

One year on: Women are less likely than men to feel the Government's response to Covid-19 has met their needs

Summary

One year into the coronavirus pandemic, we asked respondents across the UK to reflect on how their lives have changed and whether the Government's response has met their needs. Across England, Scotland, Wales and Northern Ireland, we find that many women do not believe their needs have been met by the UK or devolved Governments' responses to the coronavirus pandemic – and that such feeling is even more widespread among women who already were experiencing disadvantage and discrimination.

- **Less than four in ten women (38%)**, compared with half of men (50%), believe that with regard to its coronavirus response, the UK Government is focusing on issues that matter most to them
 - The rate is lowest among young women (32%), women on low household incomes (32%), Disabled women (32%) and single women (25%)
- **Fewer women (43%) agree** that the UK Government is acting in their best interest compared to 50% of men
 - Young women (31%), Disabled women (32%) and single women (25%) are least likely to agree.
- **Only three in ten (29%) women** and 35% of men agree that women's specific needs have been considered and responded to well by the UK Government.

Introduction

In response to the coronavirus pandemic, the UK Government, along with the devolved governments in Scotland, Wales, and Northern Ireland, have implemented major social and financial reforms to limit the spread of Covid-19 and keep the economy functioning. From localised and national "lockdowns" to the UK-wide Coronavirus Job Retention Scheme ("furlough"), governments have intervened in a way not seen during peacetime. According to the National Audit Office's Covid-19 Tracker, across the UK government, £271 billion was spent from March to December 2020;¹ in the Spending Review 2020 and his 2021 Budget,

¹ National Audit Office (2021) Covid-19 Cost Tracker. <https://www.nao.org.uk/covid-19/cost-tracker/>

Chancellor Rishi Sunak announced £352 billion will be spent over the next two years to support individuals, businesses, and public services.²

These interventions largely have been blunt instruments, with insufficient consideration for the ways in which people who already are experiencing disadvantage are being affected by the pandemic, and insufficient attention to the support people—including women—need to prevent further marginalisation. Because of women's overrepresentation in part-time and low-paid work, and in the sectors hardest hit by lockdowns (such as hospitality and retail),³ as well as the disproportionate caring responsibilities that women shoulder,⁴ their needs require specific attention from government policy makers. However, Equality Impact Assessments have not been published for key coronavirus policies, such as the furlough scheme or the Self-Employment Income Support Scheme.

In their report on the unequal gendered economic impacts of the coronavirus, the Women and Equalities Committee concluded 'existing gendered inequalities in the economy have been ignored and sometimes exacerbated by the pandemic policy response'.⁵ The report clarifies that the coronavirus policy response has overlooked women and potentially worsened the unequal position of women in the workforce and society that existed prior to the pandemic.

Our new research finds this oversight has not gone unnoticed by women; compared with men, significantly fewer women believe the UK Government's Covid-19 response has focused on issues that matter most to them. Moreover, fewer women than men believe the UK Government is acting in their best interests or that women's specific needs have been addressed by the UK Government's response. In our survey, these views are echoed by women across Scotland, Wales and Northern Ireland in relation to the devolved governments.

² HM Treasury (2021) Budget 2021. <https://www.gov.uk/government/publications/budget-2021-documents/budget-2021-html>

³ Women's Budget Group (2021) Lessons learned: Where women stand at the start of 2021. <https://wbg.org.uk/wp-content/uploads/2021/01/Where-Women-Stand-V5.pdf>

⁴ The Fawcett Society (2020) Coronavirus crossroads: Equal Pay Day 2020 report. <https://www.fawcettsociety.org.uk/coronavirus-crossroads-equal-pay-day-2020-report>

⁵ Women and Equalities Committee (2021) Unequal impact? Coronavirus and the gendered economic impact: Fifth Report of Session 2019-2021, pg. 3. <https://committees.parliament.uk/publications/4597/documents/46478/default/>

These findings are not surprising, given that women have suffered disproportionate impacts as the result of the coronavirus pandemic. More women than men have been furloughed,⁶ more have taken on a greater share of caring responsibilities,⁷ and more have reported higher anxiety, depression and loneliness.⁸ This latest data reaffirms previous research and highlights the ways in which differently positioned women—who already have been facing discrimination and disadvantage—have been made worse off. In the UK as a whole, Disabled women, women on low incomes, young women, and single women report lower levels of wellbeing and, along with Black, Asian and ethnic minority women, lower levels of financial stability.

