

**Women's Budget Group Response to
HM Treasury's Pre-Budget Report 2005**

February 2006

About The Women's Budget Group

The Women's Budget Group (WBG) is an independent organisation bringing together individuals from academia, non-governmental organisations and trades unions to promote gender equality through appropriate economic policy. In all of our work we ask the question 'where are resources going, and what is their impact on gender equality?'.

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If you would like more information about the work of the WBG, or to join the group and contribute to our work, please contact the Project Officer, Erin Leigh, or visit our website.

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Key WBG Recommendations

- The Government should incorporate a gender perspective within all policy-making, including the Budget, to ensure that policy is gender aware, furthers equality of opportunity and recognises equally the needs of both women and men.
- The WBG recommends that the Government promotes the use of gender budgeting in developing tools to plan and monitor spending and performance as part of its obligations under the public sector duty to promote gender equality.
- The WBG urges Government to take action and contribute resources to ensure that the gender pay gap in both the public and private sectors is closed.
- More attention should be given to expenditure on services that are critical for the creation and maintenance of human capital. Investment in both physical and human capital should count as “investment “ for the Chancellor’s “golden rule”.
- We recommend that the Chancellor develop analysis and policy instruments to target the gender productivity gap.
- The WBG recommends that occupational segregation be challenged at every opportunity, including through the new pilot Learning Agreements. Moreover, traditionally ‘female’ jobs must be revalued through better pay and training opportunities.
- The WBG recommends strengthening the right to flexible working, for all employees, as a long term goal. This should include a right to return to full-time work.
- The WBG recommends that anti-poverty strategies incorporate a gender-sensitive approach.
- The share of national income going to children should not be allowed to fall. Child benefit and all child-related payments should be increased in line with earnings.
- The value of the Basic State Pension should be increased and indexed to earnings at a level that ensures that a combination of paid and unpaid work throughout a working life would bring a retirement income above the poverty line.
- The WBG recommends that all public sector consultation processes take account of the different needs, priorities, and barriers that women face. Any contracted-out services should also require a gender-sensitive consultation process with private providers.

1. Introduction

1.1 The Women's Budget Group (WBG) welcomes the opportunity to respond to the *2005 Pre-Budget Report*. We commend the Chancellor on his continued success in meeting his fiscal rules, and securing the UK's economic stability, despite increases in oil prices, and slowdown in key export markets. We believe that the economy and the needs of women and men could flourish if the 'golden rule's' understanding of investment included *both* physical and human capital. In this way, the Government would be making strides to increasingly the skills base in the UK to better meet the demands of an increasingly competitive global economy.

1.2 While the Government is making progress in meeting some of women's needs, as can be seen by the extension of the New Deal for Lone Parents pilots, and ongoing commitment to the childcare strategy more needs to be done. The language of this Budget reflects a continuing absence of gender analysis in the Budgets and Pre-Budget Reports. Gender analysis of expenditure is essential for achieving gender equality and can be used to deliver more efficient public services.

Gender analysis

Gender analysis of expenditure project

1.3 The WBG is delighted that the HM Treasury has been using the lessons learned from the pilot *Gender Analysis of Expenditure Project: Final Report*¹ in its policy making. We note, in particular, that the project helped to inform the development of gender-sensitive policy in the last Spending Review (2004), and 'will be used in future expenditure and delivery processes'². We look forward to this tool, known as gender budgeting³, being extended within Government for the dual gains of gender equality and overall efficiency to be achieved. In particular, we look forward to this approach being developed during the next Comprehensive Spending Review (2007), in joined up fashion with the forthcoming public sector duty to promote gender equality.

Public sector duty to promote gender equality

1.4 The Government should incorporate a gender perspective within all policy-making, including the Budget, to ensure that policy is gender aware, furthers equality of opportunity and recognises equally the needs of both women and men. The impact on different groups of women and men should be considered in the formation, delivery and assessment of policies and programmes. We look forward to the introduction of the public sector duty to promote gender equality to support this process. The WBG's response to the PBR provides a gender perspective on Government policies, and can help inform public bodies' thinking on how to take action in order to successfully implement the duty.

The public sector duty and HM Treasury

1.5 The WBG supports Government's proactive approach to advancing gender equality by introducing this public sector duty. Achieving gender equality will rely on an approach that incorporates gender analysis from the policy design stage, through to its implementation, as well as evaluating and monitoring this process

against its aims. The WBG believes that in order to achieve this, a gender analysis should be incorporated into tracking public bodies' resource sources, and allocation, otherwise known as gender budgeting.

1.6 The duty will apply to central government, including HM Treasury (HMT). We believe that the forthcoming Comprehensive Spending Review (2007) is an ideal opportunity for Government to rationalise its goals and programmes by integrating strategies to implement the CSR and the gender duty together. This is especially necessary, given the CSR's importance in setting the outcome-focused agenda for public spending. We urge HMT to incorporate a gender perspective in its development, both in terms of a strategic Public Service Agreement to promote gender equality, and as part of the overall CSR process.

1.7 We believe one way of doing this is by incorporating a gender perspective into the CSR's '**zero-base reviews**' which are meant to establish the 'efficiency' of previous spending, to help determine what is required in the next spending round. Incorporating gender in the zero-base review would necessarily include a reflection on what 'efficiency' means, taking into account the relationship between the paid and unpaid economies – where paid care is often transferred to unpaid carers, predominantly women, creating both short and long-term negative impacts on gender equality and overall economic productivity.

1.8 Moreover, as the duty will apply to public bodies outside of central government we support the PBR's statement that the development of a "coherent relationship between central, regional and local government", together with longer-term financial planning, can help ensure that the appropriate tiers of government are better able to plan for differing needs and circumstances.

1.9 Again, we welcome the increased investment in local government which has the potential to benefit the many women who provide and use its services. We also appreciate the Government's desire to make sure that this investment is reflected in real improvements to services. To this end we believe it is crucial that the duty to promote gender equality is incorporated into policy development and service delivery at all stages, and that women – as users and as staff - are fully involved in this process.

1.10 The emphasis on evidence-based decisions in regional funding, the improvements to regional public spending data and the new evaluation framework for RDAs would all be strengthened by incorporating an awareness of the forthcoming duty to promote gender equality into their development and by using gender budgeting as a tool to gather evidence, analyse data and evaluate performance.

