



THE IMPACT ON WOMEN OF RECESSION AND AUSTERITY

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INTRODUCTION

In 2010–11, the TUC¹, along with groups like the Fawcett Society and Women's Budget Group, highlighted the gender impact of cuts to jobs, services and welfare that was likely to result from the recession and the coalition government's austerity programme. There was a real fear that we were seeing the slow progress towards gender equality over the last 40 years unravel as women lost jobs, were pushed into poverty and could no longer access the vital services that enable them to participate on an equal footing in the workplace and society.

This report, prepared for TUC Women's Conference 2015, takes stock and looks at how women have fared through recession and austerity. It finds that while progress on some headline measures of gender equality has continued – the employment and pay gap have continued to narrow, for example – some women are facing new hardships and barriers to equality.

The number of women in work is greater than ever before but young women's employment, which fell furthest in the recession years, has still not recovered. Most of the net growth in women's employment has been in low-skilled and low-paying sectors. There has been a rise in the number of women who are stuck on zero-hours and short-hours contracts unable to get enough work to make ends meet and afraid to complain in case they lose the hours that they do have. There are more women in casual work with little or no security of employment. They struggle to arrange childcare and are unable to plan ahead to secure a future for themselves and their families.

Pay in real terms has fallen for women even though it hasn't fallen by as much as for men. Women working full-time now earn about nine per cent less per hour than men but women working part-time earn nearly 38 per cent less. They still make up the majority of those paid less than the living wage and more women than ever before are in part-time work because they can't find full-time work.

New rights to promote gender equality like the extended right to request flexible working and the new system of shared parental leave will bring benefits to some women (most likely, those in permanent employment with partners in well-paid, permanent work too). But women also face increased risks of discrimination and ill-treatment at work which they have no hope of redressing, especially since the introduction of fees for employment tribunal claims.

The impact of cuts in benefits and public services has been shown time and again to be hardest for particular households, especially those headed by women. Single mothers face greater obligations to look for work and are at greater risk of having their benefits taken away. They are also the group most likely to be sanctioned for unjustifiable reasons. More single mothers are now in work but frequently they are stuck in low-skilled and low-paid jobs which they have little chance of progressing from.

These are just some of the findings of this report. It is intended to shine a light on how women have been affected by the changes to the labour market and the cuts in public spending in the past seven years and to help trade unions prioritise action to defend the most vulnerable women in the workplace and society.

26th

The UK's place in the World Economic Forum's gender gap index in 2014, down from 13th in 2008. In terms of labour force participation and wage equality the UK was 48th.

EMPLOYMENT

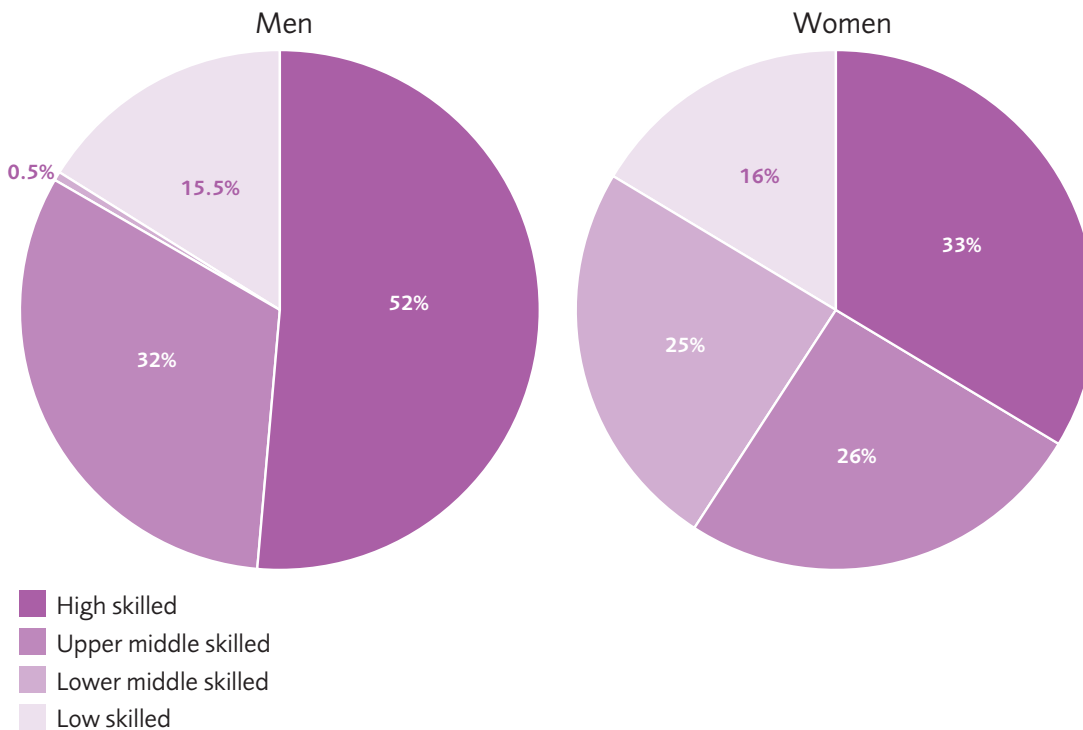
The recession that followed the financial crash of 2007–8 was the deepest in living memory. Women's employment fell but it didn't fall as fast or as far as men's. By 2013, it had recovered to pre-recession levels and by the end of 2014 women's employment was at its highest level since records began in 1971. The long-term trend of a narrowing of the employment gap between men and women had re-established itself.

However, this headline employment growth and the re-emergence of a familiar trend masks some significant changes in employment for women in the years since the financial crash. For some women, often the lowest paid and most vulnerable, there has been a worsening of employment conditions and opportunities.

HALF OF THE GROWTH IN WOMEN'S EMPLOYMENT IS FROM SELF-EMPLOYMENT

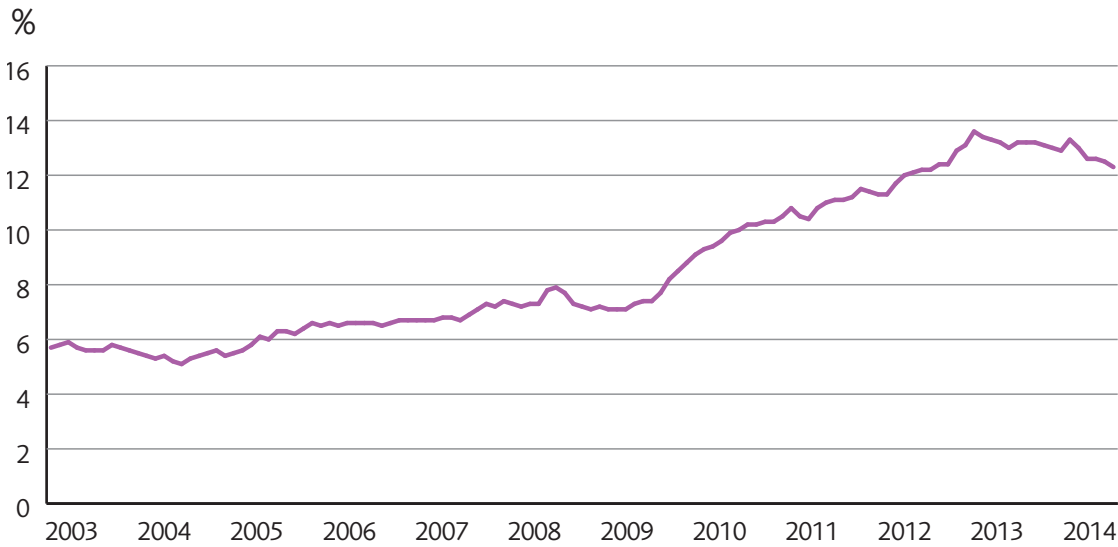
Self-employment has driven the increase in employment for both men and women in recent years. There are still fewer self-employed women than men but self-employment has increased at a faster rate for women. Self-employment has accounted for half of the overall net growth in women's employment since 2008, rising from 1.05 million to 1.45 million by the end of 2014.

FIGURE 1: NET GROWTH IN SELF-EMPLOYMENT BY SKILL LEVEL 2008-2014



Source: Labour Force Survey Q3 2008 and Q3 2014²

FIGURE 2: TWO-FOLD INCREASE IN THE PROPORTION OF WOMEN IN PART-TIME WORK BECAUSE THEY CAN'T FIND A FULL-TIME JOB



Source: Labour Force Survey³

WHAT KIND OF JOBS ARE SELF-EMPLOYED WOMEN DOING?

About a third of self-employed women are employed in high-skilled jobs (managerial or professional occupations) and the numbers in these occupations has risen significantly since the recession, accounting for about a third of the net growth. However, compared to men, more of the net growth in self-employment for women has been in low or lower middle skilled jobs. These kinds of jobs account for two-fifths of the net growth in self-employment for women and only one-sixth of the net growth in men's self-employment. In 2014, the three most common jobs for self-employed women were: cleaner, childminder and hairdresser.⁴

Over the period that women's self-employment has increased, earnings from self-employment have fallen. The real median income for a self-employed worker fell by 22 per cent between 2008–9 and 2012–13, from £266 to £207 a week (based on 2013 prices).⁵ This is a bigger fall than the fall in real wages for employees following the recession.

