

UN Commission on the Status of Women

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Review of the implementation of the Beijing Declaration and Platform for Action and the Outcomes of the twenty-third special session of the General Assembly and its contribution to shaping a gender perspective towards the full realisation of the Millennium Development Goals

Report by Engender, a non-governmental organisation based in Scotland, having consultative status with the Economic and Social Council

Engender is a women's organisation based in Scotland, working on a feminist, anti-sexist agenda. Our aim is to make visible the impact of sexism on women, men, children and society, and on our social, cultural, economic, and political development. We do this by making the causes and impact of women's inequality visible, promoting gender equality in policy and practice and increasing women's power and influence. Our policy priorities are Women's poverty, Violence against women and Women's participation and representation in decision-making

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Beijing + 15 Review: Report to CSW54

Preamble: Beijing + 15

Engender has long worked with the UN and EU mechanisms for the advancement of women to express our views in an international arena and to support feedback from UN and EU events to women and their organisations in Scotland.

In 1995, together with other organisations, groups and individual experts in Scotland, we drew up a Scottish Report to the UN 4th World Conference on Women, held in Beijing. The report identified three priority areas: Poverty, Participation and Violence against Women. These have remained our priority themes throughout the fifteen years since the Beijing conference and the drawing up of the Platform for Action (PfA). We have contributed regularly to the UK non-governmental organisations' (NGOs) Shadow reports to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) Committee hearings through the UK Women's National Commission, of which we are a partner organisation. We are also the Scottish representative on the UK Joint Committee on Women, a partner member of the European Women's Lobby.

Engender now has Consultative Status with ECOSOC and, in 2009, we made our first submission to the ECOSOC Committee on Economic, Social and Cultural Rights.

For CSW54, the Beijing + 15 review, Engender consulted individual and organisational members and others in drawing up this report, identifying key areas in which we would like to see further progress in Scotland. We also hosted a meeting in the Scottish Parliament in December 2009 to disseminate information about the CSW54 review of progress since Beijing and to gather input for this report.

Executive Summary

Women in Scotland have lived under a system of devolved government since 1997. The Scottish Government has responsibility for education, economic and skills development, enterprise and economic growth. The founding principles of the Parliament include power sharing (amongst Parliament, the Scottish Government and the people of Scotland); accountability; accessibility, openness and participation; and equal opportunities. However, during the first ten years of the parliament, equality has been slow to emerge as a principle to be taken seriously. We are concerned that the new UK Single Equality Bill will dilute the separate equalities legislation – we still need robust mechanisms to ensure women's equality.

Engender has focused on a priority list of objectives from the Platform for Action, and our report is structured accordingly. References to the Beijing Platform for Action strategic objectives are given for each section.

1. Women and Scotland's Economy
2. Women and the Labour Market
3. Women and Poverty
4. Violence against Women
5. Women's Participation
6. Girls
7. Women's Health and Wellbeing

1. Women and Scotland's Economy (PfA F.1–5)

1.1 In terms of meeting UN objectives across the Platform for Action and other imperatives including ICESCR, CEDAW, and the Millennium Development Goals (MDGs), Scotland is failing to prioritise the economic status and independence of women. The current global recession is biting in Scotland, and the resultant public sector spending squeeze will impact heavily on low-paid women workers and their children across public services. We draw particular attention to the need to fulfil the following CEDAW recommendations:

- Use of temporary special measures to ensure equal opportunities for women and men in the labour market
- Take proactive and concrete measures to eliminate occupational segregation
- Take proactive and concrete measures to close the pay gap between women and men, including through the introduction of mandatory pay audits

- Assist women and men to reconcile family and professional responsibilities and promote equal sharing of domestic and family tasks by providing more and improved childcare facilities amongst other things
- Encourage men to share responsibility for childcare, including through awareness-raising activities and by taking parental leave
- Take effective measures, including temporary special measures, to increase the participation of ethnic and minority women in the labour market.

1.2 The Scottish Government is a devolved primary legislature within the UK. Currently, the profile of equality issues and analysis in the Scottish budget documents is minimal. The Scottish Women’s Budget Group (SWBG) was formed in 1999 and continues to advance the argument for and evidence practice in gender budget analysis.

1.3 The achievements of initiatives such as *Fair Play* and *Close the Gap* in particular highlight the need for sustained financial and political support for agencies with a core commitment to gender equality and gender analysis. Long-term intervention and engagement from government and economic development agencies, subject to rigorous monitoring and evaluation, are needed.

2. Women and the Labour Market (PfA B.1–6)

2.1 The government has a key role to play in education and training to ensure that girls get the opportunities at school to study subjects that enable them to enter well-paid jobs and to access ongoing training in the workplace. Gender segregation in the workplace is a key cause of the gender pay gap.

2.2 The pay gap will not close if women continue to be trapped in low wage sectors of the job market. The Modern Apprenticeship scheme is one example of the manifestation of occupational segregation within the Scottish labour market. The question of who is accountable for taking this forward is key given the clear evidence base of the need for action. CEDAW recommends taking proactive and concrete measures to close the pay gap between women and men, including through the introduction of mandatory pay audits.

2.3 CEDAW also recommends taking effective measures, including temporary special measures, to increase the participation of ethnic and minority women in the labour market.

3. Women and Poverty (PfA A.1–4)

3.1 Poverty in Scotland is not created by a shortage of resources. It is the uneven distribution of these resources that results in people living in poverty. Eradicating poverty is therefore about reducing inequalities and ensuring a fair distribution of wealth – the government therefore has a key role to play. According to the UK Department for Work and Pension’s own statistics, at least one in five women in the United Kingdom lives in poverty. Eradicating poverty requires a systemic approach. The application of gender analysis to a wide range of policies and programmes is critical to poverty reduction strategies. Monitoring progress is also essential and we need to have specific targets to reduce inequality within any anti-poverty strategy.

3.2 Current government strategy – with its focus on work as the key route out of poverty – is only partially effective. The Government needs to include a focus within current initiatives to recognise and address that women are amongst the most disadvantaged in the labour market in terms of low pay, insecurity, discrimination and family-unfriendly practice.

3.3 Childcare and early years education should be expanded and be delivered by a fully trained and appropriately rewarded childcare workforce. This would help to reduce poverty in two ways. First, the high cost and availability of suitable childcare is a key barrier to work for many women. Engender would prefer universal free childcare delivered by the public sector, but any expansion of the current free early years education would help women balance work and family commitments and make them better off financially. CEDAW recommends assisting women and men to reconcile family and professional responsibilities and promote equal sharing of domestic and family tasks by providing more and improved childcare facilities, amongst other things.

