



## **Response to the Equality Statement of the Scottish Draft Budget 2014-15**

**October 2013**

The SWC has consulted with women throughout Scotland using numerous communication channels including roadshows and thematic events, surveys, Geographical Information Groups (GIGs) and conferences.

The response to the Equality Statement of the Scottish Draft Budget for 2014-25 is informed by the voices of women who have participated in SWC activities. The main focus of the 2013 roadshow programme has been cuts to public services and the impact of changes to welfare benefits on women. The SWC has also been discussing access to learning, training and education; as well as the referendum.

Although some issues are specific to certain geographical areas, in the main, women throughout Scotland have concerns and opinions concerning key services such as transport, health, employment, education, childcare and housing.

The Scottish Women's Convention (SWC) is funded to engage with women throughout Scotland in order that their views might influence public policy.

This is achieved in a number of different ways - through roadshow, round table, conference and celebratory events. Following each event a report is compiled and issued to women who attend and relevant policy and decision makers.

The SWC uses the views of women to respond to Scottish and UK Government consultation papers.



## Opening Comments

The SWC welcomes the Equality Statement which accompanies the 2014-15 Draft Budget.

This Budget is set against the backdrop of a challenging economic climate. The SWC is aware that the Government must focus on measures to accelerate economic growth and recovery.

Economic reforms, including a complete overhaul of the welfare benefits system by the UK Coalition Government, are having an adverse impact on women. Resources must be fairly and equally allocated, both at Local Government and Scottish Government level, to ensure that women are not disproportionately disadvantaged by budgetary decisions.

This response to the Equality Statement will examine all points which have been raised by women throughout Scotland at SWC events.

## Modern Apprenticeships

*“While the Modern Apprenticeship Programme is bringing employability benefits to many, the Scottish Government recognises the issues around participation in the programme, particularly with regard to disabled young people and ethnic minorities. It is also aware of the continuing concerns with regard to the relative opportunities for young women and men.”*

(Equality Statement, Scottish Draft Budget 2014-15, Page 8)

The SWC welcomes the commitment laid down by the Scottish Government that it will offer, in each year of the current Parliament, 25,000 Modern Apprenticeships within an overall total of 46,000 training places. Concerns have been raised about the information given to young women about apprenticeship opportunities, and how this is provided.

The Modern Apprenticeship scheme could be an excellent way to tackle occupational segregation. There are, however, limited opportunities in many areas of Scotland. Young women in rural Scotland are less likely to be able to access an apprenticeship due to their location. Apprenticeships are also gender specific, with young men entering fields such as construction, joinery, and engineering. Young women tend to take up careers in areas such as childcare and hairdressing.

Young women are seldom offered information about Modern Apprenticeships through careers advice and are therefore not aware of the opportunities available to them. Careers in subjects such as engineering tend to be pursued through higher education. This option, however, is not suitable for all.

While it is important to encourage young women to consider ‘non-traditional’ roles, it is also vital that the work traditionally carried out by women is valued.

## Childcare

*“The expansion of early learning and the investment of over £190 million over 2014-15 and 2015-16 to increase support to families through an additional 125 hours a year for each three and four year old, saving families around £700 per year, is particularly welcome.”*

(Equality Statement, Scottish Draft Budget 2014-15, Page 8)

Accessible, affordable, appropriate childcare continues to be one of the most significant barriers for women who want to enter, sustain and progress in employment.

*“If employment is the route out of poverty and onto a better life, then childcare is the bridge”*

The proposal to increase the number of hours of funded early learning and childcare to 600 hours is undoubtedly a step in the right direction. While this is a welcome measure to support working parents, it does not tackle the issue of wrap-around childcare. Changes to working patterns, 24 hour workplaces and shift work all impact on available childcare options, which still support a 9 – 5 working culture.

The SWC also welcomes, under this investment, moves to increase flexibility in the provision of childcare and early years education. At present, services from private nurseries and childminders offer the greatest degree of flexibility. The hours available, ranging from 7am – 7pm, are still not necessarily sufficient for women who work part-time or on a shift basis.

