A Fair Deal For Women – Report 2016

Part 1: Women Speak Out on the Economy and Work and Family Life
About the Women’s Resource Centre

WRC is a unique charity that supports women’s organisations to be more effective and sustainable. We provide training, information, resources and one-to-one support on a range of organisational development issues. We also lobby decision makers on behalf of the women’s not-for-profit sector for improved representation and funding.

Our members work in a wide range of fields including health, violence against women and girls, employment, education, rights and equality, the criminal justice system and the environment. They deliver services to and campaign on behalf of some of the most marginalised communities of women. There are approximately 20,000 women’s organisations across the country serving millions of women every year.

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WRC would like to thank Comic Relief for their support in the undertaking of this vital project and for their ongoing support of the women’s voluntary and community sector.
A word from our Chief Executive Officer

This report which gathers evidence from research undertaken by various agencies makes stark reading. Although not a surprise to the thousands of women and girls up and down our country who are living at the sharp edge of unfair and discriminatory policies and practices, it is nevertheless shocking that in 2016 we still have far to go in achieving justice, rights and equality for women and girls. Despite the continuing and growing need of many women and girls and just at the time when they need support most we see services dwindling and at risk of disappearance.

Research consistently demonstrates that the best guarantee to secure and protect women’s rights is the independent action of women’s movements and organisations.

We call upon decision makers to reverse the current “gender blind” policy making which in practice means unfair, disproportionate disadvantage for women. And we call upon decision-makers to adequately, sustainably resource the local specialist women’s organisation that provide cost effective, high quality support for the most disadvantaged.

“If you are from an ordinary working class family, life is just much harder than many people in politics realise".  
Theresa May, 2016.
About this report

This report is a product of two of WRC’s projects: Women Speak Out (http://womenspeakout.wrc.org.uk) and A Fair Deal for Women (http://fairdealforwomen.com). Both are aimed at shedding light on the interconnected nature of women’s inequality in the UK, which spreads across all areas of women’s lives – ranging from poverty, to violence, racism, disablism, unequal representation, and unequal access to justice and human rights.

A Fair Deal for Women is a women’s sector collaborative campaign of 13 organisations led by WRC, and is a resource of research, statistics and expert opinion on women’s inequality. It also provides solutions to the barriers women face, and asks the government to take up its recommendations.

Women Speak Out is a WRC project that aims to show a diversity of voices from women who face inequality daily through video. We meet women from all walks of life who are speaking out to bring you the real experiences behind the statistics. Women Speak Out provides women with media training on how to conduct interviews, how to present stories, and how to work with journalists to encourage them to speak out further about their experiences. We want to bring women’s voices into the media, and empower women to feel confident in telling their story. We also encourage women’s engagement with decision makers, and attendance at special events to speak directly to those in power.
This report links the statistics to the everyday experiences of women, and joins the dots of women’s inequality across all areas of their lives.

If you would like to speak to any of the women who are quoted in this report – please get in touch. Many of the women have received media training and would like to give interviews on the barrier’s they have faced.

The report is split into 7 chapters corresponding to 7 different policy asks on our www.fairdealforwomen.com campaign website. We are releasing these chapters in 3 separate reports, so please look out for the others. For more information please contact florence@wrc.org.uk.
Meet the women

Sophie P

Sophie is an art practitioner and writer. In the last 15 years she has received the Independent Living Fund with which she can afford different and fairly paid carers who help her to do what she otherwise couldn’t. Without that she wouldn’t be able to work and take part in public life. Sophie is worried about any changes on the horizon to her disability benefits.

Elaine

Elaine is a mother and grandmother from Bexley, London. She works hard as a midwife and really enjoys it. There is a chronic housing shortage in the UK and the government is prioritising building ‘affordable’ housing, which is not affordable for many families. Elaine highlights that there is an increasing demand for social housing, but the government has failed to supply social housing to families who desperately need it.

Shirley

Shirley is a chartered psychologist and a retired university lecturer. Shirley has been left feeling disempowered by the changes made to State Pensions age (SPA). Like many women, she did not receive a reasonable notification period about the changes made to her pension and therefore did not have time to prepare and plan for the adjustments. Shirley is a strong advocate of a gender balanced parliament as she thinks the government would make better decisions about women’s lives if there were more women involved. Shirley believes there won’t be true democracy until women are fairly represented.
Eleanor is a trainer and advocate for disabled women’s rights. After having lived abroad (in France and the US) for several years, she came back to the UK for a job. She co-founded Sisters of Frida to help disabled women who face daily barriers. The Disability Living Allowance (DLA) helps her with her mobility and care costs which supplements the few hours care package from her local authority, so she’s very worried about what might happen now that DLA is being phased out.

Kerri is a young woman who left university after losing her mother when she was 21. Since the death of her mother Kerri has acted as a carer for her young sister. As a result of this turbulent time Kerri experienced 8 months of unemployment. Her resilience, and the help of the Young Women’s Trust’s coach programme, led finally to an apprenticeship, and then to a job. She wants stigma around unemployment to end.

