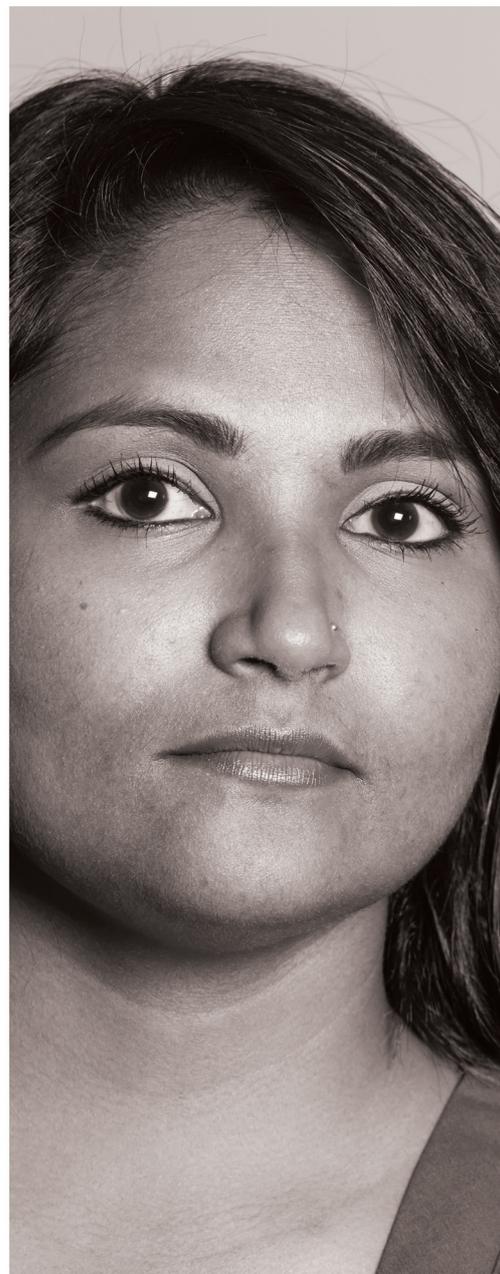
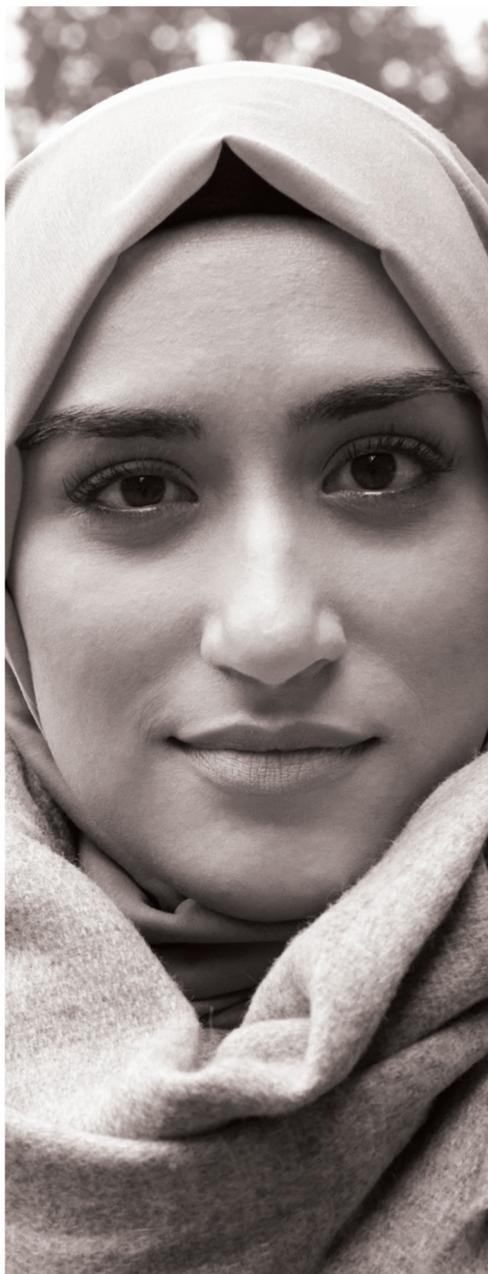


Intersecting inequalities

The impact of austerity on Black and Minority Ethnic women in the UK



**A report by the Women's Budget Group and Runnymede Trust
with RECLAIM and Coventry Women's Voices**

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ABOUT US

The Women's Budget Group is a network of leading feminist economists, researchers, policy experts and campaigners committed to achieving a more gender equal future.
www.wbg.org.uk

Runnymede Trust is the UK's leading independent race equality think tank.
www.runnymedetrust.org

Coventry Women's Voices works to ensure women's voices are heard in Coventry when policy is made.
www.coventrywomensvoices.wordpress.com

RECLAIM is a youth leadership and social change organisation.
www.RECLAIM.org.uk

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Executive Summary

RECOMMENDATIONS: A FUTURE THAT WORKS FOR BLACK AND MINORITY ETHNIC WOMEN

End the benefit freeze. Benefits and tax credits should be increased annually, linked to the cost of living and/or average wages.

Review Universal Credit and end the six week wait for payments. Partners should be entitled to split payments. Incentives for second earners and the work allowance need to be improved.

Remove arbitrary caps on benefits. Benefits must be based on household need.

Invest in social infrastructure (health, education and care services). These services are vital to both the economy and the wellbeing and life chances of individuals.

Carry out and publish equality impact assessments of all spending and revenue raising policies.

Assess the cumulative impact of the budget as a whole and monitor the actual equality impact of policies.

Account for the combined impact of different cuts on particularly vulnerable groups in assessments and monitoring.

Base local government funding on need. Ensure the funding system serves the needs of the local population.

Black families in the poorest fifth of households will see their living standards fall by over £8,400 a year on average from cuts to benefits and services

THE CASE FOR CHANGE

This is a summary of a cumulative impact assessment of the changes to taxes, benefits and public spending on services since 2010 on Black and Minority Ethnic (BME) women. The report is part of an ongoing project by the Women's Budget Group and the Runnymede Trust to analyse the impact of government Budgets and spending reviews by gender, race and income. It was researched and written in partnership with Coventry Women's Voices and RECLAIM.

"I can see my parents, sometimes, I can see my parents really stressed out about money. And it makes me think, it wasn't like this five years ago. Everything was calm back then. Then all of a sudden, everyone's stressed about everything.[...]And even at school, I felt uncertain about what was going to happen in the future." (Interview, Manchester)

In the 2010 Emergency Budget, George Osborne, the then Chancellor, announced a programme of public spending cuts totalling £83bn.¹ The seven years since the 2010 Emergency Budget have been characterised by further cuts to social security and public services.

Women have been disproportionately affected by these cuts as a result of structural inequalities which means they earn less, own less and have more responsibility for unpaid care and domestic work.² BME households also face persistent structural inequalities in education, employment, health and housing meaning that they have also been disproportionately affected by these cuts.³

"There are real risks that women, ethnic minorities, disabled people and older people will be disproportionately affected [by proposed cuts to public spending]". (Theresa May, June 2010)

For BME women, gender inequalities intersect with and compound racial inequalities making these women particularly vulnerable to cuts to benefits, tax credits and public services. This report shows the extent to which the BME women, and the poorest BME women in particular, are disproportionately affected by the spending cuts since 2010.

¹ BBC report on Government Spending Review 18 October 2010. Available online at <http://www.bbc.co.uk/news/business-10810962>

² See WBG budget analysis available online: <http://wbg.org.uk/analysis/assessments/>

³ Reed H and Portes J. (2014). Cumulative Impact Assessment: A Research Report by Landman Economics and the National Institute of Economic and Social Research (NIESR) for the Equality and Human Rights Commission, EHRC. Available on line at: <https://www.equalityhumanrights.com/sites/default/files/research-report-94-cumulative-impact-assessment.pdf>

SITUATION OF BME WOMEN IN THE UK

- BME women are more likely to be living in poor households. In 2015/16, 50% of Bangladeshi households, 46% of Pakistani households and 40% of Black African/Caribbean households were living in poverty compared to 19% of White British households.⁴
- BME women face multiple disadvantages, including sexism and racism in the labour market. They face discrimination and bias at every stage of the recruitment process – during the evaluation of CVs and application forms, at the interview stage and once in post.⁵
- Even when qualifications are taken into account, ethnic minority women are more likely to be unemployed than their White counterparts.⁶
- BME women are more likely to live in households with dependent children. Over half of Bangladeshi, Pakistani or Black African households had one or more dependent children compared with just over a quarter of White British households.
- BME women are more likely to live in large families. 51% of Black African, 65% of Pakistani and 64% of Bangladeshi children live in large families, compared to 30% of those in White British families.⁷

The living standards of lone mothers will fall by 18% on average (£8,800) from tax and benefit changes and lost services.

SOCIAL SECURITY AND TAX

Cuts to spending on social security will total £37bn a year by 2020.⁸

- There has been a freeze to working age benefits, while the cost of everyday goods is increasing.
- Benefits and tax credits for children have been capped for the first two children.
- Local housing allowance is no longer linked to actual rents and the bedroom tax reduces housing benefit for families judged to have a “spare” room.
- Cuts to work allowances for Universal Credit and an increased taper rate for second earners (mainly women) reduce work incentives and increase vulnerability to poverty.
- Personal Independence Payments and Employment Support Allowance have replaced previous benefits for disabled people and the overall level of support has been cut.
- Benefit sanctions have increased leaving claimants without money for weeks or sometimes months.
- The overall benefit cap has particularly affected large families.
- As a result of freezes and cuts to working age benefits it is estimated that 5.1 million children will be living in poverty by 2021/22.⁹

BME women are more likely to be affected by cuts to benefits and tax credits because they are more likely to be living in poverty, more likely to be living with dependent children and more likely to be living in large families.

⁴ Poverty is measured as the proportion of people living in households with an after housing costs income below 60% of the contemporary median household income.

JRF (2017). Poverty rate by ethnicity available at: <https://www.jrf.org.uk/data/poverty-rate-ethnicity>.

⁵ Runnymede Trust (2013) All Party Parliamentary Group on Race and Community

McGregor-Smith (2017) Race in the Workplace. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/594336/race-in-workplace-mcgregor-smith-review.pdf

Ashe, S; Nazroo, J (2016) Equality, Diversity and Racism in the Workplace: A Qualitative Analysis of the 2015 Race at Work Survey.

Available at: https://race.bitc.org.uk/system/files/research/race_at_work_equality_diversity_and_racism_in_the_workplace_executive_summary_november_2016.pdf

⁶ NAO (2008) Widening participation in higher education. Available at: <https://www.nao.org.uk/wp-content/uploads/2008/06/0708725.pdf>

Catney, G; Sabater, A (2015) Ethnic minority disadvantage in the labour market. Available at: <https://www.jrf.org.uk/report/ethnic-minority-disadvantage-labour-market>

Alexander, C, Weekes-Bernard, D and Arday, J (2015) The Runnymede School Report Race, Education and Inequality in Contemporary Britain. Available at: <http://www.runnymedetrust.org/uploads/The%20School%20Report.pdf>

⁷ WBG calculations by Lucinda Platt (LSE), based on Households Below Average Income surveys (2010/11 to 2012/13). ‘Large families’ here means 3 or more children.

⁸ WBG (2017) Gender impact of social security spending cuts. Available on line at: https://wbg.org.uk/wp-content/uploads/2017/03/WBG_briefing_Soc-Security_pre_Budget.pdf

⁹ IFS (2017) Living Standards, Poverty and Inequality in the UK: 2016-17 to 2021-2022. Available at: <https://www.ifs.org.uk/publications/8957>

Tax cuts since 2010 will cost £41bn a year by 2020.¹⁰

- Increases to the personal tax allowance and higher rate tax allowance will cost £19bn a year by 2020.
- Cuts to corporation tax will cost £13bn by 2020.
- Cuts to fuel duty will cost £9bn a year by 2020.

Men will disproportionately benefit from these tax cuts as they earn more, are more likely to be business owners and shareholders and more likely to drive and drive longer distances.

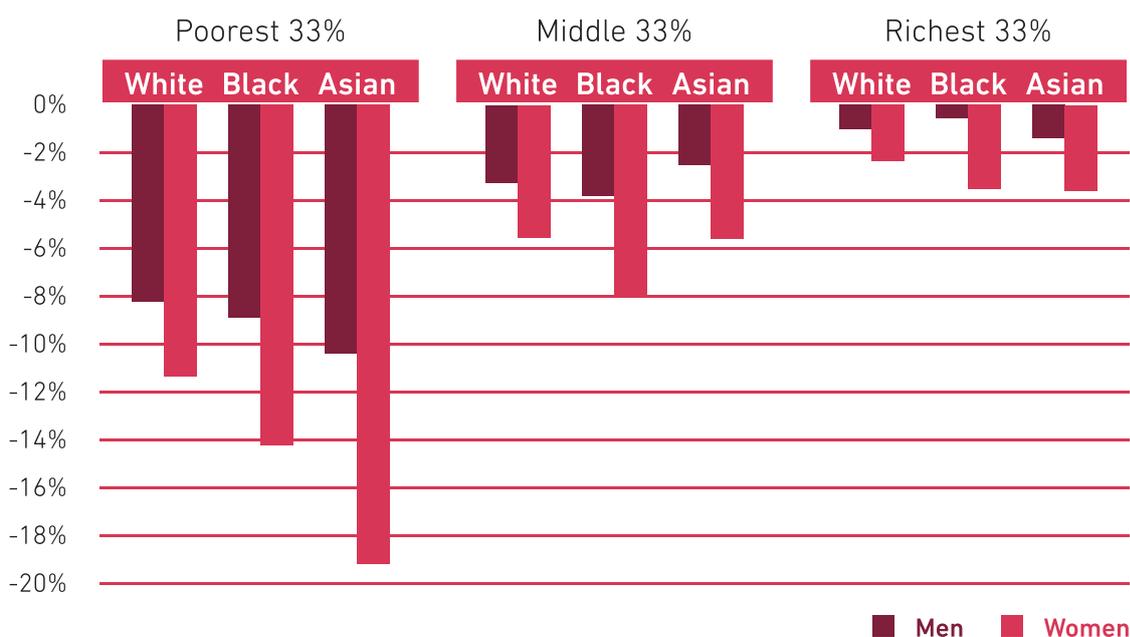
“Well at one point I had four jobs, when I was in college, just so I could pay for things.” (Interview, Manchester)

As a result of benefit cuts and tax changes:

- Asian women in the poorest third of households lose on average 19% of their income by 2020 (over £2200) compared to if the policies in place in May 2010 had continued to 2020.¹¹
- Black and Asian lone mothers, respectively, stand to lose £4,000 and £4,200 a year on average by 2020 from the changes since 2010, about 15 and 17% of their net income.
- Black women in the poorest households will lose on average 14% of their income (over £2000 a year).

By 2020 benefits and tax credit cuts will cost the poor £37bnn by 2020. £41bn of tax cuts will mainly benefit the better off.

2010-20 cumulative individual impact of changes in taxes and benefits (percentage of net individual income per annum by 2020) by household income groups, gender and ethnicity (selected)



Source: Women’s Budget Group 2017

¹⁰ WBG(2017) Gender impact of taxation. Available on line at: https://wbg.org.uk/wp-content/uploads/2017/03/WBG_briefing_Taxation_pre_Budget-2017_03_07.pdf

¹¹ Compared to what they would be receiving if 2010 rules still in place.

PUBLIC SERVICES

There have been a series of cuts to funding for public services. Central government funding for local government, which is responsible for a range of local services, fell by over 50% between 2010/11 and 2015/16¹² and then by a further 30.6% in 2017/18.¹³

Between 2010/11 and 2014/15, excluding spending on schools, the most deprived areas saw the largest cuts, averaging around £222 per head. The most affluent local authorities saw the lowest cut (around £40 per head).¹⁴

Other cuts include:

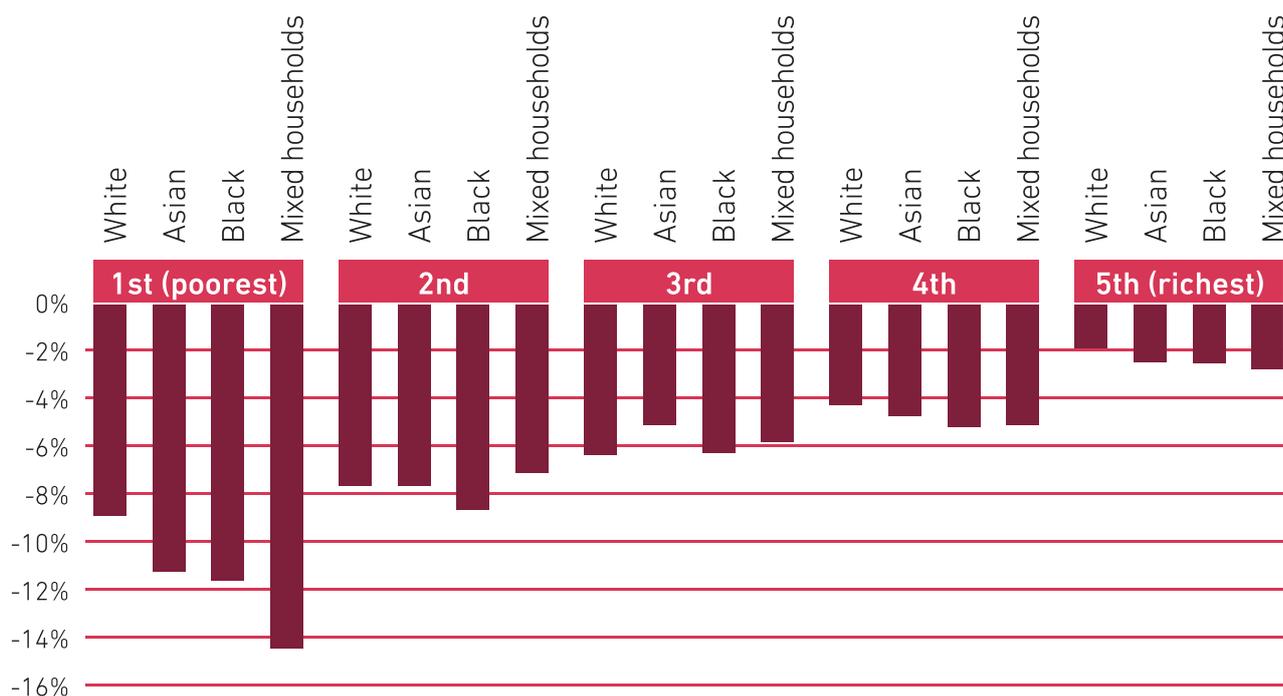
- From 2015/16 Schools spending was frozen in cash terms, meaning a real terms cut of around 6.5% from 2015/16 to 2019/20.¹⁵
- The NHS was required to make £20bn of 'efficiency savings' between 2011 and 2015.¹⁶
- There were severe cuts to Legal Aid coverage for debt, education, employment, housing, immigration, welfare benefits and family law cases.
- Spending on social care for older and disabled people has fallen by 11% in real terms and the number of people receiving state funded help has fallen by at least 25%.¹⁷
- By 2015 local authority funding for Sure Start had been cut by a third, with 84% of local authorities reporting cuts to funding for Children's Centres.¹⁸
- Since 2010, 17% of specialist refuges in England have closed. A third of all referrals to refuges are turned away (155 women and 103 children a day), normally due to lack of available space.¹⁹

These cuts have disproportionately affected women, who are more likely to need public services, and more likely to be caring for children and other family members who need services. Women are also more likely to have to make up to cuts to services through unpaid work. These cuts have also disproportionately affected the poorest families, including BME families, who are more likely to be poor.

"I just feel because of the cuts, because they are being so strict with benefits and working tax credits and things like that [...] it is really difficult if you are a single parent" (Interview, Manchester)

- The poorest 10% of households will lose on average services worth over £4,300 a year by 2020, representing nearly 12% of their living standards.²⁰
- Black and Asian families will lose more in public services than White families, with their average living standards cut by 7.5% and 6.8% respectively, compared to 5% for White families.
- Female lone parents, who make up 92% of all lone parents, will lose on average services worth over £4,900 (over 10% of their standard of living). Black women are overrepresented among single parent households.
- Among the poorest 20% of households, Black and Asian households see their living standard cut by 11.6% and 11.2%, while the living standard of White households will fall by 8.9%. In cash terms for these households, this represents a cut of £5,090 for Black households, £6,526 for Asian households, and £3,316 for White households.²¹

Cumulative real-term impact of spending cuts to services on living standards in % terms between 2010 and 2020 by income and ethnicity



Source: Women's Budget Group 2017 calculations using the Landman Economics spending model. 'Mixed households' are those with adults from different ethnic backgrounds.

"It is very, very difficult to get an appointment at the GP's at the moment compared to what it used to be. A few years ago we could ring in at whatever time... and they used to manage to get a child in... now it is generally very hard to get an appointment." (Focus group participant, Coventry)

PUTTING IT ALL TOGETHER

The very same groups that have been hardest hit by the tax and benefit changes are also those that have been the most affected by cuts to public services.

- The poorest families have lost the most; with an average drop in living standards of around 17% by 2020.
- Black and Asian households in the lowest fifth of incomes experience the biggest average drop in living standards of 19.2% and 20.1%, respectively. This equates to a real-terms annual average loss in living standard of £8,407 and £11,678.
- Lone mothers (who represent 92% of lone parents) will experience a drop in living standards of 18% (£8,790).

12 IFS, Council-level figures on spending cuts and business rates income, November 2016, <https://www.ifs.org.uk/publications/8780>

13 Local Government Association: LGA responds to the Local Government Finance Settlement, December 2016 <https://www.local.gov.uk/about/news/lga-responds-local-government-finance-settlement-0>

14 Joseph Rowntree Foundation, The cost of the cuts: the impact on local government and poorer communities, 2015, <https://www.jrf.org.uk/report/cost-cuts-impact-local-government-and-poorer-communities>

15 Institute for Fiscal Studies (2017) Long-run comparisons of spending per pupil across different stages of education. Available at: <https://www.ifs.org.uk/uploads/publications/comms/R126.pdf>

16 Department of Health (2013) Making the NHS more efficient and less bureaucratic.

Available at: <https://www.gov.uk/government/publications/2010-to-2015-government-policy-nhs-efficiency/2010-to-2015-government-policy-nhs-efficiency>

17 Humphries et al, Social care for older people: home truths, Kings fund and Nuffield Trust, 2016, https://www.kingsfund.org.uk/sites/files/kf/field/field_publication_file/Social_care_older_people_Kings_Fund_Sep_2016.pdf

18 Public Sector Executive, Council funding for children's centres cut by a third under coalition, April 2015, <http://www.publicsectorexecutive.com/Public-sector-focus/council-funding-for-childrens-centres-cut-by-a-third-under-coalition>

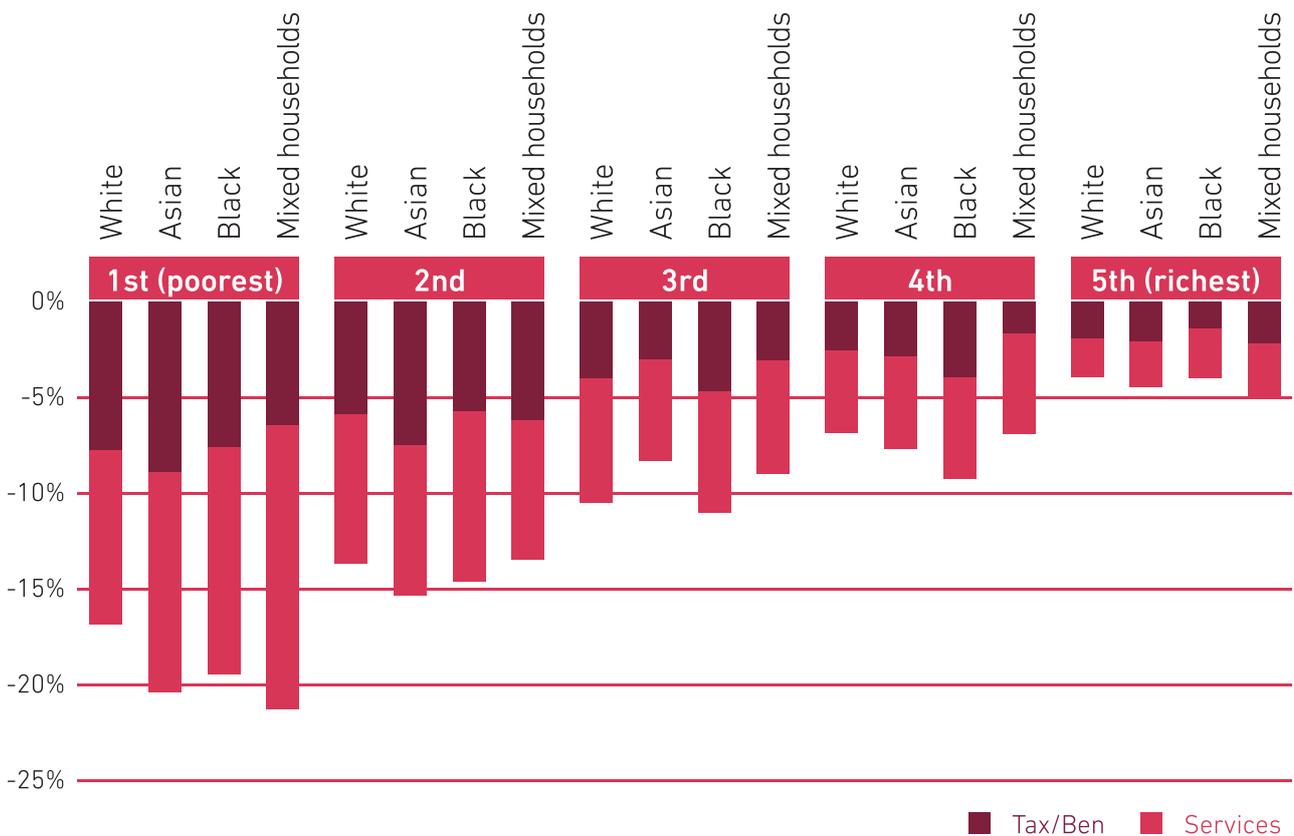
19 Women's Aid England and Wales, Save Refugees, Save Lives, 2016 <https://www.womensaid.org.uk/what-we-do/campaigning-and-influencing/campaign-with-us/sos/>

20 'Household living standards' are defined in this model as the value of household disposable income plus the use-value of public services as measured by the cost of delivery of those public services.

21 Unlike the analysis of tax and benefits in the previous chapter which is carried out at the individual and household level, the analysis of public service spending is done solely at household level.

As such, graphs here are only disaggregated further by gender insofar as there are gendered household types (e.g. lone female parents, single male pensioner etc.)

Cumulative real-term impact of tax and benefit changes and public service spending cuts on living standards in % terms between 2010 and 2020 by income and ethnicity



Source: Women's Budget Group 2017

CONCLUSION

Theresa May became Prime Minister promising 'a country that works for everyone'. She committed to fight the 'burning injustice of inequality', to support those who are 'just managing' but find life hard and to prioritise 'ordinary working class families' over the wealthy few.