This briefing presents results from across the United Kingdom. It draws on sub-samples of respondents in Scotland, Wales, and Northern Ireland, to highlight the ways in which women across the nations have experienced the pandemic differently. We will explore variations in attitudes among women and outline how these attitudes can be explained by women's different positionings.

Attitudes to the UK Government's response among men and women

Given the disproportionate impact of the pandemic on women, we investigated whether women felt the UK Government's response had met their needs. Unsurprisingly, we find that compared with men, women are less likely to believe that the Government has provided the support they need. With regard to the Government's coronavirus response, less than 4 in 10 women (38%), compared with half of men (50%), believe the UK Government is focusing on the issues that matter to them most. Similarly, just over 4 in 10 women (43%), compared with half of men (50%), believe that in its response to the pandemic, the UK Government is acting in their best interests. Moreover, when asked about the specific needs of women, only 29% of women and 35% of men agree that women's specific needs have been considered and responded to well by the UK Government. Figure 1 outlines these differences.

⁶ HMRC (2021) Coronavirus Job Retention Scheme statistics: January 2021.

<https://www.gov.uk/government/statistics/coronavirus-job-retention-scheme-statistics-january-2021/coronavirus-job-retention-scheme-statistics-january-2021>

⁷ Andrew, A., Cattan, S., Costa Dias, M., Farquharson, C., Kraftman, L., Krutikova, S., ... Sevivlla, A. (2020) 'How are mothers and fathers balancing work and family under lockdown?' Institute for Fiscal Studies.

<https://www.ifs.org.uk/publications/14860>

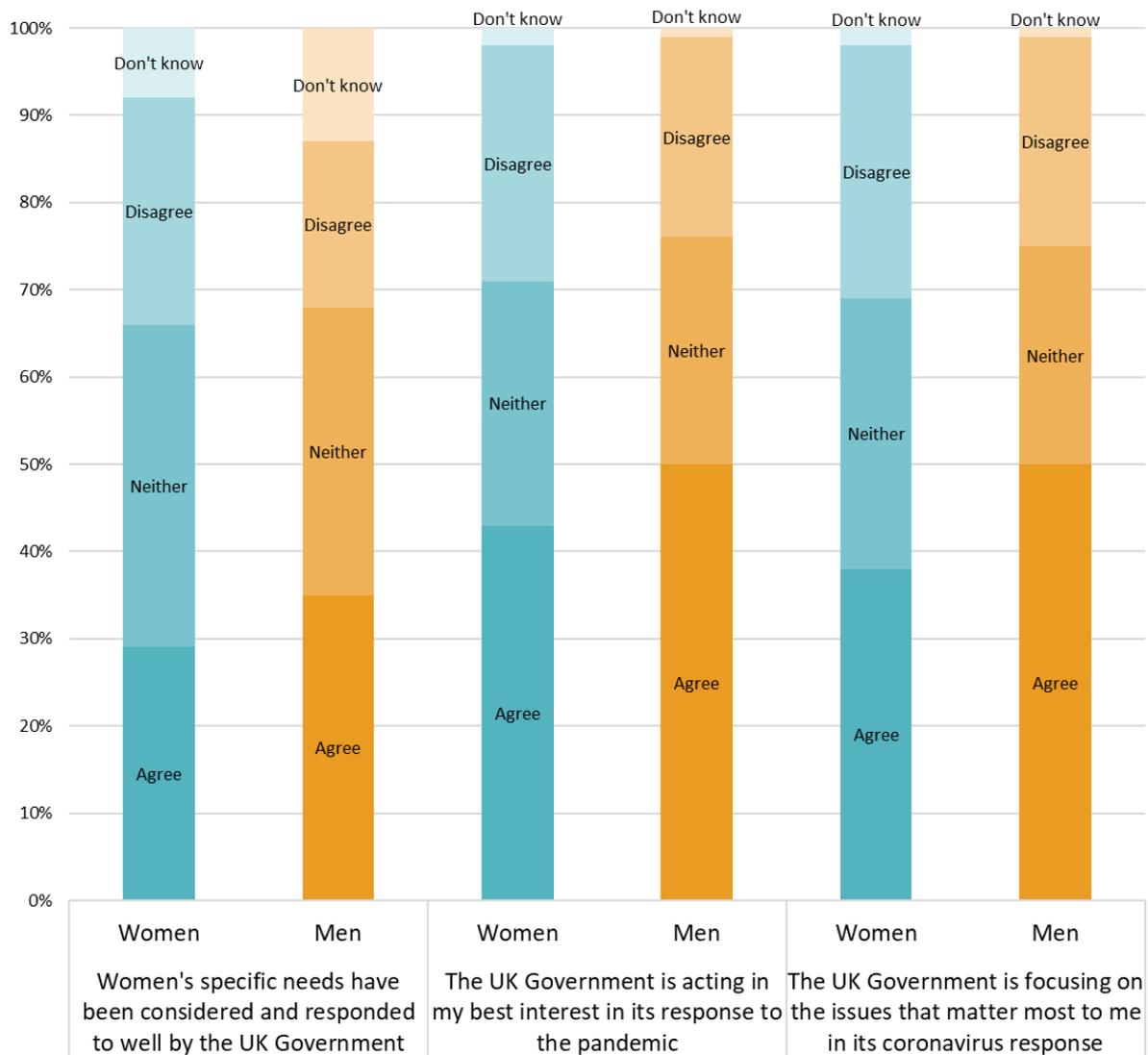
⁸ ONS (2021) Coronavirus (COVID-19) and the different effects on men and women in the UK, March 2020 to February 2021.