In 2012–13, among those people who earned enough to pay tax, nearly two in five women with a self-employed income earned less than £10,000 a year. Many self-employed men were also low paid but overall there is a large gender gap in self-employed income. On average, among those paying tax, women earned 30 per cent less than men from self-employed income sources – £16,000 compared to £23,000 a year. Self-employed women also miss out on important benefits such as statutory sick pay and statutory maternity pay.⁶

RISE IN INVOLUNTARY PART-TIME WORK AND UNDEREMPLOYMENT AMONG WOMEN

During the recession, women working full-time were more likely to lose their jobs than women working part-time. The number of women in part-time employment fell during 2008 but part-time employment soon recovered and has grown since. There are now 7 per cent more women in part-time work than before the recession (6.1 million compared to 5.7 million at the start of 2008).

The fall in full-time employment for women was bigger and it wasn't until the end of 2012 before it returned to pre-recession levels. There are now 5.1 per cent more women in full-time work than at the start of 2008 (8.3 million compared to 7.9 million).

Most women who work part time choose to do so, often because it allows them to combine caring responsibilities with paid work. However, since the recession there has been a big increase in the proportion of women who are in part-time work because they can't find a full-time job. The rate almost doubled between the start of the recession and 2013 and has only recently started to come down. By the end of 2014, there were still 746,000 involuntary part-time women workers – one in eight part-time women compared to about one in fourteen before the recession.

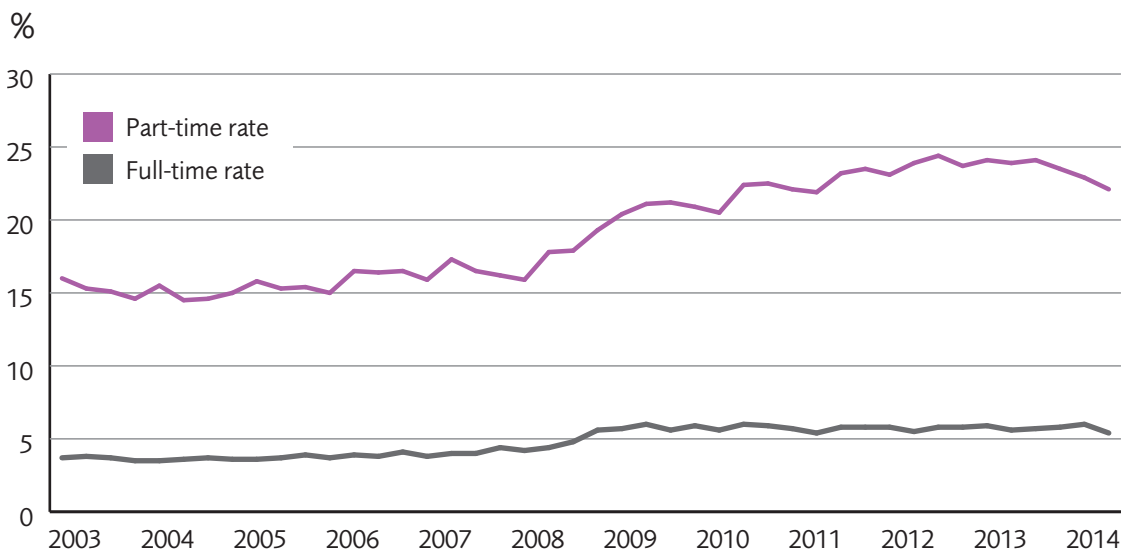
Another connected trend is the rise in the number of women who say they are underemployed. Between 2008 and 2014, the number of women who are in work but

would like more hours than their current job gives them increased from 1.1 million to 1.55 million, a rise of 41 per cent. In 2014, one in nine women said they were underemployed compared to one in 11 men.⁷

Part-time workers are more likely to say they are underemployed in the years since the recession than full-time workers. In 2008, less than one in six part-time workers said they were underemployed whereas now more than one in five say they are.

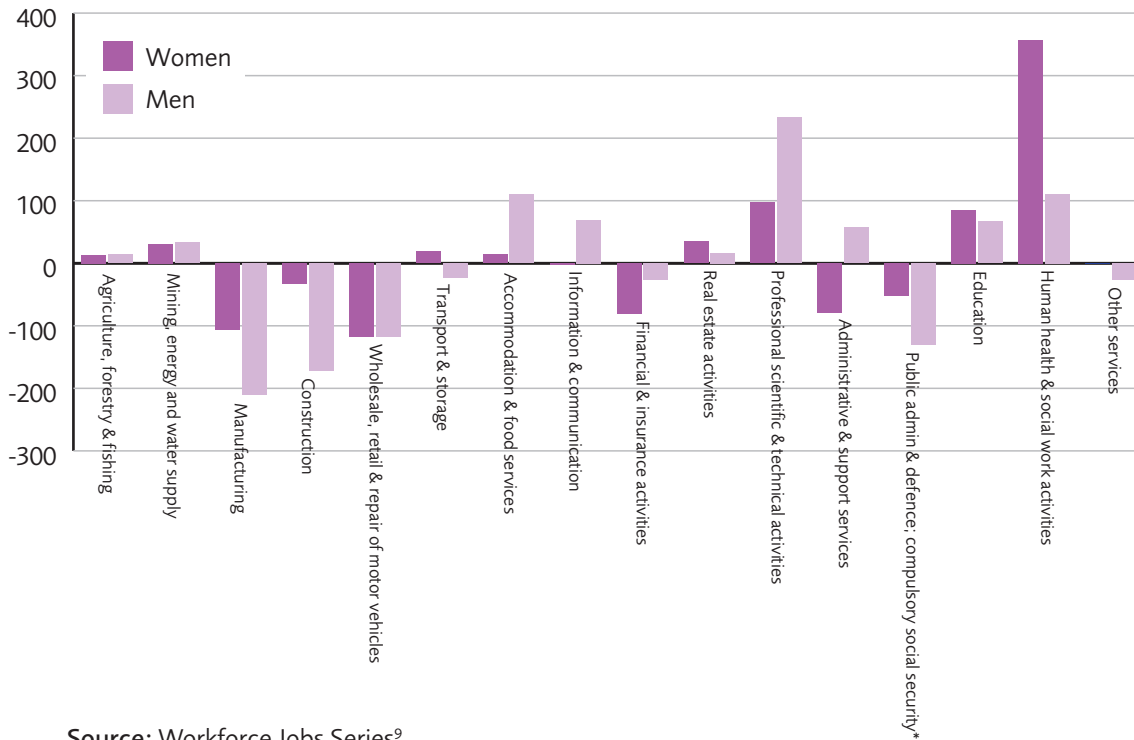
People in lower-skilled jobs (e.g. cleaning, waitressing and bar work) and sales and customer service jobs are the most likely to report under-employment. Nearly a quarter of sales assistants and retail cashiers say they would like more hours than they currently have. This is likely to reflect the growth in zero-hours and very short-hour contracts in these areas. In 2014, over a quarter of retail workers were contracted to work between one and 15 hours a week.

FIGURE 3: MORE THAN ONE IN FIVE PART-TIME WORKERS CAN'T GET ENOUGH HOURS IN THEIR CURRENT JOB



Source: Labour Force Survey⁸

FIGURE 4: NET CHANGES IN EMPLOYEE JOBS FOR MEN AND WOMEN 2008-2014 (1,000s)



Source: Workforce Jobs Series⁹

BIGGEST JOB LOSSES FOR WOMEN HAVE BEEN IN FINANCE, RETAIL AND MANUFACTURING

Between 2008 and 2014, the sectors which saw the biggest reductions in the number of women employees were: financial services, retail and manufacturing. In financial services, women have accounted for three quarters of the net job losses. In retail, men and women were equally likely to lose employment, and in manufacturing, net job losses for men have been even higher than for women. Analysis for the TUC in 2014 found that in financial services and retail, the biggest drop in employment for women was among those working full time, although this was partly offset by a rise in part-time employment in the retail sector.¹⁰

“Perhaps the worst effect of zero-hours contracts is that they put workers in the position where they have little power to complain about poor working practices by employers or by their colleagues. It is simply too easy to cut someone’s hours.”

Key to Care, report of the Burstow Commission on the future of the care workforce

GROWING CARE WORKFORCE BUT POOR CONDITIONS

Analysis by the TUC has found that over half of the net job growth for women since 2010 has been in low-paying sectors. The biggest area of growth in employee jobs for women has been in health and social care. However, the number of people employed in health and social care in the public sector, excluding NHS employment, has fallen by a quarter since 2010, when the government began its programme of public sector cuts.¹¹

As demand for care services is growing but funding is being cut and services are outsourced, concerns have been voiced about the poor pay and conditions of care workers. It is estimated that 80 per cent of the care workforce are women and one million more care workers are going to be needed over the next decade.¹² The Burstow Commission into the home care workforce reported at the end of 2014. It quoted estimates of 60 per cent of the current home care workforce being on zero-hours contracts. It said zero-hours contracts were attractive to care sector employers because they could pass the uncertainty of cashflow onto frontline workers.¹³

The Resolution Foundation estimates that care workers are collectively paid £130 million below the National Minimum Wage because of employers' failure to pay travel time and deductions for essentials to do their job such as uniforms, mobile phones and petrol.¹⁴ UNISON's petition to end the illegal underpayment of an estimated 220,000 care workers has succeeded in getting a commitment from government to investigate some of the providers.¹⁵

"Isabelle's fluctuating income and insecure hours give her little freedom. She finds it hard to put aside enough money 'to do anything' and the insecurity of hours makes it difficult to plan ahead and share childcare responsibilities with her husband, something she was able to do when she had security and predictability in her hours. In her previous job it was even more challenging, being given minimal notice of shifts and, on occasion, being turned away from a visit without pay when she arrived for a job. Isabelle did complain about her treatment in her previous job but thought it led to no improvement. She also felt that when she complained, which she did to both her own manager and senior managers in the company, this had an impact on the shifts she was subsequently offered and ultimately meant she was given less work."

