

DEPARTMENT OF SOCIAL POLICY AND
INTERVENTION



Poverty through a Gender Lens:
Evidence and Policy Review on Gender and Poverty

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Abbreviations

AA	Attendance allowance
BHPS	British Household Panel Survey
CCT	Conditional cash transfer
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
EIA	Equality impact assessment
ERA	Employment Retention and Advancement
FACS	Families and Children Study
IFS	Institute for Fiscal Studies
JRF	Joseph Rowntree Foundation
JSA	Jobseeker's Allowance
LIS	Luxembourg Income Study
METR	Marginal effective tax rate
NI	National insurance
OECD	Organisation for Economic Co-operation and Development
POEM	Partners Outreach for Ethnic Minorities
TUC	Trades Union Congress
UC	Universal Credit
WBG	Women's Budget Group
WFF	Working for Families Fund

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Executive Summary

Introduction and background

This review forms part of the Joseph Rowntree Foundation's programme to develop a set of evidence-based anti-poverty strategies for the UK. The remit was to identify and analyse evidence on the links between gender and poverty, and possible reasons for them; and to examine the impact on these links of specific policies and overall policy approaches. On the basis of the findings, the review was to make recommendations for gender-oriented measures to prevent and tackle poverty linked to gender and highlight any gaps in the evidence base. The review did not cover sexual orientation or family structure, as these were the subjects of separate reviews.

Based on a rigorous and reflective review of the evidence, this report maximises the knowledge available from existing studies and evaluations. But it also argues that very few of these have focused in practice on the links between gender and poverty; and that analytical methods need to be further developed, in order to disentangle these links more fully and investigate the gender impact of policies affecting poverty or the risk of poverty.

Definitions and conceptual framework

The report draws on JRF's definition of poverty: when a person's resources (mainly material resources) are insufficient to meet their minimum needs (including social participation). Poverty has many aspects besides the material. But if that core is ignored, it becomes impossible to separate poverty from other broader conditions such as lack of wellbeing.

Gender is defined as a constituent element of social relations based on perceived differences between the sexes, and as a primary signifier of power creating unequal access to resources. It is societal and structural in nature.

Research has shown that women's access to resources and opportunities is typically narrower and more constrained than that of men. This report examines the latest evidence to ascertain whether this is still the case (though evidence on the relationship between men/masculinities and poverty is hard to come by). The analytic approach adopted also has a commitment to considering intersectionality – other differences and inequalities cutting across gender and poverty.

At first glance, the links between gender and poverty seem obvious. Women have poorer labour market attachment, tend to head poverty-prone households and have less 'human capital'. But these are characteristics of individual lives, rather than explanations. Underlying them is the gendered nature of the processes leading to

poverty and potential routes out of it. Poverty viewed through a gender lens therefore requires an examination of social and economic relations, and institutions.

The conceptual framework elaborated in the report locates the gendered risks and nature of poverty in practices and relations associated with the family, the market and the welfare state and their combined effects. While the two most visible systems of resource distribution are the market, especially the labour market, and the welfare state, a gender perspective highlights the family as a third. Resources can also flow between families and within communities.

Gender and poverty: incidence

Taking a snapshot, women in the UK are slightly more likely than men to be in poverty, measured as living in a household on relative low income. The same is true on average across the European Union (EU). Focusing on material deprivation also reveals relative disadvantage for women, although receipt of services and the impact of indirect taxation are harder to disaggregate by sex.

Age is one cross-cutting factor affecting the links between gender and poverty. More boys are excluded from school; more are in care; and far more boys than girls are in young offender institutions. However, girls make up the majority of young people not in employment, education or training, many because of caring for others. Incorporating older people into the poverty figures generally increases the difference between women and men, although this varies by country, and the UK has seen a steep decline in pensioner poverty since 2000, in particular amongst single women.

The rate of poverty among ethnic minority women in the UK is much higher than among White women, especially for Pakistanis and Bangladeshis. There is a similar pattern, but lower rates, for ethnic minority men.

Perceptions of the relationship between disability and poverty are skewed by the inclusion of benefits to meet additional disability costs in calculations of household income in the low income statistics, without balancing this by deducting such costs from income. One study that did so revealed lone parents to be one of the groups most affected by disability related poverty.

Gender and poverty in different households

The links between gender and poverty are most visible in single adult households. So researchers have often focused only on these, or on 'female headed households' only. Such analysis can be useful. But it conflates the effects of living arrangements on poverty with those of gender, and sometimes also excludes investigation of men's situation.

For a more complete and accurate picture, therefore, it is necessary to look inside the household, and in particular to explore the gender factors implicated in the poverty of couples. For example, research on a range of EU countries shows that men are more likely to live in 'in-work' poverty because of their family situation (including having a partner with no income of her own), while women are more likely to do so due to their own employment situation (low pay, part-time hours, etc.). Looking at more complex households, lone parents living with other adults can be protected from poverty if income is shared within the household.

Gender inequalities and poverty risks

Gender inequalities do not map directly on to poverty, but they do affect poverty risks.

In terms of the family, the type of family/household one lives in can affect the risk of poverty. Economies of scale and sharing of resources help avoid poverty; but the widespread assumption (for research and other purposes) of equal sharing of resources is risky. Unfair or unequal distribution of resources in the family can result in hidden poverty in the present; and financial dependence carries a risk of poverty in the future. Methods are being developed to better investigate individuals' access to independent income within the household. The distribution of caring and other responsibilities in the family also affects access to resources over the life course, and results in 'time poverty'. Such responsibilities can include supporting family members in other households too.

In terms of the labour market, the acquisition of education and skills, and labour market engagement, are affected by gender. Part-time work and low pay are more prevalent among women, as a result of both gender discrimination and constraints due to caring, though some men are experiencing increasing difficulties in employment. Periods of leave for caring and flexible working are crucial to combining employment with caring. And the quality of local labour market opportunities, transport and childcare provision is key for women in particular. As avoiding poverty for couples increasingly requires two earners, gender issues are central.

When it comes to the welfare state, how people qualify for cash benefits – by contributions, being in a certain age-group, category or living situation, or via a means test – has gender implications. The adequacy of benefits is central. But so are other issues. Historically, men were more likely to qualify for higher status individual benefits, with women tending to get derived benefits via their partners, or lower status means-tested benefits. Whether benefits are individual or joint, and to whom they are paid, and how, are also important to gendered poverty risks. Services are crucial as well, in particular to those with caring responsibilities for children or ill/disabled or elderly adults.

Gendered routes in and out of poverty and across the life course

Features of the family, labour market and welfare state combine and interact, with gender acting as a key mediating influence on the routes into and out of poverty across the life course. Persistent poverty, like poverty in general, is more likely to involve women; but in the UK there was some convergence between the rates of persistent poverty for women and men between the early 1990s and the 2008 crisis. Women are also more likely to suffer recurrent spells of poverty. Shared life events (such as relationship breakdown) can affect women's and men's economic outcomes differently. Tracking trajectories over the life course is complex, but various methods are being developed to do so, including using retrospective life histories to investigate the position of men living alone on low incomes. Examining the components of income in old age helps to trace the relative influences of family situation, labour market engagement and rewards, and welfare state design and generosity. Such analysis reveals that divorced women are particularly likely to live on low incomes in old age.

Gendered experiences of poverty

Much qualitative research about poverty focuses on women, and mothers in particular. These studies have shown that it is women who tend to manage family resources when these are very limited – at a cost to their own mental and physical health – and go without themselves to make money stretch. Men living in poverty tend to be more socially isolated than women in a similar situation, and to feel shame at being unable to provide financially and having to rely on others or on benefits.

Policy review

Policies in the UK have not explicitly been aimed at tackling gendered poverty, and policy evaluations seldom focus on or target the links between gender and poverty. Neither do assessments of policy impact routinely examine the effects on individuals inside the household or people's trajectories across the life course. The review maximises the available evidence, but also puts forward proposals for more gender sensitive policy analysis for the future.

The review finds that the reductions in relative income poverty among lone parents and single elderly women in the 2000s in the UK resulted from a mix of policies, including increases in employment and in universal child benefit for lone parents, and improvements in means-tested benefits/tax credits for both groups. These policies were also significant in narrowing the poverty gap between women and men and in continuing to reduce persistent poverty. With benefits and tax credits now

being cut, including those for children, however, poverty for those below pension age is forecast to increase.

Turning to specific policies, the evidence suggested two main underlying issues as key to tackling the perpetuation of gendered poverty: access to an adequate independent income over the life course for women and men, and fairer sharing of caring and the costs of caring both between women and men in households and more widely. Evaluations of recent policies were therefore examined, and the implications of current and future policies considered, with these broad aims in mind.

Assured access to an adequate independent income

Employment is now the key policy focus for tackling poverty. This policy approach in general is gendered in its impact, including through the extension of conditionality to more women. The national minimum wage and increases in it benefit women in particular, given their low pay. But 'welfare to work' policies have tended to invest more in human capital in those schemes involving more men, and have also often taken insufficient account of the constraints on individuals' opportunities for employment imposed by gender roles and relationships.

