

# The Impact of Austerity on Women

Fawcett Society Policy Briefing: March 2012

## About the Fawcett Society

The Fawcett Society is the UK's leading campaign for equality between women and men. We trace our roots back to 1866, when Millicent Garrett Fawcett began her lifetime's work leading the peaceful campaign for women's votes.

Our vision is of a society where women and our rights and freedoms are equally valued and respected and where we have equal power and influence in shaping our own lives and our wider world.

If you have enquiries about this briefing paper, please call the Fawcett offices on 020 7253 2598. For more information on the Fawcett Society and our work visit [www.fawcettsociety.org.uk](http://www.fawcettsociety.org.uk)

The Fawcett Society is a registered charity – number 1108769.

## About this briefing paper

This paper has been produced by Daisy Sands for the Fawcett Society. Sources include original research commissioned or produced by the Fawcett Society, as well as a wide range of secondary sources.

Particular mention should go to the Women's Budget Group, UNISON, TUC and others members of the Women and Economy working group, whose work has been heavily referenced in this paper.

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## Introduction

The Fawcett Society is extremely concerned about the impact of austerity on women's equality in the UK. Our analysis - and the conclusions of independent research bodies and academics - has highlighted that the cumulative effect of fiscal measures taken to reduce net public spending will have a disproportionate effect on women, making many women poorer and less financially autonomous. The knock-on effects of this will be to turn back time on a range of indicators of women's rights and equality.

Under the Equality Act 2010 (specifically section 149: the public sector equality duty) public authorities are required to pay "due regard" to the need to eliminate discrimination and advance equality of opportunity between women and men. To comply with this duty, public authorities - including central government departments - must consider the impact of their current and proposed policies and practices on women and men. In order for their assessment to be meaningful it should explicitly recognise the relative context and 'starting positions' of women and men in society. If the work reveals that a policy might widen inequality, decision-makers are then able to consider taking mitigating action to remove or alleviate the harm.

The Fawcett Society's legal challenge of the 2010 Budget confirmed this law applies to budget and policy-setting processes at the highest level. In his summing up of the case the presiding judge stated that *"the preparation and presentation of measures outlined in national budgets are subject to equality law"*.<sup>1</sup>

The Fawcett Society is concerned that the Treasury has not collected sufficient data and analysis of the impact of either the raft of individual measures that have been announced in key budget statements since June 2010, nor on the cumulative impact of these measures on women's equality across the board.

What follows is our attempt to bring together the broad range of quantitative and qualitative data and analysis that currently exists on the impact of austerity measures announced to date - in the June 2010 Emergency Budget, the 2010 Comprehensive Spending Review (CSR), the 2011 Budget and the 2011 Autumn Financial Statement (AFS) - on equality between women and men. It includes research on how individual measures will affect specific groups of women, as well as broader analysis about how the whole package brought together will affect the status of women's economic equality in the UK over time.

The research is consistent in highlighting that women are bearing the brunt of the cuts to public spending, which affect the supply of jobs, the availability of social assistance and welfare support and the provision of public services. **Taken individually, the elements that make up the current austerity package will make life more difficult for many women across the UK; added together they spell a tipping point for women's equality.**

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<sup>1</sup> [2010] EWHC 3522

The briefing concludes with the Fawcett Society's observations about the cumulative impact of measures within the austerity package on women's equality. Over time, the impact of austerity will not only be calculated through the money in women's pockets and their spending power relative to men's. It will result in a society in which women's voice and choices are diminished, where women's access to employment, justice and safety are undermined and where women become more, rather than less, dependent on the state or their families for support.

We urge the government to recognise the cumulative impact of austerity on women's equality and to take steps to help stop the clock turning back. Taking action now to support women's employment and to protect the incomes and services provided to those women who are most disadvantaged will reap rewards in the future and will safeguard hard-won progress towards equality between women and men.

## Where we are now

It is important to understand the context in which current measures to reduce the deficit that will impact on women are being made. We are by no means starting from a position of equality. Even before the recession, despite steady progress in realising women's economic rights, women in the UK continued to experience entrenched economic inequality. This can be demonstrated across a range of indicators:

- Women experience a full-time pay gap of 14.9%<sup>2</sup>
- 64% of low paid workers are women<sup>3</sup>
- 40% of ethnic minority women live in poverty<sup>4</sup>
- Women's average personal pensions are only 62% of the average for men<sup>5</sup>
- 92% of lone parents – a group more likely to live below the poverty line - are women<sup>6</sup>
- The costs of childcare in the UK are amongst the highest in the world, heavily limiting women's choices to take up paid work<sup>7</sup>

## The triple jeopardy

The Fawcett Society has highlighted that women face a triple jeopardy: women are being hit in three key ways a result of the deficit-reduction measures:

1. Women are being hit hardest by cuts to public sector jobs, wages and pensions.
2. Women are being hit hardest as the services and benefits they use more are cut.
3. Women will be left 'filling the gaps' as state services are withdrawn.

This briefing takes these three issues in turn, setting out all of the available research evidence.

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<sup>2</sup> Office for National Statistics (ONS), *Annual survey of hours and earnings*, November 2011: <http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/ashe-results-2011/ashe-statistical-bulletin-2011.html>. Statistics based on men's mean hourly earnings excluding overtime compared with women's mean hourly earnings excluding overtime.

<sup>3</sup> K. Lawton & G. Cooke, Institute for Public Policy Research (IPPR), *Working out of poverty: A study of the low paid and the working poor*, January 2008.

<sup>4</sup> The Fawcett Society, *Poverty pathways: Ethnic minority women's livelihoods*, June 2009.

<sup>5</sup> J. Hills et al, National Equality Panel, *An Anatomy of Economic Inequality in the UK*, January 2010.

<sup>6</sup> 92% of lone parent households are headed by females according to the Office for National Statistics (Social Trends 39, ONS (2008)).

<sup>7</sup> Daycare Trust, *Childcare costs survey: 2012, February 2012*, p. 7-8: <http://www.daycaretrust.org.uk/pages/childcare-costs-survey-2012.html>

# 1. The impact on women's jobs, wages and pensions

## 1.1 Public sector job cuts: our concerns

The independent Office for Budget Responsibility estimates that 710,000 jobs will be lost in the public sector by 2017 as a result of public sector spending cuts.<sup>8</sup>

These job losses will impact heavily on women as around 40% of women in work in the UK are employed in public sector jobs, with women accounting for 64% of the public sector workforce overall.<sup>9</sup>

We can therefore expect that *around twice as many women than men* will lose their jobs in the public sector, with around *half a million women in total* facing redundancy. Jobs that will be lost include local government workers, nurses, teachers, council workers, school meal assistants, Sure Start workers, domestic violence support workers and care workers, amongst many others.

Women in certain regions will be hit particularly hard; for example, 46% of working women in the North East of England work in public sector occupations - one of the highest percentages in any region of the UK.<sup>10</sup>

Women in certain parts of the public sector are especially vulnerable as they make up an even greater majority of the workforce. For example:

- 75% of local government workers are women.<sup>11</sup> 1 in 8 of all jobs done by women are in local government<sup>12</sup>
- 77% of NHS workers are women<sup>13</sup>
- 80% of adult social care workers are women<sup>14</sup>
- 82% of education workers are women<sup>15</sup>

<sup>8</sup> Office for Budget Responsibility (OBR), *Economic and fiscal outlook*, November 2011, p. 9: [http://cdn.budgetresponsibility.independent.gov.uk/Autumn2011EFO\\_web\\_version138469072346.pdf](http://cdn.budgetresponsibility.independent.gov.uk/Autumn2011EFO_web_version138469072346.pdf).

<sup>9</sup> Trade Unions Congress (TUC), *The gender impact of the cuts*, November 2010: <http://www.tuc.org.uk/extras/genderimpactofthecuts.pdf>. This compares to 11% of the male workforce employed in the public sector.

<sup>10</sup> *Parliamentary Debates*, House of Commons, 28 Oct 2010, column 553: <http://www.publications.parliament.uk/pa/cm201011/cmhansrd/cm101028/debtext/101028-0003.htm>.

<sup>11</sup> Local Government Group, *Draft Local Government Workforce Strategy 2010*, January 2010: <http://www.idea.gov.uk/idk/aio/15366203>.

<sup>12</sup> P. Kenway et al, New Policy Institute and Unison, *Living on the edge: Pay in local government*, February 2012: <http://www.unison.org.uk/acrobat/5821.pdf>.

<sup>13</sup> Unison website, *Pensions pinch*, November 2011: <http://www.unison.org.uk/n30/infographic.asp>.

<sup>14</sup> Ibid

<sup>15</sup> Ibid

Losing a job is devastating for anyone, woman or man. Yet it is important to recognise that women may face particular difficulties when they become unemployed. They are more likely to have been in low-paid work and to have dependents living with them. They are less likely than men to have savings. Women therefore face a greater risk of immediate poverty as they become unemployed. It is within this context that we must understand the impact of rising female job losses.

Women may also face particular barriers to finding new jobs. Women with childcare responsibilities may have chosen part-time or flexible employment opportunities as a means to balance paid and unpaid caring work. This places restrictions upon their job search as only certain employment opportunities may be suitable, and may be contingent upon the accessibility of affordable childcare. Evidence shows that it is essential that specialised support is provided to meet the specific needs of unemployed women.

## 1.2 Public sector job cuts: the evidence to date

The latest figures from the Office of National Statistics (ONS) in March 2012 show that women's unemployment currently stands at 1.13 million - *the highest figure for 25 years*.<sup>16</sup>

Our calculations suggest that, whilst it has fluctuated in the intervening years, the unemployment rate for men currently stands *almost exactly where it did at the end of the recession in 2009* (where it has increased by 0.32% - from 1.53 million to 1.54 million), whereas female unemployment has *increased by almost 20%* (19.1% - from 945,000 to 1.13 million).<sup>17</sup>

Evidence is also emerging on the impact of job losses on women in particular sectors. For example, recent data obtained by the GMB union reveals that women account for 76% of the drop in the number of employees in local councils in the South East and in 19 councils in England and Wales women account for 100% of those losing their jobs.<sup>18</sup>

In the NHS, where 77% of workers are women,<sup>19</sup> it has been reported that the number of planned, confirmed and potential NHS job cuts stands at just over 53,150 posts – and more NHS trusts are expected to announce cuts in the next few months.<sup>20</sup>

Black Minority and Ethnic (BME) women may be affected particularly severely by job cuts. In February 2012, UNISON surveyed 17 out of 27 local authorities in London and found that

<sup>16</sup> ONS, *Labour market statistics*, March 2012: [http://www.ons.gov.uk/ons/dcp171778\\_257901.pdf](http://www.ons.gov.uk/ons/dcp171778_257901.pdf)

<sup>17</sup> Calculated using figures from the ONS:

- In the 3 months to Oct 2009 men's unemployment stood at 1,535,000 (the peak of male unemployment during the recession). Men's unemployment currently (in the 3 months to Jan 2012) stands at 1,540,000 million. Calculation of % increase:  $(1,540,000 - 1,535,000) / 1,535,000 \times 100 = 0.32\%$
- In the 3 months to Oct 2009 women's unemployment stood at 945,000 (the peak of female unemployment during the recession). Women's unemployment currently (in the 3 months to Jan 2012) stands at 1,126,000 million. Calculation of % increase:  $(1,126,000 - 945,000) / 945,000 \times 100 = 19.15\%$

<sup>18</sup> GMB, *National quarterly public sector employment survey*, October 2011:

<http://www.gmb.org.uk/pdf/National%20Quarterly%20Public%20Sector%20Employment%20Survey.pdf>.

<sup>19</sup> Unison website, *Pensions pinch*, November 2011: <http://www.unison.org.uk/n30/infographic.asp>.

<sup>20</sup> False Economy, *50,000 NHS job losses*, February 2011: <http://falseeconomy.org.uk/blog/more-than-50k-nhs-job-losses>.

BME women are being disproportionately hit in 12 London councils: for example, in one council BME women constituted 5% of the workforce but 23% of redundancies.<sup>21</sup>

There is also increasing evidence of underemployment. Both women and men are taking part-time positions - positions that will typically be lower-skilled, and have lower prospects for pay and promotion - because of a lack of full-time work opportunities in the labour market, with women being affected at a greater rate. The TUC reported in February that there are 754,000 women working part-time as they cannot find full-time work – the highest level since comparable records began in 1992. ONS labour market figures for February 2012 revealed that the number of women in involuntary part-time work increased by 45,000, compared with a 38,000 increase for men.<sup>22</sup>

### 1.3 Rates of jobseeking and lone parent conditionality

There are an increasing number of women on Job Seekers Allowance; the number of women claiming JSA has increased month-on-month for 14 months and currently stands at 531,700 – the highest figure for 17 years.<sup>23</sup>

The 2010 Budget set out that once the youngest child of a lone parent – the vast majority of whom are women - is over the age of five, they will be moved from Income Support (IS) to Jobseeker's Allowance (JSA). According to the DWP this will affect up to 75,000 single parents per year.

The migration of those on IS to JSA means that they are represented differently in labour market statistics, because those on IS would count as inactive, whereas those receiving JSA are counted amongst the unemployed. Thus the female unemployment figures have grown not just as a result of job losses in the public sector but also because of those newly classed as unemployed who would otherwise have been counted elsewhere.