This is unlikely to happen. Our research clearly shows that the injustice of inequality has been exacerbated by cuts to benefits and services that have hit the poorest hardest. Women are losing more than men and BME households are losing more than White households. The intersection of poverty, race and gender means that these cuts are leading to a dramatic fall in the standard of living of many BME women.

Introduction

This report contains the findings of a cumulative impact assessment of the impact of spending cuts since 2010 on Black and Minority Ethnic (BME) women. It is the first intersectional analysis of the cumulative impact of austerity using both qualitative and quantitative data. It is part of an ongoing project by the Women's Budget Group and the Runnymede Trust to analyse the impact of government Budgets and spending reviews by gender, race and income. It was researched and written in partnership with Coventry Women's Voices and RECLAIM.

In June 2010, just days before the Coalition Government's Emergency Budget, Theresa May wrote to David Cameron and George Osborne warning them that 'there are real risks that women, ethnic minorities, disabled people and older people will be disproportionately affected' by proposed cuts to public spending. Her letter highlighted the Government's legal obligations under the Public Sector Equality Duty to have 'due regard' to equality and urged them "to demonstrate our commitment to reducing the government deficit fairly".

Nine days later George Osborne, the then Chancellor, announced a programme of public spending cuts totalling £83bn.²² In the seven years since the 2010 Emergency Budget there have been further major cuts social security and public services.

Despite May's warning the Treasury failed to publish an equality impact assessment of the 2010 Emergency Budget. Subsequent budgets and spending reviews have contained limited or no equality impact assessments. For example, the impact assessment of the 2015 Spending Review lists a few measures that it claims will be of benefit to women, pensioners, young people and children, ethnic minorities, and people with disabilities, without any consideration of measures that will reduce their incomes or fail to provide them with needed services, or any consideration of the fact that some people are members of several of these groups.²³ In 2016 The Parliamentary Women and Equalities Select Committee expressed disappointment in the Treasury's record on providing evidence of how it had met its obligations under the PSED. The 2017 Budget documents contained no equality impact assessment at all.

Individual government departments have published the occasional equality impact assessment of cuts or changes to some benefits and services, but these have often been of poor quality, with little evidence to support conclusions, involving minimal or no consultation and demonstrating limited understanding of equality impact.²⁴ For example the Department of Work and Pensions Equality Impact Assessment of changes to Housing Benefit announced in 2010 included data showing that these changes would affect more women than men but concluded that 'the cumulative impact of these measures do not appear to disadvantage one group more disproportionately than another' on the grounds that women are more likely to need to claim housing benefit than men so the fact that more women than men will lose money from housing benefit cuts is a proportionate impact.²⁵ Similar failures to understand the meaning of equality impact can be found in the assessment of cuts to Civil Legal Aid, which concluded these would not have a disproportionate impact on women, despite the fact that more women than men would lose access to justice, because this simply reflected the fact that women were more likely to receive Civil Legal Aid.²⁶

In the absence of equality impact assessments by government departments voluntary organisations and academics have produced their own assessments of the potential and actual impact of spending cuts on different equality groups.²⁷ The Women's Budget Group has published analysis of the impact of successive budgets on women, highlighting the likely impact of individual policies on specific groups of women such as BME women or disabled women.²⁸

22 BBC report on Government Spending Review 18 October 2010, Available online at <http://www.bbc.co.uk/news/business-10810962>

23 WBG (2015), The impact on women of the Autumn Statement and Comprehensive Spending Review 2015: Still failing to invest in women's security.

Available on line at: https://wbg.org.uk/wp-content/uploads/2016/11/WBG_AFS_CSR_2015_report_2015_12_07_final3.pdf

24 Harrison J and Stephenson M, (2013), 'Assessing the Impact of the Public Spending Cuts: Taking Human Rights and Equality Seriously', in Nolan A et al, Human Rights and Public Finance. Budgets and the Promotion of Economic and Social Rights, Hart, Oxford

25 DWP (2010) Equality Impact Assessment housing benefit. Available on line at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/220241/ha-and-carers-eia.pdf

26 Ministry of Justice, (2010), Legal Aid Reform: Scope Changes. Available on line at: <http://webarchive.nationalarchives.gov.uk/20111013060733/http://www.justice.gov.uk/downloads/consultations/eia-scope-changes.pdf>

27 Links to a large number of these reports are available at via a database produced by the Centre for Human Rights in Practice in the University of Warwick School of Law:

<http://www2.warwick.ac.uk/fac/soc/law/research/centres/chrp/spendingcuts/resources/reports-uk>

28 Available at: <http://wbg.org.uk/analysis/assessments/>

The gender impact of austerity has also been the subject of reports by other women's organisations including the Fawcett Society²⁹ and the Women's Resource Centre.³⁰ Other studies have shown that spending cuts have disproportionately affected the poorest parts of the country³¹ minority ethnic groups³², disabled people³³ and children.³⁴

In 2014 a major study by Landman Economics and the National Institute of Economic and Social Research for the EHRC showed that the cumulative impact of cuts to benefits, tax credits and changes to direct and indirect taxation hit the poorest hardest. Across income groups women lost more than men, BME households lost more than White households and households with a disabled member lost more than households without a disabled member.³⁵ Cuts to spending on services were similarly likely to affect the poorest households, BME households, households with a disabled person and lone parents and single pensioners (the majority of whom are women).

The findings of these reports indicate that BME women would be likely to be particularly badly affected by spending cuts since 2010. This should not be surprising; as chapter 2 shows BME women have lower incomes on average and are disproportionately likely to be living in poverty. They are also disproportionately likely to be living in families with children (which have been hit harder by cuts to both benefits and services) and to be working in the public sector. All of these factors make BME women more vulnerable to the impact of public spending cuts. However, despite this there has been little research to date into the specific impact of spending cuts on BME women.

Work by the Centre for Human Rights in Practice and Coventry Women's Voices has examined the impact of spending cuts on BME women.³⁶ However, research for this report was hampered by a lack of data broken down by more than one characteristic and largely drew on qualitative analysis from interviews and focus groups to highlight the impact of austerity on the lives of different groups of women along with national data showing impact by gender and race separately.³⁷

The EHRC study analysed impact by both income and different 'protected characteristics' under the equality act (gender, race, disability and so on). This 'two way' analysis showed how spending cuts affected women,

or BME people or disabled people in different income groups, but did not show the intersectional impact by more than one 'protected characteristic' (BME women for example). Other studies either focussed on one equality group in particular, or examined the impact on different groups in turn, but did not consider intersectional impact.

Previous WBG gender analysis has identified particular policies were likely to have a disproportionate impact on particular groups of women, such as BME women or disabled women, but it is only in the last year, thanks to the support of the Barrow Cadbury Trust, that WBG, in partnership with the Runnymede Trust has had the resources to carry out an intersectional distributional analysis of the Budget.

This report is one of the outcomes of this on-going project. It draws on two models, developed by Landman Economics. These are a distributional impact model of tax and benefit changes, and a model of the effects of changes in public spending on household living standards, which together allow us to identify the cumulative impact of both tax and benefit changes and cuts to public services by up to three characteristics (income, gender and race). More information about these models is available in Appendix 1.

The data produced by these models tells a powerful story – showing clearly that across all income groups BME women will experience greater losses in proportion to their income than White women or BME men. However, this data only tells half of the story. We also wanted to explore what these losses meant in the lives of BME women. In order to do this, we worked in partnership with two local organisations, RECLAIM in Manchester and Coventry Women's Voices in Coventry, to carry out qualitative research into the experience of BME women living with the impact of spending cuts. More information about this research is available in Appendix 2 and 3.

Our aim in carrying out this research is two-fold. Firstly to provide evidence of the impact of spending cuts on BME women, in order to support calls for an end to austerity. Secondly, we aim to demonstrate that this sort of research is possible and that it reveals important information about the equality impact of Government economic policy. We hope that this may persuade the Treasury to carry out similar intersectional analysis of their own.

29 See <https://www.fawcettsociety.org.uk/ensure-women-not-hardest-hit-economic-downturn>

30 WRC, (2016), Challenging Austerity: The impact of austerity measures on women's voluntary community organisations and the response of the women's sector.

Available on line at <http://thewomensresourcecentre.org.uk/wp-content/uploads/State-of-the-womens-sector-survey-report-May2016-FINAL.pdf>

31 See for example: Beatty C and Fothergill S, (2013), Hitting the Poorest Places Hardest: the local and regional impact of welfare reform, Centre for Regional and Economic Social Research, Sheffield Hallam University, Sheffield, available on line at http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/hitting-poorest-places-hardest_0.pdf

32 See for example: Runnymede Trust 2011, Joint submission by UK NGOs Against Racism to the UN Committee on the Elimination of Racial Discrimination (CERD) with regard to the UK Government's 18th and 19th Periodic Reports, Runnymede trust and 18 organisations, available online at: <http://www.runnymedetrust.org/uploads/pdfs/UK%20NGOs%20Against%20Racism%20CERD%20Report.pdf>

33 See for example: Harris N, 2014, 'Welfare Reform and the Shifting Threshold of Support for Disabled People' *Modern Law Review*, 77:6, 888

34 See for example Ridge, T, 2013, "We are All in This Together?" *The Hidden Costs of Poverty, Recession and Austerity Policies on Britain's Poorest Children*, *Children & Society*, 27:5, 406

35 Reed H and Portes J, 2014, Cumulative Impact Assessment: A Research Report by Landman Economics and the National Institute of Economic and Social Research (NIESR) for the Equality and Human Rights Commission, EHRC, London available on line at http://www.equalityhumanrights.com/sites/default/files/publication_pdf/Cumulative%20Impact%20Assessment%20full%20report%2030-07-14.pdf

36 Sandhu K, Stephenson M and Harrison H, (2013), Layers of Inequality: A Human Rights and Equality Impact Assessment of the Spending Cuts on BAME Women in Coventry, Coventry Women's Voices and the Centre for Human Rights in Practice, Coventry. Available on line at <http://www2.warwick.ac.uk/fac/soc/law/research/centres/chrp/spendingcuts>

37 *ibid* pp 169-179

Situation of BME women in the UK

Britain is at its best when everyone has the opportunity to succeed. Yet inequalities between those from White backgrounds and Black and minority ethnic (BME) backgrounds are widespread and continue to persist in education, employment, health and housing.³⁸ This disadvantage is a result of long-standing factors, past and present, and shapes life-chances and experiences.³⁹ Structural inequalities between women and men continue to be widespread; women earn less, own less, have more responsibility for unpaid work, remain underrepresented in decision making and male violence against women continues to be widespread and underreported.⁴⁰

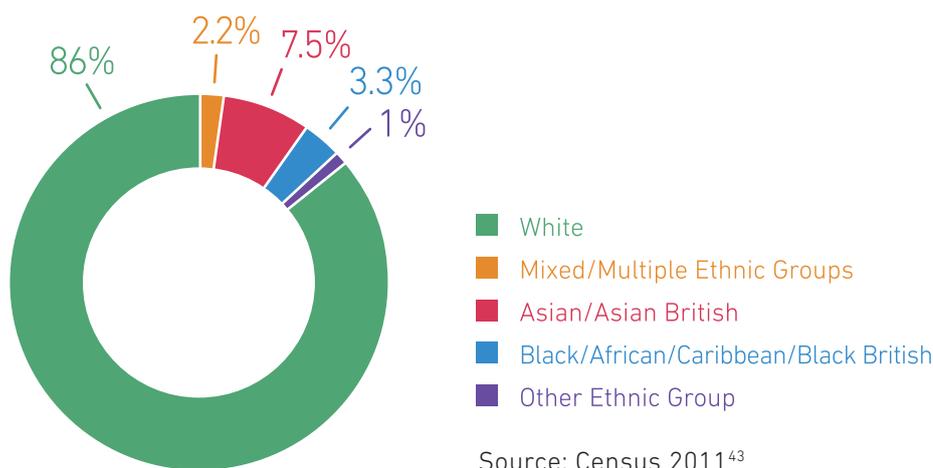
For BME women, gender inequalities intersect with, and compound, racial inequalities. This sees many BME women occupy a socio-economic position that makes them vulnerable to benefit and public service cuts. This chapter sets out the socio-economic position of BME women, making the case for why a detailed assessment of the impacts of changes to taxes, benefits and public spending on BME women is vital to understanding the equalities impacts of policies since 2010.

WHAT DO WE MEAN BY ETHNICITY?

Ethnicity is a term used to describe shared descent, heritage or culture that people self-identify with. It's possible to belong to multiple ethnicities and definitions can change over time. In the UK, ethnic minority is used to describe immigrant groups and their descendants that are small in number and constitute a minority of the population. Ethnic categories are used by government and organisations to measure ethnic minority group's outcomes compared to the White majority population.⁴¹

This enables us to monitor the effectiveness of antidiscrimination and equal opportunities policies. These categories may not best represent how people understand their heritage or define themselves. However, it is essential to have a pragmatic way to capture and measure discrimination that takes into account how the wider population perceives particular groups.⁴² For example, an individual may not strongly identify as 'Black Caribbean' but this will not protect them potential discrimination by a colleague who sees them as such.

Figure 1.1: Ethnicity of All Households in England and Wales by Household Reference Person (HRP) 2011



Source: Census 2011⁴³

38 See for example, Finney, N; K, Lymperopoulou (2014) Local Ethnic Inequalities. Available at: <https://www.runnymedetrust.org/uploads/Inequalities%20report-final%20v2.pdf>

Finney, N; Elahi, F (2017) Ethnic Inequalities in Bristol, Manchester and Barking and Dagenham. Available at: <http://www.runnymedetrust.org/events-conferences/latestNews/ethnic-inequalities-briefings-january-2017.html>

Dummett, M. (1970) Colour and Citizenship: The Rose Report. New Blackfriars, 51: 39-47.

39 Runnymede Trust (2013) All Party Parliamentary Group on Race and Community: Ethnic Minority Female Unemployment: Black, Pakistani and Bangladeshi Heritage Women. Available at: <http://www.runnymedetrust.org/uploads/publications/pdfs/APPGFemaleUnemploymentReport-2012.pdf>

40 See for example, EHRG (2010) How fair is Britain? Equality, Human Rights and Good Relations in 2010. Available at https://www.equalityhumanrights.com/sites/default/files/how_fair_is_britain_-_complete_report.pdf

41 Chattoo, S; Atkin, K (2012). 'Theoretical, historical and policy contexts', Understanding 'Race' and Ethnicity: Theory, history, policy, practice. Bristol: UK

42 ONS (2009). Final recommended questions for the 2011 Census in England and Wales Ethnic group.

Available at: <http://webarchive.nationalarchives.gov.uk/20160110072822/http://www.ons.gov.uk/ons/guide-method/census/2011/the-2011-census/2011-census-questionnaire-content/final-recommended-questions-2011--ethnic-group.pdf>

43 ONS (2011) LC1201EW - Household composition by ethnic group of Household Reference Person (HRP). Available at: https://www.nomisweb.co.uk/census/2011/LC1201EW/view/2092957703?rows=c_hhchuk11&cols=c_ethhuk11

FAMILY COMPOSITION

Families in Britain are diverse in structure. The prevalence of family types varies by ethnicity and this has implications for the vulnerability of different ethnic groups to benefit changes. Larger families and single-parent households have been hardest

hit by recent changes to Child Tax Credits, Universal Credit and Child Benefit (see Chapter 2) as well as cuts to public services. Such family types are more common among individuals from BME background than White backgrounds.

SINGLE-PARENT FAMILIES

Black groups are more likely to have a lone parent family structure. 91% of lone parent households with dependents are headed by the mother.⁴⁴ Black Caribbean (24%), African (24%), White and Black Caribbean (26%), Other Black (26%) and White

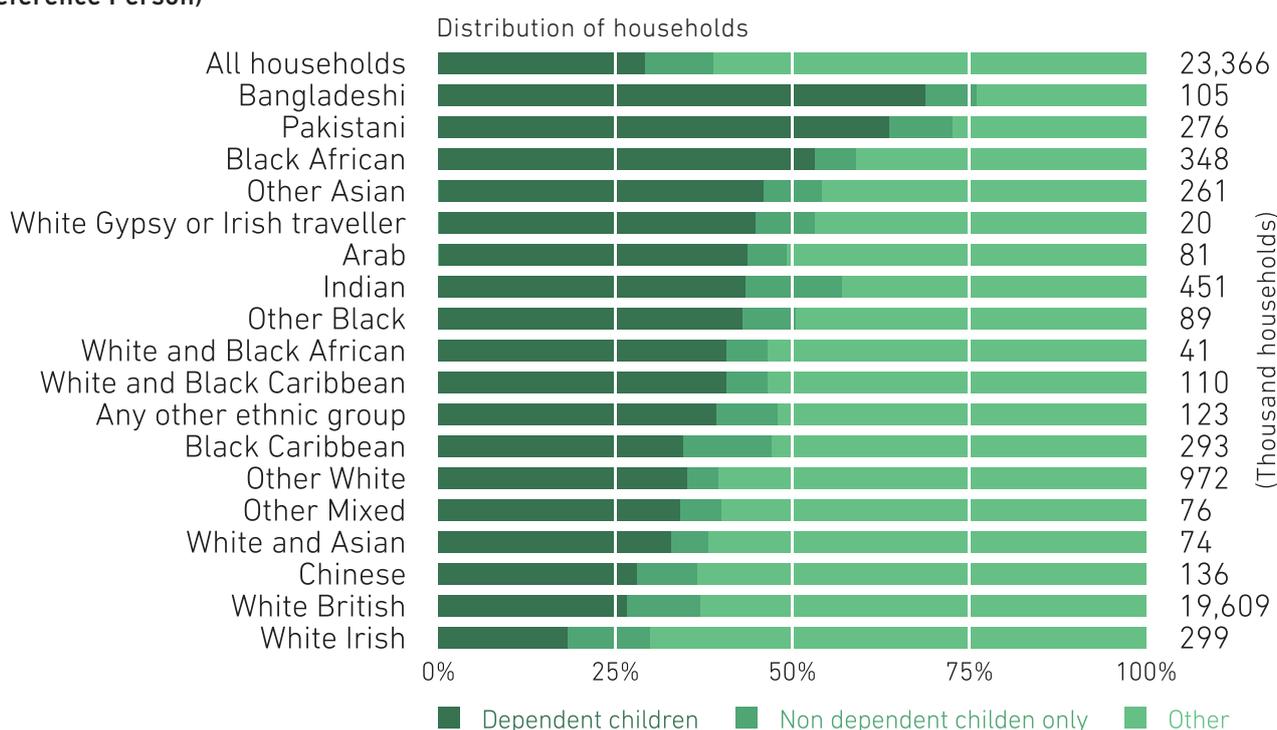
and Black African (21 per cent) all had a higher proportion of lone parent families than the England and Wales average (11%).⁴⁵ This makes Black mothers vulnerable to real-terms cuts to Universal Credit, which leaves lone mothers worse off (see Chapter 2).⁴⁶

DEPENDENT CHILDREN AND LARGE FAMILIES

Bangladeshi, Pakistani and Black African households are more likely to have dependent children living in the household than other groups.⁴⁷ Over half of Bangladeshi, Pakistani or Black African households had one or more dependent children compared with just over a quarter of White British households. This partly reflects the younger age profile of these ethnic groups. 57% of White British households are aged 50 and over compared to 23% Bangladeshi headed households (see Figure 1.2).⁴⁸ Benefit and public service cuts have disproportionately impacted households with children, meaning that ethnic groups with higher rates of dependent children have experienced a larger impact (see Chapter 2).

The number of dependent children is also an important factor. 51% of Black African, 65% of Pakistani and 64% of Bangladeshi children live in large families, compared to 30% of those in White British families.⁴⁹ Recent changes to Child Tax Credits and Universal Credit that limit payments to the first two children only, will disproportionately impact women from these groups with three or more dependent children. Coming into effect for new claims, this will impact women who lose their job or form 'blended' families with a new partner as well as those where an additional child is born.

Figure 1.2: Households with Dependent and Non-Dependent children by ethnic group of HRP (Household Reference Person)



Source: Census 2011 - Office for National Statistics

HOUSING AND PLACE OF RESIDENCE

As a result of past migration patterns, ethnic minorities in England and Wales are mostly concentrated in urban centres. This was because employment was more readily available and friends

and relatives would follow people in their networks to settle in the same town, city or area.⁵⁰ As a result, London has the highest proportion of ethnic minority groups, followed by the West Midlands.⁵¹

TYPE OF HOUSING (TENURE)

Owning your home, partially with a mortgage or owning it outright, is the most common household tenure in England and Wales, although this has declined 6 percentage points since the last Census in 2001. Housing is a necessity for everyone and an asset for the majority. 33% of households own their home with a mortgage and 31% own outright.⁵² With UK private housing wealth exceeding £5 trillion, it is an important source of financial security.⁵³ 15% of households rent from a private landlord, while 9% rent social housing provided by the council. These headline figures mask considerable variation between ethnic groups and by age.

Table 1.1 shows a breakdown of household tenure by ethnicity. Some 68% of White British and Indian

households are owner-occupiers. By contrast, only 24% of Black African households are owner-occupiers. Conversely, rates of social rented and private rented housing are much higher among Black African, Black Caribbean, Pakistani and Chinese households. BME households are more likely than White households to be in private rented accommodation. Tenants in private rented accommodation are more likely to live in substandard accommodation and pay a higher proportion of their income in rent.⁵⁴ This pattern of housing tenure has meant that some BME families – Black African in particular – are harder hit than White British households to changes to Housing Benefit, Local Housing Allowance (LHA) and real-terms cuts to Universal Credit.

Table 1.1: Household tenure by ethnicity

Tenure	Ethnic group %						
	White	Indian	Pakistani	Chinese	Bangladeshi	African	Caribbean
Owned or shared ownership: Total	68%	68%	63%	43%	33%	24%	45%
Social rented: Total	17%	7%	13%	35%	42%	42%	40%
Private rented or living rent free: Total	15%	24%	24%	22%	25%	34%	15%

Note: figures may not sum to 100% due to rounding

Source: Table DC4201EW - Tenure by ethnic group by age (ONS, 2011)

44 ONS (2014) Statistical Bulletin: Families and Households: 2014. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2015-01-28#lone-parents>
45 ONS (2014) 2011 Census analysis: What does the 2011 Census tell us about the characteristics of Gypsy or Irish travellers in England and Wales? Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/ethnicity/articles/whathasthe2011censustellusaboutthecharacteristicsofgypsyoririshtravellersinenglandandwales/2014-01-21>
46 CPAG (2017) Broken promises: What has happened to support for low income working families under universal credit? Available at: <http://www.cpag.org.uk/sites/default/files/Broken%20promises%20FINAL%20for%20website.pdf>
47 ONS (2011) Overcrowding and Under-Occupation by Ethnic Group, 2011. Available at: <http://webarchive.nationalarchives.gov.uk/20160105214050/http://www.ons.gov.uk/ons/re/census/2011-census-analysis/overcrowding-and-under-occupation-by-ethnic-group--2011/rpt-overcrowding.html#tab-Households-with-Children-by-Ethnic-Group-of-HRP>
48 ONS (2014) Overcrowding and Under-Occupation by Ethnic Group, 2011. Available at: <http://webarchive.nationalarchives.gov.uk/20160107121643/http://www.ons.gov.uk/ons/re/census/2011-census-analysis/overcrowding-and-under-occupation-by-ethnic-group--2011/index.html>
49 ONS (2011) DC4201EW - Tenure by ethnic group by age - Household Reference Persons. Available at: https://www.nomisweb.co.uk/census/2011/DC4201EW/view/2092957703?rows=c_age&cols=c_ethuk11
50 WBG calculations by Lucinda Platt (LSE), based on Households Below Average Income surveys (2010/11 to 2012/13). 'Large families' here means 3 or more children.
51 Thomas, E (2015) Immigration is an urban issue. Available at: <http://www.centreforcities.org/blog/immigration-is-an-urban-issue/>
52 Casey, L (2016) The Casey Review: A review into opportunity and integration. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/575973/The_Casey_Review_Report.pdf
53 ONS (2011) Analysis - Comparing Rural and Urban Areas of England and Wales. Available at: http://webarchive.nationalarchives.gov.uk/20160107183528/http://www.ons.gov.uk/ons/dcp171776_337939.pdf
54 ONS (2011) Statistical bulletin: 2011 Census: Key Statistics for England and Wales. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/2011censuskeystatisticsforenglandandwales/2012-12-11#accommodation-and-tenure>
55 ONS (2011) UK homes worth a record £6.8 trillion as private housing wealth exceeds £5 trillion. Available at: http://www.savills.co.uk/_news/article/72418/213407-0/1/2017/uk-homes-worth-a-record-%C2%A36.8-trillion-as-private-housing-wealth-exceeds-%C2%A35-trillion
56 JRF (2017) Regulation of the private rented sector in England using lessons from Ireland. Available at: <https://www.jrf.org.uk/report/regulation-private-rented-sector-england-using-lessons-ireland>

OVERCROWDING

A household where two people of the opposite sex, who are not in a couple and over the age of ten, have to share a room to sleep is legally overcrowded.⁵⁵ Nearly half (48%) of legally overcrowded households are headed by an individual from an ethnic minority. Rates are highest among Bangladeshi households, with 3 in 10 households legally overcrowded. 22% of Pakistani and 21% of Black African households are overcrowded. White British and White Irish households are the least likely to be overcrowded. This pattern reflects variations in family composition outlined earlier in this chapter. Ethnic groups with a high percentage of dependent children also had higher levels of overcrowding.

Concealed families – multiple generations of family living in one household – can contribute to overcrowding. A concealed family is a family

living in a multi-family household, in addition to the primary family. This could be a young couple living with their parents, an older couple or parent living with their adult child or a lone parent living with their parents.⁵⁶ This type of household has increased by 70% since 2001. Rising house prices in relation to earnings and family ties contribute to the formation of multigenerational households. Bangladeshi, Pakistani and Indian households are more likely to have multiple generations living together. The ten local authorities with the highest proportion of concealed families had high numbers of people identifying as Indian, Pakistani and Bangladeshi.⁵⁷ This could be a result of cultural practice, the younger age profile of these groups, or both. Following the economic downturn in 2008, the number of 20 to 24 year-olds living with their parents increased.⁵⁸

ACCESS TO THE LABOUR MARKET AND HOUSEHOLD INCOME

BME women face a unique set of challenges that prevent them from accessing and thriving in the labour market fairly. Whilst BME women have seen improved outcomes in education, this is not translating into improved labour market success.⁵⁹ Childcare access, the type of work available and racism and sexism in the workplace affect their outcomes. The promise that improved outcomes at school will translate into better work does not ring true. BME women face discrimination and bias at every stage of the recruitment process – during the evaluation of CVs and application forms, at the interview stage and once in post.⁶⁰

Even when qualifications are taken into account, ethnic minority women are more likely to be unemployed than their White counterparts.⁶¹ Whilst only 4% of White British and White Irish women are unemployed, it is more than double that for Black Caribbean (11%), Black African (12%) and Bangladeshi women (9%).⁶² For men, Other Black (17%), White and Black Caribbean (16%) and

Caribbean (15%) had the highest unemployment rates compared to 5% for White British men.⁶³ Similar patterns are evident in respect of economic activity levels and there are sharp demarcations by ethnicity in terms of earnings, occupation and levels of job security. Chapter 4 explores these patterns more fully. Taken together these factors mean that the very groups that have been hardest hit by cuts to benefits are also those that are least able to compensate through increased earnings in the formal labour market.

