

# GenderWorks

Gender and Social Inclusion  
Oxfam GB, October 2009



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Fran Bennett, October 2009

## Acknowledgments

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GenderWorks is a two-year project (2007-09), funded by the European Commission under PROGRESS, to investigate women's experiences of poverty and social exclusion in Europe, and policy processes to improve their lives. Oxfam is the lead agency, with partner organisations in Italy and Austria.

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## Executive Summary and recommendations

### 1. Introduction and background

Oxfam has worked on poverty and social exclusion in the UK since the mid-1990s, with gender as a key element in its approach. GenderWorks is a two-year project funded by the European Commission across three European Union (EU) countries (the UK, Italy and Austria). An important output of the project is analysis of social inclusion policies in terms of their ability to understand the needs, and assess the assets, of women living in poverty, and to tackle the barriers they face in trying to escape it. A crucial lesson is that learning about gender differences in the causes and consequences of poverty and social exclusion is key to successful service delivery and anti-poverty work.

#### The aims of this report are:

- to assess how far UK government strategies have helped women to achieve social inclusion; and
- to make proposals to improve the effectiveness of future strategies, in terms of both their own aims and their ability to achieve gender equality in its own right.

This includes extrapolating from the UK's experiences in the policy areas of (inclusive) employment and (adequate) income. Lessons are drawn out for future policies to tackle women's poverty and social exclusion in the UK and across the EU.

### 2. UK social inclusion strategy

The core strategy analysed in this report is the UK's National Action Plan on Social Inclusion (NAP), now incorporated into the National Strategy Report on Social Protection and Social Inclusion (NSRSPSI) and produced at regular intervals by the UK as an EU member state. The latest report covers 2008-10. The NAP forms part of the Open Method of Coordination (OMC), which encourages mutual learning across the EU. Equality between women and men is one of the overarching objectives of the social OMC.

The latest NAP reports on the UK Government's actions to tackle poverty and social exclusion. Its goals are: increasing labour market participation; tackling child poverty; improving access to quality services; and tackling inequality (via the various equalities strands). The main references to gender are in this last section, though an Annex also sets out the Minister for Women's priorities, including reducing the gender pay gap. Underpinning the NAP are more detailed policies and programmes on poverty, social exclusion and gender equality, which we include in our analysis.

### 3. Gender analysis of UK social inclusion strategy to date

Analysis of policies by gender is possible at different levels: the EU, the UK Government, and others including NGOs such as Oxfam. At EU level, the *Roadmap for Equality Between Women and Men 2006-2010* promotes equal economic independence for women and men, and the reconciliation of private and professional life. It sees gender equality as being in the EU's self-interest, as well as being an aim in its own right.

European Commission guidance urges member states to incorporate gender awareness in their social inclusion strategies. A network of gender experts (<http://eggsi.irs-online.it>) analyses the NAPs with this in mind. A recent overview of EU member states' NAPs suggested that poverty was disproportionately 'feminised' but this was often not recognised. The UK gender expert believes gender analysis was not applied consistently in its NAP.

In UK policy, gender is often implicit rather than explicit; and poverty is measured on a household basis, obscuring women's experiences. Oxfam noted that the section on gender in the most recent NAP was more a statement of general policy on gender inequalities than a gender analysis and action plan related to poverty and social exclusion.

Oxfam's analysis is based on its experience working with women and men living on low incomes and in disadvantaged communities. Over recent years, it has explored various issues relevant to the focus of this report – employment and income. Using the 'sustainable livelihoods approach', it has also investigated the assets which people have, as well as the barriers they face, which Oxfam believes is key to achieving a holistic understanding.

### 4. Overview and principles of analysis

This analysis focuses on inclusive employment and adequate income as routes to social inclusion, and analyses the NAP and underpinning employment and social security policies from a gender perspective with this in mind. It aims to investigate which policies help or hinder women in escaping poverty and social exclusion; and to demonstrate how a gender-sensitive strategy will be more likely to deliver not only greater gender equality, but also the Government's other key aims and objectives.

The analysis is grounded in Oxfam's rights-based approach, and its belief in the right to participation and 'voice'. This includes the importance of listening to women living in poverty themselves, in terms of what they say is important to them. The report recognises that women are affected both by their gender and their socio-economic position, but that they also

differ from one another in terms of their age, ethnicity etc. It focuses on women and men of working age. It examines the areas of inclusive employment and adequate income in particular, in part because of Oxfam's own focus but also in part because a recent EU Recommendation highlights these policy areas (as well as access to quality services) as key elements to achieve 'active inclusion'.

## 5. Inclusive employment: employment targets and welfare reform

Women's employment has increased over recent years, especially for mothers. The Government has an ambitious target of an 80 per cent employment rate overall (it is currently in the mid 70s), including 70 per cent for lone parents (currently over 50 per cent). But strategies to achieve inclusion via employment are not always gendered.

The employment rate is expressed in terms of individuals. But analysis often focuses on households or families instead. For example, the concepts of 'workless households' and 'hard-working families', often stressed in policy debates, do not differentiate between lone parents and couples, obscure the different positions of women and men, and divert attention from gendered labour market issues.

Welfare reforms, in particular the voluntary New Deals, have been instrumental in women's employment increasing. Many women have found their interaction with personal advisers in Jobcentre Plus offices positive. Active labour market policies are seen by the Government as a tool of social inclusion. However, conditionality related to the receipt of some benefits has become more stringent. Many benefit claimants' partners (largely women) have also had to fulfil conditions; and in future, although those on carer's allowance will be exempt, many people caring for children will either have to actively seek work or prepare for it.

The impact of increased conditionality depends on the specific policy package, and on the context within which it is implemented. But those taking on the major share of childcare may find this insufficiently recognised, with additional responsibilities imposed on them, and children seen as an obstacle to paid work instead of a parental priority and a motivation for creating a sustainable livelihood.

Evidence about recent measures to encourage benefit claimants' partners into the labour market suggest that the dynamics of couple relationships, and roles within the household, were key to their success or failure; yet these issues are often not included in policy discussions. If there are fewer 'male breadwinner' jobs, employment targets will not be achieved without more flexible attitudes to gender roles. And the long-hours

culture and conditions of many men's jobs would need to change to enable caring to be shared more equally between men and women. This might also mean that childcare costs were seen as a joint responsibility, rather than (as now) often being offset against the woman's wage.

The Working for Families Fund in Scotland and the Partners Outreach for Ethnic Minorities have wider lessons for the Government's welfare reforms; they both involved voluntary schemes, providing tailored support at the person's own pace. The sanctions to be imposed on those not meeting benefit conditions will impact on women living in poverty, and work against the Government's goal of tackling child poverty.

## 6. Inclusive employment: 'making work pay', sustainability, progression and productivity

The Government has had a goal of 'making work pay' for the past decade and is increasingly focusing on sustainability, progression and productivity as well.

'Making work pay' has worked for many women, with increases in benefits and tax credits and the national minimum wage. Improvements in the gender pay gap, and in the pay and conditions of part-time workers, should also be seen as part of 'making work pay'. But this policy goal is often seen primarily as helping people into employment rather than improving gender equality. Policies to improve individual incomes can achieve both goals together.

The importance given to sustainability of employment has increased recently, with various measures to support it. But more could still be done, especially by adopting a gender perspective which takes account of 'time poverty'. If lone parents are pushed into unsuitable employment before they are ready, they will not stay in these jobs. Social relationships, transport, and the location of childcare are all crucial issues. To sustain employment, stability and social protection are also crucial; if flexibility is over-emphasised at the expense of security in 'flexicurity', sustainability will lose out.

Unless greater priority is given to real options for sharing the 'opportunity costs' of caring for children (and others) more equally between men and women, as well as between individual families and the wider community, the Government's goals on social mobility will be undermined by the continuation of downward mobility for many women during their lifetime as a result of childrearing. The shape of maternity, paternity, and parental leave is crucial to achieve this, especially via financial incentives and leave specific to fathers.

Many women would like to progress further in employment. Sometimes they see stability as more important, especially where children are concerned,

and this should be respected. But women can also get stuck in low-paid, part-time work even after their children have grown up. They pay the penalty for caring.

The Government has put more emphasis on increasing skills for those in work. But any employer-based system will tend to disadvantage women. And support which favours younger people will be less likely to fit the needs of women who may have children before they go (back) to education. Some changes are taking place (eg. a training voucher for carers returning to work). However, current welfare reforms mean that just as lone parents might think of taking up a course they will go on to jobseeker's allowance, which allows only part-time study (apart from job-related training). This does not seem to support women's aspirations.

The right to request flexible working has been introduced and extended. But the employment women find to fit round their caring responsibilities is still too often low quality. If the gender skills gap is to be filled, to reduce the £15-23bn cost of women's skills being under-used, greater priority needs to be given to women's education and training needs. The Government's upskilling of the childcare workforce will benefit women, but further help will be needed with childcare costs (or a different method of funding childcare) if other women – who usually pay childcare costs – are not to lose out. And the skills and social capital gained in caring and household management should be recognised.

## **7. Adequate income: tackling child poverty and improving child wellbeing**

Recent increases in benefits and tax credits for children have made a real difference to many women's lives, as well as to children themselves. But analysis of child poverty should highlight more its link with gender issues. The wellbeing of children cannot be divorced from that of their mothers (often their main carers). The basic weekly benefit rate for working-age adults is therefore of key importance for the strategy on child poverty. The Government has introduced a pregnancy grant; but the benefit level for single pregnant young women (and single young people prior to conception) is especially low.

Providing support to mothers in low-income families is crucial in order to protect their mental health and therefore also their children's wellbeing. Childcare has been expanded; but affordability and availability are still central issues. Concerns about the quality of childcare focus on its impact on child wellbeing, which is critical to the sustainability of employment because of its importance to parents/mothers.

## **8. Adequate income: economic independence for women and men**

The EU's *Roadmap* for gender equality called for equal economic independence for women and men. This should include individual autonomy and more flexible gender roles as well as greater employment opportunities. It can be achieved in part through tax and benefit reforms (as part of a package of measures). But economic independence should not be assumed; many women in low-income households are still financially dependent on their partners.

Social security is key to economic independence and protecting women from poverty. It needs to be shaped in order to reflect the different set of transitions in women's lives. In other countries, social security is often seen as social protection over the lifecycle, or a right of citizenship, for individuals; but in the UK, benefits and tax credits are instead seen primarily as targeted on household need at a point in time. This can obstruct the development of targeted policies.

