and also split into different categories of public debt: council tax, fuel/energy, rent and universal credit advance repayments.

4.1 Total public debt

Key points to note:

- Female single parents have the highest likelihood of having public debt. They are 68% more likely to have public debt.
- Male single parents are 52% more likely to have public debt.
- Women in general are 11% more likely to have public debt.
- Women with disability in the family are 43% more likely to have public debt.
- Men with disability in the family are 32% more likely to have public debt.
- Men and women with children, and carers, are less likely to have public debt overall, but as table 3 shows, their amounts owed to public debt are higher.
- People in social housing (council and housing association) are 4 times more likely to have public debt than homeowners.
- People who are homeless are 3 times more likely to have public debt than homeowners.
- People in the private rental sector are more than 2 times more likely to have public debt than homeowners.
- People living in the lowest SIMD quintiles are more likely to have public debt than the highest SIMD quintile. In the lowest SIMD quintile people are 3 times more likely to have public debt than the highest SIMD quintile.
- People in remote rural and in urban environments are around 1.5 times more likely to have public debt compared to those in accessible towns.

As a reminder, to understand the odds ratios given in the charts below, the red line equals one and denotes no higher or lower likelihood of having public debt/arrears. Being below 1, to the left of the red line means a lower likelihood. Being above 1, to the right of the red line means a higher likelihood of having public debt/arrears. All of the odds ratios are statistically significant.