As a result, households from these ethnic backgrounds tend to have much lower incomes and be over-represented amongst those in poverty. Consistently, White British households have been the least likely to be living in poverty. In 2015/16, 19% were living in poverty, compared to 50% of Bangladeshi households. Black African/Caribbean and Pakistani households have a poverty rate of 40% and 46% respectively.⁶⁴

55 This is referred to as the room standard and does not apply to couples sharing a room. For more please see: https://england.shelter.org.uk/housing_advice/repairs/overcrowding

56 ONS (2011) 2011 Census Analysis, What does the 2011 Census tell us about concealed families living in multi-family households in England and Wales. Available at: <http://webarchive.nationalarchives.gov.uk/20160105222237/http://www.ons.gov.uk/ons/rel/census/2011-census-analysis/what-does-the-2011-census-tell-us-about-concealed-families-living-in-multi-family-households-in-england-and-wales-/summary.html>

57 ONS (2014) 2011 Census analysis: What does the 2011 Census tell us about concealed families living in multi-family households in England and Wales?

Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/articles/2011censusanalysis/2014-02-06#concealed-family-types>

58 ONS (2011) Large increase in 20 to 34-year-olds living with parents since 1996.

Available at: <http://webarchive.nationalarchives.gov.uk/20160105214008/http://www.ons.gov.uk/ons/rel/family-demography/young-adults-living-with-parents/2013/sty-young-adults.html>

59 Lymperopoulou, K; Parameshwaran, M. (2014) How are ethnic inequalities in education changing? Manchester: CoDE/JRF. Available at: <http://www.ethnicity.ac.uk/media/library/briefingsupdated/how-are-ethnic-inequalities-in-education-changing.pdf>

Crawford, C, Greaves, E (2015) Ethnic minorities substantially more likely to go to university than their White British peers. Available at: <https://www.ifs.org.uk/publications/8042>

60 Runnymede Trust (2013) All Party Parliamentary Group on Race and Community

McGregor-Smith (2017) Race in the Workplace. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/594336/race-in-workplace-mcgregor-smith-review.pdf

Ashe, S; Nazroo, J (2016) Equality, Diversity and Racism in the Workplace: A Qualitative Analysis of the 2015 Race at Work Survey.

Available at: https://race.bitc.org.uk/system/files/research/race_at_work_equality_diversity_and_racism_in_the_workplace_executive_summary_november_2016.pdf

61 NAO (2008) Widening participation in higher education. Available at: <https://www.nao.org.uk/wp-content/uploads/2008/06/0708725.pdf>

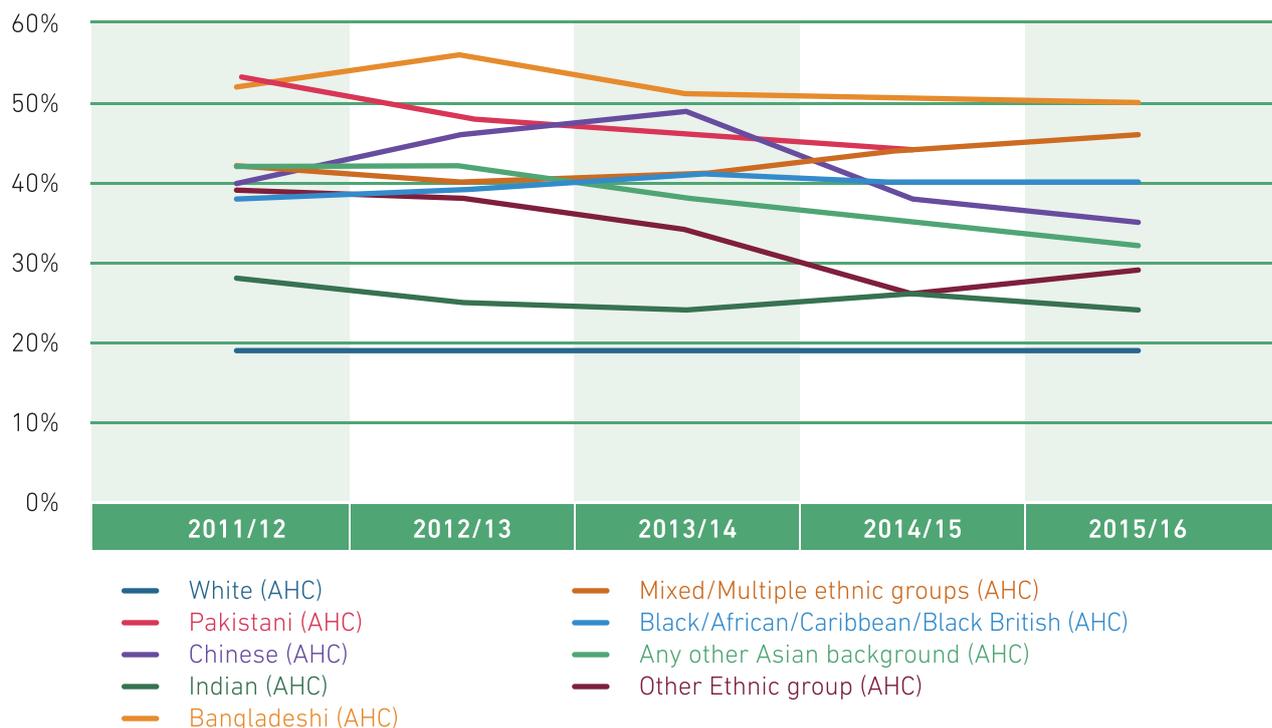
Catney, G; Sabater, A (2015) Ethnic minority disadvantage in the labour market. Available at: <https://www.jrf.org.uk/report/ethnic-minority-disadvantage-labour-market>

Alexander, C, Weekes-Bernard, D and Arday, J (2015) The Runnymede School Report Race, Education and Inequality in Contemporary Britain. Available at: <http://www.runnymedetrust.org/uploads/The%20School%20Report.pdf>

62 ONS (2011) 2011 Census analysis: Ethnicity and the Labour Market, England and Wales.

Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/ethnicity/articles/ethnicityandthelabourmarket2011censusenglandandwales/2014-11-13>

Figure 1.4: Proportion of people in poverty by ethnicity



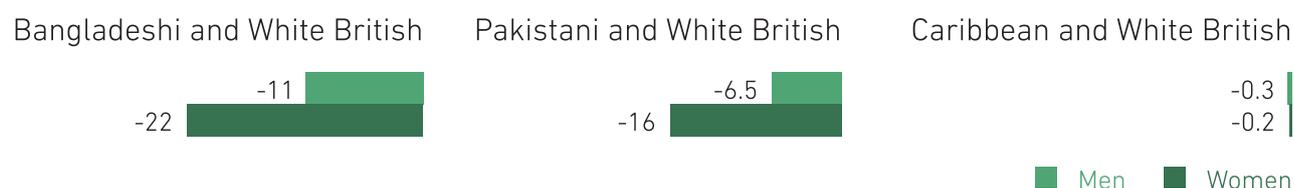
Source: JRF analysis of Households Below Average Income (HBAI), Department for Work and Pensions, UK, 2017

LANGUAGE

English language proficiency facilitates participation in education, the job market and aids access to services. There is wide variation in the English language proficiency of BME women – between

groups and across age ranges. For example, Black Caribbean people have a negligible difference in proficiency to the White British level, as it is the group's first language.

Figure 1.5: Percentage point difference in English proficiency between the Ethnic minority communities and the White British, by gender



Source: Heath and Borkowska, Which aspects of integration should government prioritise? 2017

63 ONS (2011) 2011 Census analysis: Ethnicity and the Labour Market, England and Wales. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/ethnicity/articles/ethnicityandthelabourmarket2011censusenglandandwales/2014-11-13>
 Powell, A (2017). House of Commons Library briefing paper number 6385, Unemployment by ethnic background. Available at: <http://researchbriefings.files.parliament.uk/documents/SN06385/SN06385.pdf>
 64 Poverty is measured as the proportion of people living in households with an after housing costs income below 60 per cent of the contemporary median household income. JRF (2017). Poverty rate by ethnicity available at: <https://www.jrf.org.uk/data/poverty-rate-ethnicity>.

Figure 1.4 shows a larger percentage point difference in language proficiency for Pakistani and Bangladeshi women compared to White women. However, this hides large variation across age ranges. For Pakistani women aged 3-15, 82% speak English as their main language and 16% speak English 'well or very well'. Only 11% of 64+ year-

old Pakistani women speak English as their main language and 18% speak it 'well or very well'. For Bangladeshi women, the gaps are more pronounced but the overall trend is the same (see Table 1.2).⁶⁵ Although language can be a considerable barrier for older women from these groups, it is important to note the generational change.

Table 1.2: Bangladeshi women's English language proficiency by age

Age	English is main language					English is not main language and can speak English very well or well				
	3-15	16-24	25-44	45-64	65 or over	3-15	16-24	25-44	45-64	65 or over
%	67	63	35	10	7	30	30	40	34	10

Source: Census 2011

The Black African grouping also conceals some diversity of language proficiency. For example, Nigerian-born and Somali-born women have different rates of proficiency. Among Somali-born people in England and Wales, 53% can speak English well or very well, with 27% having English as their first language. By contrast, 86% of Nigerians

in England and Wales have English as their first language, with 13% of those who don't have English as their first language speaking it well or very well.⁶⁶ This reflects the official languages of both countries: English in Nigeria and Somali in Somalia. These differences will make it more difficult for Somali women to gain employment and access services.

CONCLUSION

There is sometimes a tendency to treat BME women as a group with a shared experience that differs from their White British counterparts. This belies the considerable variation that exists among BME women. It is the case, however, that BME women, on average, are more likely to occupy a socio-economic position that makes them vulnerable to cuts in benefits and public services and less likely to benefit from tax changes. Intersecting

racial and gender inequalities mean that they are more likely to be living on low incomes or in poverty, have dependent children, live in rented accommodation and face obstacles to secure, well-paid employment. The chapters that follow provide a detailed analysis of how BME women have fared in relation to benefit and tax changes (Chapter 2), public service cuts (Chapter 3) and the labour market (Chapter 4) since 2010.

⁶⁵ ONS (2011) CT0558 - Ethnic group by proficiency in English by sex by age.

Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/culturalidentity/ethnicity/adhoc/005194ct05582011censusethnicgroupbyproficiencyinenglishbysexbyage2011censusmergedlocalauthoritiesinengland>

⁶⁶ ONS (2014) CT0270 - Country of birth by Proficiency in English. Available at: <https://www.ons.gov.uk/ons/about-ons/business.../ct0270-2011-census.xls>

CHAPTER 2

The impact on BME women of tax and benefit changes since 2010

Social security is a fundamental element of a caring economy, an economy that promotes well-being and security for all, a decent living and opportunities for everyone to fulfil their potential in life.

Since 2010, changes to tax and welfare benefits have had a disproportionate and adverse impact on the lives of many BME women in the UK. On average, women tend to receive more in benefits and tax credits as a proportion of their income than men. This is because they live longer, have lower incomes and because they often receive benefits for others they care for, especially children. This makes them, on average, more vulnerable to cuts to benefits.⁶⁷ For BME women, the compounding effects of racial inequalities heighten these impacts.

This chapter explains the main changes to benefits and taxes that were implemented by the Conservative/Liberal Democrat Coalition government between 2010 and 2015 and by the Conservative government since 2017. We then carry out the first intersectional analysis of the impact of these changes by income, gender and ethnicity.

The final part of this chapter draws on interviews and focus groups in Coventry and Manchester to explore these impacts on the lived everyday experiences of women. It finds lives that are increasingly marked by feelings of precarity and insecurity.

This analysis finds that:

- Women are hit harder than men across all income groups, with BME women particularly hard hit, as result of changes to tax and benefits since 2010.
- Asian women in the poorest third of households will be on average £2,200 a year worse off by 2020, almost twice the loss faced by White men in the poorest third of households (£1,100).⁶⁸ White men in the richest third of households, by contrast, lose only £400 on average.
- Black and Asian lone mothers, respectively, stand to lose £4,000 and £4,200 a year on average by 2020 from the changes since 2010, about 15 and 17% of their net income.
- Tax and benefit policies of this government are more regressive than those of the Coalition government, with men in the richest 50% of households actually gaining on average from tax and benefit changes since July 2015

BENEFITS: WHAT HAVE BEEN THE MAIN CHANGES SINCE 2010?

The Emergency Budget in July 2010, coming just two months after the Conservative/Liberal Democrat coalition came to power, ushered in a sea-change in policy on taxes and benefits. The government made it clear that deficit reduction would be achieved primarily by cuts to departmental budgets and that this would rely heavily on cutting social security and public services (see Chapter 3).

There have been numerous changes to benefits. This section summarises the most significant changes, with the next section providing the findings of the cumulative impact assessment that shows how, taken together, these changes have impacted on incomes of individuals and households at the intersections of income, gender and ethnicity.

⁶⁷ WBG (2017) Gender impact of social security spending cuts. http://wbg.org.uk/wp-content/uploads/2017/03/WBG_briefing_Soc-Security_pre_Budget.pdf

⁶⁸ These losses are relative to their income if policies in place prior to the July 2010 Emergency budget had continued to 2020.

UNIVERSAL CREDIT

Since October 2013, Universal Credit (UC) has been rolled out in stages across the country. Universal Credit replaces a series of means-tested working age benefits, housing benefit and tax credits and is paid monthly to one person in a household.

Originally intended to be slightly more generous on average than the benefit system it would replace,

successive cuts make UC about £10bn less generous per year by 2020-21 than the existing tax credits and benefits system.⁶⁹ The main element which has been cut back in Universal Credit is the work allowance – the amount which claimants can earn per month before Universal Credit starts being withdrawn.

UNIVERSAL CREDIT: WHAT'S THE IMPACT ON WOMEN?

Cuts to work allowances in UC and the increased taper rate compared with tax credits for many 'second earners' reduce work incentives, increasing their vulnerability to poverty. In addition, single monthly payments will make it difficult for some families to budget and payment of Universal Credit to a single person in a household is likely to increase women's financial dependence on their partners and make them more vulnerable to financial and other abuse.

TWO-CHILD CAP AND ABOLITION OF 'FIRST CHILD PREMIUM'

From 6th April 2017, families with two or more children are no longer eligible for any further support through Child Tax Credit (CTC) or Universal Credit (UC) for third and subsequent children born on or after 6th April 2017. Similarly, any new claimants will only be entitled to support for a maximum of two children.

The annual £545 'family element' of CTC was also abolished at the same time – meaning that families

with at least one child born before 6th April 2017 will continue to get the family element, but eldest children born on or after 6th April will not receive it.

The 'first child premium' in UC has also been abolished for children born on or after 6th April 2017 – families now receive the same rate of child element for the first child as for the second.

TWO-CHILD CAP AND ABOLITION OF 'FIRST CHILD PREMIUM': WHAT'S THE IMPACT?

The abolition of Child Tax Credit for third and subsequent children is likely to have a disproportionate impact on BME women who are more likely to live in larger families, compared to White women (see Chapter 2)⁷⁰

FREEZE ON WORKING AGE BENEFITS

A four-year freeze on working age benefits and tax credits began in 2016. Income Support, Jobseeker's Allowance (JSA), Employment and Support Allowance

(ESA), housing benefit, Universal Credit, the individual child elements of Child Tax Credit and most elements of Working Tax Credit have all been frozen.

FREEZE ON WORKING AGE BENEFITS: WHAT'S THE IMPACT?

The combination of rising inflation and the freeze in working age benefits and tax credits has made life harder for the poorest households in the UK – the money people receive is frozen but average goods cost more to buy. For example, the prices of everyday goods are projected to increase by 35% between 2010 and 2020, but child benefit is set to increase by just 2%. Women and BME people are disproportionately likely to be poor meaning they are more likely to be affected by the freeze to benefits and tax credits.

As a result of freezes and cuts to working age benefits, the number of children living in poverty is estimated to rise by 900,000 to 5.1 million children by 2021-22.⁷¹

⁶⁹ As estimated by Landman Economics (assuming full implementation and take-up by 2020-21)

⁷⁰ WBG calculations by Lucinda Platt (LSE), based on Households Below Average Income surveys (2010/11 to 2012/13).

⁷¹ IFS (2017) Living Standards, Poverty and Inequality in the UK: 2016-17 to 2021-22. Available at: <https://www.ifs.org.uk/publications/8957>

HOUSING BENEFITS

Housing benefits have been cut significantly over the past seven years. Local Housing Allowance (LHA) was introduced in 2008 to help those on lowest incomes who rent from private landlords. However, in 2013 it was set at the 30th percentile of local rents rather than the 50th, as had been the case previously.

Furthermore since 2013, uprating of the LHA and Housing Benefit have been linked to the Consumer Prices Index (CPI) rather than local rents. CPI excludes housing costs and rent inflation, and in practice tends to increase more slowly than they

do. This means that the value of LHA and housing benefit relative to actual rents and housing costs is likely to decrease over time.

The bedroom tax, or 'under occupancy charge', was introduced on 1st April 2013. This is a cut in housing benefit entitlement for families living in a council or housing association home who are classed as having more bedrooms than they need. Households that are deemed to have one 'spare' bedroom stood to lose 14% of their entitlement if they remained in the property, while those with two or more 'spare' bedrooms would lose 25%.

HOUSING BENEFIT CHANGES: WHAT'S THE IMPACT?

Rising private rents have made it very difficult for families to find suitable accommodation near schools and workplaces. In particular, lone parents in London face having to move away from social networks and contacts built up over time.

BME communities have a higher proportion of households on low incomes and are more likely to require accommodation for larger families than other groups. They are therefore more likely to need to claim Housing Benefit (HB) or Local Housing Allowance (LHA) and are also more likely to live in urban areas.

The bedroom tax has had an adverse and disproportionate impact on larger families, which are more common in BME households (see chapter 2).⁷² There are particular concerns about families who are forced to move house as a result of these cuts, and concerns about overcrowding in BME households, particularly for Pakistani, Bangladeshi and Black African families in London.⁷³

BENEFIT CAP

The impact of these changes has been made more severe by the weekly benefits cap, also introduced in 2013. This limits the total amount that households can receive from benefits and applies to households in receipt of most types of benefits, including housing benefit.

In November 2016 the benefits cap was reduced significantly from £500 to £384.62 a week for couples

or those with children living outside London (£442.31 for those living in London). For single people with no children it was reduced from £350 to £257.69 a week living outside London (£296.35 a week for those living in London). There is no taper for the number of children in the family, so a family of five would be capped at the same rate as a family with one child.

BENEFIT CAP: WHAT'S THE IMPACT?

The further reductions in the total benefits cap put into motion in November 2016 has meant that it now affects four times as many households as the previous cap.⁷⁴ Housing experts estimate that it will affect 116,000 families with an estimated 300,000 children, pushing many of the poorest families in the UK into poverty, and possibly increasing rates of homelessness.⁷⁵

⁷² ONS Annual Population Survey (2010) data cited in Whiting Susan (2012) Socio-demographic Comparison between those UK families with up to two children and those with three or more. Available at: https://populationmatters.org/documents/family_sizes.pdf

⁷³ Housing Institute and Chartered Institute of Housing (2008) Housing Needs and Aspirations of Ethnic Minority Communities.

Available at: <http://www.lemonsandcrane.co.uk/dev/resources/Housing%20Corporation%20-%20Housing%20needs%20and%20aspirations%20of%20ethnic%20minority%20communities.pdf> p.8

⁷⁴ IFS (2016) A tighter benefit cap. Available at: <https://www.ifs.org.uk/publications/8717>

⁷⁵ Chartered Institute of Housing (2016) New benefit cap will have 'widespread and severe impact'.

Available at: http://www.cih.org/news-article/display/vpathDCR/templatedata/cih/news-article/data/New_benefit_cap_will_have_widespread_and_severe_impact_-_new_research

OTHER SIGNIFICANT CHANGES TO BENEFITS 2010-2017

<p>Personal Independence Payments (PIP) – formerly known as Disability Living Allowance</p>	<p>In 2013, Personal Independence Payments (PIP) started to replace Disability Living Allowance across the UK.</p> <p>Stricter eligibility conditions for disabled people to claim benefits have made claimants more vulnerable, especially in the context of a precarious labour market. Women in particular are hit as both claimants and as carers. 55% of adults with disabilities are women and 58% of carers are women (60% among those caring for more than 50 hours per week).⁷⁶</p> <p>Those affected by the changes in PIP have not been supported by equivalent resources to find suitable employment or good quality and accessible child care and social care.</p>
<p>Employment and Support Allowance (ESA)</p>	<p>Employment and Support Allowance replaced a number of benefits for disabled people. Several changes to ESA (reduction in benefits awarded for the Work-Related Activity Group) came into effect in April in 2017, saving about £200m a year by 2020- 21.</p>
<p>Eligibility Requirements for working-age benefits</p>	<p>Conditionality on Jobseekers Allowance (JSA) has been increased and sanctions, for those that are deemed not to abide by these conditions, have become more severe. Increased conditionality on JSA and resulting sanctions have had a particularly severe impact on women, disabled people and lone parents as well as other marginalised groups.⁷⁷</p>
<p>Universal Credit: Young People</p>	<p>For 18-21 year olds who are unemployed and living in an area where Universal Credit has been fully rolled out there will no longer be an automatic entitlement to the housing element of Universal Credit.</p>
<p>Universal Credit: Increased conditionality for parents</p>	<p>Changes made in 2016 under the Welfare Reform and Work Act have increased the conditionality of Universal Credit for responsible carers (i.e. lone parents and main carers in couples) of children under five. These changes came into effect in April 2017.</p> <p>Parents of three and four-year-olds are now expected to be available for, and actively seeking, work. Parents of two-year-olds will be required to attend work-focused interviews and will be subject to a work preparation requirement, while parents of one-year-olds will continue to be required to attend work-focused interviews.</p> <p>These changes put greater pressure on lone parents, the majority of whom are women, to juggle job-seeking with looking after children. This greater conditionality increases financial precarity where it is not compensated for by access to adequate childcare.</p>
<p>Housing Benefit for Parents with adult children</p>	<p>Housing Benefit has also been reduced for claimants who have adult 'non-dependent' children living at home. There are also further reductions based on the non-dependent's weekly income before tax. The more adult children you have, the larger the cut in housing benefit, irrespective of whether the non-dependents are contributing to housing costs.</p>

⁷⁶ See Carers UK (2016) 10 facts about women and caring on International Women's Day - based on analysis from Valuing Carers 2015.

Available at: <https://www.carersuk.org/news-and-campaigns/features/10-facts-about-women-and-caring-in-the-uk-on-international-women-s-day>

⁷⁷ See BBC (2014) <http://www.bbc.co.uk/news/uk-scotland-28331544> for specific research about impact on disabled people, women and lone parents in Scotland.

Also see Joseph Rowntree Foundation (2014) Welfare Sanctions and Conditionality in the UK.

Available at: <https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/Welfare-conditionality-UK-Summary.pdf> for a thorough review of the impact that Sanctions and Conditionality have had across the UK.

TAXES: WHAT HAVE BEEN THE MAIN CHANGES SINCE 2010?

At the same time that significant cuts were being made to social security entitlements, the Conservative/Liberal Democrat coalition and, later,

Conservative government implemented a series of tax changes that reduced the tax burden of the better off and corporations.

PERSONAL TAX ALLOWANCE AND HIGHER RATE THRESHOLD

In the Emergency Budget of 2010, the then Chancellor George Osborne, committed to significant increases in the Personal Tax Allowance (PTA), which is the amount an individual can earn in a year tax free, during the coalition government's parliamentary term. This saw the PTA rise from £6,475 in 2010/11 to £10,500 by April 2015. This commitment to raising the PTA continued under the Conservative government elected in 2015, with the Chancellor raising the threshold to £12,500 in 2017.

The higher rate threshold, which sets the level above which income tax is levied at the higher rate of 40%, has also been raised several times. Most recently, during the Autumn Statement in November 2016, Chancellor Philip Hammond committed to raising the higher rate threshold from £43,000 to £50,000 by the end of the Parliament (at the time this would have been 2020).

PERSONAL TAX ALLOWANCE AND HIGHER RATE THRESHOLD, WHAT IS THE IMPACT?

These measures erode the tax base through which the government can raise revenue to fund benefits and public services, both of which women depend more than men.

By 2020, the lost revenue due to the changes to personal income tax thresholds since the June 2010 budget will be around £19bn per annum, of which £4bn are still to come from changes in 2017-18 and pledges to 2020-21.⁷⁸

This compares to the £4bn saved up to 2020 by the freeze in working-age benefits, or to the £3.5bn annual savings from the cut to the work allowance and reduced earnings disregard⁷⁹ in UC, both of which disproportionately affect women.⁸⁰

In addition to eroding the tax base, these are also measures that do not benefit those on the lowest incomes, the majority of whom are women. By 2015, for instance, 43% of adults were earning below the current personal allowance threshold, meaning that any subsequent increases would not benefit them.⁸¹ Of those projected not to benefit from rises in the personal tax allowance, 66% were women and 41% have dependent children.⁸²

Further, the majority of those "taken out of tax" altogether by any rise in the personal allowance are women. Most of them gain less than other taxpayers, because their income is too low to make full use of the personal allowance.

Due to the gender gap in higher earnings, raising the higher rate threshold disproportionately benefits men. Women accounted for just over one quarter (27%) of all higher rate taxpayers in each of the last five financial years. This means that 73% of those who gain from raising the higher rate threshold are men.⁸³

78 M, Whittaker (2016) Changing Tax, Pressing Reset on the UK's tax policy. Available at: <http://www.resolutionfoundation.org/app/uploads/2016/11/Taxbase-FINAL.pdf>

79 The amount of money someone can earn before Universal Credit is cut

80 This was calculated from the OBR Policy measures database 2015, which has been updated for March 2017 <http://budgetresponsibility.org.uk/data/>

81 Institute for Fiscal Studies (2015) Taxes and benefits: the parties' plans. Available at: <https://www.ifs.org.uk/uploads/publications/bns/BN172.pdf>

82 Hansard, 23rd March, 2015: Lord Deighton: Answer to written parliamentary question asked by Baroness Lister.

Available at: <http://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Lords/2015-03-23/HL5927/>

83 Clyde & Co (2016) No increase in the proportion of female high earners for fifth consecutive year.

Available at: <https://www.clydeco.com/firm/news/view/no-increase-in-the-proportion-of-female-high-earners-for-fifth-consecutive-using-HMRC-data>

CORPORATION TAX

The UK government has the lowest Corporation Tax (CT) rate in the G20. Since 2010, corporation tax has been gradually reduced from 28% to its current level of 19%. The government intends to reduce corporation tax further to 17% by 2019-2020.