Most of the dependants' additions have been abolished in non-means-tested benefits, and it has become harder to qualify for some contributory benefits. But receiving individual benefits (rather than jointly-assessed means-tested payments) can mean it pays for both men and women to work. The money given to main carers (often women) for others is important too, because if it is not sufficient, women tend to be the ones to jeopardise their standard of living to meet the costs of those they are caring for. But it is not the same as, and should not be seen as, money which is intended for women themselves.

The position of part-time workers in the social security system has become increasingly complex and is overdue for review.

## **9. Conclusions**

The focus of this report on employment and income does not mean that Oxfam believes other issues – such as access to quality services, or social relationships and participation in community activities – are unimportant to a comprehensive understanding of social inclusion. On the contrary, they are essential.

Many recent government policies have benefited women living in poverty and social exclusion. But we believe that many factors underlying poverty and social exclusion have their origins in the gendered nature of society, and that a consistent gender analysis would help in addressing the barriers to social inclusion. Reducing gender inequality is a key goal in its own right, but should not be seen as separate from this.

Policy and practice changes to pursue gender equality are even more necessary at a time of economic difficulty. Changes in ideas and beliefs are also crucial to achieve sustainable change towards a more socially-inclusive and gender-equal society.

## 10. Recommendations

Our recommendations emerge from the analysis above, and from Oxfam's learning from its experience in working with others to tackle poverty and social exclusion in the UK. They suggest ways in which gender analysis and gender-sensitive policy would assist the Government not only in furthering gender equality as an aim in its own right, but also in achieving its objectives in tackling poverty and social exclusion via inclusive employment and adequate income.

### Participation and inclusion

- First, we would argue that there needs to be a sustained effort to listen to the voices of people living in poverty and social exclusion, to find out what they see as the key barriers in tackling the obstacles facing them, which we believe will often differ for women and men;
- We would also recommend that in the next National Action Plan on Social Inclusion there is a clear and comprehensive gender analysis of poverty and social exclusion issues, together with an action plan to tackle the issues identified.

### Inclusive employment: employment targets and welfare reform

- In order to achieve its employment targets, the Government will need to be more proactive in terms of tackling attitudes about appropriate gender roles, as well as the long-hours culture and conditions in many men's jobs;
- Active labour market policies can only be socially inclusive if they match the best practice of recent schemes, in providing tailored and flexible support which is based on an understanding of the priorities of women and men;
- The priority which parents who are benefit claimants or partners of benefit claimants put on their family responsibilities should be fully recognised in any 'activation' (welfare to work) requirements;
- As is increasingly being recognised, the sanctions involved in the current welfare reforms will work against the Government's child poverty targets and put further pressure on women trying to keep low-income households going; these sanctions should be rethought (and replaced with positive incentives if appropriate).

### Inclusive employment: 'making work pay', sustainability, progression and productivity

- The emphasis in 'making work pay' policies should be on measures to improve individual incomes (eg. via tax and national insurance reforms) rather than being geared to a family/household situation which may not last; reducing the gender pay gap and improving the rewards for low-paid workers (many of whom are

women) should also be seen as part of 'making work pay' policies;

- Lone (or other) parents should not be persuaded into unsuitable jobs which would not fulfil the goal of sustainable employment; social relationships, transport, and the location of childcare should all be considered, and 'better off in work' calculations should take time into account;
- To avoid downward social mobility by women within one generation, greater priority should be given to sharing the opportunity costs of caring for children between women and men, and between families and the wider community; this will involve, in particular, reshaping leave policies to include financial incentives and other measures to persuade fathers to take more leave;
- Financial support for women in and out of work to improve their skill and qualification levels should be increased, and the relationship between benefits and education reconsidered, to help close the gender skills gap and improve productivity; any changes should fully take into account the situation of mature women returners;
- The 26-week qualifying period for the right to request flexible working should be abolished, so that jobseekers can also ask for flexible working.

### Adequate income: tackling child poverty and improving child wellbeing

- Child poverty and child wellbeing cannot be seen separately from women's income and wellbeing, as women are so often main carers; this means that the level of basic benefit for working-age adults should be increased to tackle child poverty and improve child wellbeing;
- This could include an increase in benefit rates for single young pregnant women; a more general increase in basic benefit levels, especially for young people, would also recognise the importance of pre-conception health for the future child's wellbeing;
- High quality, culturally sensitive, free/affordable childcare provision is essential to improve child wellbeing, but also helps achieve government employment goals; high take-up of free early-years education suggests that this should be built on.

### Adequate income: economic independence for women and men

- The Individual Incomes Series, which was published by the (then) Women and Equality Unit and attempted to give a statistical picture of the incomes of women and men individually, should be reintroduced;

- Gender analysis of proposed policy changes (gender impact assessment) should incorporate an individual lifetime perspective in addition to a snapshot of overall family/household income;
- Such impact assessment should take account not only of the amount of resources which people may acquire from any change, but also of their impact on gender roles and relationships in the home and outside; this may vary depending on the purpose of the payment, who gets it, how it is labelled etc.;
- More emphasis on individual payments rather than household-based benefits/tax credits would help to ensure that work pays for both women and men;
- There should be no further erosion of rights to non-means-tested income replacement benefits, which are of particular benefit to women, and the level of carer's allowance should be increased;
- The levels of benefits which help meet additional costs, such as child benefit or disability living allowance, should be maintained and where possible improved, as women are more likely to be responsible for meeting such costs and to suffer if these benefits are inadequate;
- The position of part-time workers within the social security system has become increasingly complex, and the rules vary for different groups of claimants and different benefits; there should be a review of social security provision for part-time workers.

## 1. Introduction and background

### Background: Oxfam in the UK

**1.1** Oxfam has worked on poverty issues in the UK since the mid-1990s. Its decision to do so was based on its analysis that the causes and consequences of poverty are similar throughout the world, even though the intensity of poverty itself may be different. Its partner organisations in the global south were asking what Oxfam was doing to address poverty in its own backyard. In addition, Oxfam believed that some of the approaches adopted, and lessons learned, in the international development field could usefully be shared with other anti-poverty organisations in the UK. In particular, Oxfam's rights-based approach, and its emphasis on participation – the right to a voice – were seen as crucial elements of a multi-dimensional approach to poverty. In addition, the central role allocated to gender in Oxfam's understanding of poverty and social exclusion on the one hand, and measures to tackle them on the other, was key.

### GenderWorks

**1.2** GenderWorks is a two-year project (2007-09), funded by the European Commission under

PROGRESS, to investigate women's experiences of poverty and social exclusion in Europe, and policy processes to improve their lives. Oxfam is the lead agency, with partner organisations in Italy and Austria. In the UK, the project includes training to help women living in poverty to hold public sector agencies to account, and to help public and voluntary sector agencies to meet the different needs of women and men. A central part of the project is mutual learning, through exchanges between the three organisations, to add value to one another's work.

**1.3** Oxfam is primarily responsible for joining up the learning from the project to influence social inclusion policy in the three countries, with resonance across the EU as a whole. An important output from GenderWorks is analysis of social inclusion policies in terms of their ability to understand the needs, and assess the assets, of women living in poverty, and to tackle the barriers they face in trying to escape it.

**1.4** A crucial lesson from the experience of the GenderWorks partners, including Oxfam in the UK, is that a supposedly gender-neutral policy is likely to have different effects on men and women. Therefore, learning about gender differences in social exclusion is key to successful service delivery and broader anti-poverty work.

### Aims of report

**1.5** The aims of this report are :

- to assess how far recent UK government strategies have helped women to achieve social inclusion; and
- to make proposals to improve the effectiveness of future strategies to achieve social inclusion, both in terms of their own aims and of their ability to achieve gender equality in its own right.

**1.6** This includes extrapolating from the UK's experience in the areas of (inclusive) employment and (adequate) income, in order to develop recommendations for future policies to systematically tackle women's poverty and social exclusion. The focus on employment and income draws on Oxfam's expertise in livelihoods, and complements the focus on services of its partner organisations in other EU countries. This does not mean that we underestimate the importance of services; indeed (in line with the objectives set out in the recent National Action Plan on Social Inclusion – see below), we believe that access to quality services is essential to achieve an inclusive society. The lessons in this report will relate primarily to the UK, as the analysis is based on UK policies, but will be drawn out in a way which is relevant to the three countries in which GenderWorks is working and across the EU as a whole.

**1.7** The report is being written at a time of economic recession and serious financial difficulties for the UK and other countries. However, it is based on the assumption that gender equality is not an optional extra for the good times only (and indeed was not achieved in full during them), but is essential at all times in order to create a socially inclusive society and to eradicate poverty amongst women, men and children.

## 2. UK social inclusion strategy

### National Action Plan on Social Inclusion

**2.1** The core strategy analysed in this report is the UK's National Action Plan on Social Inclusion (NAP), now incorporated into the National Strategy Report on Social Protection and Social Inclusion (NSRSPSI) and produced at regular intervals by the UK as a member state of the EU. The first NAP covered 2001-03, and the latest covers 2008-10 and was published in autumn 2008 (see below) (DWP, 2008a). This was published in its own right as a separate document, as well as being included as a section of the NSRSPSI alongside pensions and health and long-term care.

**2.2** The production of the NAP forms part of a process known as the Open Method of Coordination (OMC) which governs several key areas of policy within the EU – those which are not subject to directives – and is intended to encourage mutual policy learning between member states. Social inclusion and social protection (health and long-term care, and pensions) are included in this OMC process. To encourage learning, there are various teams of independent experts who analyse their own member state's strategies (including experts on social inclusion, social protection and gender); and a Joint Report is issued by the European Commission, which can include recommendations to individual member states. 'Growth and jobs' – ie. member states' macro-economic and employment strategies – are dealt with in a parallel OMC process: National Reform Programmes on growth and jobs are also published every few years, with updates (or Implementation Reports) in the intervening years. Each of these policy areas is intended to complement the other, so that strategies for economic growth and employment are designed and implemented in a way which maximises social inclusion, and social inclusion policies also promote growth and jobs. Both are also meant to take into account progress towards more sustainable development.

**2.3** Equality between women and men became an overarching objective of the 'social OMC' when the process was streamlined in 2006 by bringing social protection and social inclusion together:

'Social cohesion, equality between men and women and equal opportunities for all through adequate,

accessible, financially sustainable, adaptable and efficient social protection systems and social inclusion policies.'