Sophie is a young mum of two, who works for the NHS and is also a part time Masters student. Like other young mums, Sophie has had a tough time balancing full time work, part time study and looking after her children. Increased cuts by the government have made it even tougher for young mums to maintain work and afford childcare.

Arabella is a 17 year old student with a passion for fine arts. As other young women of the same age, she has experienced forms of aggressive male sexual behaviour and she thinks that gender stereotypes and a low awareness of what sexual violence is could be challenged through compulsory sex and relationship education in schools. Arabella thinks people should have a better understanding of discrimination against black women, as they experience racism and sexism.
Jenny is a young woman from Bristol who enjoys creative writing, blogging and is passionate about mental health. Jenny was made a carer at a very young age. Her mum passed away a few years ago, when she was still a student, after suffering from Parkinson’s disease. She wants the government to help young people like her by providing more help and support through the education system.

Mena describes herself as a ‘jack of a few trades’. She is a Purposeful Coach, a Trainer, a Motivational Speaker, a Creative, an Activist, a Black Feminist, an American Footballer, a Lover of Life and believes your aspirations are completely in your hands. She is passionate about equality, social change and the development of people.
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Introduction

This report contains two chapters on women’s inequality in the UK focusing on Economy, and Work and Family Life. These chapters correspond to the ‘asks of the government’ from our Fair Deal for Women campaign http://fairdealforwomen.com/.

The following chapters will show how successive government decisions to cut public spending have impacted negatively upon the lives of women and their children in the UK. This report looks at many economic factors including social housing, tax credit cuts, local authority funding and disability benefits to illustrate this. Women are also at an economic disadvantage from the gender pay gap, workplace discrimination, and many have been financially penalised due to changes in state pension age. This report also seeks to assess the impact of caring responsibilities on women.

We look at a range of reports and statistics, but we also seek to provide potential solutions for decision makers to tackle the problems women face today. However these potential solutions are ideas for consideration, and do not necessarily represent the final policy position of every organisation.

The voices of women from WRC’s Women Speak Out project also provide an insight into how their lives are affected by government’s economic decisions and the barriers faced by women in the workplace, and the barriers to achieving balance between work and family life.
1 Economy

1.1 Public spending

“My message to policy makers is to think carefully, we are all human-beings”

Shirley

Key Issues

After being elected in 2010, the Coalition Government decided to reduce the deficit* rather than continue to increase borrowing. It made the decision to impose an agenda of public spending cuts, rather than to raise taxes. This agenda and the choices made about where to make the cuts have disproportionately impacted upon the lives of women. This is because women are more likely than men to be recipients of the benefits that have been cut. Lone parents are disproportionately female and women almost

* The deficit is the difference between government income and expenditure. Government spend more than their income, this is known as a deficit. In order to be able to continue spending government borrow money (mainly from the population). This borrowing is known as the debt. Despite austerity none of the debt has been paid off. In fact it has got larger (see http://www.telegraph.co.uk/business/2016/02/19/how-large-is-the-uks-national-debt-and-why-does-it-matter/). What has happened to a small degree is the gap between government spending and borrowing has been narrowed so there is a small (below target) reduction in the deficit. A great deal of pain for almost no gain.
always have primary childcare responsibilities. Because women are over represented among the poor they qualify for housing benefits. They work in low-paid and part-time jobs and as a result have greater reliance on public services to meet their basic needs, and provide for children. Lone parent mothers have been, and will continue to be, most severely impacted by benefit cuts. This is exacerbated for Black and Minority Ethnic (BME) and disabled women who suffer disproportionately from poverty.

Of the £82 billion in tax increases and cuts in social security spending announced in 2010 that will be implemented, 81% will come from women

Shirley

Shirley is a chartered psychologist and a retired university lecturer. Shirley has been left feeling disempowered by the changes made to State Pension Age (SPA). Like many women, she did not receive a reasonable notification period about the changes made to her pension and therefore did not have time to prepare and plan for the adjustments. Shirley is a strong advocate of a gender balanced parliament as she thinks the government would make better decisions about women’s lives if there were more women involved. Shirley believes there won’t be true democracy until women are fairly represented.
Facts

1. Of the £82 billion in tax increases and cuts in social security spending announced in 2010 that will be implemented 81% will come from women according to Women’s Budget Group in 2015. More recent reports have suggested this figure is even higher in 2016.

2. Cuts to working tax credits will affect lone parents with low income the most severely, as compared to couples with children. Lone parents are estimated to lose £1000 a year by 2020 as a result of the cuts.

3. Lone parents with one child, working full-time and earning the National Minimum Wage reached 97% of the Minimum Income Standard in 2010, but will only reach 71% of it in 2020.

4. Reduction in childcare benefit resulted in 24% of mothers giving up work to care for their children.

5. Single women, many of whom are parents, make up 50% of recipients of housing benefit.

6. Housing is becoming unaffordable, especially for single women and lone parent mothers who have to balance part time work and child responsibilities. Women are often poorer and so are less likely to be able to get on the property ladder, so cuts to social housing hit them hardest; and women are in greater need of affordable rented accommodation from housing associations.

