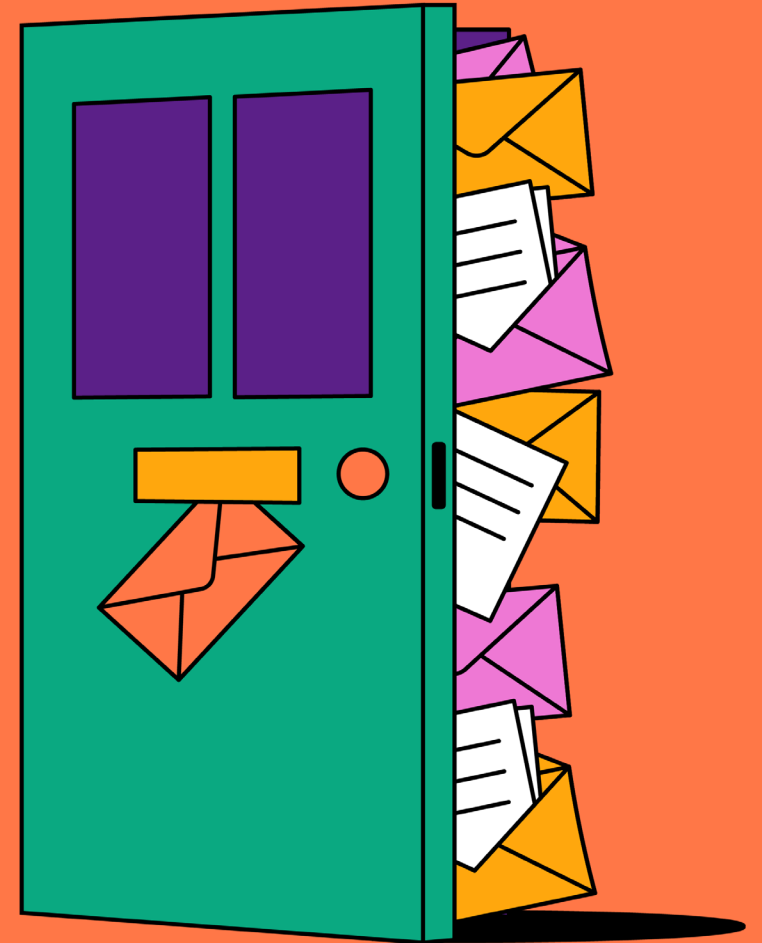


Bearing the burden: Unravelling women's debt dilemma

Client insights report

November 2023

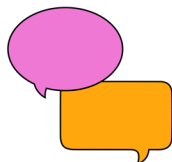
StepChange
Debt Charity



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Introduction



In the past few years, there have been periods of economic uncertainty for households in the UK, marked by events such as the COVID-19 pandemic, surging costs of living including rising energy costs, and more recently rising interest rates. Irrespective of gender, these events have left many people across the country financially vulnerable, however, our research suggests these economic challenges have taken a disproportionately negative toll on women.

This report focusses on women experiencing financial difficulty and explores the cost of living to show how the gendered¹ picture of debt differs. StepChange data from two years ago showed that 60% of those seeking debt advice were women, however, our most recent data for 2023 reveals a notable four percentage points increase to 64%. This report delves into different aspects of women's financial situations, seeking to understand the escalating challenges posed by the cost of living.

Existing research points to women being disproportionately affected by debt, due to many factors² such as, the gender pay gap, employment gaps, juggling caring responsibilities, the squeeze on benefits and welfare spending, and economic abuse³, to name a few.

At StepChange, we acknowledge that experiences for all women are not the same, and when compounded by factors such as age, family composition, employment status and so on, the picture can look very different. In this report we set out to explore the following key questions:

1. What is the prevalence of women seeking debt advice from StepChange and how has the cost of living impacted this?

2. What are the main financial challenges encountered by women seeking debt advice from StepChange?

3. How do the expenditure patterns of women seeking debt advice from StepChange differ from that of men?

4. What role does intersectionality play in the different experiences of women seeking debt advice from StepChange?

Methodology

For this report, we have utilised our client data which was gathered between 1 January to 30 June 2023 and looks at clients who contacted StepChange for their first debt advice session, either through an online or telephony session.

The statistics in this report are based on 97,680 clients, of which 40,775 are women, 23,179 are men, 223 identify with another gender identity. 33,503 clients chose not to disclose their gender identity.

This report also draws upon our Statistics Yearbook 2022 data and other internal data sources gathered from our services, such as data which provides details on specific debts held by clients. This report also utilises external data sources and reports, which are referenced throughout.

In this report, any reference to the “average” refers to the mean average only, unless otherwise stated. We appreciate that there are other measures of central tendency, however, for the purpose of this report we have opted for using the mean and have removed extreme outliers when calculating this. Also, in this report any references to StepChange data from 2023 only covers 1 January to 30 June for the year.

Note that figures are presented as rounded whole numbers throughout this report. As a result of rounding, some figures may not correspond with the sum of their individual figures or add up to 100%.



Summary of key findings

- The proportion of **women seeking debt advice from StepChange has grown substantially** over recent years, reaching 64% in 2023, which has coincided with **escalating cost of living pressures**.
- **Women are more likely to have a lower average income**, with more also in receipt of Universal Credit, compared to men.
- **Women are more likely to be single parents**, heading 88% of single parent households.
- **Women consistently have higher expenditure levels** compared to men, with a greater proportion of women having a negative budget.
- **Women are more likely to have fallen behind on various essential household bills** such as energy, council tax, and water, with higher arrears amounts.
- **Women's financial experiences vary and are shaped significantly by many factors**, with certain groups of women, such as single parents, those from minority ethnic backgrounds, and those living in London more likely to face financial difficulties.



