

**Women's Budget Group Response to  
HM Treasury's *Budget 2005***

**April 2005**

**About The Women's Budget Group**

The Women's Budget Group (WBG) is an independent organisation bringing together academics and people from non-governmental organisations and trades unions to promote gender equality through appropriate economic policy.

The WBG is co-chaired by Adele Baumgardt, Kate Bellamy, and Sue Smith.

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.

Women's Budget Group  
c/o The Fawcett Society  
1-3 Berry Street  
London, EC1V 0AA

Tel: 020 7253 2598  
Email [erin@fawcettsociety.org.uk](mailto:erin@fawcettsociety.org.uk)  
[www.wbg.org.uk](http://www.wbg.org.uk)

## Table of Contents

<b>Key WBG recommendations</b> .....	<b>2</b>
<b>1. Introduction</b> .....	<b>3</b>
Gender analysis .....	3
<b>2. Macroeconomic stability</b> .....	<b>6</b>
Macroeconomic performance.....	6
The golden rule .....	6
<b>3. Meeting the productivity challenge</b> .....	<b>7</b>
Gender productivity gap .....	7
Public procurement .....	8
Private sector .....	9
Regulation .....	9
Investing in science and innovation .....	10
Skills development .....	11
International labour market .....	11
<b>4. Increasing employment opportunity for all</b> .....	<b>12</b>
New Deals and Pathways to Work.....	12
Lone parents .....	12
Women returners .....	12
Part-time employment.....	13
Health and safety .....	13
Older women.....	14
Black and minority ethnic women.....	14
Labour mobility.....	15
<b>5. Building a fairer society</b> .....	<b>16</b>
Financial support for families .....	16
Childcare .....	18
Women’s and children’s poverty .....	18
Tax thresholds.....	19
Youth volunteering .....	19
Improving women’s pension entitlement .....	20
Council Tax refund.....	21
Free local bus travel.....	21
Lifetime limits .....	22
Contracting out.....	22
<b>6. Delivering High Quality Public Services</b> .....	<b>23</b>
Public Service Agreements (PSAs).....	23
Workforce reduction and relocation .....	23
Efficiency and the Atkinson Review .....	24
Transport.....	24
Housing .....	24
Criminal justice.....	25
Higher education .....	25

## **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.
- That gender budgeting techniques be adopted as part of the incorporation of gender mainstreaming across Government and apply to the formation, delivery and assessment of all policies and programmes.
- Gender budgeting, including the HMT / DTI pilot, should be promoted during and beyond the UK's EU Presidency.
- 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".
- A gender impact assessment of any regulatory reform proposals should be carried out and published.
- That the Government take steps towards challenging occupational segregation, such as encouraging women and men to take up employment in traditionally gendered fields.
- Gender-sensitive approaches should be used in developing all employment creation and support programs to ensure they meet the particular needs and circumstances of women, including women from Black and minority ethnic communities;
- 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.
- Rather than expanding the Child Trust Fund, funds should be redirected towards investment in early years provision and/or Child Benefit.
- All adult benefit rates should be reviewed to ensure that pregnant women and young mothers are able to support themselves at a level that does not impact negatively on the well-being of their current and future children.
- 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.

## 1. Introduction

1.1 The Women's Budget Group (WBG) welcomes the opportunity to respond to *Budget 2005*. We commend the Chancellor on his continued success in meeting his fiscal rules, and securing the UK's economic stability. 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 a demonstrable commitment to its individual citizens by supporting their development and opportunities.

1.2 However, we have concerns about the title of the Budget and the Chancellor's speech, when they refer to Britain's 'hard-working families'. The WBG would urge Government and its spokespeople not to use this term, as it implies the following:

- that families are only hard-working if they have someone in employment, excluding those outside employment doing valuable work raising a family; caring for other dependents; and excluding pensioners;
- that hard work is paid work, perpetuating and reinforcing the undervaluation of unpaid caring work, performed predominantly by women;
- that women and men without dependent children are not valuable contributors to society;
- that the welfare of people not in paid employment is of less concern to the Government.

1.3 While the Government is making progress in meeting some of women's needs, as can be seen by the intentions behind the childcare strategy and employment programs targeted at lone parents and women returners, 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***

1.4 The WBG is delighted that the UK Government made progress towards incorporating a gender perspective into economic and social policy in 2004. The publication arising from the pilot *Gender Analysis of Expenditure Project: Final Report*<sup>1</sup> makes the UK Government a European leader in gender budget analysis. HM Treasury's (HMT) recognition that gender analysis is essential not only to achieve gender equality but also to improve policy-making is warmly welcomed. As Julie Mellor, chair of the Equal Opportunities Commission (EOC),

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<sup>1</sup> HMT, DTI (2004) *Gender Analysis of Expenditure Project: Final Report*. Available online at: [http://www.womenandequalityunit.gov.uk/research/gender\\_analysis.pdf](http://www.womenandequalityunit.gov.uk/research/gender_analysis.pdf)

said with reference to the pilot: "Delivering sex equality is crucial if the Government is to fulfil its objectives on modernising public services, supporting business and boosting productivity"<sup>2</sup>. The project should now be extended to ensure that the benefits reach beyond the limited pilot project.

1.5 We look forward to seeing this approach developed and taken forward in the course of the next Spending Review. One essential next step is for HMT to provide a gender breakdown of expenditure figures so as to facilitate the meeting and monitoring of the Public Service Agreement (PSA) on gender equality. Such figures would also be useful, in the longer term, in gender mainstreaming throughout all PSAs.