3.4 Career breaks, low pay and/or caring responsibilities mean that more than 4.3 million women pensioners across the UK have failed to build up sufficient National Insurance (NI) contributions to qualify for the full basic state pension. The Government must consider introducing changes retrospectively to reforms planned for 2010. These will not help current women pensioners or reduce the sharp differences in entitlement between people reaching pension age before that date.

3.5 Women's poverty is also affected by their diverse identities: for example, 20% of white women are living in poverty, but the figures are 38% for Black women and 64% for Pakistani and Bangladeshi women.

3.6 By narrowly focusing on child poverty, the government's anti-poverty policy has obscured the gender dimension of children's poverty and is doomed to failure.

4. Violence against women (VAW) (PfA D.1–3)

4.1 Engender agrees with the UK Government report¹ that the last 10 years have seen much change, mostly progressive, in government attitudes and resourcing of work relating to violence against women. We particularly welcome the new strategy for Wales and England.² A number of the institutions involved have responsibilities in Scotland, so joining up their work with Scotland's strategic approach is a welcome challenge (although one that may not be very visible in London).

4.2 The presence of a devolved government in Scotland with responsibilities over a wide range of policy areas (and a distinct political and historical context) has meant that VAW policy in Scotland has largely developed on a separate path since 2000. An important difference is that for the most part government policy has been based on a gendered definition of first domestic abuse and then violence against women, as the policy focus expanded.

4.3 Devolved structures support a relatively collaborative approach with NGOs that provide a significant proportion of services to women and children. The Scottish Parliament's Cross-Party structures have allowed for meaningful and constructive engagement among politicians, government institutions, and women's NGOs.

4.4 Research regarding the needs and experiences of BME women and children experiencing violence against women is lacking. Appropriate policy and service responses depend on an adequate evidence base, and the Scottish Government is best placed to encourage and support research in these areas.

4.5 The government's localisation agenda has destabilised local funding for both specialist and public sector services and threatens multi-agency structures required for the delivery of single outcome agreements (SOAs) between central government and local community planning partnerships. Removal of ring fencing for funds previously designated for violence against women services is a backward step.

¹ UK Government Response to 'Questionnaire to Governments ...'

² *Together We Can End Violence against Women and Children: a Strategy*, <http://www.homeoffice.gov.uk/documents/vawg-strategy-2009/>

4.6 There is little or no coordination of policy or service across the four countries of the UK, and this is especially clear in the lack of progress on the UK Government's commitments to international agreements, e.g. CEDAW and the CESCRC Covenant. There is scant evidence that the strategic policy agenda on violence against women is linked to international commitments and obligations under CEDAW and CESCRC.

5. Women's Participation (PfA G.1–2)

5.1 The 2008 index of women in positions of authority and influence in Scotland³ shows an emerging trend of stalled progress or reversal, with only a few significant increases. Over the five years since *Sex and Power* was first published, Scotland has made slow progress and in some cases has seen stagnation. The last election (2007) resulted in the Scottish Parliament slipping from fourth to 13th place in world league tables on women in parliament. However, we welcome the recent (2008) publication of the Scottish Commissioner for Public Appointments' diversity strategy.⁴

5.2 It is vital that the Scottish and UK Governments demonstrate real commitment to closing the power gap, with true representation for all women, including and ethnic and minority women, disabled women, working class women, lesbians, transgender and bisexual women (LTGB) and women of all ages and faiths. While in Scotland there have been some improvements in women's political representation, and the Scottish Government has supported the setting up of non-governmental consultative initiatives during the past decade, e.g. the Scottish Convention of Women, at both UK and Scottish level we have yet to see serious commitment backed by substantial resources as outlined in PfA Institutional Arrangements A.293–300.

6. Girls (PfA L.1–9)

6.1 Girls' educational achievements are not translating into well-paid jobs. Gender stereotyping remains an endemic problem in the education system, and has long-term effects. Occupational segregation, which has been identified as one of the three major causes of the national gender pay gap, is to a great extent the result of gender stereotyping.

6.2 Physical activity among girls after starting secondary school dropped from 63% in 2003 to 56% in 2008. *Fit for Girls* is a joint programme between

³ *Sex and Power 2008 Scotland* (2008) Equality and Human Rights Commission Scotland

⁴ *Diversity Delivers, A Strategy for enhancing equality of opportunity in Scotland's ministerial public appointments process* (September 2008) Office of the Commissioner for Public Appointments in Scotland

the Youth Sport Trust and sportscotland (the national agency for sport) and is backed by Scottish Government investment. The government wants to bring about a sustainable change that builds a positive future for girls' participation in lifelong physical activity.

6.3 A recent study⁵ suggests that 15-year-old girls are particularly vulnerable to mental illness: 43% are seriously emotionally distressed (i.e. mildly depressed or anxious) and 27% are suffering a full-scale mental illness (severe depression or anxiety).

6.4 Recent research showed that girls were 3.4 times more likely to have self-harmed than boys.

7. Women's Health and Wellbeing (PfA C.1–5)

7.1 Inequality causes shorter, unhealthier, unhappier lives; it increases the rate of teenage pregnancy, violence, obesity, imprisonment and addiction. Inequality in the UK is a serious danger to our mental health. Inequalities in mental health and its contextual factors are substantial.

7.2 The National Health Service Scotland (NHS Scotland) published a framework of 54 indicators for monitoring adult mental health and associated contextual factors in Scotland in December 2007. The first systematic assessment using these indicators (February 2009)⁶ showed marked inequalities by area deprivation/socio-economic status, age and gender. Gender was associated with differences in mental health for 31 indicators. Women were significantly more likely than men to have possible mental health problems.

7.3 Strategies both population-wide and more targeted (based on both area and individual characteristics) are necessary to ensure overall improvement in mental health and greater equality between genders, ages and socio-economic groups.

7.4 Equalities work needs to start addressing the problems that are tied to the fact that market capitalism requires that we only measure, value and understand our lives through the discriminatory lens of money and the market economy.

⁵ <http://www.medicalnewstoday.com/printerfriendlynews.php?newsid=134461>

⁶ Taulbut, M., Parkinson, J., Catto, S. and Gordon, D. (2009) *Scotland's Mental Health and its Context: Adults 2009*. Glasgow: NHS Health Scotland.

