

Gender, Wealth and Tax

Gender-specific responses in the
WEAll Scotland Sharing Our Wealth
survey



**WELLBEING
ECONOMY
ALLIANCE
SCOTLAND**

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Executive Summary

This briefing analyses gender differences in responses to the Sharing Our Wealth survey and explores what these differences imply for tax policy and wealth inequality in Scotland. The findings show clear and consistent differences between men and women across reported wealth, attitudes to inequality, and support for progressive taxation. These differences are modest in scale but form a coherent pattern across multiple questions and policy areas.

The survey finds that women:

- Report lower levels of household wealth
- Are more likely to view wealth inequality as too large and harmful
- Are more likely to attribute wealth to luck and circumstances
- Are more supportive of increasing taxes on the wealthy
- Are more supportive of progressive taxation to fund public services
- Assign greater responsibility for tackling inequality to local authorities and employers

The findings should be understood within the context of structural gender inequalities. Women hold less wealth than men on average and are more reliant on public services due to the unequal distribution of unpaid care, lower average earnings, and higher likelihood of part-time work. Women are also more likely to rely on services delivered by local authorities, including childcare, social care, community services, and local transport, reflecting both their greater caring responsibilities and their role in managing household wellbeing. Women also make up a significant proportion of the public sector workforce, including local government, which may further shape their perspectives on public services, funding, and inequality.

As a result, the undertaxation of wealth disproportionately benefits men, while underfunded public services disproportionately affect women. Because women hold less wealth than men, the continued undertaxation of wealth functions as a disproportionate tax advantage for men. Women are also more likely to undertake unpaid care and rely on public services, meaning underfunded services can have greater negative impacts on women.

While this survey does not test whether the differences in attitudes are caused by the gender inequalities in taxation and spending, it shows that women in Scotland are consistently more concerned about wealth inequality and more supportive of progressive tax reform than men.

Together, these findings suggest that the current undertaxation of wealth and the lack of investment in public services are important issues of gender equality that politicians can only ignore at their peril.

These gender imbalances strengthen the call for well-designed wealth taxes that can help fund public services and contribute to a fairer, more equal Scotland and highlight the need to undertake gender analysis of decisions to tax, spend, or maintain the status quo.

Introduction

Wealth inequality is a key driver of economic and social inequality in Scotland. Gender is an important dimension of wealth inequality, with women typically holding less wealth than men across pensions, savings, and property ownership¹. This reflects structural factors including the gender pay gap, caring responsibilities, occupational segregation, and differences in lifetime earnings².

Women are also more likely to rely on public services, reflecting both lower average wealth and the unequal distribution of unpaid care. Women undertake the majority of unpaid care, are more likely to be single parents, and are over-represented in lower income households³. As a result, services such as childcare, health, social care, transport, and local authority provision play a particularly important role in women's economic security.

Local authority services are especially significant within this context. These services underpin care infrastructure and community provision that enable participation in paid work and support unpaid caring roles. Women's higher representation within local government employment and related sectors may also increase their direct exposure to the impacts of funding decisions and service pressures⁴.

This means that the undertaxation of wealth has gendered consequences. Lower taxes on wealth disproportionately benefit those who hold wealth, who are more often men, while constrained public spending disproportionately affects those who rely on services, who are more often women. Where local authority budgets are constrained, reductions in care, community, and preventative services may increase unpaid care demands and reduce support structures that enable women's economic participation.

Tax policy should therefore be understood not only as an economic issue, but also as an issue of gender equality. Decisions about how wealth is taxed and how public services are funded can either reinforce or reduce existing structural inequalities between men and women.

These wider structural inequalities provide important context for understanding differences in attitudes to wealth inequality and taxation, although our research did not test whether gender differences in survey responses are caused by these factors directly. This briefing explores gender differences in responses to the Sharing Our Wealth⁵ survey and considers how these differences relate to broader gendered economic realities.