- ***The WBG recommends that the Government promotes the use of gender budgeting in developing tools to plan and monitor spending and performance as part of its obligations under the public sector duty to promote gender equality. In particular, we urge HMT to incorporate a gender perspective into its zero-base review and other planning and action for the Comprehensive Spending Review.***

2. Macroeconomic stability

Public sector pay

2.1 We note the intention, as stated by the Chancellor in the PBR speech, that public sector pay should rise only with inflation. However, measures to restrict public sector pay will fall particularly heavily on women who constitute the majority of low-paid public sector workers. We welcome the intention to bring in a new legal obligation in 2007 on public sector employers to eliminate discrimination between men and women in their workforce. Moreover, we appreciate the Government's intention to close the public sector pay gap, as demonstrated by its commitment to working with the Women and Work Commission, and other stakeholders. However, for this to be effective further funds will be needed to rectify the public sector gender pay gap.

2.2 There is even greater disparity within private sector pay. This means that imposing limits on public sector pay may well worsen the gender pay gap for the economy as a whole. Measures should also be taken to tackle the even greater pay gap within the private sector. These include extending current anti-discrimination legislation, in particular to include forms of discrimination against employees taking maternity, paternity or parental leave or working flexibly, and ensuring that flexible working is available at senior levels. It would also mean tackling the segregation of women into low-paid areas of work and raising the minimum wage, the most effective way of reducing the gender pay gap.

- ***The WBG urges Government to take action and contribute resources to ensure that the gender pay gap in both the public and private sectors is closed.***

Public spending levels

2.3 We are concerned about the gender impact of decelerating public spending. Women and children are the greatest beneficiaries of public sector spending. The WBG therefore rejects the assumption that, in order to keep within the Golden Rule, spending should be cut rather than revenue increased. In particular we would suggest raising the upper limit for national insurance or creating a higher band of income tax as progressive measures that would allow spending to continue to grow and gender inequalities in net income to be reduced.

The golden rule

2.4 The Chancellor's 'golden rule' is that over the economic cycle the Government will borrow only to invest and not to fund current spending. We support that principle, but are concerned that there is an out-of-date equation of 'investment' with only those expenditure items that by convention form part of the 'capital account'. As was noted by the Institute of Fiscal Studies in their 2005 Green Book⁴

The distinction between capital and current spending in the national accounts does not necessarily coincide with spending that does and does not benefit future taxpayers. For example, £1 of 'current' spending on teacher training might be of greater

benefit to future taxpayers than £1 of 'capital' spending on the Millennium Dome. (p. 34)

2.5 In particular, expenditure on the services that are critical for the creation and maintenance of 'human capital' (such as caring, nursing and teaching) also create long-term benefits but such human capital-building investment is not included in the capital account. The current interpretation of the golden rule leads to continuing underinvestment in these human capital creating services, and perpetuates in this area the bias against capital spending that the golden rule was supposed to correct.

- ***The WBG recommends that both human and physical capital investment should count for the golden rule, and they need to be considered together.***

Independence for the Office of National Statistics

2.6 We welcome the proposal to make the Office of National Statistics (ONS) independent of Government, and accountable to parliament. With the forthcoming public sector duty to promote gender equality, the ONS will be required to collect data disaggregated by gender (and other equality strands), and ensure that any data's design and collection is gender-sensitive. This forthcoming requirement should be incorporated into a statutory code of practice.

- ***The WBG recommends that legislation for the independence of the Office of National Statistics include a requirement for the collection of gender-disaggregated data to complement the forthcoming duty to promote gender equality.***

3. Meeting the productivity challenge

Gender productivity gap

3.1 Gender equality goes hand in hand with a productive economy. The Government will not achieve a 'world class skills base' if it does not tackle gender inequalities in skills and productivity. The productivity gap could be closed with greater success if the under-use of women's potential, especially in part-time jobs, were addressed. For example, the EOC has recently highlighted the problems women face in finding part-time employment that makes good use of their skills and maintains their income levels after maternity leave – failure to do so reduces both individual and national productivity⁵.

3.2 We are disappointed by the continued reluctance to produce analysis and policy specifically targeted at the gender dimension of the productivity gap. For example, the only specific mention of women in this pre-Budget section is in relation to women's enterprise (see 3.8 below). The WBG therefore continues to urge the Government to ensure that analysis and policy are specifically targeted at the gender dimension of the productivity gap and that the effects of policies are monitored so that problems and solutions connected to gender may be identified. Unless this is tackled, the Government's commitment to improving skills levels will be consistently undermined as women have little choice but to take employment that does not fully utilise their skills or potential.

- ***We recommend that the Chancellor develop analysis and policy instruments to target the gender productivity gap.***

Public procurement: guidelines for public bodies

3.3 The WBG welcomes the inclusion of procurement under the remit of the public sector duty to promote gender equality. We look forward to procurement having an enforceable mechanism that requires public sector contractors to report on the actions to promote gender equality. Rather than only being required to demonstrate good practice on gender equality in the area they have been contracted for, however, we believe that private contractors should be required to demonstrate how they comply with the Equal Pay Act and the Sex Discrimination Act in their entire organisation. Equal Pay Reviews would provide one obvious way to demonstrate such compliance.

- ***We urge the Government to encourage public sector bodies to use such guidelines and to require their private or voluntary sector contractors to meet fair employment standards as part of the new public sector duty's approach to procurement.***

Regulation

3.4 The WBG can see both opportunities and dangers in the proposals for moving to "risk-based regulatory enforcement". However, we are concerned that the general move towards fewer regulatory bodies may result in the removal of local enforcement services, which may in turn result in less effective enforcement of regulations in smaller workplaces, where women are a significant proportion of the

workforce, and for women employed from home. Similarly, the reduction in the number of bodies could lead to a loss of particular expertise, and we would urge the Government to ensure that sufficient weight is given to gender specific aspects of the regulatory regimes (for example, in health and safety⁶). However, we welcome the promise of tougher penalties for businesses that persistently break the rules and the greater focus on providing advice and support to make sure that businesses understand and comply with their responsibilities.

3.5 The WBG hopes that the proposed Better Regulation Executive will not be composed simply of business interests, and would urge the Government to make sure that employee, customer, trade union, and women's interests are represented on the management board and taken into account in the work of the Executive.

- ***The WBG urges the Government to ensure that equal pay legislation is included in the proposed review of equalities legislation.***
- ***The WBG recommends a gender audit of existing regulations and a gender impact assessment of proposed regulatory reforms***
- ***Any new and existing regulatory bodies, including the Better Regulation Executive, should have a diverse composition, including women.***

Women's Enterprise Panel

3.6 We warmly welcome the Government's announcement of a new Task Force on Women's Enterprise to work with the Regional Development Agencies and Government to increase the proportion of businesses owned and run by women.

