



WOMEN'S SURVEY 2025

Council Tax Briefing



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SUMMARY

On 1st May 2025, the Scottish Women's Budget Group launched its fourth annual Women's Survey. The survey plays a vital role in documenting the lived experiences of women in Scotland – particularly how public policy intersects with and reinforces existing inequalities.

In addition to exploring women's finances this year's survey had a thematic look at council tax. Considering the impact of recent rises in council tax, how decisions on council tax are made and communicated and council tax reform.

This briefing presents the findings from this section of the survey and sets out recommendations informed by the experiences and insights shared by respondents.

Alongside this briefing, the results of the 2025 survey are shared through a Women's Finances briefing and a forthcoming women, food and health briefing.

Recommendations to all levels of government are contained at the end of this report.

Information about who responded to the survey is available at the end of this briefing.

CONTEXT

The current council tax system commenced in 1993. In the Scottish Government's own words, "it has not been fundamentally changed or updated since its introduction over 30 years ago."¹ This includes no update to the valuation of the properties on which it is based, which are set at 1991 levels.

It is well recognised that council tax needs to change.² There has been consensus among a majority of political parties in Holyrood that reform of council tax is needed, since at least 2015. The Commission of Local Tax Reform in 2015, a cross-party grouping, provided wide ranging recommendations to move forward the process of change and agreed "the current system of Council Tax must end".³ In late 2025 the Scottish Government launched a consultation on potential changes within the existing council tax system.

Despite this, bar some minor adjustments, the political will to create change has been missing. Yet delays in reforming local taxation maintain a regressive form of local tax, limit public funds available, and delay investment in public services.

Women undertake the majority of unpaid care work and as such are more likely to rely on public services. Therefore, how public services are funded and how local and national government raise funds are deeply gendered issues. At a time of constrained finances and year on year budget saving measures by local authorities, many of which are likely to increase unpaid care needs, the need for a fair system of local taxation is a pressing concern.

Council tax has been frozen for 8 of the last 10 years. Limiting income choices for local authorities and meaning that when able to set the rate, as in the last financial year, the rises are often well above inflation. In 2025-26 budget setting process, all of Scotland's councils agreed to raise council tax, with increases ranging from 6% to 15% (with an average of 9.5%).⁴ Analysis by Audit Scotland shows that councils with the highest deprivation were among those with the lowest council tax increases, ranging from seven per cent to 8.5 percent. With the exception of North Lanarkshire Council (ten per cent increase), council areas with the highest local authority housing stock were also among those councils with the lowest council tax increases (ranging from six per cent to 8.2 per cent).⁵ This has potential for rising inequalities geographically across Scotland as well as within local areas.

¹ Scottish Government (2025) [Future of council tax in Scotland: consultation](#)

² Tax Justice Scotland (2025) [Outdated and Unfair: The Case for Council Tax Reform](#)

³ The Commission on Local Tax Reform (2015) [Just Change: A New Approach to Local Taxation](#)

⁴ <https://audit.scot/publications/council-tax-rises-in-scotland>

⁵ Audit Scotland (2025) [Local government budgets 2025/26](#)

Council tax is a regressive form of taxation, meaning that the average tax rate falls as the value of the tax base rises. For council tax this is demonstrated by band H homes (the highest value homes) which have just three times the tax liability of Band A homes despite being on average eight times the value. Council tax reduction schemes only go so far to mitigate this. With those being just above thresholds out of reach of support. It has also been highlighted that while there are numerous ways to qualify for Council Tax Reduction, these are not always well known.

The Accounts Commission has warned that despite a real-term increase of 6% in Scottish Government funding to local governments in 2025/26 and average rises in Council Tax of 9.6%, communities face "a growing expectation gap".⁶

In this context the second section of our women's survey 2025 focused on council tax. How recent increases in council tax were impacting women's budgets, if women had been engaged in consultations on the recent rises, how local services are viewed and what sort of changes women would like to see on local taxation.

About the survey

The SWBG Women's Survey 2025 was launched on 1st May and ran for just over a month.

A total of **789** women completed the survey from all **32** local authorities in Scotland. The survey combined quantitative questions – on household finances and economic wellbeing, to measure the scale of the issues – with open-text questions designed to explore the lived impact, underlying causes, and potential solutions.

Demographics of those who participated can be found at the end of this briefing.