¹Scottish Government (2023) Wealth inequality in Scotland. Available at: <https://www.gov.scot/publications/wealth-inequality-scotland/>
Advani, A., Bangham, G., & Leslie, J. (2021). Resolution Foundation. <https://www.resolutionfoundation.org/publications/the-uks-wealth-distribution/>

²Women's Budget Group, 2025. [The gender wealth gap in Great Britain](#)

³OECD (2021). Towards gender-inclusive taxation. <https://www.oecd.org/tax/towards-gender-inclusive-tax-policy.pdf>

UK Women's Budget Group (2023). A gender-equal economy and taxation. Available at <https://wbg.org.uk/wp-content/uploads/2023/03/Gender-equal-economy-taxation.pdf>

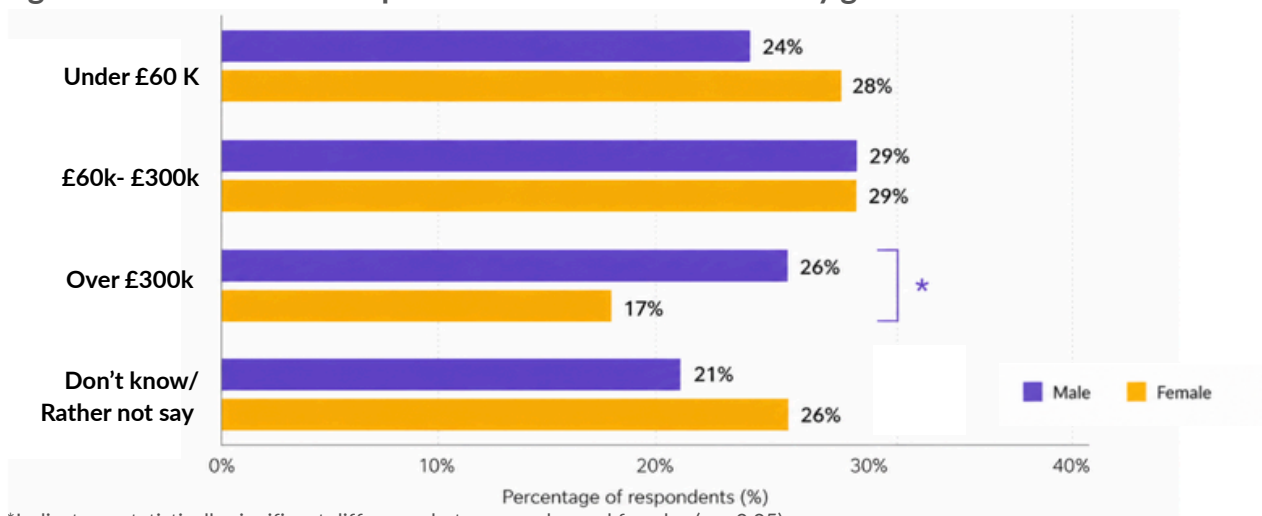
⁴Women's Budget Group (2024) Local government and gender: Briefing for a new government. Available at: <https://www.wbg.org.uk/wp-content/uploads/2024/06/Local-government-and-gender-WBG-Briefing-2024.pdf>

⁵Bunse, L., and Bukata, C., 2026. Sharing our Wealth: What the public think about wealth inequality in Scotland. Wellbeing Economy Alliance Scotland. available at <https://www.weallscotland.org/sharingourwealth>

Reported Wealth Levels

Within the Sharing Our Wealth survey men are more likely than women to report household wealth above £300k, while there is no statistically significant difference in the lower wealth bands. Women are also less likely to report above-average wealth and more likely to describe their wealth as average, suggesting a modest but consistent gender difference at the upper end of the distribution.

Figure 1. Estimated self-reported household net wealth by gender



*Indicates a statistically significant difference between males and females ($p < 0.05$).

Question: Thinking about your household's wealth (cash, physical wealth, the value of your home and private pension pots, less debts and mortgages), what would you estimate is your net wealth?

As shown in figure 1, the clearest divergence appears in higher wealth categories, where men are more strongly represented. These findings are consistent with wider evidence of a gender wealth gap. However, because the survey measures household rather than individual wealth, these results may understate gender differences in wealth ownership. Women may hold less wealth individually even when living in households with higher total wealth.

Because the survey measures household wealth, it cannot show how wealth is divided within households. This is important, as household-level measures may mask unequal ownership or control of assets between partners.

There may also be differences in how respondents assess and report their household wealth. Some respondents may be more cautious or less certain when estimating wealth levels, particularly where pensions, housing equity, or jointly held assets are involved. The survey does not allow these factors to be tested directly, but the results are consistent with wider evidence that women tend to engage less in self-promotional behaviour and may be less likely to initiate pay negotiations in some settings, while also receiving lower returns when they do negotiate⁶.