3.7 The WBG is urges government to ensure that gender-sensitive funding streams be made available for businesses, including resources that are directly targeted at women-owned business. For example, we hope that business start-ups that are currently supported through the DTI's Phoenix Fund, will be supported by other stop gap funding sources after the Phoenix Fund is phased out. As at 31 March 2005, community development finance institutions, supported by the DTI's Phoenix Fund, have made 2,560 loans with a value of £16,826,070.⁷ Many of these are innovative businesses set up by women and other groups under-represented in enterprise.

Investing in science and innovation

3.8 The Government has highlighted the importance of investment in science and innovation and of encouraging the small and medium-sized enterprises (SMEs) engaged in this field. The WBG is aware of the continuing difficulty being faced by schools, colleges and other training bodies in encouraging girls and women to follow courses and pursue careers in these subjects. A number of initiatives have been introduced to tackle this. For example, we welcome the DTI funded (2004-07) UK Resource Centre for Women in Science Engineering Technology (UKRC)⁸. However, a much more thorough and systematic approach is needed to make sure that girls and women (and indeed boys and men) are steered towards subjects and jobs that make the most of their skills and talents rather than simply continue to conform to traditional gender stereotypes. This is important both in terms of gender

equality, and for the economy. For example, only 8% of engineers are women, but there is a 30% skills shortage – addressing occupational segregation creates better employment opportunities for women, and provides the much needed skill set for the economy⁹. Moreover, the Government must encourage employers to challenge assumptions about job content and employment patterns that put barriers in the way of women wishing to pursue careers in science and technology.

- ***The WBG recommends that Government develop and implement an action plan to increase the numbers of women in science and innovation to help contribute to its overall agenda of competing in an increasingly globalised economy.***

Skills development

Developing the skills of young people

3.9 The comments made above on gender stereotyping in career paths apply equally to the proposals the Government makes on developing the skills of young people. A survey of all Learning and Skills Councils conducted by the EOC in 2004 found that differences in types of apprenticeship taken up by young men and women reinforce occupational segregation and the gender wage gap from a young age. Young women were concentrated in lower-paid modern apprenticeships in areas traditionally dominated by women, such as health and social care, childcare and hairdressing. In contrast, between one and six per cent of apprenticeships in engineering, construction, plumbing or electrical installation were taken up by women in 2002/03.¹⁰

- ***The WBG recommends that occupational segregation be challenged at every opportunity, including through the new pilot Learning Agreements.***
- ***The WBG recommends that traditionally ‘female’ jobs be revalued through better pay and training opportunities.***
- ***The WBG recommends that the proposals in the EOC’s report on gender segregation in apprenticeships are taken up.¹¹ Employers and LSCs should work actively with schools and colleges to challenge traditional gendered pathways into work.***

National Employer Training Programme

3.10 We welcome the plan to roll out the National Employer Training Programme in 2006. In particular, we hope that the programme will contain a clear focus on hard-to-reach groups, such as women in low paid, part-time jobs. An example of this is *Cumbria Care* - a union-based project providing education and training to care workers, providing basic literacy, numeracy and IT skills training.

Further education

3.11 Further education provides vital opportunities to women to return to education, improve their skills and combine work with study. Sixty per cent of FE college students are women, more than three quarters study part-time and nearly three quarters are of working age (between 19 and 59 years). FE colleges also have more black and minority ethnic students and more students from disadvantaged backgrounds than in the population as a whole.¹² We particularly support the

recommendation in Andrew Foster's report that the DfES work with the AoC and FE colleges on a Workforce Development Strategy recording key workforce data and setting out an approach to key areas, including skills shortages, the ageing workforce and low pay. Any strategy must include a gender perspective to ensure that women, especially from BME communities are not disadvantaged in their access and opportunities.

3.12 We are also concerned about the reduction in funding for adult education in Local Authorities, as it means that many colleges have reduced their learner support funds – and with them the possibility of paying for childcare for students. Moreover, the current concentration on basic skills (e.g. numeracy and literacy), and employment related learning, limited to NVQ2, hampers women's potential to achieve more in their education and careers.

- ***The WBG recommends that the Government take up the Foster report's recommendation for a Workforce Development Strategy, and include a gender impact assessment within it.***
- ***We urge the Government to urgently tackle the cuts in funding to FE colleges across the country***

Higher education

3.13 There needs to be higher education undergraduate maintenance and tuition fee support available for part-time students and for a second attempt at training, irrespective of previous study. The 54 years upper age limit restriction on student loans should also be lifted. All these restrictions, particularly the failure to support part-time students on the same basis as full-time students, discriminate against women who are more likely to have reasons preventing them entering and completing full time education when younger. Moreover, they can be met with insurmountable fees for unregulated part-time costs and no support for childcare if they study part-time. The Government also needs to introduce financial support for students who need to intercalate (suspend from their studies), particularly for pregnancy and caring duties.

3.14 The burden of student debt is harder on women as they are more likely to take career breaks and enter a labour market marked by a gender pay gap (which currently stands at 18%). The cap on top-up fees, set at £3000 when introduced in September 2006, should not be lifted beyond the government's scheduled review of 2008 otherwise more women will be deterred from entering or returning to higher education.

- ***The WBG urges the Government to provide more financial support to students studying part-time, and those that may have suspended their studies for a period of time***

Supporting skilled immigrant women into work

3.15 Government should focus on fully utilising the skills of women living in the UK to better meet the economy's needs. This should include a simple and speedy process for enabling skilled refugees to convert existing qualifications and enable

them to work while they are seeking leave to remain. The Department of Health has gone some way, for example, to ensure that refugee nurses are able to transfer their skills to the NHS¹³

- ***The WBG recommends measures to enable refugees already living in the UK to convert their qualifications and enable them to work in the UK***

Migration

3.16 Where women are recruited from abroad, we urge the Government to ensure that their labour rights are maintained. For example, it has been shown that some homeworkers' right to a minimum wage has been violated in the UK¹⁴

- ***The WBG recommends ongoing monitoring and maintenance of women's labour rights, including their application to immigrant workers.***