Protection against poverty depends on the quality of, and rewards for, employment, as well as the costs of engagement. Childcare costs are relatively high in the UK, but are not deducted from income in low income statistics, meaning that those in work with childcare costs are worse off than they appear. Family situations (such as lone parenthood) in which employment is particularly costly have a close relationship with lifetime low income, so targeting such situations is also efficient over the longer term. Tax credits have helped 'first earners' and lone parents into work, but blunted incentives for 'second earners', and universal credit (UC) both continues and exacerbates this imbalance. UC provides more incentive to work a few hours, but provides less reward for progression in work for many, while many on low pay and working part time could be called on to make efforts to increase their earnings in return for receiving UC.

Non-means-tested earnings replacement benefits provide an independent income for adults out of work. Access to some of these benefits has been improved; but in general, contributory benefits have steadily declined over recent years. Men get more from these higher status benefits, and so had more to lose. But women have been caught in a pincer movement as additions for dependants have been removed and contribution conditions tightened. The new single-tier state pension from 2016 will benefit many women, but survivors' rights to partial pensions are being abolished and caring is only partly taken into account. The growing policy debate in the UK about rejuvenating contributory benefits often does not include gender issues.

There is strong evidence that child benefit gives valuable access to income within the family for mothers. But paying UC (the new means-tested benefit) into one account for couples risks creating an imbalance of power, and paying it monthly in

one lump sum is likely to make budgeting (usually done by women in low-income families) harder.

Fairer sharing of caring and the costs of caring, both between women and men and more widely

Caring for children or adults often restricts opportunities to gain a secure income from employment and/or the welfare state in the longer term, although benefits paid for children help reduce mothers' poverty risk in the here and now. Child maintenance can be important to parents living below the poverty line, but there are concerns about the fee payable under the new arrangements, and there is too little evidence about the impact on the risk of poverty for non-resident parents (usually fathers) of paying child maintenance.

The most significant costs of caring centre on the difficulties of combining it with paid work. Child care and social care services help with this, but current systems to help with costs are complex and generally inadequate. Proposals have been made to cut cash benefits to pay for more early years provision, but such a policy would serve to load the costs of paying for expansion on families. There is a range of ways to tackle the lower take-up of child care by those on low incomes and these need to be considered.

Generosity in leave periods, with a right to return, may help mothers avoid poverty by allowing them to remain in employment. But UK policies work against parents sharing family leave more equally, in that they are either not well-paid or not paid at all, and do not reserve a period of leave specifically for fathers. Flexible working is largely taken up by mothers, which may help them stay in work but maintains the gendered division of labour. The UK only allows a right to request flexible working, not to have it, meaning that fathers can feel less justified in asking. Developing rights to paid leave for carers for disabled/elderly people lags even further behind. Improving job progression is needed to stop women getting trapped in part-time, low quality jobs.

Principles and priorities for the future

Policies to tackle the gendered nature and risks of poverty should include a mix of generic measures and those targeted on specific groups.

Access to adequate income, as far as possible independent of the presence, actions or resources of a partner, should be assured for women and men over the life course. In relation to employment, this could include increases in the national minimum wage, and in pay for caring work. Improving the position of 'second earners' in couples should be a priority. The less the reliance on means-tested benefits, the easier this will be to achieve.

Given increasing family fluidity, basing benefits on marriage/partnership is likely to increase risks of poverty. And individual benefit entitlement for a partner out of the labour market (for example, on parental leave, unemployed or incapacitated) can reduce 'in-work poverty' for couples, as well as giving that individual an independent income within the family. Pension provision for those who have been relying on a former spouse's entitlement should not be withdrawn without adequate replacement. And the increasing debate across the political spectrum about reviving contributory benefits needs to include caring as a form of contribution and ensure carers' benefits are improved.

The proposed design and delivery of UC should be revised, to avoid risking giving too much financial power to one partner in couples, and to help low-income families' budgeting.

In relation to **sharing caring and the costs of caring more fairly**, this should include encouragement of more flexible gender roles, by schools, employers and services, which would help with combining work and care. Designating one partner in a couple subject to conditionality as 'lead carer' in the new UC scheme threatens to solidify gender divisions, and should be reconsidered. Caring should be seen as a social, rather than just a private, responsibility. Child benefit should be restored and protected as a secure and flexible source of income – when available on a universal basis, among its merits are that it does not affect incentives to work or to live in different kinds of family. Debate is likely to continue over the best design for child maintenance, and over provision for separated parents, but gender issues should be a key part of this debate.

Evidence suggests that increased pay during parental leave, and a 'use it or lose it' policy, would encourage greater numbers of fathers to take it up. Leave periods for carers for disabled/elderly people need to be introduced. Education and training are important for all, but especially for women who have focused their energies on caring and men whose skills are inappropriate for today's labour market. Local quality jobs and child care, affordable and accessible transport, and free/low cost local learning opportunities, are crucial. More emphasis on free early years education, and a rebalancing towards more subsidy to childcare providers compared to parents, would mean fewer parents were caught in the means test trap.

Gaps in evidence

There are some gaps in evidence that if filled would facilitate a fuller assessment of the links between gender and poverty and the policies that could tackle these. Those highlighted by the review include further gender breakdowns in the UK's annual low income statistics; regular consideration of the impact of childcare costs on disposable incomes and poverty levels; and the investigation of incomes at an individual level, to indicate vulnerability to poverty.

More specific gaps include qualitative and quantitative evidence about men living in poverty, and the impact of paying child maintenance on non-resident parents' risk of poverty; and the gendered impact of benefit sanctions, on the claimant and on their family members.

Conclusion

A focus on gender is long overdue in anti-poverty strategies in the UK. Disentangling the links between gender and poverty, including what is going on inside the household and across the life course, would give a fuller and more nuanced picture of relevant issues.

Gender impact assessment of anti-poverty policies is also crucial. This would go further than just comparing the numbers of women and men affected and the amount of resources involved, in order to examine in addition the impact of these resources on gender roles and relationships, and their effects on the financial security and autonomy enjoyed by women and men, the division of their caring responsibilities, and inequalities within the household, both at the point of change and over the life course. And the right mix of policies would result in gender no longer being a prime determinant of poverty in the UK.

1. Introduction and Background

This section includes an explanation of the context of this review; an overview of the report and its aims; and a description of the methods employed.

Context: Joseph Rowntree Foundation's anti-poverty strategies

The Joseph Rowntree Foundation (JRF) is developing anti-poverty strategies for the UK (to be published at the end of 2015), and Scotland, Wales and Northern Ireland (to be published in 2016). Its overall aims include:

- encouraging evidence-based debate about what a UK without high poverty levels would look like;
- assessing and strengthening the political consensus on poverty; and
- challenging myths and stereotypes around poverty.

A series of more than 30 reviews will feed in, aiming to identify good evidence across a range of policy areas. This review on gender and poverty is one of these. JRF has already recognised that:

- any effective strategy against poverty needs to have an analysis of gender issues at its heart; and
- the implications of this review on gender and poverty are potentially extensive.

This report: aims and overview

A gender perspective is generally missing from policy debates about poverty and social exclusion in the UK and other developed economies (Fagan *et al.* 2006: 7).¹ Under the previous UK government, there was some analysis of poverty by gender (e.g. DWP 2005a), but this was not always followed through to shape policy. The current coalition government has carried out impact assessments of policy proposals, but has not to date undertaken a comprehensive analysis of gender and poverty.

But the incidence of poverty, the reasons for it and its impact are all affected by gender. And the need for gender analysis is particularly urgent now, as poverty levels in the UK are likely to increase (Brewer *et al.* 2012a), and gender equality is at risk following the recent crisis (European Commission 2014).

¹ In a report on gender inequalities in risks of poverty and exclusion for disadvantaged groups in 30 countries.

This review aims to:

- identify and analyse evidence on the links between gender and poverty, and possible reasons for them; and
- examine the impact on these links of specific policies and overall policy approaches.

On the basis of these findings, it will:

- make recommendations for gender-oriented measures to prevent and tackle poverty linked to gender; and
- highlight any gaps in the evidence base.

The research questions to be answered by an evidence and policy review on gender and poverty were set out in the call for proposals issued by JRF:

Evidence and policy review on gender and poverty: Research questions as set out in call for proposals from JRF

The gender-poverty relationship:

- What does the evidence say about the relationship between poverty and gender?
- What are the trends in this link in the UK over time?
- What are the different experiences of poverty for men and women over the life course?
- What are the trends and associations in other nations? How can this learning be brought into the UK context?
- How are these issues linked theoretically?
- How do other aspects of diversity such as ethnicity and socio-economic dimensions interact with the relationship between gender and poverty?

Policy and practice responses:

- How should policy and practice on poverty account for gender differences?
- What are the most important differences and what can be done to reduce poverty for men and for women? What are the barriers to reducing the poverty associated with gender?
- How should an anti-poverty strategy take account of the use of resources within households?

- What ideas for policy and practice in this area have been proposed and what does the evidence imply about their effectiveness?
- What does the current evidence base suggest should be done by policy makers in different parts of the UK, practitioners, the voluntary and community sector, employers and businesses, and communities themselves?

Consideration should be given to both causes and routes out of poverty and how poverty is experienced and its impact.

Methods

This is an expert led, rigorous and reflective review rather than a fully-fledged systematic review, which was not feasible in the time available.

The search for, and quality review of, evidence were undertaken in several steps, each of which was closely co-ordinated.

First, a call for evidence was issued via the major social policy email list (jiscmail) and a range of experts in the field, in the UK and elsewhere, were contacted personally. This yielded a strong response, as is evident from the list of acknowledgments above.