**2.4** The content of the NAP is shaped to some extent by the guidance drawn up by the European Commission. In the latest NAP, the UK Government describes its commitment to:

'building an inclusive, cohesive and prosperous society with fairness and social justice at its core, in which child poverty has been eradicated, everyone who can work is expected to contribute to national prosperity and share in it, and those who can't work are supported' (DWP, 2008a, p. v).

(There is no specific target to reduce or eliminate poverty for groups other than children, and gender equality is not mentioned in this commitment.)

**2.5** Later it is made clear that full employment is key to achieving this broad goal. Social exclusion will be reduced by:

- improving employment prospects for those facing the greatest disadvantage;
- providing equality for ethnic minorities, disabled and older people; and
- eradicating child poverty.

The NAP adds that the Social Exclusion Task Force is involved with the public service agreement dealing with the most severely excluded adults, and there is a special strategy for families at risk. There is a section on discrimination and equality in the summary as well.

**2.6** The NAP describes action taken in response to challenges posed to the UK in the 2007 Joint Report on Social Protection and Social Inclusion from the European Commission, which included reducing persistent inequalities; improving engagement with vulnerable groups in terms of employment activation; and adequate support for the transition to quality and sustainable employment. The UK also reports back on progress on the policy areas prioritised by the Government for the last NAP in 2006, which were:

- increasing labour market participation;
- tackling child poverty;
- improving access to quality services; and
- tackling inequality (equalities).

It links these policy areas to the common objectives given in the EU guidance (see 2.2) and confirms that they will remain key priorities for the current NAP (2008-10).

**2.7** The main references to gender in the NAP appear in the section on tackling inequality. This sets out the main targets on gender equality as part of the equalities public service agreement, which are to

focus on reducing the gender pay gap and gender discrimination in employment. This is the first time there has been a target to narrow the gender pay gap. Other gender equality measures mentioned are:

- to extend the right to request flexible working to parents of all children up to age 16;
- to extend statutory maternity pay from 39 to 52 weeks;
- to give fathers the right to take 26 weeks' additional paternity leave if mothers return to work<sup>1</sup> early; and
- proposals for an Equality Bill to strengthen anti-discrimination measures.

The NAP itself is relatively short, so there is also an Annex (7) about women/equalities, which sets out the priorities of the Ministers for Women. The Annex (4) which details the devolved administrations' anti-poverty strategies demonstrates that Scotland prioritises addressing women's poverty, the gender pay gap and occupational segregation, and links the issue of low pay for women with child poverty (which is not so explicit in the main NAP).

#### The NAP in context

**2.8** The NAP can only ever be a summary of UK policies to tackle social exclusion and poverty. As noted, it usefully includes the measures adopted by the devolved administrations to tackle poverty and social exclusion (elaborated further in Annex 4). But underpinning the NAP are also many more detailed policies and programmes which affect poverty and social exclusion, and gender equality. In the remainder of this report, we examine these policies as well, with a focus on those which affect employment and income.

**2.9** The most recent policy development at EU level of relevance to the UK's social inclusion agenda is the focus on 'active inclusion', as proposed in a recent Recommendation and a Communication (COM (2008) 639 final) from the European Commission. The Recommendation set out a three-pronged strategy, in which active employment measures should be complemented by access to quality services and the provision of a minimum income. A Resolution in the European Parliament on 6 May 2009 ensured that the commitment is to an 'adequate' minimum income, and stated that:

'any active inclusion strategy has to be built on the principles of individual rights, respect for human dignity and non-discrimination, equality of opportunities and gender equality...' (our emphasis).

### 3. Gender analysis of UK social inclusion strategy to date

#### Gender analysis at EU level

**3.1** In 2006, the European Commission issued a Communication called *A Roadmap for Equality between Women and Men 2006-2010* (Commission of the European Communities, 2006). This outlines six priority areas for EU action on gender equality, including two which could be argued to be particularly relevant to social inclusion:

- equal economic independence for women and men; and
- reconciliation of private and professional life.

It recommends a dual approach (gender mainstreaming throughout all policies, augmented by specific measures), describing gender equality as:

'a fundamental right, a common value of the EU, and a necessary condition for the achievement of the EU objectives of growth, employment and social cohesion' (p. 2).

The *Roadmap* is also forthright in seeing gender issues as relevant to the EU's self-interest. It describes the discrepancy between women's progress in education and research and their position in the labour market as a waste of human capital that the EU cannot afford, and says that low birth rates and a shrinking workforce threaten the EU's political and economic role. Thus, some EU goals cannot be achieved without a greater measure of gender equality, in addition to it being an aim in its own right.

**3.2** The European Commission guidance for the National Reform Programmes (NRPs) and the National Strategy Reports on Social Protection and Social Inclusion (NSRSPSIs) urges member states to incorporate gender awareness in their strategies. A manual on gender mainstreaming, geared in particular to the NSRSPSIs, has been published by the European Commission. There are now two networks of gender experts (one expert for each member state in each network) organised on behalf of the European Commission, whose role is to analyse the NSRSPSIs and the NRPs. Other similar networks of experts (for example, on social inclusion) also receive guidance to include gender in their analysis of member states' strategies.

**3.3** In 2006, the (then) expert group on gender, social inclusion and employment produced a report on gender inequalities in the risks of poverty and social exclusion for disadvantaged groups in 30 European countries, drawing on analysis of member states' NAPs (Fagan, Unwin and Melling, 2006). Their starting point was that:

<sup>1</sup> Here and elsewhere, 'work' refers to paid employment; we recognise (and often refer in this report) to the fact that much vital work, especially caring for others and domestic labour, is often unpaid.

‘gender inequalities in employment combined with design inadequacies in social welfare systems produce a situation whereby poverty is disproportionately borne by women or is “feminised”’

- but that:

‘this gender perspective is often absent from policy debates’ (p. 7).

They argued that a gender-based analysis was essential for three reasons:

- some disadvantaged groups are numerically dominated by one sex;
- even in groups with a more even balance, it is crucial to identify the differences in the causes, extent and form of social exclusion experienced by women and men; and
- gender relations are centrally implicated in a number of social problems.

They also noted that ‘intersectionality’ – the simultaneous membership of different groups in society (such as ethnic minorities and/or disabled people as well as women) – was important in particular for injecting a greater awareness into gender analysis of the various inequalities among women.

**3.4** Insights from the UK gender experts are included below where relevant. In general, however, the gender expert on social inclusion believes that, although there was a specific page on gender equality, gender mainstreaming was not consistently applied in the NAP. In particular, it seemed to be omitted from the section on services. There was no reference to overlapping inequalities (despite the Equality and Human Rights Commission having drawn attention to cross-cutting inequalities) – except for the aim of empowering black and minority ethnic women in their communities, which has sometimes been linked with security issues.

**3.5** The only target to be disaggregated by sex is narrowing the gender pay gap. The gender expert believes that the three gender equality issues that should be prioritised are:

- the consequences of women’s status as part-time workers for the gender pay gap, the under-utilisation of women’s skills, and child poverty;
- the need for more measures to get economically-inactive women not claiming benefits into the labour market; and
- the adequacy of women’s pensions now, rather than only in the future.<sup>2</sup>

### Gender analysis by the Government

**3.6** In the UK, the Government Equalities Office has overall responsibility for the Government’s approach to equalities, including gender. The gender equality

duty, introduced in April 2007 (and soon to be superseded by the general equality duty, as set out in the current Equality Bill) obliges public authorities to have due regard to the need to eliminate unlawful discrimination and harassment, and to promote equality of opportunity between women and men. In principle, this should mean that the NAP, amongst other policy documents, takes gender into account. For more specific proposals, an equality impact assessment is also published (see, eg. DWP, 2008b).

**3.7** However, Yeandle *et al.* (p. 1) noted in 2003 that:

‘although aspects of current government policy are of benefit to poor women, the gender dimension ... remains implicit rather than explicit.’

This could still be argued today. As Lister points out, gender inequalities may be reduced to a series of problems for specific groups of women. Moreover, many UK policy documents are presented in a gender-neutral way, often focusing on ‘parents’ or ‘partners’ without discussing the differing implications of policies for men and women. In addition, analysis of poverty is usually done, as in other countries, on the basis of households not individuals (eg. in *Households Below Average Income*, the annual low-income data).

**3.8** Sometimes the Government does explicitly refer to the impact of its policies on women; but the analysis may not take into account the fact that women’s poverty may be under-estimated because of a failure to share household resources fairly (Bennett, 2008a), or that resources made available to women are often intended not to meet women’s own needs but to be passed on to others (Bennett, 2008b). This is discussed later in more detail. Here we will focus on policies of importance to women living on low incomes. The Seventh *Opportunity for All* report on poverty and social exclusion in 2006 included a chapter in which the poverty and social exclusion of women, and relevant policies that the Government believed assisted women, were described; but this has not been repeated. Gender equality therefore can sometimes appear to be a separate issue from poverty and social exclusion, dealt with by different people in another space.

### Relevant gender analysis by Oxfam

**3.9** Oxfam sent a submission to the Government in advance of the NAP (Oxfam GB, 2008), stressing the importance of analysing people’s needs and assets, and the barriers they face in overcoming poverty, by gender. After the NAP was published, Oxfam welcomed the section on gender equality, but noted that this was a plan for equality law and policy in general (via the Government Equalities Office and Minister for Women), rather than an analysis and action plan about government policy on women’s social inclusion in the key areas of labour market inclusion, quality services,

<sup>2</sup> The reports of the independent experts on gender and ‘growth and jobs’, and on gender and social inclusion, are not publicly available. We are grateful to them for this information about their views.

and eliminating child poverty. Oxfam argued that the NAP's contribution could be improved in two ways: it could examine how welfare systems fail to remove structural barriers for poor women in general (rather than for specific groups such as lone parents); and it could carry out gender mainstreaming of all policy areas.

**3.10** Oxfam has also contributed more generally to the examination of policies from the perspective of women living in poverty, for example through:

- its support for the *Get Heard* project (UKCAP, 2006), which was supported by the DWP, and highlighted a variety of policy areas from tax credits to work and training opportunities;
- a project in South Lanarkshire in which Oxfam worked with others to help advisers investigate potential gender stereotyping in jobs and training schemes – and found that while advisers did not overtly push men and women into stereotypical places, neither did they challenge clients' perceptions of their own skills and abilities or their beliefs and attitudes about work (Oxfam GB, 2008); and
- an evaluation by Oxfam and the South Bank Women's Centre of a Job Connect service, which examined how far a gender-neutral service met the different needs of women and men. It found that once they accessed the service, men and women had similar success rates for gaining jobs; but initial access to services by women was much lower, as was their success at gaining training places or financial help.