⁶ <https://audit.scot/news/communities-face-growing-expectation-gap>

FINDINGS



Impact of increased council tax

Almost **50%** of respondents stated they would need to make changes to other areas of household spend in order to manage council tax increases. A further **22%** said they would find it harder to pay. A small number of respondents shared that council tax increases would push them into debt, most of whom were in households with an income of less than £20,000.

Higher numbers of single parents, disabled women and women from ethnic minority communities said they would find council tax harder to pay with the rise.

Overall	Single parents	Disabled women	Minority ethnic
22%	26%	27%	37%

Given the findings shared in our [first briefing from the survey](#), with two thirds of women feeling financially worse off than the same time last year, council tax increases add to the economic pressures resulting from rising food and energy costs. Women shared the stark possibilities of rising council tax on their finances:

***"I will eat less."** respondent, less than £10,000 annual household income.*

***"I will have less money for food and energy and life in general"** respondent 56-65, less than £10,000 annual household income.*

***"Will have to use savings to pay council tax"** respondent 66-75, £10,000 – £19,999 household income, in receipt of single person discount.*

Women shared experiences highlighting the further pressure that the increase places on their finances. However, alongside this was the recognition from those with higher household incomes that they should pay more.

***"I can afford to pay a bit more and so I should"** respondent 46-55, £100,000 or more household income.*

***"I will notice it but I can make changes so it doesn't hit me too hard. I know I am doing better than others who are really struggling. I want good local services, I can pay, and I should."** respondent 56-65, £60,000-£69,999 household income.*

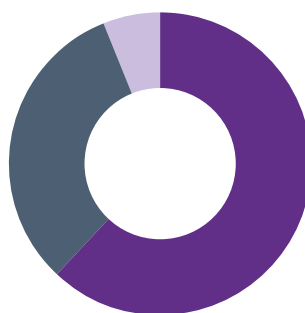
In parallel, there was a desire to see the link between increasing tax, improvements in services and transparency of budget information.

***"As a family with a decent income, I don't really mind paying it. However I would really like to see some evidence of what this is being spent on"** respondent 56-65, £80,000-£89,999 household income.*

Consulting and communicating on changes

With council tax rises across all 32 local authorities in 2025-26 we wanted to understand from women how they were engaged with the process.

Of those that responded **62%** had not been consulted, **32%** were aware of a consultation and **6%** were unsure.



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On levels of communication the numbers match closely: **61%** felt the increase in council tax was not clearly communicated, **24%** felt the changes were clearly communication and **15%** were unsure.

"I have no voice when it comes to council tax. No consultation, just enforcement" respondent 56-65, £20,000-29,999 household income.

"Felt like I just got a letter telling me it's increased and no consultation" respondent 26-35, £30,000-£39,999 household income.

The detailed responses provided to our survey highlighted several issues that women thought were important on communicating changes to council tax. Multiple sources of communication will be critical as people access their news across different platforms. Many councils communicated directly what the new charges would be in annual billing letters, but women repeatedly told us that this did not include any information on why the increase was made at the level that was agreed by the council.

"I think they rely too heavily on online information, not everyone is online looking for it" respondent 36-45, £100,000 + household income.

There was recognition of the difficult financial situation local authorities are in but also a clear sense of frustration and stated lack of trust on the issue of council tax and council finances more widely.

"With regards to the increase in Council Tax, I was aware of this, however, the communication from the Council generally lacks transparency, accountability and genuine engagement. As a member of a parent council, I see firsthand how disconnected council decision making is from the realities and needs of the families they are meant to serve. The council often misrepresents information, and public consultations are performative rather than meaningful. There is no clear explanation for why the council has increased council tax, and it is incredibly frustrating to witness poor decision making that does not reflect or benefit local families, especially women. I do not feel represented whether in terms of background, lived experience or priorities by council officers or

local councillors. It is disheartening to see a lack of diversity and inclusion in those making decisions that significantly impact on us. Overall, I have lost trust in the council's ability to communicate honestly and work in true partnership with the community" respondent 46-55, £20,000-29,999 household income.

Additionally, concern was raised about the political nature of some budget communications in relation to council tax.

"They do the usual and blame it on someone else i.e. Scottish Govt who then blame it on London. Never changes" respondent 66-75, £20,000-29,999 household income.

Women responding to our survey had an interest in better communication on the use of funds and how equality issues are considered.

"I would like a breakdown of spending and where the money goes, and specific reasons why increases are needed" respondent 36-45, £50,000-59,999 household income.