### ***Gender mainstreaming and gender budgeting***

1.6 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. Gender budgeting, including the HMT/DTI pilot (see paragraph 1.4), should be promoted during and beyond the UK's EU Presidency. As part of its presidency period, the UK has to choose a theme to promote gender mainstreaming. Its chosen theme is 'good practice'. We encourage the Government to promote gender budgeting as an innovative tool of good practice in gender mainstreaming.

1.7 Gender mainstreaming should be incorporated into UK policy-making. Rather than attempting to do this immediately across all government spending, a focused approach should be adopted at this stage. For example, the WBG suggests that the following areas raised in the Budget would benefit immediately from a gender mainstreaming approach:

- Gender analysis of beneficiaries of tax relief on pensions;
- Gender impact assessment on civil service job relocation.

1.8 Another example of a policy and spending area that would benefit from gender mainstreaming is the new national sports foundation to be created as a result of the Carter Review of Funding for Sport. Spending on sports programmes tends to be gender blind, and therefore gender imbalanced. 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 purse<sup>3</sup>.

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<sup>2</sup> Turner, D. 'Push to make spending fair to women', Financial Times, November 27, 2003.

<sup>3</sup>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.

### ***Gender statistics***

1.9 Attempts to adopt a gendered approach to policy-making and spending decisions will fail unless the Government disaggregates and analyses data by gender. Gender disaggregated data should also be available by ethnicity to monitor and track the impact and progress of policies affecting women from Black and minority ethnic communities. We are pleased to see that one set of figures in the Budget was disaggregated by gender and ethnicity ('Chart 4.5: Employment rates of ethnic minorities by gender'). With this data available, the Government can work towards developing gender-sensitive employment policies that also recognise racial diversity. This would be particularly useful, considering for example, the unusually high unemployment rates among Pakistani and Bangladeshi women compared with white and Black women<sup>4</sup>.

- ***The WBG recommends an incorporation of gender mainstreaming across Government, including using gender budgeting techniques.***

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<sup>4</sup> As identified by the Fawcett Society's report *Black and Minority Ethnic Women in the UK* (2005), 28% of Pakistani and 16% of Bangladeshi women are in employment in the UK.

## 2. Macroeconomic stability

### **Macroeconomic performance**

2.1 As the Chancellor notes, the macroeconomic performance of the UK economy is stable, with the UK in one of its longest periods of growth. However, the Chancellor fails to note the areas where UK performance is worse than that of other EU countries. Many of these are areas with important gender implications. Notably, compared with the rest of Europe, the UK has:

- a bigger gender pay gap (most notably when considering the part-time gender pay gap)
- the longest full-time working hours<sup>5</sup>
- the highest childcare costs to parents
- low productivity, especially among women
- the lowest state pensions, especially for women

### **The golden rule**

2.2 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'. 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. Despite increased investments in public services, the current interpretation of the golden rule leads to continuing underinvestment in these social services, and underinvestment in the training of people who provide them.

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

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<sup>5</sup> The WBG is dismayed by the Government's continued reluctance to challenge the long hours working culture in the UK, as demonstrated by the individual opt-out to the EU Working Time Directive. Our response on the opt-out is available at: [http://www.wbg.org.uk/documents/WBGresponsetoDTIconsultationonWTDIndividual\\_Opt-Out\\_final.doc](http://www.wbg.org.uk/documents/WBGresponsetoDTIconsultationonWTDIndividual_Opt-Out_final.doc)

### 3. Meeting the productivity challenge

3.1 We welcome the Chancellor's reiterated commitment to a high skill, full employment economy. However, we think that the Government is letting slip opportunities to produce such an economy. The UK has a larger gender gap in productivity than many comparator countries<sup>6</sup>.

#### **Gender productivity gap**

3.2 The productivity gap could be closed with greater success if the under-use of women's potential, especially in part time jobs, were addressed. 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 Budget section is in relation to women's enterprise (see 3.5 below); there is no mention of the gender productivity gap.

3.3 The WBG notes the continuing importance given to promoting growth in productivity and closing the productivity gap. As we have pointed out in previous responses, this challenge would be met with greater success if the effects of gender on productivity were more overtly acknowledged. 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 productivity<sup>7</sup>. 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.

3.4 The WBG welcomes the Government's commitment to boosting productivity across all countries, regions and localities in the UK. Many women have family and caring commitments which limit their ability to take up employment opportunities at a distance from their homes. The WBG urges the Government to pay attention to promoting a greater range of UK-wide employment and training opportunities, enabling women to use their skills to the full in local jobs, as part of the process of improving productivity.

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

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<sup>6</sup> Walby, S. & Olsen, W. (2002) *The Impact of Women's Position in the Labour Market on Pay and Implications for UK Productivity*, Department of Trade and Industry.

<sup>7</sup> Equal Opportunities Commission (EOC) (2005) *Part-time is no crime – so why the penalty?* (Interim report of the EOC's investigation into flexible and part-time working).



### **Women's Enterprise Panel**

3.5 We wholeheartedly welcome the Government's support for the Women's Enterprise Panel's action plan to increase the proportion of businesses owned and run by women. We are also extremely pleased to note that the Government has published an analysis of the economic benefits of promoting women's enterprise. Such work will improve awareness of the specific ways in which policies may be tailored to support and encourage women in contributing to and benefiting from economic and business activity. The WBG hopes that the Government will continue to support gender specific research and policies where appropriate and make better use of the Budget statement and the Budget speech to highlight areas where a gender specific approach would be helpful.