**3.11** In addition:

- research by Oxfam in Wales (Buhaenko *et al.*, 2003) found that (ill)-health, low confidence, and personal investment in a caring role in the household were significant for women in preventing them accessing training or work opportunities, and that these concerns were different from men's;
- in a report supported by Oxfam, Escott (2007) drew on the Gender and Employment in Local Labour Markets research to argue that the poorest women need sustained, integrated support services at neighbourhood level, and longer-term strategies to locate better quality jobs in deprived communities. Listening to women revealed key factors in their low employment rates, including a lack of suitable and well-paid opportunities; inflexible working practices; tax/benefits issues; lack of relevant qualifications and work experience; childcare cost and availability; and, for some, a lack of spoken English;
- Oxfam has also examined other issues critical to women's social inclusion, from regeneration (through the ReGender project) to transport (with East Manchester New Deal for Communities), though this report does not cover these areas.

**3.12** Oxfam believes that it is important to investigate people's assets as well as the barriers they face in changing their circumstances, rather than having a 'deficit model' of people in poverty. This was put into practice in an investigation of the lives of women and men living in low-income households in Thornaby-on-Tees (Orr *et al.*, 2006; Cooper, 2009). The 'sustainable livelihoods approach' was used to analyse how people used their assets (financial, human, social, public and physical) to try to build a sustainable livelihood, rather than just surviving.

**3.13** Both women and men showed resilience and resourcefulness in the face of significant disadvantages; but mental health issues were common for women in particular. Non-financial assets were often the most important assets people had. But women tended to be poorer than men, in part because caring responsibilities limited their potential for paid employment, and the risks of leaving benefits seemed too great. The loss of one kind of asset could lead to the loss of others. Women were also more likely to have high levels of debt; and assets in couples (e.g. the car) were sometimes owned by men. Gender stereotyping also restricted choices of occupation for both women and men (Orr *et al.*, 2006). Employment prospects were affected by two main factors: a sense of hopelessness, often experienced by men; and economic circumstances and barriers (such as the high cost of childcare), often identified by women (Cooper, 2009).

**3.14** This analysis suggests the need for a holistic, as well as gendered, approach to the barriers preventing people from escaping poverty. In addition, it is crucial not only to investigate policies for their impact on women and men, but also to formulate such policies initially with this perspective. Data needs to be gathered, collated and analysed to understand the different position of women and men in relation to poverty and social exclusion, and policy proposals designed accordingly (Oxfam GB, 2008).

## 4. Overview and principles of analysis

### Overview

**4.1** This analysis, as stated above, focuses on inclusive employment and adequate income as routes to social inclusion, and analyses the NAP and underpinning employment and social security policies from a gender perspective with this in mind. It aims to investigate which government policies on social inclusion help or hinder women in escaping poverty and social exclusion, and to demonstrate how a gender-sensitive strategy will be more likely to deliver results in terms of the Government's other aims and objectives, as well as contributing towards greater gender equality.

### Principles underlying the analysis

**4.2** The analysis is grounded in Oxfam's rights-based approach, and in the key principle which underpins Oxfam's participatory approach, of the importance of listening to women and men living in poverty themselves about what matters to them.

**4.3** The analysis also recognises the existence of cross-cutting or intersecting inequalities, in two senses:

- first, structural exclusion may often be twofold for women in poverty, as they are affected by both their gender and their socio-economic position. For example, Crompton and Lyonette (2009) point out that inequalities between households in the UK have deepened since the 1980s, in part because women with higher levels of education (usually married to highly-educated men) are more likely to continue working after childbirth than women with lower education, and professional and managerial women are more likely to work full time than women in manual and intermediate occupations; and
- secondly, it is important to recognise that women are not all the same, but differ in terms of their age, disability, ethnicity etc., as noted by the EU gender expert group (see 3.3); and for our purposes, levels of income, education and socio-economic position are also key. Yeandle *et al.* (2006), for example, stress that racism, discrimination and harassment were common experiences amongst ethnic minority women in the local labour markets which they investigated in their research; but they also emphasise that parental, family and cultural influences could be highly variable, even within the same group, highlighting the danger of making crude assumptions. (See also Moosa with Woodroffe, 2009.)

**4.4** The focus of the report is on women and men of working age (and children), rather than older people. This is in part because of limited space, and in part because pensions are dealt with in more detail in the social protection section of the NRSPSI, rather than in the NAP. But it is also because the bulk of Oxfam's work in the UK focuses on women and men of working age.

**4.5** The next few sections of the report look at the Government's aims in relation to employment opportunities and rewards, and access to income; and how a gender analysis can help in achieving these aims as well as being important in its own right.

## 5. Inclusive employment: employment targets and welfare reform

### Employment targets

**5.1** The Government is aiming to increase employment levels, in part to pay for the rising costs of an ageing population; it has a target of 80 per cent employment overall (it is currently in the mid 70s). The UK's female employment rate is higher than the EU average, and women's labour market participation has increased in the last few decades. Between 1975 and 2005, according to the Labour Force Survey, female employment rose by 25 per cent; over the same period, mothers' employment rate rose from 51 to 64 per cent. Mothers are returning to employment more quickly following childbirth, are more likely to go back between births, and are more likely to be in paid work following childbirth than older generations (Brewer and Paull, 2006). Lone parents have seen their employment rate increase in recent years (to currently over 50 per cent); the government target for them is 70 per cent (though with the number of hours unspecified).

**5.2** However, national strategies for inclusion via employment are not always sensitive enough to gender issues; and Escott and Buckner (2006) found in their investigation of local labour market initiatives to address women's poverty that the gender dimension was often missing from local labour market and economic regeneration strategies as well:

'In poor households, where women are highly dependent on their own low income or on the low income of a partner, levels of self-esteem and long-term aspiration can be low... (P)articipation in the labour market is an aim that many women have, but... it is not just an economic decision. Household pressures, including care responsibilities and lack of local services, are also important.' (Escott and Buckner, 2006, executive summary, p. 1)

**5.3** The employment rate targets for different groups, and overall, are now expressed in terms of individuals. This focus has been increasingly evident recently. However, previously the debate was conducted in the language of 'work-rich' versus 'work-poor' households. This was problematic because:

- it obscured the significance of women's increased participation in the labour market for their own autonomy and independence (Bennett, 2002);
- it also tended to suggest that households in which one partner is already in employment when the other enters it are 'rich'. But this does not take full account of the different positions of men and women in that household in relation to employment and financial security, in both the present and the future. It also fails to note the vulnerability of women in low-paid and/or part-time jobs within such households in the event of family breakdown; and

- the concept of 'workless households' (as well as 'hardworking families') does not differentiate between lone parent and couple households, conflates families and individuals, and diverts attention away from gendered labour market issues.

The focus has started to shift to individuals, especially because of the increasing recognition of the importance of second earners as key to tackling child poverty (eg. Harker, 2006). But as the Women's Budget Group argued:

'any strategy that relies on paid work as the main route out of poverty... has to be explicitly gendered' (2005, p. iii).

The rest of this section investigates the extent to which this is the case.

### Welfare reform

**5.4** Part of the reason for the increase in the recent labour market participation of women, and in particular of lone parents, has been due to the impact of welfare reform, in particular the (voluntary) New Deals for Partners and for Lone Parents. Thus welfare reform, especially the increased focus on 'activation', appears to have resulted in labour market entry for more women. Many have found the experience of interacting with Personal Advisers in Jobcentre Plus offices positive, with someone in officialdom interested in discussing their aspirations and problems with them for perhaps the first time. (This was the case for many benefit claimants' partners at their work-focused interviews, for example, though not universally).

**5.5** Labour market conditionality and the measures supporting activation are seen by the Government as tools of social inclusion (Gregg, 2008). Women have seen more change in their relationship with the state in recent years than men as the 'conditionality' governing receipt of certain benefits has become more stringent, and as the focus has shifted from unemployment to worklessness more generally. This has not only affected benefit claimants – usually men, in male/female couples – but also their partners in many cases, as both partners have been made subject to eligibility conditions for (continued) receipt of certain benefits (see section 9, below). (For example, childless couples now have to make a joint claim for jobseeker's allowance, with both partners having to actively seek work; and this is being extended to couples with children in future, though in a modified form.)

**5.6** This process is continuing, with conditions in general increasing in terms of both the groups affected and the kinds of measures adopted. Carers who receive carer's allowance will be exempt from conditionality; but some others with caring responsibilities will in future have to claim jobseeker's allowance instead of income support and be subject to its conditions (with modifications – such as only

having to be available for part-time, not full-time, work), whilst others in 'progression to work' pilots will have to show that they are preparing for paid employment in the longer term. This is likely to affect women more than men. Many claimants on employment and support allowance will also have to undertake work-related activity in order to retain benefit. It is unclear what assumptions will be made about how housework and any caring responsibilities are shared out in a couple; and how, if at all, this should be allowed to affect the availability for work and work-related duties of either or both partners.<sup>3</sup>

**5.7** Fagan *et al.* (2006) argue that the impact of increased job-seeking requirements on women depends on the policy package:

'It may be interpreted as a positive step towards the 'adult-worker' Nordic model of gender equality rather than the 'male breadwinner' expectation about gender roles that persists in many welfare states. However, such a policy shift is punitive unless complemented by good access to childcare, active labour market programmes and jobs which offer decent pay and working hours.' (p. 581)

Of the 4.5 million working-age people not in employment in the UK, over a third are carers (DWP, 2008b). The largest group among the 'economically inactive' is people looking after the family or home, and among those aged 25 to 49 a far higher proportion of women than men give this reason. This group has declined in recent years as more women, especially those with children, have entered the labour market; but in the year to September 2008, only just over half thought they would definitely work in the future (Leaker, 2009).