The search facilities available via the University of Oxford were also used, in particular the Applied Social Sciences Index and Abstracts (ASSIA), with a search strategy focusing on policies, gender, poverty and the UK and devolved nations. The major search engine was the Social Policy Digest, the online summary of social policy developments and research: <http://journals.cambridge.org/spd/action/home>. Its advantages are that it is updated virtually daily; there is a database archive searchable by topic; and it focuses on the UK, including the devolved administrations (and, since late 2010, with a pan-European section). It dates back to mid-2002. The review is largely confined to this time period, though exceptions are made for (e.g.) key UK government policy initiatives introduced earlier.

The principal types of evidence sought were secondary analysis of existing datasets and qualitative studies, both for the UK and to a lesser extent comparatively (for Organisation for Economic Co-operation and Development (OECD) countries, in particular the EU and research based on the Luxembourg Income Study). For evidence on policy, evaluations of national initiatives and meta-analyses synthesising results of several projects were selected, as were other policy critiques and reviews. The selection of evidence was guided by principles of transparency of methodology and quality and was linked closely to the conceptual framework (outlined below).

A one-day consultative seminar was held in Oxford in November 2013. This had a number of purposes: to identify outstanding evidence, to discuss some of the key conceptual and methodological issues arising from the research, and to receive feedback from a range of experts on draft sections of text.

While this review maximises the knowledge available from existing studies and evaluations, it is also argued that

- very few of these have focused in practice on the links between gender and poverty; and
- analytical methods need to be further developed in order to disentangle fully the links between gender and poverty, and the gender impact of policies affecting poverty or the risk of poverty.

2. Definitions and Conceptual Framework

This section sets out definitions of poverty and gender; introduces in outline the conceptual framework used to explore the links between them; and draws out its implications for the analysis.

Poverty defined

It is necessary to retain a view of poverty as being at its core about absence or scarcity of key resources. If viewed too broadly, it becomes impossible to separate out poverty from other situations or conditions, such as inequality or lack of capabilities, or to define the abolition of poverty as distinct from broader social goals (Roll 1992: 18; *pace* Hick 2012). It is also important not to dismiss money and material resources too readily, because they have huge actual and symbolic significance in market-based societies such as the UK (Lister 2004: 9; Ridge 2009). So, in this review, JRF's definition of poverty is used: '*... when a person's resources (mainly their material resources) are not sufficient to meet their minimum needs (including social participation)*'.

Poverty is not, therefore, the same as the broader idea of (lack of) wellbeing (Portuguese Presidency 2007). It has many aspects that are not limited to the material (e.g. see Lister 2004), as is clear from section 7 below, which sets out the gendered nature of the experience of living in poverty. But using JRF's definition of poverty means that, while other kinds of resources and the non-material aspects of poverty are taken into account, the report focuses largely on income and other material resources. This is also because most available analyses of the links between gender and poverty, and of policies affecting these, are based on income in particular, or less often material deprivation and/or financial hardship.²

Gender defined

Gender is, first, an element of social relations based on perceived and actual differences between the sexes and expressed in symbols, norms, institutions and politics, and subjective identities (Scott 1986). A gender perspective therefore

² The target adopted by the June 2011 European Council for the EU to reduce the numbers in poverty or social exclusion by at least 25 per cent, or 20 million, by 2020 is based on people being seen as at risk of poverty or social exclusion if they are at risk of poverty (live in a household with an equivalised disposable income lower than 60 per cent of the median), are severely materially deprived (cannot obtain certain items in a predefined list), and/or live in a household with no or very low work intensity (European Commission 2013c: 20). This measure relates to social exclusion as well as poverty, and includes an employment indicator, so is not used here. But this European Commission report showed that in all EU countries a higher percentage of women than men were at risk of poverty or social exclusion, except for four in which the risk was equal (Latvia, Estonia, Spain and Hungary).

highlights the actions, interactions, relationships and identities of women and men. Second, gender is a primary way of signifying power. This means that a gender perspective draws attention to structural factors that, in their own right or in interaction with others, create and perpetuate differences and inequalities.

Research has generally shown that women's access to resources and opportunities is typically narrower and more constrained than that of men. However, this report is not about 'women and poverty', but about gender and poverty, i.e. including both sexes (though the dearth of evidence on the relationship between men/masculinities and poverty is striking) in an analysis which places emphasis on structural factors, *inter alia*.

The approach followed is also committed to considering intersectionality – the multiple aspects of experience and identity that interact to affect the links between gender and poverty (amongst other things). And the importance of a dynamic approach (Daly 1992: 11), which investigates the links between gender and poverty over the life course for women and men, is recognised. The report does not investigate issues about sexual orientation, or family structure, which are the subjects of separate reviews.³

Conceptual framework: understanding the links between gender and poverty

'To concentrate on family poverty irrespective of gender can be misleading in terms of both causation and consequences' (Sen 1990: 124)

What is the best way to make sense of the links between gender and poverty? At face value, the answer seems obvious. Gendered poverty is due to:

- women's poorer labour market attachment;
- their propensity to head poverty prone households⁴ – for example, as lone parents or older pensioners – without access to a man's income (Bradshaw *et al.* 2003); and/or

³ Transgender issues are also not covered in this report.

⁴ A household as used in the UK low income figures (*Households Below Average Income*) is a single person or group of people living at the same address as their only or main residence, who either share one meal a day together or share the living accommodation (living room). A household will consist of one or more 'benefit units' or families (a single adult, or a couple living as married, civil partners, cohabitees or same sex partners, and any dependent children). The move from *Low-income Families Statistics* to *Households Below Average Income* entailed a shift in assumptions about resource sharing to encompass anyone sharing a household understood in this way. Whilst income is calculated at the household level, and is assumed to be shared between the members of that

- their lower levels of a range of ‘capitals’ (such as work skills).

But these factors (above) are merely facts that describe the characteristics of women living in poverty, and do little to explain the reasons *why* women are more likely to be affected by these factors, and therefore more likely to be in poverty. We therefore agree with Razavi (1998) that:⁵

‘the gender analysis of poverty is not so much about whether women suffer more poverty than men, but rather about how gender differentiates the social processes leading to poverty, and the escape routes out of destitution’.

So, as she argues, gender differentiation should be highlighted not just at the level of poverty outcomes, but also in relation to social and economic relations and institutions.⁶ After controlling for individual factors, gender differences in poverty remain, suggesting that structural factors affect the risk of poverty through interaction with individuals’ characteristics (Misra *et al.* 2012: 114).⁷

As argued below, this means that – in addition to examining the circumstances of poverty prone single adult households, in which gender differences in poverty are very visible (European Commission 2013c: 21) – it is also crucial to investigate the ways in which gender relevant factors are implicated in women’s and men’s situations vis-à-vis couple households (and wider families) across the life course.

Family, labour market, welfare state

The framework elaborated here locates the gendered risks and nature of poverty in practices and relations associated with the family, the market and the welfare state and with their combined effects (Daly 2000; Daly and Rake 2003).

Starting from JRF’s definition of poverty, access to resources is crucial – especially the material resources of money and goods, but also others such as services and time. While the two most visible systems of resource distribution are the market – especially the labour market – and transfers through the welfare state (and similar payments, such as occupational or private provision), a gender perspective highlights the family as a third such system, crucial in its effects on both the risks and the experience of poverty.

household, however, economic status is defined at the benefit unit or family level. (Some confusion can be caused by the use of ‘family’ to include single adults living alone (e.g. MacInnes *et al.* 2012).)

⁵ See also Casper *et al.* (1994).

⁶ This and the previous quote are taken from the abstract for this article (Razavi 1998) (page not numbered).

⁷ Poverty is measured by Misra *et al.* as under 50 per cent of median household income in each country (equivalising using the square root of household size, as is usual in Luxembourg Income Study analyses). Cohabitation is only recognized where this is the case within the original data; otherwise, individuals are coded as being single. This may mean that some people living as couples appear as single adults.

In particular, dependence on others within the family for resources constitutes a risk of poverty (Price 2008b: 20) – one run (largely) by women who would be living in poverty if they were not in a position to share the income of other household members, especially their partners. Conversely, those partners may only be capable of earning above a poverty income because they do not take on an equal share of the caring and household tasks in their household. The interactions are important, therefore, and a key conceptual challenge is to develop a framework for analysing and explaining how the interaction between these three structures (family, labour market and state) creates and maintains the financial dependence of women and the relative financial independence of men (Daly 1992: 10).

Beyond the family?

Significant resources can be provided from outside the immediate family or household, by the extended family in particular (Corlyon *et al.* 2013; Shorthouse 2013), and by others in the ‘community’.⁸ The central role played by maternal grandmothers is highlighted later in the report. Against this backdrop, it is important to note that the only form of regular inter-household redistribution of income officially recognised in low income statistics is usually child maintenance, though many other households are likely to be providing and/or receiving frequent financial and other help (including minority ethnic families, who may be sending remittances abroad). Although a module in the last two Family Resource Surveys in the UK, used also in the Poverty and Social Exclusion survey, has tracked inter-household transfers, the data has not to date been investigated in detail.

