

Scottish Women's Convention
response to the Scottish
Government's consultation on:

The Future of Council Tax in Scotland



January 2026

Premise

The Scottish Government and COSLA are consulting with people and organisations across Scotland seeking their views on how council tax should change in the future, if at all. Council tax helps pay for important local services including schools, health and social care services, roads and waste collection, however the current system has not been adequately reviewed or updated in over 30 years.

This consultation seeks views on proposals such as updating property values, changing how homes are placed into particular bands, adding new bands to make the system fairer, and introducing measures to help households manage any changes, particularly for those on lower incomes.

The feedback gathered will help shape any future decisions taken on this in the Scottish Parliament and importantly, the views of the women that we speak to on a regular basis are an integral part of this process, helping to build a fairer council tax system for Scotland.



The Scottish Women's Convention (SWC)

The SWC is funded to engage with women across Scotland to ensure that their views are represented in policy and decision-making processes. The SWC uses the views of women to respond to a variety of parliamentary, governmental, and organisational consultation papers at Scottish, UK and international levels.

The SWC gathers information using different methods, including roadshows, thematic conferences, surveys, and both in-person and online roundtable events. This submission presents the views of a range of women, reflecting their opinions, ideas and lived experience. Working together with many other equalities organisations and community groups, we use our broad network to ensure that women from a range of backgrounds are heard and acknowledged. We are continually reviewing innovative ways of engaging with women and developing our trauma-informed and culturally sensitive practice to support vital contributions from as many women as possible.

“Social housing isn’t really affordable, like the whole world isn’t fair, but you know... like I don’t want to get a partner just to be able to afford my rent! They’re putting out all this stuff about affordable housing, it is not affordable. I don’t mind saying, my rent is now £450 a month, then £150 council tax, which as a one person with a child, that’s before any bills, that’s not affordable.”

(Scottish Women’s Convention [Women's Priorities Survey 24/25](#))

Questions

1. Do you think the current council tax system in Scotland needs to be reformed?

Yes, the current system needs reform. Council tax in Scotland has not been updated since its introduction and remains based on 1991 property values. It is widely considered by many to be outdated and regressive leading to lower-value households paying a disproportionately higher share of their income compared to those from wealthier households.

When further considering how this impacts on women, evidence shows that women are more likely to be engaged in low-income and part-time employment and are also more likely to live alone or as single parents. As a result of this, a regressive tax, such as is the case under the current council tax structure, disproportionately impacts on women’s finances especially where services they rely upon (such as social care and early years support) face continued funding pressures.¹²³

The cost-of-living crisis makes council tax increasingly difficult for women to afford. Women on low incomes, single mothers, minority ethnic women and disabled women face a heightened risk of financial hardship and negative welfare outcomes.⁴ For example, a 2025 women’s survey reported that 70% of disabled women felt financially worse off in comparison to the previous year.⁵

2. Do you think property values used to calculate council tax should be updated to reflect current market values, instead of using 1991 values?

¹ Scottish Government *The Future of Council Tax in Scotland* <https://www.gov.scot/publications/consultation-future-council-tax-scotland/>

² Institute for Fiscal Studies *Reforming Council Tax* <https://ifs.org.uk/publications/reforming-council-tax>

³ Equality Trust *Council Tax Hits Poorest Hardest* <https://equalitytrust.org.uk/scale-economic-inequality/council-tax>

⁴ Scottish Women’s Convention *The Impact of Poverty on Women (2024)* <https://scottishwomensconvention.org/resources/poverty-full-report-2024.pdf>

⁵ ONS *Gender Earnings and Income Equality* <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours>

Yes. Updating to current property values would make the tax base fairer and would more accurately reflect wealth and the ability to pay rather than using a decades-old valuation that no longer represents current housing markets.

However, in doing this, it must be ensured that women on lower incomes or people in social housing (e.g., renters, single parents) must not be penalised and any support systems must be strengthened alongside any property valuation updates.^{6 7}

3. How often do you think property values should be reviewed and updated for council tax purposes?

The Scottish Women's Convention believes that property values should be reviewed at least every 3–5 years to keep pace with housing market changes.

The women we have spoken to believe that regular reviews reduce inequality over time and limit sudden large shifts in council tax liabilities that could disproportionately affect those on lower incomes, which is particularly relevant when considering older women in fixed-income households.⁸

4. Following a revaluation, should council tax band thresholds be set at a national level or vary by council area?

The Scottish Women's Convention would argue that a hybrid approach would be beneficial which should include national thresholds to ensure fairness and comparability across Scotland, while factoring in local adjustments to reflect differing housing markets (e.g., urban vs rural), where appropriate. This approach avoids penalising women in high-demand areas (like cities) with limited affordable housing, many of whom are renters or are on low incomes.⁹

5. Which of the following is most important to you in the design of council tax bands?

We believe that a progressive structure would better reflect current market values and household circumstances, with considerations for low-income households. According to our evidence, this model would help redistribute

⁶ Scottish Government *Council Tax Revaluation and Reform* <https://www.gov.scot/publications/>

⁷ Scottish Women's Convention *The Impact of Poverty on women (2024)* <https://scottishwomensconvention.org/resources/poverty-full-report-2024.pdf>

⁸ OECD *Property Taxation and Revaluation Cycles* <https://www.oecd.org/tax/property-taxation/>

⁹ Shelter Scotland *Women Renters & Housing Insecurity* <https://scotland.shelter.org.uk/>

potential tax increases away from those women least able to pay, particularly single parent households and low earners.¹⁰

6 and 7. Which of the potential systems do you most/least support?