CORPORATION TAX: WHAT'S THE IMPACT?

Reductions in CT exacerbate income inequality, and shift the tax burden further onto individual taxation.⁸⁴ In a context where the government is also intent on reducing individual taxation, this results in lower revenues, reducing the amount that can be spent on public services and social security. By 2020/21, annual foregone tax revenues from reductions in the CT rate are projected to be £12.6bn.⁸⁵

Furthermore, this policy continues to increase income inequality between men and women, since men make up the majority of business owners and shareholders.

OTHER SIGNIFICANT CHANGES TO TAXES 2010-2017

Dividend Allowance Reduction	<p>Introduced in April 2016, the Dividend Tax Allowance makes the first portion of income from shares and share-based investment funds tax-free.</p> <p>This disproportionately benefits those on higher incomes, who are more often men, because they can afford to save and are more likely to own shares. Reducing this allowance in March 2017 from £5,000 to £2,000 was a progressive move.</p>
Fuel Duty	<p>Automatic increases in Fuel Duty have been cancelled for the last eight years, with fuel duty not even uprated in line with inflation. The freeze in fuel duty disproportionately benefits men because they are more likely to drive and drive longer distances than women.⁸⁶</p> <p>The freeze is also a costly measure. Compared to the Fuel Duty escalator planned in 2010, the total cost of 7 years of freezing Fuel Duty so far will be nearly £9bn a year by 2020-21.⁸⁷</p>

WHAT HAS BEEN THE CUMULATIVE IMPACT OF THESE CHANGES?

Although the government is required, under the Equality Act 2010, to carry out an assessment of the impact of its policies on protected groups, it has so far failed to publish a cumulative impact assessment of tax and benefit changes by either gender or ethnicity. In 2016 the Parliamentary Women and Equalities Select Committee carried out a review of the Treasury's Equalities Analysis of the 2015 Spending Review and Autumn Financial statement. This expressed disappointment in the Treasury's record on providing evidence of how

it had met its obligations under the Public Sector Equality Duty and concluded by recommending that 'the Treasury be independently evaluated on how robustly it has complied with that duty in the 2015 Spending Review process, and on how it can improve its equalities analysis [...] Similar evaluations should be commissioned for the equality analyses accompanying all future spending rounds and fiscal events'.⁸⁸ However the Treasury has neither commissioned such an evaluation, nor published its own equality impact assessment.

84 OECD (2015) Corporate tax revenues falling, putting higher burdens on individuals. Available at: <http://www.oecd.org/newsroom/corporate-tax-revenues-falling-putting-higher-burdens-on-individuals.htm>

85 WBG (2017) Pre-budget briefing: Taxation. Available at: http://wbg.org.uk/wp-content/uploads/2017/03/WBG_briefing_Taxation_pre_Budget-2017_03_07.pdf

86 Department of Transport (2016) Road Use Statistics Great Britain. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/514912/road-use-statistics.pdf

87 This was estimated from the OBR Policy measures database 2016, which has been updated for March 2017. Available at: <http://budgetresponsibility.org.uk/data/>

88 Women and Equalities Committee (2016) Equalities analysis and the 2015 Spending Review and Autumn Statement. Available at: https://publications.parliament.uk/pa/cm/cm201617/cmselect/cmwomeq/825/82504.htm#_idTextAnchor005

For this reason, this project sets out to calculate the cumulative distributional impact of tax and benefit changes since 2010 at the intersections of income, ethnicity and gender. Using the Landman tax-benefit model, this analysis was first used following the Autumn Statement in November 2016 and repeated after the Spring Budget in March 2017 (for a

discussion of the methodology, see Appendix 1).⁸⁹ It is the first time that such an assessment has been carried out in the UK and its purpose was two-fold: first, to make visible the distributional impacts of tax and benefit changes and, secondly, to demonstrate that such an analysis is technically possible.

CUMULATIVE IMPACT OF TAX AND BENEFIT CHANGES ON INDIVIDUAL INCOMES

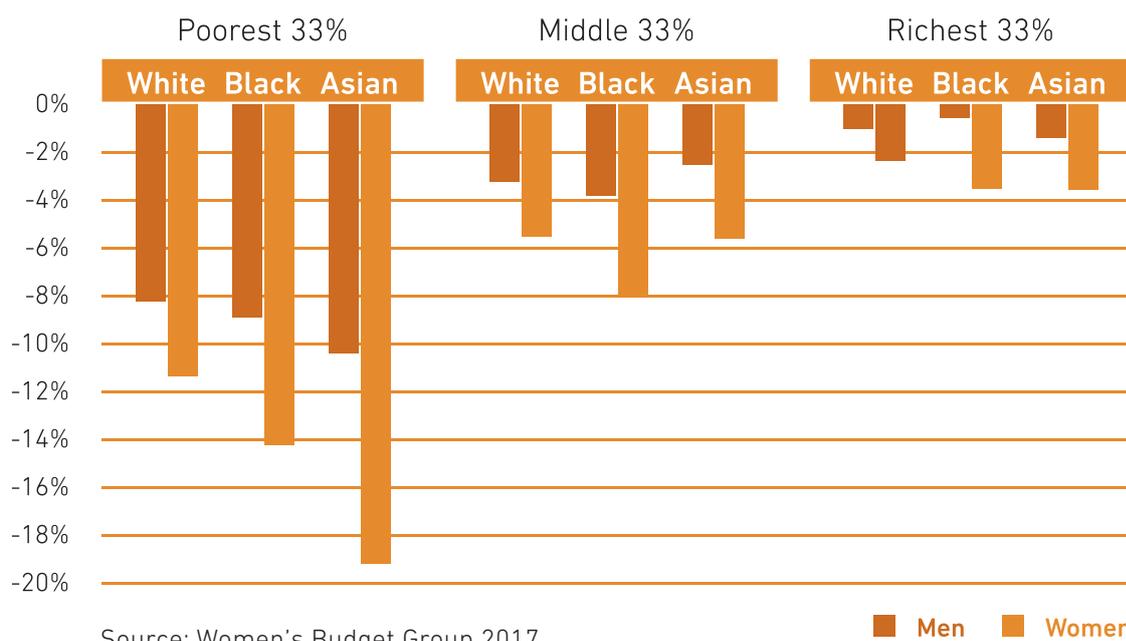
The findings of the analysis are stark: women and, particularly those on low incomes and from a BME background, have been hardest hit by changes to benefits and gained the least from tax changes that have benefitted primarily men and the better off. These adverse impacts have not been compensated for by increases in the minimum wage, including the introduction of the National Living Wage, which are factored into the modelling (see Appendix 1 for a full discussion of the methodology).

The compounding effects of gender and ethnicity are clearly visible. The loss faced by Asian women in the poorest third of households at £2,247 is almost twice the loss faced by White men in the poorest third of households (£1,159 in real terms), and £1,000 more than White women in the same household income group who would lose 12% (£1,500 in real-terms). It is also more than Asian men in the poorest households, who stand to lose 10% of their annual income (£1,528 in real terms).

Figure 2.1 shows the cumulative individual impact, by 2020, of changes in taxes and benefits since 2010 (as a percentage change in annual income).⁹⁰ This analysis shows that Asian women in the poorest 33% of households stand to lose 19% of their annual net individual income by 2020. This represents a real-terms cut of £2,247 per year (see Table 2.1) relative to what their income would have been had the tax and benefit system of May 2010 remained in place in 2020.

Figure 2.1 makes visible the regressive nature of tax and benefit changes since 2010. Those in higher income households face the smallest percentage and real-terms losses in their individual income. Even for higher income households, however, there are still marked differences by gender and ethnicity. White men in the richest third of households lose just 1% of their annual income, or £410 in real terms. Asian women in the richest third of households, on the other hand, lose 3.7% of their annual income, or £1,060 in real terms.

Figure 2.1: 2010-20 cumulative individual impact of changes in taxes and benefits (percentage of net individual income per annum by 2020) by household income groups, gender and ethnicity (selected)



Source: Women’s Budget Group 2017

⁸⁹ WBG has previously carried out distributional impact assessments by gender and income. This was the first time that ethnicity was also included in the analysis.

⁹⁰ The analysis captures all policy changes since 2010 and up to, and including, those announced in Spring Budget in March 2017. The modelling projects these policies forward to 2020.

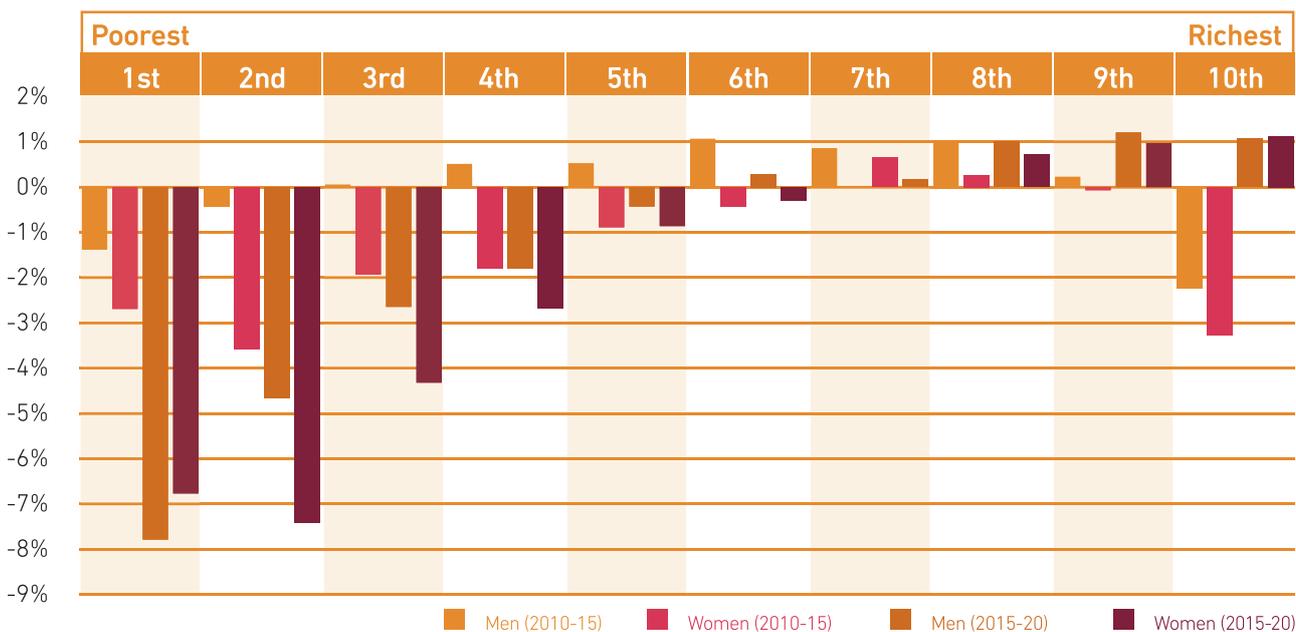
Table 2.1: 2010-20 cumulative individual impact of changes in taxes and benefits (real-term £ per annum by 2020) by household income groups, gender and ethnicity (selected)

	Poorest 33%		Middle 33%		Richest 33%	
	Men	Women	Men	Women	Men	Women
White	-£1,159	-£1,459	-£720	-£977	-£410	-£658
Black	-£1,152	-£2,030	-£818	-£1,689	-£315	-£1,255
Asian	-£1,528	-£2,247	-£575	-£1,006	-£570	-£1,060

Looking solely at the changes announced by the Conservative government that took office in 2015 our analysis suggests that the policies of this government are more regressive than those of the Coalition government that preceded it. Figure 2.2 shows the cumulative impact, to 2020, of tax and

benefit changes announced under the Coalition Government (2010 to 2015) and since 2015 as a percentage of income. It shows that the poorest households have lost more and the richest gained more as a proportion of their income since July 2015 than from changes between 2010-2015.

Figure 2.2: 2015-20 cumulative individual impact of changes in taxes and benefits (percentage of net individual income per annum by 2020) by household income decile and gender for 2010-15 and 2015-20



Source: Women's Budget Group 2017

Table 2.2: 2015-20 cumulative individual impact of changes in taxes and benefits on real term £ and percentage of net individual income per annum by 2020 by household income decile and gender

	All	Men	Women	All	Men	Women
(Poorest) 1st	-7.3%	-7.8%	-6.8%	-£622	-£641	-£603
2nd	-6.1%	-4.7%	-7.4%	-£819	-£683	-£936
3rd	-3.5%	-2.8%	-4.3%	-£534	-£462	-£595
4th	-2.3%	-1.9%	-2.7%	-£376	-£346	-£403
5th	-0.7%	-0.6%	-0.9%	-£129	-£114	-£142
6th	-0.1%	0.2%	-0.3%	-£10	£35	-£53
7th	0.3%	0.5%	0.1%	£74	£125	£25
8th	0.8%	0.8%	0.7%	£191	£238	£144
9th	1.0%	1.0%	0.9%	£298	£367	£225
(Richest) 10th	1.0%	0.9%	1.0%	£478	£564	£385
All	-0.6%	-0.3%	-1.1%	-£136	-£71	-£199

Source: Women’s Budget Group 2017

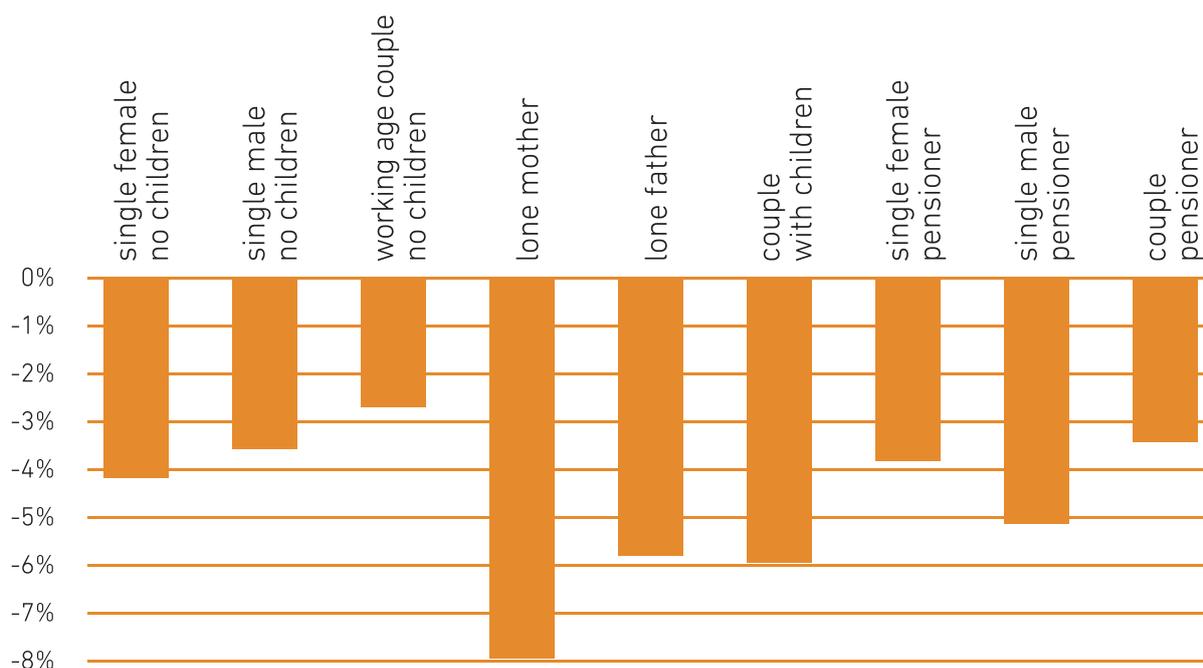
CUMULATIVE IMPACT OF TAX AND BENEFIT CHANGES ON DIFFERENT HOUSEHOLD TYPES

Households with children suffer the biggest losses in income as a result of tax and benefit changes since 2010. This in part accounts for the disproportionate impact on BME households as these are more likely to be single-parent households, have dependent children, and have three or more children.

lone parents, whose incomes in 2020 will be 14% lower than if the policies in place in May 2010 had continued to 2020. Some 92% of lone parents are women and, again, the impact is greatest for those on the lowest incomes. While lone mothers across all income groups stand to lose 13.8% on average by 2020 (£3500 per annum), those in the poorest 20% of households lose 17.6% (see Table 2.3).

Figure 2.2 shows the cumulative impact by household type. By far the greatest impact is on

Figure 2.2: 2010-20 cumulative impact of changes in taxes and benefits (percentage of net household income per annum by 2020) by household type



Source: Women’s Budget Group 2017

Working age couples with children see the second biggest impact of all household types, followed by single pensioners, the majority of whom are women. It is worth noting that when the impact on working age couples with children is disaggregated into individual incomes, there is a greater adverse

impact on the incomes of mothers than fathers (see Table 2.3). Partnered mothers in the poorest 20% of households will lose 27% of their individual incomes by 2020 from the cumulative changes since 2010, while partnered fathers in the same income group will lose 18% of their income.

Table 2.3: Cumulative impact of tax and benefit changes on net individual incomes, by gender and household income quintile (families with children, per year in 2020-21, % of net income)

	Single	Couples	
	Mothers	Fathers	Mothers
All	-13.8%	-4.7%	-10.8%
(Poorest) 20%	-17.6%	-18.4%	-26.9%
2nd	-14.7%	-9.1%	-17.9%
3rd	-12.7%	-4.3%	-8.7%
4th	-11.5%	-2.0%	-5.5%
(Richest) 20%	-7.4%	-1.1%	-5.6%

Source: Women’s Budget Group 2017

WHAT HAS BEEN THE IMPACT ON THE EVERYDAY LIVES OF BME WOMEN?

“I can see my parents, sometimes, I can see my parents really stressed out about money. And it makes me think, it wasn’t like this five years ago. Everything was calm back then.” (Interview, Manchester)

The findings of the cumulative analysis of tax and benefit changes outlined in the previous section makes visible the adverse and disproportionate impacts on low income BME women. Participatory action research with BME women in Coventry and Manchester (see Appendix 2 and 3) shows that these changes have had equally marked impacts on everyday lives. There was a clear sense, as articulated by the young BME woman from Manchester above, that ‘it wasn’t like this five years ago’.

There were two main themes that emerged in discussions about changes to benefits. The first was concerned with increasing financial precarity as benefits and earnings fail to keep pace with rising costs and, in some cases, are actually declining. The second theme concerned the challenges of navigating an increasingly complex and punitive benefits system.

LIFE FEELS MORE PRECARIOUS AND MONEY IS TIGHTER

One of the key themes to emerge from the interviews and focus groups is that money now feels much tighter. This was articulated in part as being the result of benefits being cut, but also attributed to the lack of growth in earnings and the rising cost of housing and essential goods. There was a clear sense that those on low incomes had been hardest hit:

“I am gonna feel these cuts because I don’t come from a privileged background, so some might say I’m at a disadvantage, in terms of the cuts, because the people that the cuts are gonna effect are the people in my network.” (Interview, Manchester)

This was accompanied by a sense that individuals have to be increasingly prepared for a potential setback, suggesting that State-provided social security was no longer seen as an adequate safety net. Yet the act of putting aside money for a rainy day itself has been made more difficult, if not impossible, by the strained financial position of many that we spoke to:

“I feel like I’m so obsessed with security, and it’s expected of you now to always prepare yourself for a set-back which, I do think you always prepare yourself for a set-back, but now it’s like if you don’t even have the funds to put ten pounds aside, it’s like, a lot more pressure on your now, ‘you should have prepared for it’, but why should I have to prepare for it when it’s not my fault that everything is so steep?” (Interview, Manchester)

The severe lack of money was related to an increase in frustration with being broke and potential increases in crime because people are desperate to make money quickly. One young BME woman in Manchester described it as follows:

"I feel like people are gonna snap. ...I feel like there's going to be a lot of rising crime as well, from all ages. Because people want that instant money. And the way the cuts are going on, people are just gonna feel the strain. And your patience is gonna drop [...] And because of the cuts, people are looking for quick ways of making money, which could be anything, like... shotting [drug dealing], or just doing stupid things. ... The biggest challenge is to like, stay level headed and just, remember there are other ways about getting money." (Interview, Manchester)

The cost of housing and the cuts to housing benefit were identified by a number of participants. The introduction of non-dependent deductions was singled as challenging for some BME communities where older children remain at home until they are married and also disproportionately affecting larger families, which are also more likely to be BME. One service provider in Coventry explained the impact of the deductions:

"So if you had a 20 year old child who was living with you and you were getting housing benefit then it was expected they would pay X amount of pounds towards your rent and your housing benefit would be reduced accordingly. ... it was relatively speaking it was a lot of money. If you have more than one non-dependent in the house obviously that gets bigger and bigger, and you end up with no rent because you've got three

kids and they are all expected to pay, and they are all at home because they can't afford to be out in the world, so all of a sudden you've got your housing benefit halved because you're meant to be forcing it out of your kids. It depends what situation your kids are in, there are some exceptions, and it used to be if you were unemployed then it was waived then the rules changed, so the whole issue of non-dependent deductions is something affecting people with large families." (Interview, service provider, Coventry)

There was also an acute awareness among the women we spoke to of the disproportionate impact of the cuts on single parents. One participant said:

"I just feel like because of the cuts, because they are being so strict with benefits and working tax credits... and things like that are just going down, it's really difficult if you're a single parent [...] You need money to do absolutely everything, EVERYTHING" (Interview, Manchester)

This also has implications for the children of single parent families, who described the ongoing financial responsibility they felt towards their parents.

"I think coming from a working class background, and my family is single parent as well, it's just me and my mum, you always feel like you couldn't put yourself first because you've got your mum to think about as well, so I'm always trying to make sure I'm helping out, even though I don't live at home any more, making sure if I've got any money spare I'm giving it to my mum" (Interview, Manchester)

NAVIGATING A COMPLEX AND INCREASINGLY PUNITIVE BENEFITS SYSTEM

In addition to finding it harder to make ends meet, participants in our research spoke repeatedly of the challenges associated with navigating a complex and increasingly punitive benefits system. There was a sense that gaining benefits was becoming more difficult, that there was less assistance from statutory agencies and that the consequences for transgressing, whether perceived or actual, were becoming increasingly severe.

One of our focus group participants described the difficulties she faced obtaining Personal Independence Payments (PIP) for her child with a disability. Along with others that we spoke to she expressed frustration at the lack of a consistent and rigorous process. In her case, this meant that for a period of six months her son's benefits as well as her own Carer's Allowance were stopped, causing her considerable hardship:

"I have a child with disabilities. I applied for PIP. I tried that first. What they do is they reject it. Then you have to go through the whole of this process when they know I filled in the form exactly the same I did the previous year. So I didn't understand. ... I had to wait over six months of this appeal ... when I actually had the date, they changed their mind. I went through whole of six months waiting for this appeal cos of the carer's allowance. Cos I care for him as well. They stopped that. They stopped his benefits as well so it was a lot, it had a lot of impact on me to be honest with you. I told them.[...]I did exactly the same thing, he's still got the same problem of what he had last year so why have you done this? Then they actually changed their mind, it was a reconsideration. So it is just silly. They don't look at the paperwork[...] it was just a waste of time to be honest...and I thought to myself 'What was the point?' It was very stressful."(Focus Group, Coventry)

Participants spoke of the lengthy and complex forms that must be completed to access benefits and of the need to submit the same evidence multiple times. The former poses particular challenges for those who do not have English as a first language, but even those without language difficulties often sought help from voluntary organisations when completing applications for benefits. One service provider said that there had been a shift in responsibility from statutory agencies to voluntary organisations:

"...the best two examples, revenue and benefit sections and job centres. Once they would have given some advice, taken a bit more time, and have someone to talk to you and maybe helped you through it. Now they won't even try because they don't have the resource to do that. So they have to do something constructive and their idea of constructive is to build relationships with independent advice services and shift people along, where once upon a time they wouldn't have done that at all." (Interview, service provider, Coventry)

One service provider said the complexity of the benefits system, and the lack of support from statutory agencies, had left some minority ethnic communities vulnerable to exploitation from 'fixers' that would charge considerable fees for assisting with completing applications, for example for housing benefit.

Women experiencing domestic violence who have fled their homes can find it difficult to provide the supporting evidence required for benefit applications. One domestic violence support service was concerned about the cuts to police funding, which meant that women were no longer being escorted when returning home to collect supporting documents:

"A lot of women that flee rarely think about bringing those documents with them....A woman might go home and not come back because she's dead. It's only a matter of time in Coventry, it's only a matter of time." (Interview, service provider, Coventry)

For victims of domestic violence these challenges are in addition to the fact that there is no longer an entitlement to housing benefit for the interim period after fleeing an abusive home. One service provider said:

"They're getting hit double, as well as being made homeless... a lot of women do go back, you know, because they financially can't cope." (Interview, service provider, Coventry)

Victims of sexual and domestic violence have also faced the sharp end of the increasingly punitive benefits regime. A support work worker at a sexual assault support agency recounted the experience of one of their service users who was sanctioned because she did not attend the Job Centre to sign on for Job Seeker's Allowance as she was required to be at court on that day. This woman was sanctioned despite the service provider informing the Job Centre that she was required to be at court that day. The service provider asked the Job Centre to reconsider the sanction. The Job Centre did recommence her payments as a result of the reconsideration. However, in the meantime the service user had lost two weeks of payments and was reliant on food bank vouchers to get by. It is worth noting that a support worker at the same agency felt that sometimes the BME service workers were not listened to when advocating on behalf of their clients. Recounting the case of a BME client, she said:

"We had to get our manager to speak to them – they might not listen to us BME women." (Interview, service provider, Coventry)

The sanctions regime also creates specific challenges for BME women with language difficulties. While improving language skills maybe essential to preparing some BME women for work, women can be prevented from accessing these, beyond their initial entitlement, because they are required to be actively engaged in seeking work. These challenge are discussed more fully in Chapter 4, which considers the position of BME women in the labour market.

CONCLUSION

BME women have, on average, borne the brunt of cuts to benefits and benefitted the least from the tax cuts introduced since 2010. There is a clear compounding effect of gender and racial inequalities that extends across the income distribution, but is felt most acutely at the lowest incomes for Black and Asian women. This has had significant implications for their incomes and has percolated through to their experiences of daily life.

CHAPTER 3

The impact on BME women of cuts to public services since 2010

Britain has a proud history of providing public services and there is a recognition that access to quality public services and infrastructure, from education through to health and transport, are vital to the functioning of society.

Yet, since 2010 there have been a series of cuts to funding for public services. Funding for local government has been reduced leading to cuts to a wide range of local services including social care, transport, children's services and funding for local voluntary organisations. There have also been cuts to education, health services, policing and legal aid.

These cuts have disproportionately affected women, who are more likely to need public services, both for themselves and because they are more likely to

be the primary carers of children and other family members. Women are also the ones most likely to make up for the absence of public services through their own unpaid work, sometimes at the expense of their own employment.