⁶ Harvard Kennedy School (2015) Do women avoid salary negotiations? Evidence from a large-scale natural field experiment. Available at: <https://gap.hks.harvard.edu/do-women-avoid-salary-negotiations-evidence-large-scale-natural-field-experiment>

Overall, the findings reinforce the conclusion that women hold less wealth on average. Because wealth is unevenly distributed by gender, policies that leave wealth lightly taxed are therefore more likely to benefit men. The concentration of men in higher wealth groups means that the continued undertaxation of wealth functions as a gendered tax advantage, disproportionately benefiting those already more likely to hold substantial assets.

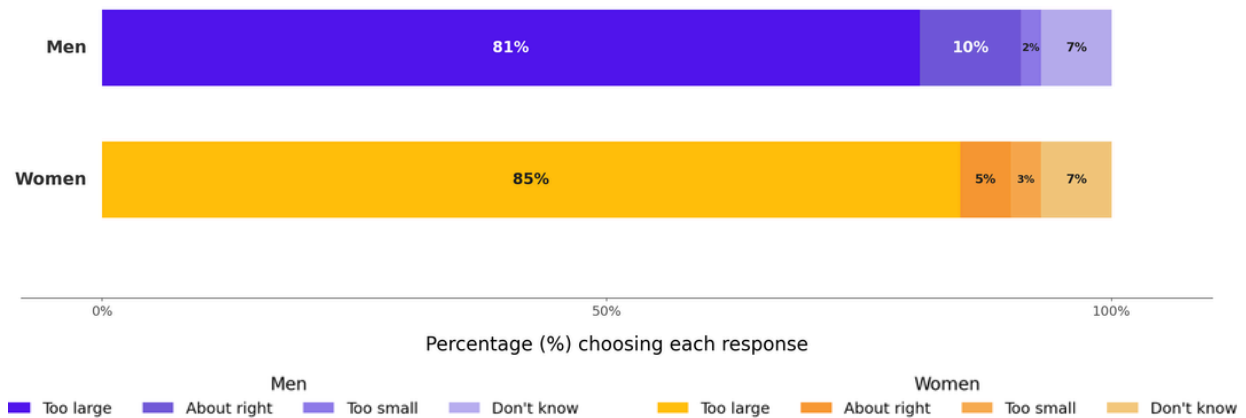
These survey findings should therefore be understood alongside wider evidence that wealth in Scotland and the UK is distributed unevenly by gender, with men more likely to hold substantial assets⁷.

⁷Women's Budget Group, 2025. The gender wealth gap in Great Britain . Available at <https://www.wbg.org.uk/publication/the-gender-wealth-gap-in-great-britain/>

Attitudes to wealth inequality

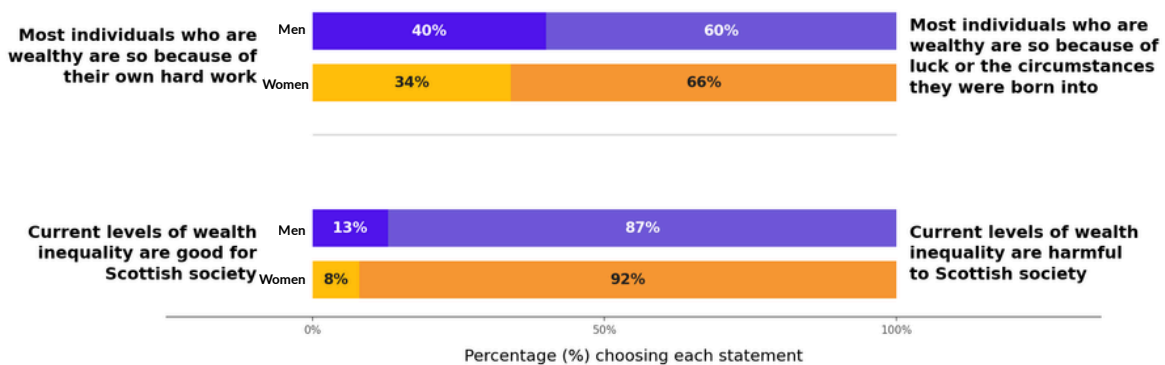
Women are more likely than men to express concern about wealth inequality and to view wealth as shaped by structural rather than purely individual factors. Women are more likely to say that the gap between those with lots of wealth and those with little wealth in Scotland is too large (85%, compared with 81% of men), more likely to say that current levels of wealth inequality are harmful to Scottish society (92% vs 87%), and more likely to believe that wealth is mainly the result of luck and circumstances at birth rather than hard work (66% vs 60%). While these differences are relatively small in absolute terms, they are statistically significant and consistent across each measure.