Investment in housing

3.17 We agree that the supply and affordability of housing are essential for the UK's economic and social success. This is not just from a macroeconomic point of view, but also from an individual point of view. Without a secure and affordable home, people cannot plan their lives, their health is affected and they find it very difficult to start and sustain jobs. We strongly welcome the Government's announcement that they will set out ambitious plans for increasing social housing supply in the 2007 Comprehensive Spending Review. The shortage of social housing has meant that increasing numbers of low income families are trapped in overcrowded or temporary accommodation.¹⁵ Seventy per cent of households living in temporary accommodation are families with children - half are single parent families, nearly all women with children. This has lasting negative impacts on parents' health, employment and children's education and development.¹⁶

3.18 In addition to the Government's planned output of 30,000 homes a year by 2007/08, WBG supports Shelter's recommendation for an additional 60,000 social rented homes, or 20,000 a year, to be built over the next Spending Review period from 2008/09 to 2010/11, to meet the level of need identified in the Barker Review and the Government's target to halve the use of temporary accommodation by 2010. This would require an increase in public expenditure of over £1 billion a year.¹⁷ As stated above, this increase in social housing will greatly benefit women living in poverty, where for example, lone parent families comprise 35% of those in social housing.

- ***The WBG urges the Government to plan for a major increase in the numbers of social homes built, and supports Shelter's proposals to achieve this, as it will help to reduce women living in poverty's social exclusion.***

4. Increasing employment opportunity for all

4.1 The WBG supports the Government's long-term goal of employment opportunity for all. However, we would like to see a greater focus within Government policy on the *sustainability* and *quality* of employment. Priority areas include tackling low pay, strengthening rights to flexible working and preventing poverty caused by moves in and out of work, issues which disproportionately affect women:

- 3.7 million women employees (aged 22 or over) were paid less than £6.50 per hour in 2004, of whom three quarters were part-time employees.¹⁸
- Women working part-time earn around a fifth less than women working full time. Part time work is normally in the worst sectors and occupations, lacking opportunities for training and advancement.¹⁹
- People in low-paid employment, many of whom are women, often cycle between benefits and work, with extremely negative impacts. Families in which adults move in and out of work are the most likely to experience persistent and severe poverty.²⁰
- New Deal schemes targeted at women such as New Deal for Lone Parents and New Deal for Partners receive less funding than those predominantly taken up by men, such as New Deal 25 Plus²¹.

Gender pay gap

4.2 The proportion of women in work who are low paid is more than a third – far greater than men in work (one fifth)²². The segregation of jobs between men and women, differences in family responsibilities and unequal treatment contribute to one of the largest gender pay gaps in the EU²³. Part-time women account for more than a third of all low paid workers. The gender pay gap worsens with age – women are more likely to have intermittent work histories and to experience greater unequal treatment as they get older²⁴. This affects not just income during working years, but also entitlements and pensions later in life, amplifying gender inequalities in retirement.

4.3 The underlying cause of the gender pay gap is women's predominant role as unpaid carers. The unpaid care economy is based on an outdated stereotype that women should be mainly responsible for the care of children, the frail elderly, and people with disabilities, and that men's main role is to provide financially for their families. These outdated stereotypes underpin the unpaid economy, and shift many caring costs from the paid economy, whether the public or private sector, onto unpaid carers.

4.4 Evidence of this can be drawn from the recent Work-Life Balance Base-Line survey, which asked about regular care and care which had lasted at least 3 months²⁵. Evandrou and Glaser (2003) calculated that a fifth of women aged 45-59 who ever had caring responsibilities had stopped work altogether on starting caring and another fifth worked fewer hours, earned less money and could only work restricted hours. In shifting caring responsibilities into the unpaid economy – where women predominate, the paid economy 'saves' money, while the unpaid economy

both provides a free service *and* loses paid wages, negatively impacting on women's earnings, career opportunities, and pension entitlements.

- ***The WBG recommends a Government strategy to tackle the gender pay gap, using the gender budgeting principle that economic decisions take account of the unpaid economy.***

Part-time employment

4.5 The Government needs to tackle the poor quality of much part-time employment in the UK, where women comprise 78% of the workforce²⁶. Part-time workers are at a disadvantage to those working full time: with 'less investment in the skills of part-time workers. Both female and male part-time workers receive 40 % less training than their full-time counterparts'²⁷. There is also an urgent need to improve the quality of part-time jobs. Policy initiatives that support women's training needs could be helpful, as evidence shows that the longer women are in part-time employment, the more they miss out on opportunities to accrue skills and the lower their (relative) future wage earning potential²⁸. Moreover, the overall impact on the country's economy is significant. While government is taking measures to increase productivity and skill levels in the UK to compete in the knowledge economy, 5.6 million women working part-time in Great Britain are working below their potential²⁹.

- ***The WBG recommends that all employment creation and support programmes incorporate a gender-sensitive approach to ensure that they meet the particular needs and circumstances of women, particularly women who need to work part-time due to caring responsibilities.***

Flexible working

4.6 The WBG welcomes the proposed extension of the right to request flexible working to carers of adults as well as the parents of children under six years old and children with disabilities. However, less restrictive conditions should be applied to the right to request. This is particularly important for carers of adults who cannot predict for how long and at what intensity they will be needed. In particular, requests to work flexibly should be able to be made whenever circumstances change and there should be a right to return to previous working hours, when circumstances change again or after an agreed period of time. The current legislation which limits requests to once every twelve months is too inflexible. Without such a right to return to full-time working hours, many women may be stranded in part-time work over a long period of time simply because they once needed the flexibility that this allowed.

4.7 In the long-run the WBG would like to see the right to request flexible working available to all workers. Many employers who are already operating it on behalf of some workers think it would be administratively less complex if it was available to all. Only some workers having such a right can lead to employers discriminating against eligible employees and/or employers willing to be flexible able to pay less than other employers by recruiting from the groups dependent on that flexibility.

- ***The WBG recommends extending the right to flexible working to all employees as a long term goal. The right should be strengthened to be able to be used more flexibly and should include a right to return to previous working hours.***

New Deal Employment Programmes

4.8 The WBG would like to see a full gender budget analysis of the outcomes of the New Deal employment scheme, in terms of access to the programmes, the resources attributed to them, and the numbers entering achieving and staying in employment and of the types of jobs being taken up by women and men.