Case study of a home care worker from Women and Casualisation: women's experiences of job insecurity (TUC 2014)

MORE PUBLIC SECTOR REDUNDANCIES TO COME

Since 2010, headcount in the public sector has fallen from 5.7 million to 5.3 million.¹⁶ The public sector share of employment has fallen from 19.4 to 17.4 per cent. This is the lowest share of employment for four decades. It is forecast that further cuts will mean that by 2019–20, the public sector will make up just 14.8 per cent of the workforce, dramatically changing the shape of the UK labour market.¹⁷

This will have a significant impact on women's employment as women make up two-thirds of the public sector workforce. Within local government, job cuts have already had a disproportionate impact on women – 96,000 men in full-time posts have gone (21 per cent), compared with nearly 141,000 (31 per cent) women.¹⁸ The lowest paid workers in the public sector earn eight per cent more than the lowest paid workers in the private sector, adjusting for different personal and job characteristics and different organisational size.¹⁹ This suggests that if low-paid women lose their jobs in the public sector it is likely that their pay will worsen if they are employed in similar work in the private sector.

Two areas where women dominate employment in the public sector are schools and the NHS. These have been protected in successive spending reviews and there are commitments to continue to protect them. Women in professional and associate professional jobs like teaching and nursing, will therefore make up a growing proportion of the shrinking public sector workforce.

It is clear that the women who remain in the public sector are experiencing growing workload pressures. TUC analysis shows that women working in the public sector have driven the increase in unpaid overtime in the past decade. 28 per cent of women working in the public sector were working unpaid overtime in 2013 – up from 27 per cent in 2012 and 24 per cent in 2003.²⁰ Over the same period, men working in the public sector and private sector employees did not see similar increases.

GROWING CASUALISATION AND ITS IMPACT ON WOMEN

Temporary and casual employment grew steadily through the recession and the years that have followed. By 2014, there were more than 1.7 million workers reporting that they were in some kind of temporary work. The number of women in temporary work rose from 773,000 at the start of 2008 to 892,000 by the end of 2014 and the proportion of women in temporary work because they could not find a permanent job increased from a quarter to nearly a third.

The TUC's *Decent Jobs Deficit*²¹ found that women accounted for 54 per cent of temporary workers and 55 per cent of zero-hours contract workers in 2014 when they made up 47 per cent of all those in employment. In sectors such as retail, health and social care, hospitality and further and higher education there are growing numbers of women with little employment security and few opportunities for progression.

The TUC looked at how growing casualisation impacts on individual women in its report *Women and Casualisation: women's experiences of job insecurity*.²² The case study interviews highlighted a number of themes: increased risk of pregnancy and maternity discrimination, problems managing childcare and other caring responsibilities because of unpredictable and fluctuating hours, low and fluctuating pay and the impact this has on in-work benefits, lack of training or other opportunities to progress, and problems complaining or trying to assert workplace rights through fear of losing work or having hours cut.

“Kate's temporary contracts meant she could not make demands or ask for time off: I never felt secure, that I could ask to do normal things like go to school plays or trips, even though those days would be unpaid - you can't be seen to be 'unreliable'. In financial terms it was difficult to plan or commit to things, especially when over time the contracts were for fewer hours over a shorter period of time. It was hard to let the children sign up for after-school clubs or music lessons in case the money was not there and for the children to engage with the same school activities as their peers whose parents worked more predictably.”

Case study of a freelance worker in broadcast media from Women and Casualisation: women's experiences of job insecurity (TUC 2014)

YOUNG WOMEN ARE MOST LIKELY TO BE UNEMPLOYED AND UNDEREMPLOYED

The employment rate for young women was falling prior to the recession but this trend accelerated significantly during it. The employment rate for women aged 18 to 24 fell from 61 per cent to a low of 55 per cent in 2011. It has recently started to improve but young women's employment has not returned to pre-recession levels – at the end of 2014, it was 59 per cent.

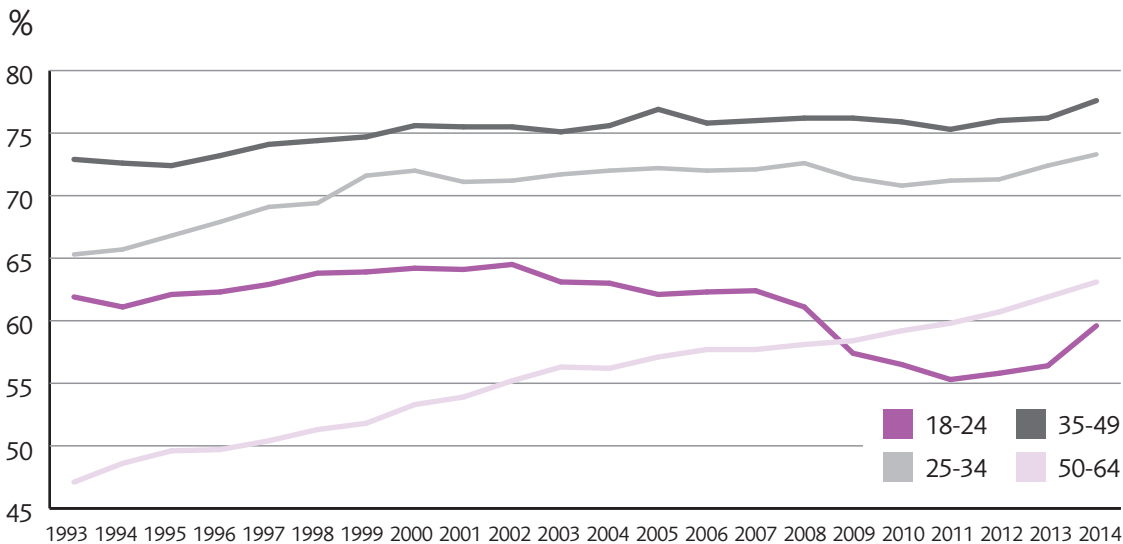
Workers in their early 20s are more likely to be on zero-hours contracts and in temporary or agency work because they can't find a permanent job.²³ In 2014, around one in five workers aged 16 to 24 reported that they couldn't get enough hours in their current job, which was more than double the percentage for any other age group. This age group has also seen the biggest rise in underemployment since the start of the 2008–9 downturn.

While overall the picture for young women who are 'NEET' (not in employment, education or training) has improved since 2008²⁴, the number of young women who are NEET continues to outstrip the number of young men, yet there have been no targeted policy interventions which address the fact that there are more young women being excluded from work and training than their male peers²⁵.

EMPLOYMENT RISES FOR OLDER WOMEN

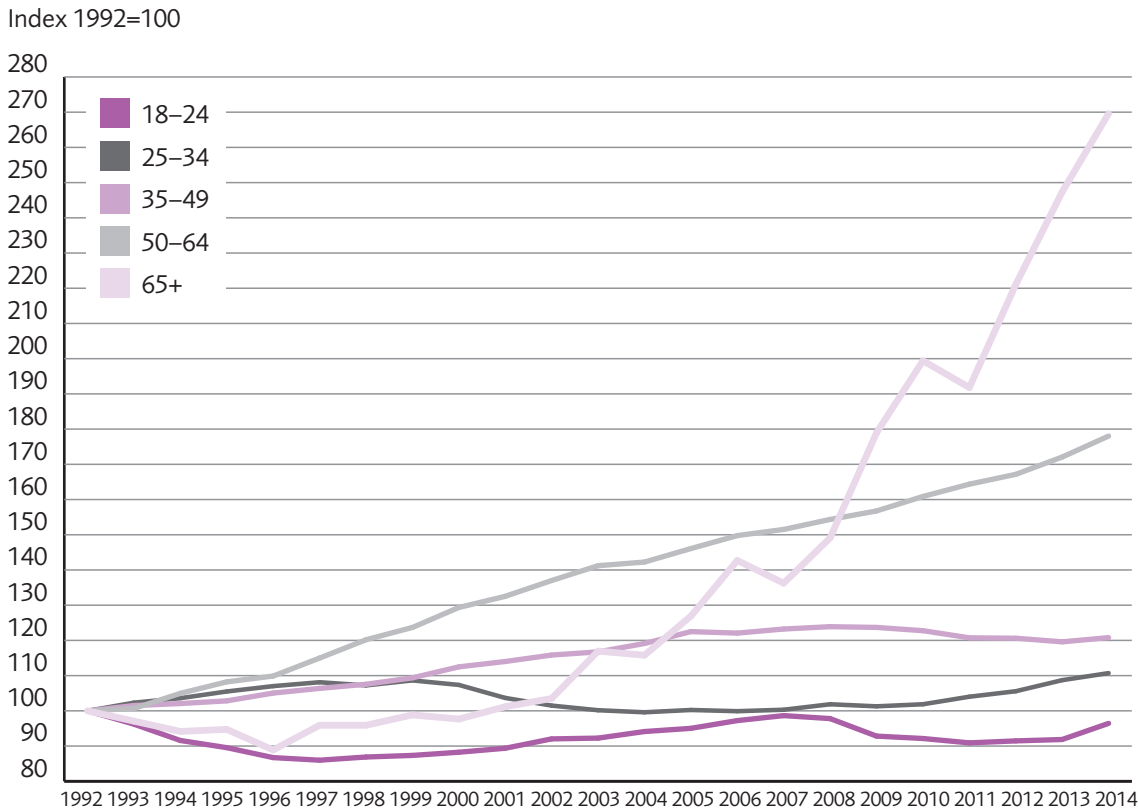
Among older women there has been a long-term trend of rising employment. Women over 50 have accounted for 76 per cent of the growth in women's employment in the past 20 years.²⁶ Older women's employment continued to grow through the recession and after it. However, as the TUC's Age Immaterial report on older women explained this is not necessarily an indication of labour market strength and increased opportunity for older women. It found that older women's economic activity accelerated when the state pension age for women began to rise in 2010.²⁷

FIGURE 5: WOMEN'S EMPLOYMENT RATES BY AGE GROUP



Source: Labour Force Survey²⁸

FIGURE 6: RATE OF CHANGE IN EMPLOYMENT LEVELS FOR DIFFERENT AGE GROUPS OF WOMEN, 1992-2014



Source: Labour Force Survey, indexed with 1992=100²⁹

There has also been a marked increase in the proportion of 65+ women in work. Although it is still a small minority of 65+ women who are in work, employment for this age group has increased at a rapid pace compared to other age groups over the course of the past decade and through the recession. Between the start of 2008 and the end of 2014, employment for 65+ women nearly doubled, reaching 445,000, a rate of 7.4 per cent.