<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/conditionsanddiseases/articles/coronaviruscovid19andthedifferenteffectsonmenandwomenintheukmarch2020tofebruary2021/2021-03-10>

When asked about whether certain types of needs have been met by the UK Government, women are less likely than men to say the government has met the following needs:

- Physical health: 24% of women agree compared with 32% of men
- Mental health: 23% of women agree compared with 27% of men
- Financial: 21% of women agree compared with 27% of men

Figure 1: Thinking back over the past year, to what extent do you agree or disagree with the following statements?



N=1004 UK adults

The perspective from Scotland, Wales, and Northern Ireland

The assessment by women in Scotland, Wales, and Northern Ireland of their devolved governments' response to the coronavirus pandemic is largely similar. In all three devolved nations, fewer women than men report feeling that their governments are acting in their best interests. The gap is largest in Wales, where 41% of women believe the Welsh Government is acting in their best interest compared with 57% of men.

With regard to women's specific needs, compared with women across the UK, women in the devolved nations report even lower levels of believing their needs have been considered and responded to—in Wales, less than 1 in 5 (17%) and only slightly higher in Northern Ireland (20%) and Scotland (21%).

There is wider variation among women in the devolved nations in response to the question of whether their government has focused on issues that matter most to them. In Northern Ireland, only 3 in 10 (30%) of women agree (compared with 38% of men), whereas in Scotland 42% agree, only slightly less than the proportion of men (44%).

Attitudes and experiences of young women

In response to whether the UK Government is acting in their best interests and whether the UK Government is focusing on issues that matter most to them, less than one-third of women age 18 to 30 (31% and 32%, respectively) agree. This result contrasts starkly with results related to women age 46 and over, among whom 52% believe the UK Government is acting in their best interests, and 43% agree the UK Government is focusing on issues that matter most to them.

"I have tried not to vary my outings too much, despite government guidance because I honestly have no need to. I continue to work from home and remain uncertain about my future studies... All that said, I can feel quarantine fatigue sneaking up on me, the question 'What does it matter?' sneaking into the back of my brain. The government is acting laissez-faire, so why shouldn't I?" Young woman, South East England

This result is unsurprising, given that young women are most likely to work in sectors such as hospitality and retail that have been shut down by the coronavirus,⁹ with an estimated 1.5 million young women having lost income during the pandemic.¹⁰ Our new data shows the impact this shutdown has had on young women's mental health and financial stability.