Wider communities of neighbourhood, work colleagues, friendship, religious or ethnic group and so forth can also be part of relationships of exchange and support. The sustainable livelihoods framework often used in international development recognises this more fully than some other approaches, and is also an attempt to counter a deficit perspective on people in poverty. It analyses people’s living situations according to five different types of assets, including social as well as financial, human, physical and natural capital, paying particular attention to gender issues (see DfID 1999; Moosa with Woodroffe 2009).⁹ Different kinds of assets may be important to different ethnic groups, partly differentiated by gender (Holtom and Bottrill 2013); and gender roles can be important in shaping social networks for different ethnic groups in poverty (McCabe *et al.* 2013).

Such wider relationships are taken into account as far as possible in the analysis in this review, though the main focus is on the immediate family household, since this is

⁸ This was one of the issues discussed at the consultative seminar held as part of the research on 22 November 2013 in Oxford.

⁹ For examples of the sustainable livelihoods framework in use, see Orr *et al.* 2006 and Buhaenko *et al.* 2003.

the main unit of resource transfers and also the unit used primarily in the UK for poverty analysis.

Conclusion

The conceptual framework described here highlights the processes, relations and interactions between family, market and state at macro level, and the way they play out in terms of how women and men live their lives at the micro level, as the frame within which poverty should be understood and investigated as gendered (see also Millar and Glendinning 1989: 374). These relations and impacts are not neutral; as Narayan *et al.* (2000) concluded, access to resources can be shaped by power relations at every level (Portuguese Presidency 2007). Each of the three systems of resource distribution influences poverty or the risk of poverty directly; but they also have indirect effects, because of how their effects may be combined. The relationships between them may differ over time. Relevant policy areas therefore also cross-cut them, as will be clear in the policy review section to follow later in the report.

This framework has implications for how to develop a gender sensitive understanding and measure of poverty. It makes exploring the links between gender and poverty more than a matter of counting how many women and men are living in poverty, in what situations, and with what personal characteristics. A focus on the gender dimensions of poverty therefore ‘involves far more than simply disaggregating data to produce statistics about the situation of women’ [and men] (Millar and Glendinning 1989: 363), and leads instead to the exploration of structural causes of differential poverty prevalence and gendered processes that create and maintain gender disadvantage.

The particular challenges are to find ways to analyse the links between gender and poverty that more satisfactorily manage to:

- unpack the components of the resources of the male/female couple household, in which the gendered aspects of poverty are less visible; and
- trace the economic fortunes of individuals over the life course to clarify the influences on gendered poverty.

In addition, analysis of the impact of policies on these links has to go beyond calculating the amount of resources involved, to consider their effects on gender roles and identities, and on the structural factors that shape gender differentials. As outlined later in the policy review section, this will be likely to involve examining the gender implications of the nature of these resources, the routes to their receipt and the ways in which they are delivered, as well as their potential impact on women’s and men’s behaviours and practices.

3. Gender and Poverty: Incidence

This section sets out evidence on the numbers of individuals living in households in poverty, which is the conventional poverty measure. The evidence is taken largely from the UK, though set in a comparative context.

Gendered incidence of poverty: low income and material deprivation

Taking a snapshot, women are slightly more likely than men to be living in poverty (defined as living in households on relative low income) in the UK. In 2011/12, of those individuals living in households on under 60 per cent of median equivalised¹⁰ household disposable income before housing costs,¹¹ 37 per cent were men and 40 per cent women (the other 23 per cent being children); after housing costs, the figures were 35, 38 and 27 per cent respectively (DWP 2013; Maclnnes *et al.* 2013).

Focusing on the proportions of different groups of people in poverty, UK figures for 2011/12 showed 15 per cent of men, compared to 16 per cent of women, living in households on under 60 per cent of median equivalised household disposable income before housing costs; after housing costs, the figures were 19 per cent of men compared to 20 per cent of women. Figures for 2011 from EU-SILC,¹² which are based on different time periods and net income definitions, showed 17.6 per cent of women in poverty both in the UK and across the EU-27, compared to 14.8 per cent (UK) and 16.1 per cent (EU-27) of men (ONS 2013c).¹³ On the basis of these figures, therefore, the UK had a higher ratio of female/male poverty in 2011 than the average for other EU countries because of having a lower percentage of men (rather than a higher percentage of women) in poverty.¹⁴ The European Commission (2014)

¹⁰ Adjusted for household size and composition.

¹¹ It is common in the UK to measure poverty before and after housing costs; for comparisons across the EU, before housing costs totals are usually used for the numbers 'at risk of poverty'.

¹² Statistics on Income and Living Conditions.

¹³ This is often described as 'at risk of poverty' in EU debates. These figures are before housing costs. EU-SILC figures have tended to give lower percentages of people in poverty because they were based on a different dataset, the General Lifestyle Survey, with a different definition of income from the Family Resources Survey, which is the basis for the UK's *Households Below Average Income* figures on low income. From 2012, the EU-SILC figures will also be based on the FRS, and so will not be comparable with those from previous years, but will match UK data.

¹⁴ These figures are based on relative low income, calculated in relation to the national median income. It is also useful to consider numbers and proportions of groups living on absolute low income (e.g. see Gornick and Jantti 2010). Absolute low income can mean the minimum needed for survival. But in some countries (including the UK), it may also be used to mean a relative income threshold that is then fixed - i.e. only updated in line with rising prices, rather than rising incomes. Absolute low income data are not analysed here on either of these definitions (see *Households Below Average Income* (DWP 2013) for recent UK data, and Lister 2004 for a discussion).

shows that the worsening situation of men during the crisis led to a decrease of the at risk of poverty gender gap in most member states, but also notes that women are still more exposed to poverty.

Including other dimensions reveals gender differences further. Nearly two-thirds of those with severe debt problems in the UK are women, according to the Money Advice Service (2013). Looking at material deprivation, Botti *et al.* (2012) find that across the EU women are slightly more affected than men.¹⁵ The UK Poverty and Social Exclusion Millennium Survey (Gordon *et al.* 2000) reported that women were more likely to lack two or more 'socially perceived necessities'; to feel poor, and to depend on income support; and to be poor on all four dimensions of poverty (including low income). Controlling for ethnicity, number of children and disability, gender still had an independent impact.¹⁶

Receipt of services and indirect taxation

Poverty and income distribution data tend to rely on post tax and transfer measures, i.e. they deduct the tax to pay for services such as public healthcare, long-term care, education and child care, but do not take into account the receipt of such services, or collective resources more generally. However, researchers have found it particularly difficult to disaggregate the use of services by individual members of households, including men and women. Hence, distributional analyses cannot usually distinguish service use by gender in quantitative calculations. But different groups also have differing levels of need for services. Aaberge *et al.* (2013) use a needs-adjusted equivalence scale to try to take the receipt of services into account, while recognising that some groups need them more than others. Measuring relative poverty by including not only cash income but also the value of services received (adjusted for need), Aaberge *et al.* (2013) find that single people under pension age are slightly more at risk of poverty when using this measure rather than a 'cash income only' measure, suggesting that, relative to their need, single working age adults do not receive as much value from public services as pensioners. However, adults with children, especially lone parents, are less likely to be in poverty using a needs-adjusted services measure. The 'social wage' (subsidised welfare services provided by governments) (Sefton 2002) is particularly important for those with caring responsibilities.

It also has to be kept in mind that low income figures are usually based on disposable income, and therefore do not take indirect taxes (such as VAT etc.) into

¹⁵ The material deprivation measure is EU-wide, unlike relative income (which is based on national median incomes in member states).

¹⁶ See Scullion and Hillyard 2005 on gender and poverty in the PSE project for Northern Ireland (2002-03).

account. Since indirect taxes are often paid at the point of purchase of goods, which may be bought for households as well as individuals, this also makes it hard to conduct gender analyses of their incidence, and therefore to assess whether and to what extent this contributes to poverty (but see De Henau *et al.* 2010).

Cross-cutting factors

It is important to take account of other cross-cutting structural inequalities and elements of identities besides gender that may make a difference to the incidence and experience of poverty for women and men (Lister 2004). Using an intersectional perspective, some of the most important such factors are now briefly discussed.

Age: children and young people

Evidence suggests that the higher poverty rate that applies to ‘children’ compared to adults continues to age 21 (Palmer *et al.* 2007). This experience too is gendered. And, as with men and women, girls’ and boys’ perspectives on what items should be seen as ‘socially perceived necessities’ also tend to differ,¹⁷ which may affect their own experience of poverty.

The OECD (2012) reports that, in general, boys are more likely to drop out of secondary education, while in many OECD countries young women are increasingly better educated (see Lindley and Machin 2012 for the UK). Mensah and Kiernan (2010) and Del Pero and Bytchkov (2013) analyse data showing that the educational effects of disadvantage are more marked for boys. Fuller (2009), in an ethnographic study of an underperforming girls’ secondary school, argued that experiencing hardship could increase girls’ ambitions for social mobility, but that much work experience focused on low-skilled, low-paid jobs. Increasing concern has been expressed by some about White boys from low-income families in particular (CSJ 2013). Educational maintenance allowances, paid to young people of 16 and over from low-income families, played an important role in increasing the proportion of boys staying on at school in particular;¹⁸ these have now been replaced with more restricted, discretionary bursaries. Statistics show that more boys than girls are excluded from school; more are in care; and far more are in the secure estate.¹⁹ While these indicators may not be a direct measure of poverty, they are likely to exacerbate risks of low income and deprivation in the future for boys and men.