*"It concerns me that they have the power to apply benefit sanctions. I do not think lone parents should be penalised again and again for the position they hold in society. What sort of jobs are out there? I was no better off in work really. The most vulnerable will be pushed again into low paid jobs where the cycle of deprivation and social exclusion is unlikely to change."*

[Gingerbread]

While this may seem on the face of it to be a simple statistical issue, the reality for many women is a significant change of circumstances, and for the job market the fact remains that there are increasing numbers of women actively looking for work. Conditionality attached to JSA means that after migration, single parents will be required actively to search for work and take up a job if one is offered, or face a cut in the amount of benefit they receive.

Lone parents face particular barriers to

<sup>21</sup> Unison website, *Government cuts hitting London's black and minority ethnic workers hard*, February 2012: [http://www.unison.org.uk/asppresspack/pressrelease\\_view.asp?id=2600](http://www.unison.org.uk/asppresspack/pressrelease_view.asp?id=2600).

<sup>22</sup> TUC, *Labour market report*, February 2012: <http://www.tuc.org.uk/economy/tuc-20702-f0.pdf>

<sup>23</sup> ONS, *Labour market statistics*, February 2012.

securing and undertaking paid work and so will be unduly penalised by moves to push them into work if they fail to:

- Find adequate flexible/part-time paid work that is compatible with their child care responsibilities. This is likely to be increasingly difficult as opportunities in the labour market diminish, especially in the public sector which provides more part-time and flexible working opportunities. The government has simultaneously cut support for lone parents entering work, for example by axing a grant to support lone parents with the costs of training<sup>24</sup> and by announcing in the Autumn Financial Statement that the couple and lone parent elements of the Working Tax Credit will be frozen in 2012-13 (see section 2.12).
- Access affordable childcare at a time where costs are soaring (see section 2.12).
- Meet childcare costs at a time where the government is slashing support for costs for low-income families that are particularly affecting lone parent families (see section 2.12).

## 1.4 Public sector versus private sector employment

The government has projected that as jobs in the public sector are lost, private sector growth will create new employment opportunities for those out of work.

The private sector has, in general, been far less progressive than the public sector in adapting to women's maternity and care needs through the provision of good quality flexible and part-time work opportunities, contractual maternity schemes and other measures. The disparity is demonstrated by the comparable (full time) pay gap figures which stand at 13.2% in public sector, versus 20.4% in private sector.<sup>25</sup> The Fawcett Society is therefore concerned that moves to permanently shrink the size of the public sector, replacing it with a larger private sector, will jeopardise women's employment opportunities and prospects in the long term unless concerted effort is made to address these entrenched problems.

## 1.5 Is government action on jobs enough?

Thus far, measures that have been introduced to promote jobs and growth - the majority of which were announced in the March 2011 '*Budget for Growth*' - will do little to help women in the labour market and may, in some instances, entrench the existing disadvantages that women face.

For example, the £5bn capital investment proposed as part of the National Infrastructure Plan will be largely spent on physical infrastructure. As the Women's Budget Group have highlighted, women are unlikely to benefit from any new opportunities created, unless specific measures are taken to address under-representation of women in the male

<sup>24</sup> The Mirror, *Tories axe single mums' job lifeline*, 2 June 2011: <http://www.mirror.co.uk/news/uk-news/tories-axe-single-mums-job-132116>.

<sup>25</sup> ONS, *Annual survey of hours and earnings*, November 2011. These figures have been calculated by Fawcett using the mean average, using the following formula: [male full-time hourly pay – excluding overtime (mean)] – [female full-time hourly pay – excluding overtime] / [male full-time hourly pay – excluding overtime] x [100].

dominated Science, Engineering and Technology (SET) sectors. 5.3% of working women are employed in the SET sectors, compared with 31.3% of working men.<sup>26</sup> The 2011 Budget announced funding for the sciences and technical training. However, this investment came just as the government withdrew funding from initiatives to combat entrenched gender occupational segregation in the SET sectors.<sup>27</sup>

Skye: “electricians get paid a lot more than what I’m earning ... a lot of my [female] friends do the stereotypical jobs ... they do cleaning and things like that ... they’re all hairdressers.”

[Ipsos MORI research for Fawcett]

The 2011 Budget also announced funding for up to 50,000 additional apprenticeship places over the next four years. Women earn on average 21% less than men in the apprenticeship sector and there is significant occupational segregation – that is, take up is split along gender lines. For example, 97% of engineering apprenticeships – which pay around £189 a week - are done by men,

whereas 92% of hairdressing apprenticeships - which pay around £109 a week - are done by women.<sup>28</sup> So whilst this investment is welcome, action is needed urgently alongside the stimulus to tackle entrenched gender inequality within the apprenticeship sector, or this flagship expansion in apprenticeships and training opportunities will not improve the employment opportunities of young women. Nor will such measures address the needs of older women who are losing their jobs as a result of public sector cuts.<sup>29</sup>

The 2011 Budget also introduced new tax breaks and other incentives to support investment in small and medium size businesses. As the Women’s Budget Group (WBG) state, men are set to disproportionately benefit from these measures, as they make up the majority of those who own and invest in business. Indeed, the government itself recognises the skewed impact of such measures. In its assessment of one tax break for business investment, it states that the investment benefits investors that tend to be ‘*male, located in the South of England and have higher overall income levels.*’<sup>30</sup> Conversely, this investment comes as schemes to support women to start up in business are being cut.

### Schemes to support women in business case study: WEETU

WEETU (Women's Employment, Enterprise & Training Unit), based in Norwich, has received a 50% cut to its Local Enterprise Growth Initiative. This cut threatens the survival of WEETU which - founded in 1987 - was one of the first independent voluntary organisations offering support for women to take control of their economic lives with free support for business start ups and training in employment, IT, personal development and money management skills.

<sup>26</sup> Women’s Budget Group (WBG), *The impact on women of the Autumn Financial Statement 2011*, January 2012: <http://wbg.org.uk/pdfs/The-Impact-on-Women-of-the-AFS-2011.pdf>.

<sup>27</sup> WBG, *The impact on women of the Budget 2011*, April 2011: [http://www.wbg.org.uk/index\\_7\\_282363355.pdf](http://www.wbg.org.uk/index_7_282363355.pdf).

<sup>28</sup> Ibid. p.16

<sup>29</sup> Ibid. p.16

<sup>30</sup> Ibid. p.10

In November 2011, the Minister for Women and Equalities Theresa May MP announced two key measures to support women's enterprise: funding for 5,000 volunteer mentors to support new and existing female entrepreneurs, and the establishment of a Women's Business Council to provide advice to government on what it can do to maximise women's contribution to future economic growth.<sup>31</sup> We welcome the introduction of these measures and look forward to seeing more detail on their implementation and progress.

## 1.6 Public sector wage cuts

The 2010 Budget introduced a two-year pay freeze for all public sector workers earning over £21,000.<sup>32</sup> Despite the concentration of women at the lower-paid end of the public sector workforce, they still account for the majority of those that are paid above the threshold: analysis by the WBG found that 58% of those affected by the freeze are women.<sup>33</sup>

In order to protect those on the lowest incomes, the Chancellor pledged that those earning less than the threshold, 72% of whom are women, would receive an annual pay increase of £250. The WBG have demonstrated that this constitutes a real cut in earnings at the current inflation rate for anyone working full-time on the minimum wage.<sup>34</sup> Moreover, as part-time workers' salaries are likely to be considered on a pro-rata basis, many women working part-time in the public sector taking home less than £21,000 will still be hit by the freeze.

Further, the promise to protect the pay of low-income workers through the £250 annual pay 'increase' has not been kept for the 1.7 million-strong local government workforce, 75% of whom are women. This is because local authorities have jurisdiction over the pay of local government workers and, with a few exceptions, the vast majority have not opted to pay the £250 increase.<sup>35</sup> As UNISON report, due to the pay freeze and the impact of inflation, typical full-time hourly earnings in local government have now sunk back to the levels of the early 1990s and pay for those on low salaries is "poverty pay".<sup>36</sup>

The 2011 Autumn Financial Statement announced that, following the end of the pay freeze in April 2013 pay will be capped at 1% for a further two years. This pay restraint will apply to all public sector workers including those on the lowest incomes, the vast majority of whom are women.<sup>37</sup>

<sup>31</sup> Home Office press release, *Women at the heart of plans for economic growth*, 04 November 2011: <http://www.homeoffice.gov.uk/media-centre/press-releases/women-at-the-heart-of-plans>

<sup>32</sup> HM Treasury, *Budget 2010*, June 2010: [http://cdn.hm-treasury.gov.uk/junebudget\\_complete.pdf](http://cdn.hm-treasury.gov.uk/junebudget_complete.pdf).

<sup>33</sup> WBG, *The impact on women of the Coalition Spending Review 2010*, November 2010, p. 13: [www.wbg.org.uk/RRB\\_Reports\\_4\\_1653541019.pdf](http://www.wbg.org.uk/RRB_Reports_4_1653541019.pdf)

<sup>34</sup> *ibid*

<sup>35</sup> P. Kenway et al, New Policy Institute and Unison, *Living on the edge: Pay in local government*, February 2012, p. 5, 15-16.

<sup>36</sup> P. Kenway et al, New Policy Institute and Unison, *Living on the edge: Pay in local government*, February 2012.

<sup>37</sup> WBG, *The impact on women of the Autumn Financial Statement 2011*, January 2012, p. 5.

## 1.7 Public sector pensions

Two-thirds of pensioners living in poverty are women, and as many as half of all women are not able to make adequate pension provision for their future. The average pension for a woman working in local government is just £60 per week.

However, the government has argued that as people live longer, the cost of funding public sector pensions is unsustainable. To manage the rising cost of pensions, it is currently negotiating with unions on a deal that would increase employee contributions, increase the expected retirement age and set based on a 'career average' salary, rather than the current final salary arrangement. Nevertheless, it is expected that despite working for longer and paying higher contributions, the pensions received by retired public sector workers will be smaller than under the current settlement.

Pension reforms will hit women disproportionately, since the majority of public sector workers are women. UNISON claims that 3,700,000 women are to be negatively affected by the proposed changes.<sup>38</sup> UNISON has also released details of how they believe public sector workers will typically be affected by the changes. For example:

- a 42-year-old nurse would work 7 years extra and lose £283 per year
- a 31 year-old-teaching assistant would work 3 years extra and lose £388 per year
- the average yearly pension for a female NHS worker would be £3,500 a year: £67 a week
- the average yearly pension for a female local government worker would be £2,800: £54 a week<sup>39</sup>

The government has made a commitment to protect low earners from pension contribution increases, and the Treasury has stated that public service workers earning less than £15,000 will not have their contribution rate increased. However, this commitment is based on full-time equivalent (FTE) earnings – those working part-time will miss out on this protection. If an employee has a FTE salary of £28,000 but works part-time and therefore earns around £14,000, they will be classed as earning £28,000 for contribution calculating purposes. Research by the TUC shows that 806,000 public sector workers are caught out in this way: *90% of whom are women.*<sup>40</sup>

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<sup>38</sup> Unison website, *Pensions pinch*, November 2011: <http://www.unison.org.uk/n30/infographic.asp>.

<sup>39</sup> Ibid.

<sup>40</sup> TUC press release, *Low-paid women workers miss out on public sector pensions protection promise*, 17 November 2011: <http://www.tuc.org.uk/industrial/tuc-20290-f0.cfm>.

## 2. Cuts to public spending on services...

### 2.1 Cuts to services

The 2010 CSR announced £34bn in cuts to funding for public services by 2012-13.<sup>41</sup> The resultant scaling back of public services will inevitably affect women disproportionately as they use public services more intensively than men.

There are a wide range of reasons why women require higher levels of support and assistance from the state. It is important to recognise that these reasons stem from either the fact that women continue to face persistent inequality and disadvantage or from the (often interrelated) fact that women become mothers. Such reasons include:

- women have specific needs around pregnancy and maternity for their own health and wellbeing and that of the baby
- women continue to undertake greater caring responsibilities, including for children, frail older people, and sick or disabled people, for which the state provides support and assistance<sup>42</sup>
- women typically have lower earnings and assets<sup>43</sup> and are therefore more likely to access welfare assistance to support their own and their families' needs
- women live longer, often spending the later years of their lives living alone<sup>44</sup>
- women are far more likely to be lone parents<sup>45</sup>
- women are more likely to experience sexual and domestic violence<sup>46</sup>

A vast array of services, both public and voluntary (who often rely heavily on public sector funds for their existence) are currently facing unprecedented cuts to their budgets and thus to the services they can deliver, with many facing threat of closure altogether. In particular, the Fawcett Society is very concerned about the impact on the following services:

<sup>41</sup> HM Treasury, *Spending review 2010*, October 2010: [http://cdn.hm-treasury.gov.uk/sr2010\\_complereport.pdf](http://cdn.hm-treasury.gov.uk/sr2010_complereport.pdf).