4.9 We are concerned that fewer resources are being invested in New Deal schemes primarily aimed at women – New Deal for Lone Parents and New Deal for Partners. The cost per job for the New Deal for Lone Parents is £244 compared to an average cost of £2,047 across New Deal programmes, and a cost of £3,377 for those on the New Deal 25 Plus.³⁰. There should be a stronger focus on the quality, choice and sustainability of jobs secured through New Deal schemes. Research by the DWP has demonstrated that lone parents are cycling in and out of poor quality jobs, rather than remaining in employment³¹. It found that lone parents with fewer young children were staying in employment. This points to the need for any employment strategy to consider women’s unpaid care work. Similarly, nearly 25% of women and men in their fifties have caring responsibilities for another adult³². If more older workers and their partners are to be attracted back into the labour market this must be recognized.

4.10 We also urge government to consider the role of self-employment in women’s lives, and how this impacts on their access to the New Deal schemes. Many low paid women, needing flexible employment and unable to find it, have sought to become self-employed. For example, evidence shows that the levels of female self-employment has increased between 1979-1997³³. However, since the time spent in unemployed to qualify for the self employed option of the New Deal is 18 months, many women seek low paid work before becoming eligible. In addition, the test trading period of 6 months is insufficient for a woman with caring and financial responsibilities for family members to overcome barriers and alternatives to providing this care. Moreover, Jobcentres do not provide advice on self employment, which is a further barrier to women exploring this position. Policy research on the New Deal scheme and self-employment has suggested that the test trading period be extended from 6 to 12 months, and that that the entry eligibility for the self employment option of the New Deal be lowered to 6 months³⁴.

- ***The WBG recommends that New Deal schemes should provide: a gender budget impact analysis;***
- ***access to higher level training, not just basic skills;***
- ***support that builds on the approach taken in the Employer retention and advancement demonstration project;***³⁵
- ***adequate attention to women’s caring responsibilities, and consider the impact this will have on employment options***

- ***The WBG recommends that the Government take up the recommendations of the Street UK and Community Link to shorten the eligibility period for the self-employment option of the ND, and extend the test trading period to 12months.***

Pathways to work

4.11 The PBR provides an update on the Pathways to Work Pilots (para 4.12). The pilots have also moved towards a more individualised approach to intervention for Incapacity Benefit (IB) claimants. There has been an increase in the number of women claiming IB, and a gender sensitive approach is needed to help these women return to employment. Many require flexible employment options, and the Government should extend its encouragement to employers to offer flexible employment opportunities to cover new employees. This is particularly important for people with chronic health conditions who, for example, may require regular hospital appointments.

- ***The WBG would like to see Government conduct a gender impact assessment of Incapacity Benefit, which will contribute to a greater understanding of the particular needs of women claimants.***

Lone parents

4.12 Many of the Government's initiatives to assist lone parents into employment already include elements that help tackle the particular problems faced by women. Personal advisors, improvements in childcare provision and encouragement of flexible employment are all positive steps and we welcome the extension of New Deal Plus schemes to Scotland and Wales. However, as Department for Work and Pensions research has demonstrated³⁶, more emphasis is needed on ensuring that lone parents are able to stay in paid work by supporting them into sustainable and high quality employment. We support the plan to incentivise Personal Advisers to continue to support lone parents when in work, as one element of achieving this.

- ***WBG would like to see targets for job retention and job quality in New Deal schemes, building on the Employment Retention and Advancement pilots to help ensure women are gaining high quality and sustainable employment.***

Outreach to non-working people who are non-benefit recipients

4.13 The WBG welcomes proposals for outreach teams to deliver support for people who are neither working nor in receipt of benefit, especially non-working partners in low-income families. We note the Government's particular focus on Black and Minority Ethnic (BME) communities, and urge government to adopt a gender-sensitive approach that recognizes the particular experiences, needs, and barriers BME women face in obtaining employment. This will be particularly important in tackling long standing problems such as the high unemployment rates among Pakistani and Bangladeshi women compared with white and black women³⁷. Any outreach strategy will only be successful if a gender-perspective is incorporated.

Housing Benefit

4. 14 Four million low-income households rely on Housing Benefit to help pay their rent. A secure and affordable home is a pre-requisite of seeking and retaining employment. We are concerned by Government's moves to reduce overall costs for housing benefit by tackling fraud and reducing errors (para 4.42). Targets for increasing recovery of overpaid Housing Benefit due to fraud or error could further penalise people whose entitlements change because of changes in their circumstances, for example, women experiencing relationship breakdown. Also, affordable housing is critical for people on low-incomes renting from the private sector, therefore the new Local Housing Allowance must be provided at a level that enables women to secure decent housing.

4.15 Despite recent improvements in local authorities' administration of Housing Benefit, the complexity of the system continues to create long delays in many areas. The worst performing authorities took more than 100 days to process a claim³⁸. A report by the Prime Minister's Strategy Unit found that deprived areas are more likely to have long processing times³⁹. This leads to debt and evictions and creates barriers to people moving into work. This can prove a particular barrier to work for women and lone parents seeking flexible work to fit with caring responsibilities.

5. Building a fairer society

5.1 The WBG welcomes the Government's statement reinforcing its commitment to promoting fairness alongside flexibility and enterprise. We would argue that a sustained strategy to tackle unfairness in terms of gender must be integral to this commitment.

Support for families and children

Child Poverty

5.2 The number of children living in poverty has been reduced since 1998/99 but doubts have been raised about whether the Government will be able to meet its first target of reducing child poverty by a quarter by 2004/5⁴⁰. Within this section the WBG have made specific recommendations that it believes will increase the likelihood of the child poverty milestones being met.

5.3 The WBG continue to urge Government to include a gender analysis in their anti-child poverty strategy, based on the findings of our report *Women's and children's poverty: making the links*⁴¹. Women are at greater risk of poverty than men and their poverty matters not only in its own right but also because of its effects on children and their living standards. This is for two sets of reasons. Firstly, it stems from women's role in the family, in which typically they still provide the bulk of care and act as managers of poverty and, in two parent families still often experience at least partial economic dependence. – issues which are ignored in the latest Opportunity for All (OfA) chapter on women and poverty⁴². Secondly, it stems from women's continued disadvantaged labour market position, which is analysed at some length in the OfA chapter and the long-term implications of which for older age are brought out in the report on women and pensions.

Childcare strategy and parenting

5.4 The WBG responded in detail to the ten-year childcare strategy set out in the 2004 Pre-Budget Report⁴³, as well as to the childcare strategy itself⁴⁴, we have also submitted evidence on the maternity and paternity leave proposals⁴⁵. We welcome the Government's commitment to providing accessible childcare in the UK, and outline in our response advice on ways of contributing towards this provision that also promote gender equality.

