

## Chwarae Teg – additional evidence

Further to Cerys' comments I am not sure we are in a position to provide the data that you are asking for as a Committee. By my reading of what was said, it was more a suggestion that we *may* be able to point the Committee in the right direction rather than providing the data ourselves. As an organisation, we do not hold data on indebtedness. I've set out some points below which I hope will help the Committee in their work here:

- As we've pointed to in our evidence, many measures of income, poverty, and indeed debt are taken on a household level and thus cannot be disaggregated by gender. Welsh Government data on social housing tenants in arrears is only expressed as the number of households and not disaggregated by gender, for example.
- The lack of disaggregation of data is one of the biggest challenges in this area and is subsequently why it is so hard to get an accurate picture on how debt impacts different groups. This may be an area the Committee wishes to consider further.
- The Committee could speak to debt advice charities and see who is accessing their services and their gender. We refer to some of these data in our evidence, but we know it does not capture an accurate picture since it is essentially self-selecting.
- There are some data on women's experiences of debt as it relates to council tax and housing in [Trapped: Poverty amongst women in Wales today](#) from 2019.
- Although UK/England, the Committee may find some of the data contained within the [Women's Budget Group's briefing on housing and gender](#) from 2020 useful.

I hope the Committee finds that helpful. In simple terms, we know it's an issue but there is currently a major lack of data in the area which can make reporting on these issues even more challenging than they already are,