¹⁷ Personal correspondence from Jonathan Bradshaw, drawing on doctoral thesis by Gill Main; see also Main and Pople 2011..

¹⁸ See <http://www.ifs.org.uk/projects/98>

¹⁹ The secure estate includes secure children’s homes, secure training centres and young offender institutions. See ‘Youth Report’ for summary of information and policy concerning young people (<http://www.ncvys.org.uk/project/youth-report>)

Taylor (2013), examining cohorts of young people leaving school between 1991 and 2008, also found that higher unemployment had a more pronounced impact on young men, in terms of making it harder for them to earn more or get a permanent full-time job. However, girls make up the majority of young people not in employment, education or training, many because of caring for others, and therefore not having access to the training and support available for unemployed young people.²⁰ There is little sign of superior female academic performance leading to better-paid jobs (NEP 2010). And for women, education may more often be interrupted by care. Indeed, the Poverty and Social Exclusion Millennium Survey (Fahmy 2011) found young women more likely to experience poverty. And although Hobcraft and Sigle Rushton (2012), using regression analysis, find few gender differences in the pathways to adult disadvantages in the British cohorts born in 1958 and 1970, they say more research is needed on women's greater sensitivity to housing disadvantage (e.g. demonstrating the effects of early parenthood).²¹

Between 1993 and 2011, the share of female 16- to 24-year-olds in work doing low-paid jobs such as cleaning increased from 7 to 21 per cent, whereas for young men it rose from 14 to 25 per cent (Brinkley *et al.* 2013). Moving further up the age range, young women aged 20-34 are more likely than young men to be lone parents, or living in a couple, with young men in this age range more likely than young women to be living with their parents.²² The Northern Ireland devolved administration in particular appears to view young motherhood as sustaining poverty (McCormick 2013).

A specific group causing concern to policy makers generally has been teenage mothers (Health Development Agency 2004). Births to teenage mothers have been high in the UK compared to many other high income countries; and poor outcomes are associated with teenage births for mothers as well as their children (Bradshaw 2006, citing evidence that teenage mothers are less likely to complete their education or to be in employment). The Millennium Cohort Study has shown this group to be three times as likely to be living in poverty as mothers in their thirties, and teenage births are higher in areas of deprivation. Caribbean, Pakistani and Bangladeshi women had higher rates of teenage motherhood than White women (though in other ways Caribbeans' common family forms are very different), but Indian women had lower rates.

However, an evidence review by Wiggins *et al.* (2006) found that the social disadvantages associated with teenage pregnancy and parenthood were a function

²⁰ Analysis by Institute for Public Policy Research for *Financial Times* (16 September 2013).

²¹ See Vickery (2012) on gender and housing disadvantage. And thanks to Janet Davies, chief executive of Women's Pioneer Housing, for alerting us to the continued need for housing specifically for women.

²² <http://www.ons.gov.uk/rel/family-demography/young-adults-living-with-parents/2011/young-adults-rpt.html>

of teenage mothers' greater social adversity, not their age *per se*. They concluded that the fundamental problem was not teenage motherhood but social exclusion.

Age: older people

Incorporating older people into poverty figures generally increases gender differences (Brady and Kall 2008). Although there is much cross-national variation, the EU-27 average ratio of female to male poverty in this age-group is 1.36, and women over 65 are on average over one and a half times more likely to live in poverty than men of similar ages in OECD countries overall (OECD 2012).

At the present time in the UK, some 60 per cent of those over state pension age are women, and among over 75s women outnumber men by almost two to one. Single elderly women are more likely to be living in poverty than single elderly men (in the mid-2000s, among those over 75, by almost four to one in the UK (Price 2006a)). Price, however, suggests that the data on (all ages of) 'single' elderly women should be disaggregated further, to show the greater likelihood of poverty among divorced women. Never married women in later life end up with incomes quite similar to those of successful men. Widows tend to inherit some pension from their husbands. But the poverty of divorced older women may remain hidden in low income statistics. As she notes, it was during marriage that the relative poverty of divorcees (and widows) accumulated. The numbers in this group are projected to increase (due to ageing). Men who have never married, on the other hand, tend not to be very successful in accumulating income or wealth (see analysis below by Demey *et al.* 2013).

Ethnicity

Moosa with Woodroffe (2009) noted that the rate of poverty among ethnic minority women (at 40 per cent) was double that for White women (and was almost two-thirds for Pakistani and Bangladeshi women). Financial exclusion was more likely among minority ethnic women and they were less likely to have £1,500 or more in savings (Westaway and McKay 2007). Emejulu (2008) argued that gender is important to an understanding of how ethnicity and wealth interact.

In the context of the Equalities Act 2010, there has been an increased focus on multiple discrimination and the intersection of different forms of inequality such as gender and ethnicity in the UK. A comprehensive study for the then government by Nandi and Platt (2010) of the evidence base on ethnic minority women's poverty, economic wellbeing and economic disadvantage was one outcome. Their overall conclusion was that poverty rates are higher for women in all ethnic groups compared to White British men, with Pakistani and Bangladeshi women having the highest rates, at 50 per cent. The study also indicated high rates for Black African women and relatively high rates for Caribbean and Indian women. As regards material deprivation, Pakistani and Bangladeshi women with children have high average scores, as do Black African women. Rates are lower for men living with children, but show a similar pattern by ethnic background. Pakistani and Bangladeshi

women with children have a very high risk of persistent poverty. Differences in age distributions across groups do not account for differences in poverty.²³

Muslim women experience some of the largest employment penalties in the UK (Moosa with Woodroffe 2009). Despite relatively high levels of pre-migration employment, women refugees fare much worse than men in all types of work, and are more likely to be in 'feminised roles' such as personal service, sales, and customer service (Cheung and Phillimore 2013). The gender dimensions of the problems faced by Roma communities are increasingly recognised (European Commission 2013c: 23).

Finally, there may be some differences in terms of ethnicity in relation to gender roles such as money management in low-income households. For example, both Yeandle *et al.* (2003) and Warburton Brown (2011) suggest that in some ethnic minority groups it is more likely that men will manage the household budget.

Disability

The disability review for JRF finds disabled men and women in the UK roughly equally likely not to be in work (whereas for non-disabled people there are clear gender differences) (MacInnes and Gaffney 2013). But whether an individual describes themselves as 'inactive' for this reason may depend on other possible reasons (e.g. family responsibilities, especially for women, or early retirement for men); this may help account for cross-national variation. In countries with more working women, (self-reported) long-term health conditions are more common.

Perceptions of the relationship between disability and poverty are arguably distorted, as Disability Living Allowance (DLA), the main benefit to help with additional costs of disability, is counted as income when measuring poverty, without the extra costs being taken into account. It is therefore likely that more disabled people are living in poverty than appears to be the case (Evans and Williams 2008). The same is true for elderly claimants of Attendance Allowance (AA) (two-thirds of whom are women).²⁴ Deducting these benefits before calculating poverty rates substantially increases the counts of disabled people in poverty, with lone parents being one of the groups most affected (MacInnes and Gaffney 2013).

It is not only individuals' own disability that can affect their lives and their risks of poverty – the wider impact of disability is also skewed by gender factors. For example, only 16 per cent of mothers of disabled children are in paid employment, compared to 61 per cent of all mothers, even though most want to engage in paid work (cited in Griggs 2010). Child care is often a particularly problematic issue.

²³ See also APPGRC (2012) on unemployment amongst ethnic minority women.

²⁴ From DWP tabtool for November 2012, figures for Great Britain. Disability Living Allowance is being replaced by Personal Independence Payment, with a target to reduce expenditure by 20 per cent.

4. Gender and Poverty in Different Households

This section describes how researchers have tried to explore the links between gender and poverty by focusing on female headed or single adult households, and reveals how this gives only a partial (or, sometimes, rather confused) picture. It goes on to show how researchers are trying to uncover the gendered factors implicated in the poverty of couple households as well.

While there are some differences between women and men in the incidence of poverty when measured in the conventional way, as noted above, these often do not seem very large. Gornick and Jantti (2010: 4) put this as follows:

‘Assessing gender differentials in poverty raises thorny methodological problems, because gender is fundamentally an individual characteristic whereas poverty is largely a household concept’.²⁵

So when couple households – which will always have equal poverty incidence between women and men in such figures, since all adults are treated equally – are added to single adult households (which may show differences in poverty incidence by gender), the differences between women and men can seem quite small:²⁶

‘The fact that households tend to comprise both genders means that some of the differences between females and males will be evened out within households (i.e. at the scale where poverty is measured)’ (Brewer *et al.* 2012a: 59).²⁷

Female headed households

Analysis of the links between gender and poverty thus sometimes focuses only on female headed households (as in the ‘feminisation of poverty’ theory, which holds that poverty is becoming more dominated by women) (Millar 2010; Schaffner Goldberg 2010; Kim and Choi 2012). This can highlight some gendered risks, and in Europe (though not in Africa) female headed households do tend to have a higher poverty rate than male headed households.

²⁵ Note that gender is being interpreted here as sex (i.e. whether someone is a man or a woman).

²⁶ As noted, people not living in households (perhaps nearly 2 per cent of the England and Wales population in mid-2008 - NEP 2010) are not counted in poverty surveys.

²⁷ As Price (2008b) explains, whilst poverty is measured at the level of the individual, this is in the context of taking account of household size by a process of equivalisation, making adjustments for both economies of scale and sharing of resources; those who develop budget standards for different families adopt the same practice, and measurement of material deprivation and assets also usually assumes within household sharing.