7.5 We need to educate our society about the importance of human wellbeing and the politics of personal and organisational responsibility that human wellbeing requires in order to flourish for all women, men and families. Most importantly, institutions and the various powerful bodies in our society need to be held to account against human wellbeing values and indicators.

1 Women and Scotland's Economy (PfA F.1–5)

For ten of the fifteen years following the Beijing Conference and the PfA, women in Scotland have lived under a new system of devolved government with responsibility for education, economic and skills development, enterprise and economic growth. During this time, there have been multiple government strategies and funded programmes to build skills, address deficits, boost employment and regenerate local economies and communities. The European Structural Funds have made significant financial and policy contributions to economic development in Scotland, and stand out from domestic policy drivers because of their concern with and interest in gender equality, and in mainstreaming gender issues including discrimination and unequal access to jobs and skills into their programmes. The extent to which that legacy endures in mainstream economic development agency programming or in government policy remains to be assessed.

Women's economic disadvantage

Attempts at mainstreaming gender into economic development, skills and enterprise programmes have largely not been successful. Gender analysis of proposed programmes and policy outcomes are still not regarded as integral to the business of 'mainstream' economic development agencies, of which there is a number in Scotland at national, regional and local level. According to commentators, '...the systems of gender analysis introduced by a mainstreaming approach should have contributed to the use of macro-economic policy as an instrument for greater equality and empowering of women, yet this has failed to happen. Gendered assumptions concerning rigidities between "men's work" and "women's work" still dominate skills policy and employability programmes and such gender inequality has contributed directly to the gender pay gap in Scotland'.⁷

Indicators

The perennial indicators of women's economic disadvantage – pay gap, labour market participation rates and occupational areas, unpaid work and care – continue to reveal the unequal picture. There is progress in some areas, including participation and attainment for girls and women in education. According to the Equality and Human Rights Commission Report, *Sex and Power* (2008), '...girls' attainment is higher than boys' at S5 and S6 levels⁸ and 57 per

⁷ Meikle, A. and MacKenzie, M. (2009) 'Economics for Equality – A Legacy for Policy Makers', paper delivered at a conference, 'Scotland, 10 Years On', June 2009.

⁸ Scottish Government (2008) *SQA Attainment and School Leaver Qualifications in Scotland: 2006/07*.

cent of all university students are women⁹. This is not reflected in labour market patterns or in the nature of employment in which women participate. 'In Scotland 83% of working age men are economically active in 2008 compared to 77% of working age women'¹⁰ (EHRC, 2008). The impact of the recession on women and men is still to be measured, but it is reasonable to assume that the different experiences will be along gender stereotyped lines, with a negative impact on traditionally male jobs, with female jobs in the public sector being slightly less affected, until the massive spending cuts in public services, especially social care, take hold and directly impact on low-paid women.

The pay gap in Scotland persists, along with one of its major causes – ongoing occupational segregation. Currently the figures from *Close the Gap*¹¹ show:

- The full-time gender pay gap in Scotland is 14%. This means that women working full-time earn 86p per hour, for every £1 per hour that a man working full-time earns. (*Annual Survey of Hours and Earnings, 2008*)
- The part-time gender pay gap in Scotland is 33%. This means that women working part-time earn 67p per hour, for every £1 per hour that a man working full-time earns. (*Annual Survey of Hours and Earnings, 2008*)

Tackling the pay gap

Employment law remains outside the competence of the Scottish Parliament and Scottish Government, but there are plenty of 'soft' policy instruments available to policy- and decision-makers should they wish to use them to tackle the ongoing pay gap and enduring levels of occupational segregation in Scotland. During the ten years of devolution, two specific projects come to mind. Funded by successive administrations and established to address these themes, *Fair Play Scotland* and *Close the Gap* (CtG) were both initiatives of the now defunct Equal Opportunities Commission, and only CtG survives. These have been described as projects that were 'allowed to tinker round the edges mainly as a result of equality groups lobbying through changes in legislation and institutional structures as a result of devolution'.¹² Other initiatives have been tested, funded and withdrawn, including the costly *Business Matters for Equality* project within Scottish Enterprise which succeeded *Fair Play* and, despite significantly higher levels of funding, failed to endure beyond its initial phase.

The achievements of *Fair Play* and *Close the Gap* in particular highlight the need for sustained financial and political support for agencies with a core commitment to gender equality and gender analysis. Long-term intervention and engagement

⁹ Scottish Executive (2006) *High Level Summary of Equality Statistics: Key Trends for Scotland*.

¹⁰ Office for National Statistics (2008) *Labour Market Statistics* May 2008: Scotland.

¹¹ Close the Gap: <http://www.closesthegap.org.uk/facts.asp?h=Statistics>

¹² Meikle and MacKenzie, 2009, op cit.

from government and economic development agencies, subject to rigorous monitoring and evaluation, are needed.

Gender budgeting

One positive area of development in Scotland has been the enduring attempt to integrate gender budget analysis into the national budget-setting and resource allocation process. The Scottish Women's Budget Group (SWBG) was formed in 1999 and continues to advance the argument for and evidence practice in gender budget analysis. Most recently this work has included campaigning for a focus on equal pay in Scotland and, specifically, the budget and rights deficit that endures in unequal pay structures and systems across the public sector in Scotland. There are currently in the region of 35,000 cases pending in the Employment Tribunals. Current and previous Scottish governments have failed to make provision in the national spending plans and allocations to public bodies which would allow them to remedy previous discrimination, and the public authorities themselves have been slow to turn their attention to this national scandal.

The National Equality Panel report to the UK government in January 2010 has called for careful scrutiny and consideration of equalities issues, and tackling inequality in its 're-balancing of public finances'. Its challenge to the UK Government, and implicitly the Scottish Government, is 'whether the costs of recovery will be borne by those who gained least in the period before the crisis, or by those who gained most, and are in the strongest position to bear them'.¹³

UN objectives

In terms of meeting UN objectives across the Platform for Action and other imperatives including ICESCR, CEDAW, and the Millennium Development Goals (MDGs), Scotland is failing to prioritise the economic status and independence of women. The current global recession is biting in Scotland, and the resultant public sector spending squeeze is likely to impact heavily on low-paid women workers across public services.

¹³ *An Anatomy of Economic Inequality in the UK – Summary*. Report of the National Equality Panel, 2010–35

2 Women and the Labour Market (PfA B.1–6)

The period from 2005 provided opportunities for significant action on labour-market-based gendered inequalities. None of these opportunities has been fully exploited to deliver the types of fundamental change required to address the systemic inequalities that persist in employment, or to encourage women to start businesses.