1. What is the prevalence of women seeking debt advice from StepChange and how has the cost of living impacted this?



Cost of living pressures intensify

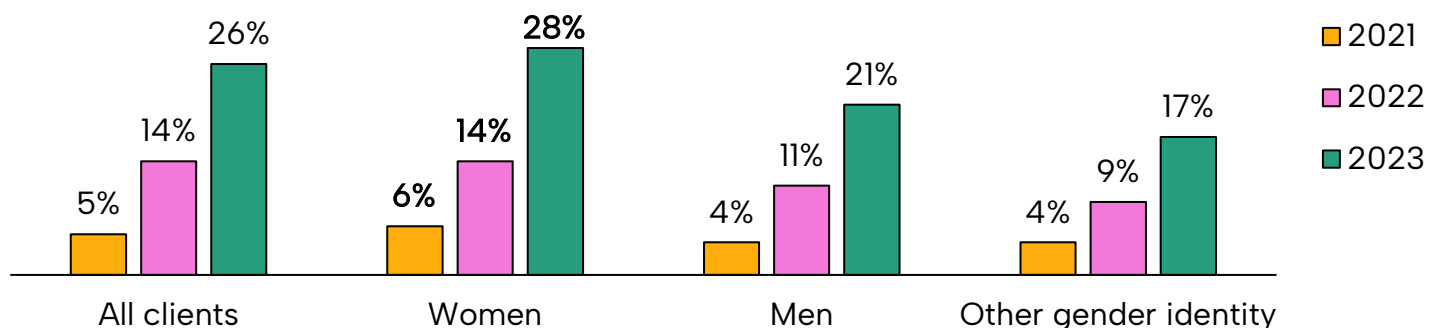
Between January and June 2023, 64% of clients who had their first debt advice session with StepChange were women, which equates to 40,775 new clients. This isn’t a new phenomenon as women have consistently been over-represented in our client data for many years.

What is striking in StepChange data is the recent acceleration in this trend, with the proportion of women seeking debt advice growing from 60% to 64% over the past two years. This perhaps reflects the mounting cost of living pressures on women.

Gender composition

	2021	2022	2023
Women	60%	63%	64%
Men	40%	37%	36%
Other gender identity	<1%	<1%	<1%

Proportion of clients citing a ‘cost of living increase’ as their main reason for debt



Research published in July 2023 by the Office for National Statistics (ONS) found that 93% of adults in Great Britain mentioned that their cost of living had increased compared to a year ago, and women (72%) were more likely than men (69%) to cite that their cost of living had increased compared to the previous month⁴.

A similar trend is also reflected in StepChange client data. Our data shows that in the first six months of 2021, the proportion of women citing a ‘cost of living increase’ as their main reason for debt was 6%, which more than doubled to

14% in the first six months of 2022, and has since doubled again to a staggering 28% in the first half of 2023. Notably, the proportion of women citing a ‘cost of living increase’ (28%) as their main reason for debt is substantially higher than the proportion of men (21%).

Negative budgets

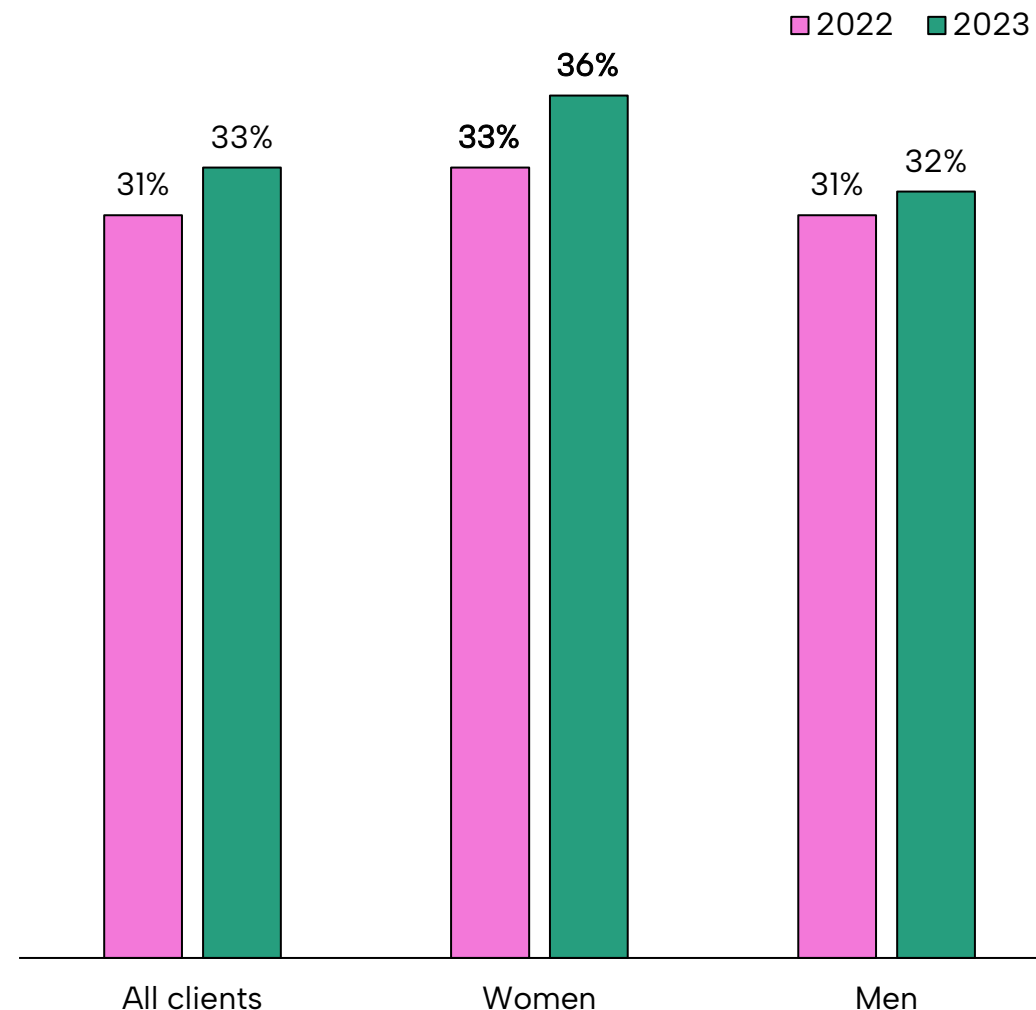


Another identifier of further financial difficulty among StepChange clients is whether they have a ‘negative budget’⁵. StepChange data for 2023 shows that women are slightly more likely than men to have a negative budget and year-on-year the gender gap has increased from two percentage points to four percentage points.

Previous research by StepChange found clients with a ‘negative budget’ were more likely to experience poor outcomes after debt advice, such as being less likely to make progress towards resolving their debt situations, and reporting lower levels of wellbeing and financial resilience, when compared to clients with a ‘positive budget’⁶.