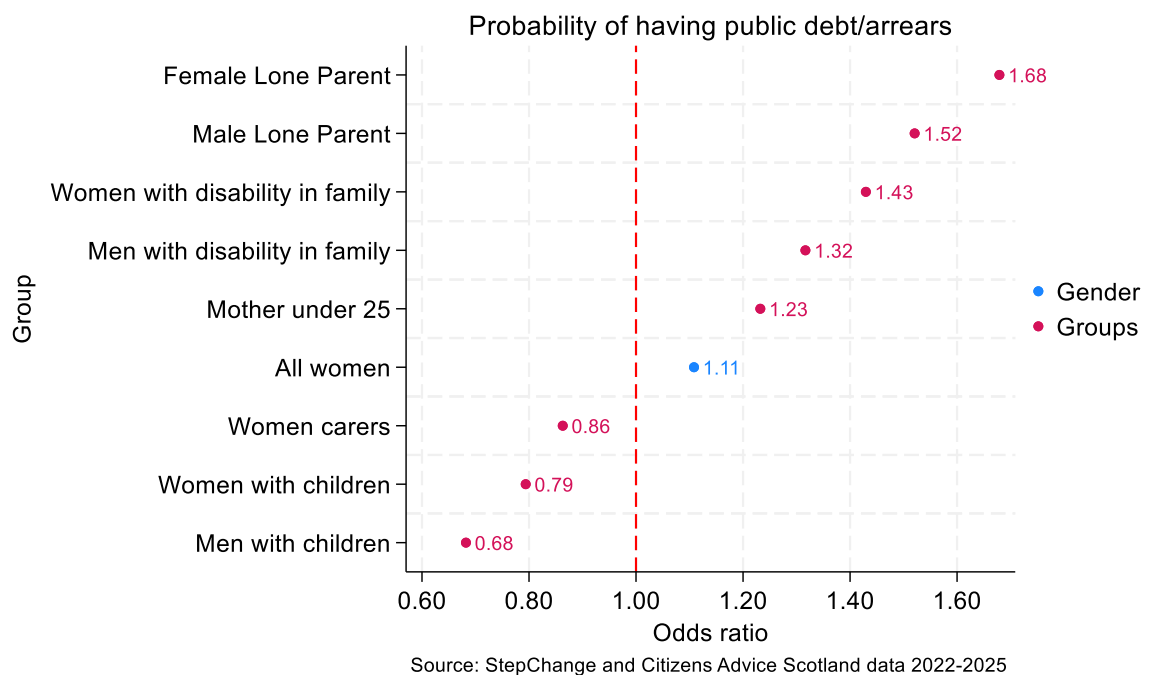


Figure 5 - Probability of having public debt/arrears

4.1.1 Total public debt by housing tenure

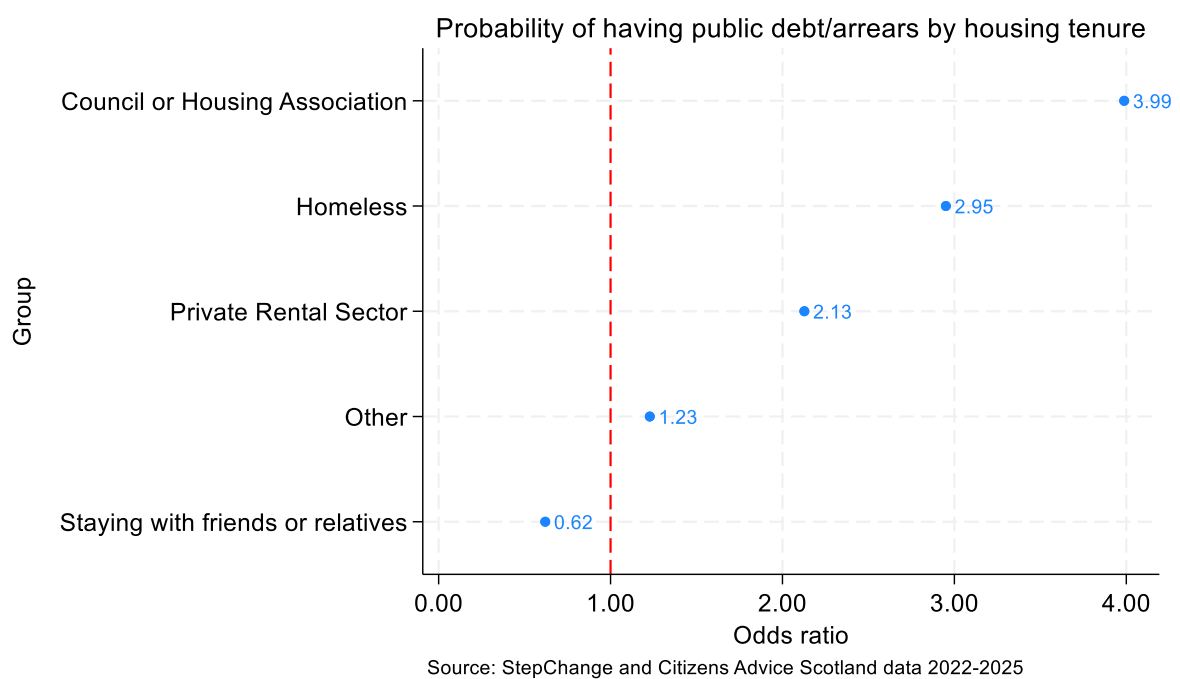


Figure 6 - Probability of having public debt/arrears by housing tenure

4.1.2 Total public debt by area characteristics

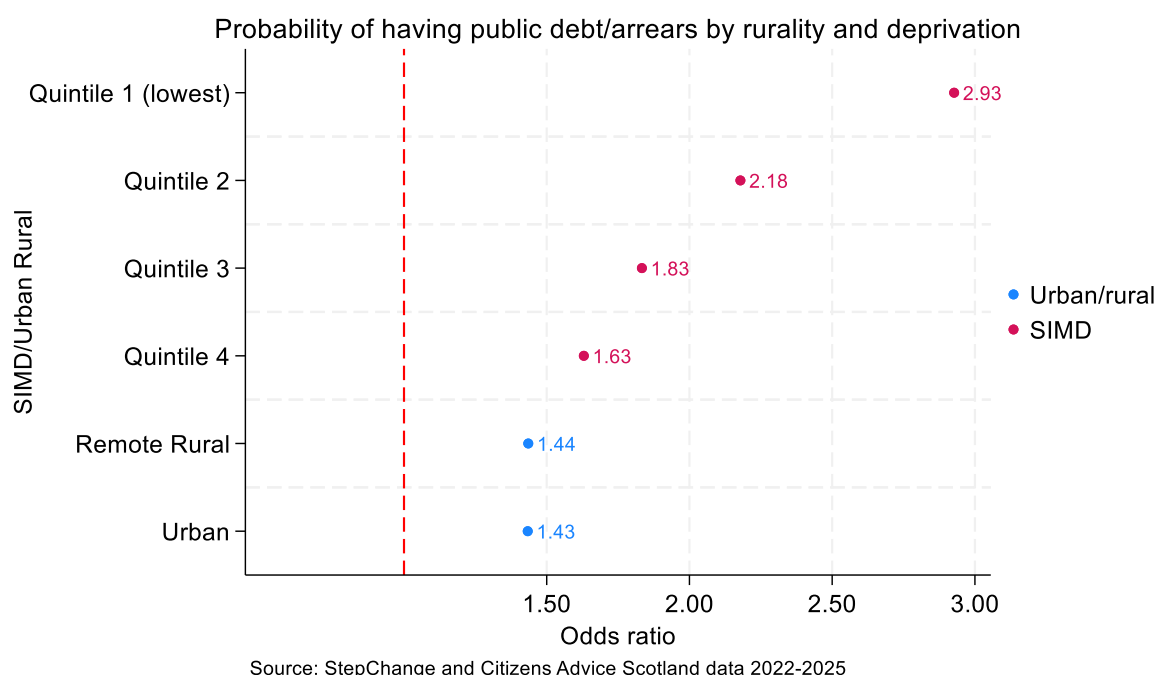


Figure 7- Probability of having public debt/arrears by rurality and deprivation

The analysis shows that being a woman in general and having roles associated with single parenthood and disability in the family increases the probability of women having public debt. What we learned from our stage one qualitative research²⁰ is that having one public debt knocks you into arrears with others. One family was renting in the private sector and the rent was so high that they fell into arrears with council tax and gas/electricity payments. This is not unusual.

Public debts are analysed in this report separately but they are in fact connected to each other. Table 4 shows that around 50% of all those accessing CAS/StepChange debt advice services have public debt and nearly 1 in 3 have multiple public debts or arrears.

Table 4 - Number of public debts/arrears

Number of public arrears	Frequency	Percent
0	36,164	50.8
1	13,957	19.6
2	10,675	15.0
3	5,660	7.9
4 or more	4,807	6.8
Total	71,263	100

Source: Citizens Advice Scotland and StepChange data combined, 2022-2025

²⁰ <https://web-backend.aberlour.org.uk/wp-content/uploads/2023/06/aberlour-qualitative-report.pdf>

4.2 Council tax debt

Key points to note:

- Women are only slightly more likely to have council tax debt overall compared to men.
- Female single parents are one and a half times more likely to have council tax debt compared to everyone else.
- Male single parents are 41% more likely to have council tax debt compared to everyone else.
- Men and women with children are less likely to have council tax debt overall, but as table 3 shows, their amounts owed to council tax debt are higher.
- People in social housing (council and housing association) are around two and half times more likely to have council tax debt than homeowners.
- People who are homeless are almost 2 times more likely to have council tax debt than homeowners.
- People in the private rental sector are almost 2 times more likely to have council tax debt than homeowners.
- People in remote rural and in urban environments are 41% and 33% respectively more likely to have council tax debt compared to those in accessible towns.
- Lower SIMD quintiles are more likely to have council tax debt than the highest SIMD quintile.