The passing of employment legislation is reserved to the UK (Westminster) Parliament, but there are elements of regulation that affect employment, such as public sector equality duties, that fall within the scope of the Scottish Government. Many other levers of change are also within the grasp of the Scottish Government and Scottish public authorities.

Women and Work Commission

In 2005, the UK Women and Work Commission concluded its consideration of the gender pay gap. The report of the Women and Work Commission, *Shaping a Fairer Future*,¹⁴ rehearsed the causes underpinning the gender pay gap, which are very similar across the UK: occupational segregation, inflexibility of working conditions, and discrimination within pay systems.

Concerns were raised on the establishment of the Women and Work Commission that it contained no Scotland commissioner. These concerns were realised with the publication of *Shaping a Fairer Future*, which contained much to be welcomed, but 11 of the 40 recommendations required a differentiated Scottish response – predominantly those around occupational segregation.

Gender Equality Duty

The Gender Equality Duty (GED), which came into force in 2007, represented a step-change in gender equality legislation. It required public sector employers to have due regard for the need to eliminate discrimination and harassment and to promote gender equality in its activities as service providers and as employers. In Scotland, a separate specific duty on equal pay was implemented, requiring employers to publish a statement that set out their ambitions for closing gender pay gaps within their own organisations and the ways in which they would achieve this.

Public authorities have yet to refresh their schemes and report substantively on progress made against the strategic objectives they identified in 2007. However,

¹⁴ Women and Work Commission (2006) *Shaping a Fairer Future*, London: Department of Trade and Industry

it is clear from work done by a range of gender equality organisations that the requirement to carry out gender impact assessment on policies has not resulted in the type of change that might have been anticipated. Some significant programmes remain to be impact-assessed, including the Modern Apprenticeship scheme (see below).

The consequences for failing to act have not always been clear to public authorities, although the Equality and Human Rights Commission (EHRC) has undertaken some compliance work around the duty. The GED will be replaced with a Single Equality Duty (SED) before the first round of reporting on the Gender Equality Duty is complete. Activists who have lobbied the Scottish Government on the implementation of the SED have underlined the importance of incorporating clear consequences of a failure to deliver on the duty within the statutory code of practice that will accompany the duty.

Single Equality Bill

The Single Equality Bill is currently working its way through the UK Parliament, and is expected to pass into law in the current session. This Bill consolidates the many existing pieces of equalities legislation across race, religion and belief, age, gender, disability, sexual orientation and transgender.

Although the Bill as published was made significantly more robust than that proposed in the Green Paper, it does not address some of the structural issues around equal pay that many activists were hoping would be addressed. Provision for hypothetical comparators, which would have given recourse to, for example, low-paid women cleaners employed by arms-length organisations (ALMOs) contracted by public sector authorities, was not included. Nor was protection from discrimination on the grounds of caring responsibilities, which may have extended the weak legal provision of the right *to request* flexible working, rather than the right *to* flexible working.

Occupational segregation

A particular focus of Scottish activists around occupational segregation has been the Modern Apprenticeship scheme. This scheme, on which in excess of £50m is spent annually in Scotland, is the key Government initiative for vocational education and training. For a significant number of school leavers it comprises an entry point to the labour market.

Following a formal investigation into modern apprenticeships by the then Equal Opportunities Commission, which identified significant gender segregation in some modern apprenticeship frameworks (e.g. less than 1% of participants in the childcare framework were male and less than 1% of participants in the plumbing and engineering frameworks were female), an internal group was set up within

the then Scottish Executive to consider how occupational segregation might best be addressed.

This group met through 2007 and 2008 and reported in 2008.¹⁵ Although the group's term was bisected by a change of political administration in Scotland, it is nonetheless disappointing that the actions identified in the final report of the group did not include any substantive action by the Scottish Government or non-departmental public bodies (NDPBs), except for a marketing campaign to attract men into primary school teaching.

Although the work of external organisations and projects is undoubtedly useful in building capacity in employers and individuals, action is required by central government and public sector bodies in educating and increasing the skills levels of Scotland's citizens. Systemic barriers can be dismantled only by the organisations that are responsible for erecting and maintaining them, and neither the Government's own internal group looking at occupational segregation nor the Gender Equality Duty nor the Women and Work Commission has levered any significant action to address gender segregation in modern apprenticeships in Scotland.

Conclusion

Although the period from 2005 has been characterised by mass litigation around equal pay and an increasing awareness of women's inequalities in the labour market, action to address systemic barriers has not resulted in concrete and sustainable advances.

A number of projects and organisations work around equal pay and the discrimination within the labour market that women experience. However, systematic discrimination requires systematic approaches to tackle it, and currently these initiatives are not sufficiently robust to finish the job.

¹⁵ *Tackling Occupational Segregation in Scotland: A Report of Activities from the Scottish Government Cross-Directorate Occupational Segregation Working Group*
www.scotland.gov.uk/Publications/2008/08/27101332/0

3 Women's Poverty (PfA A.1–4)

We support the Scottish Government's statement (in its *Gender Equality Scheme*) that, 'If we are to eradicate poverty in Scotland we need to understand the gendered nature of poverty and its ramifications on equality of opportunity for men, women and their children'.¹⁶ Eradicating poverty requires a systemic approach. The application of gender analysis to a wide range of policies and programmes is critical to poverty reduction strategies.

According to UK Department for Work and Pensions (DWP) statistics, approximately one in five women in the UK lives in poverty. (This is likely to be a conservative figure because poverty is measured at the household rather than individual level.) In November 2008, the Scottish Government published *Achieving Our Potential: a Framework for Tackling Poverty and Income Inequality in Scotland*, setting out the joint approach of the Scottish Government and the Convention of Scottish Local Authorities (COSLA). This framework for the first time refers to 'lone mothers' rather than simply 'lone parents' – an indicator, at least, of the recognition of the gendered dimensions of poverty. Women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, lack of access to education and support services and minimal participation in the decision-making process. Poverty can also force women into situations in which they are vulnerable to sexual exploitation.

Women's poverty is also affected by their diverse identities: for example, 20% of white women are living in poverty, but the figures are 38% for Black women and 64% for Pakistani and Bangladeshi women.