Part of the increase in older women's employment will be because some women want to stay in work for longer, but for others it is likely to be driven by financial necessity, especially given the cost of living pressures in recent years. The Prudential's annual survey of retirees' expected pension income has found a widening gender gap since 2010. In 2014, women were expecting to retire on £6,700 less per year than men and just 29 per cent of women thought they would have enough income to enjoy a comfortable retirement, compared with 47 per cent of men.³⁰

An Usdaw survey found that around two-thirds of older women shopworkers were planning to work beyond state pension age, with three quarters identifying financial reasons as the most important factor influencing this decision.³¹

Also, the 50 to 64 and 65+ age groups are the only ones in which workers are more likely to report overemployment in 2014 compared with 2008. The Office for National Statistics concludes that one potential reason for this is that more people are expecting to work past state pension age but that they would like to work fewer hours or even retire.³²

Older women face particular problems in juggling the need to stay in paid work with caring responsibilities. For example, a recent TUC survey found that the majority of grandparents who were looking after their grandchildren on a regular basis were in paid work themselves and most of those providing regular childcare were doing so to enable their children to work.

“I’m worried about the impact of the increase in the state pension age on my ability to care for elderly parents and a disabled brother who live two and a half hours away. Having the option to retire at 60 would have allowed me to support my daughter back to work and care for my parents and brother but now I am very anxious that we will have to rely on help from outside. I want my parents to be able to stay at home, not go into care because I have to continue to work at a time when they need me most.”

Case study from Age Immaterial: women over 50 in the workplace (TUC 2014)

SINGLE MOTHERS’ EMPLOYMENT RISES BUT MORE IN LOW-SKILLED WORK

The employment rate for mothers of dependent children has risen pretty much continually since records began in 1996 and it was not as affected by the 2008–9 downturn as employment for women without dependent children.

In the past two decades, employment for single mothers has increased at a faster rate than for mothers in couples. Although single mothers are still less likely to be in employment, the gap has narrowed from 24 percentage points in 1996 to 10 percentage points in 2014. One of the biggest increases in single mothers’ employment has come since 2011. This faster rate of growth is likely to result from welfare changes. Prior to 2008, lone parents were eligible for income support provided their youngest child was aged under 16 but this has been restricted in stages so that by 2012 lone parents had an obligation to look for work once their child was over five years old.³³

This change in policy led to a sharp increase in the unemployment claimant count (the number of women claiming Jobseekers Allowance) as lone parents were moved off Income Support and onto Jobseekers Allowance.

Single mothers are more likely to be in low-skilled jobs than mothers in couples. In 2014, two thirds of single mothers were in low or lower middle skilled jobs compared to half of mothers in couples.³⁴ Single mothers have also been identified as one of the groups that find it hardest to progress out of low-paid work once they are in it.³⁵

A recent independent inquiry into women and Jobseeker’s Allowance, co-ordinated by the Fawcett Society, raised serious concerns about how single parents, 92 per cent of whom are women, were being treated in the welfare system. It found that jobcentre staff and work programme providers were not aware of the flexibilities that single parents were entitled to such as being able to restrict their availability for work to fit around school hours. It reported that since 2008 there has been a big rise in sanctions against single parents from under 200 a month to 5,000 a month in 2014. Single parents are the most likely group to be unfairly sanctioned. Two in five have had sanctions overturned at appeal. The inquiry questioned whether this harsh regime, which was so damaging to women and their families, was leading to sustainable employment for single parents.

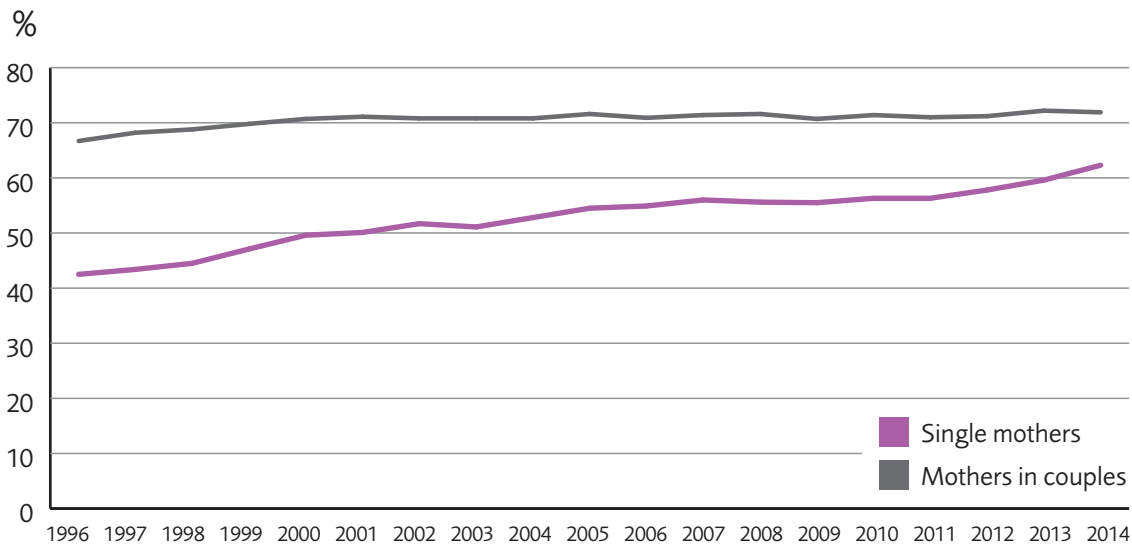
“Christine was offered a job of 30 hours per week and was happy at first but is now worried as it turns out it means leaving her 11-year-old son, who is on the autistic spectrum, on his own some nights and weekends. She reported that she was told by her employability adviser based at her Work Programme provider not to worry as her son will be OK on his own. Although she is only required to work 16 hours because of her child’s needs she was worried about telling her adviser she didn’t want to take the job at these hours as she had heard about the threat of a benefit penalty.”

Example from One Parent Families Scotland given to the Independent Inquiry into Women and Jobseekers’ Allowance³⁶

159,000

The number of lone parents claiming JSA in February 2013, up from 7,000 since February 2008.³⁷

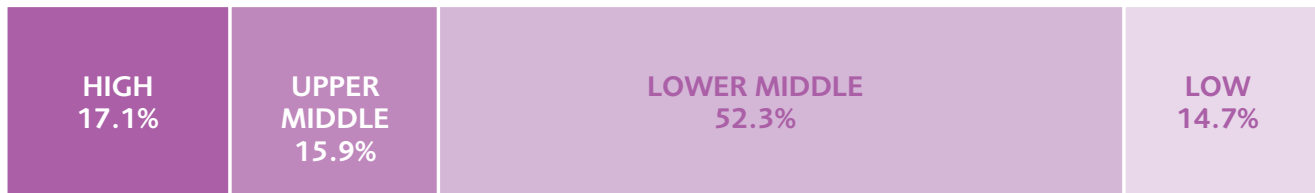
FIGURE 7: EMPLOYMENT RATE FOR SINGLE MOTHERS RISES



Source: Labour Force Survey³⁸

FIGURE 8: SINGLE MOTHERS' AND MOTHERS IN COUPLES' EMPLOYMENT BY SKILL LEVEL

Lone mothers



Mothers in couples



Source: www.ons.gov.uk/ons/dcp171776_388440.pdf (page 25)

PAY

The headline gender pay gap compares the median hourly pay rate for full-time male employees and full-time female employees. It has continued to follow the long-term trend of a steady narrowing throughout the recession and the years of austerity that have followed. This trend reflects the growth in women's employment and progression in the workplace. By 2014, the gender pay gap had fallen to a new low of 9.4 per cent.

LOW PAY REMAINS A BIG PROBLEM FOR PART-TIME WOMEN

However, the headline gender pay gap excludes the two-fifths of female employees who work part time. Progress in improving pay for part-time women has been much slower over the past four decades. Those seeking part-time work, mainly women with caring responsibilities, still struggle to find decent, well-paid job opportunities.

In 2014, the median hourly pay rate for part-time women was £8.44 an hour – 37.9 per cent less than the median hourly pay rate for full-time men. Two in five women working part time earn less than the living wage (£7.85 an hour or £9.15 an hour in London). In some parts of the country like Belfast East, West Lancashire, Harrow West and Bridgwater and Somerset more than two-thirds of part-time women earn less than the living wage. Those working part-time also find it especially difficult to progress out of low-paid work.³⁹

A DECLINE IN REAL WAGES SINCE THE DOWNTURN

The continuing progress in narrowing the gender pay gap in the years since the recession will be little comfort to many working women. They and their families have faced the worst squeeze on real income since Victorian times as pay has not kept pace with the rising cost of living.