StepChange Statistic Yearbook data for 2022 shows that among women, those who are from minority ethnic backgrounds (42%), live in London (37%), and are single parents (34%) are more likely to have a negative budget than any other groups of women.

Proportion of clients with a negative budget



Average monthly surplus/deficits fall

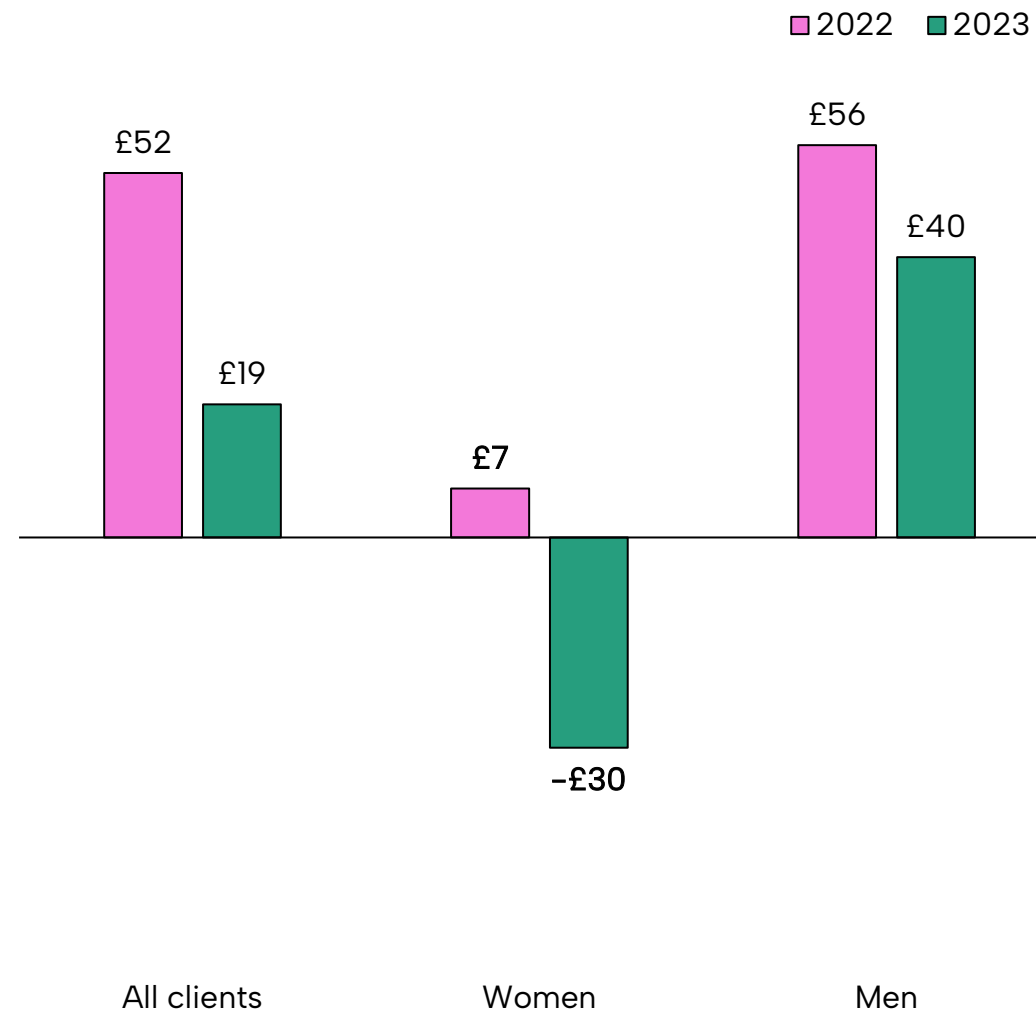


A fall in the average monthly surplus/deficit⁷ for women in the first half of 2023 highlights the deepening financial strain experienced by women. In 2023, the average monthly surplus/deficit for women was below £0 at –£30, whereas the average monthly surplus/deficit for men was greater than £0, at £40.

Compared to the first six months of 2022, when we saw a substantial growth in cost of living pressures, women’s average monthly surplus/deficit had since fallen by a whopping £37. Men had also seen a drop in their average monthly surplus/deficit (although less drastic) from £56 in the first half of 2022 to £40 in the first half of 2023.

In conclusion, the increasing prevalence of women seeking debt advice coupled with a surge in women attributing a ‘cost of living increase’ to their debt situation serves as an indicator of the disproportionate burden cost of living pressures have had on women. Furthermore, an increase in the proportion of women with a negative budget, alongside a drastic fall in the average monthly surplus/deficit for women compared to previous years, reflects the deepening impact of cost of living pressures challenging already struggling women.

Average monthly surplus/ deficit amounts



2. What are the main financial challenges encountered by women seeking debt advice from StepChange?



Childcare costs weigh heavily on women

This section explores the various socioeconomic factors which may contribute towards women’s higher prevalence for being in debt. Research by the ONS found that women in Great Britain were more likely to attribute rises in the price of essential items for increases in their living costs, as well as implementing coping strategies such as spending less on non-essentials, using less fuel at home, spending less on food shopping and essentials, and shopping around more to mitigate the detrimental impacts of increased living costs⁸. One of the essential items highlighted by women was increases in the price of childcare or other care related costs.

Our Statistics Yearbook 2022 data shows that women spend more, and a higher proportion of their income on childcare costs than men, even though the average number of children per StepChange client stands at two, irrespective of gender. Women spend on average £260 (vs. £206 men) on childcare costs which is about 17% of their income, while men only spend 13%. Cumulatively

for women with children, this amounts to an additional £655 per year.