<sup>42</sup> For example, nearly three-quarters of claimants of Carer's Allowance are women. See: DWP Welfare and Wellbeing Group, *Attendance Allowance, Disability Living Allowance and Carer's Allowance: Retrospective equality impact assessment*, 2010: <http://www.dwp.gov.uk/docs/aa-dla-ca.pdf>

<sup>43</sup> For example, 64% of low paid workers are women. See: K. Lawton & G. Cooke, Institute for Public Policy Research (IPPR), *Working out of poverty: A study of the low paid and the working poor*, January 2008:

[http://www.ippr.org/images/media/files/publication/2011/05/working\\_out\\_of\\_poverty\\_1616.pdf](http://www.ippr.org/images/media/files/publication/2011/05/working_out_of_poverty_1616.pdf)

<sup>44</sup> 60% women aged 75+ live alone. See: ONS, *General Lifestyle Survey*, 2009: <http://www.ons.gov.uk/ons/rel/ghs/general-lifestyle-survey/2009-report/index.html>.

<sup>45</sup> 92% of lone parent households are headed by females according to the Office for National Statistics (Social Trends 39, ONS (2008)).

<sup>46</sup> Over 3 million women and girls across the UK experience rape, domestic violence, stalking, or other violence each year. See: Coy et al, End Violence Against Women & Equality and Human Rights Commission (EHRC), *Map of Gaps 2: The Postcode Lottery of Violence Against Women support services in Britain*, January 2009: [http://www.endviolenceagainstwomen.org.uk/data/files/map\\_of\\_gaps2.pdf](http://www.endviolenceagainstwomen.org.uk/data/files/map_of_gaps2.pdf).

## 2.2 Sure Start Children's Centres

Sure Start Children's Centres, of which there are currently over 3,600 in England, are open to all children and parents and offer a range of free and low-cost services including early education, health and family support services, and advice on training and job opportunities. The Centres also offer affordable childcare. This provision has been crucial in enabling women to combine work and childcare responsibilities; the overwhelming majority of users of the Centres are women.<sup>47</sup>

Despite David Cameron's commitment to keeping, and improving, Sure Start<sup>48</sup> and the commitment to Sure Start outlined in the Coalition Programme for Government,<sup>49</sup> funding for the Centres, which was previously 'ring-fenced' in local council budgets, has since had its ring-fence removed. Instead, funding has been merged into the new 'Early Intervention Grant', which also includes funding for teenage pregnancy, mental health and youth crime programmes. These programmes received nearly £2.5bn in 2010-2011 but this year will receive £2.2bn.<sup>50</sup> The Local Government Group has stated that this represents a real-terms cut of over 25% when compared with the grants paid to councils in 2010-11.<sup>51</sup>

As a result, Sure Start Centres around the country are being forced to reduce the services they offer: the Local Government Association states that 63% of the Centres are facing changes<sup>52</sup> and one estimate puts the cut at an average of £50 per child across England, with the poorest areas being hit hardest.<sup>53</sup>

*"I attend Sure Start with my son. I find it invaluable as I've struggled with mental health issues in the past and getting out to meet people and get the advice of the staff is a life line for me. A lot of women in my area have no internet, no car. If they are away from their family they have no support at all. The early years are the best time to catch these children and it would be devastating to lose Sure Start."*  
[Netmums forum, 2012]

<sup>47</sup> A survey of 2,490 mums found that 9 out of 10 children attend the centres with them, rather than their dads. Bounty, *Sure Start survey*, July 2010: <http://bountyinfo.net/go.asp?/bBOU001/m9CNA27N1/u405A27N1/x71RC27N1>.

<sup>48</sup> David Cameron, Conservative Party Conference, *Putting Britain back on her feet*, October 2009: [http://www.conservatives.com/News/Speeches/2009/10/David\\_Cameron\\_Putting\\_Britain\\_back\\_on\\_her\\_feet.aspx](http://www.conservatives.com/News/Speeches/2009/10/David_Cameron_Putting_Britain_back_on_her_feet.aspx).

<sup>49</sup> HM Government, *The Coalition: Our programme for government*, July 2010, p. 19: [http://www.direct.gov.uk/prod\\_consum\\_dg/groups/dg\\_digitalassets/@dg/@en/documents/digitalasset/dg\\_187876.pdf](http://www.direct.gov.uk/prod_consum_dg/groups/dg_digitalassets/@dg/@en/documents/digitalasset/dg_187876.pdf).

<sup>50</sup> Commons select committees, Oral Evidence, Spending review settlement for the Department of Education, 14 December 2010:

<http://www.publications.parliament.uk/pa/cm201011/cmselect/cmeduc/uc627-ii/uc62701.htm>.

<sup>51</sup> Commons select committees, Written Evidence, *Proposed abolition of the youth justice board – Justice Committee*, September 2011: <http://www.publications.parliament.uk/pa/cm201012/cmselect/cmjust/1547/1547vw04.htm>.

<sup>52</sup> Local Government Association, *Budget survey 2011*, March 2011: <http://new.lga.gov.uk/lga/core/page.do?pageld=17710284>.

<sup>53</sup> G. Eaton, *New Statesman*, *Exclusive: Cameron breaks his Sure Start promise*, July 2011: <http://www.newstatesman.com/blogs/the-staggers/2011/08/sure-start-centres-cameron>.

In some instances Centres are being forced to close down completely. Whilst there are currently varying figures regarding the number of actual closures, the Department for Education stated in November 2011 that there has been a “net reduction of 124 children’s centres since April 2010. [This] includes 6 closures with the remainder of the reduction being accounted for by local reorganisations such as the merger of two or more centres.”<sup>54</sup>

### Sure Start case study: Dawn’s story

*I am a lone parent based in North Manchester and my son Ethan had a place at Sure Start Belthorne Children’s Centre nursery. I feel very lucky to have had Ethan in this nursery and it has helped us both such a lot.*

*To be able to walk into the Centres and see other friendly and happy people has been a life line for me. The staff always have so much time for you and you can tell they are really passionate about what they do. I also came to many parent and toddler groups through my local Sure Start Centres at Charlestown and Higher Blackley. This helped me over come isolation as a new parent with post-natal depression and I made new friends too. Ethan has developed really well. His interaction with other children at play groups has been beneficial to us both. During his day care, many staff were leaving who had worked there over 10 years.*

*We have lost a lot of expertise and continue to do so. I really fear for the future of families in my situation with the proposed funding cuts and changes. Consistency and familiarity are much needed to the children and families in these areas and I don't think the decision- makers realise this.*

### Sure Start case study: Penny’s story

*I cried when I found out that the fantastic Sure Start nursery that my then 2 year old daughter, Eva, goes to had been earmarked for closure by Camden Council. I was pregnant again and had been comforting myself that at least when it came to returning to my full-time job after maternity leave the one thing I wouldn't have to worry about was childcare, as the baby would be able to follow her sister to the same children's centre. At a stroke this certainty was taken away, and now, mid-way through that leave, I still don't know what I'm going to do about childcare for my younger daughter when I go back to work in the spring.*

*We waged a vigorous campaign to save the Centre, which is rated ‘outstanding’ by Ofsted, but the best we could do was secure an undertaking from the Council to seek a community provider to continue childcare services on the same site. This isn't settled yet, and at best it feels like a hollow victory.*

<sup>54</sup> Department for Education, *Number of children’s centres by local authority*, November 2011: <http://www.education.gov.uk/a00200125/number-of-childrens-centres-by-local-authority>.

These cuts will impact on women's ability to combine work and family life. Women who are unable to meet higher private childcare costs or for whom the alternatives to the local Sure Start centre are not suitable will face the possibility of having to leave the labour market in order to look after their children. See section 3.2 for further information on the impact of reduced childcare services.

## 2.3 Voluntary sector organisations

A wide range of voluntary sector organisations provide for the specific needs of women. Such services often fill gaps in statutory provision, particularly in meeting the needs of marginalised women; for example, violence against women services, specialised support services for low-income and BME women and those that provide outreach to isolated and deprived women.

Recent research by the Women's Resource Centre (WRC) found that on average, for every £1 of invested in women's services, over five years between £5 and £11 worth of social value is generated for women, their families and the state.<sup>55</sup> Amongst a wide range of example of positive outcomes, the research found that:

- On average, 71% of women who received face-to-face counselling at Rape Crisis South London (RASASC) reported feeling more able to make positive choices and live healthier lives.
- Heba Women's Project services in Tower Hamlets aims to help socially isolated Black, Asian, Minority Ethnic and Refugee women to improve social integration and skills. Of those women using their services, 86% reported improved relationships with the wider community, 84% reported increased independence and 77% reported increased access to services.
- 63% of South Sudan Women's Skills Development (SSWSD) service users' children experienced improvements in their future employment opportunities.

Many voluntary sector organisations currently face grave uncertainties about the future of their funding due to a toxic combination of central and local government funding cuts, the removal of ring-fencing, reductions in independent grant giving combined with increased competitiveness for these funds, and a reduction in the levels of personal donations. Women's organisations face greater barriers to obtaining funds/sustaining themselves than voluntary sector organisations as a whole.<sup>56</sup> Research by the WRC in 2011 found that 52% of women's organisations have been forced to reduce their service provision. Furthermore, the report found that "95% of respondents face funding cuts or a funding crisis in the next year and 25% said that further cuts would result in closure."<sup>57</sup>

<sup>55</sup> Women's Resource Centre (WRC), *Hidden Value: The extraordinary impact of women's voluntary and community organisations*, November 2011:

[http://www.wrc.org.uk/includes/documents/cm\\_docs/2011/h/hidden\\_value\\_wrc\\_sroi\\_report\\_2011\\_2.pdf](http://www.wrc.org.uk/includes/documents/cm_docs/2011/h/hidden_value_wrc_sroi_report_2011_2.pdf).

<sup>56</sup> WRC, *Assessing the financial vulnerability of charities serving women*, November 2010:

[http://www.wrc.org.uk/includes/documents/cm\\_docs/2011/a/assessing\\_the\\_financial\\_vulnerability\\_of\\_charities\\_serving\\_women.pdf](http://www.wrc.org.uk/includes/documents/cm_docs/2011/a/assessing_the_financial_vulnerability_of_charities_serving_women.pdf). WRC, *Power and prejudice: Combating gender inequality through women's organisations*, July 2010:

[http://www.wrc.org.uk/includes/documents/cm\\_docs/2010/w/wrc\\_power\\_and\\_prejudice\\_final.pdf](http://www.wrc.org.uk/includes/documents/cm_docs/2010/w/wrc_power_and_prejudice_final.pdf).

<sup>57</sup> WRC, *Survey on women's organisations and funding*, 2011 (unpublished).

### Lone parent's organisation case study: SCOOP Aid

SCOOP Aid has been supporting lone parents in Sheffield for over 36 years. They are a grass roots charity, run by a small team of passionate staff and volunteers and led by a Board of local lone parents.

Over the last 3 years SCOOP Aid have supported over 1,500 parents to improve their lives, including support with money problems, encouraging parents to get to college and gain jobs and securing funding to support families to take a much needed short holiday. Most of all SCOOP Aid have helped people to build the confidence and self esteem they need to pick up the pieces and move on in their lives.

Sadly, as a result of cut-backs in public spending, pressure on Trusts and changes in government contracting (especially the Work Programme) SCOOP Aid may have to close next year.

**Shelli Cooper, Executive Officer, SCOOP Aid Ltd.**

*"SCOOP Aid saves people, they provide you with the stepping stone you need when times are hard. I believe they save lives because I have been so depressed by situations that have happened in my life – and just knowing that SCOOP Aid is there to help really makes a difference and keeps you going."*

*"Please continue to support SCOOP Aid as they change lives not only of the mothers but our children who have suffered too much. We can't erase their past but we can give them a better future."*

*"Without SCOOP Aid I wouldn't have been able to move on in my life after separating. I would have sunk further into depression and mine and my children's lives would have got worse."*

*"This project picks up single parents who lost hope."*

## 2.4 Violence against women services

Over 3 million women and girls across the UK experience rape, domestic violence, stalking, or other violence each year.<sup>58</sup> Specialist violence against women (VAW) services include rape crisis centres, refuge centres, domestic violence outreach centres, services for ethnic minority women, support for trafficked women and women in prostitution, Sexual Assault

<sup>58</sup> Coy et al, End Violence Against Women & Equality and Human Rights Commission (EHRC), *Map of Gaps 2: The Postcode Lottery of Violence Against Women support services in Britain*, January 2009: [http://www.endviolenceagainstwomen.org.uk/data/files/map\\_of\\_gaps2.pdf](http://www.endviolenceagainstwomen.org.uk/data/files/map_of_gaps2.pdf).

Referral Centres, domestic violence courts, safe shelter, advice, advocacy, counselling and self-help.<sup>59</sup> Specialist services are, in the main, run by voluntary sector organisations and often offer provisions that are lacking across the statutory sector.