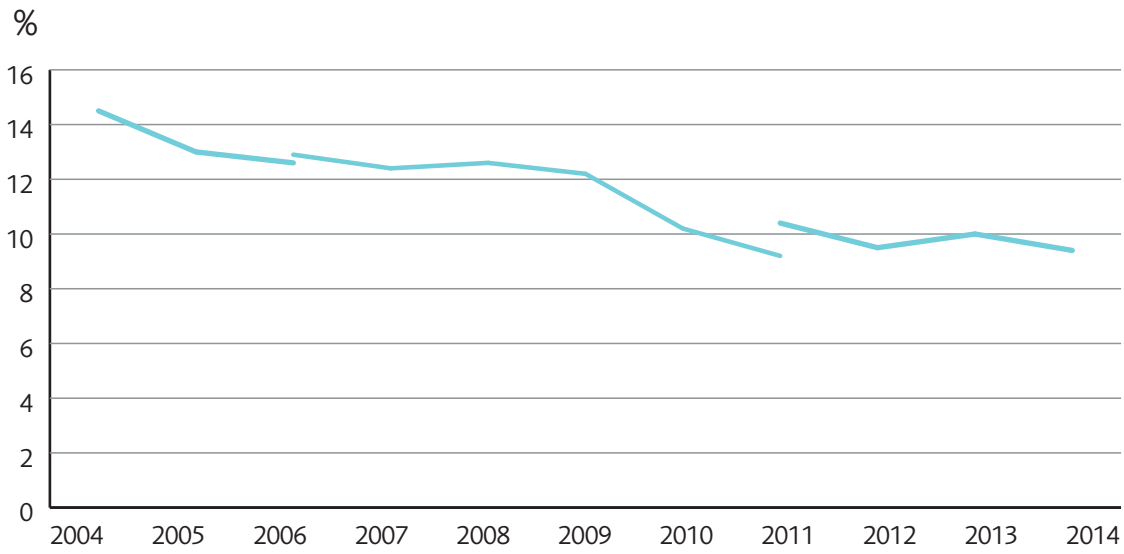
Full-time men's median hourly pay fell by about nine per cent in real terms between 2008 and 2014, compared to a fall of around six per cent in full-time women's and part-time women's real pay. This kind of narrowing of the gender pay gap will not leave many women feeling better off as a result.

Since 2011,⁴⁰ the pay for women working as primary school teachers and nurses has fallen by seven per cent in real terms. The pay of women care workers and home carers has fallen by six per cent and the pay of women working as retail and sales assistants has fallen by five per cent in real terms. Years of pay restraint in the public sector, austerity and outsourcing, and a failure to pay a living wage by employers who could afford to pay their lowest paid staff more, has made millions of working women and their families worse off.

£20

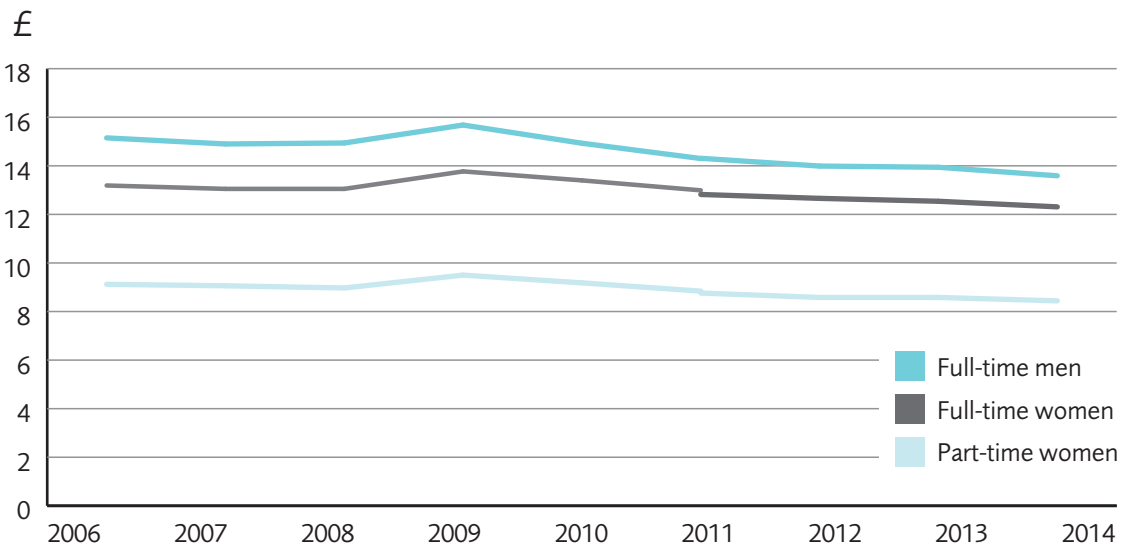
The amount per week in real terms that full-time women are worse off, compared with 2008.

FIGURE 9: FULL-TIME GENDER PAY GAP CONTINUES TO FALL



Source: ASHE 2004 to 2014 (discontinuities because of changes in methodology in 2005–2006 and 2010–2011)

FIGURE 10: FALL IN MEDIAN HOURLY PAY FOR FULL-TIME MEN, FULL-TIME WOMEN AND PART-TIME WOMEN



Source: ASHE 2006-2014 adjusted to 2014 prices using RPI

RIGHTS AT WORK

There was a harsher economic environment following the economic downturn of 2008–9 and a more hostile political climate with government ministers attacking equality rights as costly “red tape”. The Equality and Human Rights Commission, the independent statutory body responsible for compliance and enforcement of equality and human rights law, had its budget cut by 62 per cent. This is a disproportionate cut compared to overall reduction in government spending.⁴¹

Trade unions reported that this change in climate made it harder for them to bargain for equality. For example, in a survey for the TUC Equality Audit 2012, union workplace representatives reported that it was getting harder to secure flexible working or that flexible working arrangements were being taken away.⁴² The latest Workplace Employment Relations Study⁴³ also found a toughening of managers’ attitudes to working parents and carers. The proportion of workplace managers who agreed that it was “up to individual employees to balance work and family responsibilities” was up from two-thirds in 2004 to more than three-quarters in 2011.

A range of organisations supporting women at work, including the TUC, Citizen’s Advice, Maternity Action and Working Families, formed the Alliance Against Pregnancy Discrimination in 2009 because of concerns about rising pregnancy and maternity discrimination during the economic downturn. The number of tribunal claims for unfair dismissal or suffering a detriment because of pregnancy rose by a fifth following the recession. In the five years from 2008 to 2013, 9,000 women brought tribunal claims on these grounds and we know this is just the tip of the iceberg as research has shown that very few new mothers go to tribunal to enforce their rights if they are poorly treated at work.⁴⁴

“Since notifying her employers about her pregnancy at five weeks, Rachel has noticed a drop in the hours offered to her each week. Her rota includes fewer and shorter shifts, some as little as two hours. She is also being offered fewer supervisory shifts and at the same time a number of colleagues are being trained to take on a supervisory role... Rachel’s manager undertook a risk assessment of her work and she was deemed able to do the majority of tasks that her job entails apart from heavy lifting, which is something she rarely has to do in her day-to-day work. The manager stated in her risk assessment that Rachel should be put on short-hours duties. This was added without her agreement and Rachel has not signed. She is worried about the cut in her hours and is concerned that this will mean she will not qualify for statutory maternity pay.”

Case study from Women and Casualisation: women’s experiences of job insecurity (TUC 2014)

RIGHTS TO EQUALITY ARE BECOMING IMPOSSIBLE TO ENFORCE

In July 2013, the government introduced fees of £1,200 for individuals bringing claims of discrimination or unfair dismissal to employment tribunal (£950 to issue a claim and £250 for a hearing). After fees were introduced, claims fell dramatically (see graphic).

This attack on access to justice makes a mockery of the rights that have underpinned much of women's progress in the workplace over the past four decades.

The government said when it introduced the fees that low-paid workers would be able to claim a "remission" which would mean they were partly or wholly exempt from paying a fee. However, TUC analysis of the scheme showed that more than a third of UK households with one or more workers earning the national minimum wage would not be entitled to a remission under the government's scheme. This estimate was before the government introduced the condition that if an individual was in a household with £3,000 or more in savings then they would not qualify. Two-fifths of couples with children have such savings, often set aside for things like family holidays, maternity leave or their children's future.

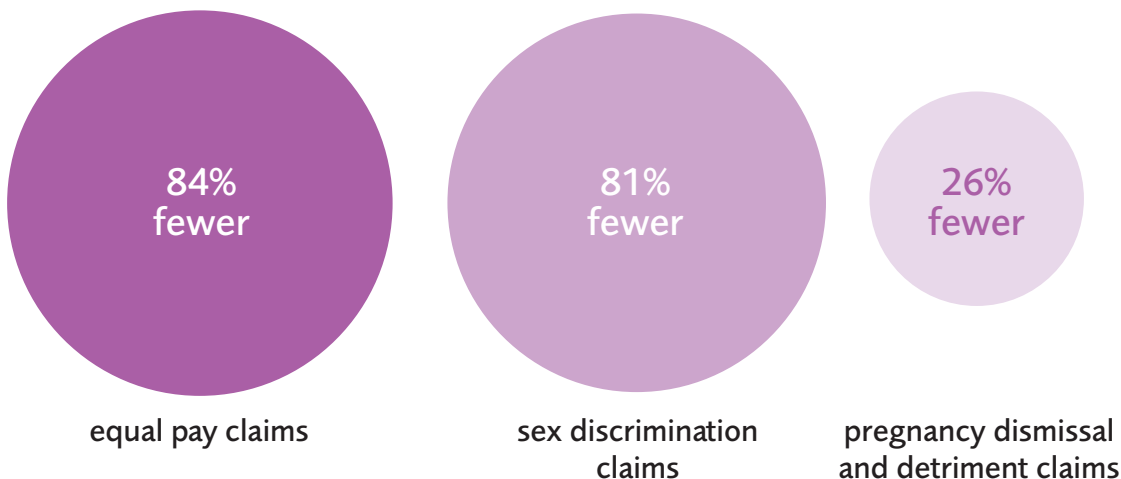
Low-paid women, in particular, lose out because the remission scheme is based on an assessment of household earnings and savings. So if a woman is a second earner, maybe working part-time with a low individual income, but her partner earns above the threshold for a remission, she would not qualify. In reality, this means that she couldn't bring a claim without her partner agreeing to pay the fee.