Average number of children, income, and childcare costs

	All	Women	Men
Number of children	2	2	2
Income of clients with children	£1,837	£1,760	£2,035
Income of clients without children	£1,352	£1,311	£1,357
Childcare costs	£251	£260	£206

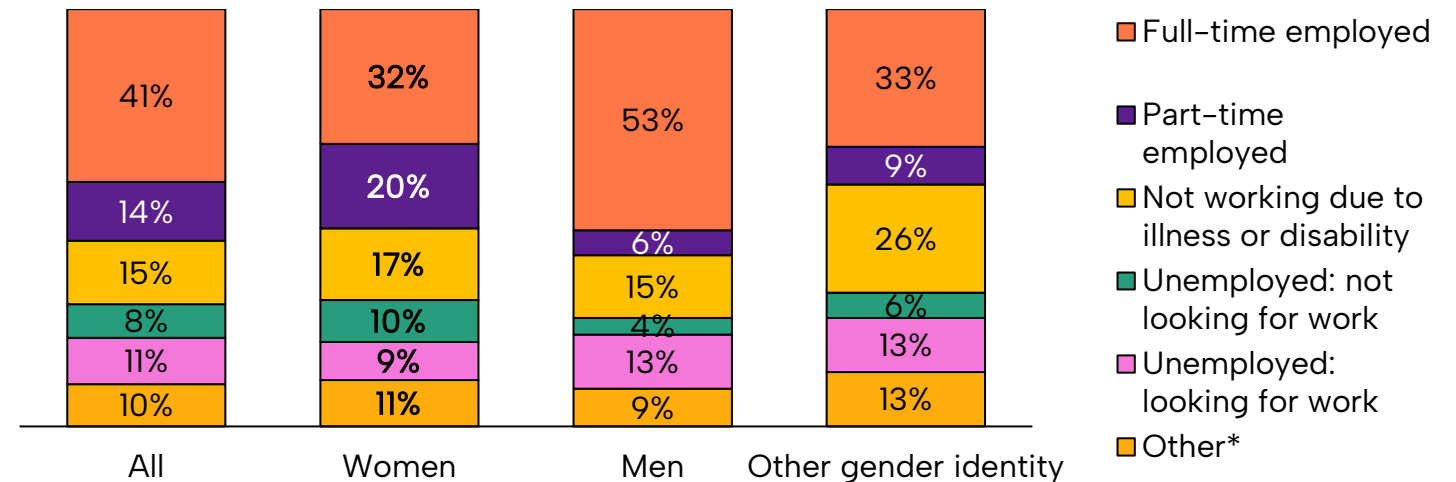
The average income for women in the first half of 2023 was considerably lower than men’s, and year-on-year women only saw a 9% uplift in their income, whereas men saw an uplift of 11%⁹.

This difference in income isn’t an exclusive issue to StepChange clients, and it’s an important factor in understanding the growing divergence in the average deficit/surplus between women and men. As cost of living pressures have intensified, women may have found it increasingly challenging to maintain a positive monthly surplus, compared to men who have a higher income which potentially means they are better placed to weather financial challenges.

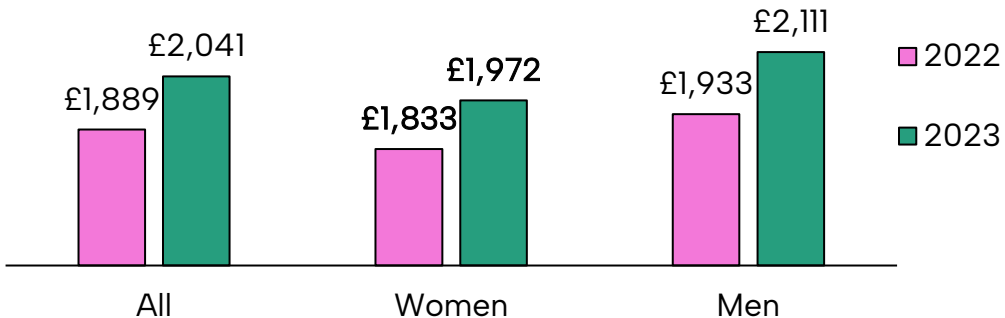
The gender pay gap persists

Existing research highlights that women are often left open to financial hardship, as they are more likely to have gaps in their employment due to maternity leave, childcare commitments, and caregiving responsibilities, among many other factors. These resulting gaps can also hinder their career progression¹⁰. This is reflected in StepChange client data for the first half of 2023 that shows women seeking debt advice are less likely to be in full-time employment and more likely to be in part-time employment when compared to men.

Employment status



Average income of clients in full-time employment



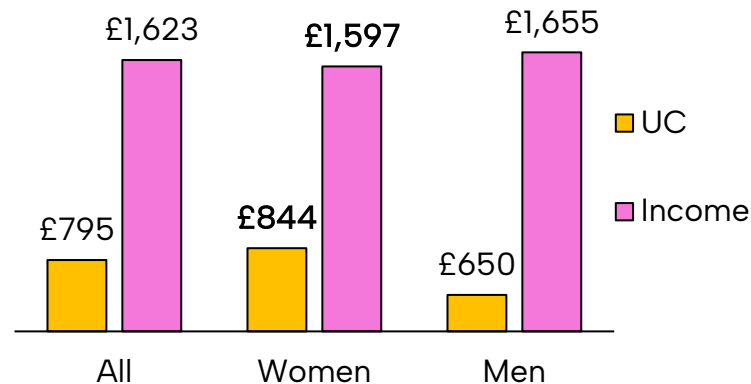
Women’s lower average income may partly be due to a higher proportion working part-time, however, when we look at the average income for women in full-time work, this is still considerably lower when compared to men in full-time work. With women typically having a lower income and being more likely to be in low paid work compared to men, this makes it more difficult for women to recover from debt problems, which tend to be exacerbated by a lower income.

*This category includes carers, retired, students, and zero-hour contract clients

Universal Credit leaves many women facing a shortfall

Women earned 30% less than men from paid work alone. However, income also includes receipt of benefits, such as Universal Credit (UC). In the first half of 2023, 44% of women were in receipt of UC compared to 25% of men. Additionally, a greater proportion of women’s income was made up of benefits rather than money from paid work. The average UC payment was notably higher among women at £844 (vs. £650 among men), which contributed more than a half towards their income (53% vs. 39% among men).

Average client income and UC amounts



Proportion of...