### **Public procurement**

3.6 EU procurement rules state that if the Procurement Regulations apply, gender equality issues may come into consideration at the pre-qualification and tender stages of the contractual process. The European Commission has also provided clarification on the legality of taking social considerations into account in public procurement procedures. In particular, the Commission has confirmed that, in certain circumstances, public authorities may include contractual clauses requiring a provider to implement measures that are designed to promote equality between women and men<sup>8</sup>.

3.7 The new duty on public bodies to promote sex equality will require public sector organisations to set gender equality goals in the design and delivery of their services, as well as the way they employ staff. This could include 'requiring their private or voluntary sector contractors to meet fair employment standards'<sup>9</sup>. We believe that it should include this. Private contractors should be required to demonstrate how they comply with the Equal Pay Act and the Sex Discrimination Act. Equal Pay Reviews would provide one obvious way to demonstrate such compliance. The West Midlands Forum Race Equality Standard has been used for assessing service providers since 1998, helping providers to comply with their legal obligations for non-discrimination, and helping Councils to take steps within their legal powers to ensure that service providers practice equal opportunity in employment<sup>10</sup>. This good model needs now to be extended to gender equality. We are aware that the climate for taking such considerations into account in the procurement process is favourable, however, there is still much confusion on the legal issues involved. We recommend that the Government act swiftly and

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<sup>8</sup> Equality in Services Provision Group, *Evidence to the Women and Work Commission, Equality in procurement*, 11th February 2005, para 5.

<sup>9</sup> Equal Opportunities Commission (2004) *Delivering quality services, meeting different needs. Promoting sex equality in the public sector*.

<sup>10</sup> Equality in Services Provision Group, *Evidence to the Women and Work Commission, Equality in procurement*, 11th February 2005, para 5.

proactively to provide clear information to local authorities and other public sector bodies on this issue.

- ***We recommend that the Government apply the lessons learnt from the West Midlands Forum Race Equality Standard to the issue of gender equality in public procurement, giving clear guidance to local and central Government organisations on the legality of, and rules for, considering gender equality in the procurement process. This should be done in advance of the new public sector duty to promote sex equality.***
- ***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 to promote.***

### **Private sector**

3.8 A number of countries require companies of a certain size to develop an action plan for equal employment, for the advancement of women in the workplace, and/or equal pay, and to report regularly on their progress (e.g. Sweden, Australia, and Canada). The Government should consider requiring such reporting, which could considerably increase accountability on gender equality in the workplace.

- ***We recommend that organisations should be required to demonstrate their accountability, transparency, monitoring and action on equal employment, including equal pay.***

### **Regulation**

3.9 As part of the “radical reforms to tackle the burden of regulation”, the WBG suggests that the Government supports the new Commission for Equality and Human Rights (CEHR) in reviewing and reforming equality legislation at the earliest possible date, so that the same levels of protection are available to all women and men, ensuring that all women’s human rights and dignity is upheld, regardless of their race, religion, sexuality, ability, or age. The current inconsistencies and variations between protections for particular groups are confusing and difficult to administer. It makes it difficult for companies to be sure that they are complying with the law and dissuades individuals from seeking redress for discrimination. The WBG urges the Government to ensure that Equal Pay legislation is included in such a review.

3.10 The WBG can see both opportunities and dangers in the proposals for moving to “risk-based regulatory enforcement”. Although we have not had time to examine all the supporting reports on this subject in detail, we are concerned that the general move towards fewer regulatory bodies may result in the removal of local 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 safety). However, we welcome the promise of tougher penalties for rogue 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.

3.11 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 that a gender impact assessment be conducted on any regulatory reform proposals.***
- ***Any new and existing regulatory bodies, including the Better Regulation Executive, should have a diverse composition, including women.***

### ***EU Legislation***

3.12 Whilst appreciating the need to streamline the transposing of EU legislation into domestic law, the WBG notes that a number of protections helpful to women have emanated from Europe and hopes that such streamlining will not undermine the progress made in these areas.

### **Investing in science and innovation**

3.13 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)<sup>11</sup>. 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 –

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<sup>11</sup> [www.setwomenresource.org.uk](http://www.setwomenresource.org.uk)

addressing occupational segregation creates better employment opportunities for women, and provides the much needed skill set for the economy<sup>12</sup>. 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.

### **Skills development**

3.14 The comments made above apply equally to the proposals the Government makes on developing skills. *Budget 2005* focuses in particular on the 16 to 18 age group, but opportunities for re-skilling in non-traditional subjects need to be available for people in all age ranges. In seeking a system “more tailored to the talents and aspirations of individual young people”, the Government must be careful to create a school and social environment that challenges traditional gender stereotypes, where girls and boys are able to explore a wide range of subjects. Research shows that girls are still ‘choosing’ to take up employment in traditionally ‘female’ occupations, where pay and career progression are limited<sup>13</sup>. The effects of these choices are well documented. Government should support girls’ and women’s re-skilling in non-traditional subjects, and revalue traditionally ‘female’ jobs through better pay and career progression structures.

3.15 Many elements of the various proposals that the Government has made on workforce development will be beneficial to women. However, it is vital that all stakeholders involved in implementing these strategies are made aware of the impact that occupational segregation has on women’s productivity and economic well-being, and that gender specific solutions are developed to address it.

- ***The WBG recommends that occupational segregation be challenged at every opportunity, and traditionally ‘female’ jobs revalued through better pay and training opportunities.***

### **International labour market**

3.16 If labour is to be increasingly drawn from both domestic, and international markets (as in the care sector), we urge the Government to ensure that women’s labour rights are maintained and strengthened. For example, it has been shown that some homeworkers’ right to a minimum wage has been violated in the UK<sup>14</sup>.