**5.8** Harker (2006) argued that welfare-to-work programmes needed to be more attuned to parents' needs. The challenge for policy-makers is to ensure that those who take on the major responsibility in terms of caring find that this is fully recognised – and the resources to fulfil it are adequate. Children must be seen as a key priority in parents' lives – and often a major motivation for trying to create a livelihood – rather than an obstacle to paid work. Caring for children and others is highly valued in low-income families, in a context of lives used to hardship, struggle and disrespect (Gillies, 2007); so paid work may not be seen as a good enough trade-off for those with low qualifications, instead merely adding to the stresses in women's lives, and sometimes also causing domestic problems with partners (Yeandle *et al.*, 2003).

**5.9** Evidence from the New Deal and work-focused interviews for partners seems to indicate that couple relationships are very important in terms of whether partners are able and willing to take up support to enter the labour market. The authors of a recent

<sup>3</sup> In many cases, the partnerships which may be affected by welfare reform will now involve civil partners (same-sex couples) as well as woman/man couples, as the cohabitation rule applies to (registered and unregistered) same-sex couples in the same way.

synthesis of evaluation evidence (Coleman and Seeds, 2007) argued that partners often seemed to have very specific needs in terms of hours and flexible working arrangements; that very few couples consider formal childcare; and that:

'... the dynamics of relationships between partners and claimants overlaid all other factors affecting decision making and work related behaviour.' (Research summary, p. 2).

**5.10** Thus, it appears that domestic responsibilities, and within-household (gendered) relations, exert a significant influence. The Government should be aware of the way gender roles influence expectations and actions, and tailor employment schemes to take these into account. This does not mean that existing gender roles should be accepted; indeed, in the review of conditionality for the Government (Gregg, 2008) there is not enough attention paid to the ways in which men and women may be channelled into stereotypical jobs. But it does imply a need to take gender issues seriously.

**5.11** Governments may argue that it is not their job to interfere in the choices made by families about how they organise their lives. However, if there are going to be fewer 'male breadwinner' jobs, the Government will not achieve its full employment target unless attitudes towards gender roles are flexible. In addition, this Government has taken a lead in similar attempts to change attitudes – trying to persuade low-income parents (in practice, usually mothers) that formal childcare and early education are good for their child/ren,<sup>4</sup> as well as (following the Women and Work Commission, 2006) increasing the aspirations of young women about their career choices. But less energy seems to have been put into challenging views about gender roles. For example, the recent policy document on carers (HM Government, 2008), whilst discussing how carers can and should have a life of their own, focuses on policies to provide support, rather than on ways to share caring more equally between women and men.

**5.12** In addition, research on one-earner couples has shown that the conditions of many jobs held by single earners (largely men) do not allow them to share childcare and domestic chores more equally with their non-earning partners, should these partners get a job too (Collard and Atkinson, 2009). Many carers for disabled or elderly people are in a similar position (Himmelweit and Land, 2008). But Fagan *et al.* (2006) report that across the EU:

'the issue of regulatory limits on full-time hours as part of a concerted work-family reconciliation approach is left out of the debate... the agenda remains a somewhat narrow one, where work-family reconciliation is seen as an issue for women.' (p 586)

**5.13** Many fathers do (for example) transport children to childcare provision and school when they can (Skinner, 2005). But the UK Government has prolonged its opt-out from the working time directive in the current review, and has now succeeded in preventing this from being challenged. And the continuing gender pay gap also makes it more costly for men to reduce their employment hours (Himmelweit and Land, 2008). But often the decision by women to stay at home or to engage in only part-time work is treated as a 'choice' of the family, or woman, with no link made with the long-hours work culture in the UK (even if a link is sometimes made with the gender pay gap).

**5.14** Childcare provision is clearly key to the possibilities of entering employment for many women. This is not solely an issue for those with pre-school age children; indeed, in some respects childcare becomes a more complex issue when children start school (Brewer and Paul, 2006). For those with several children, the logistical complications are considerable (Skinner, 2005). However, we deal with childcare in section 7 below, on child poverty and child wellbeing. This is because we recognise the overriding significance of child wellbeing to parents considering childcare arrangements, and because we believe that childcare should be seen in the perspective of child wellbeing rather than as an aid to parental employment.

**5.15** Many families on low incomes rely on informal childcare (though the Government is attempting to persuade them to use more formal childcare provision). It is not yet clear whether this will be seen as 'appropriate' when the employment services are assessing whether someone with children should be taking a job or steps towards work. The increasing scope of labour market conditionality may also affect grandparents who are currently looking after their grandchildren (Land, forthcoming).

**5.16** The Working for Families Fund in Scotland (which invests in initiatives to improve the employability of disadvantaged parents facing barriers to participation in the labour market) was reported on briefly in the NAP, as part of an exercise which involved users in the evaluation of projects (Mackenzie and Kelly, 2008). Features which contributed to its success were the involvement of a key worker, flexibility, and going at a client's own pace, as well as its voluntary nature. The official evaluation also found the Fund to be effective (McQuaid *et al.*, 2009). Specific messages included the importance of childcare funding for parents wishing to go into higher education in an effort to increase future earning potential. These lessons could be applied to the current welfare reforms being put into effect.

**5.17** The particular difficulties which may face women from some ethnic minorities in getting into the labour market are not mentioned in the NAP. But the only group by gender and ethnicity which had higher

<sup>4</sup> See, for example, House of Commons Hansard, Written Answers 21.4.09, col. 664W.

unemployment in 2007 than in 1996-97 was Pakistani women (Hills, Sefton and Stewart, 2009). And ethnic minority women in a study of local labour markets felt that mainstream services often did not listen to them properly, or recognise their abilities and experience (Yeandle *et al.*, 2006).

**5.18** A relevant initiative with potential lessons for welfare reform in terms of gender is the Partners Outreach for Ethnic Minorities programme. This scheme involved people of working age not in contact with Jobcentre Plus, who were not working or claiming benefits, and were Pakistani, Bangladeshi or Somali. The scheme had a focus on women, and an ultimate aim of moving them into paid work. An interim evaluation (Aston *et al.*, 2009) found that many had been a long way from the labour market. There was some family resistance to women entering the labour market, and some did not want to use formal childcare. The greatest constraint concerned their preference to stay at home and look after the family and home; this did not preclude work, but the types of jobs, working hours and locations women with children would consider were determined by their family responsibilities. Intensive one-to-one support increased the confidence and awareness of opportunities of those involved, however, even if they did not immediately get jobs. This confirms the finding of Himmelweit and Sigala (2004), which showed that the choices mothers make about paid employment and their identities as mothers are not fixed – as some commentators suggest – but can and do change, depending on their experiences.

**5.19** Finally, the proposed widening and escalation of benefit sanctions (reductions in benefit for not meeting the conditions of (continuing) entitlement) (Gregg, 2008) will have an impact on women already living on benefits in poverty. The Government argues that sanctions are an essential part of the regime. Yet research demonstrates that some claimants do not realise they have been sanctioned, or the reason why (Finn *et al.*, 2008; Gregg, 2008); that it is often the most vulnerable claimants who are sanctioned; and that sanctions do not necessarily have an impact on jobsearch behaviour, at least for lone parents (Goodwin, 2008), but increase stress and anxiety. And the impact of sanctions on claimants' incomes will work against the Government's goal of tackling child poverty.<sup>5</sup>

## 6. Inclusive employment: 'making work pay', sustainability, progression and productivity

### 'Making work pay'

**6.1** Women tend to be more responsive than men to (dis)incentives in the tax and benefits system affecting employment and hours of work (Meghir and Phillips,

2008). This can work in both directions, influencing women to take paid employment or increase their hours on the one hand, or not to take a job or reduce their hours on the other. The recent increase in generosity of benefits and tax credits is described in the section on child poverty; but it is clear that with the introduction of the national minimum wage and the new tax credits in particular, 'making work pay' has become a reality for the first time for many women. Increases in the national minimum wage also exceeded the inflation rate for some time, further benefiting low-paid workers in relation to others. Some commentators have seen the national minimum wage as an instrument to narrow the gender pay gap. But even for full-time women workers, low pay is more prevalent in the UK than in most other industrialised countries (Hills, Sefton and Stewart, 2009).

**6.2** The gender pay gap has become more of a priority in recent years, as noted above. Improvements in the gender pay gap, and in the pay and conditions of part-time work, would also help 'make work pay', though they are often not looked at in this context. They would also help many parents caring for children, and carers of disabled and elderly people, usually women. Fewer than ten per cent of female workers are in part-time employment in the years prior to childbirth; but over 60 per cent are in part-time work throughout the ten years following the birth of their first child (Brewer and Paull, 2006). The gender pay gap is much larger for part-time than full-time work. Some commentators (eg. Fagan *et al.*, 2006) have suggested that across the EU as a whole, 'making work pay' policies have been introduced as part of a narrow agenda, primarily concerned to increase the number of women in employment, with gender gaps in the quality of employment and earnings being given secondary importance.

**6.3** Fagan *et al.* (2006), in a cross-EU policy review, argue that a gender mainstreaming approach to 'making work pay' for low-income households would aim to create conditions for promoting gender equality in labour market access, family responsibilities, and 'the degree of personal autonomous access to resources via personal channels (earnings, individual benefits and tax allowances)' (p. 578). Some recent reforms have been directed at individual low earners – including the introduction of the national minimum wage and the ten pence tax rate (now abolished) and changes in national insurance contributions. Many of these will have benefited women, both as lone parents and as 'second earners' in couple families. This is not always how 'making work pay' has been operationalised in the UK, however. Other recent policies (such as working tax credit) have not been addressed to individual low-paid workers but to the low-income family with an earner.

<sup>5</sup> As this report was being finalised, an article in *The Guardian* (6 July 2009) suggested that the welfare of children might have to be explicitly considered in each decision about sanctioning lone parents.

**6.4** In many couples, childcare costs are seen as being offset against the woman's income. If childcare is expensive, in comparison with the likely wages the woman may earn, she/they may offset one against the other and think it is not worthwhile for her to take up employment. This dilemma can be addressed by trying to make childcare more affordable. The introduction and increase of the childcare element of working tax credit has been one means of trying to achieve this. However, in a largely market-based system, and with women's pay often at low levels, employment may be seen as not 'paying', even with this help. If childcare expenses were seen as a joint responsibility instead, this calculation could change, and might have a different impact on decisions about when to return to work. Payment of the childcare element of working tax credit to the 'main carer' alongside child tax credit recognises that it is often women who pay for childcare costs, but may also confirm this gendered allocation of responsibility. Provision such as early-years education does not involve this dilemma as it is free at the point of use.