"I could not have afforded the fee for an employment tribunal. This is particularly a problem for pregnant women facing a period of significantly reduced income during maternity leave. I imagine most women would not take action."

Quote from a respondent to TUC survey for The Pregnancy Test: ending discrimination at work for new mothers (TUC December 2014)⁴⁵

THE PRICE OF JUSTICE

£1,200 fee deters women claimants⁴⁶



NEW RIGHTS TO ADVANCE GENDER EQUALITY IN THE WORKPLACE

Despite the austerity, attacks on equality rights and cuts to the EHRC, the coalition government has introduced new rights to advance gender equality in the workplace. In June 2014, a universal right to request flexible working took effect and in April 2015 a new system of shared parental leave will give some parents greater choice and flexibility in how they take time off following the birth of a baby. The TUC welcomed these new rights because it recognised that until flexible working becomes more mainstream and men play a more equal role in parenting, women will continue to be held back in the workplace.

However, the rights are likely to have a limited impact in the current climate. As already noted, some unions have reported flexible working is harder to secure in practice. This might be because of greater workload pressures following job reductions or individuals being afraid to ask because of increased job insecurity. The right to request is also of little help to the growing number of women on zero-hours contracts and other insecure forms of work who receive very little notice of their working hours from week to week and so struggle to balance work and family commitments.

The TUC estimates that two in five new fathers will not qualify for shared parental leave or pay because their partner is not in paid work or they do not have the necessary length of service with their employer. The government has estimated very low take up as well, largely because of the low rate of statutory pay for those who take the leave which has fallen in real terms since 2010. It is expected that between 5,700 and 22,800 fathers will use shared parental leave out of the nearly 500,000 male employees who have a child each year.⁴⁷

“Women have always had to compromise but on the whole a compromise was usually reached that worked for them and for the company. However, caring commitments now seem to carry less weight with managers than ever before and even when they are taken into account, managers feel increasingly able to comment on or interfere with those arrangements.

For example, one woman with 3-year-old twins has been told she now has to work every Saturday. She cannot as her mum has the kids in the week and her husband works on Saturday. Her manager’s response was ‘Your husband should look at changing his shifts’. When she said that this simply was not an option she was told that that was her problem. This is an increasingly common response.”

Coalition Taking us Backwards on Women’s Equality, *Usdaw policy statement (February 2015)*

The coalition has also introduced new powers for employment tribunals to order employers to carry out equal pay audits if they are found guilty of sex discrimination in pay. This recognises that equal pay audits are the best way to prevent equal pay claims. However, the government’s own Impact Assessment shows that only two employers a year are likely to be ordered to carry out an audit. This is because the lack of pay transparency in many private sector companies makes it difficult for women to gather evidence to bring a claim to tribunal, which is why the TUC and unions have argued that all employers should be required to do equal pay audits. Women now face the additional barrier of finding £1,200 for the fee to bring a claim.

WOMEN IN UNIONS

For the past two decades, trade union density for women has been fairly constant at just under 30 per cent, while for men it has declined. Since the recession, it has fallen slightly to nearer 28 per cent in 2013. But trade union density for men fell further, reaching 23 per cent in 2013.⁴⁸

It appears that union membership for women is quite resilient, particularly given some of the trends in women's employment since the recession – increasing part-time work, reduced public sector employment and increasing temporary work. However, union membership among younger women has fallen significantly from its already low base. In 1995, 18 per cent of women employees aged 20 to 24 were in a union. By 2007, 14 per cent were and by 2013 this had fallen to just 10 per cent. By contrast, among women aged 55+, union membership has risen over the past two decades, including the post-recession years.

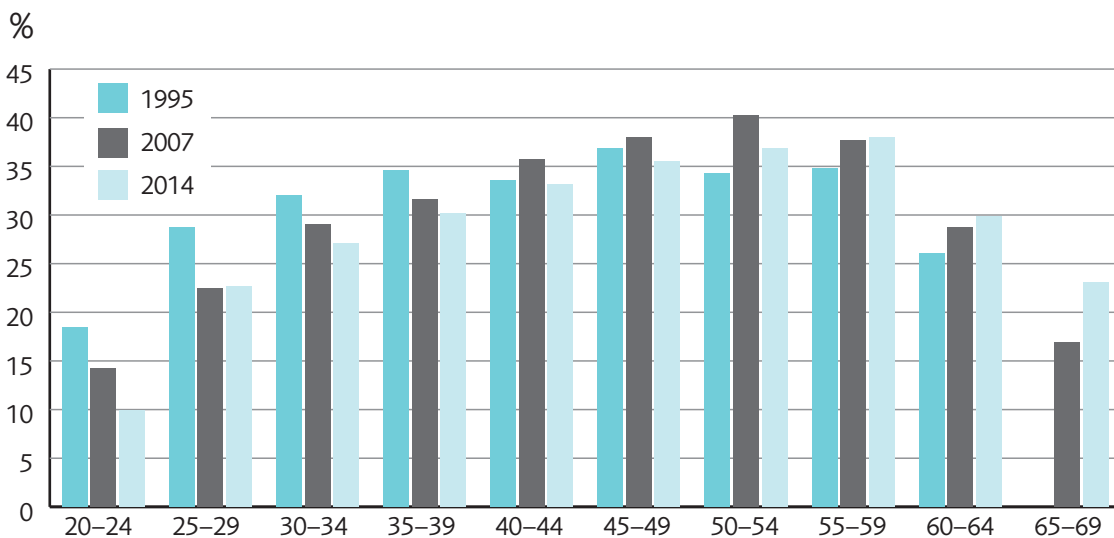
No doubt some of the reason for the fall in young women's membership is due to the increased likelihood of them being in temporary work, working on zero-hours or short-hours

contracts, and having shorter service in jobs, all of which present particular challenges to union recruitment. But these are women who may benefit most from union support.

The TUC Equality Audit 2014 found that on the whole, unions have continued their efforts to recruit and encourage women to play a more active role in trade unions since 2011 when the last similar audit was carried out. This is encouraging, especially given the considerable external challenges that unions have faced in recent years.⁴⁹

In 2014–15, 25 out of the 59 members on General Council were women and at TUC Congress 2014, women made up 46 per cent of delegates, the closest it has ever been to being representative of the make-up of TUC union membership which is 49 per cent female. However, the proportion of young delegates was very low, as it was at TUC Women's Conference in 2014 – just eight per cent of delegates were under 35.

FIGURE 11: PROPORTION OF WOMEN EMPLOYEES WHO ARE IN A TRADE UNION BY AGE GROUP 1995, 2007 AND 2014



Source: Labour Force Survey

PUBLIC SERVICES AND WELFARE

Since 2010 welfare policy has shifted dramatically with significant consequences for women's incomes. Women are more reliant on social security than men, due in large part to women's role as carers, women being more likely to head single parent households, and women's lower earnings, so any change to the social security system will have an unequal gender impact.

WOMEN BEAR THE BRUNT OF WELFARE CHANGES

The emergency budget announced by the coalition government in June 2010 set out a raft of welfare reform measures which included cuts, caps and freezes to a wide range of benefits. Analysis by the House of Commons Library, commissioned by the Labour Party, estimated that women would bear the brunt (72 per cent) of the net cost of changes to taxes, benefits and tax credits in the 2010 budget.⁵⁰

By 2016–17, annual cuts to key benefits will reach £30.5bn. Analysis by the House of Commons Library in December 2014 calculated that 75 per cent of the savings from this planned real-terms cut in welfare spending will be met by women. The same analysis found that 80 per cent of the estimated savings in tax credits will come from women⁵¹.

In stark contrast, analysis for the TUC shows that only a quarter of women workers will benefit from the latest rise in the personal tax allowance to £10,000.⁵²

This is because they don't earn enough to benefit from the increase in the threshold. It also showed that working families on low to middle incomes in receipt of Universal Credit will not benefit much from this change either as two-thirds of what they gain from the rise in the threshold will be clawed back by a fall in the amount of Universal Credit they receive. However, high income earners will gain. Someone on a salary of £99,000 will be £195 better off this year because of the rise in the tax threshold.

1 in 4

Only a quarter of women workers will benefit from the latest rise in the personal tax allowance to £10,000.