⁹ Joyce, R. and Xu, X. (2020) 'Sector shutdowns during the coronavirus crisis: Which workers are the most exposed?' Institute for Fiscal Studies. <https://www.ifs.org.uk/publications/14791>

¹⁰ Young Women's Trust (2020) Picking up the pieces: Young women's experiences of 2020. <https://www.youngwomenstrust.org/research/picking-up-the-pieces/>

The perspective from Scotland, Wales, and Northern Ireland

The attitudes of young women towards their governments follow a similar pattern in Scotland, Wales and Northern Ireland. Belief that government was meeting their needs was lowest among young women in Northern Ireland, where 26% said the Northern Ireland Executive was acting in their best interest (compared to 46% of older women age 46+) and 18% said the Executive was focusing on issues that matter most to them (compared to 36% of women age 46+).

In Scotland, there is a 40-percentage point gap between younger and older women on their views of whether the Scottish Government is acting in their best interest: 29% of young women agreed compared to 70% of older women.

Young women report the highest levels of deteriorating mental health.

The highest rates of declining mental health are reported by young women (55%) compared with 53% of 31–45-year-old women, and 39% of women age 46 and over. However, women 31-45 years old are more likely to report worsening quality of sleep, diet and nutrition, and levels of exercise.

Young women have sought support at the highest rates.

Compared with women over 30, a higher number of young women have sought support, or accessed support for the first time, from five support services: 1) mental health, 2) financial support benefits from the Government, 3) food banks, 4) financial support from friends and family, and 5) voluntary and social services. For instance, 32% of young women, compared to 7% of women over 45-years-old, have started to seek or have sought support for their mental health.

However, 18–30-year-old women were accessing mental health services at higher rates than women 46-years-old and over before the pandemic (57% compared to 16%). The same pattern occurs for the four other services, with greater use during the pandemic preceded by greater use beforehand. This finding likely reflects the already precarious financial position and lower levels of wellbeing of young women prior to the coronavirus pandemic.¹¹

Financial concerns affect roughly one-third of young women.

One-third of young women (33%), compared with 10% of women over 45, report they are currently worried about how they will pay their rent or mortgage. Moreover, 32% of young

¹¹ Young Women's Trust (2017) Worrying times. <https://www.youngwomenstrust.org/research/worrying-times/>

women, compared with 16% of women over 45-years-old, believe they will come out of the pandemic in more debt than before.

Attitudes and experiences of women on low incomes

Compared with 44% of women with middle household incomes (£20,000–39,999 annually) and 39% of women on high household incomes (£40,000 and over annually), only 32% of women on low household incomes report feeling that the UK Government's coronavirus response focuses on issues that matter to them.

A similar trend exists in response to whether respondents believe the UK Government has acted in their best interests: Only 37% of women on low incomes agree, compared with 48% of women on middle incomes and 44% of women on high incomes.

“Personally, I've felt invisible... As I claim JSA I've not had the extra £20 a week UC claimants have... At home more with poor heating I can't afford to run fully has made joint pain worse, and limited internet data on a smartphone has excluded me from communicating digitally and lost work and earnings.” Woman on a low income, Northern England

The experience of the pandemic has been markedly different for people on low incomes. Research on low-income families finds they have had to spend more during the past year, whereas middle and high-income families have spent less.¹² Over half (54%) of working-class women in 'semi-routine' and 'routine' jobs were furloughed from March to June, compared with 41% of working-class men.¹³

The perspective from Scotland, Wales, and Northern Ireland

In Northern Ireland and Scotland women on low incomes were least likely to believe that government in their region has acted in their best interest and focused on issues that mattered most to them when responding to the coronavirus. However, in Wales, there was no significant difference in the views of women by income level; 38% of women on low incomes and women on high incomes believed the Welsh Government was focusing on issues that mattered most to them.

¹² Brewer, M. and Patrick, R. (2021) 'Pandemic pressures: Why families on a low income are spending more during Covid-19,' Resolution Foundation. <https://media.covidrealities.org/Pandemic-pressures.pdf>

¹³ Warren, T. and Lyonette, C. (2020) 'Carrying the work burden of the Covid-19 pandemic: working class women in the UK, Briefing Note 1: Employment and mental health' (October). Working Paper No 2020/1, Nottingham University Business School. <https://bit.ly/2QpXrep>

Support services have been used most by women on low incomes.