Cuts in public services have also disproportionately affected the poorest families, including BME families, who are more likely to be poor. This is because poorer families are more likely to use public services, less likely to be able to afford to pay for private alternatives if services are cut and more likely to live in the most deprived parts of the country which have faced the largest cuts. In addition, some cuts, including cuts to specialist services, have particularly affected BME families.

Cumulatively, our research shows that:

- The poorest 10% of households will lose on average services worth over £4,300 a year by 2020, representing nearly 12% of their living standards.⁹¹
- Black and Asian families will lose more in public services than White families, with their average living standards cut by 7.5% and 6.8% respectively compared to white families.
- Female lone parents, who make up 92% of all lone parents, will lose on average services worth over £4,900 (over 10% of their standard of living). Black women are overrepresented among single parent households.

The intersection of disadvantage based on gender, race and income means that BME women from the poorest households have faced some of the worst impacts from cuts to public services. This is exacerbated by cuts to social security benefits (see Chapter 2) and the challenges they face in accessing quality jobs in the labour market (see Chapter 4).

These numbers only tell part of the story. To understand the full effect of these cuts we also need to look at their impact on the lives of those receiving services, and on the lives of those people (mainly women) who have had to make up for the loss of services by providing unpaid care and other assistance to family members and friends.

To this end, this chapter is made up of two parts. The first part details the cumulative distributional impact of cuts to services by gender, ethnicity and income. That is, we report on modelling that can tell us more about which households will be hit hardest by cuts to public services. The second looks in more detail at a series of cuts to different services and draws on our interviews and focus groups with women in two cities, Coventry and Manchester, to look at the impact that these have had on their day-to-day lives.

⁹¹ 'Household living standards' are defined in this model as the value of household disposable income plus the use-value of public services as measured by the cost of delivery of those public services.

PUBLIC SPENDING: WHO IS BEARING THE BRUNT OF THE CUTS?

The Landman Economics public service spending tool was used to model the changes to spending on departmental areas such as health, social care, transport, policing, childcare and schools between 2010 and 2020 by income, gender and ethnicity (see Appendix 1 for a full discussion of the methodology). This research is the first time that the effect of public spending cuts and tax and benefit changes have been considered at the intersections of income, race, gender and ethnicity.

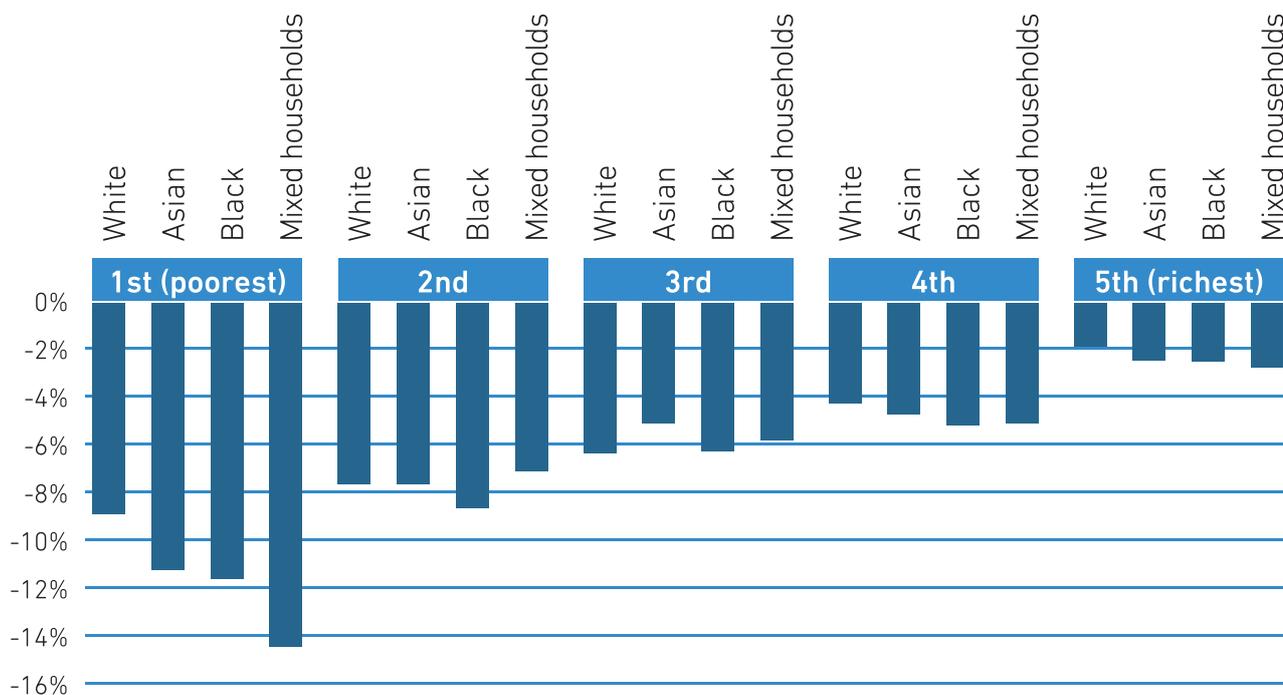
The analysis shows that those in the poorest households lose more than those in the richest households, and that this is compounded for individuals from a Black or Asian background who lose more than White households. Figure 3.1 breaks households up into income quintiles (20% brackets)

and shows the percentage change in income that households from different ethnic groups within these quintiles face as a result of changes to public spending since 2010.

By 2020, among the poorest 20% of households, Black and Asian households see their living standard cut by 11.6% and 11.2%, while the living standard of White households will fall by 8.9%. In cash terms for these households, this represents a cut of £5,090 for Black households, £6,526 for Asian households, and £3,316 for White households.⁹²

The public spending cuts will have the largest impact on people on the lowest incomes. The wealthiest fifth of households see their living standard cut by between 2.0% (White households) and 2.7% (mixed households).

Figure 3.1 Cumulative real-term impact of spending cuts to services on living standards in % terms between 2010 and 2020 by income and ethnicity



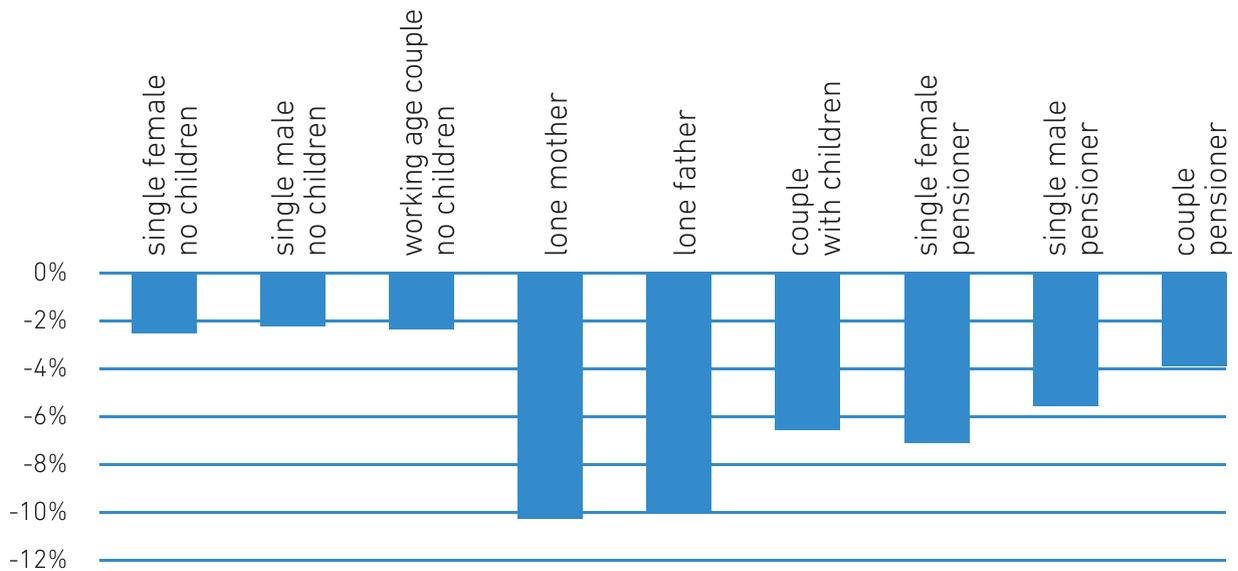
Source: Women's Budget Group calculations using the Landman Economics spending model. 'Mixed households' are those with adults from different ethnic backgrounds.

In addition to hitting particular ethnic and income groupings harder than others, the effect of public spending changes has also been disproportionately spread across household types. Figure 3.2 shows the impact on living standards by household type. Households with children stand to lose most from cuts to public services both in cash terms and as a percentage of their living standards, with single parent households most severely impacted. Lone

mothers, which account for 92% of all lone parents, will see living standard fall by 10.2% or £4,951 in cash terms. BME women are also more likely to be single parents than their White counterparts. Single female pensioners experience a 7.1% fall in living standards (women make up the majority of single pensioners). Couples with children experience a decline of 6.5%. In contrast, men are the majority among single people without children, who lose the least.

⁹² Unlike the analysis of tax and benefits in the previous chapter which is carried out at the individual and household level, the analysis of public service spending is done solely at household level. As such, graphs here are only disaggregated further by gender insofar as there are gendered household types (e.g. lone female parents, single male pensioner etc.)

Figure 3.2: Cumulative real-term impact of spending cuts to services as a % of living standards between 2010 and 2020 by gendered household type.



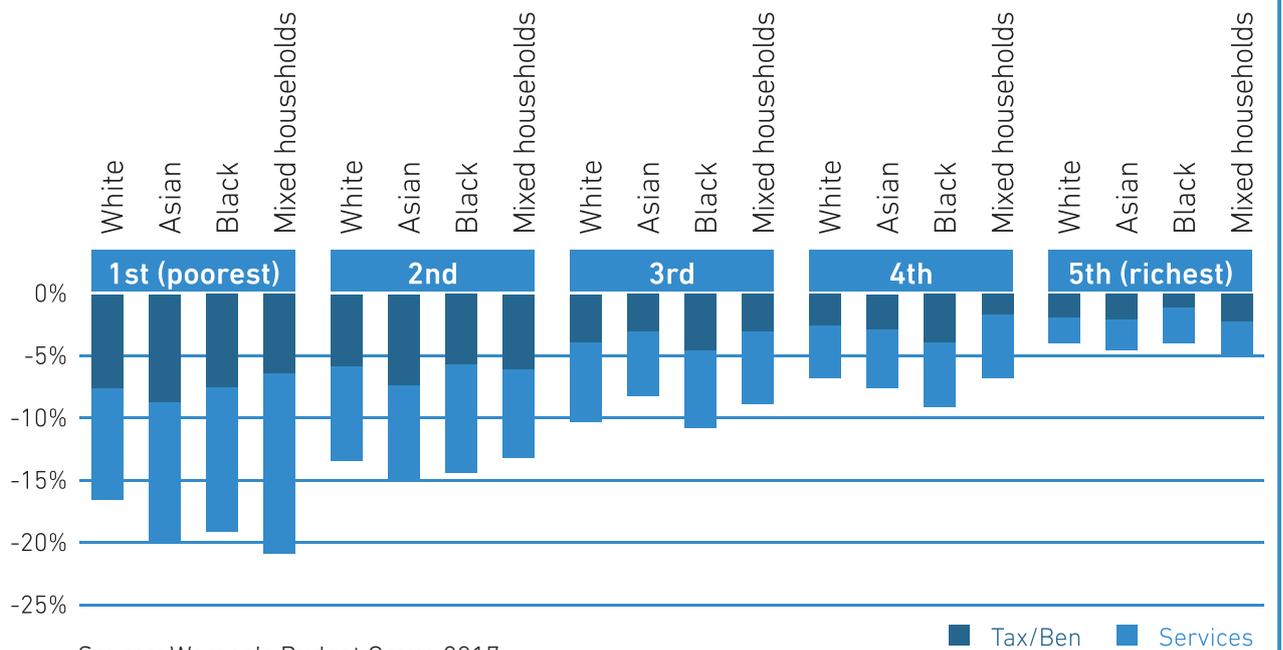
Source: Women's Budget Group 2017

PUTTING IT TOGETHER: THE COMBINED EFFECT OF TAX AND BENEFIT CHANGES AND PUBLIC SPENDING CUTS AT A HOUSEHOLD LEVEL

The very same groups that have been hardest hit by the tax and benefit changes (see Chapter 2) are also those that have been the most affected by cuts to public services.

Figure 3.3 shows the combined effect of tax and benefit changes on income and public spending on living standards broken down by income and ethnicity. Black and Asian households in the lowest quintile experience the biggest drop in living standard of 19.2% and 20.1%, respectively. This equates to a real-terms annual loss in living standard of £8,407 and £11,678, respectively, by 2020. By contrast, households in the wealthiest households experience a loss in living standard of between 4% and 5%.

Figure 3.3: Cumulative real-term impact of tax and benefit changes and public service spending cuts on living standards in % terms between 2010 and 2020 by income and ethnicity



Source: Women's Budget Group 2017

Table 3.1: Cumulative real-term impact of tax and benefit changes and public service spending cuts on living standards in cash terms between 2010 and 2020 by income and ethnicity

	Tax/Ben	Services	Total
(Poorest) 1st			
White	-£2,883	-£3,316	-£6,199
Asian	-£5,152	-£6,526	-£11,678
Black	-£3,317	-£5,090	-£8,407
Mixed households	-£3,561	-£7,920	-£11,481
2nd			
White	-£2,692	-£3,517	-£6,209
Asian	-£4,639	-£4,704	-£9,343
Black	-£2,820	-£4,211	-£7,031
Mixed households	-£3,919	-£4,448	£8,367
3rd			
White	-£2,048	-£3,204	-£5,251
Asian	-£1,959	-£3,103	-£5,062
Black	-£2,337	-£3,110	-£5,447
Mixed households	-£2,048	-£3,783	-£5,831
4th			
White	-£1,541	-£2,412	-£3,954
Asian	-£2,195	-£3,441	-£5,636
Black	-£2,223	-£2,796	-£5,019
Mixed households	-£1,334	-£3,814	-£5,149
(Richest) 5th			
White	-£1,817	-£1,786	-£3,603
Asian	-£2,178	-£2,449	-£4,627
Black	-£1,227	-£2,028	-£3,255
Mixed households	-£2,410	-£2,865	-£5,275

Source: Women's Budget Group 2017

Figure 3.4 shows the combined effect of tax and benefit changes on income and public spending on living standards broken down by gendered household type. Households with children lose the most, as a

proportion of their income with lone mothers (who represent 92% of lone parents) experiencing a drop in living standards of 18% (£8,790).

Figure 3.4: 2010-20 cumulative impact of changes in taxes and benefits and public service spending cuts (percentage of net household income per annum by 2020) by household type

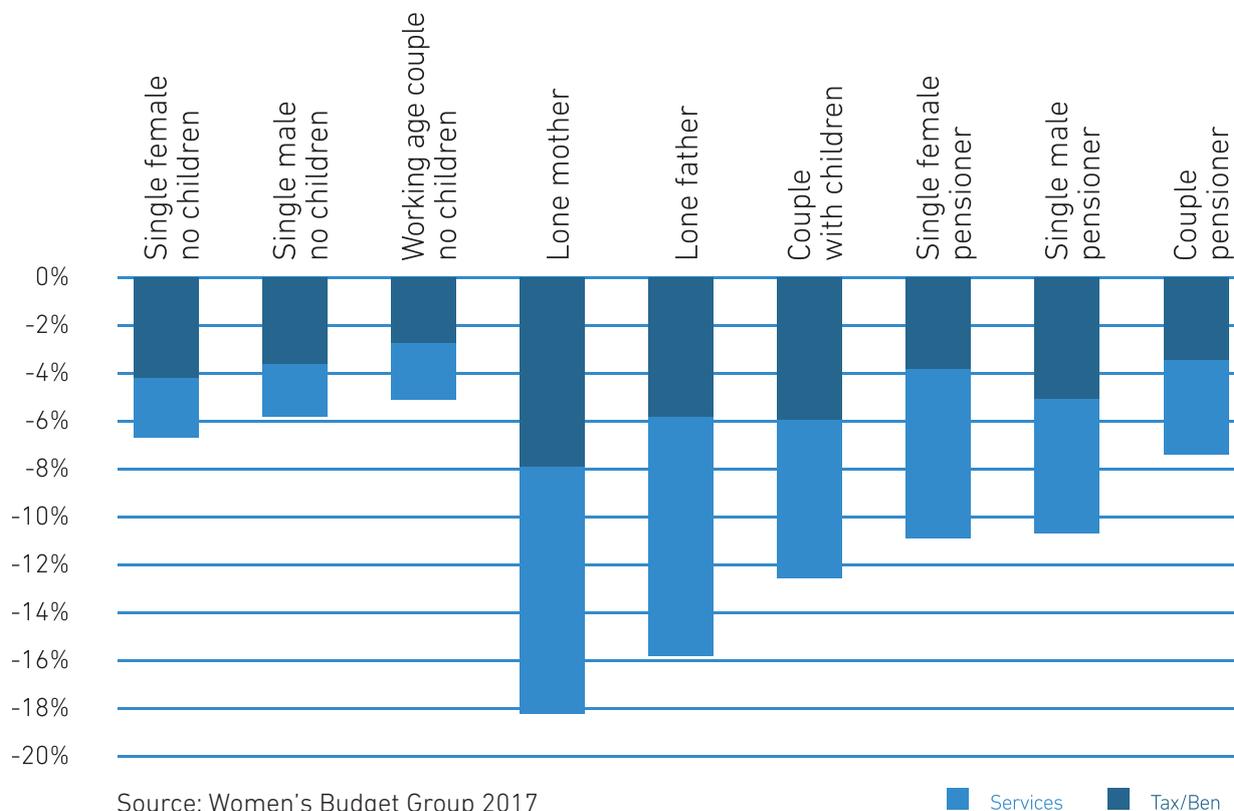


Table 3.2: Cumulative real-term impact of tax and benefit changes and public service spending cuts on living standards in cash terms between 2010 and 2020 by gendered household type

	Tax/Ben	Services	Total
Single female no children	-£1,150	-£706	-£1,856
Single male no children	-£1,033	-£651	-£1,683
Working age couple no children	-£1,591	-£1,383	-£2,973
Lone mother	-£3,840	-£4,951	-£8,790
Lone father	-£3,109	-£5,351	-£8,460
Couple with children	-£4,850	-£5,299	-£10,149
Single female pensioner	-£1,022	-£1,902	-£2,924
Single male pensioner	-£1,504	-£1,642	-£3,146
Couple pensioner	-£2,006	-£2,301	-£4,306

Source: Women's Budget Group 2017

HEALTH

KEY DEVELOPMENTS SINCE 2010

- Spending on health was protected, growing in real terms by an average of 1.3% a year between 2009/10 and 2015/16. This was significantly lower than the annual average increase of 4.1% health spending between 1955/56 and 2015/16⁹³ and was significantly lower than the annual increase in demand for NHS services.⁹⁴
- The NHS was required to make £20bn of 'efficiency savings' between 2011 and 2015.⁹⁵
- The increase in funding was far lower than the increase in demand for health services: Between 2010/11 and 2015/16, A&E attendances increased by 7%, emergency admissions increased by 16%, outpatient appointments increased by 27%, elective admissions by 14% and general practice contacts by 15%.⁹⁶
- Spending on health is due to increase by 7% (£8.2 billion) between 2014/15 and 2020/21, with spending on NHS England increasing by 11.3% (£11.6bn). However, the Institute of Fiscal Studies has calculated that, taking into account a growing and aging population, this represents a fall of 1.3% in age related per capita spending.⁹⁷
- The gap between growing demand and available funding has led to extreme pressures on the NHS. At the end of December 2016, 135 NHS providers were in deficit, with the sector as a whole £886 million in deficit.⁹⁸ These pressures have led to increased waiting times for treatment, an increase in cancellation of appointments and an increase in ambulance times.⁹⁹

The pressure on NHS services affects women disproportionately: women made up 55.2% of hospital admissions in 2015/16¹⁰⁰ and 77% of the NHS workforce are women.¹⁰¹ They have a particular impact on BME women, whose health issues and experience of health care differ to that of White women and BME men:

- BME women are more likely than BME men to suffer limiting long-term illness.
- Pakistani and Bangladeshi people were most likely to have long-term illness, followed by Black-Other, Black-Caribbean and Indian people.
- Heart and circulation problems are more common among Black Caribbean women than White women.¹⁰²
- People from African or African Caribbean descent are up to five times more likely to develop Type 2 diabetes than the general population, and South Asians are up to six times more likely to develop it.¹⁰³

Problems with accessing healthcare services was one of the most common issues reported by women in focus groups in Coventry. The most frequent complaints related to difficulties getting appointments with their GP, perhaps unsurprisingly since this is the most frequent form of contact with the NHS for most people. One woman in Coventry who had difficulty getting an appointment for her child with epilepsy said:

"It is very, very difficult to get an appointment at the GPs at the moment compared to what it used to be. A few years ago we could ring in at whatever time... and they used to manage to get a child in. If it was a child they used to see them, whereas now it is generally very hard to get an appointment." (Focus group participant, Coventry)

93 IFS (2017) UK Health Spending: Briefing Note BN201. Available at: <https://www.ifs.org.uk/publications/9186>

94 Kings Fund (2016), How hospital activity in the NHS in England has changed over time. Available at: <https://www.kingsfund.org.uk/publications/hospital-activity-funding-changes#why-is-this-a-problem-now>

95 Department of Health (2013) Making the NHS more efficient and less bureaucratic.

Available at: <https://www.gov.uk/government/publications/2010-to-2015-government-policy-nhs-efficiency/2010-to-2015-government-policy-nhs-efficiency>

96 The Kings Fund (2017) Understanding NHS Financial Pressures: how are they affecting patient care?. Available at: <https://www.kingsfund.org.uk/publications/understanding-nhs-financial-pressures>

97 IFS (2017) UK Health Spending: Briefing Note BN201. Available at: <https://www.ifs.org.uk/publications/9186>

98 <https://improvement.nhs.uk/resources/quarterly-performance-nhs-provider-sector-quarter-3-1617/>

99 See NHS statistics (2016/17) <https://www.england.nhs.uk/statistics/statistical-work-areas/rtt-waiting-times/rtt-data-2016-17/>, The Kings Fund (2017) Quarterly NHS Monitoring Report Survey <http://qmr.kingsfund.org.uk/2017/23/survey> and the latest NHS Cancelled Elective Operations Data <https://www.england.nhs.uk/statistics/statistical-work-areas/cancelled-elective-operations/cancelled-ops-data/>

100 NHS (2016) Hospital Admitted Patient Care Activity 2015-16. Available at: <http://content.digital.nhs.uk/catalogue/PUB22378/hosp-epis-stat-admi-summ-rep-2015-16-rep.pdf>

101 NHS (2017) Gender in the NHS Infographic. Available at: <http://www.nhsemployers.org/~media/Employers/Publications/Gender%20in%20the%20NHS.PDF>

102 Owen, D. (2006) Profile of Black and Minority ethnic groups in the UK. p.12. Available at: http://www2.warwick.ac.uk/fac/cross_fac/healthatwarwick/publications/occasional/ethnicprofile.pdf

103 Diabetes in BME Communities Working Group (2014) Diabetes in BME communities: Raising awareness, improving outcomes and sharing best practice.

Available at: http://d3n8a8pro7vhm.cloudfront.net/labourclp114/pages/222/attachments/original/1397131921/1391_JSB_IPA_DIABETES_IN_COMMUNITIES_ART_SCREEN.pdf?1397131921

Several women complained that receptionists increasingly acted as gatekeepers, and that they felt caught in the middle of different services, all insisting that another service was responsible for dealing with their health issue. This was particularly difficult for people that do not have English as a first language:

"It's like when I say I have an eye problem, they said go to the opticians, and when you ring the opticians they say, 'no go to the hospital'. So for example [people] who can't speak English and are new to the country, the person is going to be isolated. It is not fair for them." (Focus group participant, Coventry)

Agencies working with BME women in Coventry also highlighted the impact of cuts to health services on their clients. These included:

- Increasing refusal among GPs to treat women whose residence permit for the UK includes the condition that they have no recourse to public funds.
- Problems accessing GPs, particularly among the Roma community.
- Long delays in accessing mental health services.
- Failure by health professionals to contact specialist services on behalf of women who had experienced domestic or sexual violence.
- Cuts to interpretation services.

Cuts to interpretation services sometimes exacerbated already long waits for treatment, as in this case recounted by a sexual violence service worker:

"One of our women had mental health problems. The GP put her on a waiting list, then they said because she needed an interpreter it would take longer on the waiting list. Her tax credits had been cut, she was under a lot of stress. She has been waiting for over six months for counselling via the GP." (Interview, service provider, Coventry)

Long waiting times in A&E and drop-in centres can cause particular problems for women without a car, showing the importance of public transport for women's access to health services:

"One time I went [to the drop-in centre] at half past six in the evening and I didn't leave until quarter to one. I was struggling. I couldn't get a lift back. There were no busses. I had to get a taxi back home and for me on benefits that is quite a big deal." (Focus group participant, Coventry)

There were also very specific concerns raised in relation to implication of the cuts to interpretation services for women who were survivors of domestic or sexual violence. There were several reports of children being asked to act as interpreters for their mothers:

"There have been cuts in interpreters at hospitals. At one hospital the doctor asked a ten-year-old girl to interpret for her mother. It isn't appropriate. If they have been a victim of abuse they will not disclose it if their child is interpreting." (Interview, service provider, Coventry)

Lack of interpretation services can be a particular problem for new migrants from countries where English is not widely spoken and for older women from some BME communities who are less likely than younger women to speak English (see Chapter 2).

EDUCATION

SCHOOLS

KEY DEVELOPMENTS SINCE 2010

- Spending on schools was ring-fenced in real terms from 2010/11 to 2014/15. However, during this period funding for local authorities was cut leading to cuts to spending on special educational needs services, after school clubs and targeted support.¹⁰⁴
- From 2015/16 schools spending was frozen in cash terms, meaning a real terms cut of around 6.5% from 2015/16 to 2019/20.¹⁰⁵

¹⁰⁴ See Sandhu et al, (2013) Layers of Inequality: A human rights and equality impact assessment of the public spending cuts on Black, Asian and Minority Ethnic Women in Coventry, Centre for Human Rights in Practice, Coventry. Available at: <https://www.centreforwelfarereform.org/uploads/attachment/394/layers-of-inequality.pdf>

¹⁰⁵ Institute for Fiscal Studies (2017) Long-run comparisons of spending per pupil across different stages of education. Available at: <https://www.ifs.org.uk/uploads/publications/comms/R126.pdf>

Cuts to special needs support and mental health support in schools particularly affect children living in poverty (which includes a disproportionate number of BME families) and children who do not have English as a first language. This not only directly affects the children, but has an indirect impact on their mothers who face additional work in order to either fill in for the support that is no longer available or to get their children the support

they need. Cuts to legal aid for education cases exacerbates this situation.

During our interviews and focus groups, agencies in Coventry reported the impact of cuts to after-school clubs on BME women including cases of women who had had to leave work, or reduce their working hours in order to pick their children up from school.