However, 'female headed' may include a diverse range of groups (Falkingham and Baschieri 2009; UNRISD 2010: 164) – including couple households, in some definitions; and female headed households may be fewer if (for example) lone parents tend to live with their parents (e.g. Fodor 2006, for Hungary; Chzhen and Bradshaw 2012). Thus, like may not be being compared with like in different countries, or indeed over time in one country.²⁸ And of course this analytical focus does not investigate men's situations, or the possible gendered factors implicated in the poverty of couple households.

Single adult households

Another technique to highlight gender differences and try to circumvent the complexities in the relationship between poverty and gender is to compare men and women in single adult households only (with or without children) (e.g. Scottish Government 2013). For example, Barceno-Martin and Moro-Egido (2013), analysing EU-SILC figures for 2007/08, found that in the UK, 24.4 per cent of men versus 36.8 per cent of women in such households lived in poverty before housing costs. In the 17 EU countries they examined, the average was 22.9 per cent versus 30.1 per cent. They also found that women in single adult households had higher poverty entry rates (7.5 versus 5.6 per cent) and lower exit rates (24.9 versus 18.7 per cent) (interpreted here as moving 10 per cent or more above or below the poverty line).

Barceno-Martin and Moro-Egido (2013) found great variation among countries, however, and three in which poverty was higher for men. Examining single adult households can demonstrate that some countries have a much higher rate of gender specific poverty among these groups, which may be a route to analysing what factors are associated with this. Thus Brady and Burroway's comparative study (2010) links the higher incidence of single mother poverty in the US to the absence of a universal, comprehensive and generous welfare state.

But in comparative analyses, confining analysis to single adult households means that the ratio of men to women living on low incomes will be influenced by country specific living arrangements (UNRISD 2010). So this arguably conflates the effect of household composition with gender. As Ahonen and Back-Othman (2010) point out, for example, for older people gender differences in poverty risk are strongly linked to gender differences in living alone and the generally higher poverty risk of persons in this group. Hence, some differences can be due to demographic factors. Iacovou (2013) reports, drawing on analysis of EU-SILC, that living alone seems to be more

²⁸ The specific problem of heterogeneity does not arise with EU SILC figures, because no head of household is identified; the household reference person is only used to determine relationships; and definitions of households have been standardised.

associated with GDP for those under 45, and that the prevalence of solo living is driven more strongly by men's than women's behaviour.

But this type of analysis shows how the composition of such households may differ between women and men (Scottish Government 2013: 26), especially if combined with analysis by age. In 2003/04-2005/06 in the UK, for example, single men living in poverty were almost all childless and of working age, while single women were divided almost equally between pensioners, lone parents and working age childless women (Palmer *et al.* 2007: 42). There is also a suggestion that among single adult households on very low incomes, men outnumber women (UNRISD 2010, using 2009 Eurostat data; Botti *et al.* 2012).²⁹

However, there is a need to probe the categories used. Some men identified as 'single childless' in terms of current household status will be non-resident fathers, whose children are living with their mothers elsewhere. Some 1 in 20, or nearly 1 million, men aged 16-64 in the UK (17 per cent of all fathers) have a dependent child with whom they do not live (only 1 per cent of men have children both living with them and living separately).³⁰ Nearly half of all fathers with non-resident children live with neither children nor a partner. Seventeen per cent of non-resident (7 per cent of resident) fathers are unemployed. Just over two-thirds report giving/sending money for child maintenance (Poole *et al.* 2013, drawing on Understanding Society 2009-11). The UK survey on which the statistics on households below average income are based takes into account maintenance payments made, but there has been no recent analysis of the impact of this on the income levels of those paying.³¹

Couple households

While valuable in some respects, confining analysis to female/male headed households, or single adult households, fails to present a complete picture of the links between gender and poverty, because it cannot explore the gender differentiated factors implicated in the poverty of couples.³² So studies have also investigated couple households living in poverty. By definition both the woman and man in a male/female couple household in poverty are counted as living in poverty. So they will not be contributing to assessed gender differences in poverty. But this

²⁹ Though the measurement of income at this level is thought by most statistics experts to be less accurate.

³⁰ The authors note that some men may not admit to fatherhood, or may not know that they are fathers.

³¹ For a previous UK study of absent fathers, see Bradshaw *et al.* 1999, and for a recent US study see Ha *et al.* 2012.

³² (Or wider households, which comprise 16 per cent or so of UK households (cited in Minimum Income Standard research for JRF). On this, see in particular Gardiner and Millar 2007.

does not mean that gender issues are irrelevant here. These studies try to unpack the potential contribution of gender specific factors to these couples' situations.

Investigations have been conducted in particular on 'in-work poverty', which is recognised as a growing problem in many countries, including the UK. However, it is often thought of as synonymous with low pay. The latest statistics showed that in the UK there were more individuals in working 'families' living below the poverty line (6.7 million) than in workless and retired families in poverty combined (6.3 million) (MacInness *et al.* 2013). It seems to be the case that low pay and in-work poverty overlap more in the UK (Gornick and Jantti 2010; Ponthieux 2010). But more nuanced analyses demonstrate how the same in-work household poverty rate, in particular where couples are concerned, may be the result of different factors, some of which may be gendered in their nature and/or impact (Ponthieux 2010). The methodology and evidence here provide valuable insights.

In a study of 12 EU countries, using EU-SILC data, for example, Ponthieux (2010) examined the relative influence of different factors on household income in couples living in in-work poverty. She developed an intermediary indicator of 'poverty in earned income' (including earnings replacement benefits as well as earnings) for each individual in a couple. (Measures of earnings alone are insufficient, as some individuals may also be receiving benefits in their own right because their earnings are interrupted during periods of unemployment or sickness etc. (Gornick and Jantti 2010; Ponthieux 2013a).) She then examined transfers within the household.

This analysis demonstrated the influence of gender, especially in terms of the significance of women's employment situations (often hidden by labelling a couple as being in 'in-work poverty'). In most countries, she found that women workers' likelihood of experiencing in-work poverty related more to their own employment characteristics and low earnings, while men's related more to household factors (including their partner's employment situation). So when 'in-work poverty' is dissected in this way, it turns out to be affected by the gender roles and structures referred to earlier in this report.

This issue remains largely unrecognised in debates about in-work poverty, however, in particular in the UK. But it can be clearly seen in results from comparative studies. Women with weak labour market attachment - not employed, or only marginally so - are often partnered with employed men, whose contribution to the couple's resources means that the household as a whole is counted as living above the poverty line. But men with similar characteristics are not usually protected from poverty by their partners, who are more likely to have no income of their own, or only a low income, especially when they have children (Gornick and Jantti 2010, using Luxembourg Income Study data on 25-54 year olds across 26 countries). The position of men and women in this situation is much closer in the UK, however.

Gardiner and Millar (2007), using the wider household (beyond the nuclear family) as the unit of analysis, explored ways in which employees working in low-paid jobs in the UK could avoid household poverty. Their results highlighted the importance of household living arrangements in protecting low-waged individuals against poverty. This included lone parents living with other adults – meaning that the wider household is more important than is usually acknowledged. But in couples with children, low-paid men were almost three times as likely to be poor as low-paid women, in part because they were able to rely much less on the market incomes of their partners or other adults in the household in addition.

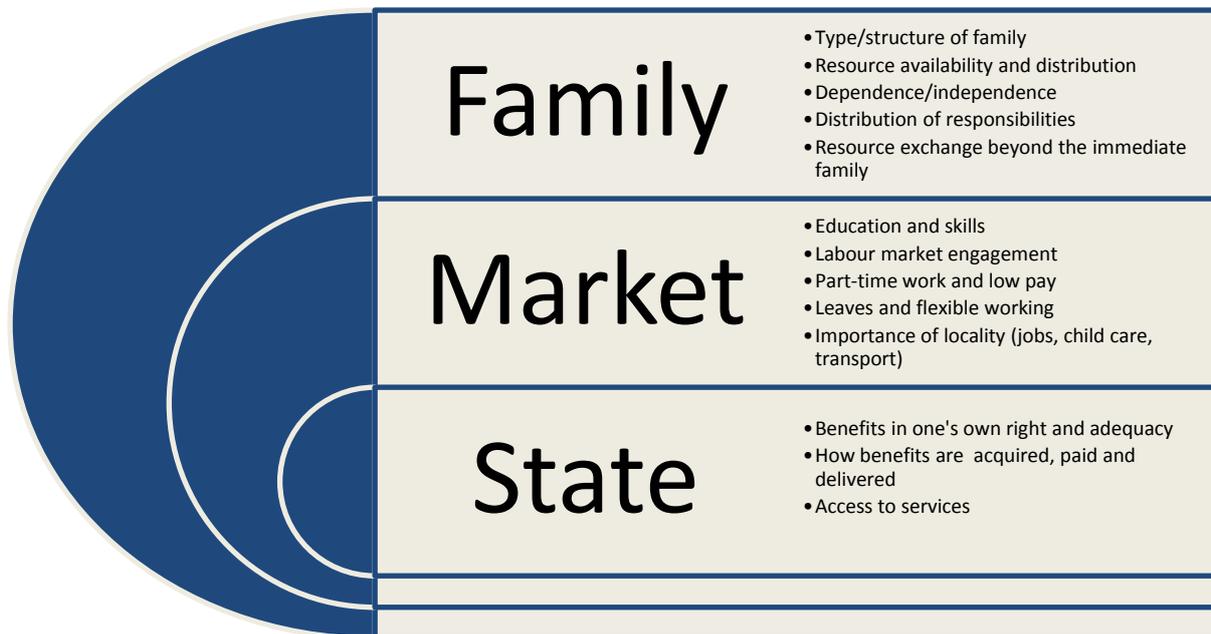
5. Gender Inequalities and Poverty Risks

This section teases out the theoretical and other links between the family (including dependence within it), the (labour) market and welfare state, and how they result in gendered poverty risks.