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

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<sup>12</sup> National Union of Students (2004) *NUS Women’s Campaign: A Woman’s Place*.

<sup>13</sup> Miller, L. et al (2004) *Occupational Segregation, gender gaps and skills gaps*, Equal Opportunities Commission Working Paper 15.

<sup>14</sup> Oxfam GB, National Group on Homeworking, and TUC (2004) *Made at home: British homeworkers in global supply chains*, Oxfam Briefing Paper no. 63, Oxfam GB.

Available online at:

[http://www.oxfam.org.uk/what\\_we\\_do/issues/trade/downloads/bp63\\_homeworkers.pdf](http://www.oxfam.org.uk/what_we_do/issues/trade/downloads/bp63_homeworkers.pdf)

## 4. Increasing employment opportunity for all

4.1 The WBG welcomes the Government's intention to provide support to enable everyone to find employment and develop skills. All policies and initiatives designed to achieve this should incorporate an awareness of the particular support that women may require. This may vary with age, ethnicity, sexuality, ability, religion, race, family and caring commitments and educational attainment. Housing and transport provision may also have an impact. All support should be provided in a timely manner, and geared as closely as possible to individual solutions that recognise and are shaped by the particular needs and circumstances of women.

### **New Deals and Pathways to Work**

4.2 In publishing *Building on the New Deal: Local solutions meeting individual needs* the Department for Work and Pensions (DWP) would seem to be pursuing an individual approach. The WBG would like to see gender analysis of the outcomes of the New Deal scheme, both in terms of women achieving and maintaining employment and of the types of employment being taken up by women and men.

4.3 The Pathways to Work 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.

### **Lone parents**

4.4 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. However, more emphasis is still needed on opening up routes for women into traditionally 'male' occupations; valuing traditionally 'female' occupations (through better training, career structures, and pay); creating part-time employment opportunities at higher skills and earnings levels; and improving training and education opportunities overall. This is important for all women, and especially lone mothers, who are often extremely far removed from the labour market. For example, while 72% of partnered women with dependent children are economically active, the rate amongst lone mothers is only 56%<sup>15</sup>.

### **Women returners**

4.5 The Government's pilot schemes to explore the needs of women returners (both from child care and other caring roles) announced in the Pre-Budget report,

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<sup>15</sup> Bellamy, K. and Rake, K. (2005) *Money, money, money, is it still a rich man's world: an audit of women's economic welfare in Britain today*, Fawcett Society

and reiterated in the Budget is welcome. We are eager to see the outcomes of the pilot initiatives, and if successful, to their being rolled-out further across the UK. We also welcome the programmes to help secure paid work for those returning to employment after unemployment. Unfortunately, women returners do not benefit from these programs as they do not fall into the 'unemployed' category. They should be granted access to programs provided to the unemployed to gain employment. The WBG urges the Government to ensure a full range of skills, training, and education is included in these pilot schemes. Women returners require support and policy initiatives to gain further education and training, and to help them into higher-level jobs, which many held before starting a family. One example is to provide support for training through higher level Adult Learning Grants, without the loss of means-tested benefits, and fee remission for level 2 and 3 qualifications.

- ***The WBG recommends that in order to provide adequate statutory support for women seeking to retrain/develop existing skills, the Government needs to offer an ALG (Adult Learning Grant) at a higher level than currently set, without loss of means-tested benefits, and fee remission for level 2 and 3 qualifications.***

### **Part-time employment**

4.6 The Government needs to tackle the poor quality of much part-time employment in the UK, where women comprise 78% of the workforce<sup>16</sup>. The resource constraints in part-time employment are evident in several areas. One such area is education and training, where there is often little funding provided. 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 lower their wages become<sup>17</sup>.

- ***The WBG recommends that all employment creation and support programmes incorporate a gender-sensitive approach to ensure they meet the particular needs and circumstances of women.***

### **Health and safety**

4.7 The proposed rehabilitation and support allowance for people who have a more manageable condition has the potential to support greater economic independence for people experiencing difficulty in employment because of medical problems. Any rehabilitation programme must take into account that

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<sup>16</sup> Equal Opportunities Commission (2005) *Part-time is no crime – so why the penalty?* Available online at:

[http://www.eoc.org.uk/cseng/policyandcampaigns/flexible\\_working\\_interim\\_report.pdf](http://www.eoc.org.uk/cseng/policyandcampaigns/flexible_working_interim_report.pdf)

<sup>17</sup> That is, for each year of part-time employment, hourly wages decrease by 1% (in addition to missing out on the 3% gain that each year of working full-time brings), from:

Olsen, W. and Walby, S. (2004) 'Modelling gender pay gaps', *Working Paper Series No. 17*, Equal Opportunities Commission. Available online at:

<http://www.eoc.org.uk/cseng/research/modelling%20gender%20pay%20gaps%20wp%2017.pdf>

women's experience of health and safety (H&S) in the workplace is different from that of men<sup>18</sup>.