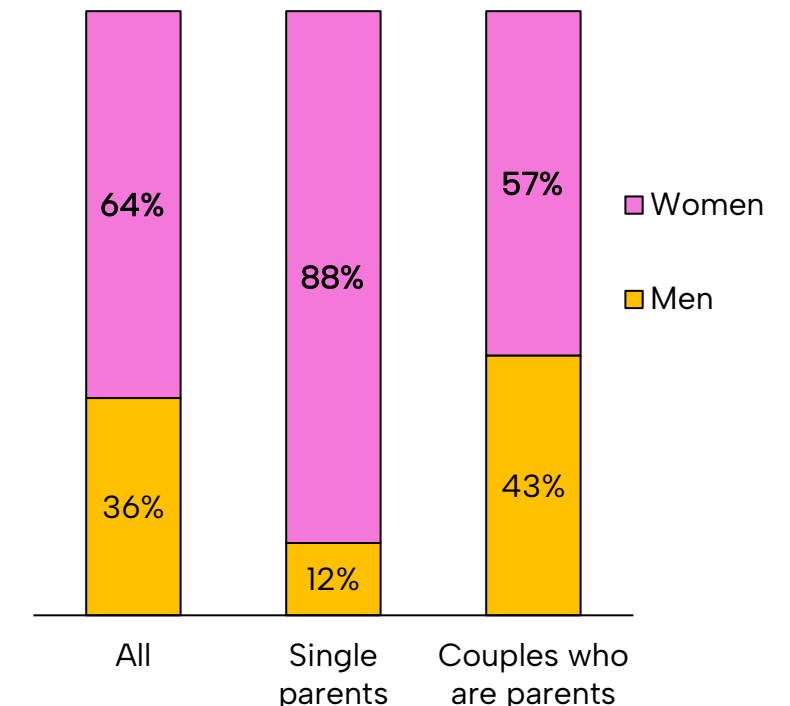
	All	Women	Men
Income made up by UC	49%	53%	39%
Clients in receipt of UC	36%	44%	25%

StepChange 2023 data shows women who were in receipt of UC, were more likely than women overall to not be working due to an illness or disability, and more likely to be in part-time employment, or unemployed. Three in five (58%) women who were in receipt of UC were single parents, and over two in five (42%) had a negative budget, meaning that their monthly expenditure consistently outweighed their monthly income.

StepChange 2023 data shows that women were also more likely to have dependent children (55%) than men (34%), with women four times more

likely than men to be single parents. Women accounted for around nine in ten (88%) of StepChange clients who were single parents.

Gender composition by parenthood



Single mums face many challenges

Existing research highlights how women are more likely to struggle with living costs due to the challenges of managing essential household costs, such as food, fuel, and clothing for their children¹¹, especially when relying on a single income.

Previous research by StepChange¹² also found that that four in five (82%) single parents in problem debt would resort to using credit, due to an insufficient income, to meet their living costs.

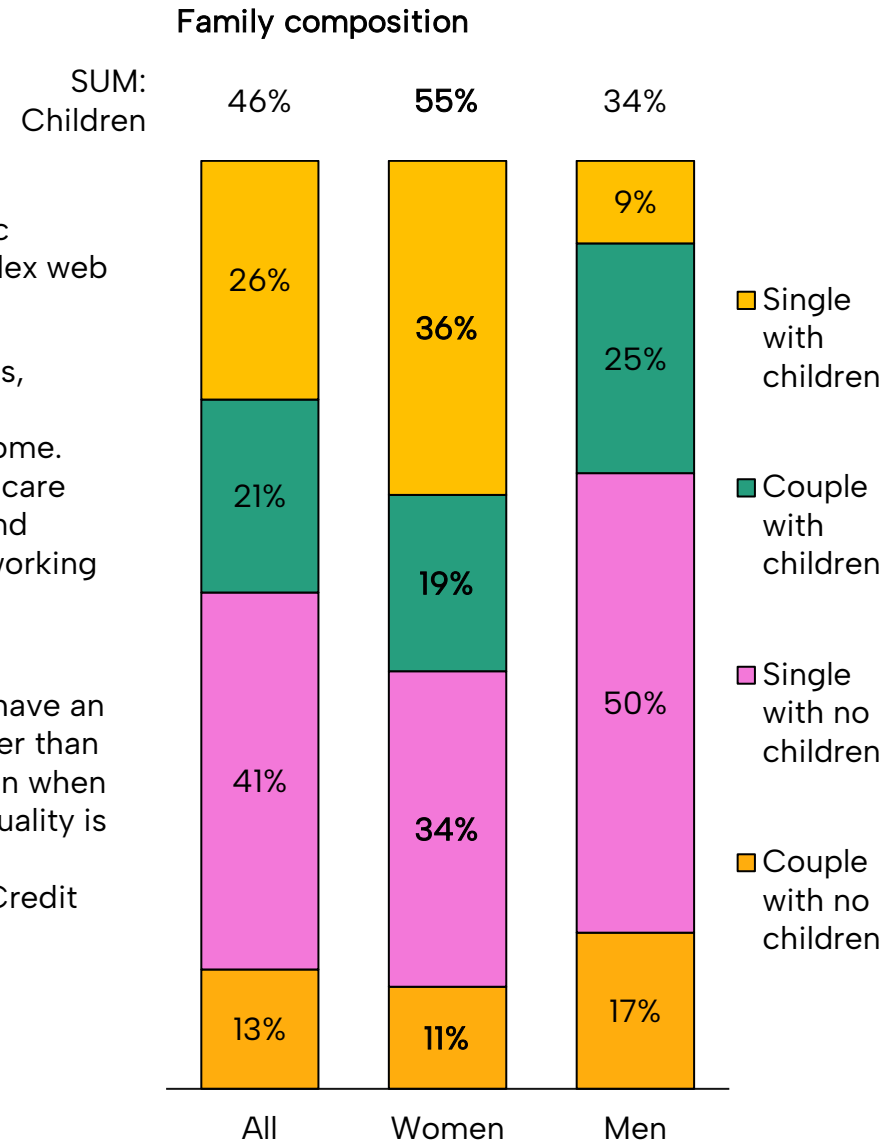
StepChange data for 2023 shows that one-third (33%) of single women with children cited a cost of living increase as their main reason for debt compared to one in five (20%) single parents who are men. Also, around three in four (74%) single parents who are women were in receipt of Universal Credit, compared to only 33% of men in similar circumstances.

In examining the various financial challenges faced by women in debt at StepChange, it

becomes clear that various socioeconomic factors are deeply linked, creating a complex web of challenges for women.

Women are more likely to be single parents, which makes it more difficult to manage essentials household costs on a single income. Women also bear a higher burden on childcare costs, whilst also having a lower income and subsequent gaps in their employment or working less hours, further exacerbating existing disparities.

