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The WBG responded to the 13<sup>th</sup> Households Below Average Income report and highlighted the lack of reference to gender in the commentary of the report. The DWP replied that the 14<sup>th</sup> HBAI report would include more gender commentary but, while acknowledging there has been some improvement, we were disappointed to find that, once again, the (14<sup>th</sup>) HBAI report is mostly 'gender blind'.

Poverty is a gendered phenomenon. Higher numbers of women than men live in poverty and women are more likely to experience both persistent and hidden poverty. Men's poverty is closely linked to labour market exclusion but paid work is not a guaranteed route out of poverty for women due to their lower wages, less access to promotion and occupational segregation. Women's poverty is also closely linked to family status and caring roles. Women heads of households, especially lone mothers and single pensioners, have the highest poverty risks.

Unless government statistics and reports, and crucially the HBAI, take account of the different circumstances of women and men living in poverty and their different routes into and out of poverty, policy will continue to fail to meet the needs of women living in poverty and government targets on child and pensioner poverty will not be met.

We recognise that the HBAI report is addressing poverty at a household rather than individual level, and it states that 'a key assumption made in HBAI is that all individuals in the household benefit equally from the combined income of the household'. But research<sup>1</sup> suggests that bringing money into the household brings with it a sense of entitlement, that

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<sup>1</sup> Rake, K. & Jayatilaka, G. (2002) *Home Truths: An analysis of financial decisions making within the home*

women are more likely to deny themselves basic necessities in order to protect their families from the impact of poverty and that costs related to children, such as childcare, are most usually the responsibility of women. While the HBAI report continues to adopt this approach, without even the earlier acknowledgement that 'men sometimes benefit at the expense of women from shared household income'<sup>2</sup>, the true extent of women's poverty will continue to be hidden.

The analysis could also experiment with different sharing assumptions within households to show how sensitive the measures are. The 14<sup>th</sup> HBAI does include figures on women's poverty throughout the tables but little attempt is made to analyse these or draw attention to them in the commentary. There is an exception however as within the section on pensioners there is analysis related to women pensioners. We would like to see this approach of mainstreaming gender analysis of the figures throughout the report with specific reference to the different circumstances of men and women. For example, clarity over the fact that the vast majority of lone parents (frequently referred to in the report) are women and more detailed analysis of wages within a household to draw out the implications of the gender pay gap, occupational segregation and women's part time work.

The HBAI could learn from the recent DWP Pensions Green Paper which included an excellent chapter on gender analysis and the EOC paper 'Gender and Poverty in Britain' by Bradshaw et al. (2003).

If you would like to arrange a meeting with the WBG discuss these issues in more depth please contact the Project Officer Kate Bellamy by tel: 020 7253 2598 or by email: [kate@fawcettsociety.org.uk](mailto:kate@fawcettsociety.org.uk)

Dr Katherine Rake

On behalf of Co Chairs Prof Sue Himmelweit, Dr Katherine Rake & Prof Sylvia Walby

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<sup>2</sup> Households Below Average Income Survey 1994/5-2000/1, Department for Work and Pensions, p.63