- ***The WBG therefore suggests that the Government seeks to work with employers, occupational health providers, and trades unions to develop gender-sensitive approaches to health and safety structures.***

### **Older women**

4.8 The WBG welcomes the Government's plan to legislate against age discrimination in 2006. However, we have two concerns. First, it is disappointing that the Government plans to allow an exemption so that employers may retain a retirement age of 65. While no one should be forced to stay in employment beyond state pension age, we believe it is vital to enable those who wish to do so to continue to be employed. If employers are allowed to set a 'normal' age of retirement, employment beyond that age will be at the employer's discretion, undermining the effect of the legislation and perpetuating the current situation where employers often discriminate against older employees in recruitment and retention. This will hamper those who wish to be employed beyond age 65, for example women who need to maintain their earnings or improve their low pension entitlements, to make up for previous interruptions in their employment history for caring. As a result, both sex and age discrimination operate together to limit the opportunities of older women, and this must be challenged.

4.9 Second, we regret that the legislation is restricted to employment and training. Combating ageist attitudes and promoting full participation by older women and men requires a more inclusive approach in which age discrimination is unlawful in education, insurance, health care and other services.

- ***The WBG recommends that a retirement age of 65 be abolished, and that legislation against age discrimination be extended beyond employment and training.***

### **Black and minority ethnic women**

4.10 The WBG is aware of the differing experiences of women from Black and minority ethnic groups in relation to employment and training opportunities. We note the provisions of the Race Relations (Amendment) Act for promoting equality of opportunity and carrying out race impact assessments. We would ask the Government to support employers and service providers in the public sector in carrying out their duties in regard to this Act, and to encourage the application of the same principles in the private sector.

4.11 The WBG notes the importance of opportunities provided by public sector organisations for career development both for women and men from Black and

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<sup>18</sup> European Agency for Safety and Health at Work (2003) *Gender issues in safety and health at work – a review*, EU.

minority ethnic groups<sup>19</sup>. We are concerned that these opportunities may be undermined by the relocation of public sector employment away from London where a high proportion of public sector employees are from these categories.

- ***The WBG recommends that all employment policies recognise and take account of women's multiple barriers based on age, ethnicity, race, sexuality, ability, and religion.***

### **Labour mobility**

4.12 The WBG has reservations about the use of "labour mobility" as an indicator of a "strong economy". Mobility often has adverse impacts on family and social networks and can undermine the social capital that supports people in their paid and unpaid working lives. This in turn can cause or exacerbate stress, which may in turn be reflected in sickness absence. It may also impact on family structures and social behaviour in undesirable ways. Women, in particular, often require support networks to combine their paid work with their unpaid caring responsibilities. Encouraging labour mobility could unsettle the balance between employment and care, impacting on families' capacity to earn an income and care for family members. Moreover, Equal Opportunities Commission research has found that the careers of women with caring responsibilities are often put at a disadvantage compared to those without caring responsibilities by geographical labour mobility requirements<sup>20</sup>. It should not therefore be used uncritically as an indicator.

- ***The WBG recommends that labour mobility as an indicator of a strong economy be reconsidered.***

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<sup>19</sup> Fawcett Society (2005) *Black and minority ethnic women in the UK*.

<sup>20</sup> Blackaby, D. et al (1999) *Women in Senior Management in Wales*, Equal Opportunities Commission



## 5. Building a fairer society

5.1 The WBG welcomes the Government's statement that it is committed 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.

### **Financial support for families**

#### ***Tax credits***

5.2 The promised increase in the child element of the child tax credit at least in line with average earnings up to and including 2007-08 will give welcome 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.

5.3 For some families, the administration of tax credits is currently undermining their role in providing stability of income. The recovery of tax credit overpayments is jeopardising some children's welfare and making the 'coping' role of some mothers in particular much more difficult. Recovery can take place regardless of whether the error was due to the Inland Revenue or the claimant; and there is no appeal against the decision.

5.4 In addition, the design of new tax credits also causes problems. The fact that the amount of tax credits is based on the previous year's income makes 'better off' calculations much less certain for benefit claimants, including lone parents, thinking about taking up a job.

5.5 A number of improvements should be made<sup>21</sup>, including ensuring that the award notice clearly itemises the constituent elements of tax credits so that claimants have a realistic chance of assessing whether their award is accurate and can see how this would alter if their circumstances changed. Hardship needs to be taken into account when recovering overpayments and the recovery rate should be lower. The Inland Revenue should conduct a review of reasons for errors. An amnesty should be introduced on overpayments for 2003/04 and all claimants should be made aware of top-up payments available. Claimants should have the right to appeal against a decision to recover overpayments, the method of recovery and the amount. More generally, the forms are complicated, and may put claimants off, especially for those with poor literacy and numeracy skills; those whose second language is English; and those who are self-employed or have irregular income patterns. It must be said that some complexity is inevitable with means-tested payments.

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<sup>21</sup> Griggs, J., McAllister, F. and Walker, R. (2005), *The New Tax Credit System: Knowledge and awareness among recipients*, One Parent Families

5.6 Moreover, there should be a Government stakeholder review of all Government funding systems accessed by students to review how means-tested benefits, tax credits, and student support interact from a student perspective. This should include administration, entitlement, payment cycles, information and training. Following this review, Government funded information and training should be made available for students and their advisers on how relevant Government systems of support interact.

- ***The WBG calls on the Government to improve the design of tax credits and their administration – including, itemising the elements of tax credits in award notices and introducing the right of appeal against decisions to recover overpayments, and improving the information given to those for whom there is a complicated interaction of different tax credits and means-tested benefits.***

### ***Child Benefit***

5.7 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 through changes in income and employment, and in particular (unlike child tax credit) a new claim does not have to be made when a parent’s partnership status changes.

5.8 Not to increase Child Benefit in line with earnings effectively constitutes a cut in the share of national income devoted to it, thereby partially undermining the effect of raising child tax credit in line with earnings. This Government should keep up its good record in not allowing the share of national income going to children to fall.