The women that we spoke to most support a model that introduces additional bands at the top and bottom of the scale, with additional mechanisms put in place to protect or reduce council tax liability for single parents and women in low-income households.

In comparison to this, the women that we spoke to least support flat band models which offer minimal progression and insufficient support measures for those women in lower value homes or renting.¹¹¹²

8. Do you support establishing transitional relief to limit how much a household's council tax bill can increase each year following reform?

Yes. SWC evidence shows that transitional relief is essential to avoid sudden short-term increases for vulnerable households. We believe that any sudden increases disproportionately affect women with limited financial flexibility such as carers, pensioners, and single mothers.¹³

9. Which transitional relief scheme would you prefer?

A phased reduction or capped increase scheme tied to household income thresholds would be the preferred option ensuring strong protection for low-income households.¹⁴

10. Do you support a council tax deferral scheme for homeowners?

Yes, with the addition of appropriate safeguards against long-term debt accumulation as well as clear affordability protections. Putting this in place could help assist older women who are living in their own homes but have fixed, limited incomes (e.g., pensions only without any additional income).¹⁵¹⁶

¹⁰ Scottish Women's Convention *Women's Priorities for 2024/2025*

<https://www.scottishwomensconvention.org/resources/pfg-brochure-20245.pdf>

¹¹ Institute for Fiscal Studies *Fairer Council Tax Models* <https://ifs.org.uk/>

¹² One Parent Families Scotland <https://opfs.org.uk/>

¹³ Scottish Women's Convention *The Impact of Poverty on women (2024)*

<https://scottishwomensconvention.org/resources/poverty-full-report-2024.pdf>

¹⁴ Institute for Fiscal Studies *Managing Tax Transitions* <https://ifs.org.uk/>

¹⁵ Scottish Government *Council Tax Deferral Policy* <https://www.gov.scot/publications/>

¹⁶ Age Scotland *Older People and Financial Security* <https://www.agescotland.org.uk>

11. Who should be eligible to receive support from a council tax deferral scheme?

The SWC believes that eligibility for deferral should include households on fixed or low incomes, especially older women and those with caring responsibilities.

12. Should households who defer payment pay interest on the amount deferred?

The SWC believes that any interest should be minimal or linked to income to avoid increasing long-term debt burdens on vulnerable households. Our evidence shows that women are particularly vulnerable to debt accumulation and financial stress.¹⁷

13. Do you think the Council Tax Reduction (CTR) scheme should be expanded to support more households following any reform?

Yes. The CTR scheme should be expanded and made more generous to ensure that council tax remains affordable for low-income households. Our evidence shows that women, particularly single parents and caregivers, are more likely to need full or enhanced CTR support.¹⁸

14. Which changes to the Council Tax Reduction scheme would you support?

The women we spoke to would support:

- Broadening the eligibility thresholds.
- Increasing maximum reduction levels for low-income households.
- Introducing targeted add-ons for single-parent families and carers.¹⁹

15. Do you have any information to share on impacts of council tax reform on groups who share protected characteristics?

Women face overlapping disadvantages including a higher poverty risk, lower earnings, unpaid caring responsibilities, reliance on council funded services and higher incidences of renting or single adult households.

¹⁷ Scottish Women's Convention *The Impact of Poverty on women (2024)*
<https://scottishwomensconvention.org/resources/poverty-full-report-2024.pdf>

¹⁸ Ibid

¹⁹ Ibid

Evidence from our reports highlight that women act as “managers of poverty”, absorbing financial strain, meaning that any council tax reform that does not explicitly address this risks deepening existing inequalities.²⁰

16. Any other comments or views on council tax reform?

Here at the Scottish Women’s Convention, we believe that council tax reform must be gender responsive, grounded in the lived experiences of women and supported by gender impact assessments, improved data collection and safeguards for women most affected by any tax or service changes.

²⁰ Ibid

Conclusion

In short, the current council tax system places a heavier burden on people with lower incomes thereby disproportionately impacting on women. Women are more likely to be on low incomes, live alone, or raise children on their own, which means council tax takes up a larger share of their household budget. At the same time, women rely more heavily on local services funded through council tax, such as social care and early years support. This means that women are impacted more, both through higher bills and any potential cuts to services.

Because many households are already under pressure from the cost-of-living crisis, any changes to council tax needs to be handled carefully. Without proper protections, reform could increase financial stress for low-income families, disabled women, minority ethnic women, and older women living alone. Council tax reform should never make life harder for people who are already struggling.

To make the system fairer, any proposed reform should focus on asking more from those who can afford it, while protecting those women on lower incomes. The Scottish Government should properly assess how proposed changes affect women and other vulnerable groups, strengthen financial support where it is needed, and make sure any extra revenue is used to protect and improve essential local services.

In conclusion, in order to get this right, it is vitally important to continue working with women's organisations and community groups so that any reforms reflect real lived experiences.

With the right approach, council tax reform can potentially reduce inequality and make the system fairer, rather than deepening existing financial and social pressures.

The SWC is grateful for the opportunity to respond to the Scottish Government's consultation The Future of council Tax in Scotland. As an organisation, we will continue to work with women from across Scotland to gather voices and experiences relating to this topic and its effects on women's equality.

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