Child poverty

The child poverty rate in Scotland, although among the lowest in the UK (25%), is by any standard unacceptable. By narrowly focusing on child poverty, the government's anti-poverty policy has obscured the gender dimension of children's poverty. Any serious effort to eradicate child poverty must include consideration of women's and men's poverty and how they relate to children's status, especially since women are still more likely than men to experience poverty in the UK. A thorough gender analysis of the government's anti-poverty policies needs to take place.

¹⁶ Scottish Government (2008) *Gender Equality Scheme 2008–2011*, 4.15.

As seen in the UK Government's report on progress since Beijing, current government strategy focuses primarily on work as the key route out of poverty.¹⁷ This approach suffers from a number of problems:

- Half the children and working age adults living in poverty are living in households where an adult works.
- Four out of 10 children in poverty are in single mother households.
- A further 3 out of 10 children are in households where the father works full time but the mother is on low income or no income.

(See also section on Girls, below.)

Pensioner poverty

The number of pensioners in poverty in Scotland has come down by more than 100,000 since the late 1990s. However, with less than 12% of women receiving the full basic state pension and a woman's average retirement income estimated at around 53% of a man's, many women find themselves at a much greater risk of poverty in old age. The majority of women who are over 75 live alone, and they face a higher risk of living in poverty. In particular women make up the majority of those dependent on State Pensions and Pension Credits, constituting about 64% of claimants of both benefits in 2005.

Reforms promised for 2010 mean that everyone, male and female, can qualify for a full pension with National Insurance (NI) contributions and credits of 30 years. However, this is taking place against a background of women having to work potentially to age 68 to receive the pension their older sisters received at the age of sixty.

Reducing poverty

Poverty in Scotland is not created by a shortage of resources. It is the uneven distribution of these resources that results in people living in poverty. Eradicating poverty is therefore about reducing inequalities and ensuring a fair distribution of wealth, which means that the government has a key role to play.

The UK key target for halving child poverty (2010) is upon us and the Scottish Government has clearly indicated that increasing economic growth in Scotland is its key priority. However, it is important to note that focusing on economic growth will not in itself eradicate poverty.

¹⁷ 'United Kingdom Response to Questionnaire to Governments on the Implementation of the Beijing Declaration and Platform for Action (1995) and the Outcome of the 23rd Session of the General Assembly (2000)', May 2009.

- Focused action is required since it is clear that eradicating poverty will not happen as a by-product of other activities. Monitoring progress is also essential and we need to have specific targets to reduce inequality within any anti-poverty strategy.
- It is now widely accepted that work is the best and most effective route out of poverty. However, it is clear that work is only an effective route if the work is properly paid, secure and safe. Significant numbers of women are concentrated in the lowest paying jobs and occupations. Low-paid workers are twice as likely to be female as male. Low-paid jobs also tend to be more insecure. This means that many women live through a cycle of 'low pay, no pay, low pay' and there is no evidence that staying in low paid work will lead to better-paid work.
- The current minimum wage still leaves many workers in poverty. The Low Pay Unit and the Council of Europe's Decency Threshold have both set higher minimum hourly rates than the current UK level.
- Although the Scottish Government cannot raise the national minimum wage it could use its role as a major Scottish employer to set a minimum 'living wage' for public sector staff. According to Child Poverty Action Group, a third of low pay in Scotland is in the public sector. The Scottish Government has a direct lever to lift these families out of poverty.
- Countries such as Denmark and Sweden have a long-held commitment to tackling inequality and as a result have low levels of child poverty.
- The public sector spends substantial funds buying goods and services from the private and voluntary sector. The Government should insist on a living wage clause in contracts and on appropriate health and safety, equality proofing etc in these contracts and so raise wages across Scotland. This will lift many women and children out of poverty.
- The Scottish government has a particular role to play in improving the pay of women. Despite more women than men being employed in education, health and social work they are still more than twice as likely to be low paid as their male colleagues. Local authorities have paid between £260 and £510 million in compensation to low paid women in the last three years despite the fact that there is not one concluded equal pay claim of this type in Scotland. These figures demonstrate the scale of the legitimate income women have been denied for decades. The public sector can make significant inroads on poverty by adopting progressive equal pay policies – a move that would have a positive spread effect on low wages across the economy.

- Gender segregation in the workplace is a key cause of the gender pay gap. The pay gap will not close if women continue to be trapped in low wage sectors of the job market. The government has a key role to play in education and training to ensure that girls get the opportunities at school to study subjects that enable them to enter well-paid jobs and to access ongoing training in the workplace. This must be the case for those who enter the job market at all levels. Modern apprenticeships still see girls moving into training for jobs that will be lower paid in the long term than boys. (See references to occupational segregation below.)
- Childcare and early years education should be expanded and be delivered by a fully trained and appropriately rewarded childcare workforce. This would help to reduce poverty in two ways. First, the high cost and availability of suitable childcare is a key barrier to work for many women. Engender would prefer universal free childcare delivered by the public sector but any expansion of the current free early years education would help women balance work and family commitments and make them better off financially.

4 Violence against Women (PfA D.1–3)

Engender agrees with the UK Government's report¹⁸ that the last 10 years have seen much change, mostly progressive, in government attitudes and resourcing of work relating to violence against women. We particularly welcome the new strategy for Wales and England.¹⁹ A number of the institutions involved have responsibilities in Scotland, so joining up their work with Scotland's strategic approach is a welcome challenge (although one that may not be very visible in London).

We also welcome the expanded policy focus – to violence against women from domestic abuse – and we look forward to seeing that focus reflected in proportional investment and ownership of agendas concerning rape and sexual assault, sexual abuse, female genital mutilation (FGM), forced marriage, pornography, prostitution, etc.

We would point out, however, that most of the progress in England and Wales (often referred to as 'national' progress in the UK Government's report) has been in the very recent past and is still largely in the arena of policy that has yet to deliver clear outcomes for women's right to live free from violence. That progress, while welcomed, is hardly in proportion to the demonstrated need, nor the fact that 15 years have passed since the agreement on the Platform for Action. It is important to note that 'national' initiatives and resources cited in the UK response in fact refer almost entirely to Wales and England. Policy and provision have for the most part developed separately in Scotland. The integration agenda is welcome – and the result of some hard-fought campaigning on the part of the women's sector – but for the most part applies across institutions in England and Wales.

There is little or no coordination of policy or service across the four countries of the UK, and this is especially clear in the lack of progress on the UK Government's commitments to international agreements, e.g. CEDAW and the CESCRC Covenant.

