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Scotland's futures: Women and poverty

This briefing is part of a series that sets out how power and responsibility to tackle critical gender equality issues is divided between Holyrood and Westminster. It is part of Engender's contribution to the independence referendum debate.

Financial inequality

Poverty is extremely gendered. On average, women have less income, access to resources, assets and financial independence than men. Disabled, BME, transgender, refugee and older women are particularly at risk of experiencing poverty.

Resources are often not shared equitably within the household, but this is not reflected in mainstream economic and social policymaking. Child poverty is inflected by gender, in that 95 percent of single parents are mothers, and women earn less than men.

Social exclusion

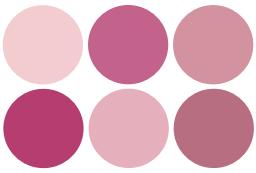
Poverty is often understood primarily in terms of income, but it is a social and cultural phenomenon, as much as an economic problem. Inequality and the structural causes of poverty are overlooked, which turns the focus on those marginalised by the system rather than the system itself.

Stigma is a major issue. Deprived communities and individuals are implicitly blamed for their poverty and, in turn, are demonised in the public discourse. Lone mothers face extreme prejudice in the press and public discourse, including assumptions about reproductive choices, capabilities and ambitions.

Poverty and policy:

- Scotland's anti-poverty strategy identifies gender as key and is framed in terms of inequality, social exclusion and the root causes of deprivation. But, substantively, gender issues are effectively ignored.
- At UK level, the gender analysis is weaker still, within a current focus on social mobility that neglects inequality. This is relevant to Scotland, as the social framing of poverty is critical to the reserved issue of social security.





Social security

Women are more reliant on the welfare system, with benefits comprising 20% of the average woman's income, compared to 10% for men in the UK. Women's overrepresentation as carers for children, sick people, and older people makes them more likely to be dependent on social security. Women are also more reliant on key public services and routinely bear the brunt of public spending cuts.

What has happened since devolution?

Since 2010, 81% of the £14.9 billion worth of cuts to benefits, tax credits, pay and pensions has been taken from women's incomes. Impacts of 'welfare reform' on women include increased risk of deeper poverty, physical and financial abuse and mental health issues. Disabled, refugee and older women, lone mothers, carers, women struggling to access paid work and women at risk of violence are particularly at risk.

The Scottish Parliament has established a Welfare Reform Committee. Scottish Government has implemented a programme of 'welfare reform' mitigation, including legislation for the Scottish Welfare Fund. However, these efforts have not been gendered, despite Scottish Government's own analysis on the disproportionate impact of welfare reform on women.

Power and responsibility

- UK Government is responsible for the social security and related benefit and tax credit systems.
- Employment and equal opportunities legislation, and economic policy are reserved to the UK.
- Social services, employability, and training, and areas linked to anti-poverty, such as community regeneration and health are devolved to Scotland.

Power and responsibility rest with: Mostly Westminster