Figure 2. Women Are Slightly More Likely Than Men to View the Wealth Gap as Too Large



Question: Thinking of wealth levels generally in Scotland today, would you say that the gap between those with lots of wealth and those with little wealth is too large, about right, or too small?

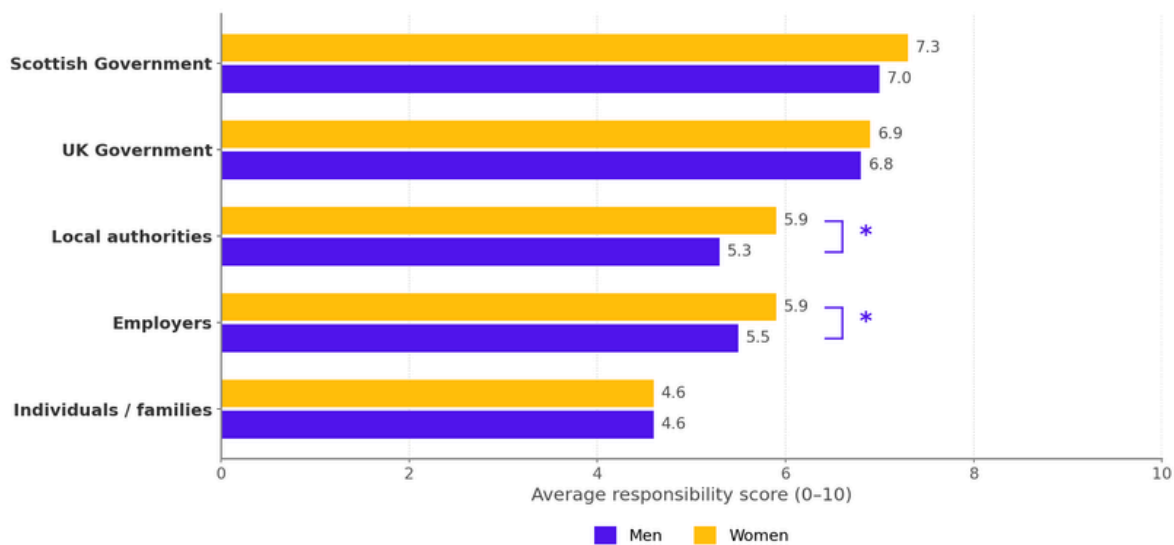
Figure 3. Women are more likely than men to view wealth inequality as a structural issue



Question: which of these statements come closest to your view?

When asked how strongly different groups are responsible for tackling wealth inequality (on a 0–10 scale), women and men assigned the highest scores to the Scottish Government (7.1 average) and UK Government (6.9 average) without statistically significant differences. However, women gave higher scores than men to local authorities (5.9 vs 5.3) and employers (5.9 vs 5.5), while both groups gave identical scores to individuals and families (4.6). This suggests women may place somewhat greater emphasis on the role of local institutions and workplaces in addressing inequality, while continuing to see national governments as the primary actors.

Figure 4. Women assign slightly higher responsibility for tackling wealth inequality to local authorities and employers



*Indicates a statistically significant difference between males and females (p < 0.05).

Question: On a scale of 0-10, with 0 being “Not at all responsible” and 10 being “Very responsible”, how responsible do you think the following groups are for tackling wealth inequality in Scotland?
Base numbers

These findings indicate a consistent gender difference in attitudes to wealth inequality, with women somewhat more likely to see inequality as serious, harmful, and shaped by wider structural factors.

The survey does not test the reasons for these views directly, but they may reflect women’s greater interaction with local public services and workplace inequalities, including pay gaps, insecure work, and reliance on locally delivered services. This may also be in part because women are more likely to work for local councils themselves⁸. Women’s higher reliance on local authority services, alongside their representation within local government workforces, may contribute to stronger expectations that councils play a role in addressing inequality.