7. Over 57,000 people fell behind on their rent in one year after being hit by the Bedroom Tax, stating they had benefits cut for ‘under-occupying’ their home.

8. The ‘Bedroom Tax’ has resulted in greater economic hardship for women hit as they receive lower housing benefit.

9. The transition to Universal Credit has resulted in disabled women facing increased costs and reduced benefits when working. For some, staying in work even results in net financial loss. It also poses risks of financial abuse.

10. Starting in 2016, the benefit cap will be reduced from £26,000 per year to £23,000 for households in London and to £20,000 for those outside London.
Elaine

Elaine is a mother and grandmother from Bexley, London. She works hard as a midwife and really enjoys it. There is a chronic housing shortage in the UK and the government is prioritising building ‘affordable’ housing, which is not affordable for families like Elaine’s. Elaine highlights that there is an increasing demand for social housing but the government has failed to supply social housing to the most vulnerable families in the UK.

“The bedroom tax hasn’t done anything expect make poor people miss out”

“In Bexley where I live there are 700 people on the waiting list, 700 people. Times that by 32 boroughs is 22,000 people desperately wanting a home”

On government plans for ‘affordable’ £250,000 homes she says:

“Affordable housing; affordable for who? Not for my family, never for my family”
Potential solutions

• Conduct a gendered analysis of poverty and social security reforms. This requires regular equality impact assessments to ensure that those who are most vulnerable, including women with intersecting protected characteristics (e.g. disability and race), are not disproportionally affected by cuts to public services or social security.

• Remove the bedroom tax, as it has not been shown to free up accommodation. Instead it penalises many across the UK.

• Urgently address the housing crisis to ensure there is enough provision of social housing to minimise the impact on lone parent mothers.

• Implement systemic efforts to relieve poverty in the UK and ensure adequate social security provision, especially for lone parents.

• In order to provide a better picture of women’s poverty, the way data is collected must change. Assuming that resources are shared within a household makes women’s poverty invisible. It also fails to acknowledge the existence or risk of financial abuse, which can occur in ostensibly comfortable households as well as those that are poor.14

“The council say we can’t help you sorry, you’re going on the list”

Elaine
Eleanor

Eleanor is a trainer and advocate for disabled women’s rights. After having lived abroad (in France and the US) for several years, she came back to the UK for a job. She co-founded Sisters of Frida to help disabled women who face daily barriers. The Disability Living Allowance (DLA) helps her with her mobility and care costs which supplements the few hours care package from her local authority, so she’s very worried about what might happen now that DLA is being phased out.

“Even more worrying is this new Universal Benefit… None of us know what’s going to happen, but I do know that women might lose control of the money that they have because it’s going to go into a family pot”
1.2 Equal Taxation and tax credits

“We’ve had a lifetime of living inequality.”

Shirley

Key Issues

While cuts to childcare and social security have disproportionately impacted upon women, men have benefited from tax concessions. This is because men earn more per hour and therefore have a higher income so as a result in absolute terms pay more tax (and women rely more on social security due to caring responsibilities and low pay). In recent years, major changes have been made to tax credits. Child tax credit reforms have hit women with partners on low incomes by penalising them financially for returning to work after maternity leave. Meanwhile, top earners, the majority of whom are men, have benefited immensely from tax cuts.

Facts

1. The top 1% earners in the UK received £3 billion in tax cuts since 2010, of which 85% were men.15

2. The transferable tax allowance for married couples and civil partners will give £411 million to men (84%), while only £84 million will go to women (16%).16

3. Tax credit cuts scheduled in 2016 are estimated to result in 800,000 of the poorest people in work losing an average of £200-£300 per year in tax credits.17

4. According to an emergency budget, delivered by the government in 2015, child tax credit will not be given for more than two children after April 2017.18 There is also a so-called ‘rape clause’ added to this which means only women who can demonstrate to the satisfaction of the authorities in DWP that their third child is the result of rape will receive child tax credits for this third child.19 It implies a eugenic style ‘two child policy’ for some based on income, and inevitably will penalise poorer families as well as further penalising women who are pregnant against their wishes or consent, financially and by undermining their dignity and privacy.
Potential Solutions

- Increase the income threshold for working tax credits.

- Adjust taxation based on income, so that top earners pay taxes that are at least proportionate to taxes paid by lower-income people.

- Adjust tax credits to the rate of inflation.

- Reverse the restrictions on child tax credit, housing benefit, and Universal Credit for families with more than two children. It undermines the human rights of third and subsequent children to drive already poor families further into poverty.

- Restore child benefit as a universal and then raise it in line with real earnings. Start child benefit from the first booking visit of pregnancy. This will enable poorer women to feed themselves better in pregnancy so reducing preterm births and improving the health of their infants. It will also draw women to their midwife earlier in pregnancy giving the woman early access to support where a range of needs could be identified and addressed improving mother’s general health.

- Change some of the tax systems which benefit men over women and ensure that tax systems are analysed for their impact on gender, race, disability and other protected characteristics. This could include making sure that tax concessions don’t necessarily go to the highest earner.