These responses come at a time when trust in politics is low. However, linking taxation and spending priorities offers an opportunity to rebuild trust. In times of constrained finances, the need for clear communication becomes even more important. Without it, higher taxes alongside declining service quality are likely to increase public frustration.



Local services

We asked women what they thought of local public services over the last year. From road maintenance, bin collections, reducing school crossing patrols, closing local services to strained education, childcare and social care budgets, respondents were clear "budget saving" action at local level was having an impact.

70% of women responding to our survey felt services were worse in the last year.

"The council promised to replace a bus route from April 25 when a local bus company cancelled it suddenly... April came and the council changed their mind. The place I live now over an hours walk from the closest public transport." respondent 26-35, £100,000+ household income.

"Potholes have injured me and broke my car" respondent 36-45, £20,000-£29,999 household income.

"I am aware that funding to Women's Aid is being cut, this will have a detrimental effect on the lives of many women and children in this already impoverished area. Childcare is becoming more expensive and harder to access." respondent 26-35, £50,000-£59,999 household income.

"Social care services are on the brink of collapse" respondent 36-45, £50,000-£59,999 household income.

"The Council have cut important services such as School Road Crossing which makes the walk to school much more dangerous for children. There is less street cleaning and then people complain about the number of urban gulls." respondent 46-55, £90,000-£99,999 household income.

Other respondents reported a a neutral or more positive experience:

"The services I receive seem much the same" respondent 56-65, £70,000-£79,999 household income.

"I found that as my mothers condition declined I was given great help by a range of social care and medical staff" respondent 66-75, £10,000-£19,999 household income.

Changing council tax

"The system needs an overhaul" respondent 66-57, £40,000-£49,999 annual household income.

This survey asked one question about the potential future reform of council tax, offering a glimpse at women's views. Within the responses, there was clear support for a set of principles highlighted by women in the open-text answers. These were:

- ▶ Transparency;
- ▶ Accountability;
- ▶ Equality and fairness; and
- ▶ Redistributive.

"Accountability to the people who pay council tax would be nice" respondent 66-75, £30,000-£39,999 annual household income.

"Fairer for people" respondent 66-75, £40,000-£49,999 annual household income.

"I'd like to see a more redistributive system that is based on people's ability to pay" respondent 36-45, £70,000-£79,999 household income.

"Help reduce inequalities" respondent 26-35, £60,000-£69,999 household income.

"It is a scandal that we haven't had Council Tax reform because people on our street are paying vastly different sums for properties that worth the same, it just depends on when they were built. I recognise the issues with a tax based on property value alone as there may be people living in those properties without wealth other than the asset. Our current system is set up to fail our public services. Also Council Tax makes up a small percentage of the overall funding for a local authority, there needs to be more transparency around how that actually works and tax raising powers for local authorities." respondent 26-35, £40,000-£49,999 household income.

Alongside this, respondents highlighted the need to maintain a fair system and the importance of revaluation. Although revaluation was not asked about specifically, it was raised spontaneously within open-text responses as an issue that was of concern to respondents.

"I understand that implementing and maintaining a system of regular revaluation would be complex and potentially costly for the government. However, I believe it would promote greater fairness and equity in how council tax is applied." respondent 26-35, £100,000 + household income.

ANALYSIS



The survey results on council tax tell an important story about how connected women feel to decision making processes and the impact they can have on their lives. As highlighted through the open-text responses, trust in local systems was low. The majority of respondents felt there was significant room for improvement on communication and consultation in relation to changes in council tax.

Respondents were also clear that services in their areas were changing, and these had an impact on their lives. This sits alongside evidence from our review of local authority budgets. In 2024-25 budget setting, only one local authority recognised the cumulative impact of cost-saving measures would have a detrimental impact on women. In our 2025-26 review, this rose to two.^{7,8} Failing to recognise the role of unpaid care in supporting families and communities when service savings are made can increase the amount of unpaid care work and, in turn, entrench women's inequality.

Earlier this year SWBG conducted a detailed engagement project with women in Aberdeen. Within this project, we heard further views on council tax including the impact of debt recovery practices and of the potential benefit of spreading payments over 12 months instead of 10.⁹ An option some councils have available but is not well known or advertised.