EDUCATION FOR 16-18 YEAR-OLDS

KEY DEVELOPMENTS SINCE 2010

- Since 2010 spending on 16-19 education has fallen. The IFS estimates that the total cut between 2010/11 and 2019/20 will amount to 13% in real terms.¹⁰⁶
- In 2011 Education Maintenance Allowance (EMA), which was paid to learners from low income families to help them stay in education after the age of 16 was replaced by the 16-19 Bursary Fund and the total funding available cut from £560 million for the EMA to £180 million from the Bursary Fund.¹⁰⁷
- An Equality Impact Assessment of EMA carried out in 2009 showed that EMA was particularly important in helping teenage mothers, young people with special needs and BME girls and young women stay in education.¹⁰⁸
- A follow up study of the impact of the 16-19 Bursary Fund in 2014 showed a slight decrease in participation in post-16 education. This was larger for students from poorer families, BME students and male students.¹⁰⁹

Young women in Manchester repeatedly discussed the financial pressures on working class young women in education. Both the co-researchers and interviewees juggled formal work, study and caring responsibilities:

These pressures, which continued into university (see below) combined with insecurity in the labour market to create a strong sense of financial insecurity and worries about the future for these young women.

“Well at one point I had four jobs, when I was in college, just so I could pay for things.” (Interview, Manchester)

FURTHER EDUCATION

KEY DEVELOPMENTS SINCE 2010

- Funding for adult further education and skills fell from £3.18bn in 2010/11 to £2.94bn in 2015/16, representing a real terms cut of 14%.
- Funding for the Adult Skills Budget fell by 29% in cash terms in the same period.
- Total teaching and learning expenditure fell from £3.63 billion in 2010-11 to £2.48 billion in 2015-16, a cash terms reduction of 32%.
- From 2015 funding for the adult education budget was frozen in cash terms, although there was a significant increase in funding for apprenticeships from £0.74 in 2015/16 to £1.42 billion by 2019-20.¹¹⁰

¹⁰⁶ Institute for Fiscal Studies (2017) Long-run comparisons of spending per pupil across different stages of education. Available at: <https://www.ifs.org.uk/uploads/publications/comms/R126.pdf>

¹⁰⁷ Department for Education (2013) 16-19 Bursary Fund Guide for 2013/14. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/239840/EFA-00044-2013.pdf

¹⁰⁸ Department for Education (2009) Full Equality Impact Assessment: Education Maintenance Allowance. p.5-6.

Available online at <http://media.education.gov.uk/assets/files/pdf/e/equia%20education%20maintenance%20allowance.pdf>

¹⁰⁹ Department for Education (2014) The 16 to 19 Bursary Fund impact evaluation - Interim Report.

Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/331584/RR346_-_16-19_Bursary_Impact_Evaluation_Revised.pdf

¹¹⁰ House of Commons Library (2017) Adult further education funding in England since 2010. Available at: <http://researchbriefings.files.parliament.uk/documents/CBP-7708/CBP-7708.pdf>

Agencies working in Coventry highlighted the impact of changes to funding for English for Speakers of Other Languages (ESOL), courses in particular. One women-only service received funding to run ESOL classes, but these were limited to people receiving out of work benefits:

"We see women who are economically inactive, they are not entitled to benefits because their husbands are working, so they are not entitled to ESOL. But they can be living in poverty. If you have a family with three or four children and the husband is earning say just above £16k, that is not enough. The women are in need to learn English to get work, but they aren't eligible for the courses." (Interview, service provider, Coventry)

Funding for the crèche for women attending ESOL courses had been cut, making it difficult for some women to access these courses:

"ESOL is a huge problem. One of the problems is that we had a key provider, adult education, which pulled out. They still pay for maths and English, but just the room hire not the crèche. So we have women who [...] need childcare and we can't provide it." (Interview, service provider, Coventry)

This agency tried to get round the problem by raising funds for other courses which covered a crèche, allowing them to offer some spaces to women on the ESOL course, but this was not always possible.

HIGHER EDUCATION

KEY DEVELOPMENTS SINCE 2010

- Tuition fees, which had first been introduced in 1998, rose from £3000 to up to £9,000 a year in 2012.
- In 2015 the threshold at which graduates have to repay their loans was frozen between 2016 and 2021, equivalent to a 10% cut in the value of the threshold in real terms.¹¹¹
- In 2015/2016 the National Scholarship Programme, which was introduced in 2012 to provide support to the poorest students, was scrapped. Maintenance grants for the poorest students were abolished and replaced with a system of loans.
- Under the current system the average student debt on graduation is just over £50,000, more than double the average debt had the system remained unchanged from 2011.
- As a result of the abolition of maintenance grants, students from the poorest families face the largest debts, around £57,000 compared to students from the richest families who face debts of around £43,000.¹¹²
- Dropout rates for students from the most deprived areas increased from 7.7% in 2012/13 to 8.8% in 2014/15. This compares with an average dropout rate of 6.2% leading to concerns that the increase in tuition fees is affecting students' decision to remain in higher education.¹¹³

Young women in Manchester were acutely aware of the costs of going to university and the risks of taking on this debt:

"My two sisters are in uni already and it costs a lot. It's a lot of effort. Even just like going to uni, your first day, your family coming with you, even like hotel fees, train tickets. Especially as fees have risen, already to £9000 and apparently it is going to rise again [...] But I am just thinking, chill, like soon not everyone's going to go to uni."

Interviewer – *you think the fees might be putting people off?*

Definitely, 9k a year? Minimum. That's a lot. And that's just for uni, not accommodation, not for living. So much money I didn't go to uni after college, straight away, because what put me off was... the rising fees. It really put me off, because in my head I was like, debt. Like I am going to be in so much debt afterwards." (Interview, Manchester)

¹¹¹ IFS (2017) Higher Education funding in England: past, present and options for the future, Briefing Note BN211. Available at: <https://www.ifs.org.uk/uploads/publications/bns/BN211.pdf>

¹¹² IFS (2017) Higher Education funding in England: past, present and options for the future, Briefing Note BN211. Available at: <https://www.ifs.org.uk/uploads/publications/bns/BN211.pdf>

¹¹³ Times Higher Education (2017) Dropout rate for young UK students rises again. Available at: <https://www.timeshighereducation.com/news/dropout-rate-young-uk-students-rises-again#survey-answer>

The young women who did enrol at university faced pressures in balancing work and study:

"I'd get up at six, go to uni, change at uni, go straight to work, go home, go back to uni. So it has been really difficult for me. But I have made it this far, and I didn't think I would." (Interview, Manchester)

Several noted the differences between their experiences and those of their more affluent peers:

"At uni there's not many people from my background – most of them don't have to work, I have to work to put myself through. The opportunities they get, if there's like an internship to New York, they can just go, because they don't have to worry about money, whereas that is a problem for me." (Interview, Manchester)

These young women are likely not only to graduate with higher levels of debt, but without the work experience gained through internships by students from richer backgrounds.

POLICE

KEY DEVELOPMENTS SINCE 2010

- Funding for the police was cut by 20% between 2010/11 and 2014/14, and police spending nationally fell by 14%. There were significant regional differences, for example funding for Surrey police fell by 10% during the period compared to a 19% fall for Northumbria police.¹¹⁴

Specialist violence against women services have highlighted the impact that cuts to police budgets (combined with cuts to support services) have had on victims and survivors of domestic and sexual violence.

These include cases dropped by the police because of problems collecting evidence, cases dropped because the victim withdraws support and a reduction in police funding for specialist support services.¹¹⁵

LEGAL AID

KEY DEVELOPMENTS SINCE 2010

- In 2010-11, a 10% fee reduction for all civil and family legal aid fees was introduced.
- Extensive changes to funding for legal advice in the Legal Aid, Sentencing and Punishment of Offenders Act 2012 ("LASPO") came into force in 2013.¹¹⁶ This enabled the government to cut £350 million per year from its annual £900 million civil legal aid budget.¹¹⁷
- The introduction of LASPO changed the scope, eligibility criteria and access to legal aid.¹¹⁸ Taken out of scope were:

Asylum – legal aid is only available for people applying for asylum in the UK.

Debt – legal aid is now available only where a person's home is at 'immediate risk'.

Education – funding is only now available in cases involving special educational needs. E.g. appeals against exclusions, admissions and bullying are no longer covered.

Employment – legal aid is only available in those cases relating to discrimination.

Family law – legal aid is only available in cases of domestic violence - but with a narrow definition of domestic violence or child protection.

Housing – legal aid is only available: where the home is at immediate risk; in cases of housing disrepair that pose a serious risk to life or health; and cases of homelessness or accommodation for asylum seekers.

Immigration – All immigration cases are out of legal aid's scope unless the client is detained or is a victim of trafficking. Legal aid no longer covers issues such as applying for citizenship or extending visas. Funding for cases involving refugee family reunion is cut.

Welfare benefits – Legal aid is no longer available. This includes for issues like appealing against decisions to reduce or suspend benefit payments or tax credits.

- Alongside the reduction in the scope of Civil Legal Aid LASPO introduced a mandatory 'telephone gateway' for debt, special educational needs, and discrimination cases. Individuals needing legal advice have to call a telephone advice line for a referral and will not be able to approach solicitors directly.

These changes have led to a dramatic reduction in the availability of legal advice for some issues. One in six law centres has closed and over 70% of not for profit legal advice services could meet half or less of the demand for advice from people not eligible for legal aid.¹¹⁹ Both the National Audit Office and the Justice Select Committee have expressed concerns about advice 'deserts', parts of the country where legal advice is not available.¹²⁰

Women are more likely than men to be affected by the changes to legal aid. In 2010 women made 62.2% of applications for civil legal aid. According to the Government's own impact assessment into legal aid cuts, women made up:

- 65% of those who will no longer receive legal aid for family law cases.
- 60% of those in housing cases.
- 73% of those in education cases (often bringing a case on behalf of a child).¹²¹

The cuts also disproportionately affect BME families. BME women and men are disproportionately likely to claim legal aid. The same impact assessment showed that before the cuts to civil legal aid 64% of clients were White and 26% were BME (the ethnicity of the remainder is unknown). Of those claiming legal aid for education cases, 31% were BME.¹²²

The Central England Law Centre (formerly Coventry Law Centre) described the cuts as 'pretty draconian'.

They had been successful in finding new forms of funding, including support from the Council for welfare benefit cases (although this had recently been reduced). However, they had had to cut some services and were less able to support others:

"In employment where we used to have three employment lawyers, we've now got one. We really take on probably about 30 cases a year, we probably would have been taking on about 150. We try to focus specifically on discrimination in employment but also we will do goods and services discrimination, but we've really got very little capacity to do it. [...] We've got self-help packs and we encourage people to try and take the first steps themselves and we're very encouraging about coming back so if you're still in employment but you're unhappy with the situation we've got template letters you can use to write to your employer and we'll say if that doesn't work come back to us and we'll give you some advice on the next step although it is actually all in the pack. So we're trying to provide a kind of hand holding service but it's a very limited case work service." (Interview, Central England Law Centre, Coventry)

The Law centre had seen a significant increase in pregnancy discrimination, including a disproportionate number of cases from BME women. Employment law cases have also been affected by the significant increase in tribunal fees to £1200. This is in line with national data; in the first year after tribunal fees were increased individual claims had fallen by 70% and Sex Discrimination claims by 91%.¹²³ However, as of 26th July 2017, tribunal fees have been outlawed by the Supreme Court.

LOCAL GOVERNMENT

KEY DEVELOPMENTS SINCE 2010

- Central government funding for local government, which is responsible for a range of local services, fell by over 50% between 2010/11 and 2015/16¹²⁴ and then by a further 30.6% in 2017/18.¹²⁵
- Local authorities in the most deprived areas suffered the greatest cuts. Analysis by JRF found that between 2010/11 and 2014/15, excluding spending on schools, the most deprived areas saw the largest cuts, averaging around £222 per head. The most affluent local authorities saw the lowest cut (around £40 per head). In absolute terms the cuts in the most deprived fifth of local authorities were 5.6 times higher the cuts in the least deprived fifth.¹²⁶

114 IFS (2015) Funding the English and Welsh Police Service: from boom to bust?. Available at: <https://www.ifs.org.uk/publications/8049>

115 The Independent (2017) Thousands of domestic violence victims withdrawing from legal action after Government cuts, figures reveal.

Available at: <http://www.independent.co.uk/news/uk/home-news/domestic-violence-abuse-victims-withdrawing-legal-action-support-services-local-government-cuts-a7675406.html>

116 The Law Society (2013) Legal Aid Changes: Key information and advice. Available at: <http://www.lawsociety.org.uk/advice/articles/legal-aid-changes-key-information-and-advice/>

117 House of Lords Civil Legal Aid Debate. 19 May 2011, vol. 727, col. 1536. Available at: <http://www.publications.parliament.uk/pa/ld201011/ldhansrd/text/110519-0002.htm#11051953000794>

118 Griffith, A., (2013) LASPO – What you need to know: ASA Briefing. Advice Services Alliance. Available at: http://www.asauk.org.uk/fileLibrary/pdf/LASPO_-_What_you_Need_to_Know001.pdf

119 Justice Select Committee (2015) Impact of changes to civil legal aid under Part 1 of the Legal Aid, Sentencing and Punishment of Offenders Act 2012. Available at: <https://www.publications.parliament.uk/pa/cm201415/cmselect/cmjust/311/31108.htm>

120 House of Commons Justice Committee (2015) Impact of changes to civil legal aid under Part 1 of the Legal Aid, Sentencing and Punishment of Offenders Act 2012, Eighth Report of Session 2014–15.

Available at: <https://www.publications.parliament.uk/pa/cm201415/cmselect/cmjust/311/311.pdf>

121 Ministry of Justice (2010) Equality Impact Assessment. Legal Aid Reform: Scope Changes. p.46. Available at: <http://webarchive.nationalarchives.gov.uk/20111013041743/http://www.justice.gov.uk/consultations/legal-aid-reform.htm>

122 Ministry of Justice (2010) Equality Impact Assessment. Legal Aid Reform: Scope Changes. p.46. Available at: <http://webarchive.nationalarchives.gov.uk/20111013041743/http://www.justice.gov.uk/consultations/legal-aid-reform.htm>

123 TUC (2014) Tribunal Fees denying harassed and discriminated workers access to justice. Available at: <https://www.tuc.org.uk/equality-issues/workplace-issues/employment-rights/tribunal-fees-denying-harassed-and-abused-workers>

124 IFS, Council-level figures on spending cuts and business rates income, November 2016, <https://www.ifs.org.uk/publications/8780>

125 Local Government Association: LGA responds to the Local Government Finance Settlement, December 2016 <https://www.local.gov.uk/about/news/lga-responds-local-government-finance-settlement-0>

126 Joseph Rowntree Foundation, The cost of the cuts: the impact on local government and poorer communities, 2015, <https://www.jrf.org.uk/report/cost-cuts-impact-local-government-and-poorer-communities>

All minority ethnic groups are more likely to live in a deprived area than their White British counterparts. In 2011 more than one in three people of Bangladeshi and Pakistani origin lived in a deprived neighbourhood, the highest proportion of any ethnic group.¹²⁷

The two cities where our qualitative research took place have both had dramatic cuts to their income and, therefore, to the services that they can provide:

- By 2020, Coventry City Council will have had a reduction of 55% in the central government grant (the equivalent of £120 m a year).¹²⁸
- Manchester City Council has highlighted how continuing cuts since 2010/11 have seen directorate budgets reduced by almost a third and £271 million of savings and budget reductions made.¹²⁹

Cuts to local authority spending has led to cuts in a wide range of local services on which women rely, including social care, public transport, services for children and voluntary sector organisations. We now consider developments in each of these areas.

SOCIAL CARE

KEY DEVELOPMENTS SINCE 2010

- Social care was under-funded before the current reductions in local authority budgets. In 2011, the Dilnot review concluded that 'the current adult social care funding system in England is not fit for purpose and needs urgent and lasting reform'.¹³⁰ Dilnot also noted that over the preceding four years demand had outstripped expenditure by around 9%.
- Since 2010 the gap between need and funding has grown wider. Local authority social care budgets fell by £5bn between 2010 and 2015. Spending on social care for older and disabled people has fallen by 11% in real terms and the number of people receiving state funded help has fallen by at least 25%.¹³¹
- It is estimated that approximately 1.86m people over the age of 50 in England (1 in 10) have unmet care needs. There are over 6.6m family members and friends providing unpaid care in the UK and 58% of these are women.¹³²

Cuts to social care disproportionately affect women who are more likely to need social care and the majority of those providing care, both paid and unpaid. Research by Carers UK shows that BME carers provide more care than average and face

additional difficulties as a result of language barriers, accessing appropriate services and stereotyping. This puts them at greater risk of ill health, poverty, loss of employment and social exclusion.¹³³

Previous research by Coventry Women's Voices in 2013 highlighted a range of impacts from cuts to funding for social care including:

- Services going to the cheapest provider. Agencies reported that this led to less money for training and increased pressure on staff. Women in focus groups complained of a fall in standards of care.
- Loss of specialist provision, particularly services aimed at BME users and carers.
- More stringent criteria for accessing care services. Although officially criteria had not changed both agencies and individuals reported that it was harder to get the social care support that people might have been entitled to in the past.
- Increased pressure on family members to provide unpaid care.¹³⁴

126 Joseph Rowntree Foundation, The cost of the cuts: the impact on local government and poorer communities, 2015, <https://www.jrf.org.uk/report/cost-cuts-impact-local-government-and-poorer-communities>

127 UK Data Service, Ethnicity and deprivation in England, 2014, <https://www.ukdataservice.ac.uk/use-data/data-in-use/case-study/?id=155>

128 <http://www.coventry.gov.uk/budget>

129 http://www.manchester.gov.uk/news/article/7598/budget_proposals_for_2017-20_announced

130 Commission on funding of care and support: Fairer funding for all, 2011, <http://webarchive.nationalarchives.gov.uk/20130221121534/http://www.dilnotcommission.dh.gov.uk/our-report/>

131 Humphries et al, Social care for older people: home truths, Kings fund and Nuffield Trust, 2016, https://www.kingsfund.org.uk/sites/files/kf/field/field_publication_file/Social_care_older_people_Kings_Fund_Sep_2016.pdf

132 WBG (2017), Social care: A system in crisis. Available at: https://wbg.org.uk/wp-content/uploads/2017/03/WBG_briefing_Social-Care_Budget-2017_final_JDH_SH_EN_20Mar.pdf

133 Carers UK, Half a million voices: Improving support for BAME carers, 2011, <http://www.carersuk.org/search/half-a-million-voices-improving-support-for-bame-carers>

134 Sandhu et al, Layers of Inequality, University of Warwick, 2013

The pressure on family members to provide unpaid care was felt particularly keenly by BME women:

"In BME households with extended families people are brought up with the values to look after each of their family members. If the parents are elderly, they expect siblings to look after their disabled siblings. Many of these [women] find it difficult to strike the balance between caring and continuing with their jobs. This causes tension and compounds the further stress to carers." (Interview, Carer support worker, Coventry)

At the same time agencies working with older Asian women reported that they sometimes did not get the care they needed because of an expectation that this would be provided by their extended family:

"There is an assumption that there is an extended family that will care for people but... often the family network is not there, but they don't want to admit that it is not there. They are sitting at home alone without the care they need. This will lead to greater ill health." (Interview, Support worker, BME voluntary organisation, Coventry)

Agencies and individual women interviewed for this report agreed that the situation for both carers and those receiving care had got worse since 2013. Coventry Carers Centre had merged with Crossroads Care Coventry and Warwickshire and no longer runs their specialist BME carers group.

"We have a lot of clients who are really struggling. Very few carers actually know they are entitled to a carers assessment and very few people actually get one." (Interview, Central England Law Centre, Coventry)

Cuts to social care services had been exacerbated by cuts to health services and vice versa. Women in focus groups repeatedly turned to problems accessing care, for themselves or their relatives. This was often framed in terms of cuts to NHS services (see above) showing the relationship between healthcare and social care is often not clear cut in people's lives.

TRANSPORT

KEY DEVELOPMENTS SINCE 2010

- The Campaign for Better Transport has calculated that between 2010 and 2016/17 local authority spending on buses in England was cut by over £98.5million (amounting to a third of the 2010 budget) and a further £5 million (a quarter of the 2010 budget) in Wales.¹³⁵
- In addition to cuts to public bus services, nearly 80% of local authorities have reduced budgets for transport services for school children.¹³⁶
- There have also been cuts to 'Dial a Ride' and other transport services for older and disabled people which have disproportionately affected women.¹³⁷

Women are more likely to be dependent on public transport than men so are more likely to be affected by cuts to funding for public transport.¹³⁸ Women are also more likely to be primary carers for children, so more likely to be affected by cuts to or increases in charges for school transport. As shown in chapter 2 women, and BME women in particular, are more likely to be living in poverty and have been disproportionately affected by cuts to benefits and tax credits, making it harder to pay for increased transport costs.

"Nobody ever talks about transport services, but if you've got to pay £4 for a day saver... £4 is a huge amount of money when you've only got £70 to live on in arrears. The whole thing, it all just stacks up against people so even when you get down to something which you think is completely unrelated, school opening hours, after school clubs, if you've got kids having an after school club or a breakfast club can make all the difference between leaving work or not. Can you actually get to your place of work on time and regularly? There's all sorts of decisions being made by public services which impact on people in a way that undermines their ability to get their own house in order." (Interview, Citizen's Advice Bureau, Coventry)

¹³⁵ Campaign for Better Transport, Buses in Crisis, 2017 <http://www.bettertransport.org.uk/buses-crisis-2017>

¹³⁶ School Transport Matters: A report on school transport provision across the UK 2010-2016 March 2016 <http://www.bettertransport.org.uk/sites/default/files/research-files/16.05.25.school-transport-matters.pdf>

¹³⁷ Stephenson M, Harrison J and Stewart A, Getting off lightly or feeling the pinch? A human rights and equality impact assessment of the spending cuts on older women in Coventry, University of Warwick, 2012, http://www2.warwick.ac.uk/fac/soc/law/research/centres/chrp/publications/off_lightly_full.pdf

¹³⁸ Department for Transport. (2009) Women and Public Transport: The Checklist. p.7 <http://assets.dft.gov.uk/publications/women-and-public-transport-the-checklist/checklist.pdf>

The cost and availability of public transport was raised by women in both Coventry and Manchester. Young women in Manchester were keenly aware of the cost of bus services to school, college and university and complained about the impact that cuts to school transport services were having on their lives.

“So I got [a bus pass...] in year 7, [...] year 8, year 9, then all of a sudden the law changed, can't get one anymore. So I thought ok, I'm gonna be persistent, keep on applying [...] they'll say there's a closer school to you, they call it a similar school. So for example, I'm going to [school], let's say it's outstanding, [another school] which is near my house, it's also quite good. So they're like ok, it's a similar school. So therefore, because I can't get a bus pass, I should now move to [different school], buy a new uniform, make new friends, buy new equipment, get new lessons, new teachers, all because I can't get a bus pass.” (Interview, Manchester)

Some still received bus passes, but their siblings did not, increasing the financial pressure on their mothers:

“My mum has to spend £20 every single week buying them [brothers] bus passes. If you think about it, all the time she's been spending that, it could have been used for something else.” (Interview, Manchester)

Women in Coventry talked about the difficulties they faced in accessing jobs and training because of lack of public transport. Some faced difficulties taking part in ESOL (English for Speakers of Other Languages) courses because of the cost and complexity of getting there on public transport.

Voluntary agencies in Coventry providing services to survivors of domestic or sexual violence and abuse reported that:

- Some of their clients found it difficult to attend counselling appointments because of the cost or availability of public transport.
- Cuts to funding made it harder for these agencies to pay for taxis for clients in this situation, which they had been able to do in the past.
- Statutory funders did not recognise the transport needs of women fleeing violent relationships and would not cover the cost of taxis.

EARLY YEARS

KEY DEVELOPMENTS SINCE 2010

- In 2011 the ring fencing of funding to local authorities for Sure Start Children's Centres was lifted. By 2015 local authority funding for Sure Start had been cut by a third, with 84% of local authorities reporting cuts to funding for Children's Centres.¹³⁹
- By 2017 over a third of Sure Start Children's Centres had closed, resulting in 1,240 fewer children's centres than in 2010 with 230 closed in the last year alone.¹⁴⁰
- Between 2013/14 and 2015/16 funding for free childcare places for 3-4 year olds and for two year olds from disadvantaged families was frozen in cash terms, meaning a real terms fall of 4.5%.
- In 2016/17 funding rates were raised to £5.39 for 2-year olds and £4.88 for 3- and 4-year olds; after central deductions by local authorities this would mean likely funding rates to providers of £4.85 per hour for 2-year-olds and £4.39 per hour for 3- and 4-year-old¹⁴¹, significantly lower than the actual costs.
- From September 2017 parents of 3- and 4-year olds who are in work with an income of under £100,000 will be entitled to 30 hours free childcare a week.

¹³⁹ Public Sector Executive, Council funding for children's centres cut by a third under coalition, April 2015, <http://www.publicsectorexecutive.com/Public-sector-focus/council-funding-for-childrens-centres-cut-by-a-third-under-coalition>

¹⁴⁰ Nursery world, One third of Sure Start children's centres have closed since 2010, 4 April 2017, <http://www.nurseryworld.co.uk/nursery-world/news/1160806/one-third-of-sure-start-children-s-centres-have-closed-since-2010>

¹⁴¹ National Audit Office, Entitlement to free early education and childcare, Department for Education, 2016, <https://www.nao.org.uk/wp-content/uploads/2016/03/Entitlement-to-free-early-education-and-childcare.pdf>

Children's centres provided a mixture of childcare and support services for children and families and their loss is likely to have been particularly significant in more deprived areas. A 2015 study by the Department for Education identified a series of benefits for children, and their mothers, who regularly attended children's centres in poorer areas. These included improved mental health for mothers, better relations between parents and children, a less chaotic home life and enhanced home learning environments.¹⁴² In all cases, the impact was greater in centres with improved funding than in those with budget cuts.