This is particularly the case in rural areas, where many parents have to travel in order to access childcare. Public transport in more remote parts of Scotland is poor, which makes it extremely difficult for women without cars to take their child to nursery and start work any earlier than 9am. Much of the work available to women in rural areas is seasonal and part-time in the hotel and leisure industry. Shifts often start early in the morning. As a result, there is a strong reliance on informal caring from friends and family.

Parents rely on private nurseries, childminders, family and friends in order to 'top up' childcare requirements. The additional costs associated with this, as well as the inflexibility of childcare provision, are increasing stress on vulnerable employees in a time of recession.

*“I was a bank manager in a town approximately 30 miles from where I live. Travelling there every day plus the cost of childcare meant it was not worth my while returning after maternity leave. I now work part-time at weekends. Financially, we are better off than when I worked 6 days a week as a bank manager.”*

Changes to the working hours thresholds for tax credit entitlement will have a huge impact on women. Many rely upon this financial assistance in order to cover the cost of childcare.

*“There are no guarantees my employer will increase my hours so I still qualify for tax credits. I need this money to pay for my childcare. If they can't increase my hours I really don't know how I'm going to manage.”*

The cost of childcare is often prohibitive, with many women choosing to stay at home rather than work, as the majority of earnings would absorb costs incurred. Childcare workers, however, are amongst the lowest paid. Almost 100% of staff who work in this sector are women.

Informal caring is becoming increasingly relied upon, with many women in the *“middle layer of caring, looking after both young grandchildren and elderly relatives”*. The physical and mental wellbeing of these women is suffering. Many continue to work as well as experience an increased demand to fill gaps in welfare provision.

## Social Wage

*“The Draft Budget focuses on economic growth and jobs. It continues the Scottish Government’s commitment to a policy of no compulsory redundancies and the implementation and annual uprate of the Scottish Living Wage over the remainder of this Parliament.”*

(Equality Statement, Scottish Draft Budget 2014-15, Page 9)

The SWC fully supports the Scottish Government policy of no compulsory redundancies, given the majority of workers in the public sector are women. Many posts are being reduced from full-time to part-time or job-share. Women face taking a cut in hours, wages and associated benefits, or becoming unemployed altogether. While part-time hours – and, by consequence, underemployment – are not desirable, they are often the only real option for many women throughout Scotland.

*“I’m so aware of the impact of cuts and redundancies but to tell you the truth I’m not going to complain about the changes – I’m just glad I still have a job.”*

These moves will benefit women working across the public sector. The Scottish Government should also take steps to encourage private sector employers to treat their workers in a similar way. The current economic climate has also contributed to a vast number of redundancies in the private sector. Jobs at the lower end of the scale, where women predominate, have been the first to go. This contributes to both unemployment and underemployment, whereby people, the majority of whom are women, undertake involuntary part-time employment and temporary short-time work, or work of inadequate productivity, where they are not utilising their skills.

## Energy

*“In May 2013 the First Minister announced the development of Energy Skills Scotland (ESS), supported by a budget of £6.5 million to work with industry to ensure it has the skilled workforce required to strengthen Scotland’s overall ambition as a major centre for energy activity. A number of key developments have been taken forward which address equality issues, particularly for women and young people:*

- *[ESS] will work with industry to attract young people into careers in the energy sector - working with industry to facilitate access to schools and colleges as part of a co-ordinated consistent long term plan for better industry engagement with the education system.*
- *A new CareerWise initiative with funding of £250,000 over two years from April 2013 aimed at encouraging more young women to consider careers in the field of science, engineering and technology.”*

(Equality Statement, Scottish Draft Budget 2014-15, Page 9)

Very little information is provided to young women regarding careers in Science, Technology, Engineering and Maths (STEM) subjects. The SWC welcomes moves by the Scottish Government to encourage more women and young women to enter into these fields.