There are a range of compelling moral and economic arguments for protecting and bolstering VAW services:

- VAW services can be literally life saving. On average, two women a week are killed by a violent partner or ex-partner. This constitutes nearly 40% of all female homicide victims.<sup>60</sup> Without adequate service provision more lives may be lost. The Home Office estimates that each domestic homicide costs the government over £1 million.<sup>61</sup>
- VAW services enable women to name, address and move on from violence. Such harms include physical injury, gynecological disorders, long-term mental health issues, self-harm and suicide, disruption in intimate relationships, constrained socio-economic opportunities, routes into offending behaviour and wider social exclusion. Violence diminishes women's capacity to reach their potential and damages families, neighborhoods, friendship networks and communities.<sup>62</sup>
- A diverse range of specialist services is particularly important for specific groups of women with additional needs - including young women, BME women, LBT women, women with disabilities and adult women survivors of childhood sexual abuse. Such a range is essential to ensure multiple routes into support as well as providing targeted services to meet specific needs.<sup>63</sup>
- VAW is estimated to cost £40.1 billion every year in England and Wales.<sup>64</sup> Protecting and bolstering funding to voluntary organisations that deliver support, and frequently preventative work, is cost-effective over the longer term. Such cuts will also lead to huge financial pressures on state services, and other related welfare services, which inevitably come out of the tax payers' pocket.

Responsibility for funding VAW services lies with local authorities and, in most cases, such funding is not protected or 'ring-fenced'. Current severe cuts to local authority budgets are being passed on to these services and are having a considerable impact on their financial stability.

A report published by leading academic Professor Sylvia Walby in February 2012<sup>65</sup> examined the impact of spending cuts on the provision of VAW services from 2010/11 – 2011/12. Amongst its findings the report reveals that:

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<sup>59</sup> Ibid, p. 8.

<sup>60</sup> Department of Health, *Responding to domestic abuse: A handbook for health professionals*, December 2005: [http://www.dh.gov.uk/prod\\_consum\\_dh/groups/dh\\_digitalassets/@dh/@en/documents/digitalasset/dh\\_4126619.pdf](http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/documents/digitalasset/dh_4126619.pdf).

<sup>61</sup> Home Office, *The economic and social cost of crime against individuals and households*, June 2005: <http://webarchive.nationalarchives.gov.uk/20110218135832/http://rds.homeoffice.gov.uk/rds/pdfs05/rdsolr3005.pdf>. A total of £1,458,975 for each death.

<sup>62</sup> M. Coy et al, End Violence Against Women & EHRC, *Maps with gaps: The postcode lottery of violence against women support services*, 2007: [http://www.endviolenceagainstwomen.org.uk/data/files/map\\_of\\_gaps.pdf](http://www.endviolenceagainstwomen.org.uk/data/files/map_of_gaps.pdf).

<sup>63</sup> M. Coy et al, End Violence Against Women & EHRC, *Maps with gaps: The postcode lottery of violence against women support services*, 2007.

<sup>64</sup> Coy et al, End Violence Against Women & Equality and EHRC, *Map of Gaps 2*, January 2009, p. 34. NB: This costing is largely regarding domestic violence.

<sup>65</sup> J. Towers and S. Walby, Lancaster University Report for Northern Rock Foundation and Trust for London, *Measuring the impact of cuts in public expenditure on the provision of services to prevent violence against women and girls*, February

- 31% of the funding to VAW services from local authorities was cut between 2010/11 to 2011/12. Vital VAW services are taking a disproportionate hit of the 27% overall cut to local authority budgets.
- 230 women, almost 9% of those seeking refuge, were turned away by Women's Aid on a typical day in 2011 due to lack of space. This has led to support workers being forced to suggest places for women to sleep outside, such as the Occupy camps, A&E departments or night buses.
- Smaller organisations are being hit harder: the average cut for organisations with local authority funding of less than £20,000 was 70%, compared with 29% for those receiving over £100,000.

### Violence against women services case studies

IMKAAN, who run tailored services for women from Black, Asian and Minority Ethnic groups, have reported the closing of two of their six specialist refuges and cuts to local authority funding for two more.

RESPECT services working to reform male perpetrators of domestic violence suffered severe budget cuts; between 2010 and 2011, 78% of services reduced the number of clients they were able to assist. 44% of services have lost specific projects and 16.7% of services are at risk of closure due to financial cuts.

Trafficking service, the POPPY PROJECT, has had to reduce its bed space capacity from 54 to 16 because of the controversial move to award funding to the Salvation Army. There are concerns around how the Salvation Army would respond to lesbians or women seeking an abortion in light of the charity's evangelical religious beliefs.

## 2.5 Legal aid

Legal aid is currently facing cuts of £350 million per year to its budget. Reforms involve cutting provision for cases including:

- private law children cases (including applications for contact and residence)
- financial relief (dividing assets on divorce)
- immigration law (including applications under the domestic violence rule or in relation to someone's private and family life)
- housing law and debt (other than when a person's home is at risk)
- welfare benefits law

According to the Ministry of Justice, 57% of recipients of legal aid across the board are women, meaning women will be disproportionately affected by any funding cuts and/or restrictions in eligibility.<sup>66</sup> Rights of Women highlight that access to free or low cost legal advice is particularly important for women who are more likely to experience economic

*“Access to Legal aid gave me the confidence not to remain in a very, very, very, very, very, very bad life-threatening marriage. I was able to protect myself as a result. Yes, I was helped by legal aid.”*

[Rights of Women, *Women’s access to justice: A research report*, 2011]

disadvantage and be less likely to be able to pay privately for legal advice. In particular, figures from the Community Legal Service show that more women than men apply for civil legal aid. For example, in 2005/2006, 62.2% of applications for civil representation in family matters were made by women.<sup>67</sup> Without legal aid for such cases, many women will be forced to either represent themselves or not continue with legal proceedings. Cuts will entrench inequality, and will put women at greater risk of violence by making it harder for them to leave their relationships and resolve issues relating to their

children.

In addition, the Legal Aid bill proposes restrictive criteria for providing legal aid to victims of domestic violence. Under the proposals, someone who has made use of a women's refuge will no longer be able to use that experience as evidence of domestic abuse. Nor will police attendance at a domestic violence incident or medical records be deemed sufficient proof of eligibility for legal aid.

A recent survey by Rights of Women and Welsh Women’s Aid found that 54.4% of women suffering from domestic violence would not qualify for legal aid under these criteria.<sup>68</sup> Rights of Women argue that, as a result, the Legal Aid bill ‘will remove meaningful access to justice from women who have experienced and are at risk of gender-based violence and abuse’.<sup>69</sup>

*“Legal aid enabled me to resolve legally and permanently the issues around violence and emotional abuse which had been plaguing myself and my son for years. Legal aid made it possible for me to stand up to my ex partner with the full weight of the law behind me. Since that time I have experienced no abuse and the contact issues have also been resolved.”*

[Rights of Women, *Women’s access to justice: A research report*, 2011]

Rights of Women’s legal aid survey

<sup>66</sup> Ministry of Justice, *Reform of Legal Aid in England and Wales: Equality Impact Assessment*, June 2011: <http://www.justice.gov.uk/downloads/consultations/legal-aid-reform-eia.pdf>.

<sup>67</sup> Rights of Women, *Rights of Women’s briefing on the Ministry of Justice proposed changes to legal aid*, 2010: [http://www.rightsofwomen.org.uk/pdfs/Policy/Rights of Women briefing on Ministry of Justice proposed changes to legal aid.pdf](http://www.rightsofwomen.org.uk/pdfs/Policy/Rights%20of%20Women%20briefing%20on%20Ministry%20of%20Justice%20proposed%20changes%20to%20legal%20aid.pdf).

<sup>68</sup> Rights of Women, *Evidencing domestic violence: The facts*, January 2012: [http://www.row.org.uk/pdfs/Policy/Evidencing dv the facts.pdf](http://www.row.org.uk/pdfs/Policy/Evidencing_dv_the_facts.pdf)

<sup>69</sup> Rights of Women, *Violence against women in the UK: Briefing for the House of Lords, Committee Stage*, January 2012: [http://www.rightsofwomen.org.uk/pdfs/Policy/ROW\\_briefing HOL committee.pdf](http://www.rightsofwomen.org.uk/pdfs/Policy/ROW_briefing_HOL_committee.pdf).

found that 89% of individual women and 97% of legal professionals did not think that women who had experienced violence should represent themselves in court.<sup>70</sup>

The House of Lords recently voted against these proposals in the Legal Aid bill.<sup>71</sup>

## 2.6 Sexual health and abortion services

The teenage pregnancy rate in the UK is currently at its lowest since 1969.<sup>72</sup> Significant progress has been made in recent years in the provision of abortion: the number of abortions carried out at under-10 weeks, when the procedure is safest, rose from 57% in 2002 to 75% in 2009.<sup>73</sup> However, in October 2010 both the Independent Advisory Group on Sexual Health and the Independent Advisory Group on Teenage Pregnancy were abolished in the government's 'bonfire of the quangos'.<sup>74</sup>

## 2.7 Child maintenance

In January 2011, the DWP proposed significant changes to Child Maintenance and the Child Support Agency as part of the Welfare Reform Bill. These included a proposed £100 as an

*"I am absolutely disgusted in the idea of charges to use a system such as the CSA! If the fees are £100 and then 12% each time you get a payment, I would lose £40 each month. That money is for my daughter so yet again she would lose out."*

[Netmums, 2012]

upfront fee (or £50 for parents on benefit) and an on-going charge of between 7% and 12% on any maintenance paid to parents, as well as an extra 15-20% charge added to the non-resident parent's payment. Over 876,000 children rely on the Child Support Agency (CSA) for their maintenance.<sup>75</sup>

In February 2012, the National Audit Office (NAO) published a report into the cost reductions strategy of the Child Maintenance and Enforcement Commission, a 'quango' responsible for the payment of child maintenance. This revealed that in order to

meet its saving targets, the Commission plans to raise income from 2013 'through introducing an upfront application fee and a surcharge on any money it transfers between parents'.<sup>76</sup>

<sup>70</sup> Rights of Women, *Women's access to justice: A research report*, 2011:

[http://www.rightsofwomen.org.uk/pdfs/Policy/Womens\\_access\\_to\\_Justice-a\\_research\\_report.pdf](http://www.rightsofwomen.org.uk/pdfs/Policy/Womens_access_to_Justice-a_research_report.pdf).

<sup>71</sup> The Guardian, Legal Aid bill defeated in Lords, 5 March 2012: <http://www.guardian.co.uk/law/2012/mar/05/legal-aid-bill-defeated-lords>

<sup>72</sup> ONS, *Conception statistics, England and Wales*, 2010: <http://www.ons.gov.uk/ons/rel/vsob1/conception-statistics--england-and-wales/2010/index.html>.

<sup>73</sup> Department of Health, *Abortion statistics, England and Wales*, 2010:

[http://www.dh.gov.uk/prod\\_consum\\_dh/groups/dh\\_digitalassets/documents/digitalasset/dh\\_127202.pdf](http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/documents/digitalasset/dh_127202.pdf).

<sup>74</sup> The Guardian, *Quango cuts: full list of bodies affected*, 14 October 2010:

<http://www.guardian.co.uk/news/datablog/2010/oct/14/quango-cuts-list>

<sup>75</sup> Child Maintenance and Enforcement Commission, *Child Support Agency Quarterly Summary of Statistics for quarter to September 2011*, 2011.

<sup>76</sup> National Audit Office (NAO), *Child Maintenance and Enforcement Commission: Cost reduction*, February 2012: [http://www.nao.org.uk/publications/1012/cmec\\_cost\\_reduction.aspx](http://www.nao.org.uk/publications/1012/cmec_cost_reduction.aspx).

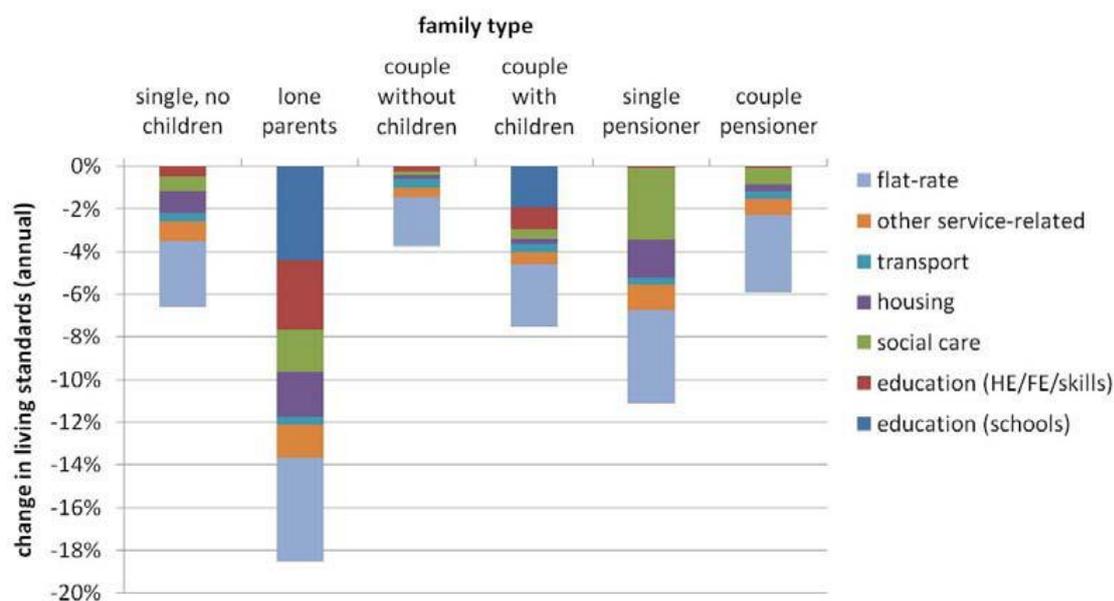
Parents with children desperately in need of child maintenance are being forced to fund an overly expensive service which the NAO report demonstrates is riddled with inefficiencies and unnecessary costs.