The funding levels for free child childcare remain below cost for the vast majority of providers. The small increase in funding in 2016/17 was described as 'totally inadequate' by the National Day Nurseries Association, which points out that the average nursery faces a £1000 annual shortfall per child to deliver the current entitlement to free childcare, while the additional funding will only amount to £228 per child per year.¹⁴³ At the same time, childcare providers are facing increasing costs in rent, rates and wages. Many providers have been meeting the shortfall in funding for free childcare places by cross subsidising from

paid for hours (meaning that the cost of additional hours of childcare for 3-4 year-olds and for younger children has increased). The continued shortfall in funding may mean that childcare providers are unwilling to expand the number of places they offer in order to be able to deliver the additional free hours promised by the Government for working parents.¹⁴⁴

Increased charges and a loss of provision are a major barrier to women finding work and will cause particular problems for lone parents who do not have another parent with whom to share childcare. Black (African, Caribbean or Black British) mothers are more likely to be lone parents than White mothers (53% compared to 25%)¹⁴⁵ and may be disproportionately affected by cuts to childcare funding. They are also already less likely than their White counterparts to be accessing childcare. 58% of White British school-age children were in formal childcare, children from Asian backgrounds were the least likely to be in formal and informal childcare. 41% Pakistani children and 35% Bangladeshi children were in formal childcare. When the parent(s)' work status and family income is taken into account, Bangladeshi and Indian parents were the least likely to use formal childcare.¹⁴⁶

VOLUNTARY SECTOR

KEY DEVELOPMENTS SINCE 2010

- By 2014/15, funding from Local Government for the voluntary sector was 0.8bn less than its peak in 2009/10.
- Funding from central Government fell after 2010, but then started to rise again to £15.3bn in 2014/15.¹⁴⁷ However, this rise was the result of increased funding for larger voluntary organisations, the amount received from central and local government by smaller voluntary organisations (including specialist women's organisations and BME organisations) has continued to fall.¹⁴⁸
- In 2016, a survey of women's organisations found that 46% had experienced a fall in their income in the last year, 64% of whom attributed this to the austerity policies of national government.¹⁴⁹ Half of these organisations had made staff redundant and nearly half had reduced staff hours.
- Voice 4 Change, a representative body for BME voluntary organisations, has reported similar impacts for specialist BME services, including cuts to funding, increased demand, smaller organisations being squeezed out of bidding to provide services by larger generic organisations and financial insecurity.¹⁵⁰
- The Violence Against Women sector, and specialist BME organisations in particular, have been badly affected by cuts to voluntary sector funding. Between 2010/11 and 2011/12 alone there was a 31% cut in funding to the sexual violence and domestic violence sector, a reduction from £7.8 million to £5.4 million.¹⁵¹
- Since 2010, 17% of specialist refuges in England have closed. A third of all referrals to refuges are turned away (155 women and 103 children a day), normally due to lack of available space.¹⁵²
- Sexual violence services have benefited from the Rape Support Fund, but many have faced cuts to local funding from local authorities, police and health services. Only 12 out of 45 Rape Crisis Centres across England and Wales were funded by Clinical Commissioning Groups.¹⁵³

¹⁴² Department for Education, (2015), The impact of children's centres: studying the effects of children's centres in promoting better outcomes for young children and their families, available on line at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/485346/DFE-RR495_Evaluation_of_children_s_centres_in_England_the_impact_of_children_s_centres.pdf

¹⁴³ Nursery world, NDNA survey: 'Crunch time for nurseries', 29 June 2017, <http://www.nurseryworld.co.uk/nursery-world/news/1161609/ndna-survey-crunch-time-for-nurseries>

Specialist BME Violence Against Women organisations have been disproportionately affected by competitive tendering processes that do not take into account the specific needs of BME women and the expertise provided by specialist services. In 2015, a study of BME VAWG organisations in London by Imkaan found that more than half had major concerns about the sustainability of their services.¹⁵⁴

Organisations in Coventry providing specialist support to BME women have been badly affected by a combination of cuts to funding and increased demand:

"We are busier than ever; the amount of funding hasn't changed in 7 or 8 years, but the demand has increased, the performance indicators have got higher." (Interview, Foreshill Women's Training)

Organisations reported being excluded from public sector commissioning processes which did not prioritise the specific needs of BME women. In the face of cuts to public sector funding voluntary organisations were looking to charitable trusts, but found that most of these did not prioritise funding for specialist services:

"It's not the kind of thing that funders are going to ask for. There's nobody out there as far as I am aware saying 'we've got some money for a BME project' [...] none of these things are gender, age or ethnic background specific." (Interview, Citizen's Advice, Coventry)

As a result, some organisations had closed, others were having to reduce the services that they offered. Additional help that organisations had been able to offer in the past (for example paying taxi fares for women who could not use public transport to attend appointments) were no longer affordable.

OTHER LOCAL AUTHORITY SERVICES

The devastating fire at Grenfell towers has highlighted the importance of public services which generally receive far less attention than the front line services discussed above. Building regulation inspections, planning inspections, fire safety inspections have all been cut. A housing officer who worked for the Kensington and Chelsea Tenant Management Association has written about how over-stretched the service was as a result of budget cuts and the sense of 'foreboding' about a future 'calamity'.¹⁵⁵ The number of fire safety audits has fallen by 25% since 2009.¹⁵⁶ Other inspection services have also suffered cuts, some extremely severe: between 2009/10 and 2013/14 the number of health

and safety inspections and workplaces fell by 91%.¹⁵⁷

It is difficult to calculate the impact of cuts in these areas on different groups because those benefiting from these services do not use them personally. However, cuts to inspections of rented accommodation (whether private or social housing) are likely to disproportionately affect BME households, who are overrepresented in the rented sector (see Chapter 2). As Chapter 4 will show, BME workers are overrepresented in insecure, low paid employment. Insecure contracts makes it harder for workers to challenge unsafe working practices, making them more vulnerable to cuts to health and safety inspections.

CONCLUSION

Public services are vital to ensuring the health and well-being of our communities. The period since 2010 has seen public spending, as a proportion of national income, fall year on year. The poorest BME women have been some of the hardest hit.

The Government has an obligation under the Public Sector Equality Duty (PSED) in the 2010 Equality

Act to have due regard to the impact of its policies and practices on equality. A move to end, and indeed reverse, the severe cuts to public services is welcome. Any new decisions about spending should, however, be informed by equalities impact assessments that not only guard against further entrenching inequalities but also invest in actively reducing inequality.

144 National Audit Office, Entitlement to free early education and childcare, Department for Education, 2016, <https://www.nao.org.uk/wp-content/uploads/2016/03/Entitlement-to-free-early-education-and-childcare.pdf>
145 DWP (2008) Research Report No 578 Families with children in Britain: findings from the 2007 Families and Children Study.p.19. Available online at <http://research.dwp.gov.uk/asd/asd5/rports2009-2010/rrep578.pdf>
146 DfE (2016) Childcare and early years survey of parents 2014 to 2015.

Available online: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/516924/SFR09-2016_Childcare_and_Early_Years_Parents_Survey_2014-15_report.pdf

147 NCVO, What does the new Civil Society Almanac tell us? May 2017, <https://blogs.ncvo.org.uk/2017/05/09/what-does-the-new-uk-civil-society-almanac-tell-us/>

148 NCVO, Civil Society Almanac, Income from Government, 2017, <https://data.ncvo.org.uk/almanac17/income-from-government-2/>

149 WRC, The impact of austerity measures on women's voluntary community organisations and the response of the women's sector, May 2016, <https://thewomensresourcecentre.org.uk/wp-content/uploads/State-of-the-womens-sector-survey-reportMay2016-FINAL.pdf>

150 Voice for Change, State of the BME sector, (undated), <http://www.voice4change-england.co.uk/content/state-bme-sector-0>

151 All Party Parliamentary Group on Domestic and Sexual Violence, Report of Inquiry into The Changing Landscape of Domestic and Sexual Violence Services, 2015, https://rapecrisis.org.uk/pdfs/2308_appg-changing-landscape-report-2015.pdf

152 Women's Aid England and Wales, Save Refugees, Save Lives, 2016 <https://www.womensaid.org.uk/what-we-do/campaigning-and-influencing/campaign-with-us/sos/>

153 WBG, Violence Against Women and Girls: Background Briefing, 2017, http://wbg.org.uk/wp-content/uploads/2017/03/VAWG-briefing_formatted-Final.pdf

154 Imkaan, Capital Losses, the state of the specialist ending violence against women and girls sector in London, 2016, https://drive.google.com/file/d/0B_MKSoEcVQwdjJXQm5GVDBISmM/view

155 Seraphima Kennedy, When I worked for KCTMO I had nightmares about burning tower blocks, Guardian, 16 June 2017, <https://www.theguardian.com/commentisfree/2017/jun/16/worked-kctmo-nightmares-burning-tower-blocks>

156 Home Office: Fires in purpose built flats, April 2009 – March 2017, 2017, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/622114/fires-in-purpose-built-flats-england-april-2009-to-march-2017.pdf#page=8

157 Financial Times, Austerity's £18bn impact on local services, 19 July 2015, <https://www.ft.com/content/5fcbdc4-2948-11e5-8db8-c033edba8a6e>

CHAPTER 4

BME women and the labour market

Paid employment is often positioned as a key route out of poverty and the government has repeatedly cited its record on increasing economic activity, particularly for women, when confronted with analysis showing that cuts to benefits and services have fallen disproportionately on the shoulders of women.¹⁵⁸

And, indeed, one of the key structural shifts in the labour market over not just the last decade but last 40 years or so is the entry of women. Yet, while female economic participation rates may have increased markedly, they continue to lag behind the economic participation rates of men and women remain overrepresented in low-paid, part-time and insecure forms of employment.¹⁵⁹

Moreover, experiences in the labour market, as well as access to it in the first place, are sharply differentiated by ethnicity. The government's McGregor-Smith Review (2017) into 'Race in the Workplace' recently found that the employment rate for ethnic minorities is only 62.8% compared with an employment rate for White workers of 75.6% – a gap of over 12 percentage points.¹⁶⁰

This chapter explores how the interplay of ethnicity and gender shapes the experiences of BME women in relation to the labour market, including their struggles to find employment, and how these struggles for some women compound the challenges they already face as a result of cuts to benefits and services.

ECONOMIC ACTIVITY, EMPLOYMENT AND UNEMPLOYMENT: WHO IS IN (PAID) WORK?

There are now more women in paid work than at any time, with economic activity levels having recovered significantly for both men and women since the peak of the economic crisis in late 2011. Table 4.1 sets out the headline employment indicators for men and women in 2017, as well as relative to the crisis peak in October to December 2011.

There are nearly 15 million women in employment, an increase of 9.3% on levels at the peak of the crisis

in 2011. However, it is worth noting that there are still nearly 2 million fewer women in employment than men and that women are the majority of those working part-time (73.3% of all part-time workers). They are also more likely than men to be involuntarily part-time (55.9% of involuntarily part time workers are women) or in temporary work (53.9% of temporary workers are women) and that the increases in both of these categories since 2011 have been disproportionately shouldered by women.

Table 4.1 Employment indicators in 2017 and changes since 2011 (seasonally adjusted)

Numbers are in thousands	Feb-Apr 2017			Change since Oct-Dec 2011	
	Men	Women	% of total who are women	Men	Women
Employment	16,970	14,984	46.9%	8.6%	9.3%
Unemployment	840	690	45.1%	-45.6%	-39.5%
Part Time (PT)	2,256	6,199	73.3%	10.8%	4.3%
Involuntary PT	455	577	55.9%	-23.3%	-24.9%
Temporary	732	857	53.9%	0.7%	4.7%
Self-employed	3,216	1,588	33.1%	11.4%	29.3%
Empl. rate (16-64)	79.5%	70.2%		4.3%	4.8%
Unemp. rate	4.9%	4.5%		-4.3%	-3.3%

Source: Women's Budget Group calculations using the ONS Labour force Survey (2017).

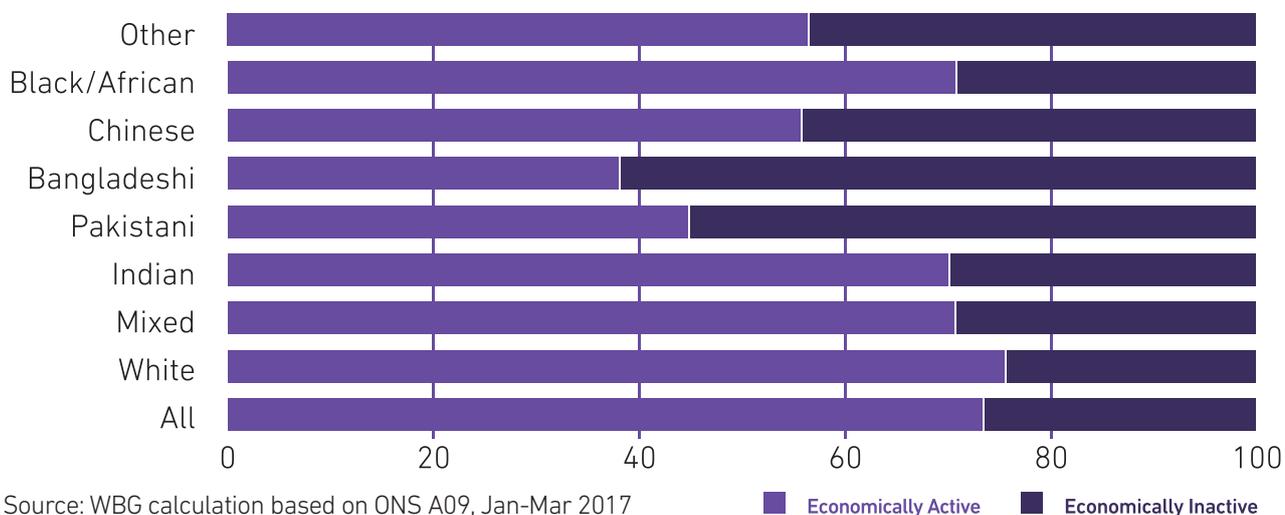
¹⁵⁸ See for example, Hansard (2016) 'Equality: Autumn Statement,' Opposition Day Debate, 14 December 2016, available at: <https://hansard.parliament.uk/Commons/2016-12-14/debates/3CBE0975-23DD-486C-8244-ADBFF23CBF02/EqualityAutumnStatement?highlight=women%20budget%20group#contribution-7BA23D1D-043C-40AE-9F5B-1BA925A8F16E>

¹⁵⁹ Fawcett (2014) The Changing Labour Market 2: Women, low pay and gender equality in the emergent recovery, available at: <http://www.fawcettsociety.org.uk/2014/08/new-research-low-paid-women-firmly-shut-recovery/>

¹⁶⁰ McGregor-Smith (2017) Race in the Workplace, available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/594336/race-in-workplace-mcgregor-smith-review.pdf

Yet these headline indicators by gender mask considerable variation in the rates of participation in paid work by ethnicity. Figure 4.1 shows economic activity rates of women (aged 16-64) by ethnicity.¹⁶¹

Figure 4.1: Percentage of women, aged 16-64, that are economically active and inactive for the Jan-Mar 2017 quarter



Source: WBG calculation based on ONS A09, Jan-Mar 2017

The economic activity rate is highest for White women at 75.4% (see Figure 4.1). By contrast only 38.1% of Bangladeshi women and 44.9% of Pakistani women are 'economically active'. The most common reason for 'economic inactivity' among Pakistani and Bangladeshi women is that they are 'looking after home or family' (ONS 2014). Note that the economic activity rate for Indian women at 70.1% is very close to that of White women, pointing to the importance of being attuned to the differences that exist within some of the high-level ethnicity groupings (e.g. 'Asian', 'White', 'Black').

Our interviews and focus groups in Coventry with women and service providers pointed to the substantial barriers to the labour market that exist for Pakistani and Bangladeshi. In addition to expectations around their role in the home and looking after children and other family members, there can be a lack of English language and other basic skills:

"So it's not easy. The Government, like they said six months English, three months employability; three months opportunity; it's not enough for these type of ladies actually because they start from beginning like a, b, c, d" (Interview, Interpreter for women's project, Coventry)

Service providers repeatedly singled out the cuts to women-only ESOL services (see Chapter 2) and the sanctions regime as barriers to ensuring that women are given the skills they need to be employable.

The sanctions regime, for instance, can prevent women from going on courses that are vital to them being able to get a job because they are deemed not be actively looking for work. The manager of one organisation that provides ESOL courses stated:

"I don't understand a person who can't speak English are supposed to be looking for a job at the same time but they're penalised if they are on a course. Some are penalised for going on courses because then it stops them looking for jobs" (Manager, women's project, Coventry)

The sanctions regime also presents particular challenges for those with caring responsibilities.¹⁶² For those on Job Seeker's Allowance, there is little (if any) recognition that caring for children or others is 'work'. This means that that the requirement to actively demonstrate that they are job-seeking can make it difficult for women to fulfil their caring responsibilities:

"I'm a single mum. My big daughter is big [...] Benefit is really hard. I'm going every two weeks to sign. There's too much questions. There's too much sending you to place, different, different, find job. I'm single mum. All day I'm travelling. I'm not home. I'm catching buses. I'm all day outside. Afternoon, I'm too late going home. After three o'clock, I'm pick my daughter and I'm going home and make food. That's really hard my life. It's all too much struggle (voice breaks and starts crying)..." (Focus group participant, Coventry)

¹⁶¹ The ONS defines economically active as either in paid work, or available for and seeking paid work, <https://www.ons.gov.uk/employmentandlabourmarket>
¹⁶² For an in-depth discussion of this, see Fawcett (2015) Where's the benefit? An independent inquiry into women and job-seekers allowance. Available at: <http://www.fawcettsociety.org.uk/wp-content/uploads/2015/02/Wheres-the-Benefit-An-Independent-Inquiry-into-Women-and-JSA.pdf>

For the single mum above, these challenges are made worse by her language difficulties, pointing to the way in which barriers to employment are often intersecting and compounding

"I'm not reading, writing. I'm nothing I'm not going school. That's why I'm not—sometimes I'm not finding buses, I'm not finding people—that's why I'm really fed up...I don't know which way I am going." (Focus group participant, Coventry)

Across our fieldwork sites, there was a sense that looking after children was no longer seen as a legitimate activity for women. One of the young women interviewed in Manchester talking about her mum said:

"Back in the day, when my mum had me and my sister, she didn't have to work, and I don't know if she was on benefits, but [...] she wasn't labelled as lazy for looking after her children." (Interview, Manchester)

It is noteworthy that the very labelling of individuals engaged in unpaid caring work as 'economically inactive' reinforces such notions within official statistics.¹⁶³

In addition to these challenges, discrimination was cited as a significant barrier to finding work by the women we spoke to in Manchester and Coventry. This finding is supported by body of literature which documents that even when educational qualifications are taken into account, ethnic minorities are more likely to be unemployed than their White counterparts (UK National Audit Office 2008; Catney & Sabater 2015; Alexander et al. 2015; Bhattacharyya et al. 2003). Professors Anthony Heath and Yaojun Li estimate that 25% of the female ethnic minority unemployment rate is the result of prejudice and discrimination (Runnymede, 2012).¹⁶⁴

In Manchester, all three of our co-researchers said that they had thought about using a different name on job applications – for example, a middle name in

place of first name or surname – and had questioned whether their name had influenced employers' decisions about whether to offer an interview. In Coventry, one focus group participant reported on the experience of one of her friends, who is from an Asian background, when applying for jobs:

"FG Participant: There's another friend and an English friend that applied together. Basically the English one kept getting the interviews. Being the Asian they looked at her CV. Personally whether it was her name that made a difference but she never got the interviews. That's what I don't understand. The same qualifications as her friends.

Interviewer: *Did they apply for the same jobs?*

FG Participant: That's right; they applied for the same job as friends. They got the same qualifications but the Asian didn't get the interviews where the other friend managed to get the interviews for the jobs. She must have got two basically but the other one's got six or seven. One point I think to myself there is discrimination there, personally... It's about six months ago. That's a bit alarming if you think about it." (Focus Group, Coventry)

For one of our Manchester co-researchers, who was coming to the end of her studies, the discrimination she had experienced left her with mixed feelings about jobs that were explicitly advertised as welcoming application from BME backgrounds:

"I applied for a job, or I was going to apply for a job, and it said, we will welcome applications from Black and mixed ethnicity. And it's sad because I'm, like, thinking, yes! I've got a chance. And it shouldn't be the case. Because I'm actually happy that I'm going to be taken as a token there. And that's because, from my experience I'm always second guessing, oh maybe it's because of this, maybe it's because I'm gonna wear my hair like this [...] It's something we need to talk about, because we're all thinking it..." (Interview, Manchester)

WHAT JOBS?

For women in paid employment, the types of work they are undertaking, sectors of employment and the level of security they have in their jobs vary significantly relative to men and by ethnicity.

Women are more likely to be working in the public sector, making up just over two-thirds of all public sector employees.¹⁶⁵ This has made them particularly vulnerable to the cuts in public

spending, which have seen employment in the public sector as a proportion of all employment fall from 20.6% to 17.0% in the five years to March 2017, as well as to the effects of the public sector pay freeze.¹⁶⁶

These impacts are exacerbated for BME women who are disproportionately represented in the public sector.

¹⁶³ See Waring's (1983) *If Women Counted* for a comprehensive discussion of how women's unpaid caring work is rendered invisible by national accounting systems

¹⁶⁴ APPG female unemployment

¹⁶⁵ ONS (2015) 'Public sector employment by gender', available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/publicsectorpersonnel/adhoc/004849/publicsectoremploymentbygender>

¹⁶⁶ ONS (2017) 'UK labour market: June 2017', available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/june2017#public-and-private-sector-employment>

Table 4.2: Proportion of employees working in public sector by gender and ethnicity

	Male	Female	Total
White	18.5%	34.3%	26.4%
Mixed/multiple ethnic groups	21.9%	29.6%	26.2%
Indian	16.8%	30.3%	22.8%
Pakistani	16.3%	35.6%	23.6%
Bangladeshi	13.3%	43.3%	24.5%
Chinese	9.4%	24.2%	16.8%
other Asian	16.6%	26.9%	21.9%
Black/African/Caribbean	24.7%	35.6%	30.7%
Other ethnic group	13.1%	27.3%	19.6%
all	18.5%	34.0%	26.2%

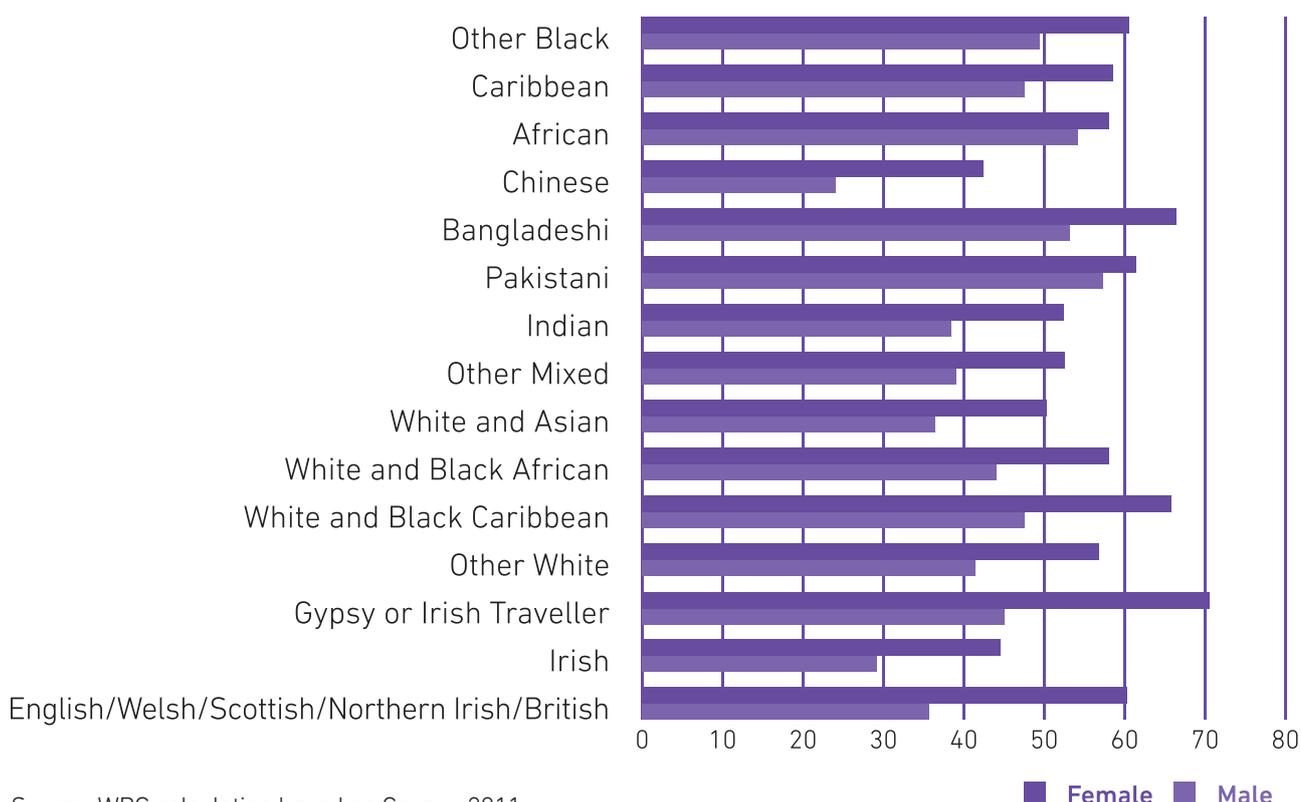
Source: Labour Force Survey April-June 2017

It is worth noting that while women and BME people are disproportionately likely to work in the public sector, senior leadership positions in the public sector are more likely to be dominated by those from a White background than in the private sector. The Green Park 5000 Survey of public sector leadership found that 96.8% of senior leaders in Ministerial Government departments were White compared with 93.4% of senior leaders in FTSE100 companies.¹⁶⁷

Across all ethnicities and sectors women predominate in lower-skilled occupations. Figure 4.2 shows

the percentage of men and women in low-skilled occupations by ethnicity. One of the biggest gaps within ethnicities is between White women and men, with 60.1% of White women in low-skilled occupations compared with 35.7% of White men. Gypsy Irish (70.7%), Bangladeshi (66.6%), mixed White and Black Caribbean (65.9%), and Pakistani (61.6%) women have the highest proportion of women in low-skilled occupations. For some ethnic groups, such as Pakistani and African, there is only a small gap between men and women, indicating that both men and women predominate in low-skilled occupations.

Figure 4.2: Percentage of men and women in low-skilled occupations by ethnicity in England and Wales



Source: WBG calculation based on Census 2011

These variations in occupation grading are partly the result of segregation in specific industries. Women predominate in the so-called 'five Cs' of caring, cashiering, catering, cleaning and clerical work. There is also ethnic segregation with BME women overrepresented in 'human health and social work'.

Table 4.3 shows nearly 4 out of every 10 Black African women is employed in this industry grouping, as are 29.1% of Black Caribbean women. Analysis by Catney and Sabater (2015) finds that the effects of occupational segregation by gender are stronger than by ethnicity.¹⁶⁸

Table 4.3: Percentage of women in ethnic group working in 'human health and social work activity'

White	English/Welsh/Scottish/Northern Irish/British	20.8%
	Irish	25.1%
	Gypsy or Irish Traveller	17.6%
	Other White	13.5%
Mixed	White and Black Caribbean	21.0%
	White and Black African	22.5%
	White and Asian	17.5%
	Other Mixed	18.7%
Asian	Indian	21.7%
	Pakistani	20.5%
	Bangladeshi	18.8%
	Chinese	13.6%
	Other Asian	31.3%
Black	African	38.5%
	Caribbean	29.1%
	Other Black	27.0%

Source: WBG calculation based on Census 2011, ONS

The predominance of Black women in human health and social work has made them more vulnerable to being engaged on zero-hours contracts and in other forms of temporary work, with such arrangements common in this industry grouping. Research by the TUC found that Black workers were twice as likely as

average to be in temporary work and that they had seen the largest increase in temporary working in the five years to 2016 (58% compared to an increase of 11% overall).¹⁶⁹ Some 1 in 20 Black workers are estimated to be on zero-hours contracts by the research compared to the national average of 1 in 36.