This pattern is consistent with the underlying patterns outlined above: women are less likely to benefit from undertaxed wealth and more likely to experience the consequences of underfunded public services.

⁸ Women’s Budget Group (2024) Local government and gender: Briefing for a new government. Available at: <https://www.wbg.org.uk/wp-content/uploads/2024/06/Local-government-and-gender-WBG-Briefing-2024.pdf>

Support for taxation and redistribution

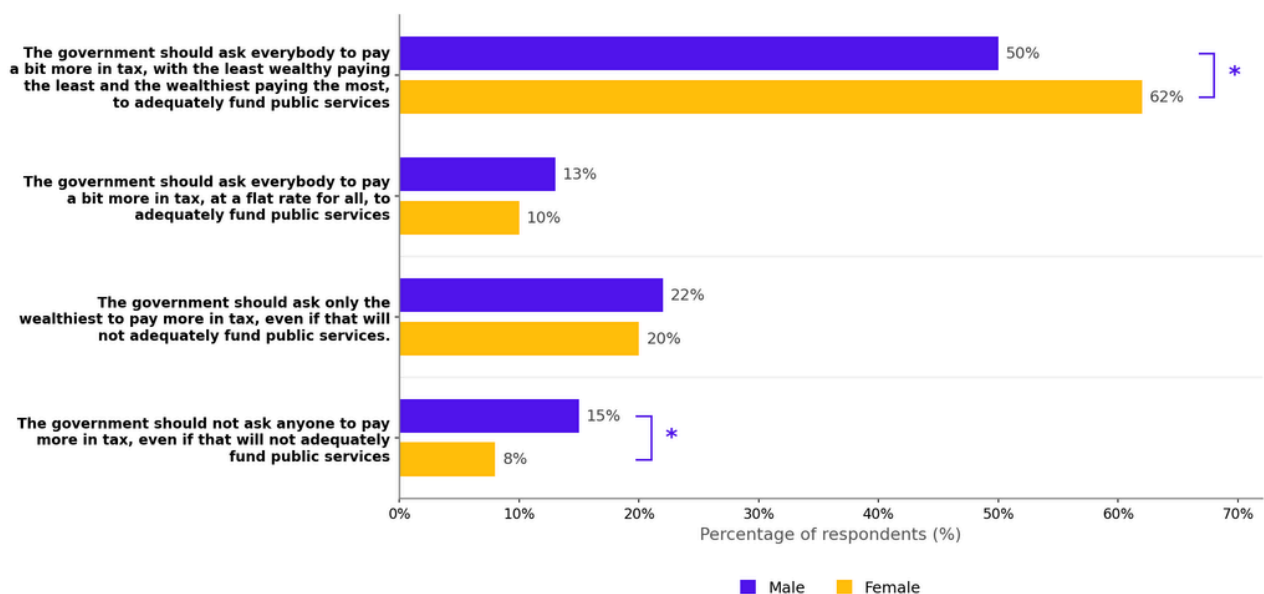
Women who participated in the sharing our wealth survey were more likely to support increasing taxes on the wealthy and more likely to support higher taxes to fund public services. These differences are larger than those seen in attitudes to inequality in the previous section, with support among women typically around 9–10 percentage points higher. This suggests that gender differences are more pronounced when respondents are asked about policy responses than when asked about inequality itself.

Figure 5. views on taxing the wealthy

Response	Men	Women
Taxes on the wealthy should be increased	80%	89%
Taxes on the wealthy should be reduced	20%	11%

The difference is particularly striking when respondents are asked to choose between tax scenarios. Support for progressive taxation to fund public services is 12 percentage points higher among women than men (62% compared to 50%) as illustrated in Figure 6. Women’s stronger support is therefore central to overall majority support for progressive taxation. Without women’s higher levels of support, backing for progressive taxation across the whole survey would be substantially lower.