5.5 We also note that the 2005 Pre-Budget Report sets out further expenditure to support parents in their caring role. As found in the WBG work on women's and children's poverty, the stress of poverty can impact significantly on women's parenting capacity⁴⁶. The Government should consider focusing resources on developing anti-poverty strategies that incorporate a gender perspective to ensure that the root causes of stressful parenting are tackled.

Adult personal allowances in benefits

5.6 It appears that adult personal allowances in income support, income based jobseeker's allowance and most other benefits will rise in April only in line with inflation⁴⁷, compared to the real increases in tax credits for children. This ignores the links between women's and children's poverty. Concerns about child poverty

and efforts to improve child well-being increasingly emphasise the importance of not only the early years but also pregnancy and even the pre-conception period⁴⁸. The WBG is concerned about the deteriorating childhood health indicators⁴⁹, specifically the increased incidence of low birth weight, infant mortality and morbidity all of which are influenced by the health and income status of the mother pre-conception. It is in early pregnancy (and pre-conception) that good nutrition is most vital to a developing foetus. This can only be improved by ensuring that all claimants have sufficient resources to afford a nutritionally sound diet. This means that even focusing only on child poverty should lead to a concern about the shockingly low rates of means-tested benefits for childless adults, especially under-25s. For example, a single adult under 25 will receive only £44.50 a week, compared to their over-25 counterpart who will receive £56.20. In addition, failing to increase parents' benefit rates in real terms makes their childrearing task more difficult, and will in practice result in lower living standards for children⁵⁰.

5.7 Moreover, the WBG is dismayed by the discrepancy in benefit rates provided to young mothers (i.e. between 16-18 yrs). Young mothers receive state benefits at a maximum rate of £114.67/week, compared to those over 18 who receive £126.47/week⁵¹. Young mothers have to pay for the same nappies and baby food as mothers over 18 – their income support personal allowance rates should be brought up to the adult level.

- ***The WBG recommends that anti-poverty strategies incorporate a gender-sensitive approach.***
- ***The WBG recommends that the Government urgently review adult benefit rates and implement real improvements. In the short-term, It should also give consideration to whether additional payments should be made to claimants who know they are pregnant.***
- ***The WBG recommends that the Government provide young mothers with the same Income Support rate as provided to their adult counterparts.***

Tax Credits

5.8 The delivered and ongoing increase in the child element of the child tax credit at least in line with average earnings up to and including 2007-08 continues to give welcomed extra resources, paid via the main carer, to many families with children. The child tax credit is paid to parents both in and out of employment, and this is a welcome contribution to the costs of raising children. However, uprating only the child element of the CTC and nothing else means that the overall value of tax credits is declining in real terms.

5.9 The rather surprising but welcome change in the disregard for increases in income from one tax year to the next - from £2,500 to £25,000 –is likely to give more certainty for claimants and provide more of an incentive to seek employment, which should be helpful to second earners. However, there have been comments that it would be preferable – and easier for claimants to understand – if there was a return to the fixed term awards which were obtained under previous systems. The WBG also has reservations about the changes proposed for April 2007 that will reduce the time within which recipients must report changes in work hours or

domestic circumstance from 3 months to 1 month. This could be seen by many as an attempt to solve the administrative problems of the tax credits system by shifting more of the burden on to recipients (thereby also clawing back the expenditure on increasing the disregard). Of particular concern is the requirement to report changes to domestic circumstances, especially partnership, as a date at which such a change happens can often only be determined retrospectively. This is often the case with newly cohabiting couples or where the care of a child changes between parents and the future of such arrangements is uncertain. This problem is particularly important from a gender perspective, as female lone parents rely heavily on tax credits as part of their income⁵².

- ***The WBG urges the Government to adopt a 'light touch' approach with respect to reporting of changes in domestic circumstance.***

Child Benefit

5.10 Whilst the WBG generally welcomes the extra support offered to families through the tax credit system, we believe that the most effective financial support for children is provided by Child Benefit. Increases in Child Benefit have often been seen as a 'tax cut' targeted at families with children. Child Benefit is tailored to a family's circumstances, in that it increases with the number of children. Child Benefit also 'follows the child' at a stable rate. In particular, unlike child tax credit, a new claim does not have to be made when a parent's partnership status changes; this can be especially important for women who have been economically dependent upon a partner.

5.11 We believe that the positive contribution that Child Benefit makes to families should be enhanced by increasing the amount for second and subsequent children. HM Treasury's briefing of the PBR's Key Points for Children cites an increase in Child Benefit in line with prices to £17.45 for the first child. 'For the first child this represents a 26% increase in real terms since 1997.' One way of strengthening Child Benefit would be to reduce the gap between the rate first paid for the first child and for other children by a real increase in the level of the latter. This would also help larger families who are still at greater risk of poverty, even if that risk has diminished in recent years.⁵³

- ***We recommend that more resources be channelled towards Child Benefit, ensuring that it increases at least in line with earnings in the next spending round, and that Child Benefit be increased for second and subsequent children.***

Child Trust Fund (CTF)

5.12 The Government invites further comments on the eligibility for and timing of further CTF payments at age 7 and at secondary school. The WBG argued in our response to the Pre-Budget Report 2004 and Budget 2005 that there are more effective means of facilitating a more equal start in life for children. The tax relief given by the scheme will disproportionately benefit the children of families who can afford to save. Although this may provide some incentive to save, it will also exacerbate inequalities between children, with those from the poorest families least

likely to benefit from such tax relief. The WBG does not therefore support an extension of the Child Trust Fund, and recommends that funds be allocated instead directly to early years provision and/or Child Benefit.

- ***The WBG recommends that no more funds should be directed to the Child Trust Fund in future, and instead such resources should be invested in early years provision and/or Child Benefit.***

Community and voluntary sector

5.13 Despite increased Government interest in the voluntary sector as a deliverer of public services, currently investment is failing to 'trickle down' to women's organisations. This is because they tend to be smaller than mainstream organisations, and because they often work on politically unpopular issues, or in areas that have not yet been identified as government priorities. Current funding and procurement practices are failing to harness the skills and expertise of women's organisations, or to access the high quality needs-based services that women's organisations provide to very vulnerable women. The forthcoming revised guidance on financial relationships ('Improving financial relationships with the third sector: guidance to funders and purchasers') with the third sector must address issues of fairness for women's organisations, and other marginalised groups.