The top 1% earners in the UK received £3 billion in tax cuts since 2010, of which 85% were men.
1.3 Funding of Local Authorities

“It would be nice to have a bit more care, but I wouldn’t want to risk being reassessed, because being reassessed means they could take everything away”.

Eleanor

Key Issues

Recent cuts to local authorities have left vital resources for women seriously at risk. Forward projections of council income and spending indicate that statutory services will consume all of council funding leaving no room for discretionary services which can help kick-start improvements in the lives of poorer people. The evidence suggests that government decisions have resulted in more funding reaching wealthy areas at the expense of more deprived communities. These funding reductions put women on low incomes and particularly disabled women at much greater risk of falling into poverty. Increases in a flat council tax as a consequence of cuts in government grants hits low-income women the hardest. Disabled women are particularly vulnerable since the Independent Living Fund was discontinued in 2015, ending central government support for disabled people and placing it all into the control of councils. As disability benefits are not ring-fenced they are vulnerable to cuts and likely to be affected to varying degrees across the country.

Facts

1. In 2015, the government announced the decision to cut billions from funding of local authorities, starting in April 2016.20

2. Between 2010/2011 and 2015/2016, local councils in England lost an average of 27% of their spending power, with some support services being cut by up to 45%.21
Sophie P

Sophie is an art practitioner and writer. In the last 15 years she has received the Independent Living Fund with which she can afford different and fairly paid carers who help her to do what she otherwise couldn’t. Without that she wouldn’t be able to work and take part in public life. Sophie is worried about any changes on the horizon to her disability benefits.

Sophie has a personal assistant with her pretty much all the time. However with the continued cuts she may lose this support. The Independent Living Fund (ILF) prevented this postcode lottery...

“There’s the danger that I could in theory lose half my package. It’s scary times for everyone really.”

3. Recent cuts in government funding of local councils will place a heavy burden on less affluent localities and significantly impact services for older women and disabled women.\textsuperscript{22}

4. Increases in council taxes and an implementation of a ‘minimum payment’ will additionally burden women living in poverty and their families meaning that some of the poorest will have to pay a proportion of their council tax liability.\textsuperscript{23}

5. Government cuts are increasing inequalities between local councils and so compounding the problems faced by the poorest in our society. The most deprived localities faced cuts of over £220 per person, compared to under £40 per person in more affluent councils.\textsuperscript{24}
Potential Solutions

- Establish ring-fenced statutory funding for disability benefits and services in local councils.

- Better fund adult social services, to prevent poverty, and lack of services for older women.

- Even out funding so local authorities covering areas of deprivation are making no cuts or cuts considerably less than those being implemented in areas where there is little deprivation. Halt and reverse discriminatory policies which disproportionately impact upon disabled women to enable them to lead a life no less comfortable or empowered than any other member of society.

A lot of people will be reassessed, including myself, and there might be some changes to what I get.

Eleanor
“My personal care is covered by my local authority. They decide what my cap package is and at the moment I have about an hour a day and an extra hour for helping me prepare meals for the week... It doesn’t cover house work, it doesn’t cover shopping, it doesn’t cover anything else that I would consider hygiene, like washing up, putting clothes in the wash. None of that is covered”.

Eleanor
2 Work and family life

2.1 Gender Pay Gap

“We have had a life time of living in inequality despite legislation, which is theoretical. If you look at life in reality, which is what the gender pay gap is about, they don’t match up”.

Shirley

Key Issues

Women in the UK continue to be underpaid compared to men. They are overrepresented in low-paid sectors and are less likely to work in secure or full-time positions or be promoted to management roles. Multiple layers of systemic discrimination result in even greater barriers for disabled women, BME women, and older women. This is because they experience discrimination based on sex as well as race, age, and disability. Ending the gender pay gap is of critical importance as part of ensuring economic equality in the UK. The government has shown some commitment to reducing the gender pay
gap by stating its intention to introduce mandatory pay gap publishing by all those who employ over 250 people. This, however, will not be of help for workers who are employed in smaller businesses or self-employed contractors. Systemic efforts are needed at all levels to prevent discrimination and to ensure that all women get full compensation, adequate and fair benefits given their gender based responsibilities, and are afforded as many opportunities as men to improve their economic standing.

Facts

1. According to the Global Gender Gap Report for 2016, the UK ranked 53rd in terms of gender equality in Economic Participation and Opportunity.25

2. Women in the UK currently earn 19.2% less than men and the gender pay gap is even greater for those over 40. Women between 50 and 59 years of age earn 27.3% less than men.26

3. The gender pay gap results in women earning on average £300,000 less than men over the course of their careers.27

4. Persistent racial disparity exists in the UK workforce, placing BME women at a disadvantage due to multiple layers of inequality. Black workers with a degree earn £14.33 per hour, on average, whereas white workers with a degree earn 30% more, or £18.63 per hour.28
5. Disabled people are more likely to have low-paid jobs, be in debt, live in poverty, work part-time, and earn less per hour than non-disabled people. This places disproportionate burdens on disabled women. The government has also cut access to work meaning employers are less likely to employ disabled workers.