Figure 6. views on tax rises to fund public services, by gender

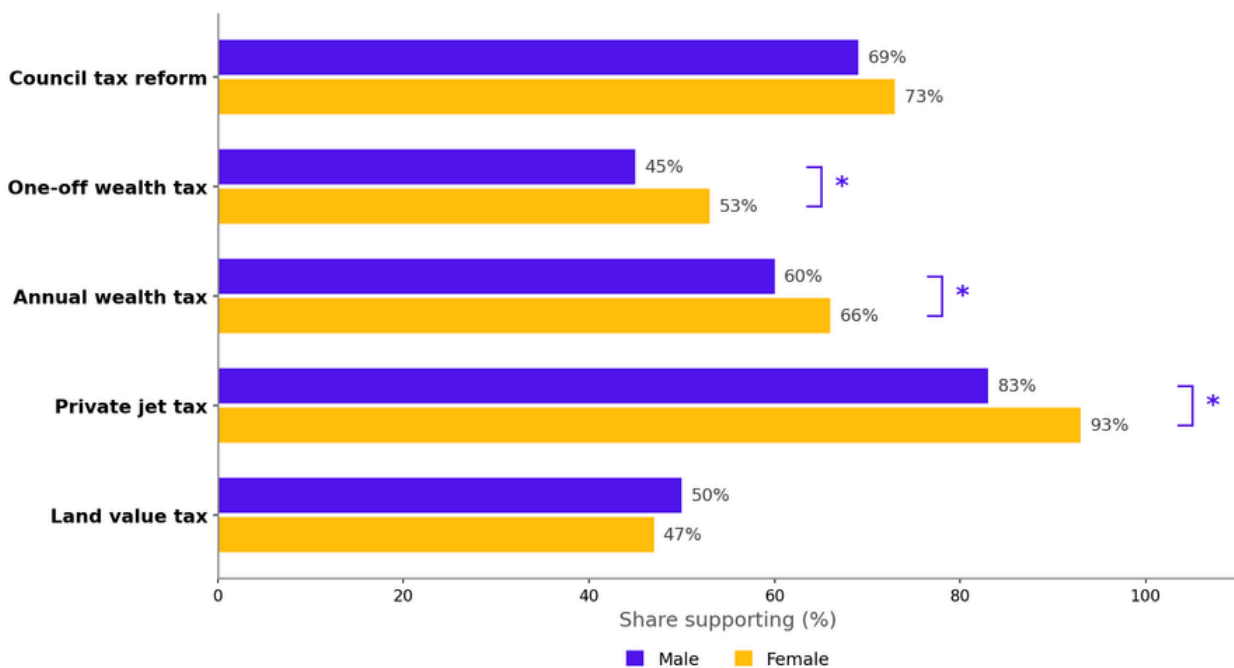


*Indicates a statistically significant difference between males and females ($p < 0.05$).

Question: Which of the following statements comes closest to your view?

When specific policy options are tested, women are generally less likely than men to oppose new taxes and are often more likely to support them. The largest gender differences are seen for wealth taxes and a private jet tax. For example, support for a private jet tax is 93% among women compared with 83% among men, while opposition is 2% and 9% respectively. Support for an annual tax on all wealth paid by the wealthiest households is 66% for women compared with 60% for men. For some reforms, including land value taxation and council tax changes, women are not always more supportive but are typically less opposed.

Figure 7. Women are generally more likely than men to support tax proposals



*Indicates a statistically significant difference between males and females ($p < 0.05$).

Question: To what extent would you support or oppose the following taxes that some have suggested could be used to tackle wealth inequality?

Overall, the findings show that women are consistently more supportive of progressive tax reform than men, particularly where proposals target wealth or raise revenue for public services.

These attitudes should be considered alongside wider evidence of gender differences in wealth ownership, income, and reliance on public services. While this survey does not test motivations directly, it indicates that support for tax reform is stronger among women across a range of measures.

Alignment with other research

The differences between men and women are modest but consistent. Most differences fall within a relatively narrow range, but they appear across multiple questions and policy areas. The coherence of the pattern across multiple questions strengthens confidence in the interpretation. This consistency suggests a meaningful, though not large, gender difference in attitudes to wealth inequality and taxation.

This analysis looks directly at gender responses and does not control for potential confounding factors. As a result, observed differences between men and women may partly reflect other characteristics correlated with gender, such as income, wealth, age, or employment status. More detailed multivariate analysis would be needed to isolate the independent effect of gender.

However, the gender differences we observe are consistent with findings from other research showing stronger concerns with inequality and stronger support for progressive taxation among women, especially in order to support public services⁹.