### Sustainability

**6.5** 'Strategies which seek to support people in coping mode into taking work must take into account people's underlying vulnerability (for example debts, caring responsibilities, health problems), or face the danger of placing people into unsustainable circumstances which will unravel at the first crisis – and lead people to cease work and fall back further into poverty.' (Cooper, 2009, p. 179)

More policy attention has recently been directed to the issue of employment sustainability. The gender expert group noted in 2006 that in the UK nearly one in three lone parents entering employment through the New Deal were not employed 12 months later (Fagan, Unwin and Melling, 2006). It has been calculated that if lone parents left their jobs at the same rate as other groups, the Government could achieve its 70 per cent employment rate target for them without additional policy changes. The Employment Retention and Advancement project piloted various forms of support for lone parents entering employment (with some of these subsequently extended to other groups).

**6.6** Some reforms have also encouraged sustainability of jobs more generally. Targets for employment service staff have been modified to reflect a higher priority on longer-term employment. Transitional help, such as run-ons for certain benefits, has helped people over the initial hurdle of entering employment, when debts can be called in immediately and work costs reduce the apparent reward from employment. The in-work credit and return-to-work credits, which supplement in-work income for a year, were introduced to help entrants to employment in certain groups to sustain their jobs for the first year.

**6.7** However, it can still be argued that more could be done, especially if a gender perspective is taken on the issues involved. For example, women are more likely to bear the time costs of participation in paid employment; one researcher argues that the Government's welfare reform and child poverty agendas risk freeing lone parents from income poverty only at the price of deepening their existing time poverty (Burchardt, 2008). And Millar and Ridge (2008) warn on the basis of their recent research that:

'if lone mothers are pushed into employment before they and their families are ready, the result is more likely to be repeated moves between unsuitable jobs and benefits rather than sustainable employment and wellbeing in work.' (p. 119)

**6.8** Millar and Ridge emphasise the importance of social relationships, both in and outside work, in maintaining work and care arrangements. Transport and the location of childcare facilities (as well as availability and affordability) are also crucial to the sustainability of employment (Escott, 2007), and structure the 'geographies of choice' which many women experience when thinking about paid work possibilities, especially if they have several children. Travel-to-work times have increased, and children are now more often escorted to and from school (Land, forthcoming). The logistics of getting several children to and from school and childcare can be very complex, and reducing time costs can be as important as reducing monetary costs (Skinner, 2005). Yet planning and other priorities do not always take these issues into account.

**6.9** Women are more likely to be in low-paid and insecure employment, with less power in relation to their employers. The Trades Union Congress Commission on Vulnerable Employment, for example, found that 'vulnerable' workers were more likely to be women; and Escott and Buckner (2006) found that, in the areas of high disadvantage they investigated, many women in paid work often felt vulnerable to the risk of low wages and insecure work. Women working in low-skilled employment in particular experience unstable and 'flexible' scheduling of their hours (Hieming *et al.*, 2007, p 32).

**6.10** A central concept in recent European discussions about policy on employment has been 'flexicurity' – a concept which is intended to convey a balance between flexibility and security. The UK, with its less regulated labour market, is often seen as emphasising flexibility over security. But in order to be able to sustain employment, favourable conditions and a measure of security are essential, and social protection in terms of employment and social rights is also key.

## Progression and productivity

**6.11** There has been a growing focus on social mobility in recent policy debates. But less attention is often paid in these debates to the way in which many women's occupational level following childrearing is lower than it was before – leading to downward social mobility in the individual's lifecycle. Unless greater priority is given to real options for sharing the 'opportunity costs' of caring for children (and others) more equally between men and women, as well as between individual families and the wider community, the Government's goals on social mobility will be undermined by the continuation of women's downward mobility during their lifetime.

**6.12** Brewer and Paull (2006) suggest that existing maternity leave and pay policies have achieved their objectives, at least to some extent. But the European Commission (2006) argues that:

'men should be encouraged to take up family responsibilities, in particular through incentives to take parental and paternity leaves and to share leave entitlements with women'.

And research has shown that different ways of shaping the form and scope of maternity, paternity and parental leave etc. can be more or less effective in encouraging fathers to share caring (Equality and Human Rights Commission, 2009). Longer leave without the encouragement (and financial incentive) for fathers to share part of the leave may lead to more labour market exit by women. Substantial change has only been achieved in countries where fathers are offered a portion of parental leave on a non-transferable basis (National Skills Forum, 2009).

**6.13** Analysis by the Trades Union Congress of the summer 2007 Labour Force Survey showed that about 15 per cent of women working part time wanted to work more hours (TUC, 2009). But at certain times, stability may be seen as more important than progression. Ridge and Millar (2008), for example, suggest that this is true at times for some lone parents, who feel that the priority for their children is a period of stability rather than the change consequent on training and/or job moves to progress up a career ladder. For many women (and men), their children's wellbeing is the most important concern for them when taking decisions, and this should be respected. On the other hand, there is a very clear persistence of gender discrepancies in work behaviour even after children have grown up or left home (Brewer and Paull, 2006), and this may be less of a conscious decision by women, who tend to remain in low-paid, part-time work even after they no longer feel that they have to fit this around the needs of children.

**6.14** One way in which workers can progress in employment is through the acquisition of skills and qualifications. Higher education qualifications play

a protective role against poverty (Burchardt, 2008), and for mothers make it much more likely that they will be in employment. Parents also often go back into education in order to create greater financial security for their children. The Government has put increased emphasis on improving skills levels in the UK, focusing in particular on those in work. However, any strategy which prioritises employer-based skills provision is likely to disadvantage women, as they are more likely to work for the kind of employers who do not provide much training for their staff.

**6.15** The participatory research in the north of England supported by Oxfam found that the women interviewed tended to have fewer and lower post-school qualifications than men, despite more of them leaving school with higher qualifications (Cooper, 2009).<sup>6</sup> Overall, women in their forties or older have fewer qualifications than their male counterparts (National Skills Forum, 2009). But, despite the Government's commitment to lifelong learning, the structure of financial help for higher qualification levels (Level 3 and above) is still shaped around younger age-groups – which does not fit the pattern of women's lives if they have children when young and only manage to go back into education later. The National Union of Students has also outlined recently the problems faced by student parents in further and higher education (Smith and Wayman, 2009).

**6.16** The Government has recognised the need to support adults in their lifelong learning (promoted by the reports produced by the Women and Work Commission and National Skills Forum), and has suggested new professional and career development loans (HM Government, 2009). It is unlikely that many low-income women would be able to use these. However, a new training credit (of £500) was also announced for those who have been out of work while caring, to help them get back into employment. While this shows an awareness of the constraints which caring places on opportunities for advancement, the value of the credit is very low.

**6.17** Although the Government wants to encourage people to have higher aspirations, it did (perhaps understandably) focus first on basic skills in terms of financial assistance. The 'work first' approach in welfare reform has gradually moved towards more emphasis on skills checks for claimants. But under the new welfare reforms, lone parents go on to jobseeker's allowance when their youngest child is aged 12 (and at younger ages in future). So, at a time when they might think of starting a full-time course, they will be moved on to jobseeker's allowance, under which studying is more difficult because it can only be part time and jobsearch must be continued. Some groups will be entitled to some free training – but this is only short term and is meant to be directly job-related.

<sup>6</sup> The National Skills Forum report (2009) is an interesting example of an attempt to mainstream gender into analysis and recommendations.

**6.18** This may not respond to the aspirations of those who have been out of the labour market due to childrearing, and also has implications for the employment prospects of women who may have left school without qualifications, especially young mothers, who may become trapped in low-paid work. The participatory research in the north of England supported by Oxfam found that the community-level courses which many women pursued did not translate into jobs for most (Cooper, 2009). As the National Skills Forum (2009) has pointed out, more attention needs to be paid to helping women without jobs to develop their skills.

**6.19** Grant *et al.* (2005) found 53 per cent of the women they surveyed in low-paid part-time jobs working below their potential. The 'gender skills gap' is contributing towards a cost of £15-23bn in lost national income, according to the National Skills Forum (2009), based on the Women and Work Commission report (2006). The Equal Opportunities Commission (2008) found that 6.5 million people not fully using their skills and experience at work would have made different choices had flexible working been available.

**6.20** The right to request flexible working was introduced by the Government for parents of children up to age six (or 18 if the child was disabled), and has been extended to some of those caring for an adult, and to parents of children aged 16 and under. This has helped ensure that more mothers in particular can retain the jobs they had before childbirth. However, this is only a right to request (and not to have the request unreasonably refused); and part-time employment may in fact often be inflexible (Millar *et al.*, 2006). The Equality and Human Rights Commission (2009) has also argued that the right to request flexible working is itself inflexible, in that it makes a permanent change to contractual arrangements. The employment which women fit round their caring responsibilities is also too often still low quality, which leads to a loss of productivity due to women working in jobs beneath their skill and qualification levels, as recognised by the EU *Roadmap* on gender equality (Commission of the European Communities, 2006). And whilst such rights may help ensure that women can fit work around family, and thus stop women leaving the labour market altogether, they do not necessarily promote more equal sharing of care.

**6.21** The Government is implementing a strategy to 'upskill' the childcare workforce; the social care workforce is likely to (and should) be next. This should provide many opportunities for women in particular to gain skills, qualifications and higher pay. However, unless there is greater financial support for childcare, or more free childcare, the costs of paying for this upskilled workforce may fall on other women, as childcare charges increase.

**6.22** A gender perspective on progression and productivity would also suggest that skills learned during caring for others and managing a household (especially on a low budget) are under-valued – for example, in the measurement of 'human capital', which describes characteristics which are rewarded in the labour market;<sup>7</sup> and that the assets which many women in particular possess in terms of these skills should be recognised (Land, forthcoming). Grant and Buckner (2006) also point out that good knowledge of a local community and good connections within it (the 'social capital' which many women possess) are vital skills. They conclude that 'a long term strategy for engaging women in the labour market will need to address the quality of the jobs available to women living in disadvantaged communities' (p. 35).

## 7. Adequate income: eradicating child poverty and improving child wellbeing

### Child poverty

**7.1** Child poverty has been a key focus of recent governments' policy changes, and the eradication of child poverty within a generation has been a central target since 1999. Real increases have been implemented in benefit rates for families out of work with children, as well as for those in work (through tax credits). This is bound to have made a huge difference to many parents' lives, as well as to their children. Evidence from the Families and Children Study shows that financial and material deprivation have been reduced, and other research demonstrates that the additional money has been well spent by parents on things that their children need (Bennett, 2008b). Since it is mothers in low-income families who often manage the money, and who may go without themselves in order to ensure that their children have enough (Goode *et al.*, 1998), these improvements in living standards will also have made a significant difference to many women.