BENEFIT	CHANGE	AMOUNT OF CUT
Child Benefit	Frozen for three years, now increases capped at one per cent, removed altogether for higher earners	£368.9m
Child Tax Credit	Taken away from middle-to-higher earners, baby element abolished, last government's plans for increases shelved	£291.5m
Child Trust Fund	Abolished	£560m
Health in Pregnancy Grant	Abolished	£150m
Statutory Maternity Pay	Increases capped at one per cent	£30.2m
Maternity Allowance	Increases capped at one per cent	£6.1m
Sure Start Maternity Grant	Restricted to first children, amount frozen	£75m
		Total £1,481.7 m⁵³

THE GOVERNMENT FAILS TO CONSIDER THE GENDER IMPACT

Much of the analysis of the impact of welfare reform on women has come from sources such as Labour Party commissioned analysis and voluntary groups such as the Fawcett Society and the Women's Budget Group. The Women's Budget Group has taken the government to task repeatedly for failing to provide any analysis of how welfare changes impact upon women.

In May 2012, the Equality and Human Rights Commission (EHRC) used its statutory powers to assess whether the Treasury had met its legal obligation under the Public Sector Equality Duty to consider the impact of the 2010 Spending Review on different groups, including women. Its final report praised the Treasury for some areas of good practice, such as publishing an equalities overview document alongside the spending review, but there were other areas where the government was found to have fallen short of its requirements. For example, it highlighted the failure of the Treasury to produce any gender analysis of the introduction of a household benefits cap.

In fact, women have been hit hardest by changes to housing-related benefits, the household benefits cap (which particularly affects women with larger families) and the decision in 2010 to uprate benefit rates by the consumer price index (CPI) rather than retail price index (RPI). The government's impact assessment of its decision in 2012 to uprate a range of working-age benefits, certain elements of tax credits, and Child Benefit⁵⁴ by just one per cent from 2014–15 to 2015–16 suggests that there is no gender impact. However, further analysis⁵⁵ shows that the second worst affected group were single parents, 92 per cent of whom are women.

Meanwhile, the government's own equality impact assessment of the controversial "bedroom tax" found that 340,000 of the families hit by the bedroom tax are single women, compared to 160,000 single men and 160,000 couples.⁵⁶

BIG FALL IN MATERNITY AND CHILD-RELATED BENEFITS

Since the 2010 emergency budget, a series of cuts and changes have been made to benefits and statutory payments available to pregnant women and new parents, including freezing and means-testing Child Benefit, abolishing the Health in Pregnancy Grant, and capping the annual uprating of Statutory Maternity Pay and Maternity Allowance. It is estimated that these cuts amount to £1.5 billion per year.

In April 2014, the TUC estimated that families having a new baby in 2014–15 would be nearly £450 worse off because of the failure to uprate Statutory Maternity Pay, Paternity Pay and Child Benefit in line with inflation.⁵⁷

CUTS TO WELFARE FOR WOMEN FLEEING DOMESTIC VIOLENCE

Some aspects of welfare reform have been particularly problematic for women fleeing domestic abuse. In 2013, Crisis Loans and Community Care Grants were scrapped. These loans provided vital emergency funding to those in need – including women fleeing domestic violence – to make ends meet and to buy basic but essential equipment to set up a home such as a bed, a fridge, or a cot. Similarly, the removal of the ringfence around the Supporting People fund – a housing fund for vulnerable groups to allow them to continue to live independently, including women's refuges – has led to cuts at a local level. Spending on this area is projected to have fallen by a median of 45.3 per cent, in the period from 2010 to 2015⁵⁸.

ADVANTAGES AND DISADVANTAGES FOR WOMEN IN THE MOVE TO UNIVERSAL CREDIT

Perhaps the greatest change to the social security system is the move towards Universal Credit, a means-tested benefit designed to replace many existing in-work and out-of-work benefits with one single payment. Income-based Jobseekers Allowance (JSA), Income Support (IS), income-based Employment and Support Allowance (ESA) and tax credits will all, over time, be subsumed into Universal Credit, as will Housing Benefit and support for childcare costs currently awarded under Working Tax Credit.

Universal Credit presents both advantages and disadvantages to women. By integrating in-work and out-of-work support, it is hoped that it will smooth the transition from benefits to work for claimants. The "real time" processing of information will potentially be helpful to women whose incomes fluctuate because their hours of work vary depending on availability of work (for example, women on zero-hours contracts, agency workers, freelancers, or women on short, fixed-term contracts).

However, the new regime will be tougher. Expectations of claimants to ready themselves for, search for and take up work are higher under the new system and will be set out in a 'claimant commitment'. For the first time those who are in work will be subject to 'conditionality'. They will be expected to look for more or better paid work until a certain income point is reached. Non-working partners will also be required to look for employment or more hours of work until the couple cross the income threshold at which conditionality is lifted. The recent independent inquiry into women and Jobseeker's Allowance raised concerns about the impact the more stringent conditionality will have, not only on single parents, but on the 'lead carer' in couple families who is more likely to be a woman. Families will risk losing their in-work benefits if a parent turns down work even if it is low paid and insecure and there is no available or affordable childcare for them.⁵⁹

The penalties for failing to comply with the new conditionality regime will be tougher and imposed more rapidly than under the old regime. Claimants can lose their benefits for up to three years and sanctions can also be carried forward into new claims. Hardship payments that may be given if someone is sanctioned can be clawed back by the government later.

Rather than making individual claims, couples who live together will be required to make a joint claim for Universal Credit. They will also receive a joint payment that must then be shared within the household. Many women may find that their sole source of independent income – benefits such as Child Benefit – are now paid directly to their partner. A forthcoming Women's Aid and TUC report explores how women experiencing financial abuse will be placed in a vulnerable position by this shift to a single payment. The opportunity for financial abuse may be exacerbated by a change under Universal Credit from fortnightly payments to monthly payments.

MORE CHILDCARE SUPPORT BUT IT IS POORLY TARGETED

The UK has the highest childcare costs of any country in the developed world apart from Switzerland. According to the Family and Childcare Trust, the cost of a part-time nursery place for a child under two increased by 33 per cent between 2010 and 2015. Two-thirds of parents struggle to pay for childcare and many have got into debt in order to meet childcare costs.⁶⁰ A recent Resolution Foundation report⁶¹ showed that for many low-income women, the cost of childcare simply makes work unaffordable. The report criticised the reduction in the childcare element of Working Tax Credits from 80 per cent to 70 per cent from April 2011 for reducing women's access to childcare and the labour market, particularly for single mothers.

In 2013, two new initiatives to tackle the cost of childcare were announced by the government. First, a £750 million subsidy to cover 20 per cent of the childcare cost for each child under five. This is for working parents who are not on tax credits or Universal Credit (except for households in which a single parent or both parents earn more than £150,000 a year). Second, an additional £200m of childcare support for parents that qualify for Universal Credit and pay income tax, which the Treasury says will cover 85 per cent of childcare costs.

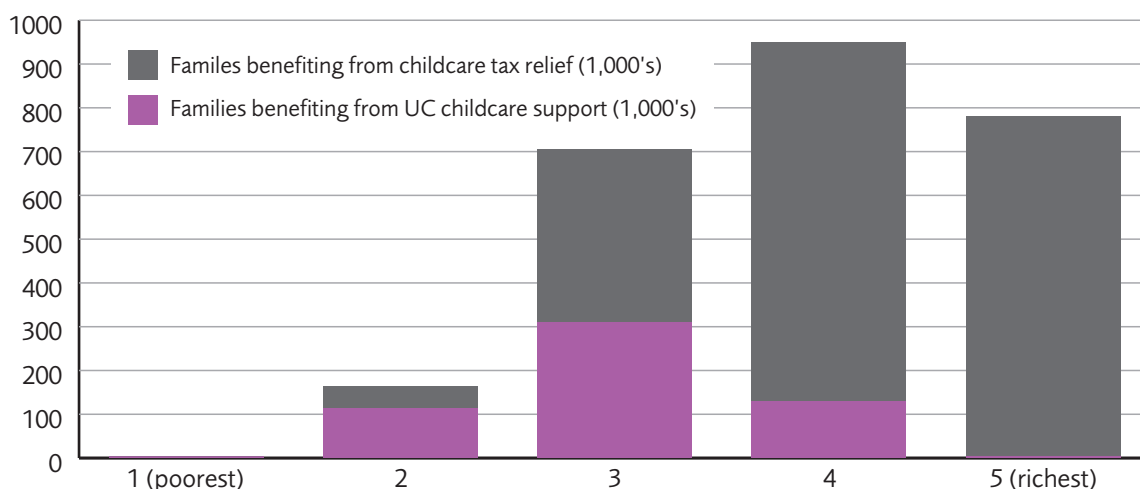
The scheme aimed at higher earners was criticised for being poorly targeted and such large investment in support for families earning up to £300,000 a year was seen by many as hard to justify when comparatively little was invested in supporting low-income families. Figure 12 below, created by James Plunkett at the Resolution Foundation, shows just how little support is targeted at the poorest families.

The scheme aimed at low-income families was welcomed by the TUC and others but was criticised for falling short of replacing what was lost when the government reduced the childcare element of tax credits in 2011.

WOMEN ARE WORST HIT BY CUTS TO PUBLIC SERVICES

Analyses for the TUC and the Women's Budget Group of cuts in government spending announced in the 2010 Spending Review, which included the impact of reduced public services, found that the households that were hardest hit were most likely to be headed by women – single parents and single pensioners.⁶² Cuts in all public services affect women but there are some areas, particularly those funded by local authorities, which have a stark and disproportionate impact on women. Some of these are outlined below.

FIGURE 12: WHO GAINS FROM NEW CHILDCARE SUPPORT IN THE BUDGET?



SURE START CHILDREN'S CENTRES HAVE CLOSED OR REDUCED THEIR SERVICES

Sure Start children's centres provide a wide range of services for parents and children – from childcare to English as a Second Language classes and advice on domestic violence. While local authority funding for Sure Start centres was ring-fenced from the programme's creation in 2004, the ringfence was removed in 2011.