Further research has highlighted the gendered impacts of council tax debt. Lone parents and lone parents with a disabled child/ren in the house, the vast majority of whom are women, are nearly 40% more at risk of council tax arrears.¹⁰ Of those in arrears on council tax, almost three quarters (71%) have avoided putting the heating on to save money, around half (51%) have had to cut down on meals/portion size to save money and more than two in five (42%) have skipped meals entirely to save money.¹¹

Work on the gendered impact of public debt found that some of those experiencing debt should be entitled to council tax reduction yet were not in receipt of it.¹² Our work in Aberdeen also highlighted that lack a clarity about who is eligible for council tax reductions can be a barrier to uptake. Council tax reduction schemes did come up, unprompted, in some of the open-text questions for this survey. Within these, suggestions were made of who should receive the reduction, including some groups such as carers who are already eligible. This again emphasises the need for clear communication across all aspects of council tax to ensure that those least able to pay are supported. However, these points emphasise the need to reform the outdated and regressive council tax to build fairness into Scotland's local tax system and improve the experiences of those on low incomes. In work we conducted with the Young Women's Movement on the impact of rising costs on young women in 2024 council tax reductions also came up. This time in relation to the single persons discount, with the view that this should be set at 50%.¹³

The Institute for Fiscal Studies says that over half of properties are thought to be in the wrong council tax band relative to where they would be if valuations were brought up to date. This has further entrenched the regressive nature of council tax, with the burden falling most heavily on people in less valuable properties. Ultimately, this means many people with the lowest incomes, particularly women, are paying some of the highest council tax bills.

The question on reform to council tax in this survey was limited to a small part in a much wider survey. However, it demonstrated significant support for a tax of wealth, including based on property value, at a local level from respondents. Within the responses, there were also concerns highlighting the need for engagement with purpose to move forward any changes brought in on council tax. SWBG is conducting more detailed focus group discussions with women to delve deeper into views on tax more widely and council tax specifically.

As the Scottish Government consults on changes to the current council tax system it is important that a wide range of views are heard in the process, particularly those most marginalised from decision making.

⁷ SWBG (2025) [Local authority budget review 2024/25](#)

⁸ SWBG (2025) [Local authority budget review 2025-26](#)

⁹ SWBG (2025) [Aberdeen: Gender, Inequality and Poverty report](#)

¹⁰ Treanor, M. (2025) [Exploring public debts and arrears using Citizens Advice Scotland data](#)

¹¹ Hawkey, D. Smith, S. & Whyte, P. (2022) [Debt & Arrears in Scotland: Putting Money Owed to Public Bodies at the Forefront of the Cost-of-Living Crisis](#), The Robertson Trust

¹² Treanor, M. (2025) [The Gendered Impact of Public Debt](#)

¹³ SWBG & The Young Women's Movement (2024) [Young Women's experiences of the cost-of-living crisis in Scotland](#)

RECOMMENDATIONS

The recommendations in this briefing are informed by the experiences of the women who responded to our survey, alongside previous evidence and analysis carried out by the Scottish Women's Budget Group.

All political parties

Alongside coalition partners at Tax Justice Scotland, SWBG calls for the replacement of council tax with a fairer alternative, calling on all political parties to:

- ▶ **Commit to reform of local taxation ahead of the May 2026 Holyrood elections;**
- ▶ **Launch a national revaluation of property on which council tax is based as a first step in the new Parliament;**
- ▶ **Provide a clear timeline for change, including opportunity for public consultation on the design of a reformed property tax, with the replacement tax in place by 2031 at the latest;**
- ▶ **Ensure the new system is local, proportional, and protects those on low or fixed incomes, while ensuring effective transition support is in place.**

Local authorities

Within the current council tax system local authorities should work to deliver best practice in the communication, consultation and impact assessment of council tax.

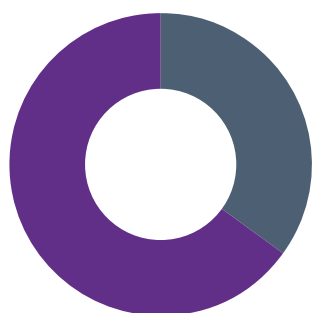
- ▶ **Budget consultations should include clear information on council tax rate changes including detailing in accessible language why the changes are needed;**
- ▶ **Clear communication through a range of channels (online and offline) on why the new council tax rate has been met and what it will mean for local services;**
- ▶ **Local authorities to ensure clear, accessible information is available on entitlement to council tax reduction schemes to maximise uptake of the schemes, including clarity on eligibility criteria and an explanation of what a low income is;**
- ▶ **Well communicated option to spread payments over 12 months instead of 10;**
- ▶ **Carry out equality impact assessments on changes proposed to council tax rates as part of the budget process;**
- ▶ **Build in learning from Aberlour Children's Charity on a new approach to public debt collection including review of statute of limitations on council tax debt, joint liability for council tax debt and maximising uptake of council tax exemptions.**

The [**SWBG Gender Budgeting Toolkit**](#) offers practical information for those in local authorities and further outlines how these approaches can support local decision making.