After extensive lobbying from single parents and charities like Gingerbread, the government is now proposing a £20 upfront fee to the Child Support Agency, alongside on-going charges. The legislation is likely to be given Royal Assent in the next few months,<sup>77</sup> and will nevertheless represent a loss of income for many single mothers.

*"I am so angry at these changes that are being made. My daughter is now 6 and, although the CSA have been chasing my ex since her birth, he has yet to pay a penny. As far as I'm concerned their service is shoddy to say the least and the idea that I will have to pay them for this appalling lack of result is disgusting!!!"*  
[Netmums, 2012]

## 2.8 The overall impact of cuts to services

Research by Howard Reed and Tim Horton for the TUC shows the overall distributional impact of cuts to public services, by determining the 'cash value' of public services for different households.<sup>78</sup> The research shows that lone parents - 92% of whom are women - and single pensioners - 73% of whom are women - bear the brunt of cuts to public services:



Effects of spending cuts by family type as percentage of net income, all services

Further research by WBG and Howard Reed also shows that, as well as making up the majority of single pensioners and thus bearing the greatest overall burden, single women pensioners lose out more on an individual level than single male pensioners.<sup>79</sup> This is

<sup>77</sup> Gingerbread website, *What happens next?*, 17 February 2012:

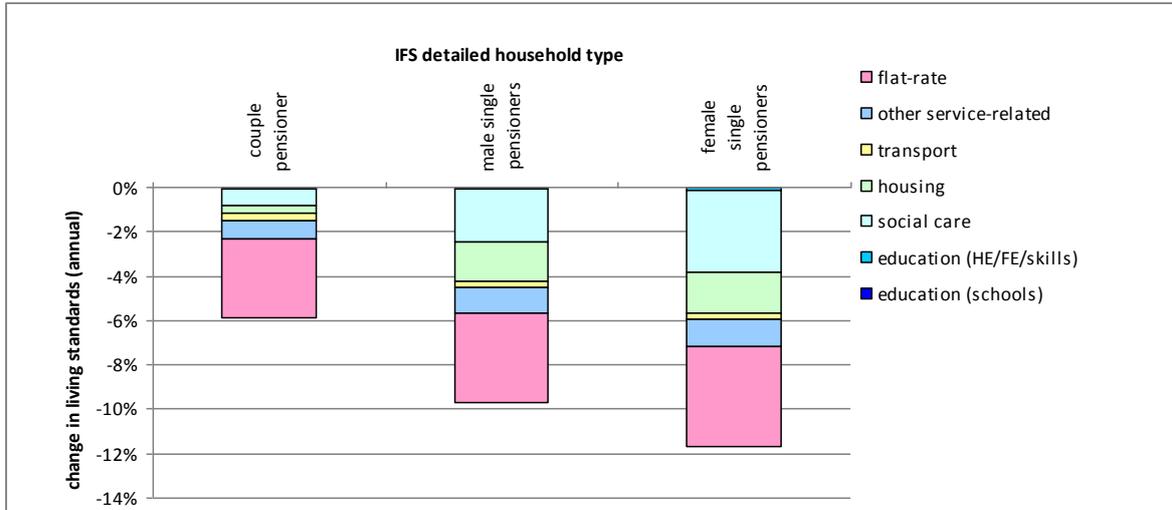
<http://www.gingerbread.org.uk/content.aspx?CategoryID=778>.

<sup>78</sup> TUC, *Where the money goes: How we benefit from public services*, September 2010:

<http://www.tuc.org.uk/extras/wherethemoneygoes.pdf>.

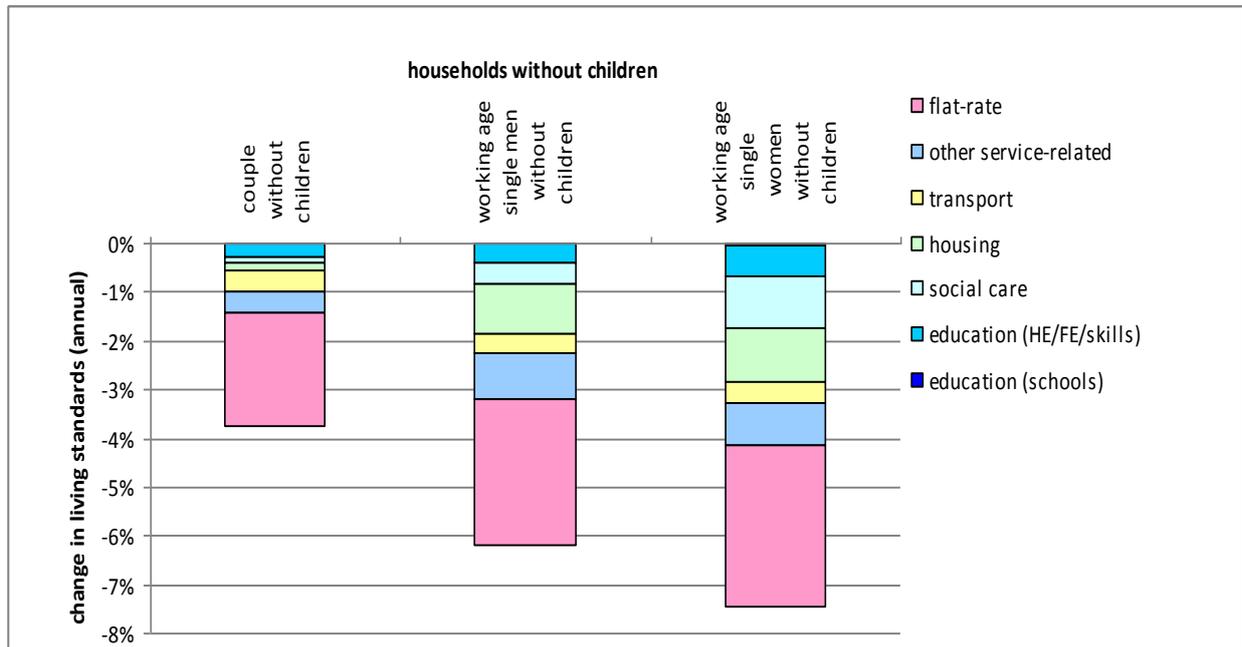
<sup>79</sup> WBG, *The impact on women of the Coalition Spending Review 2010*, November 2010.

because single women pensioners are more likely to need social care (they make up the majority of carers), because on average they live longer and are poorer:



Distribution of cuts among pensioner households, as % of net income, all services

This research also shows that among working-age households without children, single women are harder hit than single men. This is because they use social care services more than men, because they are more likely to use FE/HE services and because they are poorer:



Distribution of cuts among households without children, as % of net income, all services

## ...and cuts to public spending on benefits

### 2.9 Cuts to benefits and tax credits

Women rely more on benefits and tax credits than men, due to both their greater caring responsibilities and their relative economic inequality and poverty. On average, one-fifth of women's income is made up of welfare payments and tax credits compared to one-tenth for men. This means that, on average, *benefits make up twice as much of women's income than men's*.<sup>80</sup> Inevitably therefore, women will be disproportionately affected by cuts to benefits and tax credits, and the loss to women's average incomes will widen the gap between men's and women's average incomes.

To date, a total of £18.9 billion worth of cuts per year have been made to benefits, tax credits, pay and pensions. These changes were announced in the 2010 Emergency Budget, the 2010 CSR and in the 2011 Autumn Financial Statement. Research by the House of Commons estimates that, of this £18.9 billion, £13.2 billion (70%) is taken from women's incomes and £5.7 billion (30%) from men's incomes. *Thus women are being hit twice as hard*.<sup>81</sup>

Research commissioned by the Fawcett Society and undertaken by the Institute for Fiscal Studies (IFS) show that of all groups, lone parents face the biggest loss as a result of all the tax and benefit changes to be introduced by 2014–15 (as announced in the 2010 budget and CSR). The research reveals that lone parent households - accounting for 10% of all households in the UK,<sup>82</sup> of which 92% are headed by women<sup>83</sup> - stand to lose the equivalent of around 18.5% of their net income, the equivalent of *one month's income a year*.<sup>84</sup>

The Fawcett Society is particularly concerned about a number of changes to benefits and tax credits that will hit women particularly hard. These include:

### 2.10 Child Benefit

Child Benefit is currently a near-universal benefit paid to all families. It is the only payment that recognises that people who have children need more money than people who do not, regardless of income, and replaces the previous family and child tax allowances.

<sup>80</sup> The Fawcett Society, *Who Benefits?: A gender analysis of the UK benefits and tax credits system*, April 2006: <http://www.fawcettsociety.org.uk/index.asp?PageID=788>.

<sup>81</sup> See: House of Commons Library, 2010 June Budget - Direct Taxes, benefits and tax credits - gender impact, July 2010: <http://www.yvettecooper.com/women-bear-brunt-of-budget-cuts>; New Statesman, Cuts burden: Women 73% | Men 27%, 02 December 2011: <http://www.newstatesman.com/blogs/the-staggers/2011/12/women-tax-chancellor-pay>

<sup>82</sup> <http://www.statistics.gov.uk/census2001/profiles/commentaries/family.asp>

<sup>83</sup> 92% of lone parent households are headed by females according to the Office for National Statistics (Social Trends 39, ONS (2008)).

<sup>84</sup> The Fawcett Society, *Single mothers: singled out - the impact of 2010-15 tax and benefit changes on women and men*, 2011: <http://www.fawcettsociety.org.uk/documents/Single%20MothersSingled%20Out%20The%20impact%20of%202010-15%20tax%20and%20benefit%20changes%20on%20women%20and%20men.pdf>.

Recent polling commissioned by Child Poverty Action Group to find out what parents spend Child Benefit on reveals that, in the vast majority of cases, Child Benefit is spent directly on meeting the needs of children: over half of respondents stated that they spend their Child Benefit on clothes or shoes (51%), just over one-quarter spend it on food (26%), while one-fifth spend it on their child's education or related costs (16%).<sup>85</sup>

In the vast majority of cases (94%), Child Benefit is paid directly to mothers because they still take primary responsibility for caring for children.<sup>86</sup>

## The freeze

The 2010 budget froze the rate of Child Benefit for three years, until April 2014. With inflation and the cost of living rising steeply, this means that the value of Child Benefit will be cut by over 10% by 2014. By 2014, a family with one child will be around £130 a year worse off than if Child Benefit had been increased each year in line with inflation. A family with three children will be £285 a year worse off.<sup>87</sup>

The freeze not only decreases the value of Child Benefit within the three year period, but erodes its real value permanently as the cost of living rises with inflation, and hence permanently reduces the real income of nearly all mothers. It also hits vulnerable low income families, particularly single parents, disproportionately hard as the cut to child benefit represents a larger proportion of their overall income.

*"It's the extras like school trips which will have to go, extra-curricular activities that require payment. Very concerned that although these are considered luxuries, it is the basics that will suffer too. We are in debt now so it will only get worse."*

[Child Poverty Action Group, 2012]

Women make big sacrifices in lifetime earnings when they become mothers and the Child Benefit freeze will increase this financial sacrifice.<sup>88</sup> Research shows that mothers in low-income households are prepared to go without food, clothing and warmth in order to protect their children (and partners) from the full impact of an inadequate income. A recent survey conducted by Netmums of 2,000 of their members found that, as a result of reduced incomes, one in five mums are missing meals so their children can eat.<sup>89</sup>

<sup>85</sup> Child Poverty Action Group (CPAG), *Save Child Benefit policy briefing*, March 2012. p. 10: <http://www.cpag.org.uk/CPAG-SaveChildBenefit-070312.pdf>.

<sup>86</sup> House of Commons Library, *2010 June Budget - Direct Taxes, benefits and tax credits - gender impact*, July 2010.

<sup>87</sup> CPAG, *Save Child Benefit policy briefing*, March 2012. p. 10.

<sup>88</sup> WBG, *A Gender Impact Assessment of the Coalition Government Budget June 2010*, 2010: [http://www.wbg.org.uk/RRB\\_Reports\\_12\\_956432831.pdf](http://www.wbg.org.uk/RRB_Reports_12_956432831.pdf)

<sup>89</sup> Netmums, *Feeling the Squeeze: survey results*, February 2012: [http://www.netmums.com/files/Feeling\\_the\\_Squeeze\\_Survey\\_Summary.pdf](http://www.netmums.com/files/Feeling_the_Squeeze_Survey_Summary.pdf)

## The ‘claw-back’

From 2013, universal Child Benefit will be abolished, as it is proposed that families with at least one parent who is a higher rate taxpayer (the threshold will be around £42,475) will have their Child Benefit recovered back through the tax system.<sup>90</sup> This measure amounted to the biggest single benefit cut in the CSR and will raise £2.5 billion by 2015. It will affect an estimated 1.5 million families. There are a huge number of concerns with the proposed claw-back, a number of which affect women directly.