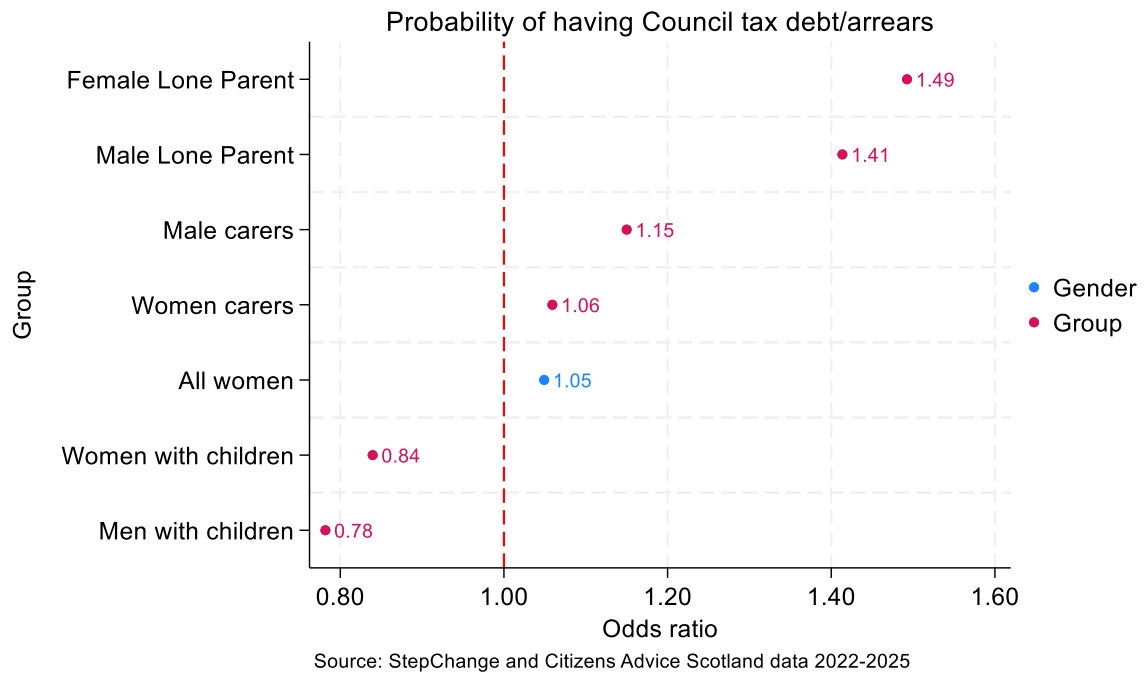


Figure 8 - Probability of having Council Tax debt/arrears

4.2.1 Total Council tax debt by housing tenure

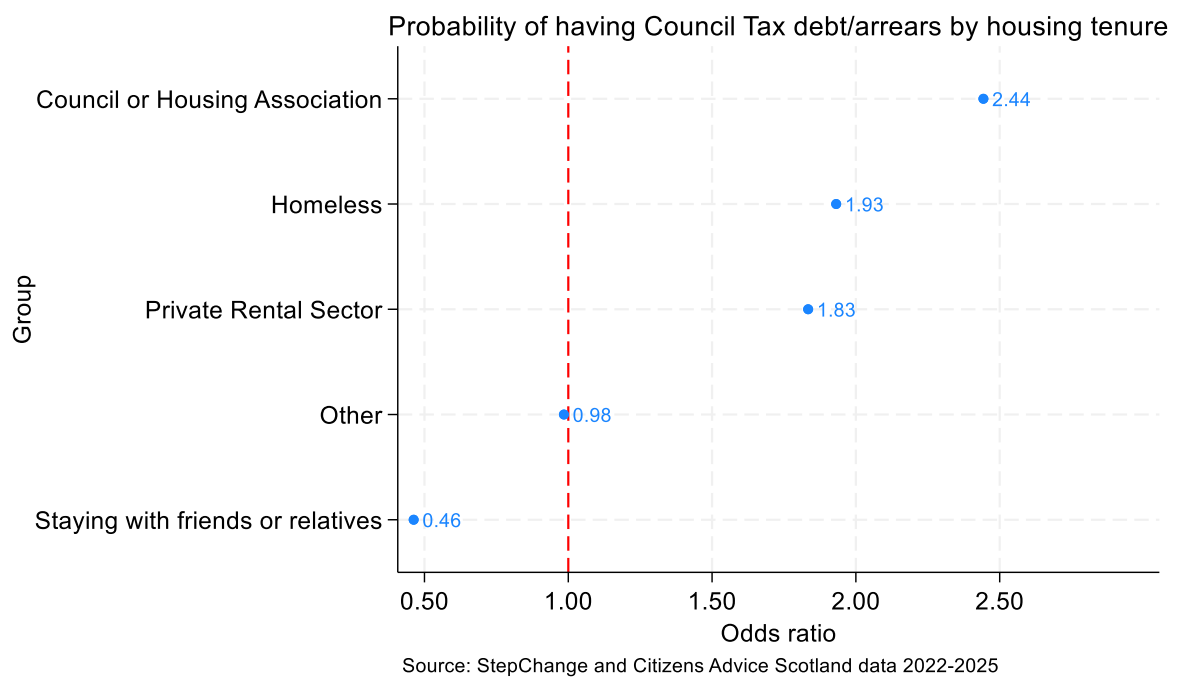


Figure 9 - Probability of having Council Tax debt/arrears by housing tenure

4.2.2 Total Council tax debt by area characteristics

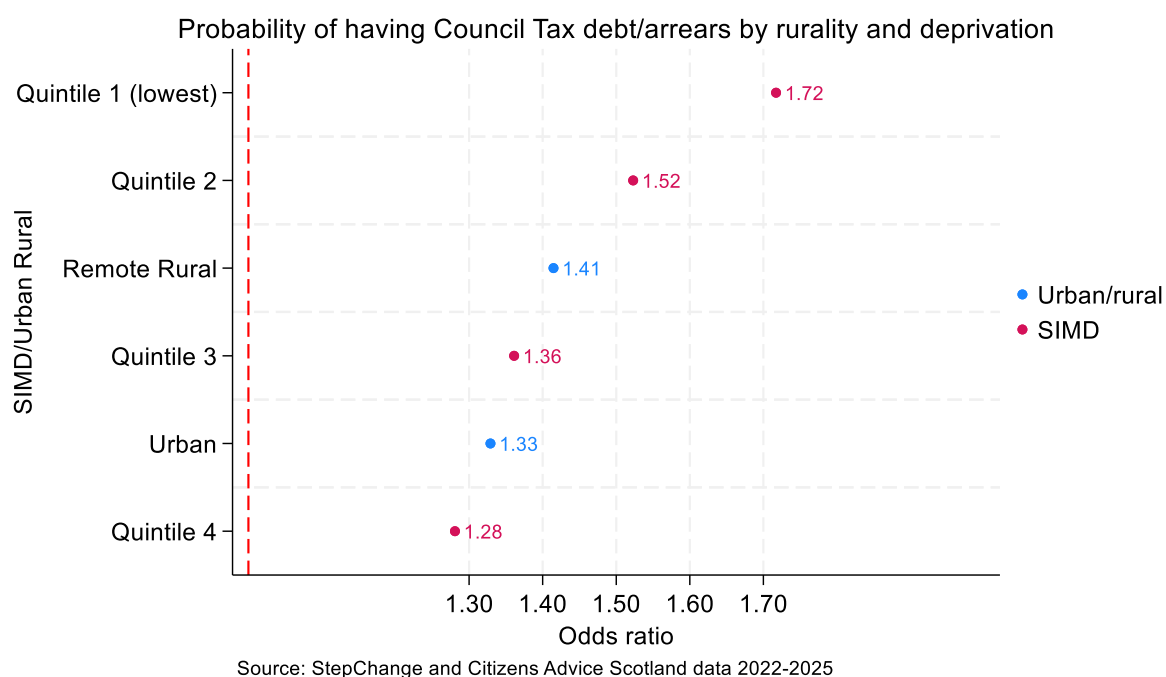


Figure 10 - Probability of having Council Tax debt/arrears by area characteristics

4.2.3 Council tax debt and single parenthood

Our data tells us that single parents are around 1.5 times more likely to have council tax debt compared to everyone else. Yet, in Scotland, households with only one adult in them are entitled to a 25% reduction in their council tax bill and single parents on a low income, or with other characteristics such as disability, may be entitled to further reductions or exemptions. With this in mind, it is surprising that single parents are almost 50% more likely to have council tax debt. In our stage one qualitative research we previously noted that participants had current or historic (or both) council tax arrears, even those we would expect to have reductions or exemptions.

One participant, Elaine,²¹ received universal credit, including housing element and the childcare element, and was living in a council flat. She received child benefit and the Scottish child payment. Her childcare costs were £550 per month. Her rent was £460 per month. Even though she was on universal credit because of her low income, she did not receive any council tax reduction other than the standard 25% for being the sole adult in a property. Because she was expected to pay full council tax of £160 per month, she said she couldn't afford to pay this much each month and so had a lot of council tax arrears. She also had a relatively small amount of arrears on her gas and electricity.

²¹ [aberlour-qualitative-report.pdf](#)

This raises the questions of how many people are missing out on exemptions and reductions and whether exemptions and reductions are targeting those who need them most, i.e. are they fit for purpose?

Our CAS and StepChange data do not reveal the reasons for people having council tax debt, but our qualitative research did highlight several issues.²²

In Scotland, as in the rest of the UK, when a joint debt is taken on, or in this case, when there are arrears in joint names, each person in the couple is **jointly and severally liable**.²³ What this means is that each person is liable for the entirety of the debt if one half of the couple is no longer able to pay or refuses to pay. Council tax is one such debt and can mean that single parents can be left with the full responsibility for the entire council tax debt amount after a separation. Jackie said:

“If you’ve got a joint claim with someone, then you are liable for paying half that debt. I ended up being left to pay the debt in full, and I says, ‘Well, can you not chase up my ex-partner, and take half the money off his benefits?’ They said, ‘No, we’ve got a hold of you, so you can just pay it.’ I was gobsmacked. It was the first time in my life I think I’ve been left speechless. He’s got off, hook, line, and sinker. He’s got no debt to pay, basically... I’m on the Electoral Roll, too. He won’t be on the Electoral Roll. It’s things like that because that’s how, if you’re in debt, someone can pinpoint you if you’re on the Electoral Roll.” (p. 22)

Jacki goes on to explain that paying the full council tax arrears on a joint claim has had a negative effect on her ability to pay her current council tax:

“Yes, I do [have council tax arrears]. They’re in two lots of arrears. The debt with my ex-partner is nearly paid off. I’ve had to pay that all myself. So that was initially something like £400-and-something. So that’s about paid off because I’ve made extra payments to that because I don’t want a debt where it’s been with him. Then I’ve got a couple of hundred-pound debt that I wasn’t able... Well, it ran into debt because I wasn’t able to pay the Council Tax.” (p. 19)

It is often women who are left to repay joint debt in full when they separate with a partner. Jackie’s ex-partner also took out budgeting loans on their joint universal claim without her knowledge and she was also repaying this debt in addition to the council tax debt. However, the difference is that she was not having to pay this debt in its entirety, but rather was only eligible to repay half the debt. She explained to me that DWP processes had changed so that now both people in a couple have to sign for a budgeting loan on a joint claim and, on separation, the debt is divided between the two. **Is there any reason the same could not happen with council tax arrears on a joint account?**

²² <https://web-backend.aberlour.org.uk/wp-content/uploads/2023/06/aberlour-qualitative-report.pdf>

²³ <https://www.carringtondean.com/help-with-debt/joint-debt/> (Accessed 9 October 2025)

4.3 Fuel debt

Key points to note:

- Women are a third more likely to have fuel debt than men.
- Men with a disability in the family are more than twice as likely to have fuel debt compared to everyone else.
- Women with a disability in the family are almost twice as likely to have fuel debt compared to everyone else.
- Female single parents are two thirds more likely to have fuel debt compared to everyone else.
- Male single parents a third more likely to have fuel debt compared to everyone else.
- People in social housing (council and housing association) are more than two times more likely to have fuel debt compared to homeowners.
- People in the private rental sector are almost 2 times more likely to have fuel debt compared to homeowners.
- There is no difference in the likelihood of having fuel debt by urban/rural splits.
- Lower SIMD quintiles are more likely to have fuel debt than the highest SIMD quintile.