- ***We recommend that more resources be channelled towards Child Benefit, ensuring that it increases at least in line with earnings.***

### ***Child Trust Fund***

5.9 The Budget invites views on what further payments should be made into Child Trust Fund accounts at secondary school age. The WBG argued in our response to the Pre-Budget Report 2004 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 year's provision and/or Child Benefit.***

### **Childcare**

5.10 The WBG responded in detail to the ten year childcare strategy set out in the 2004 Pre-Budget Report<sup>22</sup>. We welcome the Government's commitment to providing accessible childcare in the UK, and outline in our response advice on ways to contributing towards this provision that also promotes gender equality. *Budget 2005* sets out further expenditure to support parents in their caring role.

### **Women's and children's poverty**

#### ***Parenting***

5.11 We are concerned, however, that this further investment in parenting support could be better spent elsewhere. The WBG has recently highlighted the links between women's and children's poverty<sup>23</sup>. The stress of poverty can impact significantly on women's parenting capacity, and 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***

5.12 It appears that adult personal allowances in income support, income based jobseeker's allowance and most other benefits will rise only in line with inflation<sup>24</sup>, compared to the real increases in tax credits for children. But 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 period. 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. In addition, failing to increase parents' benefit rates in real terms makes their childrearing task more difficult, again emphasising the links between women's and children's poverty.

5.13 Moreover, the WBG is dismayed by the discrepancy in benefit rates provided to young mothers (i.e. between 16-18 yrs). 90% of young mothers receive state benefits at a rate of £102.01/week, compared to those over 18 who

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<sup>22</sup> Please see the WBG's responses to the 2004 Pre-Budget Report, and the childcare strategy, available online at: [http://www.wbg.org.uk/RRB\\_Reports.htm](http://www.wbg.org.uk/RRB_Reports.htm)

<sup>23</sup> Women's Budget Group (2005) *Women's and children's poverty: making the links*. Available online at:

<http://www.wbg.org.uk/documents/WBGWomensandchildrenspoverty.pdf>

<sup>24</sup> Most means-tested benefits are in fact increased in line with the Rossi Index, which excludes housing costs.

receive £124.16/week<sup>25</sup>. 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, and that a new target for eliminating women's poverty be created.***
- ***The WBG recommends that the Government urgently review adult benefit rates and implement real improvements. 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 thresholds**

5.14 The WBG applauds the Chancellor's decision not to raise tax thresholds in real terms. It is important that enough revenue is raised to fund public spending properly and to allow benefits and pensions to rise in line with earnings. Raising tax thresholds benefits the better off disproportionately and has no effect on those who are too poor to pay tax. Women are highly underrepresented among the better-off and overrepresented among the poor.

### **Youth volunteering**

5.15 The Government, in response to the Russell Commission, plans to invest up to £100 million over the next three years in a new national framework for youth action and engagement, including a discretionary hardship fund to help poorer young people. The WBG would like assurances that opportunities offered to young people in this way will challenge traditional gender stereotypes.

5.16 The Budget also includes commitments to: publishing a rulebook to set out existing rules on volunteering and the benefits system; assessing the interaction between volunteering and housing benefit; and examining the issue of national insurance credits for volunteering. 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 should be explored<sup>26</sup>.

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<sup>25</sup> YWCA (2004) *Too much too young? Understanding Teenage Pregnancy and Young Motherhood in England and Wales*.

<sup>26</sup> For example, the National Open College Network (NOCN) provides accreditation for adult learning, including through volunteer work.

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

### **Improving women's pension entitlement**

5.17 We welcome the Government's efforts to provide for pensioners who face particular economic difficulties on low fixed incomes as set out in the Budget. We particularly welcome the abolition of deductions from the state pension for hospital stays. Support for covering the costs of council tax, health care, and transport will help to stretch limited individual budgets further. The Budget commitments to pensioners signal recognition by Government of the difficult economic situation faced by many pensioners. Women pensioners in particular are at a higher risk of economic hardship, with over 1 in 5 single women pensioners' living in poverty<sup>27</sup>. Unfortunately, the measures presented in *Budget 2005* are only able to react to the symptoms of pensioner poverty, and do not address the fundamental causes of it.

5.18 The WBG is concerned that no attention has been paid in this Budget to the particular pensions problems faced by women. As long as the state pension system does not fully reward women's unpaid caring contributions, women pensioners will continue to be at greater risk of poverty than men. At present, the pension system is based on a male-breadwinner model, with inadequate attention to helping women to build adequate pension entitlements of their own while undertaking unpaid caring responsibilities.

5.19 The present policy of expanding means testing has particular problems that negatively impact on women's pension income. Firstly, there is low take-up amongst pensioners today<sup>28</sup>, largely due to the stigma attached in claiming means-tested benefits. Secondly, it reduces incentives for women to save for their pensions, as it is difficult, given women's low incomes, to save enough money to lift themselves out of means-testing. This effect is worsened by the use of the couple as the unit for means-testing. Therefore, a good Basic State Pension (BSP) which lifts women above means-testing, and to which more women are entitled, is needed to tackle the root causes of women's poverty in old age.

5.20 The WBG believes that in order to achieve the above, the state contributory system should be extended to account properly for care, and in so doing provide individual entitlement to women and men, regardless of their participation in paid

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<sup>27</sup> Department for Work and Pensions (2005) *Households Below Average Income 1994/5 – 2003/4*.