It is inherently unfair: a family with two earners on an annual income of £84,000 could still receive Child Benefit, while a single parent (the majority of whom are women) earning £43,000 will not, regardless of how many children they have.

Moreover, the cap prejudices women who do not to work while caring for their children with partners who fall into the

higher income tax bracket by removing an important, and potentially their only, guaranteed source of independent income. In many households, income is not shared equally and Child Benefit payments ensure that mothers have some independent income to help meet their children’s needs. Research shows that paying mothers and clearly labelling money ‘for children’ is the best way of ensuring that money is spent on children.<sup>91</sup>

Further, such women will ‘pay twice’: entitlement to Child Benefit is currently used to provide automatic entitlement to state retirement pensions. Without Child Benefit, many mothers could lose out again in their old age, as their pension entitlement will be reduced while that of their husbands will not.<sup>92</sup>

Reducing Child Benefit means that only higher income households *with children* are being expected to help out with paying down the deficit, rather than all higher income households.

*“One wage of just over £43,000 for a family of five is not a high income. We voted Conservative because we thought they supported family values. I stayed at home to bring up our children. I now need to return to work to earn the money that we will lose. This is very difficult when you have three kids’ childcare to consider and the fact that there are no jobs. Our Child Benefit was taken into account as earnings when we got our mortgage so it will be such a struggle when we lose it.”*

[Child Poverty Action Group, 2012]

<sup>90</sup> Every other European country, except Italy, offers a universal child benefit or a child tax allowance to all children. The UK is about to become the second exception.

<sup>91</sup> CPAG, *Save Child Benefit policy briefing*, March 2012, p. 24.

<sup>92</sup> *Ibid.*

### Child Benefit case study: anonymous

*I am writing this anonymously for my family's protection. My second husband earns just over the cut-off limit for Child Benefit. I currently earn nothing. I can only do a part-time job, because I have to care for my disabled child. We do not have a joint bank account, and I have a large amount of personal debt, which my husband does not know about. It's a huge stress, and the thought of losing Child Benefit makes me feel quite ill. Money is a struggle. My husband gives me, what he calls "house keeping" in a jokey way, and yet it is I suppose.*

*It seems incredibly unfair that the government are not taking into account the joint income of a couple to begin with - if two people are both earning £30,000, they might have a joint income of £60,000, but they will not be losing their Child Benefit. There must be a lot of families, like mine, with a disabled child where one partner cannot work.*

*Child Benefit is being taken away from me, even though I earn nothing. I feel I am becoming a non-entity.*

## 2. 11 Child Tax Credit

Child Tax Credit is a benefit paid to low-income parents, whether they are in work or not, and involves both a family element for any family with children and a child element for each child. A number of reductions in entitlements have been made to Child Tax Credit (CTC):

- In the 2010 Budget, George Osborne announced the ending of eligibility for families with household income above £40,000 (previously the threshold was £58,000).<sup>93</sup> He also announced the abolition of the baby and infant bonuses.<sup>94</sup> The 'baby element' of the CTC was paid to families with at least one child under one and raised the maximum Tax Credit entitlement by up to £545.
- The 2011 Autumn Financial Statement committed to increase the child element of CTC in line with the Consumer Price Index (CPI) in 2012-13, but reneged on the promised £110 above inflation increase to the child element of the CTC. This represents a cut of almost £1 billion per year.<sup>95</sup> Approximately 5.5m families will lose out as a result of this change to the CTC.

<sup>93</sup> HM Treasury, *Budget 2010*, June 2010.

<sup>94</sup> DWP, *HB/CTB A26/2010 (Revised)*, January 2011: <http://www.dwp.gov.uk/docs/a26-2010.pdf>.

<sup>95</sup> HM Treasury, *Autumn Statement 2011*, November 2011, p .6.

## 2.12 Working Tax Credit

The government provides support to low-income families for childcare costs through the 'childcare element' of the Working Tax Credit (WTC).<sup>96</sup> Recent research published by the Daycare Trust reveals that, once again, the cost of childcare in the UK, already amongst the highest in the world, has risen above the rate of inflation, while wages remain stagnant.<sup>97</sup> Parents in the UK spend 33% of their net household income on childcare compared to an OECD average of 13%.<sup>98</sup>

Two key changes to the Working Tax Credit (WTC) will have a significant impact on women:

### The 24 hour rule

From April 2012, the rules for eligibility for the WTC for couples with children will change. Currently, couples have to work at least 16 hours a week between both parents. From April they will have to increase their working hours to at least 24 hours, or they will lose their whole entitlement to WTC, worth £3,870 a year.

According to House of Commons research, the 24 hour rule for couples will affect a total of 894,000 people, comprising of 212,000 couples and their children.<sup>99</sup> Each family will need to find an extra 8 hours work a week - the equivalent of one day's work. This would equate to over 40,000 new full-time jobs overall.

A survey by Usdaw, the union representing shopworkers, found that 78% of parents say they cannot find the extra hours.<sup>100</sup> A letter to George Osborne on 5 March 2012 from a coalition of charities, including Barnados, Child Poverty Action Group and Working Families, urged a delay in the implementation of this change until the establishment of the Universal Credit system in 2013. They argued that 'most families in this situation have a total household income of around £17,000. If they cannot find extra work, the loss of £3,870 will cause these families severe hardship and there will be a surge in child poverty'.<sup>101</sup>

Perversely, this measure will also act as a disincentive to work for some families: according to a written answer from the Minister of State for the Department for Work and Pensions,

<sup>96</sup> The childcare element of WTC is available to lone parents who work 16 hours or more a week and parents in couples who work 24 hours a week between them, with one partner working at least 16 hours a week.

<sup>97</sup> Daycare Trust, *Childcare costs survey: 2012*, February 2012, p. 7-8: <http://www.daycaretrust.org.uk/pages/childcare-costs-survey-2012.html>.

<sup>98</sup> The Organisation for Economic Co-operation and Development (OECD), *Family database*, accessed 1 February 2012: [http://www.oecd.org/document/4/0,3746,en\\_2649\\_37419\\_37836996\\_1\\_1\\_1\\_37419,00.html](http://www.oecd.org/document/4/0,3746,en_2649_37419_37836996_1_1_1_37419,00.html).

<sup>99</sup> CPAG, *Families affected by Working Tax Credit changes by constituency*, December 2011: [http://www.cpag.org.uk/press/2012/Families\\_affected\\_by\\_WTC\\_changes\\_by\\_constituency\\_Dec\\_%202011.doc](http://www.cpag.org.uk/press/2012/Families_affected_by_WTC_changes_by_constituency_Dec_%202011.doc).

<sup>100</sup> CPAG press release, *Local figures for children and families losing Working Tax Credit in April*, 16 February 2012: <http://www.cpag.org.uk/press/2012/160212.htm>.

<sup>101</sup> The Guardian, *Working Tax Credit changes should be postponed, child poverty activists say*, 4 March 2012: <http://www.guardian.co.uk/politics/2012/mar/04/working-tax-credit-changes-postponed>.

Chris Grayling, changes to the rules for working tax credits will mean that some families end up £728 better off on benefits than in work.<sup>102</sup>

## Changes to the 'childcare element'

In April 2011, the level of childcare costs that working families can expect to be covered by the childcare element of the WTC was cut by 10% – this means that the maximum level of costs WTC covers has dropped from 80% to 70%. In the Autumn Financial Statement George Osborne announced that the childcare element of the WTC will be frozen in 2012-3, constituting a cut of £275m in the real value of the benefit.<sup>103</sup>

*"Nursery is £1450 a month for us full-time. If we have another child it will not make financial sense for me to go back to work. They don't make it easy for women to get back to work when it costs that much to put your child in childcare."*

[Mumsnet forum]

These changes mean that low-income families with one child who have weekly childcare costs of £175 (the maximum childcare costs that parents of one child can claim for) will lose £17.50 a week (£910 a year) and low-income families with two children who have weekly childcare costs of £300 (the maximum childcare costs that parents of two children can claim for) will lose £30 a week (£1,560 a year).<sup>104</sup>

*"I have not gone back to work. It is not by choice. My salary would have the house running at a loss with two children under 2 years old. I really didn't see the point in making us lose money, just so that I might have a better job when they are in school...there are no guarantees that staying in work will mean I make more money in a few years time."*

[Mumsnet forum, 2012]

Emerging evidence suggests that these changes, combined with the sky high costs of childcare, are forcing women to give up their jobs, as the costs of childcare outweigh the benefits of work. A survey conducted by Working Mums found that 24% of mothers have had to give up work as a result of the changes.<sup>105</sup>

Since they constitute the majority of recipients, this change will hit single parents - the majority of whom are women - hardest. The 'equalities statement' published alongside the CSR states

that *"the reduction in support through the childcare element of tax credits...will particularly affect women in lone parent households"* as 60% of the recipients of the childcare element of the WTC are single parents.<sup>106</sup>

<sup>102</sup> *Parliamentary debates*, House of Commons, 5 March 2012, column 643:

<http://www.publications.parliament.uk/pa/cm201212/cmhansrd/cm120305/debtext/120305-0003.htm#12030522001128>.

<sup>103</sup> HM Treasury, *Autumn Statement 2011*, November 2011.

<sup>104</sup> Daycare Trust, *Policy Briefing: The impact of the Spending Review on Childcare*. October 2010:

[http://www.daycaretrust.org.uk/data/files/Policy/the\\_impact\\_of\\_the\\_spending\\_review\\_on\\_childcare.pdf](http://www.daycaretrust.org.uk/data/files/Policy/the_impact_of_the_spending_review_on_childcare.pdf).

<sup>105</sup> Working Mums, *Mums forced to quit work due to tax credit cuts – survey*, May 2011:

<http://www.workingmums.co.uk/working-mums-magazine/news/2574511/mums-forced-to-quit-work-due-to-tax-credit-cuts-survey.shtml>.

<sup>106</sup> HM Treasury, *Overview of the impact of Spending Review 2010 on equalities*, October 2010: [http://cdn.hm-treasury.gov.uk/sr2010\\_equalities.pdf](http://cdn.hm-treasury.gov.uk/sr2010_equalities.pdf)

Women in couples will also suffer as a result of this change, as they are more likely to be the ones to give up work when the household budget no longer balances. Women, on average, still earn less than men and are far more likely to have taken time away from the labour market to raise children, thereby establishing assumptions around the division of labour in the household realm.

The measure also reduces the incentives to take up paid employment for those women already caring for children full-time since the reduction in support for childcare costs will decrease the gains from employment. Research by Save the Children and Daycare Trust substantiates the concern that rising childcare costs mean cuts to WTC are having a drastic impact on families: 58% of families in extreme poverty said they are not better off working once childcare has been paid for. The cut to WTC has meant that four in ten families in extreme poverty have considered giving up work, as an average of £500 per year has been added to their childcare bill.<sup>107</sup> Furthermore, 25% of families across all income demographics stated that the rising costs of childcare and reduced payments of WTC had caused them to get into debt.<sup>108</sup>

*"I became a stay-at-home mum because I couldn't 'afford' the childcare. Seriously, for two children it would have wiped out my wage and left me out of pocket once I'd covered travel, expenses etc. Although I've started looking for a job recently there's so little out there, well at least where I live anyway. Certainly nothing that would pay enough to cover my childcare. It's a catch-22 situation."*

[Netmums forum, 2012]

The cut to the WTC contradicts the government's aim of 'making work pay'. And if, as the evidence suggests, second earners – mostly women – are priced out of the labour market by this change alone, placed alongside other reductions to the support available to working families this policy will reinforce the highly regressive breadwinner/homemaker model of family life. Such a move diminishes both women's economic autonomy and their potential to engage in public life, including in positions of power and influence. It goes against the

grain of modern families' aspirations and expectations. And it fails to recognise that many of today's partnered mothers will be tomorrow's single mothers. They and their children will do very much worse if they have been out of the labour market for sustained periods of time.

## Universal Credit

The 'childcare element' of the WTC will be integrated into the 'Universal Credit' (UC) system of welfare payments due to be introduced in 2013. Support for childcare will be made available to an additional 80,000 households in the UC due to the removal of the current requirement that single parents/one member of a couple needs to work a minimum of 16 hours to qualify. This will add £300m extra to the £2bn already committed to childcare under the UC programme.

<sup>107</sup> Save the Children and Daycare Trust, *Making work pay – The childcare trap*, September 2011:

<http://www.daycaretrust.org.uk/news.php?id=54>.

<sup>108</sup> Ibid.

While this has been warmly welcomed by the voluntary sector (including by the Fawcett Society),<sup>109</sup> as it provides more support for those doing so-called ‘mini-jobs’ or part-time work, it does nothing to address the problems that arise from the 10% cut to the level of childcare costs that working families can expect to be covered by the childcare element of the WTC. According to the government’s own impact assessment, while 2.8 million households will have higher entitlements under UC, 2 million (including 1.1 million with children) will have lower entitlements.<sup>110</sup> Indeed, new research by Save the Children shows that single parents working longer hours (16 or more) and some second earners will be substantially worse off under the system.<sup>111</sup> They claim that the impact on single parents could push 250,000 children already living below the poverty line deeper into deprivation. A single parent with two children, working full-time on around the minimum wage, could be up to £2,500 a year worse off under UC. UC also favours single-earner couples, threatening to push mothers back into the home in families where the father is the main breadwinner. Overall, those who stand to lose most from UC are working mothers.