It is vital that efforts by the relevant industries to access schools and college encourages both girls and boys to take up the necessary subjects that will lead to a career in STEM.

Too often young women are steered towards subjects which are seen as 'traditionally female', many of which offer low wages and little opportunity for training and development. If the Scottish Government is serious about investment in the energy industry, then it must also be serious about ensuring young women are given the same opportunities to access jobs.

Renewable energy is a growing industry in Scotland. More and more jobs are being created, particularly in rural areas. Despite the increase in employment opportunities, young women who live in more remote and super sparse areas of the country, where jobs can be difficult to come by, continue to report issues with regards to accessing further information about this type of work, and even greater difficulties in securing jobs in the sector.

*"When opportunities for work experience with renewable energy employers come up in schools in rural areas, it's always the boys who put their names down who are considered first. It's as if those making the decisions think the girls will only be interested in working in the offices."*

## Unpaid Work

*"The portfolio [Finance, Employment and Sustainable Growth] commits to:*

- Recognising that economic models do not typically disaggregate employment within different sectors by gender and pay and they tend to focus on the formal economy - that is goods and services which have a monetary transaction. This does not therefore capture unpaid work. We have committed to exploring the extension of these economic models and to ensuring that women's position is comprehensively reflected in our economic policies and strategies."*

(Equality Statement, Scottish Draft Budget 2014-15, Page 9)

Caring responsibilities are, in the main, undertaken by women. It is vital that, in line with the Carers Strategy, those who undertake such responsibilities are recognised and valued for the work that they do.

Carers need to receive adequate support. The pressures of caring can have a detrimental impact on women's health. There is a danger that many will fall ill or suffer mental health issues themselves if they are not afforded the respite they require. Unpaid carers, the majority of whom are women, are a positive economic resource. Their status as such requires urgent review in order to improve the delivery of greater emotional and material respite support. In many areas cuts to public services have seen the demise of carers centres which is having a negative impact on those who used them.

*"The loss of the carer's centre has had a big impact. Young carers in particular valued it a lot."*

The heavy burden placed on children and young people in caring for a relative is viewed as *“an unacceptable level of responsibility.”* It is essential to bear their age in mind and ensure they are given advice and support in order to be involved in the decision-making process. It is vital that the respite young carers receive is age appropriate so that they are afforded the *“opportunity to be children”*. Without this there is a real danger of emotional and educational disadvantage.

## Women Offenders

*“Significant progress has been made by the Justice portfolio over the past year in addressing equality issues. This includes continuing work by the Scottish Prison Service towards the development of modern, fit-for-purpose national and regional prison accommodation and facilities for women offenders, including a regional unit within HMP Grampian due to open in 2014. The Reducing Reoffending Change Fund has agreed funding to deliver a national mentoring service for women offenders. Together these aim to reduce reoffending among women, and address the increasing rate of imprisonment for women.”*

(Equality Statement, Scottish Draft Budget 2014-15, Page 48)

The SWC fully supports moves by the Scottish Government which aim to rehabilitate and support women offenders. As part of the SWC's 2012 roadshow programme, participants throughout Scotland discussed the issue of women in the criminal justice system and services available to support them in local areas.

*“Many vulnerable women are frightened of the legal system and do not know where to turn for help.”*

The criminal justice system in Scotland is *“not competent”* in the sentencing or punishment of women offenders. Too many women are being given custodial sentences when they are not a threat to the community. Their needs are not being taken into consideration. Those who are imprisoned are sent to HMP Cornton Vale, away from family and support networks.

*“Family responsibilities of those due to be sentenced should be taken into account. Imprisoning a woman for recurrent non-payment of fines is not justice for society as a whole or the children she may be trying to support.”*

The majority of women in the prison system come from troubled backgrounds. Intervention and community orders would be more effective in turning their lives around. Women commented on the custodial sentences faced by women. Education and support against reoffending could reduce the number of women being imprisoned.

There is also still a degree of stigma attached to women who have suffered violence in a relationship.