APPENDIX 1 – DEMOGRAPHICS

Demographics

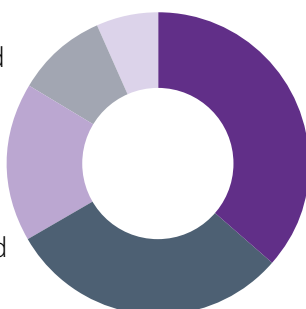
35% of respondents lived in a rural area and **65%** in an urban area. The largest proportion of respondents lived in a two-adult household without children (**34%**), followed by those in a single-adult household without children (**28%**), and those in a two-adult household with children under 18 (**16%**).



35% of respondents lived in a rural area and 65% in an urban area

Household type

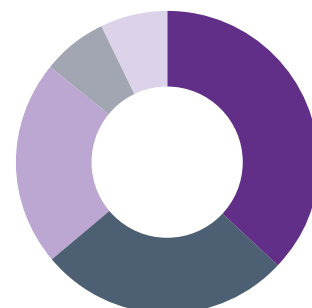
- ▶ **34%** Two-adult household without children;
- ▶ **28%** Single-adult household without children;
- ▶ **16%** Two-adult household with children (under 18);
- ▶ **9%** Three or more adults (all over 18);
- ▶ **6%** Single-adult household with children (under 18).



In terms of employment status, the largest group of respondents were employed full-time (**32%**), followed by those permanently retired from work (**23%**) and those working part-time (**19%**).

Respondents' employment status

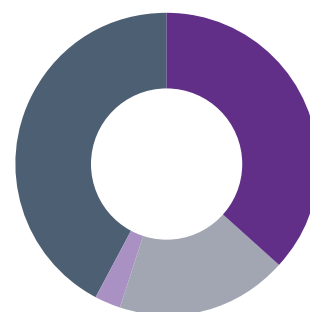
- ▶ **32%** employed full-time
- ▶ **23%** permanently retired from work
- ▶ **19%** employed part-time
- ▶ **6%** unable to work due as permanently sick or disabled
- ▶ **6%** self employed



Looking at age, the majority of respondents were between 56–65 (**23%**) and 66–75 (**23%**), followed by those aged 46–55 (**21%**) and **33%** reported having a disability as defined under the terms of the Equality Act 2010.

Sector

- ▶ **28%** worked in the public sector
- ▶ **14%** worked in the private sector
- ▶ **2%** worked in the third sector
- ▶ **32%** not applicable



Disability

- ▶ **33%** of respondents have a disability or long-term health condition



Respondents' age range

Age Group	Response %
18-25	2%
26-35	13%
36-45	15%
46-55	21%
56-65	23%
66-75	23%
76 and older	3%
Prefer not to say	0%

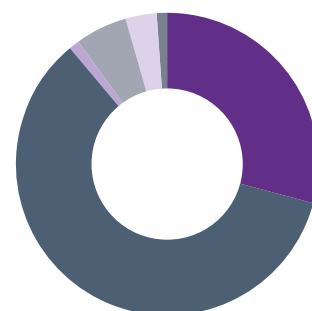
Respondents' household annual income

Household annual income	Response %
Less than £10,000	6%
£10,000 to £19,999	17%
£20,000 to £29,999	17%
£30,000 to £39,999	13%
£40,000 to £49,999	9%
£50,000 to £59,999	8%
£60,000 to £69,999	8%
£70,000 to £79,999	4%
£80,000 to £89,999	4%
£90,000 to £99,999	3%
£100,000 or more	5%
Prefer not to answer	7%



Ethnicity

- 27% White British
- 55% White Scottish
- 1% Eastern European
- 5% Any other white background
- 3% women from black & minority ethnic communities
- 1% Mixed or Multiple Ethnic Groups



Income – and non-income-based payments or benefits

- 19% of women reported receiving Child Benefit,
- 12% received Universal Credit.
- Over half (54%) were in receipt of the State Pension,
- 28% received the Scottish Adult Disability Payment.