6. Women make up the majority of low paid workers and one in every four female workers, or a total of three million women, are now classified as on low pay.

7. One in five young women has been offered a job that pays below the minimum wage.

8. Since the beginning of the financial crisis in 2008, close to a million women have moved into low paid, insecure work; the number of under-employed women has nearly doubled, and 371,000 women have moved into self-employment, typically very low paid.

9. The majority (60%) of workers will not be covered by the mandatory pay gap reporting if the employee threshold remains at 250.

10. Women’s average personal pensions are only 62% of the average for men.

Mena

Mena describes herself as a ‘jack of a few trades’. She is a Purposeful Coach, a Trainer, a Motivational Speaker, a Creative, an Activist, a Black Feminist, an American Footballer, a Lover of Life and believes your aspirations are completely in your hands. She is passionate about equality, social change and the development of people. Mena has experienced discrimination at work based on her race and sex.

“Everyone knows that you shouldn’t be racist as work but just having that standpoint isn’t enough to stop your actions or the things you say being racist”
11. Products marked for women and girls are up to 37% more expensive than almost identical products intended for men and boys, adding to financial gender inequalities.\textsuperscript{36} Businesses, such as dry cleaners, have also been found to charge women more than men for identical services.\textsuperscript{37}

Potential Solutions

- Introduce mandatory pay gap reporting for companies with 50 or more employees.

- Raise the minimum wage to a living wage, £8.25 per hour according to the Living Wage Foundation\textsuperscript{38}, to ensure that working women are not forced into poverty by insufficient pay.

- Acknowledge persistent racial, gender and disability discrimination and bias in the workforce, and require companies to report their strategies to ensure equality in recruitment, hiring, and promotions among protected characteristics and to report their results in eliminating discrimination.

Shirley campaigns with WASPI campaign group around the unfair changes made to women’s state pension age, and the inadequate notice given. She highlights that women have been discriminated against during their working lives and are paid less, and face more discrimination during retirement.

“As a woman I know I will retire with a lot less than if I was a man”
Arabella

Arabella is a 17 year old student with a passion for fine arts. As other young women of the same age, she has experienced forms of aggressive male sexual behaviour and she thinks that gender stereotypes and a low awareness of what sexual violence is could be challenged through compulsory sexual and relationships education in schools. Arabella thinks people should have a better understanding of discrimination against black women, as they experience racism and sexism.

Arabella understands the intersecting discrimination that black women face. She has experienced this at her college, but she is aware this continues throughout women’s lives and into work.

“You’re black AND a woman, so you face racism and sexism”.

From 2007 to 2012, the number of Black and Black British people in top management positions fell by a drastic 42%. 
2.2 Gendered Career Paths

“Women are poorer, even well paid women are paid less.”

Shirley

Key Issues

Women’s career paths are shaped by multiple factors. Gender stereotypes and social expectations influence girls’ vocational interests and aspirations and the opportunities they are presented with; inflexible working conditions, overburden of women with domestic and caring responsibilities and institutional barriers in a work place designed for men domestically supported by women prevent many women from accessing high paid roles; and racial and gender bias routinely impacts hiring and promotion practices. Women, particularly BME women, are underrepresented in leadership positions and women are overrepresented in low-paid, public sector jobs.

Facts

1. Although educational outcomes are higher for BME students than white students in the UK, BME students must obtain higher grades to get into universities and are underrepresented at prestigious universities as compared to their white peers. This limits career opportunities for BME women.

2. Out of 17,215 professors in UK academia, there are 17 Black women (0.1%).

3. Men dominate in highly paid apprenticeship sectors, while women are overrepresented in lower paid sectors such as hairdressing, education and social care.

4. Women are less likely to get an apprenticeship contract than men, and this is exacerbated for BME women, as less than 7% of all apprentices are from BME backgrounds.
5. Women apprentices are also more likely to be employed in contracts of fewer than 30 hours a week and more likely to not receive pay for their work.43

6. At present, two-thirds of women aged over 50 are employed in just three sectors: education, health and retail.44

7. Women are also much more likely to work in the public sector, which means that government cuts hit women harder than men in employment terms, as well as in terms of cuts to services women use. The public sector reached two-thirds women workers in 2012/13. Women are more likely to work in health and education, and the changing structure of the public sector means that it is likely to increase further45.

8. Women make up only 14% of STEM workforce46 and only 17% of girls aged 7 to 10 chose engineer, architect, scientist or lawyer as one of their top three potential careers.45

9. Men are still significantly more likely (almost twice as likely) to be in manager, director or senior official occupations than women.48

Kerri

Kerri is a young woman who left university after losing her mother when she was 21. Since the death of her mother Kerri has acted as a carer for her young sister. As a result of this turbulent time Kerri experienced 8 months of unemployment. Her resilience, and the help of the Young Women’s Trust’s coach programme, led finally to an apprenticeship, and then to a job.

“I was unemployed for eight months. I applied for about 200 jobs online. I didn’t have any feedback whatsoever, so I had to remain resilient in applying for jobs”.