Current cultural norms are seen to sexualise young women. Many have spoken about the difficulties in challenging stereotypical and unrealistic images presented in the media, as well as peer pressure to conform. The increased use of social media perpetuates views of how young women should look and act. It also allows anonymous comments and images to be posted of impressionable and vulnerable individuals. More education is necessary at school level, for both sexes, around these issues.

The SWC welcomes the investment in women offenders, particularly around services to support those who exit the justice system and the development of a new, purpose built facility to house women offenders. Funding being made available at local levels to develop new and improved community justice structures are particularly important, given the diverse geography of Scotland. It is vital that women offenders in all parts of the country are able to access services to support them.

## Rural Women

*“There is evidence to suggest that women struggle to enter education and employment in some rural areas due to a lack of accessible, affordable childcare and limited public transport. In addition, women’s contribution to the economy in rural areas may be particularly undervalued due to some of the work being underpaid or unpaid as helper spouses to farmers or hoteliers.”*

(Equality Statement, Scottish Draft Budget 2014-15, Page 56)

For women in rural Scotland, access to employment often involves travelling long distances, which in turn means travelling to access childcare. Public transport, which women rely on more than men, is described as *“patchy and inconsistent”*. Timetables are subject to frequent changes and many routes stop before 7pm. Fares are much higher than those in urban areas.

Transport issues, coupled with a lack of childcare, have a strong influence on employment for women in rural Scotland. This is especially the case as much of the work available is part-time, seasonal and temporary.

*“The three points are interlinked – employment opportunities are often limited by availability of transport and childcare, hence the need for quality part-time work.”*

Tourism, which attracts part-time seasonal or low paid workers, is the main source of employment. Some women establish their own businesses relying on local support and networking to promote their enterprise. Local Authorities and the NHS are also major employers within rural Scotland. The current loss of public sector jobs is having a detrimental impact on rural communities, in particular on the women employed to provide necessary local services.

*“The public sector employs 40% of workers in this region. The majority of these are women. It stands to reason we will be the most likely to feel the repercussions of policy decisions.”*

Rural women often accept short-term, low paid jobs to fit in with cultural stereotypes, limited childcare and poor transport. The work they do often does not reflect their skills, abilities or qualifications.

Small, remote businesses with poor transport links rely on internet services to promote and conduct business activities. Some areas of rural Scotland have no access to broadband which results in restricted business opportunities.

*“Lack of high speed broadband limits so many social and business opportunities as a slow internet connection stops people working from home and being able to shop online.”*

Online application forms are invited by employers attracting applicants.

*“Lack of high speed broadband is also a major disadvantage in terms of applying for jobs, with more and more organisations accepting online applications only.”*

Accredited workplace training is curtailed by a lack of reliable, affordable and accessible internet services.

Young women who want to pursue non-academic careers are often discouraged from pursuing their choices through lack of opportunity and support. Occupational segregation and gender streaming need to be discouraged through education and employer stereotypes.

*“More needs to be done to encourage girls into non-traditional careers. We expect renewables to become an important employment sector, but girls at the local secondary school are not taking up technical subjects in order to gain a share of the opportunities being created.”*

## Welfare Reform Mitigation

*“Whilst UK benefits are reserved to Westminster, we know from the Department for Work and Pensions (DWP) impact assessments that there will be significant impacts on women, children and disabled people.”*

(Equality Statement, Scottish Draft Budget 2014-15, Page 72)

As part of the SWC's 2013 roadshow programme, women across Scotland were asked about the impact of Welfare Reform measures on them, their families and their communities as a whole. Throughout the country there was significant discussion about this, with many facing serious financial hardship as a result of the changes put in place by the Westminster Government. The Scottish Government must do as everything in its power to mitigate the impact of Welfare Reform.

*“I know there are a lot of people who are really worried about what's going to happen to them. They see these reforms as a real financial assault on women.”*

### Application Processes

Claimants will all have to reapply for Universal Credit (UC) and Personal Independence Payment (PIP). There is no automatic transfer onto the new benefits and no guarantee that those applying will receive the same amount of money they did previously.