One-quarter of women on low incomes (25%), compared with 7% of women on high incomes, began to seek or have sought increased financial support benefits from the Government. In addition, 1 in 8 women (on low incomes (13%), compared with 3% of women on high incomes, have begun to access, or have accessed at higher rates, a food bank.

The financial precarity of women on low incomes has been laid bare by the coronavirus pandemic.

More women on low incomes (35%) than women on high incomes (19%) believe they will come out of the pandemic in more debt than before; one-third (31%—almost 20% higher than women on high incomes)—report their households have nearly run out of money.

Attitudes and experiences of Disabled women

Disabled women report being less likely to feel represented by the UK Government's Coronavirus response; less than one-third (32%) agree the UK Government is acting in their best interests and is focusing on issues that matter most to them—in contrast to 45% and 39% of non-disabled women, respectively.

“I am still shielding and feel forgotten by the government. I have no idea when I am allowed to stop taking these extra precautions, and no confidence in the government if and when such guidance does materialise. I feel that normal life for me has ceased and can't imagine a time when it will restart.” Disabled woman, England

In their report, highlighting the voices of Disabled women, Sisters of Frida outline the specific challenges that Disabled women have faced: Lack of access to food, health, and medical services, lack of support and care, increased risk of domestic violence/abuse, and barriers to employment.¹⁴ Moreover, our previous research shows Disabled mothers have been furloughed and lost work at higher rates than non-disabled mothers.¹⁵

Disabled women's wellbeing has worsened during the pandemic.

On all four measures of wellbeing—quality of sleep, diet and nutrition, level of exercise, and

¹⁴ Sisters of Frida (2020) The impact of Covid 19 on Disabled women from Sisters of Frida: Voices of Disabled women in the pandemic. <http://www.sisofrida.org/wp-content/uploads/2020/05/The-impact-of-COVID-19-on-Disabled-women-from-Sisters-of-Frida.pdf>

¹⁵ The Fawcett Society, Women's Budget Group, Women's Equality Network Wales, Northern Ireland Women's Budget Group, Close the Gap, and Engender (2021) The impact of the coronavirus pandemic on Disabled parents. <https://www.fawcettsociety.org.uk/disabled-mothers-three-times-more-likely-to-have-lost-work-during-the-pandemic>

mental health—Disabled women reported worse levels during the pandemic than before. Over half (52%) of Disabled women report their levels of exercise and mental health have worsened since the pandemic began—compared with 44% and 45% of non-disabled women, respectively.

The perspective from Scotland, Wales, and Northern Ireland

The views of Disabled women in Scotland and Northern Ireland towards the handling of the pandemic by devolved governments differed from the views of Disabled women towards the UK Government. In both regions, slightly more Disabled women believed government was acting in their best interest compared to non-disabled women – for example 43% compared to 37% in Northern Ireland and 49% compared to 45% in Scotland. There was no difference regarding whether the governments were focusing on issues that mattered most. The pattern in Wales was similar to that of the whole of the UK – fewer Disabled women believed the Welsh Government was meeting their needs in its coronavirus response.

Disabled women have accessed support services at higher rates than non-disabled women.

During the pandemic, twice as many Disabled women as non-disabled women (21% compared with 11%) began receiving, or received more, financial support from friends and family, and nearly twice as many started to access food banks or did so more often (15% compared with 6%). In addition, one-quarter of Disabled women (25%) have started to seek or have sought increased support for their mental health—in contrast to 14% of non-disabled women.

The financial security of disabled women has weakened.

More than one-third of Disabled women (34%), compared with less than one-quarter of non-disabled women (25%) believe they will come out of the coronavirus pandemic more in debt than before. Moreover, Disabled women (33%) are more likely than non-disabled women (25%) to think they will struggle to make ends meet in the next three months.

Attitudes and experiences of Black, Asian and ethnic minority women

Slightly fewer Black, Asian, and ethnic minority women than white women (37% compared with 41%) believe that with regard to the coronavirus response, the UK Government is focusing on issues that matter most to them. Moreover, 40% of Black, Asian and ethnic

minority women, compared with 44% of white women, say the UK Government is acting in their best interests. However, neither difference is significant.