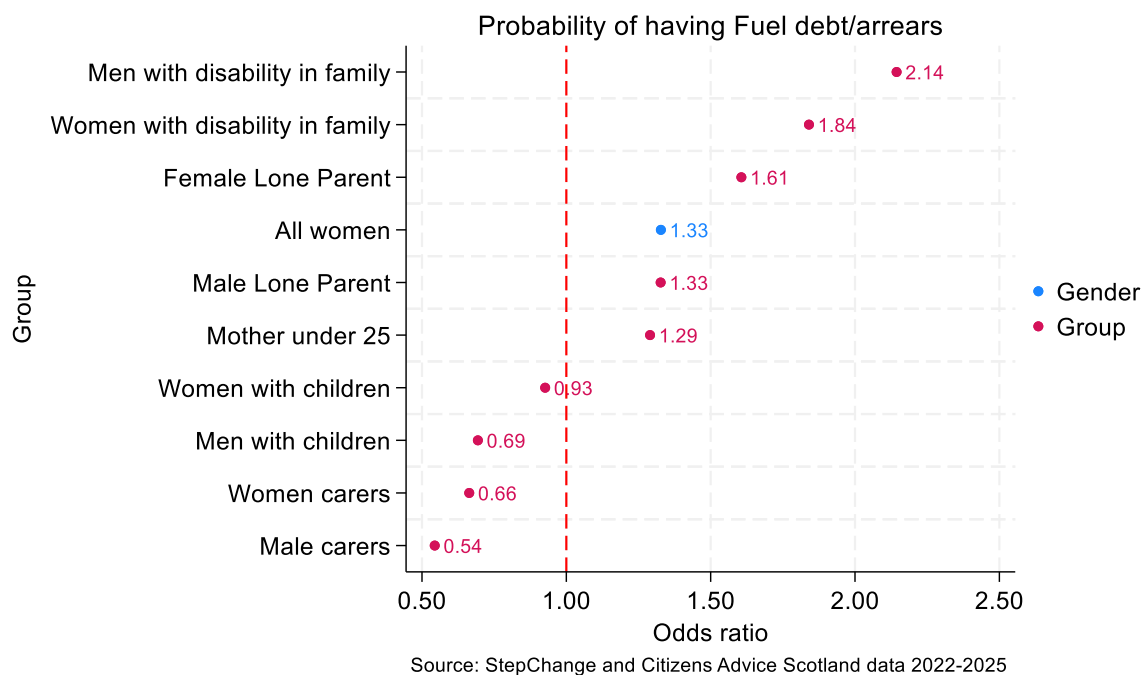


Figure 11 - Probability of having Fuel debt/arrears

4.3.1 Total Fuel debt by housing tenure

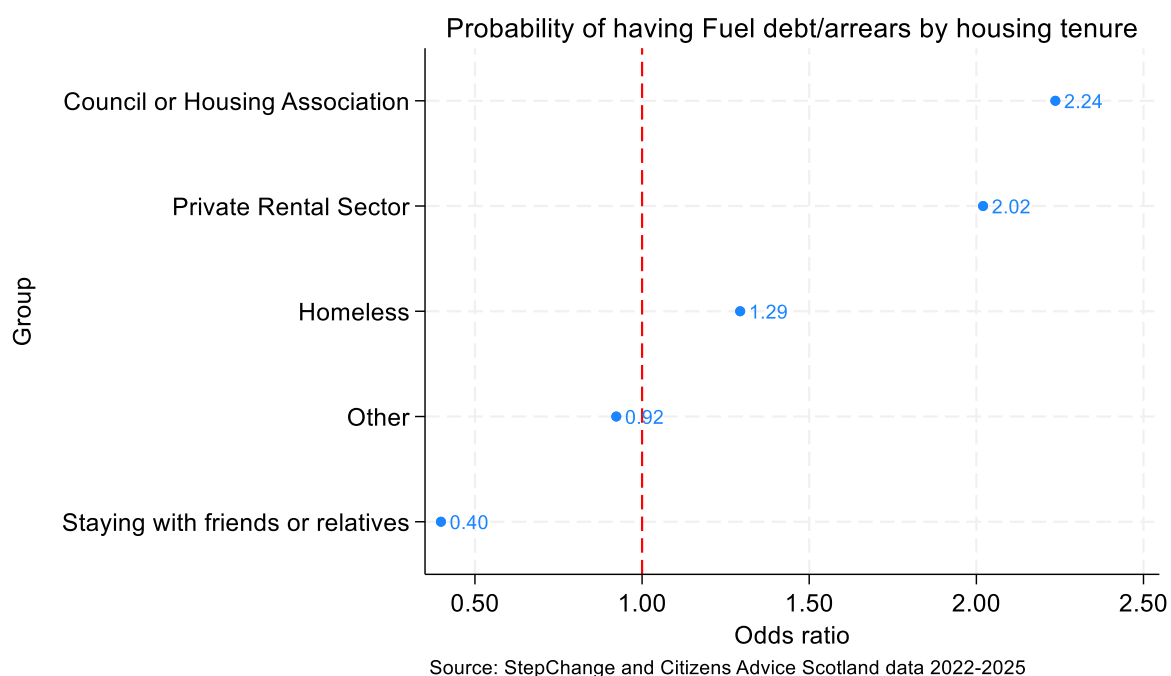


Figure 12 - Probability of having Fuel debt/arrears by housing tenure

4.3.2 Total Fuel debt by area characteristics

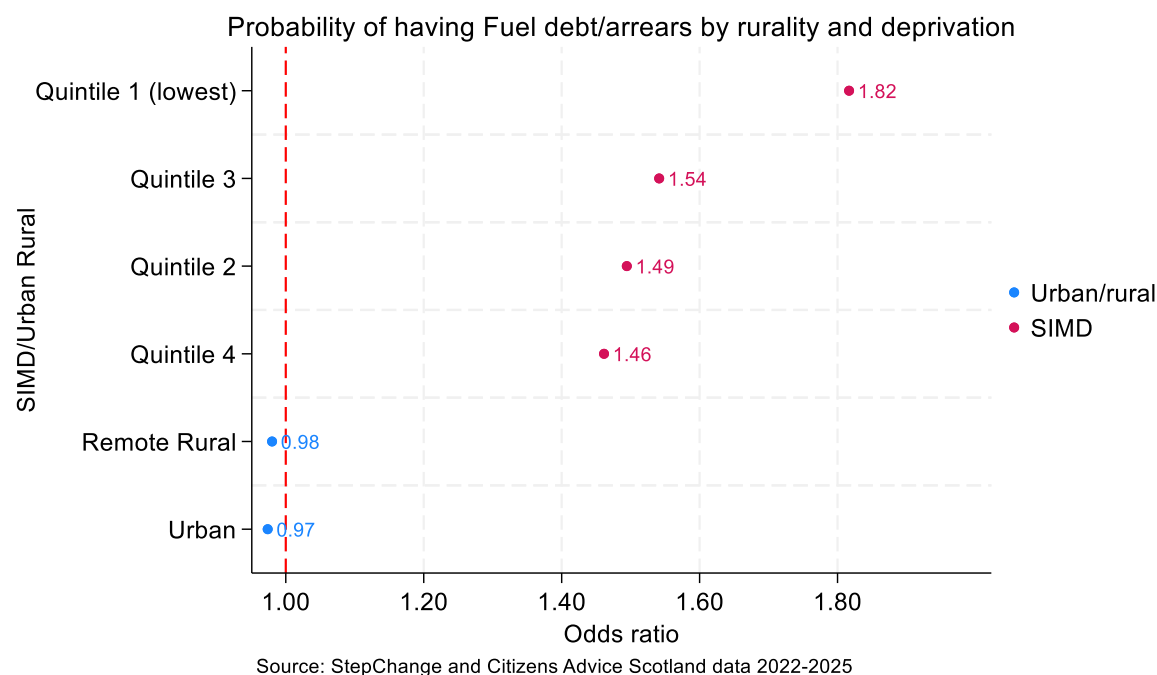


Figure 13 - Probability of having Fuel debt/arrears by area characteristics

4.4 Rent debt

Key points to note:

- Male single parents have the highest likelihood of having rent debt/arrears. They are twice as likely to have this type of debt compared to everyone else.
- Women with disability in the family have the next highest likelihood of having rent debt/arrears. They are more than a third more likely to have this type of debt.
- Female single parents are also a third more likely to have rent debt/arrears.
- People living in council or housing association housing are **4 times** more likely to have rent debt/arrears compared to owner occupiers' housing debt.
- People who are homeless are **3 times** more likely to have rent debt/arrears compared to owner occupiers' housing debt.
- People in the PRS are **twice** as likely to have rent debt/arrears compared to owner occupiers' housing debt.
- People living in the lowest SIMD quintile are almost **3 times** more likely to have rent debt/arrears compared to the highest SIMD quintile.
- People living in the middle three SIMD quintiles are also more likely to have rent debt/arrears compared to the highest SIMD quintile. SIMD and rent arrears form a social gradient.
- People living in urban areas are one 58% more likely to have rent debt/arrears compared to those in accessible towns.
- People living in remote rural areas are 41% more likely to have rent debt/arrears compared to those in accessible towns.