<sup>28</sup> 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. Take-up of means-tested benefits remains below 75%, leaving many of the poorest pensioners on a very low income. Pensioners over the age of 80, the majority of whom are women, are least likely to claim means-tested income support.

employment. We have detailed our proposals in response to the Pensions Commission, and include some of the proposals below:<sup>29</sup>

***The WBG recommends that the current contributory state pension system be extended in the following ways:***

- ***Increase the value of the Basic State Pension, and index it to average earnings in order for a combination of paid and unpaid work through the working life to bring a retirement income above the poverty line.***
- ***Replace Home Responsibilities Protection with positive carer credits, as in the State Second Pension.***
- ***Allow credits for part years of caring and for a wider range of carers.***

### **Council Tax refund**

5.21 The fundamental problem with Council Tax for pensioners is that in the past 12 years Council Tax has increased by 46% on average while the BSP has increased by only 19%. As a result, a lone pensioner living in an average D-band property typically pays around £1000pa in Council Tax, after the sole occupier discount and after the £200 refund. Thus £22 per week, or 27% of the BSP, must be paid out as Council Tax, by those ineligible for a rebate due to modest savings. The high costs of Council Tax hit women pensioners particularly hard given their poor pension income.

5.22 The £200 refund does not begin to address the disjunction between runaway Council Tax rises and severely limited BSP rises. The situation is likely to worsen after the revaluation of properties if this results in a general increase in Council tax. Similarly, this Council Tax refund discriminates against those women who are able to draw their BSP from the age of 60, as it only applies to those over 65.

### **Free local bus travel**

5.23 We welcome the Budget's announcement of free local bus travel. This will help pensioners with local journeys, provided there are buses that are convenient in terms of frequency, and journeys can be made out of peak hours. But many pensioners have a widely dispersed social network of children, grandchildren, friends and family, requiring travel across borough boundaries. They may need to cross boundaries to reach the nearest doctor, dentist, hospital, Post Office or bank, especially as the latter two services are becoming scarcer in rural areas.

- ***We recommend that the Government consider means for pensioners to take free travel further a field, and during peak times to make it more affordable for pensioners.***

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<sup>29</sup> Women's Budget Group (2005) 'Response to the first report of the Pensions Commission'. Available online at:  
<http://www.wbg.org.uk/documents/WBGPensionsCommissionResponse31.01.05.pdf>

### **Lifetime limits**

5.24 The recent reforms to the annual and lifetime limits for pension contributions are likely to have very little, if any, impact on the pensions of women or the pension prospects for women. Indeed, the increase to £1.5m of the cap on the pensions fund from which pension contributions attract tax relief helps the highest earners to pay even less income tax than in the past, reducing the resources available to improve state pensions for the less well off, mainly women. Over half (55%) of the tax relief on individual and employee contributions to non-state pensions<sup>30</sup>, which totalled £12.9 billion net of tax paid on pensions, goes to 2.5 million higher rate tax payers. This group of tax payers comprise fewer than one in seven of all tax payers receiving that relief<sup>31</sup>. Of the top 10% of earners (who benefit from half the tax relief on pension contributions), it is estimated that at least 80% are men<sup>32</sup>. This is due to women's generally lower earnings, their lack of access to good pension schemes, and the need of mothers to use such disposable income as they have to provide for the needs of their children rather than invest in their pensions.

### **Contracting out**

5.25 The practice of contracting out of the state earnings related pension, which involves expensive rebates on National Insurance (NI) contributions, should be reviewed and the WBG looks forward to the Pension Commission's Final Report later this year. Contracting out greatly complicates pension administration for employers and also presents employees with difficult decisions. It has resulted in some mis-selling of personal pensions and there is a high risk of mis-selling stakeholder pensions to women and the low paid, as recognised by providers. Employees who were in the past compelled to contract out into occupational schemes face the risk of losing much of the value of their pensions if their scheme becomes unviable. Moreover, rebates for those contracting out of State Second Pension represent a substantial cost to the NI Fund. For these reasons, we question whether it is sensible to continue to allow contracting out with rebates.

- ***We recommend a full gender audit of the distribution of tax reliefs and rebates for pension saving and that the results are published.***

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<sup>30</sup> Inland Revenue (2005) 'Tax expenditures and ready reckoners', Table 1.5, Available online at: [http://www.inlandrevenue.gov.uk/stats/tax\\_expenditures/table1-5.pdf](http://www.inlandrevenue.gov.uk/stats/tax_expenditures/table1-5.pdf)

<sup>31</sup> Calculation by Adrian Sinfield (2005) *A Response to the First Report of the Pensions Commission*, based on Inland Revenue 2005, table 7.9

<sup>32</sup> Agulnik and Le Grand (1998) *Fiscal Studies* 19.4

## 6. Delivering High Quality Public Services

6.1 The WBG welcomes the Government's commitment towards sustained investment in public services based on reformed fiscal and budgetary frameworks. While we appreciate the Chancellor's efforts towards addressing the legacy of under-investment in public service assets, we continue to recommend mechanisms for monitoring and evaluation and gender impact assessment analyses of measures to tackle such under-investment.

### **Public Service Agreements (PSAs)**

6.2 We welcome the commitment towards increasing transparency on levels of performance against PSA targets<sup>33</sup>. The WBG encourages Government departments and local authorities to achieve the PSAs using a gender-sensitive approach. While, unfortunately, gender was not mainstreamed throughout the PSAs, it is not too late to incorporate a gender-sensitive approach to achieve them. The outcomes-focused style of the PSAs, and the abolition of the Service Delivery Agreements (SDAs)<sup>34</sup>, has created more flexibility for local authorities in achieving the PSAs in a context-specific way. This flexibility in implementation design is well-suited to incorporating a gender-sensitive implementation process, and achieving gender equitable outcomes. A key element of realising this is through the development of gender-sensitive performance indicators.