“BAME communities, haven't had our needs met by the government's response to the pandemic. There have been no measures [put in place for] those communities who have been disproportionately impacted by the infections.” Bengali woman, London

This small difference may reflect the varied experiences of Black, Asian and ethnic minority women and the inability of the category to capture within-group differences.¹⁶ Our previous research found that Black, Asian and ethnic minority women were particularly vulnerable to the economic and social impacts of the pandemic¹⁷, and government data has confirmed that coronavirus infection and mortality rates have been higher among Black, Asian and ethnic minority people.¹⁸

With regard to questions about mental health and wellbeing, white women report experiencing greater deterioration during the pandemic, whereas Black, Asian and minority ethnic women report experiencing a greater impact on their financial stability.

The perspective from Scotland and Wales

In Scotland, similar to the UK as a whole, slightly fewer Black, Asian and ethnic minority women believed the Scottish Government was acting in their best interest and focusing on issues that mattered most to them; however, this difference was also not significant. In Wales there was no difference between Black, Asian and ethnic minority women and white women in regard to their views on the Welsh Government's coronavirus response.

Note: There is no sample of Black, Asian and ethnic minority women in Northern Ireland due to sampling constraints.

¹⁶ Women and Equalities Committee (2021) Unequal impact? Coronavirus and BAME people: Fifth Report of Session 2019-2021 <https://committees.parliament.uk/publications/3965/documents/39887/default/>

¹⁷ Women's Budget Group, LSE Department of Health Policy, Queen Mary University of London, and The Fawcett Society (2020) BAME women and Covid-19 – Research evidence.

<https://www.fawcettsociety.org.uk/coronavirus-impact-on-bame-women>

¹⁸ Public Health England (2020) Disparities in the risk and outcomes of Covid-19.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/908434/Disparities_in_the_risk_and_outcomes_of_COVID_August_2020_update.pdf

Black, Asian and ethnic minority women have been disproportionately hit economically by the pandemic.

Of Black, Asian and ethnic minority women, 1 in 3 (30%) say they are worried about how they will pay their rent or mortgage—substantially more than white women (17%). Concerns about coming out of the pandemic with more debt also are higher among Black, Asian and ethnic minority women than among white women (32% compared to 24%), as are concerns about struggling to make ends meet in the next three months (31% compared to 24%).

Attitudes and experiences of single women

In contrast to married and cohabitating women, single women report much lower levels of satisfaction with the UK Government's response to the pandemic in relation to their needs. Only one-quarter of single women (25%), compared with almost half of married women (49%) say the UK Government is focusing on issues that matter most to them. Moreover, only 1 in 3 single women (33%), compared with 52% of married women, agree the government is acting in their best interests in its response to the pandemic:

“My needs as a single person living alone have not been met at all. It is difficult for people to comprehend how difficult it is to be alone through all of this. I need touch, I need the physical presence of others.” Single woman, London

During the pandemic, women who live alone have suffered from increased loneliness and isolation¹⁹ and single parents (90% of whom are mothers) are more likely to have been furloughed because of their childcare responsibilities and because they are more likely to work in sectors affected by the pandemic.²⁰ Single women are also more likely to be younger²¹ and single mothers and older single women living on their own are more likely to be on low incomes²² – meaning that the findings above about young women and women on low incomes are likely replicated and exacerbated among single women.

¹⁹ The Fawcett Society (2020) Coronavirus diaries: The challenges of living alone during lockdown.

<https://www.fawcettsociety.org.uk/blog/coronavirus-diaries-the-challenges-of-living-alone>

²⁰ Clery, E., Dewar, L., Papoutsaki, D. (2020) 'Caring without sharing: Single parents' journey through the Covid-19 crisis,' Gingerbread. <https://www.gingerbread.org.uk/policy-campaigns/publications-index/caring-without-sharing-interim/>

²¹ ONS (2019) Population estimates by marital status and living arrangements, England and Wales: 2018.

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/populationestimatesbymaritalstatusandlivingarrangements/2018>

²² Reis, S. (2019) 'DWP data reveals: Women and children continue to be worst affected by poverty,' Women's Budget Group. <https://wbg.org.uk/blog/dwp-data-reveals-women-continue-to-be-worst-affected-by-poverty/>

The perspective from Scotland, Wales, and Northern Ireland

Across Scotland, Wales and Northern Ireland, single women do not believe that their needs have been met by the devolved governments. The difference between single and married women is largest in Northern Ireland whether half the proportion of single women believe the Northern Ireland Executive is focusing on issues that matter to them (19% compared to 40% of married women).