**7.2** Having a child in itself puts women at greater risk of moving into poverty (Oxfam GB, 2008); conversely, gender is implicated in some of the major causes of child poverty. However, although the Government has declared that 'the child poverty agenda is closely linked with the women's agenda' (Department of Communities and Local Government, 2006), analysis of child poverty often does not highlight gender issues. The breakdown of the numbers of children in poverty, or the percentage at risk of poverty, is related to economic and family status, but not usually to gender. Children in lone-parent families are at high risk of poverty; the vast majority of lone parents are women, and are likely to suffer from the greater likelihood of lower-paid and lower-quality jobs noted above. The

<sup>7</sup> As described by Burchardt (2008).

number of children in poverty living in households with someone in employment has stayed about the same in recent years. Of couples with children, those with only one earner (who are most at risk of poverty) are likely to include a woman who is not in work. As noted, there has been more emphasis recently on 'second earners' (see, for example, Harker, 2006). However, there is insufficient recognition of the (gendered) reasons why these are largely women.

**7.3** Research has shown how important the period before birth is for a child's nutritional status and future health. The Government has recognised this recently by introducing a universal lump sum of £190 during later pregnancy (provided the woman who is pregnant makes contact with a health worker). However, the rate of basic benefit (income support or jobseeker's allowance), especially for those who are single and under 25, remains at a very low level (£50.95 per week in 2009/10); this is the rate many young women will be receiving both before they conceive and once they are pregnant. Even for those aged 25 or over living alone, the rate is only £64.30 per week. It could be argued that the next stage in the strategy to tackle child poverty should be to raise this basic benefit level, in particular for younger people, in order to ensure a better start in life for all (Fabian Commission on Life Chances and Child Poverty, 2006). This would also allow mothers-to-be to eat better and have better health themselves.

### Child wellbeing

**7.4** As Ruth Lister and the Women's Budget Group (2005) have pointed out, women are often the 'shock absorbers' of poverty, trying to hold the family together and keep going, often in the face of overwhelming odds. The cost of doing so often falls on them in terms of their health, both physical and mental. Research with low-income women and men in Thornaby-on-Tees confirmed the high prevalence of mental health problems amongst them, especially the women (Orr *et al.*, 2006). Yet we know that focused attention, in terms of stimulation and affection, is essential for babies to develop and for young children to be able to take advantage of early education opportunities. The wellbeing of children cannot be divorced from that of their mothers, who in most cases are the main carers in the family. Protecting women's mental health, by providing support to mothers in low-income families, is therefore an essential part of ensuring that children flourish – and is of course important in its own right for women themselves. (Tomlinson and Walker (2009) make this point in relation to both mothers and fathers.) This means providing adequate income via benefits/tax credits and preventative support.

**7.5** Childcare has been identified as a key concern for women in poverty, in terms of both the appropriateness of care and the costs involved (Yeandle *et al.*, 2003); and there are additional issues such as the need for culturally appropriate care, especially for ethnic minority women. The Government has introduced significant improvements to childcare provision in the UK, increasing its quantity and improving the financial help available to support it. Whilst much of this provision is market-based, the Government has also expanded the free early education universally available, in terms of both the number of hours and the child's age. More childcare places are now available, and after-school care is also expanding. However, concerns about availability and affordability remain. Market-based childcare, with complex mechanisms for means-tested assistance with costs, is broadly agreed to be flawed; but it has proved difficult to row back from this. The free, universal early-years education provision has a high (though not universal) level of take-up, which together with its other advantages suggests that this should be built on further.

**7.6** Childcare in the UK has suffered from two disadvantages. The first is that traditionally the family was seen as a private institution with which governments did not interfere, and childcare was regarded as a personal choice, with no government responsibility to provide it. This is often not the position elsewhere, in particular in the Scandinavian countries, where childcare is seen as a public good. Recent governments have changed the status of childcare, but this legacy remains. The second, related, disadvantage is that childcare has been seen primarily as enabling mothers to enter paid employment, without taking sufficient account of its broader functions for children and for society. This is evident in the Barcelona targets for childcare in the EU, for example, which seem to some to have been elaborated with reference to maternal employment rather than to child wellbeing.

**7.7** Yet parents, as we noted above, are concerned about their children's wellbeing; the wellbeing of children is thus key to the sustainability of employment for their parents, especially their mothers, as Millar and Ridge (2008) note in relation to lone parents. High quality, free/affordable childcare provision is essential to improve child wellbeing – but it also helps achieve government employment goals; culturally sensitive and locally delivered childcare is important in order that ethnic minority women in particular are able to take steps towards the labour market.

## 8. Adequate income: economic independence for women and men

### Introduction

**8.1** In its *Roadmap* for gender equality, the European Commission argued for equal economic independence for women and men (Commission of the European Communities, 2006). This goal should therefore be integrated into the social inclusion policies of member states. This seems to be interpreted by the European Commission and member states alike as meaning primarily increased employment for women. But in our view, it should also include encouraging individual autonomy and more flexible gender roles. This can be achieved in part through reforms to the benefits and tax credits systems (Bellamy, Bennett and Millar, 2006), though this needs to be as part of a package of measures rather than social security reforms in isolation.

**8.2** In the UK over recent years, more women have gained economic independence through earnings of their own, and there have been some attempts to encourage more equal sharing of caring. Independent taxation, introduced in 1990, has been continued, though the new tax credits (in effect means-tested benefits) involve joint assessment of income and are jointly owned. However, policy-makers have sometimes assumed that economic independence for women has already been achieved (Lewis and Bennett, 2004). Thus many dependants' additions to benefits have been abolished, on the grounds that they perpetuate old-fashioned beliefs about female dependence. But policy-makers' assumptions can outrun changes in behaviour. Many women, particularly in low-income households (and in some minority ethnic groups), are in practice still economically dependent on their partners; and traditional gender roles persist, meaning that women are more likely to have the care of dependants. And across the EU, most policies about work and family life reconciliation presume that women will be the primary carers, and that their participation should be promoted on a different basis from that of men's (Fagan *et al.*, 2006). These contradictions in policies are not always recognised.

### Social protection in the UK

**8.3** As a study by gender experts concluded:

'as long as there are gender inequalities in the labour market, the levels of guaranteed minimum income provided under social welfare systems will remain a key factor in improving the social protection of women from poverty' (Fagan, Unwin and Melling, 2006, p. 16).

In continental Europe, social protection, especially social security,<sup>8</sup> is often seen as a right of the individual, and is viewed in the context of risks which occur over the lifetime (unemployment, sickness,

retirement etc.); and/or it may be seen as a right of citizenship for all. This way of looking at social security can be advantageous for women – though it is essential to ensure that the different set of transitions in women's lives are recognised; the particular risks that they face adequately covered; and their citizenship not allowed to be of second-class status.

**8.4** In the UK, a lifecycle perspective has been applied to the case of retirement pensions in the Government's consideration of recent reforms (which means that the structural differences affecting women's lives have been more comprehensively taken into account in the new qualifying conditions for the basic state pension). However, apart from pensions, analysis of incomes often focuses on one point in time and looks at the household or family as a whole, rather than the individual. The Individual Incomes Series, which used to try to assess how much individual income women and men were receiving, has currently been discontinued (Women and Equality Unit, 2006).<sup>9</sup>

**8.5** The household or family is also the basis of much benefit provision in the UK, because there is such an emphasis on means-tested benefits. The European Women's Lobby suggests that benefits calculated on the basis of the family unit reinforce women's dependence; this means that whilst more responsibility is being placed on women to be self-provisioning, means-testing acts in the opposite direction. In addition, the *Roadmap* for equality says that individualisation of tax and benefit systems can ensure that it pays for both women and men to work (Commission of the European Communities, 2006). In the UK, however, it has become increasingly difficult to qualify for individually-based contributory benefits such as incapacity benefit, which provided an income for increasing numbers of sick and disabled women; and some benefits have now been merged, so that the contributory element is not distinguished from the means-tested element (for example, jobseeker's allowance; and the replacement for incapacity benefit, employment and support allowance). And if benefits are seen as targeted at households or families rather than at individuals, this obscures the issue of how those benefits may be distributed within these households.

**8.6** In fact, this 'unitary household' perspective may get in the way of a clear policy focus, hindering the development of targeted policies to encourage economic independence for women and men. For example, a focus on 'in-work poverty' foregrounds the fact that the family has one person in the labour market (eg. see Tripney *et al.*, 2009). But in a two-parent family, the main reason for their poverty may not be that earner's low wage, or the lack of take-up, or inadequacy, of in-work support, but the fact that the other parent has no income. That income could

<sup>8</sup> The definition of social protection may also include employment protection and health care. Here, it is the social security system which is discussed.

<sup>9</sup> The case for renewing and continuing the Series has been made to the National Equality Panel, set up by the Government to examine socio-economic and area inequalities in relation to other inequalities.

potentially come from social protection (for example, maternity benefits or parental leave payments), as well as from employment. In addition, recent welfare reforms have introduced new responsibilities for partners of benefit claimants, but allow them no benefit in their own right; this seems inconsistent with the Government's own 'rights and responsibilities' framework, as well as with the *Roadmap's* call for the individualisation of rights linked to tax and benefit systems.

**8.7** Non-means-tested benefits have become increasingly individualised over recent years, but are simultaneously becoming harder to qualify for, in particular for many women. This results from a combination of the abolition of most dependants' additions in non-means-tested benefits and the tightening of contribution conditions for some contributory benefits. The most recent welfare reforms introduce further restrictions. We believe that the growing emphasis on jointly-assessed means-tested benefits is not the best way forward in terms of recognising women's aspirations, and that there should be no further erosion of rights to non-means-tested benefits. Credits could be used more in qualifying for working-age benefits. Carer's allowance is an important benefit for those who look after elderly or disabled people; it is non-means-tested, and gives many women a crucial degree of independence within the household.<sup>10</sup> But it is currently paid at a lower level than equivalent income replacement benefits, and should be increased.