The result has been the closure of some Sure Start centres. The Labour Party claimed in 2013 that more than 400 Sure Start centres had closed.⁶³ A report from the 4Children charity in 2014 estimated that there had been a 20 per cent cut in spending on children's centres and early years services between 2012–13 and 2014–15 and that over 200 Sure Start centres – one-third of the current network – are potentially at risk of closure over the coming year (2015–16)⁶⁴.

Many local authorities have tried to cut costs by merging existing children's centres into 'hubs' and cutting staffing. Others have reduced the services they offer or opening hours. A report by 4Children in 2012 found that over half had stopped providing onsite childcare, and a fifth were charging for services that were formerly free⁶⁵.

MIXED PICTURE FOR MATERNITY SERVICES

The picture for maternity services is a complex one. On the one hand, a combination of budget cuts and changes in the way maternity services are delivered has seen the closure of some maternity wards in recent years. However, there has been a growth in midwife-led units and greater community provision of midwifery services which has led to positive outcomes in women's experiences of ante-natal care and of childbirth.

The number of midwives is at a record high and student midwifery places have been protected from cuts. Although the number of midwives is rising, the Royal College of Midwives (RCM) estimates that there is still a shortfall of around 4,800 midwives. The growing number of complex pregnancies due to increased maternal age multiplies the problem of understaffing. In 2012 there were 694,000 babies born in England, but the number of midwives working in the NHS in that year was only really suitable for 565,000 births, according to RCM.⁶⁶

The Immigration Act 2014 laid the foundations for migrant women to be charged to access healthcare services. The TUC and organisations such as Maternity Action have raised concerns about the impact of such charges on pregnant women who cannot afford to access GP services and therefore miss out on antenatal care, potentially endangering their own health and that of their baby.

SEVERELY DEPLETED DOMESTIC VIOLENCE AND SEXUAL ABUSE SERVICES

There has been some recognition of the difficulties facing the violence against women (VAW) sector. The government committed to creating a £10m national fund for refuges in 2014, but a combination of cuts to local authority funding, changes to housing benefits, and the impact of localism, has led to severely depleted services for women fleeing domestic violence.

In 2011, the False Economy website sent Freedom of Information requests to 353 local authorities asking about cuts to charities that were greater than five per cent. Two hundred and sixty four local authorities responded. It

found that the total amount of funding lost to the domestic violence and sexual abuse sector in England was just under £2.5 million. This amounted to a 31 per cent cut in funding to the sector between 2010–11 and 2011–12.

According to the latest Women's Aid annual survey⁶⁷ a third (31 per cent) of referrals to refuges in 2013–14 were turned away because of lack of space. Between 2010 and 2014 the number of specialist refuge services decreased from 187 to 155.

Nearly half of domestic violence services responding to the Women's Aid survey said that they were running services without funding. Six refuge services were being run without dedicated funding and using up their reserves to keep their services going.

Between April and July 2014, 10 specialist domestic violence services across England lost funding for services they were providing. All but one of these 10 services lost their services to a non-specialist service provider. The loss of specialist services, particularly services for BME women, to larger, non-specialist service providers such as housing associations, has been a feature of the domestic violence and sexual abuse service landscape over recent years.

1,727

The number of refuge spaces still needed in England, according to Council of Europe recommendations.

The picture of funding for refuges has been further complicated by the localism agenda which has led to local authorities only funding refuges whose services are limited to women from the local area. Given that many survivors of domestic violence move out of their local area in order to escape their abuser, this policy has the effect of limiting provision and excluding those in need. According to the Women's Aid survey, some 74 per cent of women accommodated by refuges came from a different local authority area.

Rape Crisis services have benefitted from government investment since 2010 - £11.5m to rape support services across England and Wales over a three-year period. But they have also found that local commissioning and competitive tendering have led to specialist services missing out to large, generic providers. Similarly, some Sexual Assault Referral Centres (SARCs) have been contracted to large, non-specialist providers such as G4S in recent years.

THE IMPACT ON WOMEN OF CUTS TO PUBLIC TRANSPORT

Since 2010, local authorities in England have cut £44m in funding from bus services and 2,000 bus routes have been cut or withdrawn⁶⁸. Clearly cuts to local transport affect both men and women but women use and rely on local bus services more than men⁶⁹.

Usdaw, the retail workers' union, has campaigned on the impact of bus service cuts on the safety of women retail workers who, because of unsociable shift patterns, may have to travel late at night or early in the morning to isolated workplaces such as retail parks. Reps have successfully campaigned in some areas for local bus services to be reinstated.

Similarly, unions continue to voice concerns on the impact of rail staff cuts on the safety of women passengers and staff.

SEXUAL AND REPRODUCTIVE HEALTH SERVICES

Cuts to NHS funding and changes to how services are commissioned have led to reduced access to sexual and reproductive health services. The Faculty of Sexual and Reproductive Healthcare, part of the Royal College of Obstetricians and Gynaecologists, surveyed clinicians in 2012 and found that almost 60 per cent reported budget cuts.⁷⁰

A report⁷¹ by the All Party Parliamentary Group on Sexual and Reproductive Health in 2012 cited examples of NHS Trusts ceasing to provide oral contraceptives to women over the age of 25 because of budget cuts. Another Community Health Service reported that it planned to impose savings of around £200,000 each year for the next four years from the sexual health services budget. This would mean the closure of contraception, sexually transmitted infections (STIs) and menopause services in four areas and cuts to doctors and nurses in another three areas.

Abortion providers have also voiced concern about access to abortion services, particularly in rural areas. There is now only one specialist abortion clinic serving the whole of Wales. The British Pregnancy and Advisory Service which runs the only clinic in Wales has pointed out that the lack of services leads to longer waiting times for women who want a termination⁷².

Cuts to services in this area have a very real impact on women's health and lead to increased costs in the long term. According to a 2013 report by sexual health charities, cuts to contraception and other sexual health services could lead to a significant increase in unwanted pregnancies and STIs, which will cost the government £136.7 million by 2020⁷³.

TUC CAMPAIGN PRIORITIES

In 2013, the TUC's General Council set out a campaign plan⁷⁴ to fight back against austerity and for a future that works for all. This report has highlighted some of the challenges facing women in the economy that are central to the TUC's campaign activities.

• **Jobs, growth and a new economy**

As we have seen, while there has been an increase in women's employment, and women's unemployment has recovered from its peak in 2012, there is still a dearth of high-quality, well-paid jobs for women. While younger women are facing underemployment and struggling to find sufficient work, older women are unable to reduce their hours to accommodate caring responsibilities and are working for longer than ever before as the goalpost of the state pension has shifted. Casualisation is damaging women's pay and working conditions across a wide range of sectors. We need a recovery for women, not just for men, and a growth strategy that recognises social infrastructure and the value of women's skills and labour.

• **Fair pay and a living wage**

While the gender pay gap may be moving slowly in the right direction, much of the reduction in the gap can be attributed to downward trends in men's pay rather than improvements in women's pay. Women working part-time still make up the majority of the low-paid. We need a higher minimum wage, more employers to pay a living wage, the end to public sector pay freezes and caps, stronger legislation on equal pay audits, greater pay transparency and better quality part-time and flexible work opportunities.

• **Good services and decent welfare**

Welfare reform has had a disproportionate impact on women. Not only have women lost out on social security relating to pregnancy and children, but women have also lost more than men as a result of housing benefit reform, the change from RPI to CPI in the uprating of benefits and the benefits cap. Cuts in central and local government spending have seen a reduction in services for all, including many services that are relied upon by women such as domestic violence refuges, Sure Start children's centres, and sexual and reproductive health services. The TUC, the EHRC and many civil society and women's rights organisations have questioned the extent to which the equality impact of spending cuts has been taken into consideration in the decision-making progress. The TUC calls on central and local government to carry out meaningful equality impact assessments before spending decisions are made. They must also continue to monitor the impact of their decisions on women (e.g. the impact on single parents of welfare reform) and revise policies when it is clear that there is a disproportionate impact that can't be justified. The TUC would like to see the ring-fence restored to Sure Start services and greater investment in specialist domestic and sexual violence services.

• **Respect and a voice at work**

Women have been particularly affected by the growth of vulnerable employment such as zero-hours contracts, casualisation and agency work. Employment tribunal fees have served to price many women out of justice when they face discrimination in the workplace. The number of sex discrimination claims has fallen by 81 per cent since the introduction of fees. The TUC calls for an end to employment tribunal fees, improved rights to give more job security to zero-hours and short-hours workers, casual workers to have the same rights (including family-friendly rights) as other workers, better enforcement of minimum standards for low-paid and vulnerable workers (like the growing number of women care workers who are not paid the minimum wage), and better access for all workers to union representation and collective bargaining.

• **Strong unions**

Women's representation in trade unions has been one of the success stories of the past seven years. Women now make up half of trade union members and over two-fifths of the TUC's General Council are women. However, women are still under-represented in many trade union positions. Initiatives such as the development of union equality representatives can help ensure a genuinely inclusive movement. Campaigning for rights to time off and facilities for these reps remains a priority. Unions face significant challenges in reaching out to young women. These challenges are further compounded by the growth in casual, precarious and temporary work. The cold climate of austerity has provided an opportunity for unions to build alliances with other civil society organisations and to develop relationships with NGOs with whom unions share a common cause. Unions have successfully built on existing relationships and developed new relationships with women's sector NGOs and grassroots feminist organisations. Reaching out to young women who may have limited experience or knowledge of trade union activism must be a core element of union organising strategies.

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