We appreciate that the UK Government's response could not cover every detail of work on violence against women. However some critical issues were omitted:

- The 'no recourse to public funds' rule denies immigrant women experiencing violence access to certain state benefits, including housing benefit and income support. The UK Government position puts the UK in breach of CEDAW and other international agreements.

¹⁸ UK Government Response to 'Questionnaire to Governments ...'

¹⁹ *Together We Can End Violence against Women and Children: a Strategy*, <http://www.homeoffice.gov.uk/documents/vawg-strategy-2009/>

- A 'postcode lottery' of access to services reflects uneven and inadequate service provision across the UK, in part because the government has not created a strategic, sustainable resource to support services.
- The recent willingness to address criminalising demand for prostitution and other forms of sexual exploitation is very welcome. However, progress on this agenda has been excruciatingly slow, and the focus in Wales and England on criminalising men who knowingly buy sex from a trafficked or 'pimped' woman is token at best.
- Government response to victims of trafficking is still driven largely by misguided immigration policy.
- Finally, the welcome work of the new Equality and Human Rights Commission (EHRC) has helped to make the links between women's inequality and violence against women by making violence against women a high-profile obligation under the Gender Equality Duty.

Scotland

As mentioned above, the presence of a devolved government with responsibilities over a wide range of policy areas (and a distinct political and historical context) has meant that policy in Scotland has largely developed on a separate path since 2000. An important difference is that for the most part government policy has been based on a gendered definition of first domestic abuse and then violence against women, as the policy focus expanded.

In Scotland, we welcome progress in a number of important areas:

- There has been significant additional investment in services, particularly services for women and children experiencing domestic abuse and, to a lesser extent, for survivors of rape and sexual assault.
- The latter funding has come in parallel with the expanded focus from domestic abuse to violence against women, in place since 2002.
- The promised launch of the Caledonian model for working with men convicted of domestic abuse related offences is welcome. Particularly reassuring is the level of support in the model for partner support.
- We welcome the support for the Glasgow Domestic Abuse Court and would like to see specialist procedures integrated into the operation of courts throughout Scotland.

- Devolved structures support a relatively collaborative approach with NGOs that provide a significant proportion of services to women and children.
- The Scottish Parliament's Cross-Party structures have allowed for meaningful and constructive engagement among politicians, government institutions, and women's NGOs.

Violence against women as cause and consequence of women's inequality

The failure to feature violence against women in high-level policy outcomes is concerning. In addition, the link between women's inequality and violence against them is not operationalised in decision making or policy structures – a failure to connect the dots, as it were, across government. Indeed, the relevant outcomes and indicators are absent from the national outcomes agenda, and the situation has deteriorated rather than improved: a previous domestic abuse indicator has been removed from the menu of indicators for local government and not one relevant indicator remains.

Research regarding the needs and experiences of BME women and children experiencing violence against women is lacking. Appropriate policy and service responses depend on an adequate evidence base, and the Scottish government is best placed to encourage and support research in this area.

Localisation agenda

The government's localisation agenda has destabilised local funding for both specialist and public sector services and threatens multi-agency structures required for the delivery of single outcome agreements (SOAs) between central government and local community planning partnerships. Removal of ring fencing for funds previously designated for violence against women services is a backward step. A review published by Scottish Women's Aid highlights the following:

- 16 SOAs highlight an increase in reported incidents of domestic abuse as a trend they are concerned about within their local area: addressing this locally is stated as a priority in only 11 SOAs.
- In 7 SOAs no reference is made to domestic abuse/violence against women in the area profile – which provides the basis for identifying priorities and outcomes in the SOA.
- In only 10 SOAs is there a specific reference within the area profile

to children affected by domestic abuse. This is disappointing, given the focus of the National Domestic Abuse Delivery Plan for Children and Young People.²⁰

- In only 2 SOAs are there local indicators or targets that relate to forms of violence against women other than domestic abuse.
- The varied use of local outcomes and the contradictory mix of indicators and targets make any monitoring of Scotland's progress in addressing domestic abuse difficult at best.
- Only 5 SOAs make any reference to violence against women in relation to gender equality, or to how the CPPs will meet their legal obligations under the Gender Equality Duty.
- From our analysis, it is not clear how the implementation of national policy at a local level is monitored and evaluated, or how local authorities and their Community Planning Partners can be held to account.

Other concerns

Other areas we would have liked to see discussed in greater depth include:

- The slow progress on improving criminal justice outcomes, especially conviction rates for rape and domestic abuse, and trafficking.
- The need for improved measures for criminalising demand.
- The proliferation of pornography and other forms of commercial sexual exploitation seen as public health issues.
- The need for legislation at all levels that provides for clear, gendered, and consistent criminal and civil justice responses to violence against women. This is particularly clear in work within the European Union, where competence on violence against women needs to be secured.

Finally, there is little evidence that the strategic policy agenda on violence against women is linked to international commitments and obligations under CEDAW and CESC.

²⁰ *National Domestic Abuse Delivery Plan for Children and Young People*, www.scotland.gov.uk/Publications/2008/06/17115558/0

5 Women's Participation (PfA G.1–2)

Downward trend

In a report issued January 2007, the Equal Opportunities Commission stated, 'Scotland is missing out on a pool of female talent and women are missing out on fulfilling their potential. If we are to maximise the use of our female talent we have to take concerted action to remove the barriers in their way, or opportunities will be lost for generations to come'.²¹ The following year, the fifth annual index of women in positions of authority and influence, *Sex and Power*,²² showed the emerging trend as one of reversal or stalled progress, with only a few significant increases.

The Scottish Parliament gained fourth place in world tables on women's participation in its first years. Yet women took just 43 out of 129 seats in the Scottish Parliament (33.3%) in the 2007 elections, compared with 39.5% in the 2003 elections. Women are:

- 12 of 47 in Scottish National Party (25%)
- 23 of 46 in Labour Party (50%)
- 5 of 17 in Conservative Party (29%)
- 2 of 16 Liberal Democrats (12.5%)
- 1 Independent

Both the Green Party MSPs are male.

- Women in Scotland make up 11.6% Senior Police Officers, 11.8% of Senior Judges, 23.8% of Senior Executives in the health service, 20.9% of Secondary head teachers, 23% of University Vice Chancellors, 27% of further education principals and 35% members of public bodies.