**8.8** Individualised benefits are not the same as those benefits and tax credits which are given (largely) to women to pass on to others. Sometimes governments will claim increases in payments for children (child benefit and child tax credit) as improvements in women's resources. This is because women are the nominated recipients of child-related payments, as the 'main carer', in most couples.<sup>11</sup> For example, there have been real increases in recent years for children in out-of-work families, as well as for those with earning parents. But this additional money is not for these mothers themselves, but for passing on to children – though it can also protect their interests in some very unequal couple relationships in which they might not have access to other income to spend on the children or household needs (Goode *et al.*, 1998).

**8.9** It is important that benefits to meet additional costs are maintained and where possible improved, as otherwise it is likely that women will disproportionately bear such costs. But the fact that women are the ones getting these payments may mask within-household inequalities and women's own needs as individuals within families – and naming one parent as the 'main carer' for benefit receipt may also serve to confirm a more traditional division of labour by gender. This

makes it all the more important to develop policies which encourage more equal sharing of caring within the family and between the family and the wider community. Benefits/tax credits are only one part of what must be a package of reforms to tackle gender inequalities.

**8.10** As noted in the sections on employment above, a higher proportion of women are part-time workers: around two-fifths of employed women work part time compared with around one-tenth of men (Millar, Ridge and Bennett, 2006), and women tend to work shorter hours. The UK has one of the highest rates of part-time working in the EU, and part-time work plays a significant part in women's lifetime patterns of employment (*ibid.*). But the range of part-time hours offered by employers, and the degree of flexibility, may not fit well with the benefits and tax credits system.

**8.11** The Government allows those with caring responsibilities to seek part-time work if they wish, and those with health conditions or disabilities to claim benefits alongside earnings up to a certain level if the work is helpful for their health. An increased earnings disregard may also be offered to lone parents on benefits in future. The 1997 Part-time Work Directive recommended that EU member states took action to adapt their social security systems to accommodate part-time work. Whilst the UK accommodates part-time work within its system, this is more evident in terms of means-tested than non-means-tested provision. For example, those earning below the lower earnings limit may not be accruing rights to working-age contributory benefits (although they may benefit from credits or home responsibility protection). The position of part-time workers within the social security system has become increasingly complex, and the rules vary for different groups of claimants and different benefits; a review is long overdue (Millar, Ridge and Bennett, 2006).

## 9. Conclusions

### Broader social inclusion issues

**9.1** In this report, we have focused primarily on employment and income, as key elements of a socially inclusive society. However, social inclusion is much broader. In the Introduction, we argued that it also includes access to quality services (as defined in the National Action Plan on Social Inclusion), but that we did not intend to cover this because it was more within the remit of GenderWorks' partner organisations. But social relationships, political participation and community activities may all also be elements of a broader definition of social inclusion.

**9.2** Many low-income families are socially isolated, and do not have support networks of friends and

<sup>10</sup> This is demonstrated in the author's own research in project 5 of the Gender Equality Network, funded by the Economic and Social Research Council (RES-225-25-2001; [www.genet.ac.uk](http://www.genet.ac.uk)).

<sup>11</sup> Though in practice it is difficult to know who 'receives' the money, because (as noted above) tax credits are jointly owned, and because many couples have joint bank accounts into which the payments for children may be made.

extended family (Daly and Leonard, 2002, and Collard and Atkinson, 2009). Gender is also relevant to a consideration of these issues. Burchardt's analysis (2008) suggests that two-thirds (64 per cent) of women in couples have less free time than if there were a gender-neutral allocation of responsibilities. This must affect their ability to interact with friends, family, and the wider community, or to engage in political or leisure activities, all of which are part of a broad definition of social inclusion. However, in this report we did not have space to expand on these broader issues, but have focused on employment and income issues.

### Gender analysis

**9.3** We recognise that many measures taken by recent governments in the UK have benefited women, in particular by reducing poverty among lone parents and pensioners. Taking the household-based measure of poverty commonly used by governments, the poverty rate for adult women, which was four to five percentage points higher than for men in 1996-97, had halved to two percentage points more than men's by 2006-07, before and after housing costs (DWP, 2008c). This is very encouraging.

**9.4** However, we have drawn attention to the limitations of the household-based measure above; and poverty itself, and social exclusion in particular, are multi-dimensional and not limited to income deprivation alone. Bradshaw *et al.* (2003) concluded:

'Many factors underlying poverty have their origins in the gendered nature of society. Without recognising this or monitoring the impact of policies on women and men alike, poverty will remain a feature of society.'

The ability of a government to address barriers to social inclusion arising from gender inequalities is limited if gender is not used as a key tool of analysis. We have argued that, though many policies have been positive for women living in poverty in the UK in recent years, this is largely a by-product of the pursuit of other goals. Without systematic use of gender analysis, it is more difficult to achieve a number of key government goals; and the performance of the UK in meeting its own and EU targets is hindered.

**9.5** We would also want to argue, of course, that reducing gender inequality is a key goal in its own right. Indeed, the UK Government recognises this, and as noted above has promoted gender equality in its recent policies (in particular through the Gender Equality Duty introduced in 2007, the Equality Bill currently going through Parliament etc.). But a disaggregated view of poverty and social exclusion, which distinguishes the position of women and men and views problems and solutions from that perspective, has not always been applied consistently. The pursuit of gender equality can be seen as separate from the strategy to tackle poverty

and social exclusion, rather than gender inequality being seen as integral.

**9.6** Policies on (inclusive) employment and (adequate) income need to be rethought, therefore, in order to fulfil both social inclusion and gender equality aims. This is particularly important as choices become more difficult in the current economic climate. Although the 'business case' for gender equality has been used in recent years, once the recession began some commentators argued that gender equality could no longer be afforded. As noted above, however, it is in fact even more necessary at a time of economic difficulties, as Harriet Harman MP, Minister for Women, has said.

**9.7** In addition, however, as Oxfam argues, changes in policy and practice must also be accompanied by changes in ideas and beliefs for progress to be sustainable. In the area of gender and social inclusion, it is clear from the evidence in this report that ideas about gender roles and the abilities and skills of women and men also differentially influence the chances they get to escape from poverty and social exclusion. We argue that these also need to be tackled in order to effect change.

## 10. Recommendations

Our recommendations emerge from the analysis above, and from Oxfam's learning from its experience in working with others to tackle poverty and social exclusion in the UK. They suggest ways in which gender analysis and gender-sensitive policy would assist the Government not only in furthering gender equality as an aim in its own right, but also in achieving its objectives in tackling poverty and social exclusion via inclusive employment and adequate income.

### Participation and inclusion

- First, we would argue that there needs to be a sustained effort to listen to the voices of people living in poverty and social exclusion, to find out what they see as the key barriers in tackling the obstacles facing them, which we believe will often differ for women and men;
- We would also recommend that in the next National Action Plan on Social Inclusion there is a clear and comprehensive gender analysis of poverty and social exclusion issues, together with an action plan to tackle the issues identified.

### Inclusive employment: employment targets and welfare reform

- In order to achieve its employment targets, the Government will need to be more proactive in terms of tackling attitudes about appropriate gender roles, as well as the long-hours culture and conditions in many men's jobs;

- Active labour market policies can only be socially inclusive if they match the best practice of recent schemes, in providing tailored and flexible support which is based on an understanding of the priorities of women and men;
- The priority which parents who are benefit claimants or partners of benefit claimants put on their family responsibilities should be fully recognised in any 'activation' (welfare to work) requirements;
- As is increasingly being recognised, the sanctions involved in the current welfare reforms will work against the Government's child poverty targets and put further pressure on women trying to keep low-income households going; these sanctions should be rethought (and replaced with positive incentives if appropriate).

#### **Inclusive employment: 'making work pay', sustainability, progression and productivity**

- The emphasis in 'making work pay' policies should be on measures to improve individual incomes (eg. via tax and national insurance reforms) rather than being geared to a family/household situation which may not last; reducing the gender pay gap and improving the rewards for low-paid workers (many of whom are women) should also be seen as part of 'making work pay' policies;
- Lone (or other) parents should not be persuaded into unsuitable jobs which would not fulfil the goal of sustainable employment; social relationships, transport, and the location of childcare should all be considered, and 'better off in work' calculations should take time into account;
- To avoid downward social mobility by women within one generation, greater priority should be given to sharing the opportunity costs of caring for children between women and men, and between families and the wider community; this will involve, in particular, reshaping leave policies to include financial incentives and other measures to persuade fathers to take more leave;
- Financial support for women in and out of work to improve their skill and qualification levels should be increased, and the relationship between benefits and education reconsidered, to help close the gender skills gap and improve productivity; any changes should fully take into account the situation of mature women returners;
- The 26-week qualifying period for the right to request flexible working should be abolished, so that jobseekers can also ask for flexible working.

#### **Adequate income: tackling child poverty and improving child wellbeing**

- Child poverty and child wellbeing cannot be seen separately from women's income and wellbeing, as women are so often main carers; this means that the level of basic benefit for working-age adults should be increased to tackle child poverty and improve child wellbeing;
- This could include an increase in benefit rates for single young pregnant women; a more general increase in basic benefit levels, especially for young people, would also recognise the importance of pre-conception health for the future child's wellbeing;
- High quality, culturally sensitive, free/affordable childcare provision is essential to improve child wellbeing, but also helps achieve government employment goals; high take-up of free early-years education suggests that this should be built on.

#### **Adequate income: economic independence for women and men**

- The Individual Incomes Series, which was published by the (then) Women and Equality Unit and attempted to give a statistical picture of the incomes of women and men individually, should be reintroduced;
- Gender analysis of proposed policy changes (gender impact assessment) should incorporate an individual lifetime perspective in addition to a snapshot of overall family/household income;
- Such impact assessment should take account not only of the amount of resources which people may acquire from any change, but also of their impact on gender roles and relationships in the home and outside; this may vary depending on the purpose of the payment, who gets it, how it is labelled etc.;
- More emphasis on individual payments rather than household-based benefits/tax credits would help to ensure that work pays for both women and men;
- There should be no further erosion of rights to non-means-tested income replacement benefits, which are of particular benefit to women, and the level of carer's allowance should be increased;
- The levels of benefits which help meet additional costs, such as child benefit or disability living allowance, should be maintained and where possible improved, as women are more likely to be responsible for meeting such costs and to suffer if they are inadequate;
- The position of part-time workers within the social security system has become increasingly complex, and the rules vary for different groups of claimants and different benefits; there should be a review of social security provision for part-time workers.

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