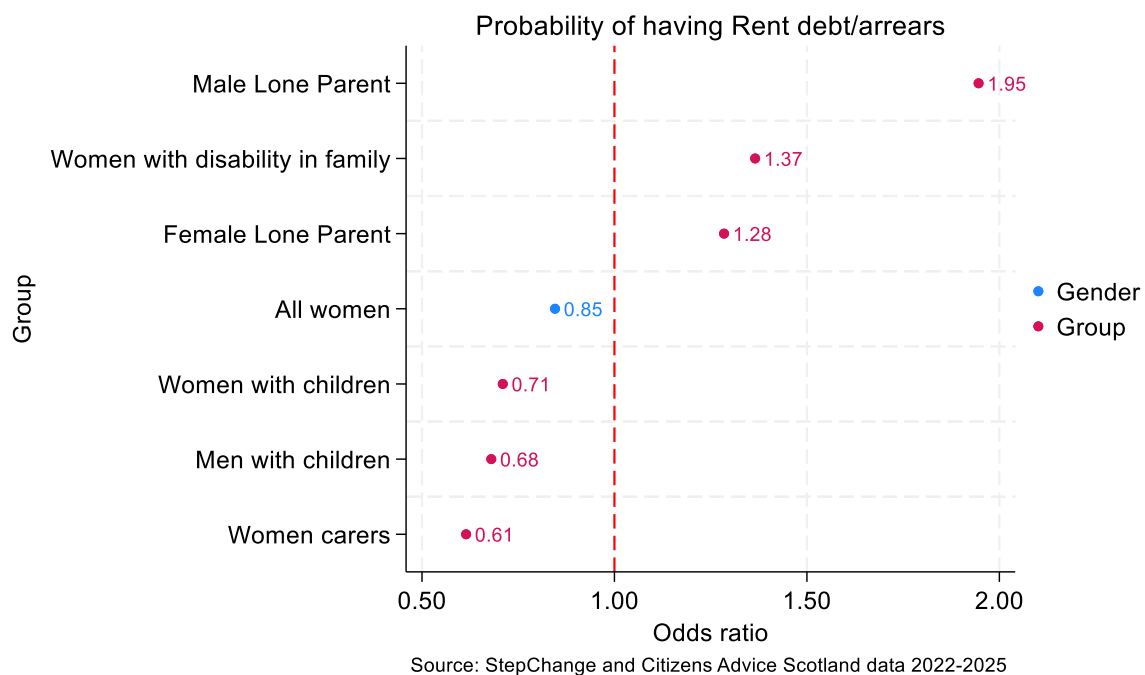


Figure 14 - Probability of having Rent debt/arrears

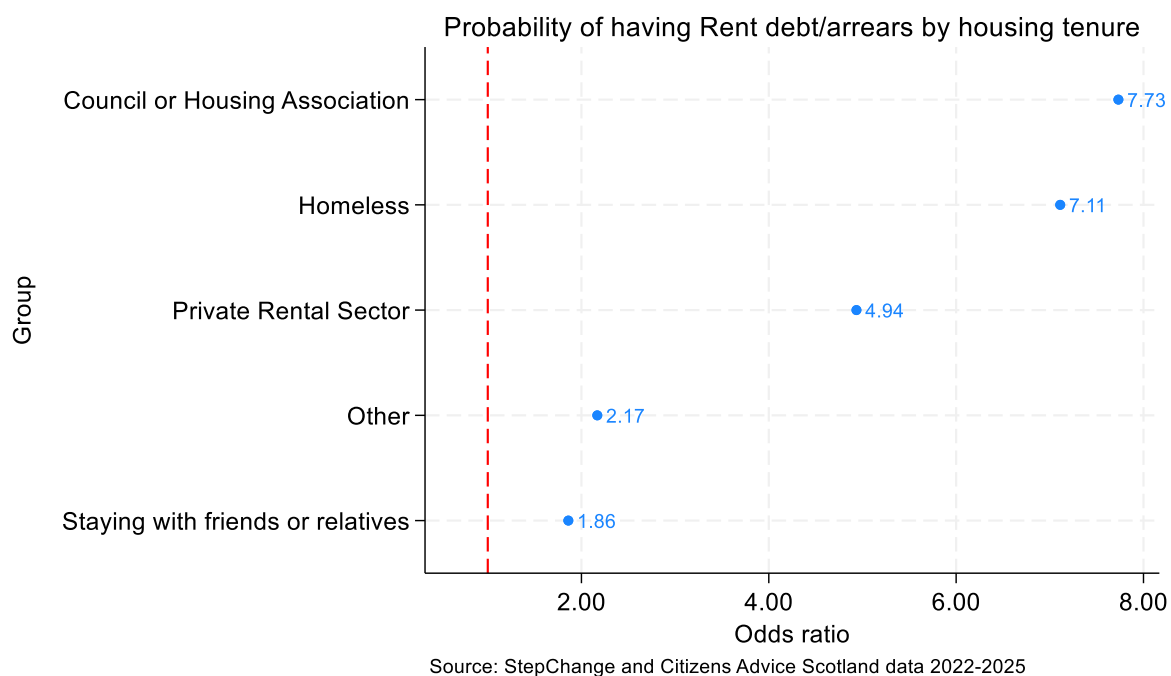


Figure 15 - Probability of having Rent debt/arrears by housing tenure

4.4.1 Total Rent debt by area characteristics

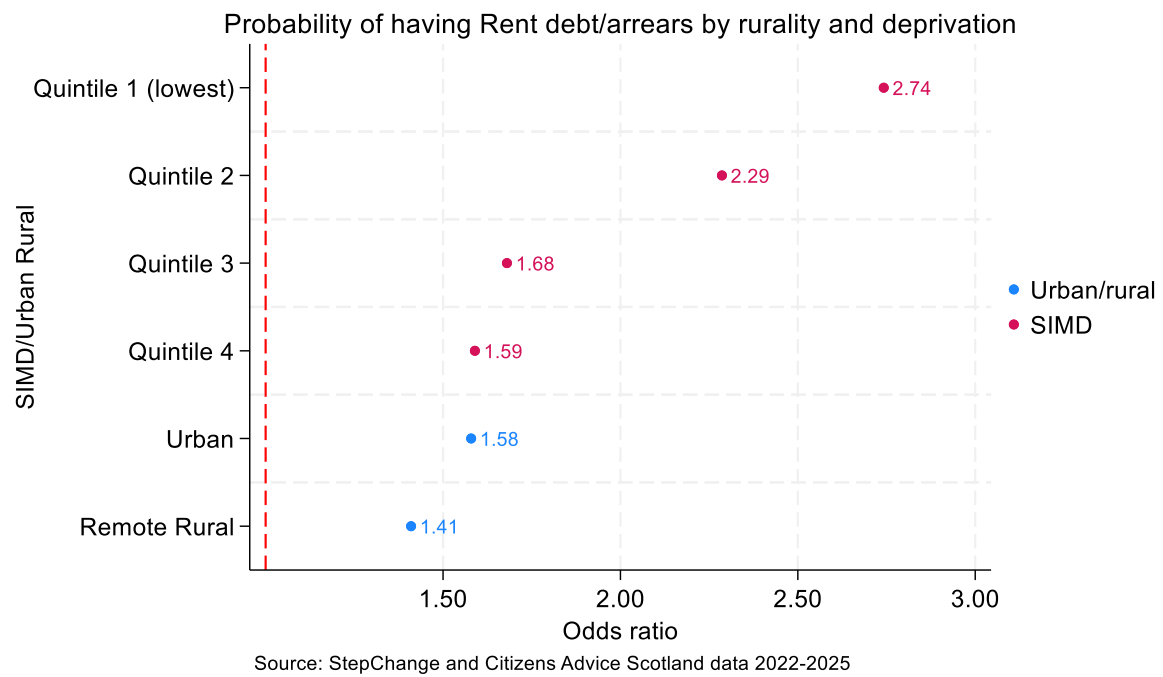


Figure 16 - Probability of having Rent debt/arrears by area characteristics

4.5 Universal Credit advance debt

Key points to note:

- Male and female carers have the highest likelihood of having Universal Credit advance debt. They are more than twice as likely as non-carers to have this type of public debt.
- Female single parents are more than a quarter more likely (27%) to have Universal Credit advance debt.
- Male single parents are 12% more likely to have Universal Credit advance debt.
- People with children and people with a disability in the family are less likely to have Universal Credit advance debt.
- People who are homeless are more than 2.5 times more likely to have Universal Credit advance debt.
- People living in social housing are almost 2 times more likely to have Universal Credit advance debt.
- People in remote rural and in urban environments are 29% and 20% respectively more likely to have Universal Credit advance debt compared to those in accessible towns.
- Lower SIMD quintiles are more likely to have council tax debt than the highest SIMD quintile.