In three of the 14 categories surveyed, fewer women now hold top posts: as Members of the Scottish Parliament (MSPs) 34.1% (down from 38.8% 2006/7); in public appointments 32.4% (down from 34.7% 2006/7); as senior police officers 7.4% (down from 10.7% 2006/7). In another seven categories, the number of women remains unchanged since the 2007 index. These are: local authority council leaders 18.8%; Members of UK Parliament for Scottish Constituencies 13.6%; Scottish Members of the European Parliament 28.6%; Judges of the Court of Session 11.8%; local authority chief executives 12.5%; university principals 21.4%; health service chief executives 23.8%.

²¹ *Sex and Power, Who runs Britain?* (2007) Equal Opportunities Commission

²² *Sex and Power 2008 Scotland* (2008) Equality and Human Rights Commission Scotland

Women's representation has increased in only four areas, Ministers in the Scottish Parliament 31.3% (up from 27.8% 2006/7); head teachers in secondary schools 25.9% (up from 23.3% 2006/7); further education college principals 29.5% (up from 27.3% 2006/7) and trade union general secretaries or equivalent 20.6% (up from 18.6% 2006/7).

Looking back over the five years since *Sex and Power* was first published, Scotland has made slow progress and in some cases has seen stagnation. The last election (2007) resulted in the Scottish Parliament slipping from fourth to 13th place in world league tables on women in parliament. This lack of progress is depressing, given the aspirations that women held for political representation in a devolved Scotland. However, we do welcome the recent (2008) publication of the Scottish Commissioner for Public Appointments' Diversity Strategy.²³

Why do numbers matter?

Research has shown that having high numbers of women in parliament changed the focus of the traditional political agenda and the way politics was carried out. Engender asked the political parties to take action to promote gender balance in candidate selection at the last election. However, analysis by Dr Fiona Mackay and Meryl Kenny, political scientists at the University of Edinburgh, shows that most parties did little or nothing to promote gender parity in candidate selection. And, where they did, women candidates were generally placed in unfavourable positions. A reduction in women MSPs brings with it the threat of a reduced focus on issues that concern a large proportion of the population: equal pay, the cost of caring, violence against women and children, and poverty.

A key question is: What is the Scottish and the UK governmental commitment to closing the power gap, with true representation for all women, including ethnic minority women, disabled women, working class women, lesbians, transgender and bisexual women (LTGB) and women of all ages and faiths? There have been some improvements in women's political representation, and the Scottish Government has supported the setting up of non-governmental consultative initiatives during the past decade, e.g. the Scottish Convention of Women, but at both UK and Scottish level we have yet to see serious commitment backed by substantial resources as outlined in PfA Institutional Arrangements A.293–300.

²³ *Diversity Delivers, A Strategy for enhancing equality of opportunity in Scotland's ministerial public appointments process* (September 2008) Office of the Commissioner for Public Appointments in Scotland

6 Girls (PfA L1–9)

Girls' career choices

'Girls' educational achievements are not translating into well-paid jobs. Gender stereotyping remains an endemic problem in the education system, which has long and lasting effects.

Surveys show that the problem of stereotyping of gender roles may start early in children's lives. There is now a considerable body of publication on the subject in relation to children's literature and its possible effects on young people's life expectations. Yet gender stereotyping in children's books is still widespread.²⁴

Working class girls and ethnic minority women often suffer the most detriment in an education system that fails to widen choices and challenge stereotypes. Occupational segregation, which has been identified as one of the three major causes of the national gender pay gap, is largely the result of gender stereotyping. 'Women's relatively fewer resources to break free of their low-paid, low-status work exacerbates the problem of gender stereotyping.'²⁵

After 30 years of equal opportunities education and training, school leaver destination statistics shows that young people in Scotland are still following traditional gender stereotyped career choices. A recent research project, 'Gender Stereotyping of Career Choice',²⁶ examined factors influencing gender stereotyping of the careers preferences of school students in their middle secondary school years. It involved an extensive survey of pupils at S2 and S3 levels in state schools across West Lothian and Edinburgh and follow-on, face-to-face interviews with pupils in four of these schools. The research was carried out by the Employment Research Institute at Napier University as part of a wider European Social Fund (Objective 3)-funded project led by Careers Scotland and other agencies. Findings included:

- Many pupils held gender stereotyped attitudes towards a range of occupations, although some occupations and jobs were much less stereotyped (e.g. teacher, shop worker, police officer). Girls showed significantly less stereotyping of jobs and occupations than boys.
- Pupils working at lower levels of achievement in Maths and English were more likely to stereotype than those working at higher levels.

²⁴ 'Sugar and spice', in *Information Scotland*, Journal of the Chartered Institute of Library and Information Professionals in Scotland, August 2004, Vol 2(4)

²⁵ EHRC (2008) Submission on 6th periodic report of UK to CEDAW Committee, p19, para35

²⁶ <http://www.careers-scotland.org.uk/nmsruntime/saveasdialog.asp?IID=6719&SID=2346>

- Many pupils perceived themselves to be suited to occupations based on traditionally gendered lines, although this was not the case for some professional jobs. Preferences were also influenced by ethnic background, year in school, levels of achievement in Maths and English, general attitudes, and differences in job characteristics perceived to be important by pupils.
- Pupils used a wide range of information sources for advice about careers although parents, particularly mothers, were the main source.
- An awareness of differences between groups of pupils (e.g. boys and girls, those with higher and lower levels of achievement) would be helpful. The influence of role models on career choice and parents as a source of careers information should be given greater importance when disseminating advice.

Tackling occupational segregation is one of the ten gender equality objectives in the Scottish Government's *Gender Equality Scheme*.²⁷

Girls and physical activity

Physical activity among girls after starting secondary school dropped from 63% in 2003 to 56% in 2008. Research shows that sports celebrities, pop stars and political figures have little impact on young women, with 80% of the influence on a young girl and how she lives her life coming from her peers and the people in her neighbourhood.

National objective

Launched in February 2008, *Fit for Girls* is a joint programme between the Youth Sport Trust and Sportscotland and is backed by Scottish Government investment of £510,000 over three years. It is aimed at schoolgirls aged 11–16 with the intention of encouraging them to adopt more active lifestyles. The programme is based on the success of pilot schemes run by 27 secondary schools across Scotland, which resulted in an average increase of girls' participation from 18% to 27% within the first year. Their strategies included improving changing rooms, introducing new activities, using different deliverers, creating 'girls only' sessions, such as girls' multi-activity clubs, changing PE kit and, most importantly, consulting with the girls. It also recognises and builds on much of the current good practice in schools.