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10. Among senior managers from a BME background, the proportion of women fell from the year 2000 to 2007 (from 35% to 34%), while the proportion of women among white senior managers rose significantly (from 35% to 46%). From 2007 to 2012, the number of Black and Black British people in top management positions fell by a drastic 42%.

11. In secondary schools, women are 62% of qualified teachers, but only 36% of heads. In state funded schools, BME women take up only 2% of head positions.

12. Hiring and promotion boards in academia tend to be majority male.

13. Men continue to dominate apprenticeships in fields with the best earnings potential. In 2013 nearly 13,000 men started engineering apprenticeships while only 400 women did.

Mena thinks that people should be taught a proper understanding of what racism is, and how this leads to unconscious bias which affects employment.

“I think what people don’t understand is racism defined is power plus prejudice. So when the political, economic and social structures around you favour one group over another”.

From
Potential Solutions

- Examine recruitment and hiring practices in the private and public sector to eliminate discrimination and bias and increase employment opportunities for BME women.

- Improve STEM pipeline by including gender bias training on teacher training courses so teachers do not cause young girls to be inhibited from feeling competent and interested and engage in maths and other STEM subjects.

- Make female role models visible to girls and revise the careers service so young women and girls are given information on careers that are now regarded as for boys.

- Address racism and gender inequalities in apprenticeships and establish an equal and living minimum pay for all apprentices, across sectors irrespective of gender.

- Establish minimum standards for representation of women in senior level positions and ensure ongoing monitoring of race and gender of employees and leaders at all levels.

- Tackle work related gender stereotyping through education in schools. Provide gender bias training for teachers and student teachers. Audit text books, displays, teachers’ language and teaching materials for gender bias.

- Measure outcome in terms of the type and seniority and pay levels by gender in past students five years after they leave school.

- Create targets for apprenticeships and aim for 50:50 recruitment to stop the highest paid sectors remaining dominated by men.

- Take action to improve women’s access to, retention and progression in work by assessing employment laws and practices for gender bias as well as bias based on race, disability, age and other protected characteristics.
2.3 Workplace Discrimination

“Once I got married they said oh you might have children so we won’t send you on any courses, we won’t train you.”

Shirley

Key Issues

Discrimination against women in the workplace takes on various forms. Women face discrimination based not only their sex but additionally, race, disability, age and sexuality, negative stereotypes, institutional barriers, inflexible working conditions. They also face harassment in the workplace and are routinely overlooked during promotions and recruitment into senior management roles. Despite laws against discrimination, many women still lose their jobs when becoming pregnant and mothers encounter barriers to full participation in the workplace.

“I think stereotyping is the biggest challenge that I face... Everyone has heard of the stereotype ‘angry black woman’, so I feel like I have to overcompensate in certain scenarios so people won’t label me as aggressive”.

Mena
Facts

“When we talk about including more women in our work I’m like well let’s include more BME women in our work as for me the two come hand in hand”.

Mena

1. BME graduates are underrepresented in the workplace and commonly face racial harassment and discrimination at work.\(^{55}\) and commonly face racial harassment and discrimination at work.\(^{56}\)

2. Despite various statutory rights protecting mothers in the workplace, one in nine mothers reported having been forced out of the workplace after becoming pregnant.\(^{57}\)

3. BME women were more likely than white women to report financial loss, lack of opportunities, loss of status, and decreased job security after having children.\(^{58}\)

“If I am going to share a story or share an experience with someone, particularly if it is in the workplace with a colleague you have to have a really strong tangible example which is evidence based. The problem with daily micro-aggression is that they are underhand and subtle so they are much harder to prove”.

Mena

4. Women start facing fewer promotion prospects around age 45, while men stop progressing around 55 years of age.\(^{59}\)

5. An overwhelming 77% of mothers reported having had a negative or discriminatory experience at the workplace during pregnancy, maternity leave, or after returning from maternity leave.\(^{60}\)
6. While the government acknowledged that a new contract for junior doctors discriminates against lone parents – most of whom are women – and doctors who work part-time or take time off for family responsibilities, the adverse impact on women was described as “comfortably justified”.  

7. Over 40% of women in architecture reported having experienced sexual discrimination in professional meetings. 

8. Tribunal fees of £1,200 for sex discrimination claims were introduced in 2013, resulting in a 75% drop in such claims in England and Wales and an 87% drop in Scotland over the following two years.

9. Studies suggest that women are judged more negatively than men when speaking up assertively in the workplace and that mothers are more likely to be viewed as less committed at work after having children than fathers are.

10. By removing barriers to women’s career progression and better harnessing women’s skills in the workplace, the UK could gain an estimated £23 billion, or 2% of the GDP.

11. Unconscious bias training and equal pay audits have been found to reduce discrimination in the workplace.
Potential Solutions

• Take action on discrimination in the workplace, including pregnancy and maternity discrimination.

• Install in-house ethics boards (with a representation quota for BME women, LGBT people, disabled workers) to evaluate discrimination claims made against organisations/companies.