Single women are suffering from deteriorating mental health.

Almost 6 in 10 single women (58%), compared with 37% of married women, report their mental health has worsened over the year. Moreover, almost one-quarter of single women (24%), compared with 13% of married women, report that since the pandemic, they have started to seek or have sought support for their mental health.

Single women are taking on debt and are worried about making ends meet.

Almost twice as many single women (39%) as married women (19%) believe they will struggle to make ends meet in the next six months. Moreover, one-third of single women (33%), compared with 21% of married women, believe they will come out of the pandemic in more debt.

Conclusion

Given this disproportionate impact of the coronavirus pandemic on women – and the underrepresentation of women in government – it is not surprising women feel their needs have not been met by the UK Government's response. This feeling is particularly true for young women, women on low incomes, Disabled women, Black, Asian and ethnic minority women, and single women—all of whom have been hit hardest emotionally and financially. Action is urgently needed from the Government to ensure that women's voices and talents, in all their diversity, are not overlooked and that the pandemic does not turn back decades of progress on women's rights and equality.

Key Recommendations

Together as women's organisations we have consistently called for the following actions throughout the pandemic:

More representation: The government needs to include more women at the decision-making table and create strong structures to engage with the women's and wider equalities sector.

Stronger safety net: This pandemic has highlighted the importance of social security for alleviating and preventing poverty. The holes in the safety net have been put into stark relief. The Child benefit, a crucial source of women's and children's income, should be increased and support for low-income families and unemployed people should be improved to provide better living standards. Legacy benefits (including Job Seeker's Allowance and Employment and Support Allowance) should be increased in line with the £20 uplift to Universal Credit.

Sectoral support: Post-COVID recovery needs to include support for hardest-hit sectors such as retail, hospitality, leisure and tourism—sectors that are important employers of women and young people.

Investment in care: Urgent funding is required for the early years sector to avoid widespread closures that would have a huge impact on women's employment. Sustainable funding and longer-term major reform is sorely needed by both the early years and social care sectors.

Methods

Polling data

The figures cited in this briefing are drawn from data collected by Survation with fieldwork conducted 18-27 February 2021. The survey was conducted via an online panel. Invitations to complete surveys were sent out to members of online panels. The UK-wide statistics cited in this briefing are drawn from a nationally representative sample of 1,004 adults in the UK aged 18 and over and a booster sample of 315 Black, Asian and ethnic minority adults in the UK. The devolved nation statistics are drawn from representative samples in each nation: 507 adults in Wales; 509 adults in Scotland; and 515 adults in Northern Ireland.

The data is weighted to the current Labour Force Survey on the basis of age, gender, region, and class for each population. For the majority of questions included in the survey, respondents were asked to respond on a 5-point Likert scale: 'Strongly agree,' 'Somewhat agree,' 'Neither agree nor disagree,' 'Somewhat disagree,' or 'Strongly disagree.'

Throughout this briefing, responses strongly agree and somewhat agree were combined for parsimony in reporting results. Only statistically significant results were included in the brief, unless otherwise specified.

Coronavirus diaries

Across the briefing, the polling data is supplemented with extracts from the Fawcett Society's Coronavirus Diaries. Throughout the first and third lockdown, around 100 women across the UK have shared their thoughts and experiences with Fawcett – about how the pandemic has impacted their lives, and how it has changed how they see the world around them. In February 2021 we asked them whether their needs had been met by the UK Government's response to the coronavirus pandemic. A selection of those responses are included here. We are immensely grateful for their time and effort to inform our thinking.

About us

This research was conducted by the [UK Women's Budget Group](#), [Fawcett Society](#), [Northern Ireland Women's Budget Group](#), [Women's Equality Network Wales](#), [Close the Gap](#) and [Engender](#).

Standard Life Foundation has supported this as part of its mission to contribute towards strategic change which improves financial well-being in the UK. The Foundation funds research, policy work and campaigning activities to tackle financial problems and improve living standards for people on low-to-middle incomes in the UK. It is an independent charitable foundation registered in Scotland (SC040877).

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