Due to many of these challenges, women have an average income which is considerably lower than men. This gender income gap persists even when women are in full-time work, and this inequality is further mirrored in a higher proportion of women's income deriving from Universal Credit payments.



3. How do the expenditure patterns of women seeking debt advice from StepChange differ from that of men?



Women are struggling to keep up...

StepChange data highlights that the expenditure levels of women tend to be higher than men in the first half of 2023, which is evident in this section of the report. Women’s expenditure to income ratio¹³ was on average 102%, which means they had more money going out than they had coming in, whereas men had an expenditure to income ratio of 97%.

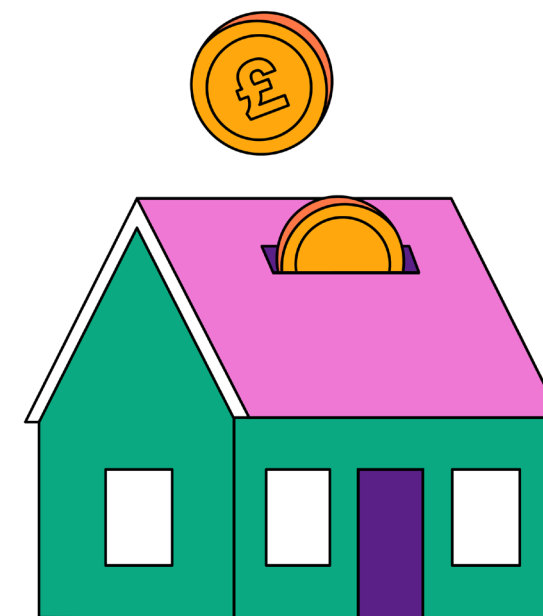
Expenditure levels

	All	Women	Men
Average expenditure amount	£1,598	£1,625	£1,608
Expenditure to income ratio	98%	102%	97%

Women have lower incomes and higher expenditure levels, when compared to men, hence they are more likely to have a negative budget after advice. Therefore, it is perhaps unsurprising that a higher proportion of women are also in arrears across all household bills, among those with a responsibility for paying each bill type. Furthermore, women on average hold four arrear types, which is one more arrear type than men, who hold an average of three.








StepChange data for the first half of 2023 shows that many women found themselves struggling to keep up with essential household bills, most notably on energy, council tax, and water bills. Not only were a greater proportion of women struggling to keep up with these essential bills, but they also held a higher average arrears amount across these bill types, when compared to men. The most marked gender difference was on water arrears, where the average arrears amount for women was 25% higher than men. These stark disparities in essential household bills are not just

true for StepChange clients, but also for women more generally who had mentioned that their cost of living had increased compared to the previous month, most notably due to increases in the price of essential items, such as food, gas, electricity, and fuel¹⁴.



...with the essentials

Arrears types

	% of clients in arrears			Average arrears amount			Average payment amount		
	All	Women	Men	All	Women	Men	All	Women	Men
 SUM: any household bill** arrears	55%	62%	48%	£2,913	£2,908	£2,966	£775	£778	£775
 SUM: energy arrears	43%	47%	37%	£1,679	£1,699	£1,610	£205	£216	£191
 Council tax	33%	37%	30%	£1,652	£1,667	£1,650	£111	£108	£117
 Rent	20%	22%	18%	£1,773	£1,643	£1,864	£553	£548	£552
 TV licence	3%	3%	3%	£103	£105	£95	£16	£16	£16
 Water	23%	26%	19%	£1,151	£1,187	£946	£40	£40	£39
 Mortgage	16%	17%	17%	£5,885	£4,621	£7,431	£630	£588	£687

**This category includes dual fuel, council tax, gas, electricity, water, rent, mortgage, and TV licence

(De)Energised by costs

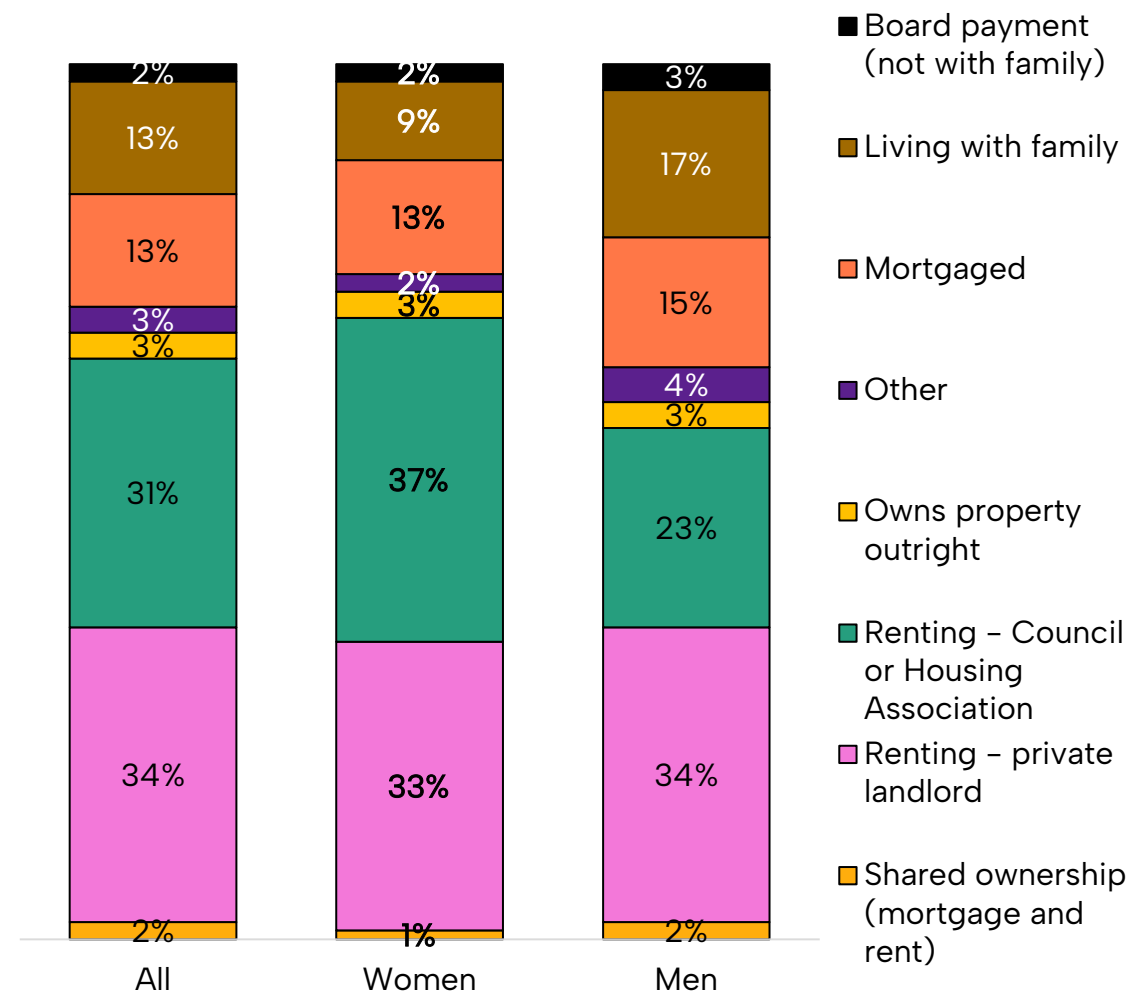
StepChange data for 2023 shows that women have a higher average payment amount towards energy, where they spend on average £25 more than men. However, on housing-related payments such as mortgage, council tax and rent, women spend between £4 to £99 less than men.