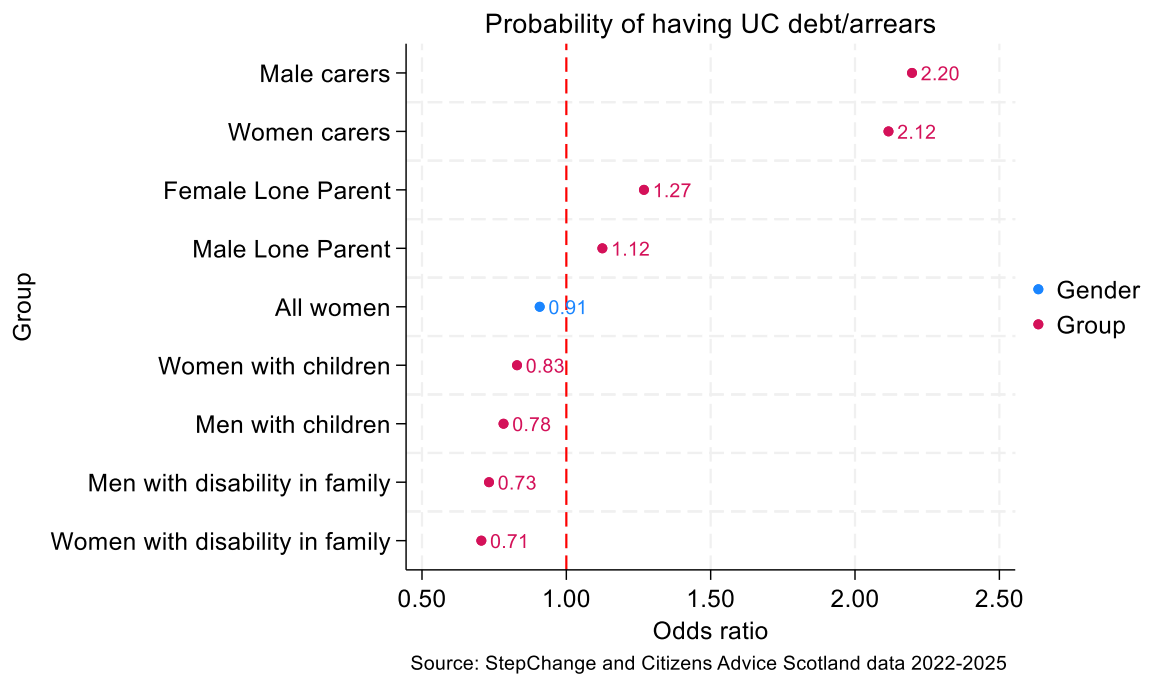


Figure 17 - Probability of having UC advance debt/arrears

4.5.1 Total Universal Credit advance debt by housing tenure

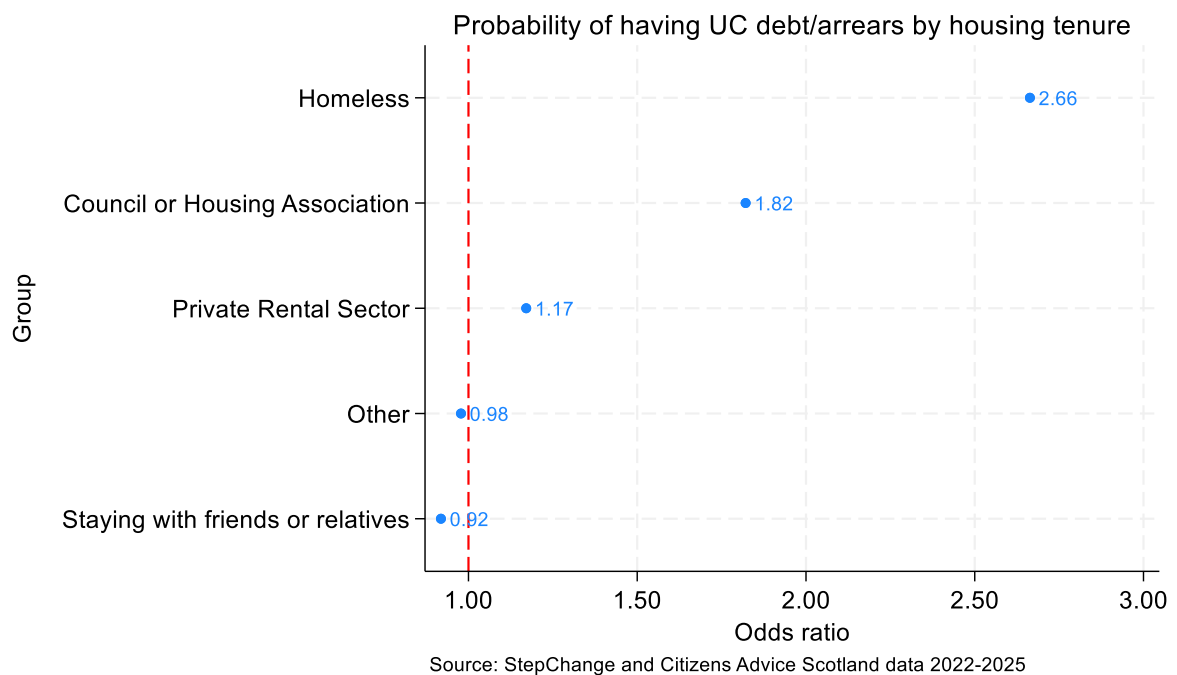


Figure 18 - Probability of having UC advance debt/arrears by housing tenure

4.5.2 Total Universal Credit advance debt by area characteristics

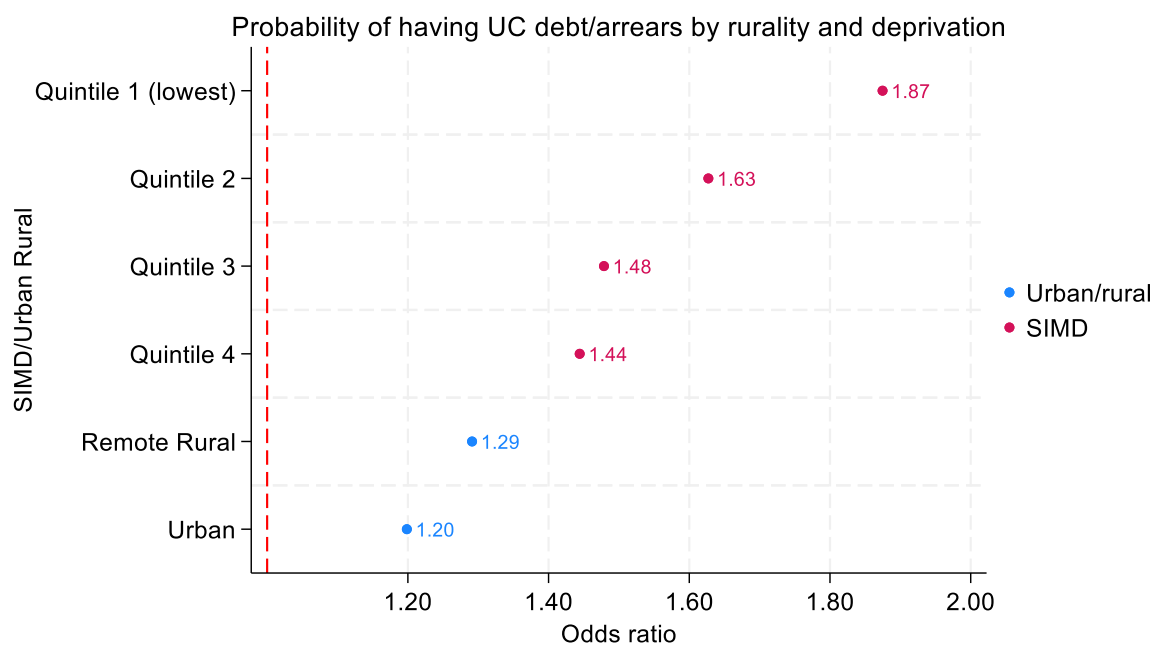


Figure 19 - Probability of having UC advance debt/arrears by area characteristics

5 Conclusions and recommendations

5.1 Council tax

Council tax has a fast track through to enforcement. If a person misses a single instalment of their council tax, they will receive at most two official reminders, after which they lose the right to pay their council tax by instalments and a final notice is issued charging them for the full year.

If the council tax is not paid in full a summary warrant is then issued which adds a 10% surcharge to the outstanding amount and the debt is handed over to sheriff officers to enforce.

Unlike consumer debts there is no legal process to defend against the summary warrant.

5.1.1 Statute of limitations

Local authorities in Scotland have 20 years to enforce their debts, not five like other creditors have. This means the statute of limitation for council tax in Scotland is also 20 years, unlike in England and Wales, where the equivalent statute of limitation period for council tax is 6 years. This was not changed by the Council Tax Reduction (Scotland) Regulations 2021,²⁴ nor was it changed in the Prescription (Scotland) Act of 2018 when council tax debts were explicitly excluded from the shorter five year prescription period that applies to other debts in the draft legislation that went on to become law.²⁵ The Scottish Green Party introduced a Stage 3 amendment to the Housing (Scotland) Bill in October 2025 to reduce the prescription period for council tax arrears from 20 to 5 years. This amendment was withdrawn upon agreement by the Scottish Government to consult on this in the near future.