There is limited research available exploring why women are more likely to hold these attitudes and how they might be shaped by materially different economic interests and lived experience of inequality. This would constitute a fruitful area of further research.

Despite the uncertainty around the drivers of women's attitudes, this briefing highlights that women are both materially disadvantaged through the undertaxation of wealth and the lack of investment in public services, and also more supportive than men for the progressive taxation policies that would help address these inequalities. This has important policy implications.

⁹ Jones, Emma J., (2025). Support For Progressive Taxation Amidst Economic Inequality. Business and Economics Honors Papers. 62. https://digitalcommons.ursinus.edu/bus_econ_hon/62

Steele, L.G. (2015), Income Inequality, Equal Opportunity, and Attitudes About Redistribution*. *Social Science Quarterly*, 96: 444-464. <https://doi.org/10.1111/ssqu.12145>

Kaltenthaler, K., Ceccoli, S., Gelleny, R.(2008). Attitudes towards eliminating income inequality in Europe. *European Union Politics*, 9 (2): 217-241. <https://doi.org/10.1177/1465116508089086>

Seelkopf, Laura (2021). Chapter 13: Taxation and gender in *Handbook on the Politics of Taxation*. Edward Elgar Publishing. <https://doi.org/10.4337/9781788979429.00023>

Policy implications

The findings have several implications for tax policy and gender equality.

First, wealth taxation has gender-equalising potential. Because wealth is disproportionately held by men, increasing taxes on wealth would reduce gender wealth inequality while raising revenue. This means that wealth taxation may have both redistributive and gender-equalising effects.

Second, investment in public services is particularly important for gender equality. Women's greater reliance on services means that underfunding public services reinforces gender inequality. Cuts to services are often concentrated in areas with higher impacts on women, such as social care, childcare, and community provision, which may increase unpaid care demands and reduce support structures that enable women's participation in paid work.. These patterns suggest that funding decisions at local level can have disproportionate effects on women.

Third, local government funding may be particularly relevant. Women assign greater responsibility to local authorities, reflecting the importance of local services such as childcare, social care, and community support. This may indicate stronger expectations that local government should play a role in addressing inequality. Evidence from gender-focused local budget analysis also suggests that equality impact assessments are not consistently applied or sufficiently robust, increasing the risk that cuts disproportionately affect women¹⁰. Strengthening equality analysis alongside funding reform could help mitigate gendered impacts of budget decisions.

Fifth, tax policy should be more consistently assessed through a gender lens, for example using techniques such as gender budgeting. Decisions about taxation, public spending, and the distribution of assets can have different impacts on women and men, yet these effects are not always fully considered in policy design.

Governments should therefore strengthen gender budgeting, improve equality impact assessments, and ensure that tax reforms are evaluated not only for revenue and efficiency, but also for their contribution to reducing inequality.

Overall, the findings suggest that tax policy should be considered in connection with gender equality policy. Policies that increase taxes on wealth and invest in public services are therefore likely to reduce structural inequalities between men and women. The findings also demonstrate the importance of quality gender and equality analysis in the development of tax policy and spending plans.

¹⁰ Scottish Women's Budget Group (2025) Local Authority Budget Review 2025-26. Available at: <https://www.swbg.org.uk/content/publications/Local-Authority-Budget-review-2025-26.pdf>

Conclusion

The survey shows consistent gender differences in attitudes to wealth and taxation. Women report lower wealth, perceive greater inequality, and show stronger support for progressive taxation and wealth taxes. Although these differences are modest in size, they are consistent across multiple questions and policy areas.

Our economy features several structural gender inequalities in wealth ownership and patterns of reliance on public services. Women have lower average wealth and are more reliant on public services. These inequalities may help explain stronger concern about inequality and greater support for redistribution, although this was not tested in our research and other research is scarce. Taken together, this means that tax policy operates as both a driver of gender inequality and a potential tool for reducing it. Where wealth remains undertaxed, men disproportionately benefit. Where public services are underfunded, women disproportionately bear the costs through increased unpaid care and reduced economic security.

Tax policy therefore has gendered effects. Decisions about wealth taxation and public spending can either reinforce or reduce existing gender inequalities. Policies that increase taxes on wealth and invest in public services are likely to reduce gender inequality.

Governments should ensure that decisions on tax and spending are supported by robust gender analysis so that fiscal policy contributes to both economic fairness and gender equality.