EARNINGS: WHAT IS HAPPENING TO PAY?

The position of different groups in the labour market has an impact on earnings. Real-terms earnings have been at best stagnant and, for some groups and types of workers, have fallen.¹⁷⁰ The pay freeze in the public sector has hit women harder as they are disproportionately likely to work in this sector (see

Table 4.4). Weekly full-time earnings for women in public sector have declined by 2% between 2011 and 2016. Overall, due to stronger earnings growth in the private sector, women's weekly full-time earnings have increased by 0.5% over the same period while men's real earnings have decreased by 1.2%.

¹⁶⁷ Green Park (2016) 'Green Park Public Service Leadership 5000 [2015/16]'; available at: <http://green-park.co.uk/wp-content/uploads/2016/12/Public-Service-Leadership-Brochure-Digital-Version-FINAL.pdf>

¹⁶⁸ Catney and Sabater (2015) Ethnic minority disadvantage in the labour market (JRF). Available at: <https://www.jrf.org.uk/report/ethnic-minority-disadvantage-labour-market>

¹⁶⁹ TUC (2016) Insecure work and ethnicity, available at: https://www.tuc.org.uk/sites/default/files/Insecure%20work%20and%20ethnicity_0.pdf

¹⁷⁰ Bryson and Forth (2017) Wage Growth in Pay Review Body Occupations: Report for the Office of Manpower Economics.

Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/623810/Wage_Growth_in_PRB_Occupations_-_final_report_3_.pdf

Table 4.4: Earnings in public and private sectors by gender (2016) and real-term changes since 2011

	Weekly (all)		Hourly (all)		Weekly (full-time)	
	2016	%16-11	2016	%16-11	2016	%16-11
Men (all)	£530.8	-1.0%	£13.46	-1.0%	£577.8	-1.2%
Men (public)	£621.1	0.8%	£16.86	-0.3%	£653.9	-0.6%
Men (private)	£510.9	-0.8%	£12.61	0.7%	£560.1	-0.4%
Women (all)	£349.1	2.5%	£10.94	1.5%	£480.5	0.5%
Women (public)	£426.3	1.1%	£13.78	1.2%	£552.8	-2.0%
Women (private)	£311.4	6.8%	£9.48	4.9%	£433.5	4.5%

Source: Women’s Budget Group calculations using the Annual Survey of hours and earnings (2016 – provisional results)

The stagnation in real wages means that workers at the lower end of the income spectrum have been unable to compensate for the freeze applied to in-work benefits with any real-terms increases in earnings. The women we interviewed repeatedly stated that money was much tighter now than it had been five or ten years earlier:

“People living off minimum wage, like I know they’ve been raising it but, it’s still quite low [...] it makes, someone my age [...] because I’m not working, so it doesn’t impact me in that way. But it impacts my parents.” (Interview, Manchester)

The slightly higher earnings growth for women over the past five years comes in the context of a persistent gender pay gap. Gender pay gap figures only include those that are actually earning and so, by definition, underestimate the actual gap in income between men and women (and in the case of ethnic pay gaps, between ethnicities). Table 4.4 depicts the gender pay gap for all employees and broken down by sector (public/private). The overall pay gap in weekly full-time earnings is 16.8%, with the public sector gap significantly smaller than the gap in the private sector, although the latter is declining while the public sector gap, in large part due to the pay freeze in lower-ranking occupations, is now greater than it was in 2011.

Table 4.5 Gender Wage gaps in public and private sectors (2011-2016)

	Weekly (all)			Hourly (all)			Weekly (full-time)		
	2011	2015	2016	2011	2015	2016	2011	2015	2016
All	36.5%	34.7%	34.2%	20.7%	19.8%	18.7%	18.2%	16.9%	16.8%
Public	31.6%	31.4%	31.4%	19.5%	18.8%	18.3%	14.3%	15.8%	15.5%
Private	43.4%	40.8%	39.0%	27.9%	25.8%	24.8%	26.3%	23.2%	22.6%

Source: Women’s Budget Group calculations using the Annual Survey of hours and earnings (2016 – provisional results)

Research by the Fawcett Society points to the compounding effects of gender and ethnicity on earning differentials (see Table 4.6).¹⁷¹ Pakistani and Bangladeshi women experience the biggest gap in earnings relative to White men, with a gap of 26.2%. The very different profile of Indian women, who are often subsumed under the same grouping of

‘Asian’, is again evident here. Their pay gap relative to White men is 12.0%. White Irish women are the only grouping to have a negative pay gap relative to White men (i.e. they earn more on average) and this is attributed by the researchers to the older profile of female White Irish workers in the economy.

171 Breach and Li (2017) Gender pay gap by ethnicity in Britain – Briefing (Fawcett Society), available at: <http://www.fawcettsociety.org.uk/2014/08/new-research-low-paid-women-firmly-shut-recovery/>

Table 4.6: Aggregate % ethnic gender pay gap (relative to White British Men)

	1990s	2000s	2010s
White British	26.2	21.9	19.1
White Irish	16.6	8.2	-11.5
White Other	8.3	9.8	16.7
Black Caribbean	18.3	14.8	13.7
Black African	23.8	21.2	24
Indian	26.7	14.5	12
Pakistani/Bangladeshi	33.4	28.9	26.2
Chinese	10.5	5.6	3.2

Source: Fawcett Society 2017

Some of those with the largest pay gap relative to White men actually have the smallest intra-ethnicity pay gap. For instance, the gender pay gap between Pakistani/Bangladeshi men and women is 4.9% and between Black African men and women is 7.7%, reflecting that both men and women in these ethnic groups are often trapped in low paid jobs and making these households the poorest on average and most vulnerable to cuts in benefit levels that top up low wages.¹⁷²

'Top-ups' to wages from Working Tax Credits and help with housing costs (Housing Benefit and Local Housing Allowance) are lifelines across the country. Black¹⁷³(8%), Bangladeshi (16%) and Pakistani (14%) households are in receipt of Working Tax Credits, compared to 5% of White households (FRS, 2015/16). Furthermore, 23% of Bangladeshi and Black households receive Housing Benefit to assist with rent. For White households, it is 12%. Indian households are in line with White households, reiterating the diversity of experience within the Asian ethnic grouping.

CONCLUSION

Work is often positioned as a route out of poverty, but access to the labour market and specifically to jobs that pay a living wage is stratified by gender and ethnicity. Historical and contemporary factors – from the division of reproductive labour through to discrimination by race and gender – combine to create a deeply unequal labour market. And in some cases the pace of change is incredible slow, or even non-existent. The pay gap between Black African women and White British men in the 1990s stood at 23.8%. Now it is 24.0%.¹⁷⁴

Those who are hardest hit by the cuts and freezes to benefits (see chapter 2) are also those that are often least able to compensate for these income losses through earned income. Improving access to not just the labour market, but to decent and well-paid jobs, will require action on a number of fronts, from improving educational opportunities through to measures to tackle discrimination in hiring and recruitment. If work is to be a route out of poverty, this must be a priority.

¹⁷² Ibid.

¹⁷³ Black African and Caribbean households were combined due to sample size. Family Resource Survey 2015/16

¹⁷⁴ Breach and Li (2017) Gender pay gap by ethnicity in Britain – Briefing (Fawcett Society), available at: <http://www.fawcettsociety.org.uk/2014/08/new-research-low-paid-women-firmly-shut-recovery/>

Conclusions and Recommendations

Theresa May became Prime Minister promising 'a country that works for everyone'. She committed to fight the 'burning injustice of inequality', to support those who are 'just managing' but find life hard and to prioritise 'ordinary working class families' over the wealthy few.¹⁷⁵

This is unlikely to happen; our research clearly shows that the injustice of inequality will be exacerbated by cuts to benefits and services that have hit the poorest hardest. Women have lost more than men and BME households have lost more than White households. The intersection of poverty, race and gender means that these cuts have led to a dramatic fall in the standard of living of many BME women.

None of this should be a surprise – it was widely predicted, including by Theresa May herself. But the scale of the impact, with lone parents and the poorest BME families seeing a drop in living standards of 18% and over 19% respectively demonstrates just how severely some groups are to be hit.

Our qualitative research in Manchester and Coventry also shows that the cumulative impact of the cuts is greater than simply the total loss as a result of each individual cut. Cuts in one area exacerbate cuts in another. The long wait to be seen at an NHS drop-in centre experienced by one woman in Coventry was made worse because there was no public transport available after she was finally seen, and cuts to her benefits made it harder to afford a taxi home. A woman waiting for support from mental health services may also be dealing with cuts to tax credits, which increase her level of stress and anxiety. Women struggling to balance paid work with caring responsibilities find that cuts to after school care and increases in local bus fares on top of a freeze to tax credits make it impossible to continue to work. Young women faced with a burden of debt to go to university are also dealing with anxiety about how their parents and siblings are coping with lower incomes and rising costs.

"I think coming from a working class background, and my family is single parent as well, it's just me and my mum, you always feel like you couldn't put yourself first because you've got your mum to think about as well, so I'm always trying to make sure I'm helping out, even though I don't live at home any more, making sure if I've got any money spare I'm giving it to my mum, or paying for the cat food - even cat food is expensive." (Interview, Manchester)

The effects of these cuts cannot be viewed in isolation. They come on top of on-going challenges faced by BME women as a result of entrenched structural inequalities including both sexism and racism. In both Coventry and Manchester BME women discussed the barriers they faced gaining access to the labour market including applying for jobs, securing the qualifications or supporting themselves during unpaid internships to pursue a chosen career. In Manchester, participants' experiences and expectations of work were shaped by negative stereotypes about Black women, which they spoke about in relation to school and work.

In Coventry, some women reported that alongside the financial impact of the cuts they also felt a hardening of attitudes towards people on benefits and increased instances of discrimination and racism when using public services. There was a widespread feeling that these attitudes had become worse since the EU referendum, which had given licence to public expression of racism and a search for scapegoats for the pressure that many people felt under. Brexit was also raised by young women in Manchester too – in the context of a strong feeling of insecurity and uncertainty about the future reported by many of the young women interviewed.

GOING FORWARD

Theresa May followed her promise to tackle the 'burning injustice' of inequality with the announcement of 'an audit of public services to reveal racial disparities and to help end the injustices that many people experience'.¹⁷⁶ Commenting on the launch of the audit she said:

"This audit will reveal difficult truths, but we should not be apologetic about shining a light on injustices as never before. It is only by doing so we can make this country work for everyone, not just a privileged few."

The disparity in the impact of these spending cuts is surely one such injustice. So far the Government has avoided attempts to 'shine a light' on who has been worst affected by austerity policies and rejected calls to restore funding for benefits or services. However the result of the 2017 election has led to questions about whether the Government may be planning to reverse its austerity policies, with some indications that there may be an increase of funding in some areas, for example with a £1.3 billion

funding boost for education already announced (although most of this is money moved from other budgets).

If the Government is to deliver on Theresa May's promise of 'a country that works for everyone' it has to address the widening inequality in the impact of its own policies.

In order to tackle this injustice we call on the government to:

- Carry out and publish assessments of the potential equality impact of all spending and revenue raising policies and assess the cumulative impact of the budget as a whole.
- Monitor the actual equality impact of policies.
- Take into account the combined impact of different cuts on particularly vulnerable groups in their assessments and monitoring.
- End the benefit freeze, linking annual increases in benefits and tax credits to the cost of living and/or average wages.
- Review Universal Credit, ending the six week wait for payments, allowing for payments to be split between partners and improving the work allowance and incentives for second earners.
- Remove arbitrary caps on the amount of benefits that a household can claim ensuring the level of benefit support is based on need.
- Ensure a system of local government funding that is based on the needs of the local population.
- Invest in social infrastructure (health, education and care services). These services are vital to both the economy and the wellbeing and life chances of individuals. This would involve:
 - Access to high-quality education from early years onwards.
 - Reduction in tuition fees for higher education and universities to remove barriers to access.
 - Include low-income women, young mothers and young people with special needs in the qualifying criteria for the 16-19 Bursary Fund.
 - Funding for initiatives that encourage women and those from ethnic minority backgrounds to consider subjects and occupations where they are under-represented.
 - Fund affordable, high quality, flexible childcare
 - Develop plans for a 'national care service' alongside the NHS to provide for the social care needs of all.
- Improve access to quality and decent jobs for BME women. This would include:
 - Implement the recommendations of the McGregor-Smith (2017) review into Race in the Workplace.
 - Legislate to reduce opportunities for conscious and unconscious bias during recruitment processes, for example by requiring blind reviewing.
 - Ensure that the public sector becomes a model employer in terms of promoting equal outcomes, and uses its power as a purchaser of services to encourage better practice in the private sector.
 - Require mandatory reporting of pay gaps by ethnicity, as well as gender, in large organisations.

175 Theresa May, 13 July 2016. On line at <https://www.gov.uk/government/speeches/statement-from-the-new-prime-minister-theresa-may>
176 Prime Minister's Office, 26 August 2016, Press Release: Prime Minister orders government audit to tackle racial disparities in public service outcomes.
Available at: <https://www.gov.uk/government/news/prime-minister-orders-government-audit-to-tackle-racial-disparities-in-public-service-outcomes>

APPENDIX 1

Methodology for the tax-benefit model and the public services model

THE TAX-BENEFIT MODEL

The calculations of the distributional effects of tax and transfer (benefit, tax credit and Universal Credit) policies in this report were made using a tax-benefit microsimulation model which was originally written

by Landman Economics, and which is maintained jointly by Landman Economics, the Resolution Foundation and the Institute for Public Policy Research.

DATA AND OUTPUTS

The tax-benefit model uses data from the Family Resources Survey (FRS) to analyse the impact of direct taxes, benefits, tax credits and Universal Credit, and the Living Costs and Food Survey (LCF) to analyse the impact of indirect taxes. The information in the FRS and LCF allows payments of direct taxes and receipts of benefits and tax credits to be modelled with a reasonable degree of precision for each family in the surveys using either the current tax/benefit system which is in place at the moment, or an alternative system of the user's choice. For example, the user can look at what the impact of an increase in the income tax personal allowance would be. Using a 'base' system (this is often the actual current tax and benefit system, although the model can use any system as the base) and one or more 'reform' systems, the model can produce several types of outputs, for example:

- Aggregate costings of each system (i.e. amount received by the state in direct and indirect personal taxes, and amount paid out in benefits and tax credits).
- Distributional impacts of reform system compared with base system (e.g. change in incomes of individuals or households in cash terms and as a percentage of income in the base system). The distributional effects can be broken down according to several different variables, as shown in the section "individual and household identifier variables" below.
- Proportions of savings/costs to government due to a particular reform or set of reforms paid for by/going to particular family types.
- Average impact of reforms on the household incomes of particular types of individuals, eg children, working age adults and pensioners.
- Winners and losers from a particular reform or set of reforms (grouped according to size of cash gain or size of percentage gain).
- Impact of reforms on overall inequality of disposable household incomes and other measures (Gini coefficient).
- Impact of reforms on household and child poverty rates (using various definitions, e.g. proportion of children below 60% of median income).
- Impact of reforms on number of families below Minimum Income Standards.¹⁷⁷
- Changes in Marginal Deduction Rates (MDRs), i.e. the net gain to people in employment from an extra pound of earned income (which, for many individuals, will depend on income tax and National Insurance Contribution rates as well as the taper rates on means-tested benefits and tax credits).

BEHAVIOURAL ASSUMPTIONS

The model produces distributional results on the assumption of no behavioural change between base and reform tax-benefit systems. In other words we assume that the gross income, employment status,

hours of employment and consumption behaviour of each individual in the FRS and/or LCF is the same under each of the tax/benefit systems analysed in the project (except for changes in the National

¹⁷⁷ The Minimum Income Standard is an ongoing programme of research funded by the Joseph Rowntree Foundation to define what level of income is needed to allow a minimum acceptable standard of living in the UK today. See <http://www.minimumincomestandard.org/> for details

Minimum Wage/ National Living Wage, which affect gross earnings for low-paid employees). This is not a very realistic assumption – in reality we would expect individual behaviour to adjust in many cases in response to the financial incentives generated by the tax/benefit system and consumer behaviour

to respond to changes in relative prices induced by indirect tax measures. However, adding behavioural responses into a tax and benefit microsimulation model introduces considerable additional complexity and would have been impractical for this project on both timing and costs grounds.

REFORMS MODELLED

For this project we model as many of the reforms to taxes and transfer payments (i.e. benefits, tax credits and Universal Credit) introduced between the June 2010 Budget and the March 2017 Budget (inclusive) as is possible given the data in the FRS (and LCF).

Broadly speaking, the tax and welfare reforms enacted by governments between 2010 and 2017 fall into three categories:

1. Reforms modelled with **high accuracy**. These include the following:

- All changes to income-based taxation, e.g. income tax, National Insurance Contributions.
- Most parts of the benefit, tax credit and Universal Credit systems.
- Indirect taxes (e.g. VAT, excise duties) on the LCF data.

2. Reforms modelled with **lower accuracy**. Some aspects of the tax and social security reforms are modellable but with lower accuracy because the relevant information necessary to model the reforms with high accuracy is not available in the FRS (or the LCF) datasets. The main examples of these are as follows:

- Council Tax payments and Council Tax support payments can only be approximated because the FRS data do not contain local authority information.
- The Local Housing Allowance for Housing Benefit claimants can only be approximated, again because of the lack of local authority data in the FRS.
- Assessment and re-assessment for disability-related benefits (in particular Employment and Support Allowance, and the replacement of Disability Living Allowance with Personal Independence Payment) cannot be modelled with full accuracy because the FRS does not have enough detail on the type and severity of disabilities which affect each claimant.

3. Reforms which **can't be modelled**. Some aspects of the tax and welfare reforms cannot be included in the analysis because the FRS data doesn't contain enough information to model them at all. The main examples of these are:

- Changes to the rules on income thresholds for repayment of tax credits when family income increases from one year to the next; these can't be modelled because the FRS does not contain information on the previous year's incomes for each household.
- The "bedroom tax" (Housing Benefit reductions for households in the social rented sector with surplus bedrooms); the FRS does not contain information on the number of bedrooms for each household.
- Sanctions for JSA and ESA claimants as well as Universal Credit; the FRS does not contain information on whether claimants are being sanctioned or not.

UPRATING ASSUMPTIONS

The uprating rules for the baseline scenario are different for the 2010-15 parliament compared to the post-2015 parliaments. For the 2010-15 parliament, tax and benefit reforms are assessed relative to a scenario where the 2010-11 tax and benefit system was simply kept in place with tax thresholds and benefit and tax credits adjusted for Retail Price Index (RPI) inflation (for tax thresholds and non-means-tested benefits) and the Rossi Index (for means-tested benefits), and with eligibility rules unchanged. For the 2015-17 and current

(2017-) parliament, we assume that the baseline uprating would have used CPI rather than RPI/ROSSI uprating.¹⁷⁶

All the cash figures for the distributional impact of the tax and benefit systems are presented in April 2017 prices. The figures for distributional effects as a percentage of income are calculated as a percentage of 'baseline' income if the April 2010 tax and benefit system had still been in place in April 2017, uprated as described above.

THE PUBLIC SPENDING MODEL

In 2010 Landman Economics developed a model of the effects of changes in public spending on household living standards (Horton and Reed, 2010). The objective was that results from this model could be combined with the results from the tax-benefit microsimulation model to provide a more complete picture of the distributional effects of Budget measures on households and families. The model has been under development since 2010, and the most recent (2017) version combines two types of data:

1. Aggregate spending data (broken down by 'functional category' of spending) from HM Treasury's Public Expenditure Statistical Analyses [PESA] publication.
2. Household data on public service use from several sources:
 - Family Resources Survey (education; early years services; social housing; social care).
 - Health Survey for England (hospital/GP visits).
 - National Travel Survey (public transport).
 - British Crime Survey (policing).

The household data on service use is used to analyse patterns of service use according to various observable characteristics (as set out in the "household characteristics" section below). These service use patterns are then combined with the PESA information on public service expenditure by category of service to establish average public spending per household on each particular service, adjusted for propensity to use this service.

The final stage of the modelling is a front end spreadsheet which allows the model user to specify the percentage reductions in spending on each service (for example, using information from the

2010 and 2015 Spending Reviews). This allows us to estimate what the impact on living standards of changes in public spending will be (see for example Figures 2 and 3 in Horton and Reed, 2011). Where public services are means-tested (e.g. social care) the model also estimates service entitlement as best it can given the information in the micro-data.

Note that 'household living standards' are defined in this model as the value of household disposable income plus the use-value of public services as measured by the cost of delivery of those public services.

The limitations of the model are as follows:

- It is assumed that there is a direct link between the amount of spending on each public service and household living standards. Thus the analysis takes no account of efficiency gains (or reductions) in provision of the service, or changes in the quality of the services being delivered, which might arise at the same time as changes in public spending. We have not attempted to do this largely because there is no data of sufficient quality or detail available to allow these aspects to be modelled.

- The analysis assumes that families value public services equivalently to a situation in which they received a cash payment equal to the amount being spent on the service. In reality there is no necessary reason why this should be the case; however, given that the research evidence based on how much people actually do value public services in practice is limited, there is no obvious alternative assumption that can be used. Additionally, as Horton and Reed (2010) point out, in many cases it would be more expensive for people to buy a level of service equivalent to that provided in public services on the open market, and from that perspective public services probably represent better value for money than this 'cash payment equivalent' methodology would suggest.

VARIABLES USED TO ANALYSE DISTRIBUTIONAL IMPACTS

HOUSEHOLD-LEVEL ANALYSIS

The variables used for breakdowns at the household level in the analysis are shown in Table A.1 below.

Table A1.1 Household Identifiers

Identifier Variable	Variable(s) used to construct identifier	
	FRS	LCF
Household income decile, quintile, tertile	Derived based on tax-benefit model simulation results	Derived based on tax-benefit model simulation results
Household ethnicity	ETHGR3	Eth01p
Disability composition of household	DISCORA1, DISACTA1 (adults); DISACTC1 (children)	No data available
Household demographic type	ADULTB, DEPCHLDB, AGE80	Derived from composition of adults and children in household and a005p (age variable)

INDIVIDUAL-LEVEL ANALYSIS

The variables used for breakdowns at the individual level using the FRS data are shown in Table A.2 below.

Table A1.1 Household Identifiers

Identifier variable	FRS variable used
Gender	SEX
Ethnicity	ETHGR3
Disability	DISCORA1, DISACTA1
Age	ADULTB, DEPCHLDB, AGE80
Demographic type	ADULTB, DEPCHLDB, DVMARDF, AGE80
Age group	AGE80

APPENDIX 2

Methodology for qualitative fieldwork in Coventry

In Coventry focus groups and interviews were carried out by members of Coventry Women's Voices. Kalwinder Sandhu, lead author of Coventry Women's Voices' previous report on the impact of austerity on BAME women, Layers of Inequality, facilitated the focus groups and wrote up the Coventry research findings. Sarah Learmonth, Elizabeth Ablett and Mary-Ann Stephenson carried out interviews with local voluntary organisations. Sophie Rees provided research assistance on Coventry specific data.

There were three focus groups involving a total of 28 women which were organised and hosted by three Coventry women's organisations, Ekta Unity, Foleshill Women's Training and the Helen Women's Project. The women ranged in age from mid-twenties to sixty. All but two of the participants were from South Asian backgrounds (a mixture of Indian, Pakistani and Bangladeshi backgrounds). There were two women from Romania in one of the focus groups. Each focus group lasted around an hour and a half.

Interviews were carried out with staff from the African Caribbean Community Association Ltd, Coventry Citizen's Advice Bureau, Central England Law Centre, Coventry Ethnic Minority Action Partnership, Coventry Rape and Sexual Abuse Centre, Foleshill Women's Training, Panaghar, the Roma Project and Valley House. The interpreters who assisted with the focus groups were also interviewed. Each interview lasted approximately an hour and was recorded with the permission of the participants.

Interviews and focus groups were transcribed and then analysed by Kalwinder Sandhu. They were organised into a report based on themes that emerged from the interviews. The key findings were discussed with members of Coventry Women's Voices who contributed additional background information before being shared with the WBG and Runnymede research team.

Methodology for qualitative fieldwork in Manchester

In Manchester, collaborative research was carried out by researchers at the University of Manchester (Laura Pottinger and Sarah Marie Hall) and three co-researchers affiliated with RECLAIM (Kacea Omeje, Latoya Reisner and Lisa Eigbadon). The research was approved by the University of Manchester Research Ethics Committee in April 2017.

RESEARCH DESIGN AND METHODS

The research approach was designed to be participatory; empowering and enabling peer researchers to gather evidence of lived experiences of austerity for young, BME, working class women in Greater Manchester. Using RECLAIM's alumni networks, three young BME women aged 17-22 living in Manchester - Kacea, Latoya and Lisa - were highly recommended by staff members, having been involved with RECLAIM previously. Following an informal screening process, all three were recruited as co-researchers.

In-depth interviews were chosen as the most appropriate method for the Manchester element of the project, since interviewees were not part of a pre-formed group and the subject matter was not deemed suitable for group-based discussions. This method would also ensure rich data to complement the quantitative dataset, and is in keeping with emerging research exploring the complexities of intersectionality.

TRAINING AND FIELD PREPARATIONS

In order to ensure that the co-researchers were equipped with all the necessary skills to lead the interviewing, intensive interview training was provided to these three individuals, and to five further staff members of RECLAIM. In early 2017 two evening sessions were held, including a task to be completed between the sessions in the trainee's own time. Further training sessions were held with the co-researchers in order to organise recruitment materials and strategy, and the interview schedule (consisting of 10-12 questions to guide the conversation) was developed collectively. Pilot interviews were also carried out between the co-researchers in order to trial the interview questions for suitability.

RECRUITMENT AND DATA COLLECTION

A total of 12 interviews were carried out with young women aged 14-22, all of which were led by a co-researcher, accompanied by either Laura or Sarah (see table below). The three co-researchers each played an active role in suggesting and recruiting eight of the participants through their own networks. A further four participants were recruited via RECLAIM staff members who identified and approached young women aged 14-15 on behalf of the research team. Participants came from across Greater Manchester, and ranged from school students, college and university students, graduates, fixed-hour retail workers, and youth workers. All participants self-identified as either Black or mixed race. The interviews were audio recorded and later transcribed by Laura and Sarah. Ethnographic field notes were also collected by Laura and Sarah from meetings with co-researchers, which included debriefs about how they thought the interviews went, key themes emerging etc.

DATA ANALYSIS

Once the interviews were complete and transcribed, and triangulated with field diaries, inductive qualitative analysis was carried out by Laura and Sarah. Using this method of analysis, themes emerge from the data, rather than being imposed, and are then organised into core and sub themes. A document describing these findings, supported by select data extracts, was shared and discussed with the co-researchers, confirming the themes derived. This was subsequently shared with all the research partners.



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