**WOMEN AND POVERTY**

*Like gender inequality, poverty is not inevitable, but created and sustained by privilege.*

**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.
* Financial abuse is a form of violence against women and coercive control that prevents some women from leaving abusive relationships.
* Resources are often not shared equally within the household, but this is not reflected in mainstream economic and social policymaking.
* Vital dimensions of child poverty also hinge on gendered dynamics.

**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.

Policy landscape

* 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**

* Social security and gender are interlinked, due to conventional gender roles within the household and women’s lesser access to resources.
* 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 are also more reliant on key public services and routinely bear the brunt of public spending cuts.

Policy landscape

* 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 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 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***