• Scrap employment tribunal fees so women are not discouraged from taking discrimination cases to tribunal. Also extend the deadline to submit a case of pregnancy discrimination. At the moment women only have three months from the discriminatory act(s), which is not enough time if women are about to or have just had a baby.

• Take steps to inform women of the options they have to fight gender-based discrimination.

• Implement interventions that have been found to be effective to reduce gender and racial discrimination, such as regular equal pay audits, unconscious bias training, and equality monitoring.

“I think there is something about people taking responsibility for their own actions but also something around personal development and our systems and our structures as a whole as retraining how people think. This idea that ‘I’m not racist’ ... it is not good enough as it doesn’t stop racism”.

Mena
2.4 Zero Hour Contracts

“There were days where I felt really down. There were some days where I would just stay in bed and not do anything whatsoever. Then there were other times where I felt really motivated and applied for numerous jobs”

Kerri

Key Issues

Women are more likely to be on a zero hour contract than men, and are therefore more vulnerable to the prevalent exploitation of such contracts. In addition to having no guaranteed weekly work hours or income, workers on zero hour contracts are also not entitled to common workers’ rights. This has greater impact on women than men, due to greater caring responsibilities.

Facts

1. A majority (55%) of people on zero hour contracts are women.  
2. One in eight low-income women report being on zero hour contracts. 
3. Two-fifths of workers on zero hour contracts earn less than the minimum to qualify for statutory sick pay. 
4. The use of zero hour contracts has increased eightfold in the past 10 years, from 100,000 in 2005 to over 800,000 in 2015. It has been estimated that the real number of zero hour contracts is in fact much higher, as many workers are unaware of the nature of their contract.
Potential Solutions

- Ensure zero hour contract workers have access to their full employment rights and a minimum leave, maternity/parental leave and sickness absence entitlement and a minimum annual payment irrespective of hours worked.
- Zero hours contracts must not be exclusive so allowing employees to hold more than one contract with a variety of companies if they wish.
- Provide access to affordable legal assistance to all workers who wish to pursue justice for exploitation or discrimination and remove the fee for tribunals.

The use of zero hour contracts has increased eightfold in the past 10 years.
2.5 Care Responsibilities

“I didn’t get any benefit when she was born as I didn’t know what sort of benefit I could be entitled to and nobody was helping me in that sense… Sometimes I used to cut classes because I couldn’t afford to let my daughter go to the nanny”

Sophie K

Key Issues

Women in the UK spend more time than men on household chores, raising children, and engaging in unpaid care work. Although there have been small improvements in the amount of time men now spend caring for children, the responsibility for ensuring everyone is fed, has clean clothes and a comfortable environment in which their emotional and educational needs are met falls largely to women. While caring for children and family members can be rewarding, caring responsibilities add to women’s workload, and the mental effort of managing a household is exhausting. The time commitment can also restrict their job opportunities and career progression. In part because of unpaid caring responsibilities, women are more likely than men to work part-time and this contributes to women’s economic disadvantage.

Three out of four women believe they have primary responsibility of caring for their children.
Facts

1. Over 40% of women work part time compared to 12% of men.\textsuperscript{74}

2. Childcare is most expensive in the UK out of all OECD countries\textsuperscript{75} and childcare costs make up to 33% of the average household income in the UK.\textsuperscript{76}

3. Three out of four women believe they have primary responsibility of caring for their children.\textsuperscript{77}

4. The gender pay gap and the high cost of childcare in the UK means that mothers with male partners are often forced to reduce their work hours or give up work altogether, while lone parent mothers are left in economic hardship.\textsuperscript{78}

5. Research indicates that neither men nor women in the UK support the idea of fathers of young children working part time or staying at home while mothers work full time. Little support has also been found for both mothers and fathers of young children working full time.\textsuperscript{79} These results suggest ongoing societal pressures on mothers to reduce their work hours or leave work upon having a child.

6. Equal, paid parental leave can help address gender discrimination and the gender pay gap,\textsuperscript{80} by promoting men’s childcare responsibilities and family involvement.

7. Of young women not in education, employment, or training, 44% reported that finding a job that allows them to care for family members other than their own children was important to them.\textsuperscript{81}

8. Women make up 73% of those receiving Carer’s Allowance for caring 35 hours or more a week. Caring also affects men and women at different times. Women are far more likely than men to care in middle age\textsuperscript{82}.

9. The Women and Equalities Select Committee says all jobs should be made “flexible by default” unless there is a strong case for them not to be\textsuperscript{83}.
Potential solutions

- Implement a high-quality, affordable, universal childcare system throughout the UK.

- We call for a period of leave dedicated to fathers or second carers after the birth of a child paid at a decent wage replacement rate. This would incentivise fathers or second carers to play a greater role in childcare.

- Tackle gender stereotypes through education to help work towards women and men taking on more equal caring responsibilities. An emphasis should be placed on equally valuing care and work responsibilities and teaching both genders the basics of running a household.

- Consider the options of a shorter working week to make allowances and time for care responsibilities.