### Childcare case study: Becky’s story

Becky works 28 hours a week, on a four-day week. Her three year old daughter goes to childcare for the four days. Her childcare costs are £565 a month and she receives the maximum 80% support up to the £175 per week limit. The changes mean Becky will lose over £1300 a year in support.

*“This will be very, very hard for me. I was going to try and set up a pension but I won’t be able to afford those payments every month now. I’ve already cut down on all our non-essential spending so the only way to get around these costs is to try and negotiate working a shorter day, from 9.30 to 2.30, so I don’t have to use childcare at all - although this will mean I work less hours and so I earn less.*

*“I honestly have no idea how I’m going to manage with this. I am a manager, I’m well qualified, I have 11 years’ experience – I contribute to my local economy through my skills and experience. But I feel that I’m being forced to consider giving this up. What example does this teach my daughter? It’s better to give in and have no aspirations rather than to struggle as a working mother? Either way she is likely to experience some degree of poverty, because we already cut things fine”.*

[Gingerbread website]

<sup>109</sup> Daycare Trust press release, *Extra childcare funding shows Government has listened to parents*, 7 October 2011: <http://www.daycaretrust.org.uk/pages/extra-childcare-funding-shows-government-has-listened-to-parents.html>.

<sup>110</sup> DWP, *Welfare Reform Bill Universal Credit: Equality impact assessment*, November 2011: <http://www.dwp.gov.uk/docs/eia-universal-credit-wr2011.pdf>.

<sup>111</sup> Save the Children, *Ending child poverty: Ensuring Universal Credit supports working mums*, March 2012: <http://www.savethechildren.org.uk/sites/default/files/docs/Ending%20Child%20Poverty.pdf>.

## 2.13 Pregnancy and Maternity Grants

Both pregnancy and the early years of childhood are crucial stages for the development of children, during which socio-economic deprivation can have lasting effects. It is also a time when many families are under considerable financial pressure. Key grants and welfare entitlements are crucial in helping women cope with the costs of pregnancy and a new child. Two key grants to support the costs of pregnancy and maternity have been cut:

1. The Health in Pregnancy Grant was abolished in January 2011. It was a universal grant of £190 available to all mothers to promote child and maternal health and engagement with health services.
2. Eligibility for the Sure Start Maternity Grant was restricted to the first child only from April 2011, thus penalising families who have any subsequent children. The grant is a one-off payment available to low-income households receiving an out-of-work benefit, to help towards the cost of maternity and baby items. This cut amounts to a loss of £500 for low-income mothers and will affect 150,000 families.<sup>112</sup>

## 2.14 Housing benefit

The 2010 budget and the CSR introduced a considerable number of restrictions, and reductions in entitlements housing benefit. Measures include:

- Setting Local Housing Allowance (LHA) at the 30th percentile of local rents.
- Linking LHA to the CPI index. This will reduce the value of LHA over time. Shelter has shown that 10 years from the introduction of this measure, housing in 34% of local authorities will be very unaffordable, and 17 years from its introduction, housing in 60% of local authorities will be very unaffordable.<sup>113</sup>
- Capping LHA in accordance with property size: from £250 per week for a one bedroom property to £400 per week for four bedrooms or more.
- The Welfare Reform Bill will also cap total out-of-work benefits paid to a household at £26,000 per year. The cap will be implemented by restricting the level of housing benefit paid to households. The DWP estimates that about 50,000 households will be affected by the benefit cap, losing an average of £93 a week, with 15% of

*"It fills me with dread and I've tried to move to a flat instead of a house which is about £50 cheaper per month, but no one will touch me because I'm a housing tenant. So when these changes take place, I will have to end my contract here and probably go homeless - they aren't leaving me with any choice."*

[Netmums forum, 2012]

<sup>112</sup> Family Action, *Born broke: The impact of welfare measures announced by the Government on parents with new children*, January 2011: <http://www.family-action.org.uk/uploads/documents/parents%20with%20new%20children.pdf>.

<sup>113</sup> Shelter Policy Library, *The impact of Welfare Reform Bill measures on affordability for low income private renting families*, March 2011: [http://england.shelter.org.uk/data/assets/pdf\\_file/0007/334726/Impact\\_of\\_Welfare\\_Reform\\_Bill\\_measures\\_on\\_affordability\\_for\\_low\\_income\\_private\\_renting\\_families.pdf](http://england.shelter.org.uk/data/assets/pdf_file/0007/334726/Impact_of_Welfare_Reform_Bill_measures_on_affordability_for_low_income_private_renting_families.pdf).

those affected losing more than £150 a week.<sup>114</sup>

These moves to reduce and restrict LHA payments will have the effect of pricing those on low incomes out of their locality - particularly in areas with high housing costs such as London, the South-West and South-East - and into regions with high rates of unemployment.<sup>115</sup> Larger families are also more likely to be affected than smaller families.<sup>116</sup>

These measures will have a particularly damaging impact on women as they constitute the majority of recipients of housing benefit: single women constitute approximately 50% of recipients of housing benefit, with couples composing around 25% and single males 25%.<sup>117</sup> Overall, almost *1 million more women claim housing benefit than men* – many of whom will be single mothers at risk of poverty.

Currently, 74% of children living in private rented accommodation where housing benefit is claimed survive below the poverty line, and many of these live in lone parent households. Shelter has argued that changes to housing benefit point to ‘a bleak future for low-income families in private rented homes’.<sup>118</sup>

These measures mean that a disproportionate number of women will be priced out of their locality. Women and children tend to have stronger links than men to their local community (including through playgroups, schools and Sure Start centres) and rely more heavily on informal networks to assist them with caring responsibilities. In particular, many of those women affected will be single parents, for whom such networks are particularly important.

*“I already pay £80 a month rent and I can’t afford anymore than that. I have 4 daughters so I need a three bedroom. I’ve moved about so much and my kids are finally settled, they have lots of friends and go mad when I suggest moving. There’s no chance I’ll be able to get a house in the same area so they can go to the same school and I know my landlord won’t reduce the rent. I’m gutted.”*  
[Netmums forum, 2012]

## 2.15 Linking the indexation of benefits to the Consumer Prices Index (CPI) rather than Retail Price Index (RPI)

Up-rating benefits and tax credits by CPI rather than RPI for inflation targeting has been flagged by the IFS as ‘the biggest change to welfare policy in the June 2010 Budget’. It will raise savings of £1.17bn in 2011-12, increasing to £5.84bn in 2014-15.

<sup>114</sup> DWP. *Impact assessment for the household benefit cap*, January 2012: <http://www.dwp.gov.uk/docs/household-benefit-cap-wr2011-ia.pdf>.

<sup>115</sup> Shelter Policy Library, *The impact of Welfare Reform Bill measures on affordability for low income private renting families*, March 2011.

<sup>116</sup> DWP. *Impact assessment for the household benefit cap*, January 2012: <http://www.dwp.gov.uk/docs/household-benefit-cap-wr2011-ia.pdf>.

<sup>117</sup> DWP, *Equality impact assessment housing benefit*, July 2010: <http://www.dwp.gov.uk/docs/lha-and-carers-eia.pdf>.

<sup>118</sup> Shelter Policy Library, *The impact of Welfare Reform Bill measures on affordability for low income private renting families*, March 2011.

The CPI is a lower index than the RPI, which does not include housing costs and mortgage interest payments. Thus, the long term impact of this measure will mean smaller benefit increases in the years ahead, with the cut compounding over time.<sup>119</sup> As the WBG note, this difference is small in any one year but, considered over many years, the effect is significant. For example, if a benefit worth £100 in year 1 was up rated by the RPI for 10 years using the average from the past it would be worth £130 in nominal terms at the end of this period. Up rating by the CPI would make it worth only £120. Thus the benefit would effectively be cut by £10 or 10% of its original nominal value.<sup>120</sup>

Due to their higher engagement in unpaid care work and their lower earnings women are more reliant on benefit and tax credits than men – on average, one-fifth of women’s income is made up of welfare payments and tax credits compared to one-tenth for men.<sup>121</sup> Thus this measure will have a marked unequal impact on women.

## 2.16 Raising the tax threshold

The 2011 Budget increased the personal allowance for income tax from £7,475 to £8,105 for those aged under-65 in 2012-13. The Treasury estimates that this will benefit around 25 million taxpayers with an average gain of £48 a year, and will lift 260,000 of the lowest paid workers - 56% of whom are women - out of income tax altogether.<sup>122</sup>

In principle, this is a welcome move. However, analysis from the WBG shows that this measure does little to benefit many of the poorest and most vulnerable women in the UK. Of those women who do gain from the measure, they will gain on average less than higher earners. Overall, men make up the majority of those who gain the full amount: *in total, men will gain £140 million more than women from this measure.*<sup>123</sup>

Further, the measure does nothing to boost the incomes of either the record numbers of women currently out of employment, nor of the roughly 4 million people who earn too little to pay tax, 73% of whom are women.<sup>124</sup>

Further increases in the personal allowance have been mooted for the 2012 Budget. The Fawcett Society is concerned that resources spent on this measure could be far better targeted at helping those most in need – for example, by reversing the cut to the Working Tax Credit, or by lifting the freeze on Child Benefit.

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<sup>119</sup> IFS, *The distributional effect of tax and benefit reforms to be introduced between June 2010 and April 2014: A revised assessment*, 2010: <http://www.ifs.org.uk/bns/bn108.pdf>. See also; WBG, *The impact on women of the budget 2011*, April 2011.

<sup>120</sup> WBG *A Gender Impact Assessment of the Coalition Government Budget*, June 2010.

<sup>121</sup> The Fawcett Society, *Who Benefits?: A gender analysis of the UK benefits and tax credits system*, April 2006.

<sup>122</sup> WBG, *The impact on women of the budget 2011*, April 2011.

<sup>123</sup> *ibid*

<sup>124</sup> *ibid*

## 2.17 The council tax freeze

In the 2010 Emergency Budget, the government announced that it would work with councils to freeze council tax in 2011-12. The Treasury set aside £650 million in the CSR to give to local authorities who chose not to raise council taxes in that year (all councils decided to freeze council tax accordingly), and on 3 October 2011 announced a further £805 million for councils who do not raise council tax in 2012-13.<sup>125</sup> The government estimates that the freeze in council tax will save families £72 in 2012-13 compared to a 5% rise in council tax. While this support for cash-strapped families is welcome, the £1.46 billion of Treasury funds might have been better targeted at those who need it most.

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<sup>125</sup> HM Treasury news release, *Council tax freeze*. 03 October 2011: [http://www.hm-treasury.gov.uk/press\\_110\\_11.htm](http://www.hm-treasury.gov.uk/press_110_11.htm)

## 3. Women ‘filling the gaps’

### 3.1 Women ‘filling the gaps’: our concerns

The Fawcett Society is concerned that as services that assist those with caring roles and provide for those in need – services such as childcare, social care services and meals on wheels – are cut, women will by default be the ones to ‘pick up the tab’ and fill the gaps left in provision.

Despite many advances in gender equality, women still do the bulk of caring and domestic work. On average, women do 2 hours more unpaid work a day than men,<sup>126</sup> and mothers do three-quarters of the family’s childcare during the week and two thirds during the weekend.<sup>127</sup> Further, nearly three-quarters of claimants of Carer’s Allowance are women, suggesting that women also take responsibility for the majority of care for older and disabled people.<sup>128</sup>

Withdrawing vital support risks adding to women’s unpaid and informal caring roles and further entrenching the already unequal distribution of labour. The knock-on effect will be to limit women’s opportunities to work and engage fully in public and political life - including in positions of power and influence.

In particular, the Fawcett Society is concerned about the impact of changes in a number of areas. These can be characterised as ‘pull factors’ that incentivise women to take on more informal and unpaid roles (set out in sections 3.2 and 3.3) and ‘push factors’ that disincentivise paid work (set out in section 3.4 below).

### 3.2 Childcare

*“I have not gone back to work. It is not by choice. My salary would have the house running at a loss with two children under 2 years old. I really didn't see the point in making us lose money, just so that I might have a better job when they are in school...there are no guarantees that staying in work will mean I make more money in a few years time.”*

[Mumsnet forum, 2012]

As outlined above in section 2.12 on the Working Tax Credit, and section 2.2 on Sure Start, the Fawcett Society is concerned that, as the cost of childcare ever increases and support for childcare is reduced or lost altogether, it is women who pay the highest price: they are far more likely to be the ones to leave the labour market as the household budget no longer adds up. This disadvantages women both in the short term by reducing their personal agency and economic autonomy, and in the long term by diminishing their future prospects in the labour market. Extended time away from the labour

<sup>126</sup> Office for Official Publications of the European Communities, *How Europeans spend their time: Everyday life of women and men*, 2004: [http://epp.eurostat.ec.europa.eu/cache/ITY\\_OFFPUB/KS-58-04-998/EN/KS-58-04-998-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-58-04-998/EN/KS-58-04-998-EN.PDF)

<sup>127</sup> The Equalities Review, *The Equalities Review: Interim Report for Consultation*, March 2006: <http://eppe.ioe.ac.uk/eppe3-11/eppe3-11%20pdfs/Equalities%20Review%20interim%20report.pdf>

<sup>128</sup> DWP Welfare and Wellbeing Group, *Attendance Allowance, Disability Living Allowance and Carer’s Allowance: Retrospective equality impact assessment*, 2010: <http://www.dwp.gov.uk/docs/aa-dla-ca.pdf>

market is already a key driver in the pay gap between women and men and these changes risk making things worse. Such changes also fail to recognise that many of today's partnered mothers will be tomorrow's single mothers. They and their children will do very much worse if they have been out of the labour market for sustained periods.