Gender inequalities do not necessarily map directly on to gendered poverty (in part because of the disjuncture between individual and household noted above). The indicators in the EU Gender Equality Index, for example, are not all necessary components of poverty, but instead risk factors for it. Gender inequalities are therefore an important part of the context in which poverty occurs, but they are not identical to it (see Pialek 2010).³³ '[B]eing in a high-risk group does not necessarily mean you will be poor ...' (Gardiner and Millar 2007: 351).

As outlined earlier, the review's conceptual framework highlights gender inequalities in the family, labour market engagement and rewards, and welfare state services and benefits – and their combinations and interactions – as an explanatory nexus for the differential poverty risks of women and men. The factors involved can be diagrammatically represented as follows:

Figure 1: Conceptual framework and indicators



³³ When it came to poverty indicators, EIGE (2012) followed the Portuguese Presidency (2007) in choosing three: the at risk of poverty rate by age and sex; the same by type of household and sex (including lone parents); and the inactivity rate by age and sex, with the share of women and men inactive by age and also the share inactive because they were not looking for a job for family care reasons. But these indicators were developed in relation to women and poverty, rather than gender and poverty; and the Portuguese Presidency, labelling these as about 'economic resources', also proposed a fuller set, some relating to broader wellbeing.

Family

The issues involved operate at three levels: family structure, resources and responsibilities.

Family structure

As is already clear, the kind of family/household someone lives in can influence their risk of poverty. Family circumstances and structures, even if transitory, can have a longer-term influence (Brewer *et al.* 2012c). Influences can also run in the other direction, however, as income can influence living arrangements (Iacovou 2013) and the proportion of people living in different family situations can be affected by policies (Corlyon *et al.* 2013).

As noted, however, this is not the whole story, in particular as far as gender factors are concerned. There are underlying reasons why some households are more poverty prone than others. A substantial proportion of lone parents live in poverty, for example (p. 63), with persistent poverty particularly high among lone parents in Northern Ireland (McCormick 2013). However, the 8 per cent or so of lone parents who are fathers in the UK tend to have higher incomes (and older children) (ONS 2012).³⁴ Recognition of the high poverty rate for a particular group should direct policy to explore what it is that results in that group having higher poverty risks (Platt 2011).

Family-based resources

A key element of family from a poverty perspective relates to the extent to which individuals' family situation affects their access to resources. There are a number of elements to this. Family is potentially a source of material as well as other resources. There is also the fact that economies of scale arise from sharing a living situation with others. Thirdly, social norms are such that they make it customary for close family members to redistribute resources among themselves, resources which can protect against poverty. As we have seen, families are crucial sources of income support for partnered women in particular, especially women with weak labour market attachment (Gornick and Jantti 2010).

However, the extent and nature of intra-household/family sharing are known to vary (Burton *et al.* 2007). Hence the common practice of assuming equal sharing of resources among household/family members is just that – an assumption – and from a gender perspective is somewhat risky (Bennett 2008). So (mal)distribution of

³⁴ Poole *et al.* (2013) report that some 97 per cent of parents with primary care for children are mothers (ONS 2013d).

income in the family/household can be seen as a further cause of poverty (Bradshaw *et al.* 2003). The official publication *Households Below Average Income* notes: 'Research has suggested that, particularly in low income households, the assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income' (DWP 2013: 17). And as men are usually the dominant earners, women's bargaining power in the family/household can be important in affecting access to resources (Doss 2013). Moosa with Woodroffe (2009) argue that, given that Bangladeshi women (for example) spend a large proportion of their time in the family/ household, inattention to what goes on within it is particularly problematic in their case.

Some studies have experimented with different assumptions about intra-household distribution of income. They usually find greater poverty among women if income, contrary to the usual assumption in official statistics on income distribution and poverty, is assumed to be not shared equally. Davies and Joshi (1994), for example, assumed minimal sharing, Falkingham and Baschieri (2009) experimented with different scenarios, and Meulders and O'Dorchai (2010a) assumed no sharing of resources.³⁵ On the basis of a special module in EU-SILC statistics, Ponthieux (2013b)³⁶ estimated that as many as 30 per cent of households assumed to pool their resources fully do not do so; even those saying that they pooled incomes contained individuals who said they could not take decisions about their own consumption.

There may be 'hidden' poverty of individuals within a household/family counted as living either above or below the poverty line, and gender sensitive methodology is required to capture this (Daly 1992; Pantazis and Ruspini 2006). It is not just different levels of economic resources of individuals within the household but also breadwinner ideology that may affect who benefits, and by how much, from these resources (Bennett 2013). Perceptions of different contributions to the household can be important in this regard (Himmelweit *et al.* 2013). Previous research found that lone parents could feel better off having left their partner, despite a lower income, because they were in control of their resources (Bradshaw and Millar 1991; Rowlingson and McKay 1998). The finding to the effect that households containing re-partnered couples, perhaps with strong family obligations to people in other households, tend to manage their finances differently next time round – often on a more individual basis – may be taken as evidence of the existence of previous arrangements being unsatisfactory (Bennett 2013). And a recent study (Gummerson and Schneider 2013) suggested that future research on intra-household finances

³⁵ See Bennett (2013) for an overview of research on within household distribution (albeit not focused on poverty).

³⁶ (Non-complex households only, based on EU-SILC module 2010.)

should also consider what goes on in wider households, not just those containing only a couple and any children.

Looking beyond income can also reveal unequal access to other types of 'joint' resources, such as heating and the family car (Cantillon 2013).³⁷ The evidence suggests that the extent to which consumption is shared varies by the nature of the good (Price 2008b). Less research has been conducted into assets than income, however, and survey information is not available about partners' access to each other's savings (Joseph and Rowlingson 2012). Westaway and McKay (2007) found that many women in couples were relying on their partners to save for them. But assets – and debts – are not necessarily always shared equally in couples; nor do both partners necessarily play an equal role in decision-making about them (Rowlingson and Joseph 2010). Many financial services and products relate to people as individuals when it comes to investments and savings. And analysis of the British Household Panel Survey shows that savings, investments and debts became more individualised within heterosexual couples between the mid-1990s and mid-2000s in the UK (Kan and Laurie forthcoming).

Individual level income, dependence and the risk of poverty

There is also another poverty risk related to the family. This concerns the extent of dependence of some individuals (mostly women) on their partners for resources (Price 2006b). Millar (2003) argued that to develop a gender sensitive methodology to measure poverty, both individuals' contribution to household resources and the extent of their dependence on others within the household should be measured. If this dependence is seen as an additional, gendered, risk of poverty (Millar 2010), attention should be paid to the resources actually available to individuals in couples, whether or not they are living in poverty now.³⁸

Studies have explored this. There are difficulties, though, in particular in allocating some sources of income to one individual over another, or dividing them between them (Gornick and Jantti 2010). Different conventions have been used to define income that individuals have assured access to/control over, with one issue being whether to count all or part of income given to individuals to pass on to others (such as child benefit for mothers, for example) as their own. Millar (2010: 128) carries out such an analysis, and discusses this issue.

³⁷ As Millar and Glendinning (1989) note wryly, 'his' car and 'her' washing machine are hardly equivalent.

³⁸ Daly and Rake (2003) put this graphically, noting that many women in the countries they studied were just a husband or partner away from poverty. (This report focuses on male/female couples but some issues may also apply to same sex couples.)

The following are some examples of recent findings from research in this area:³⁹

- In the UK, innovative investigations of individual income (total, net and disposable) were carried out by the Women's Unit, and subsequently by the Women and Equality Unit (WEU). The WEU's 2004 study, for example, found that over 2 in 5 women, compared to some 1 in 5 men, had individual disposable income of under £100 per week.⁴⁰ Benefit income (including that received on behalf of dependants) accounted for 19 per cent of total mean individual income for women, compared to 8 per cent for men. Women received a higher amount in dependent benefits/tax credits and men a higher amount in personal benefits.
- A later study showed that over the decade between the mid-1990s and the mid-2000s, women's median net individual income rose on average from 53 to 64 per cent of men's (National Equality Panel 2010). But half of all women in 2008 were still in the bottom 40 per cent of the individual income distribution.
- The relationships between individual and household income vary by ethnic group. Indian and White British women, for example, have moderate average individual incomes, but relatively high average equivalent household incomes. Black Caribbean and Black African women have high individual but low household incomes. Pakistani and Bangladeshi women have low individual and low household income (Nandi and Platt 2010, using pooled UK cross-sectional and panel data). These authors also find that within group income inequality (especially labour income) is higher for women than for men. Black Caribbean and Black African men have relatively low individual incomes (Platt 2011: 15).
- These studies usually use net or disposable income. But Figari *et al.* (2011), in a cross-national study of nine European countries, focused first on pre-tax/benefit income, in order to analyse the impact of the tax/benefit system on differences in individual income within couples. They found women's independent share of pre-tax/benefit income varying from 37 per cent in Finland to 18 per cent in Greece, with the UK at 32 per cent, although in the UK the woman had a higher income than the man in one in four couples (and the woman's average share did not rise with income, as it did in most countries). Only in Finland and the UK did the tax/benefit system raise the share of independent income received by non-earning women to over a fifth of

³⁹ These may use different conventions for dividing income between partners in the household, as noted.