Applications will be completed and managed by individual claimants online. Not everyone has access to the internet or the skills to use a computer. There is no indication that those in this situation will be given any additional help and support to fill in complicated application forms. Overall, there is not enough information available to fully understand how the system works. Claimants are finding out on a *“bit by bit”* basis and are unwilling to ask further questions in case they face cuts or removal of support.

### Seeking Work

Claimants will be forced to undergo assessments which decide whether they are fit for work and, if so, will have to apply for jobs and complete other work related requirements.

*“How can people be expected to apply for jobs if there aren’t any out there? Are they just supposed to take anything that they are told they have to, even if it doesn’t suit because of childcare and transport?”*

The experience of the Jobcentre can be extremely *“demoralising”*, especially for young people who are *“pushed into any job available”* and not given information about other options available to them.

*“They end up coming out feeling worse than they did when they went in. It’s difficult to see how we will get out of the job situation faced by young people at the moment because there’s nothing to give them any hope.”*

It does not cost anything to phone the Department for Work and Pensions (DWP) using a landline, however the cost for using a mobile phone is very high. In many areas, public telephones are no longer available, meaning that those with limited incomes either have to use a mobile and incur the cost or physically go to the Jobcentre to query their claims.

Accessing the Jobcentre can be very difficult, particularly for those with mobility issues and people who live in rural areas. Sanctions may be introduced against women unable to attend interviews and work related requirements due to poor public transport or a lack of childcare.

*“There’s no consideration made for people who need transport or can’t get anyone to look after their kids. This has to be taken into account as a valid reason for not attending an interview.”*

These factors will also have a significant impact on lone parents, who will be forced to seek work once their youngest child reaches the age of five.

Anyone in receipt of benefits in rural areas often has to travel long distances to access appointments etc. This can be very difficult for those who rely on public transport, which is limited and expensive. Jobcentres in these areas are not always open, which further restricts access.

*“Government departments like the DWP don't have an awareness of rurality. Someone from Skye was told they would have to go to Stornoway for an assessment because, according to them, it was the closest place on the map.”*

### **Administration and Payment of Benefits**

The way in which benefits will be administered is causing concern amongst women throughout Scotland. Previously, each person in a household made an individual claim, however under the new system the benefit will go to the household overall. The likelihood is that in many cases the man will receive the money. This could put women at risk of having little or no financial independence, particularly if they have an abusive or controlling partner.

UC will be paid monthly in arrears. Previously, individual payments were made on a weekly or fortnightly basis to claimants. Under the old system, housing and council tax benefits were paid directly to the landlord. These will now go directly to the claimant. There is a real worry that families will end up in debt as a result of these changes, as there is no guarantee of additional support or information around budgeting.

*“Women are used to managing their money in a certain way, getting small payments throughout the month which spreads their finances. There will be so many who fall into rent arrears or who have to rely on pay day loans because they don't know how to handle a lump sum once a month.”*

More often than not, women run very tight household budgets, which run to the dates upon which small pockets of money will be received. This will all change when UC is paid on a monthly basis.

*“If it's a choice between paying rent and making sure the kids are properly fed and get new shoes or coats, then it's a no-brainer.”*

There are also concerns that those with social issues, such as drug or alcohol dependency, may use the money to finance other things.

### **The 'Bedroom Tax'**

The introduction of the bedroom tax, whereby those in receipt of housing benefit will have a certain amount of it deducted if they are deemed to have a 'spare' bedroom, is considered to be an *“absolute disgrace”*.

It is affecting people throughout Scotland and arrears are building up as a result.

The tax is having a particular impact on disabled people, who are subject to significant cuts in the money they receive due to housing benefit reforms. They often need an extra room to accommodate a carer and are very worried that they may lose part of their housing benefit while other benefits are also cut.

*“It’s just another poll tax, made by people who will never be affected by it.”*

In many Local Authority areas, there are empty properties which could be used to accommodate more social housing tenants. Most of these, however, have two or three bedrooms. There are very few single occupancy homes available, which means that residents have no choice but to pay the money for having a ‘spare’ room.