Social Security Scotland by contrast has a 5-year time limit for recovering an overpayment of Scottish benefits under the Social Security (Scotland) Act 2018.²⁶

As 95.5 - 98% of council tax is actually collected each year across Scotland there is little reason to chase historic debts of twenty years standing.²⁷

5.1.2 Jointly and severally liable

In Scotland, as in the rest of the UK, when a joint debt is taken on, or in this case, when there are arrears in joint names, each person in the couple is jointly and severally liable.²⁸ What this means is that each person is liable for the entirety of the debt if one half of the couple is no longer able to pay or refuses to pay. It is also the case if one half of the couple files for bankruptcy. This can lead to debt being written off for one half of a couple, but that same debt can be pursued, in full, for the other half of the couple.

²⁴ <https://www.legislation.gov.uk/ssi/2021/249>

²⁵ <https://www.legislation.gov.uk/asp/2018/15/contents>

²⁶ [https://www.legislation.gov.uk/cy/asp/2018/9/part/2/enacted#:~:text=66Prescription%20of%20liability,1973%20is%20amended%20as%20follows.&text=%E2%80%9C\(ba\)to%20any%20obligation,Scotland\)%20Act%202018.%E2%80%9D](https://www.legislation.gov.uk/cy/asp/2018/9/part/2/enacted#:~:text=66Prescription%20of%20liability,1973%20is%20amended%20as%20follows.&text=%E2%80%9C(ba)to%20any%20obligation,Scotland)%20Act%202018.%E2%80%9D)

²⁷ <https://www.gov.scot/publications/council-tax-collection-statistics-2023-24/>

²⁸ <https://www.carringtondean.com/help-with-debt/joint-debt/> (Accessed 9 October 2025)

While most joint debt is jointly and severally liable in this way, the joint debt that can be taken out from the DWP, in the form of universal credit advances or budgeting loans, gets split equally between a couple if they separate, and each half of the couple is only liable for half the debt. It is good that this is the case, but there is recognition here by the government that each individual in a couple cannot be held responsible for the entirety of a joint debt. This suggests that other public debt, for example council tax debt, could also be treated in this way, that is, split between couples. Council tax remains jointly and severally liable.

5.1.3 Reductions and exemptions

The analysis in this report shows that single parents are around 1.5 times more likely to have council tax debt compared to everyone else. Yet, in Scotland, households with only one adult in them are entitled to a 25% reduction in their council tax bill and single parents on a low income, or with other characteristics such as disability, may be entitled to further reductions or exemptions. It is therefore surprising that single parents are almost 50% more likely to have council tax debt. This raises the question whether people know about and are receiving the council tax reductions or exemptions to which they are entitled.

5.2 Urban/rural

Using the threefold Scottish Government urban/rural classification, which splits the 8-fold classification into **Urban, Accessible Rural and Remote Rural**,²⁹ people in remote rural and in urban environments are:

- around 1.5 times more likely to have public debt/arrears compared to those in accessible towns.
- 41% and 33% respectively more likely to have council tax debt compared to those in accessible towns.
- People living in urban areas are 58% more likely to have rent debt/arrears compared to those in accessible towns.
- People living in remote rural areas are 41% more likely to have rent debt/arrears compared to those in accessible towns.

The DWP data in section 2 shows that some, but not all, rural local authorities do have higher than average rates of deductions from Universal Credit, but as explained, that is a partial story. The data used here from CAS and StepChange give details on people's debts as they report them irrespective of whether there are any deductions in place. It is clear therefore that compared to people living in accessible towns, those living in remote rural areas and in urban areas have higher levels of public debt.

Reasons for this might include the fact that accessible towns have cheaper rents and greater access to public transport and employment compared to remote rural areas, and cheaper rent compared to urban areas. It might also be that accessible towns have a different profile of people receiving social security benefits or a more advantaged population.

²⁹ <https://www.gov.scot/publications/scottish-government-urban-rural-classification-2022/pages/overview/> (Accessed 28 October 2025).

One aspect that is likely to impact on those living in remote rural areas is the disinclination to present to money advice or debt services due to lack of anonymity, confidentiality, stigma and shame.

What is clear is that people living in remote rural areas need a dedicated or targeted approach to providing support with public debt and arrears.

5.3 Domestic abuse, including financial abuse

Several of the female single parents in our earlier qualitative study mentioned that they had split up with their previous partners because of domestic abuse. A couple mentioned it in passing and did not wish to elaborate. Two participants, however, did want to go into detail. These women felt that domestic abuse not only exacerbated their debt and low income but had also caused and aggravated mental health and physical health problems, which had made it difficult for them to sustain employment. Thus, there is a two-pronged effect on women's finances from domestic abuse. The first is the direct financial abuse that is common to domestic abuse, and the second is a derivative effect caused by the impact of domestic abuse on women's health and well-being.

“The final straw was that he was really gaslighting me, where he was stealing money all the time because... I had a bit of a tough time of it because my mum passed away of cancer. My mum left me money. She left me nearly £4,000. I thought, right, I can't touch that money. That needs to be like a nest egg because I've got two grown-up sons too.”

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

Women's, single parents', and especially female single parents' higher incidence of public debt and arrears often occurs after a relationship ends. This is particularly prevalent where domestic abuse has been a factor within separation – and is highly gendered, with 92% of single parents in Scotland being women.

The period shortly after separation is the most critical for preventing women's poverty, mental health distress and for securing women and children's lives. It is an opportune time to intervene.

Within this, we recognise that many women will not recognise the signs of economic abuse immediately and, in fact, this may remain the case until services are engaged for support (e.g. with debt management). It is important that awareness is raised of the signs and symptoms of economic abuse to prevent escalation and to safeguard against the resulting impacts of debt on women's and children's poverty.

5.4 Multiple debts/knock on debt

Table 4 of this report and testimonials from our qualitative work shows that public debts and arrears often come in multiples, that one can lead to the other, and even onto personal and consumer debt. Table 4 shows that 30% of customers in the dataset had more than one type of public debt or arrear.

Often, there is a combination of circumstances that have led to this point, not just a simple non-payment of an arrear. That combination can be domestic and financial abuse, separation, housing issues, money issues and either the development or worsening of mental health problems.

“It's quite overwhelming when you've got so many debts. There was a period in my life, just two years ago, when I had come out of a really bad, abusive relationship and I got made redundant, and obviously it was the start of lockdown as well. So I had been on to Universal Credit and I had got an advanced payment off them. Like it's bad enough when you leave a relationship, you're left with nothing – sorry, I suffer anxiety as well, so this is a bit all over the place. So like leaving that relationship, like losing my job, kind of made me feel a bit like depressed because I had no money and stuff like that. So I got an advanced payment and they took that off me and I wasn't finding my feet, it was very hard to adjust to.”

What is clear is that public debt cannot be addressed in their debt-type silos as they occur in combination and with accumulative effects.

5.5 Recommendations

High levels of arrears and indebtedness should be seen as an emergency flare for families. There is much that can be done in legislation, in policy and in practice. There is action that could be taken at every level of governance at UK, Scottish and local level. The right action would save knock-on costs in other areas.

5.5.1 Public Debt & Gendered Policy Making

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

- Public debt cannot be addressed in debt-type silos as they occur in combination and with accumulative effects, and policy to address public debt must be included in and be informed by broader anti-poverty and child poverty policies.
- Public debt reform should include the creation of a code of practice inclusive of trauma-informed debt recovery processes.

5.5.2 Council Tax & Winter Fuel Payment

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



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