Fit for Girls will be delivered through Scotland's 380 secondary schools over the next three years and supports the physical activity workforce (teachers, Active

²⁷ Scottish Government (2008) *Gender Equality Scheme 2008–2011*, 3.1; 4.2

Schools co-ordinators and other physical activity staff and volunteers) to increase girls' participation by producing and implementing an action plan, following attendance at a nationally delivered workshop. The programme also provides schools with supporting resources including case studies, an ideas pack of solutions to common problems, a DVD demonstrating good practice and a planning guide.

Above all, *Fit for Girls* wants to bring about a sustainable change that builds a positive future for girls' participation in lifelong physical activity.

Girls and mental health

A new study²⁸ suggests that 15-year-old girls are probably the most mentally ill single group of people in the whole country: a staggering 43% of them are seriously emotionally distressed (i.e. mildly depressed or anxious) and 27% are suffering a full-scale major mental illness (severe depression or anxiety).

The study also demonstrates massive increases in girls' distress since 1987. Originally, they measured levels of anxiety and depression in two very large (2,000-plus) representative samples of 15-year-olds, one in 1987 and the other in 1999.

Among the bottom social class, girls' distress rates rose only a little but in the top class, the rise was from 24% in 1987 to a startling 38% in 1999 – more than one third of the most privileged and successful. Contrary to popular perceptions there was a far less significant increase in problems among boys, (from 17% to 19%) but for the privileged girls, rates of the kind of distress that can require hospitalisation rose threefold (from 6% to 18%).

Now the researchers have carried out a further study, finding that, in 2006, distress rates among girls from the top social class had continued to increase, reaching 43%. But the additional bad news is that girls from less privileged circumstances had almost caught up with their more privileged sisters, with rates of 41%.

The rise among girls from affluent homes between 1987 and 1999 coincided with a period in which girls began to outperform boys in almost every academic subject at every educational stage. In 1987, there was virtually no difference between genders in levels of attainment at GCSE level but by 1999, a gap had opened up: 43% of boys obtained five or more passes at grades A to C, while 53% of girls did so. The greater success of the girls was accompanied by increased emotional distress.

²⁸ <http://www.medicalnewstoday.com/printerfriendlynews.php?newsid=134461>

The research showed that affluent girls, unlike boys, found the time leading up to exams most stressful, and that this difference arose after 1987. In the three months before exams, increased distress was more likely only among the high-income girls.

Self harming

A total of 2008 pupils aged 15–16 years old completed an anonymous questionnaire on this subject. The pupils all attended secondary schools in Glasgow and Stirling. Self harm was recorded if they answered 'yes' to the question: 'Have you ever deliberately taken an overdose (e.g. pills or other medication) or tried to harm yourself in some other way (such as cut yourself)?'

Self harm was reported by 13.8% of the teenagers. The majority (71%) of those who had self harmed had done so in the past 12 months, and girls were 3.4 times more likely to have self harmed than boys. A further 14.4% of the adolescents said they had thought seriously about self harming, but had not done so. Again, girls were more likely to have thought about taking an overdose or trying to harm themselves than boys.

The most common motive given for self harm was 'to get relief from a terrible state of mind'. Almost four in ten (37.6%) of the teenagers reported that they wanted to die.

7 Women's Health and Wellbeing (PfA C.1–5)

Inequality causes shorter, unhealthier and unhappier lives; it increases the rate of teenage pregnancy, violence, obesity, imprisonment and addiction. Inequality in the UK is a serious danger to our mental health. Around a quarter of UK citizens experience mental health problems in any given year, compared with fewer than 10% in Japan, Germany, Sweden and Italy.

Consumerism, isolation, alienation, social estrangement and anxiety all follow from inequality and so cannot be made a matter of individual management. We are well aware that equality is a matter of political will.

Improving mental health is a national priority in Scotland. In December 2007, the National Health Service Scotland (NHS Scotland) published a framework of 54 indicators to support and promote consistent and sustainable national monitoring of adult mental health and associated contextual factors in Scotland. The first systematic assessment using these indicators was published in February 2009.²⁹

The report showed marked inequalities by area deprivation/socio-economic status, age and gender. Patterns of inequality were particularly clear for mental health problems and for individual and structural level contextual factors. Comparison between groups on these dimensions of socio-demographic equality was possible for 44 indicators. Gender was associated with differences in mental health for 31 indicators. Poorer mental health and less favourable contextual factors were associated with greater socio-economic disadvantage for 32 indicators.

Inequalities in mental health and its contextual factors are substantial. Strategies both population-wide and more targeted (based on both area and individual characteristics) are necessary to ensure overall improvement in mental health and greater equality between genders, ages and socio-economic groups. Consistent data are lacking on other dimensions of population diversity, which therefore remain largely uncharted territory. The following report findings are of particular interest:³⁰

- *Mental Health Problems*
Women were significantly more likely than men to have possible mental health problems: 17% of women (aged 16+) scored 4+ on the General Health Questionnaire (GHQ-12) compared with 13% of men.

²⁹ Taulbut, M., Parkinson, J., Catto, S. and Gordon, D. (2009) *Scotland's Mental Health and its Context: Adults 2009*. Glasgow: NHS Health Scotland.

³⁰ Most recent data 2006, though it has been necessary to use earlier data for some indicators.

- *Learning and Development*
Participation in adult learning was significantly associated with gender, age and area deprivation. Men were significantly more likely to participate in adult learning than women (57% compared with 48%).
- *Physical Activity*
Men were significantly more likely than women to report meeting the recommended physical activity levels (42% of men compared with 30% of women).
- *Neighbourhood Safety*
Women were significantly less likely to feel very or fairly safe in their local neighbourhood after dark than men (63% compared with 84%).
- *Home Safety*
Women were significantly less likely than men to report feeling safe when at home alone at night (96% compared with 98%).
- *Education*
Men were significantly more likely than women to have at least one formal qualification (88% compared with 85%).
- *Financial Security/Debt*
Gender and age were both significantly associated with financial management. Women and young adults (aged 16–24) were least likely to report that their household managed well financially. Households headed by women and adults resident in more deprived areas were less likely to have access to a bank, building society, credit union or post-office card account.

What does this mean for equalities work?

Equalities work needs to start addressing the problems that are tied to the fact that market capitalism requires that we only measure, value and understand our lives through the discriminatory lens of money and the market economy.

We need to educate our society about the importance of human wellbeing and the politics of personal and organisational responsibility that human wellbeing requires in order to flourish for all women, men and families. Most importantly, institutions and the various powerful bodies in our society need to be held to account against human wellbeing values and indicators.