5.14 A Home Office report on voluntary sector funding showed that women's organisations received only 1.2% of central government funding in 2001/2⁵⁴, but women's organisations make up approximately 7% of registered charities⁵⁵. In 2003, only 0.04% of the total European Commission aid supported women-specific projects⁵⁶. HM Treasury should challenge this low investment in women's organizations by conducting a gender impact assessment, in line with the upcoming duty to promote gender equality on the £90 million Invest to Save budget, the £150 million Capacity Builders programme and the £215 million Futurebuilders fund, to meet the requirements of the gender equality duty and assess how much of existing investment has gone to women's voluntary organisations, BME voluntary organisations and other marginalised groups. It should develop a strategy for addressing any imbalances.

- ***The WBG recommends that the Treasury's forthcoming revised guidance for financial relationships with the third sector address funding for women's organizations, including guidelines on conducting a gender impact assessment of any relationship.***
- ***The WBG urges Treasury to conduct a gender impact assessment on government funding schemes with the third sector, such as Invest to Save, Futurebuilders, and Capacity Builders programmes.***

Youth volunteering

5.15 The Government, in response to the Russell Commission, plans to continue its three-year £100 million investment in a national framework for youth action and engagement, including a discretionary hardship fund to help poorer young people.

The WBG would like demonstrable assurances that opportunities offered to young people in this way will challenge traditional gender stereotypes.

Recognising volunteering

5.16 The WBG welcomes the proposals to 'disregard in full all charitable, voluntary, and personal injury income payments when assessing eligibility for income support and Jobseekers Allowance' (para 5.78). We look forward to full details to be published in a rulebook in spring 2006 on volunteering and the benefits system. Within this, we are eager to see how Government will approach national insurance credits and volunteering, as promised in Budget 2005 (para 5.93). Given the reliance of many community and voluntary organisations on the unpaid labour and commitment of women in particular, we would support any efforts to value such formal and informal volunteering activities more highly. This might include the award of national insurance credits. Various other proposals – including the idea of accreditation of volunteering experience, to help women returners as well as others – have already been made by community groups and others, and these should be explored⁵⁷.

- ***The WBG recommends that any consideration of the relationship between formal and informal volunteering and benefits should take into account proposals put forward by women active in community groups.***

Tax avoidance

5.17 The WBG applauds the Government's further measures on tax avoidance. It is important that enough revenue is raised to fund public spending to an extent that adequate resources are available to promote gender equality, and meet the needs of women and men. It is better for women that better-off individuals and wealthy corporations pay the tax that they should, since women gain greatly from expenditure on public services and are highly over-represented among the poor. This has been recognised, for example, in the Turner Pensions Commission's proposals. They have recognised that tax reliefs on pension are going mainly to high earning men, we therefore welcome its proposals to restructure them in favour of low-earners.

Improving women's income in retirement

5.18 We welcome the Government's efforts to provide for pensioners who face particular economic difficulties on low fixed incomes as set out in 2005 Budget. Last year we particularly welcomed increased support for covering the costs of council tax, health care, and transport which will help to stretch limited individual budgets further. However we regret there is no commitment either to the future of this support beyond 2009 or to indexing it to fuel price increases in the case of the winter fuel payment (WFP) or increases in council taxes in the case of council tax relief (CTR). Pensioners worry about future large increases in these bills. Women pensioners in particular are at a higher risk of economic hardship. Over 1 in 5 single women pensioners live in poverty⁵⁸. Indexing and taxing these payments, which cost £3 billion annually, would ensure that poorer pensioners gained the most. The simplest and least costly way of doing this would be to add them to the taxable basic state pension (BSP). At the same time it would give some longer

term security for paying these bills. These measures, however, deal with the symptoms of women's poverty rather than its causes.

5.19 The WBG is concerned that little attention has been paid in PBR 2005 to the sources of the problems faced by women pensioners. We do appreciate, however, that the government has been awaiting the recommendations of the Pensions Commission, and we look forward to seeing these recommendations being reflected in the Budget 2006. As long as neither the state nor private pension systems fully reward women's unpaid caring contributions women pensioners will continue to be at a greater risk of poverty than men. At present, the pension system is based on a male full-time earner model, with inadequate support and recognition of the impact which women's unpaid caring responsibilities for children or for elderly relatives have on their lifetime earnings. Moving from a social security system based on a family wage to one based on family employment, does not automatically reduce inequalities between men and women in the labour market.

Means testing

5.20 We share the Pensions Commission's concern about the disincentive to save arising from the growing emphasis on means tested pension provision. We therefore regret that the basic state pension will continue to be index-linked to prices not earnings. The present policy of expanding means testing has particular problems that negatively impact on women's pension income. First, take-up amongst pensioners today still leaves 20% of those in need without the additional pension credit to which they are entitled, (although we are pleased to note that this proportion is falling)⁵⁹. This is largely due to the complexity and stigma still associated with claiming means-tested benefits. Second, it reduces incentives for women to save, not only because, like all low earners, it is difficult to save enough money to earn a pension above the minimum guaranteed by the credit but also because the means test is based upon the couple not the individual so her modest pension merely reduces the pension credit her husband/partner might otherwise receive. In general, the low level of the BSP combined with the operation of the pension credit, housing benefit, council tax benefit and other benefits linked to the receipt of pension credit result in high marginal rates of tax. A good Basic State Pension (BSP) which lifts women above means-testing, and to which more women are entitled in their own right, is needed.

- ***We support the Pensions Commission proposal to link the BSP to earnings, but this needs to happen as soon as possible, not wait until 2010.***

Pensions Commission recommendations

5.21 Given the bias against women in the current pension system, we welcome the Pensions Commission's proposals to properly account for and reward women for their unpaid care. In particular, we agree that a universal-residence based pension for the 75+, and improved carer credits in the State Second Pension (S2P) will help increase women's pension entitlement. However, we also urge government to include enhanced caring credits in the proposed NPSS, similar to those the Commission has recommended for the S2P. Moreover, we want to emphasise the

importance of adopting and delivering the Commission's reforms in their entirety, rather than only adopting certain elements. The reforms work as a package to alleviate women's poverty in retirement, and would not be effective if not introduced in a comprehensive manner. To make sure this set of reforms is most effective in achieving its aim of ensuring women do not live in poverty in retirement, we have outlined a further enhanced system of caring credits, building on those proposed by the Commission, in our response to the Pensions Commission, which we believe will properly account for unpaid care⁶⁰.