*“I have seen the waiting list to get a one bedroom house. But there are just none available. I am disabled and need to be on the bottom floor. Getting this type of house is virtually impossible.”*

In rural areas, there is a real shortage of Local Authority housing. Families are often placed in accommodation that is larger than they require, simply because it is all that is available. In the past, it was more economical to build larger properties than one bedroom homes and *“there’s a real backlash from that now.”*

Parents who rely on child benefit often struggle once the child reaches the age of 16 and the entitlement stops. This can lead to tensions within households and young people can be asked to leave because their parents cannot afford to keep them. However, the introduction of the bedroom tax means parents could be financially worse off having to pay for another room once the young person has left. Either way, vulnerable families are being penalised.

### **Tax Credits**

Changes to tax credit entitlement are having a significant impact on women. Lone parents must now work at least 16 hours per week to qualify. For couples, joint working hours need to be at least 24 a week with one person working at least 16 hours per week. In a couple where only one person is working, that person must be working 24 hours a week.

*“I don’t know whether my employer is going to be willing or able to give me the hours I need to be able to still get tax credits. If I lose them, I can’t afford to put my child into nursery and will have to either give up work or rely on friends and family for childcare. I’m really concerned.”*

### **Disabled Children**

Parents of disabled children who previously qualified for Disability Living Allowance (DLA) will not necessarily be entitled to support under Personal Independence Payment (PIP), which replaces the previous benefit.

Under the new system, interviews which determine whether payments will be awarded tend to focus on physical mobility.

Children with conditions which have little or no physical impediments, such as Autism and Asperger's syndrome, are therefore not deemed to satisfy the criteria set out to determine the 'level of disability' necessary to qualify for PIP. The complex needs of these children, and those with other such conditions, are not being taken into consideration and their parents are losing out as a result.

### **Foodbanks**

The rise in the use of foodbanks is considered to be one of the consequences of Welfare Reform measures. More families are forced to turn to these than ever before. Local communities are *"pulling together"* to try and help them. In some cases, referrals are made through social work and 'tickets' have to be shown in order to receive help. Those who are not referred have to turn up at the food bank and hope that the charity or church running it has enough to give them.

Soup kitchens are also on the increase and in some cases this is the only hot meal a person will get in the week. Clothes and shopping are also often handed out.

*"I didn't think this would happen in the 21st Century. It's frightening."*

### **Health Impacts**

There is a real worry that the physical and mental health of benefit claimants will suffer as a result of the new measures. Stories about people attempting suicide are already coming to light.

*"Being asked to look for work when you know it won't be possible due to physical or mental illness, will cause a huge strain - not only on those claiming benefits but on their families and support networks."*

Media portrayal of those who claim benefits can be extremely negative, using words such as *"scroungers"*, without fully understanding the stress and anxiety within families and communities who rely on the money they receive. Clarity is required both for individuals who receive benefits as well as people who do not, as those who rely on state support do not all have an *"easy ride"*.

**The SWC welcomes the range of measures set out on page 78 of the Equality Statement, which aim to mitigate the impact of Welfare Reform Measures. It is vital that those who will be hit hardest by changes are able to access advice, support and assistance where necessary.**

## Conclusions

Gender considerations must be made in every area of Scottish Government budgets.

Women are:

- Less likely to be given information about and equal opportunities to undertake Modern Apprenticeships;
- More likely to enter into part-time work or not return to work at all because of a lack of accessible, affordable childcare;
- Have jobs in the public sector which are frequently becoming part-time or reduced hours;
- Undertake unpaid work;
- Be sentenced harshly and face barriers in the criminal justice system; and
- Be adversely affected as a result of living rurally and be heavily and harshly impacted by changes to the welfare benefits system.

Without full analysis, of the impact of public spending, the economic position and wellbeing of women will be undermined. The contribution made by women to the country's economic growth must not be devalued.



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