This may be related to StepChange client data showing more women than men rent their homes from a council or housing association, which typically have lower rental costs than private rental properties.

Women with children spent 6% more on energy than men with children, with this gap widening as the number of children increases. Among single parents the gap is a lot wider, where single parent women spend around 17% more than single parent men on energy. Comparatively, among couples with children the gap is narrower where women who present as the client spend around 2% more than men on energy.

The pronounced difference in energy expenditure between women and men, especially in single parent households, demonstrates that women bear a heavier financial burden than men in covering these costs.

Housing tenure



Food expenditure disparities

A similar trend can also be seen for food expenditure, where women spend around 9% more than men. The gender gap becomes increasingly pronounced when looking at single parent households as family size grows. Single women with two or more children spend £421 monthly on food, whereas single men in similar circumstances spend £352. For each additional child (up to three or more), single women with children see their food expenditure increase by 16% more, whereas for men in similar circumstances it’s about 11%–13%. Comparatively, among couples with children where women (£442) and men (£443) present as the client, they spend around the same amount on food each month.

In examining the expenditure patterns of women in debt at StepChange, we see that they face a greater financial squeeze than men. For many women, their expenditure levels consistently outstrip their income levels. This trend extends to the arrears they accumulate across various household bills, with women not only being more likely to fall behind on all essential bills, but also amassing higher arrears amounts compared to men on essentials bills like energy, council tax, and water. Women's disproportionate expenditure on energy and food, particularly those in single parent households, underscores the added financial strain they bear, with each additional child exacerbating this disparity.

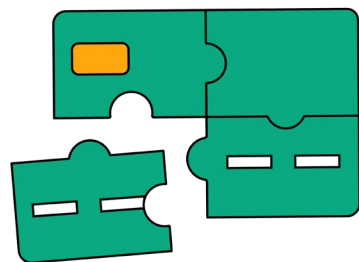
Food expenditure

	Food expenditure			Food expenditure to income ratio		
	All	Women	Men	All	Women	Men
All	£312	£325	£297	19%	20%	18%
Single with children	£356	£364	£316	20%	20%	18%
Single with 2+ children	£411	£421	£352	21%	22%	19%
Single with 3+ children	£473	£487	£396	24%	24%	21%



Patterns of credit use

StepChange data for 2023 shows that a smaller proportion of women use credit products, and they hold a lower average debt amount, when compared to men. The only exception being catalogue debts, where a greater proportion of women hold catalogue debts and owe a higher amount compared to men. StepChange debt advice data highlights that these catalogue debts mainly encompassed online retailers.



Debt types

	% of clients with given debt type			Average debt amount		
	All	Women	Men	All	Women	Men
Credit card	66%	64%	71%	£6,744	£5,928	£8,054
Personal loan	46%	43%	53%	£8,680	£7,386	£10,193
Catalogue	36%	43%	23%	£1,809	£1,897	£1,742
Overdraft	33%	31%	35%	£1,457	£1,285	£1,698
Store card	13%	14%	12%	£1,103	£1,066	£1,255
Payday/ Short term high cost loan	9%	8%	11%	£1,386	£1,312	£1,462

Unsecured debt levels

Furthermore, StepChange 2023 data shows a relationship between income and unsecured debt amounts. As income levels increase so does the average unsecured debt amount, which is evident across all clients irrespective of gender. However, a significant gender disparity persists within each income bracket. Women consistently maintain lower unsecured debt amounts compared to men within the same income groups.

Note that women account for a greater proportion of the lower income group (66%) compared to the higher income group (61%), which comprises of more men. Men on average tend to have a higher income than women which may provide them with greater access to credit as well as higher credit limits.

Women have lower levels of unsecured debt than men by around 30%, however, women frequently face financial difficulties in keeping up with essential household bills, which are reflected in higher expenditure and arrears levels. The gendered difference on essentials such as energy, council tax, water, and food, especially in women led single parent households, demonstrates the financial burden borne by women in keeping up with these essential costs.

Average unsecured debt amount by income



4. What role does intersectionality play in the different experiences of women seeking debt advice from StepChange?



Multiple realities affecting women

The experiences and situations of women greatly differ as they are compounded by many factors such as age, employment, family composition, vulnerability, region, ethnicity, and so on.

Women’s experiences of being in debt are very complex due to the interplay between the various factors that shape their financial circumstances, which can be very nuanced.

This can be understood through the lens of intersectionality¹⁵, which seeks to ascertain how certain aspects of who a person is, such as their gender, age, ethnicity etc. can overlap in ways that contribute towards them experiencing advantages and disadvantages in life.

Topline StepChange client data for 2022, shows that certain groups of women are much more likely than others to experience financial difficulty.

From our initial analysis, these are women with children, especially single parents, women from minority ethnic backgrounds¹⁶, women with additional vulnerabilities beyond their financial situation, and women who reside in London.

We endeavour to explore intersectionality in more detail in a future Client Insights Report.