- Provide more financial and emotional support to those providing unpaid care, especially young carers, paying attention to how they could be helped through the education system.

- Implement family friendly and flexible working conditions to enable working parents and women with caring responsibilities to remain in the workforce.

- Take steps to ensure caring is valued higher in society, and work towards a caring economy. See “PLAN F” Women’s Budget Group’s feminist economic strategy for a caring and sustainable economy."
Jenny

Jenny is a young woman from Bristol who enjoys creative writing, blogging and is passionate about mental health. Jenny was made a carer at a very young age. Her mum passed away a few years ago when she was still a student after suffering from Parkinson’s disease.

“When I was made a carer I had to take on most the responsibilities at home. I want the government to help support young people like me through the education system”
2.6 Pensions

“The changes they are making to women state pensions they have done it in the name of equality. They want to equalise us. But they are actually making us less equal”.

Shirley

Key Issues

While the gender pay gap has proved resistant to change, an even greater inequality pervades the UK pension system. Due to a combination of women being overrepresented in lower level jobs and low paid sectors, women taking more career breaks than men due to caring responsibilities, and income inequalities, women are entitled to significantly lower pensions under the current system. Recently, the government announced an increase in women’s state pension age from 60 to 65 with very short notice, or in some cases without informing women about the changes at all, leaving many women without the time to adequately financially plan for this significant loss in income.

Facts

1. Women’s personal pension savings are 62% of the average for men, making the pension gap considerably larger than the gender pay gap. This is due to many factors such as time out of work for caring responsibilities, and low pay.

2. Due to lack of pensions training by employers, and lack of adequate information given to women, 60% of women reported not being aware of their retirement options and 78% of women reported not knowing how much they need to save for a comfortable retirement. This can also be attributed to traditional gender roles within the family, and a sexual division of labour.

3. In 1995, the government changed the state pension age from 60 to 65 years for women born in 1955, and then changed it to 66 years in 2011, but many women
were not notified of this change until two years before the anticipated start of their pension payments. Recent changes affected 500,000 women born between 1950-1960.

4. By 2020, un-partnered women pensioners will have experienced the greatest decrease in living standards in the UK, along with lone parent mothers. Living standards of both groups are estimated to drop by about 20%.

Potential Solutions

• Assess the potential impact of any proposed changes in pensions on women’s finances and take action to remove any gap between their income after retirement and that of men.

• Implement measures aimed at educating women about retirement options and financial planning.

• Conduct a gendered review of the pension system and address gender pension inequalities, for example by counting unpaid childcare and other caring responsibilities towards State Pension.

• Make fair transitional state pension arrangements for women born in the 1950s (born on or after the 6th April 1951).
Women’s personal pension savings are 62% of the average for men.
Concluding remarks

This report sets out the impact of successive governments’ decisions to cut public spending and shows the detrimental impact it has and is still having upon women and the children they are supporting. It is clear that 80% of public spending cuts have been made at the expense of women. Furthermore BME women and disabled women have suffered disproportionate additional public spending cuts with significant impact on their lives. It seems perverse that the most marginalised women in our society are those hit hardest when the government wants to balance the books, whilst those who could afford to contribute more to dealing with the deficit have tax cuts, which disproportionately benefit the wealthier, and men over women.

A gendered analysis is needed across all government policy making to assess the impact policies will have on women and those with other protected characteristics such as race and disability. Particular attention must be paid to this with regards to poverty and social security as women are so greatly affected by changes to these. Policies should be adjusted to reverse the current economic inequality in society.

Women are more likely to be concentrated in low paid and insecure work, and regularly suffer from workplace discrimination, such as harassment or maternity discrimination. Women also take on the majority of unpaid caring to the apparent detriment to their careers and earning potential.

Women should not be punished financially for taking on these responsibilities. With the additional lack of a properly funded care system, women should be rewarded for taking on unpaid care work rather than being plunged into poverty. Flexible working and properly funded affordable childcare are among the many recommendations we make for a more equal society. We outline that measures should be taken by decision makers to address gender stereotypes through education, and unconscious bias training should become part of employers’ training strategy for their staff.

We recommend that decision makers ensure steps are taken to ensure a greater value is placed on caring, or care responsibilities through the education system, and through providing more emotional and financial support to those with caring responsibilities. At present this work is undervalued, and women’s massive contribution to it over their
lifetimes is undermined through the lack of support provided to women caring for children, partners or relatives, and to the little pay received by care workers.

The UK Women’s Budget Group, and Scottish Women’s Budget Group, propose PLAN F which is “a long term feminist economic plan to invest in creating a caring and sustainable economy – and to fund it by measures such as cancelling plans for a new Trident submarine, ending tax giveaways that benefit better-off men much more than low income women, and cracking down on aggressive tax avoidance and evasion. A caring and sustainable economy is based on mutual support and respect for rights. It is oriented to the broad and inclusive aim of improving our well-being in ways that reduce inequalities, not only today, but also for future generations. It prioritises care for people and for the planet”.

We recommend a move towards an economy that places greater value on care. We request that decision makers place this on their agenda immediately.
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