- ***The WBG recommends the take-up of the Pension Commission's proposals to account for women's unpaid care through a universal pension, and improved caring credits in the state second pension. Moreover, the NPSS should have a system of caring credits introduced to ensure women live on an income that is well-above the poverty line***

State Pension Age

5.22 An increase in the SPA after 2020, as proposed by the Pensions Commission will affect women disproportionately because with far lower private pension accrual than men they will not have the options to retire before SPA that some men have.

5.23 Although women may be forced to work longer, and many may wish to do so, it is important to recognise that this may be very difficult for them because of their caring responsibilities. Women approaching SPA may be caring for a spouse, parents or in-laws, or grandchildren which affects their opportunities for paid work⁶¹. Although a fifth of men and over a quarter of women in their fifties are carers, far fewer men than women either give up employment or work part-time as a result. Moreover, women may suffer particular gendered ageism in the workforce. This makes it difficult for older women to return to employment when their caring responsibilities cease. We would ask that the gender dimension of increasing the SPA be considered carefully, and that any negative impacts on women be accounted for in the future development of pensions policy.

- ***Proposals for increase in SPA need to be gender impact assessed.***

6. Delivering high quality public services

Maintaining investment in the public sector

6.1 Women make up a large proportion of both public service users and the public service workforce. The allocation of significant investment for key parts of the public sector has the potential therefore to benefit women in a number of ways. For this reason, the WBG welcomes this investment, although we are concerned that it should not be at the expense of undermining other equally essential services, and that restrictions on pay increases should not undermine the Government's attempts to reduce the gender pay gap.

6.2 The public sector has led the way in creating equal opportunities at work, providing good job and career opportunities for women in all parts of the UK. Many women now feel that these opportunities are being threatened and that, particularly in London and the South East, and particularly for women from black and minority ethnic groups, there will be fewer good quality jobs available in the labour market.

Front-line vs back office work

6.3 The WBG does not think that the Government's rhetoric of "front-line" and "back office" work is convincing, or helpful to delivering efficient public services. Women who monitor, use and work in the public sector are well aware that the efficient, timely and sensitive delivery of services depends on adequate resourcing for both the staff who have direct contact with customers and the other staff who support them. Scrimping on the "back office" can often hinder the "front-line" in its dealings with service users. Women as both users and providers often bear the brunt of this unhelpful rhetoric. Moreover, any eGovernment plans will not be achieved without adequate support in the "back office". However, eGovernment should not override users' ability to speak directly with someone when necessary.

Sports funding

6.4 The PBR gives attention to various sport initiatives including the Olympics, the World Cup, and the forthcoming National Sports Foundation. The Equal Opportunities Commission (EOC) has identified research evidencing inequalities in sport and physical activity rates between men and women. In addition there is evidence of policies and processes which indirectly discriminate, particularly against women in the delivery of sport and physical activity programmes and facilities. Inequality issues between men and women, boys and girls include participation, but also infrastructure and delivery mechanisms. Funding inequalities, and barriers to access as both participants and spectators needs to be addressed in the delivery of the Olympic Games, the National Sports Foundation, and other sport funding instruments. Gender budgeting is a tool which would reveal hidden gender inequalities. We welcome the inclusion of a Women into Sport programme, but urge that any ring-fenced funds are not wasted because the barriers to women's participation are not adequately addressed.

6.5 For example, gender budget analysis research by the EOC and the Sports Council for Wales found that activities with high levels of female participation tended to be more dependent upon self-funding. For example, aerobics classes,

popular among women, often require an attendance fee to cover costs. However, football, which is much more popular with men, is subsidised by the public purse⁶².

Consulting service users

6.6 The PBR sets out how community and citizen engagement, and empowering service users will contribute to a more efficient and successful public service strategy. The WBG would like to make clear that consultation with service users needs to be applied with care in order not to entrench gender (and other group) inequalities. If consultation hinges around current users, the voices of those groups currently excluded from the service will be lost. Specific initiatives aimed at consulting women and men regarding areas where their usage is under represented is essential.

6.7 We would further add that the increase in decision-making powers of Local Strategic Partnerships (LSP) (in Local Area Agreements) is worrying because there is very little strategy for tackling gender equality. For example, in a recent ODPM evaluation of LSPs, the vast majority of LSPs are either not addressing gender at all, or it is on their agenda but no action has been taken. Less than 5% were able to demonstrate measurable achievements⁶³. Most of the other equalities issues (including BME, gay and lesbian, and disability) are low on the agenda as well⁶⁴. Ensuring these issues are taken seriously in LSPs will require engagement with the women's sector, and other equality organisations. Engagement depends on organisations having time to attend meetings and often it is the larger organisations with the loudest voices that get heard, and women's organisations, BME organisations and other marginalised groups can be excluded. Women's organisations are usually small and focused on using their inadequate resources to deliver often life-saving services to very vulnerable women – this makes it very difficult for them to take time away from service delivery to engage with local partnerships. Therefore LSPs need specifically to target women's organisations and resource them to participate.

6.8 Moreover, the WBG is concerned with the increasing trend of contracting out of Local Government services. Some community groups have developed strong links with Local Government, and are able to engage in the decision-making process of how services are provided. In particular, this can be an important entry-point for women into public life. However, contracting out will undermine these relationships. As such, it is vital that consultation and participation be facilitated by private service providers.

- ***The WBG recommends that all consultation processes take account of the different needs, priorities, and barriers that women face. Any contracted-out services should also require a gender-sensitive consultation process with private providers.***

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- ⁵⁷ For example, the National Open College Network (NOCN) provides accreditation for adult learning, including through volunteer work.
- ⁵⁸ *Households Below Average Income 1994/5 – 2003/4* (2005) Department for Work and Pensions.
- ⁵⁹ Take up of the basic pension is near-universal and increases would be received in full by the poorest, while those who pay income tax (a slight majority) would receive less. Pensioners over the age of 80, the majority of whom are women, are least likely to claim means-tested income support.

⁶⁰ The WBG will be responding to the proposals to the Turner Commission in more detail in early 2006.

⁶¹ Evandrou, M and Glaser, K, 2003, "Combining work and family life: the pension penalty of caring", *Ageing and Society*, 23, pp583-601.

⁶² Duncan, R. and Mortimer, J. (2004) An investigation into equality and gender-related issues of sports participation and budgeting of local authority leisure centres in Wales: Final Report, Equal Opportunities Commission and Sports Council for Wales.

⁶³ ODPM and Department for Transport (2006) *National Evaluation of Local Strategic Partnerships: Formative Evaluation and Action Research Programme 20020-2005*, London: HMSO.

⁶⁴ Ibid.