Women seeking debt advice from StepChange in 2022

	% in negative budget	% in receipt of Universal Credit	Average income	Average expenditure	Expenditure to income ratio
All women	30%	43%	£1,564	£1,513	97%
Women with children	31%	56%	£1,760	£1,732	98%
Women with 2+ children	30%	57%	£1,903	£1,876	99%
Women with 3+ children	34%	59%	£2,014	£2,020	100%
Single parent women	34%	68%	£1,672	£1,670	100%
Single parent women with 2+ children	33%	70%	£1,832	£1,832	100%
Single parent women with 3+ children	37%	70%	£1,942	£1,970	101%
Women from white backgrounds	30%	43%	£1,606	£1,557	97%
Women from minority ethnic backgrounds	42%	47%	£1,566	£1,602	102%
Women with at least one additional vulnerability	33%	46%	£1,506	£1,481	98%
Women without additional vulnerability	26%	37%	£1,657	£1,562	94%
Women from East Midlands	31%	44%	£1,539	£1,494	97%
Women from East of England	31%	46%	£1,622	£1,587	98%
Women from London	37%	47%	£1,611	£1,611	100%
Women from North East	29%	44%	£1,449	£1,401	97%
Women from North West	29%	43%	£1,530	£1,477	97%
Women from Northern Ireland	20%	27%	£1,587	£1,462	92%
Women from Scotland	29%	33%	£1,494	£1,397	93%
Women from South East	31%	45%	£1,654	£1,616	98%
Women from South West	30%	46%	£1,584	£1,548	98%
Women from Wales	30%	43%	£1,475	£1,426	97%
Women from West Midlands	32%	46%	£1,485	£1,454	98%
Women from Yorkshire	30%	43%	£1,487	£1,434	96%

Conclusion

In this report we have delved into the various circumstances of women seeking debt advice from StepChange.

The report highlights a consistent trend of women being overrepresented in StepChange clients base that has continued in 2023. Against the backdrop of economic uncertainty for UK households, women are disproportionately citing cost of living pressures as their primary reason for debt.

These challenges are compounded by factors such as gender disparities in the proportion of women with negative budgets, in part-time employment, and single parenthood.

Single parents are hugely disproportionate among StepChange clients where lower incomes, part-time work and higher essential costs of living impede their ability to make ends meet.

This highlights the importance of benefits, such as Universal Credit, in bridging the financial gap for women who are working part-time, have a low income and/or are single parents.

Expenditure patterns among StepChange clients who are women show that budgets are stretched beyond incomes.

Women are more likely than men to pay a higher amount towards childcare costs, energy bills and water.

A greater proportion of women have negative budgets, and on average their expenditure outweighs their income.

Women were also more likely than men to have arrears across the majority of essential household bills.



Questions raised for discussion

In this report, we highlight some of the many challenges women face when dealing with their debt and finances.

It is important for women’s financial wellbeing to be prioritised, with appropriate support, to try and reduce the harm debt causes.



A one-size-fits-all approach will not suffice and in an ideal world tailored interventions, informed policies, and broader societal changes would be needed.

This report serves as a starting point for further research and discussions to unravel the intricate web of financial difficulties faced by women and to continue work towards more equitable and sustainable solutions to address these.

Questions raised for discussion:

- 1.** How can women’s heightened vulnerability to debt, resulting from caregiving responsibilities, be mitigated?
- 2.** What potential impact would there be on women’s financial security if they were to gain greater access to the labour market?
- 3.** Is the current benefit system effectively safeguarding women against their heightened vulnerability to debt? What policy reforms are required to help rectify this?
- 4.** What underlying factors contribute to the increased likelihood among women, especially women with children, falling into arrears with essential household bills? What policy reforms are required to help rectify this?

Notes

¹ Comparisons to those that identify as ‘other gender identity’ are limited due to an insufficient base size for reporting insights

² <https://www.stepchange.org/women-and-debt.aspx>

³ <https://survivingeconomicabuse.org/i-need-help/debt/what-is-coerced-debt>

⁴ Office for National Statistics (ONS), released 14 July 2023, [Impact of increased cost of living on adults across Great Britain: February to May 2023](#)

⁵ A negative budget describes a situation where a client’s monthly expenditure exceeds their monthly income after proceeding through StepChange’s advice and budgeting process. Whereas a positive budget describes a situation where a client’s monthly income exceeds their monthly expenditure

⁶ StepChange Debt Charity (2019). ‘[Measuring Client Outcomes](#)’

⁷ Surplus/deficit describes the amount of money left after a client has proceeded through StepChange’s advice and budgeting process. A negative budget would indicate a surplus/deficit amount of less than £0

⁸ Office for National Statistics (ONS), released 14 July 2023, [Impact of increased cost of living on adults across Great Britain: February to May 2023](#)

⁹ Between the first half of 2022 and 2023 we have seen a slight shift in the proportion of clients with an income of more than £2,000 a month, which

has increased from 20% in 2022 to 26% in 2023. This shift in relatively higher income clients seeking debt advice from StepChange may have influenced the year-on-year uplift in client incomes

¹⁰ <https://www.aiglife.co.uk/media-centre/gender-care-gap-is-costing-women-at-work/>

¹¹ Office for National Statistics (ONS), released 14 July 2023, [Impact of increased cost of living on adults across Great Britain: February to May 2023](#)

¹² Gingerbread and StepChange Debt Charity (2021). ‘[The single parent debt trap](#)’

¹³ The expenditure to income ratio is calculated by dividing the average monthly expenditure by the average monthly income. An expenditure to income ratio of 100% means that monthly expenditure and income levels are equal, whereas a figure greater than 100% means that monthly expenditure is greater than monthly income, and a figure less than 100% means that monthly expenditure is less than monthly income

¹⁴ Office for National Statistics (ONS), released 14 July 2023, [Impact of increased cost of living on adults across Great Britain: February to May 2023](#)

¹⁵ <https://time.com/5786710/kimberle-crenshaw-intersectionality/>

¹⁶ Excludes clients that identify as White (English, Welsh, Scottish, Northern Irish or British, Irish, Gypsy or Irish Traveller, any other white background)

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For more information, visit the [StepChange Debt Charity website](https://www.stepchange.org)

For help and advice with problem debts call (Freephone) 0800 138 1111 Monday to Friday 8am to 8pm and Saturday 8am to 2pm, or use our [online debt advice tool](#)



www.stepchange.org



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