### 3.3 Social care

Whilst the CSR announced a total of £2 billion additional funding for social care for children, the elderly, the disabled and the sick, this was coupled with a removal of the ring-fence to social care funds at local council level. Experience shows that when social care is not ring-fenced it tends to be eroded.

#### Social care for children

The NSPCC reported that children's social care spending in England was expected to be reduced by an average of 24% in 2011-12 compared with 2010-11.<sup>129</sup> Expenditure will be cut by almost £150 per child on average, bringing spending back to 2005 levels. This includes early intervention services such as Sure Start, as well as youth justice, fostering, adoption, social work and child protection. Research has also shown that the cuts are deepest in the areas where the need for support is greatest.

As outlined above, women are likely to fill the gaps in childcare provision, potentially reducing their ability to work. Cuts in child protection and social work are likely to place vulnerable women and their children in unsupported environments.

Tower Hamlets, which has the highest level of child poverty in the UK (57%), is cutting children's social care by the highest rate in the country and is reducing spending on under-19s by almost 45%.  
[End Child Poverty]

#### Social care for the elderly

Age UK has found that while the aging population is increasing, funding for social care services is decreasing. In particular, ring-fencing for frontline services has been removed, leading local councils to reduce spending on older people's social care by £671 million in real terms in the year between 2010-11 and 2011-12. This amounts to a cut of over 8%.<sup>130</sup>

Provision of care for the elderly is becoming increasingly restricted. For example, in 2005 half of councils provided support to people assessed as having 'moderate' needs, but in 2011 the figure fell to 18%.  
[Age UK]

12.5 – 15% of women in the UK provide informal care to an elderly person.<sup>131</sup> Research

<sup>129</sup> Chartered Institute of Public Finance and Accountancy (CIPFA) on behalf of the National Society for the Prevention of Cruelty to Children (NSPCC), *Smart cuts? Spending on children's social care*, November 2011: [http://www.nspcc.org.uk/Inform/research/findings/smart\\_cuts\\_pdf\\_wdf85752.pdf](http://www.nspcc.org.uk/Inform/research/findings/smart_cuts_pdf_wdf85752.pdf)

<sup>130</sup> Age UK, *Care in crisis 2012*, January 2012: [http://www.ageuk.org.uk/Documents/EN-GB/Campaigns/care\\_in\\_crisis\\_2012\\_report.pdf?dtrk=true](http://www.ageuk.org.uk/Documents/EN-GB/Campaigns/care_in_crisis_2012_report.pdf?dtrk=true)

<sup>131</sup> T. K. Viitanen, *Informal elderly care and women's labour force participation across Europe*, July 2005: <http://www.enepri.org/files/Reviser/enepri-tarja.pdf>

finds that the main reasons for the higher numbers of female informal carers are traditional expectations of women's role and the lower level of participation of women in the labour market.<sup>132</sup> As government policies increase female unemployment and the provision of care to the elderly is reduced, the quantity of this unpaid and unrewarded work will doubtless increase dramatically and it is women who look set to pick up the tab.

## 3.4 Universal Credit

### Disincentivising work

The government's stated ambition for the Universal Credit is to "simplify the [welfare] system to make work pay and combat worklessness and poverty".<sup>133</sup> The Fawcett Society strongly welcomes these aims, and welcomes the extension of support for childcare costs to parents working below 16 hours a week in the UC proposals that pursue that aim. However, UC as it stands will do nothing to address concerns about cuts to childcare support, as outlined above in section 2.12 on the Working Tax Credit, that make it unaffordable in many households for both adults to work.

The Fawcett Society is concerned that UC will *actively discourage* mothers in couples from seeking paid employment where their partner is already working/seeking work. As the DWP itself states, UC has been designed primarily with the aim of improving work incentives for the household, as opposed to individuals, and "work incentives for first earners have been given priority over second earners".

Given that women are less likely to be 'first earners' (because they are both far more likely to have taken time away from the labour market to raise children and because they still earn less on average than men), this reform risks undermining the principle that for all

Neelam: "I'm independent, but I want to be able to provide as well ... have my own money rather than asking my boyfriend to pay for everything ... and I'm not really bothered how much I earn just as long as I can buy things to contribute just for myself ... and I'd want to know that I could provide for my child."

[Ipsos MORI research for Fawcett]

individuals, work should pay, and reinforces the highly regressive man-as-breadwinner/woman-as-homemaker model. Indeed, as the UC impact assessment states, 'it is possible that in some families, second earners may choose to reduce or rebalance their hours or leave work. In these cases, the improved ability of the main earner to support his or her family will increase the options available for families to strike their preferred work/life balance'.<sup>134</sup>

Moreover, under the UC system, single parents working 16 hours or more a week will be worse off. For example, single parents working 30 hours a week or more currently have a personal allowance which is almost £18 higher a week under the WTC than it will be under UC: they stand to lose almost £1,000 a year.<sup>135</sup>

<sup>132</sup> L. Beesley, *Informal care in England*, 2006: [www.kingsfund.org.uk/document.rm?id=8283](http://www.kingsfund.org.uk/document.rm?id=8283)

<sup>133</sup> DWP, *Universal Credit: welfare that works*, 2010: <http://www.dwp.gov.uk/docs/aa-dla-ca.pdf>

<sup>134</sup> DWP, *Universal Credit: Impact assessment*, October 2011: <http://www.dwp.gov.uk/docs/universal-credit-wr2011-ia.pdf>

<sup>135</sup> Save the Children, *Ending child poverty: Ensuring Universal Credit supports working mums*, March 2012.

57% of single parents work and a further 23% would like to. Moreover, when single parents are able to work full-time, the risk of household poverty is significantly reduced. However, UC reforms restrict the choices available to single parents in terms of the number of hours they are able to work.<sup>136</sup>

## Undermining women's economic independence

The proposal to pay the UC lump sum to one member of a couple (defined as the 'main claimant', where the other partner would be defined as the 'dependent') risks undermining women's access to an independent income if they receive neither income from paid work or welfare. Once within families, benefit money is often distributed unequally, with women losing out; it cannot be assumed that a universal payment will benefit male and female partners equally.<sup>137</sup>

As the Minister of State for the Department for Work and Pensions Chris Grayling states: *'Research has suggested that, particularly in low-income households, the [...] assumption with regard to income sharing within couples is not always valid as men sometimes benefit at the expense of women from shared household income.'*<sup>138</sup> As a recent working paper for the government put it: *'... with regard to partnered women's access to an autonomous income, it is of concern that although both partners can make a claim for UC (and are subject to conditionality) only one person per household receives the payment.'*<sup>139</sup>

Heidi: *"If we [Heidi and her husband] make decisions about things that are bought in the house ... it's a constant theme that it's his decision really, because I've lost my power base ... it's not all 'our' money ... I don't have access to the account. Yes, we have a joint account, but the point is ... that money comes from [him] ... money is power..."*

[Ipsos MORI research for Fawcett]

Neelam: *"you have to have your own backbone ... I just think that marriages break down so often, you have to have something of your own"*

[Ipsos MORI research for Fawcett]

<sup>136</sup> The Poverty Site, *Work and Lone Parents*, accessed 14 March 2012: <http://www.poverty.org.uk/46/index.shtml>

<sup>137</sup> WBG, *Welfare Reform Bill 2011 - Universal Credit payment issues*, September 2011: <http://wbg.org.uk/pdfs/Universal-Credit-payment-issues-Sept-2011-revised.pdf>

<sup>138</sup> *Parliamentary Debates*, House of Commons, 14 March 2011, Column 126W:

<http://www.publications.parliament.uk/pa/cm201011/cmhansrd/cm110314/text/110314w0004.htm>

<sup>139</sup> J. Ingold, Department for Work and Pensions, *An international comparison of approaches to assisting partnered women into work*, 2011: <http://research.dwp.gov.uk/asd/asd5/WP101.pdf>

## 4. Where we are headed

The Minister for Equalities has stated that *“Dealing with the deficit has inevitably led to some difficult decisions which will have an impact on women and their families. However, we are making sure our deficit reduction plans are fair and protect those on the lowest incomes.”*<sup>140</sup>

The coalition government points in particular to the raised income tax threshold (section 2.16), the council tax freeze (section 2.17), increased Child Tax Credits for low to middle income families (section 2.11) and an increase in childcare support under the Universal Credit (section 2.12) to demonstrate its commitment to fairness.

The Fawcett Society warmly welcomes these protections, which do lessen the blow for some women and their families. We also welcome the commitment by Theresa May MP, Minister for Women and Equalities, to put women *“at the heart of plans for economic growth”*. We agree with the Minister that: *“For too long we have been overlooking the skills, experience and talents of women. Better use of women's skills could be worth billions of pounds to our economy each year so that is why this government is opening up more opportunities.”*<sup>141</sup> As mentioned in section 1.15, the announcement of 5,000 new business mentors for women and the launch of the Women’s Business Council are encouraging first steps.

Nevertheless, this briefing provides overwhelming evidence of the harm that will come from an economic strategy that pays too little heed of existing inequalities and which has so far failed to take a global or cumulative approach to assessing impact. Sadly, the benefit provided by certain measures, celebrated by government as protecting the most vulnerable groups, is undone by the financial penalties and broader implications of the whole package of austerity measures. Women are being hit twice as hard as men,<sup>142</sup> with those who can least afford to bear the brunt – single mothers – on average losing most of all.<sup>143</sup>

The result? While we have become used to slow but steady progress towards equality between women and men, we have now hit a tipping point. Austerity risks turning back time: fewer women working, more women living in poverty, the gap in women’s and men’s incomes and earnings widening, women’s financial autonomy undermined and women’s basic rights to safety and justice under threat.

<sup>140</sup> Letter from Lynne Featherstone MP, Minister for Equalities, to the Fawcett Society, 28th February 2012.

<sup>141</sup> Speech and press release by Theresa May MP, Minister for Women and Equalities, 4th November 2011.

<http://www.homeoffice.gov.uk/media-centre/press-releases/women-at-the-heart-of-plans>

<sup>142</sup> See: House of Commons Library, 2010 June Budget - Direct Taxes, benefits and tax credits - gender impact, July 2010: <http://www.yvettecooper.com/women-bear-brunt-of-budget-cuts>; New Statesman, Cuts burden: Women 73% | Men 27%, 02 December 2011: <http://www.newstatesman.com/blogs/the-staggers/2011/12/women-tax-chancellor-pay>

<sup>143</sup> The Fawcett Society, *Single mothers: singled out - the impact of 2010-15 tax and benefit changes on women and men*, 2011: <http://www.fawcettsociety.org.uk/documents/Single%20MothersSingled%20Out%20The%20impact%20of%202010-15%20tax%20and%20benefit%20changes%20on%20women%20and%20men.pdf>.

## 5. Conclusion and recommendations

This briefing paints a bleak picture. Yet it is within the government's power to take action that can stop the clock turning back on gender equality. The Fawcett Society has set out a number of recommendations which, if enacted, would go some way to mitigating the most harmful effects of austerity on women's equality.<sup>144</sup>

The Chancellor, in his 2012 budget, should:

- Protect Sure Start children's centres through announcing that the ring-fence to the Sure Start grant to local authorities will be reinstated.
- Protect violence against women services from local authority cuts by announcing a requirement that local authorities ring-fence funding for specialist services as part of local violence against women strategies, as some are already doing.
- Ensure that the value of Child Benefit is not eroded through committing to the restoration of Child Benefit to its previous level, plus the value of inflation, once the freeze is lifted in 2014.
- Restore support for childcare costs for low-income families to pre-April 2011 levels through restoring the childcare element of the Working Tax Credit to its previous level of up to 80% in the 2012 budget.
- Provide an adequate level of support for childcare costs in the new Universal Credit system – that is up to 80% of childcare costs up to existing weekly limits.

The following recommendations should be taken forward by the relevant government departments as a matter of some urgency:

- The Department for Business, Innovation and Skills, with colleagues in the Treasury and across government, should develop and implement a strategy for women's employment.
- Number 10 should oversee a review of policy on work, welfare, pensions, health, childcare and justice that considers how the cumulative impact of these policies affects women's daily lives.
- The Department for Communities and Local Government and the Home Office should put in place a national oversight mechanism and local specialist commissioners to tackle patchy provision of violence against women services.

<sup>144</sup> The Fawcett Society, *A Life Raft for Women's Equality*, 2011:  
<http://fawcettsociety.org.uk/documents/A%20Life%20Raft%20for%20Women's%20Equality%20FINAL.pdf>.

- The Treasury and all government departments must comply with the legal duty to advance gender equality.
- The Government Equalities Office must lead a cross-government strategy to ensure that women and the organisations representing them, who have valuable expertise to offer, are involved in policy-making.