- ***The WBG urges the Government to develop gender-sensitive performance indicators towards achieving the PSAs.***

### **Workforce reduction and relocation**

6.3 The Budget does not detail mechanisms planned for tackling the impact of the Government's planned gross reduction of civil service posts by 2008. While we are concerned with the impact of these cuts on service delivery, we are particularly concerned about the lack of any gender impact assessment of how these cuts will affect women as both users and providers of public services.

6.4 Cuts announced in *Budget 2005*, over and above those previously announced, are likely to affect women in particular, given especially that women comprise 70 and 62% respectively of the Department for Work and Pensions and Inland Revenue staff<sup>35</sup>. These cuts will also have an impact on those left behind,

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<sup>33</sup> The Public Service Agreements (PSAs) are targets set by the Treasury biennially in its Spending Review, for departments to achieve over three years. They reflect desired improvements in each department's performance in order to ensure that the money the Treasury is allocating to them is used in an efficient and effective way. In so doing it is meant to provide citizens and customers of public service quality service and value for their money

<sup>34</sup> Service Delivery Agreements were more specific targets for departments that dictated how public providers should achieve their PSAs. In the 2002 Spending Review there were over 500 SDAs, seen as very burdensome on front-line officials, who wanted to develop their approach to achieving the PSAs according to the needs and context of those they served.

<sup>35</sup> HMSO (2003) *Civil Service Statistics 2002*.



with risks of longer working hours and greater pressure, with consequent impact on their work-life balance.

6.5 Details of the Government's planned relocation of 20,000 civil service posts out of London and the South East by 2010 continue to cause concern. The WBG strongly urges that equality audits are made central to the decision-making process, given especially that there is case law that suggests the potential issue of sex discrimination over compulsory moving of staff<sup>36</sup>.

- ***The WBG recommends a gender impact assessment of the Government's planned reductions and relocations of civil service posts.***

### **Efficiency and the Atkinson Review**

6.6 The WBG is pleased to see that Len Cook, the National Statistician, will carry forward at least nine of the recommendations made by Sir Tony Atkinson on measuring Government output and the performance of public services. We are particularly keen to learn more about how the new UK Centre for Measurement of Government Activity will take forward recommendation 11.1. The recommendation proposes a more in-depth analysis for measuring adult social services, including the possibility that the proposals be used 'on conjunction with the ONS experimental household sector satellite account if this is resumed'<sup>37</sup>. We believe that this satellite account is critical for measuring and accounting for the unpaid caring work conducted largely by women.

- ***We recommend that the Government continue to conduct the household sector satellite account, and use it to explore the relationship between paid and unpaid work.***

### **Transport**

6.7 The availability of transport plays a key role in women's economic choices, so we welcome the Government's commitment to develop a strategy to improve provision.

- ***We recommend that the views of women are taken into account at all levels in Government planning of future transport investment.***

### **Housing**

6.8 The WBG continues to maintain its reservations about the Government's continuing emphasis on private home ownership as the solution to housing problems. Although owning a home can increase an individual's economic independence, it is not a realistic goal for many women. Continual social pressure to acquire their own home may encourage low-income women to take

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<sup>36</sup> (1995) Meade Hill v British Council, IRLR 478

<sup>37</sup> Public letter from Len Cook, National Statistician and Registrar General to David Rhind, Chairman of the Statistics Commission, 28 January 2005.

on more debt than they can afford. What is required is good quality, secure, well-maintained social housing in appropriate locations, with good transport links, local amenities, and employment opportunities. Even the investment in building programmes may not help women if they find themselves living on vast sprawling estates with few transport links and no local shops, jobs or facilities. All new housing developments should be required to incorporate sustainable infrastructure.

- ***We recommend that resources be made available to increase the amount of social housing in appropriate locations that meet the needs of women.***

### **Criminal justice**

6.9 The WBG is disappointed that the issue of violence against women has failed to find any mention in *Budget 2005*. Given the high levels of violence against women, where for example, 'almost one in two (45%) women has experienced some form of domestic violence, sexual assault or stalking'<sup>38</sup>.

6.10 Whilst we welcome the £9 million recently announced for community provision for women offenders, this is just the first step. There needs to be widespread funding for women-specific services in the community for the vast majority of women who are non-violent offenders, rather than putting money into provision for women's prisons. For example, the single most common offence to which women are most often sentenced to custody is shoplifting<sup>39</sup>.

- ***We recommend that the Government explicitly mainstream gender into the criminal justice system to understand and meet women's particular needs and circumstances as both victims and offenders.***

### **Higher education**

6.11 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 age 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 (That there are now more young women in higher education than men does not disprove this. Young women still face more non-motivational barriers, including pregnancy and responsibilities for children, to full-time study at every age). The Government also needs to introduce financial support for students who need to intercalate (suspend from their studies), particularly for pregnancy and caring duties.

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<sup>38</sup> Walby S., and Allen, J. (2004) *Domestic Violence, Sexual Assault and Stalking: Findings from the British Crime Survey*, Home Office Research Study 276.

<sup>39</sup> Home Office (2003) *Statistics on Women and the Criminal Justice System*.

- ***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.***

6.12 The WBG notes the Government's commitment to ensuring better quality public services, and its sustained increases in investment in the sector. However, we recommend that the Government also concentrates on a re-focusing of public service resource allocation to make it gender-responsive.