⁴⁰ The definition of disposable individual incomes included deducting childcare costs, from women's incomes.

the couple's total income (maternity benefits, family benefits and tax concessions for children included); non-means-tested benefits and (individual) income tax had an equalizing effect in the UK.⁴¹

- Individualised indicators of deprivation in Ireland also revealed unequal access to personal spending money, as well as other individual items (Cantillon 2013).
- There is a higher gender imbalance in the situations explored in the studies of individual income – individuals experiencing 'lack of financial autonomy' or 'financial dependency' – than in the risk of poverty as conventionally measured (Meulders and O'Dorchai 2010b; Botti *et al.* 2012).⁴² Large numbers of women in particular, in many countries, thus remain substantially economically dependent on their partners and families (Gornick and Jantti 2010). Some depend on the wider households they live in as well (Gardiner and Millar 2007).

The individual capacity to be self-supporting is important, because 'people who are financially dependent upon others must be considered vulnerable to poverty' (Millar and Glendinning 1992: 9). It is proposed here that dependence within the household or family – that is, lack of control over an adequate income – should be seen as representing an additional, usually gendered, risk in terms of poverty. Some have gone further and argued that on one conceptualisation of poverty, such dependent individuals could be seen as living in poverty at the time (Cantillon and Nolan 1998; Atkinson 2011), or that this type of dependence should be added to the suite of poverty and social exclusion indicators in the EU (Meulders and O'Dorchai 2010b). But in any case,, this situation can be seen as representing a risk of future poverty, because individuals' continued economic wellbeing depends on two conditions: their partners remaining financially successful, and their families staying intact (Gornick and Jantti 2010: 27).

This point has resonance with the argument that financial precarity is important in understanding poverty, and should be measured (Atkinson *et al.* 2002). Dependence within the household could be seen as one aspect of such precarity (Price 2008b). Along the same lines, Villa *et al.* (2012: 83) suggest 'economic autonomy' (the amount of women's/men's individual incomes)⁴³ as an additional indicator to monitor the European semester process of tackling poverty from a gender perspective,

⁴¹ Note that when the couple has no pre-tax/benefit income at all it is not possible to calculate shares.

⁴² Permission was given to cite from this working paper, which analyses EU data to examine individuals' own resources in couples in relation to a poverty line of 60 per cent of median *individual* income.

⁴³ However, in practice they suggest monitoring individual earnings below 60 per cent of median earnings.

arguing that this ‘may *anticipate* situations of poverty or social exclusion and give hints on the causes and potential strategies’.⁴⁴

Family-related responsibilities

The family is also, thirdly, a setting for determining differential responsibilities for unpaid labour that affect access to resources over the life course.⁴⁵ There are a number of causal processes involved here. One involves converting resources into a collective standard of living (Daly 1992; Ruspini 2000; Lister 2004). Secondly, caring work (for children or disabled/elderly people) tends to be unpaid; it is not free, however (Himmelweit and Land 2008: 1) – and it also tends to fall to women more. This leads to income and time poverty (Special Rapporteur 2013). Lone parents face a particularly sharp trade-off, with about half unable, no matter how hard they work, to rise above the poverty line and still meet their basic obligations, including caring for their children (Burchardt 2008).

In relation to unpaid work, Land and Rose (1985) highlight women’s ‘compulsory altruism’. Caring can involve access to resources, as discussed in the policy review section below. And it has its own rewards, in terms of non-material benefits of fulfilment and satisfying relationships. But caring also restricts paid work opportunities and pay (Escott and Buchner 2006; Pickard 2011; Paull and Patel 2012; Nelson 2012; Shildrick *et al.* 2012). The costs of caring are still borne disproportionately by women (Rake 2000; Joshi and Davies 2001; Ginn 2003; Brewer and Paull 2006). Scholars speak of a ‘motherhood penalty’ to describe the impact of motherhood on women’s incomes over their lifetime (e.g. Rake 2000), especially for those on lower incomes. Gershuny and Kan (2012) argue that household dynamics leading to gender specialisation, combined with a high rate of marital break-up, are associated with gendered differences in life course prospects for financial wellbeing, in that men take enhanced human capital away from the relationship, while women take the child/ren, and reduced human capital because of domestic work. But often, instead of women’s resulting poverty being seen as caused by unequal responsibility for unpaid care – as well as inadequate income support, and/or labour market disadvantages – it may instead be framed as a problem of women’s ‘economic inactivity’ (Ingold and Hetherington 2013).

There may be penalties for men involved in parenthood and caring as well. Prince Cooke (forthcoming), in research on data from Australia, the UK and the US (from around 2004), has discovered a ‘small but significant’ wage penalty for the lowest earning fathers because of fatherhood. And it is important not to overlook men’s contribution to caring for disabled and elderly people as well: one in six men aged

⁴⁴ Emphasis added.

⁴⁵ Ridge (2007) notes that this process can be two-way - for example, children can also be active in (e.g.) supporting their lone mothers in employment.

45-59 is a carer, with one in four caring for at least 20 hours per week (Hirsch *et al.* 2011). Caring for disabled/elderly people appears to be (somewhat) less gendered – in part because of men caring for their spouses. Carers UK (2014) notes that women are far more likely to be carers at the peak age of caring, 45-64, when this may have the most significant impact on their earning power; but it also reports evidence that working age men who care, although a far smaller group, can face greater financial and workforce disadvantage. However, the greater likelihood of a male carer who gives up work entering poverty may also be related to his wife's/partner's lower earnings.

In addition, different ethnic groups have different patterns of family formation, paid work, unpaid caring and use of care services. The resources of different ethnic communities may vary in terms of the availability of unpaid care through extended families, friends and neighbours. There is also diversity within ethnic groups, as well as between localities (Hirsch *et al.* 2011).

The picture is not a uniform one, therefore – and it is also shifting. But it is still the case that women are more likely to provide informal care, form the majority of the paid care workforce, and are more likely to be care recipients (Himmelweit and Land 2008) and hence affected by social care charges (DH 2013).

Resources and responsibilities: beyond the family household

Land (2011) underlines the complex ways in which families spill across household boundaries. She also notes that older women are much more likely than men to receive help from, and give help to, family members living outside the household. Over the past decade, an increase in informal child care (often used as part of a larger set of arrangements) has been mainly accounted for by grandparents (Griggs 2009, 2010; Bryson *et al.* 2012), with grandmothers doing more of the intensive work. As noted earlier, 'family' also stretches beyond the immediate household in terms of redistribution of resources in cash as well as in kind. The evidence review of personal relationships and poverty by Corlyon *et al.* (2013) emphasises the inter-household, intergenerational support important especially to those on low incomes; and a recent analysis by Shorthouse (2013), whilst also highlighting this, notes the inherently gendered nature of both the giving and receiving of practical support.

The hub of such support is often, as noted by Corlyon *et al.* (2013), the maternal grandmother – who, in low-income communities in particular, is more likely to live close at hand, and to be younger. Thus both material and in-kind unpaid labour resources are more likely to be being supplied by women who are still expected to be earning a living (Ben-Galim and Silim 2013) – and, increasingly, putting by money for their old age, with longer to go before eligibility for a pension. Families being supported in this way are more likely to have earners at the bottom end of the labour market, with part-time and/or temporary jobs with unsocial hours; informal child care provided by family members has to fit round the contours of the 'flexible' labour

market. Griggs (2010) considers how the child care provided by grandparents may increase their own risk of poverty, and cites British Social Attitudes data to show that working age, working class grandmothers on low incomes are more likely to be providing child care, and to have given up work or reduced their paid hours, as compared with those in other groups, for this purpose. In some situations, grandparents and other kinship carers take over caring duties fully from parents who can no longer perform them; this is done with no reward if (as often) it is informal, and kinship carers often live alone and/or in poverty (Selwyn *et al.* 2013).

Another form of inter-household redistribution, as noted above, is child maintenance, paid by non-resident parents after relationship breakdown. The formal system in the UK has been subject to frequent change in the past two decades. The connection between child maintenance and poverty is often made in relation to children (e.g. see Hakovirta 2011 for international comparison). But it can affect their parents' poverty too (Gingerbread 2011) – directly, by increasing existing income, and indirectly, by affecting work incentives. This is of particular relevance to lone parents, but also to some re-partnered resident parents (both groups largely women), and to non-resident parents as well (largely men). Child maintenance is examined in more detail below in relation to policy.

Labour market

The significance of the market – especially the labour market – for poverty in general is well understood. The remuneration for different jobs, the types and conditions of employment, and availability of different types of opportunities, are all important. In addition, paid work potentially gives access to a range of human and other forms of capital.

When it comes to gender, dimensions of the labour market carrying a risk of poverty include:

- the differentiation of rewards between the sexes, for reasons that include gender discrimination and the under-valuation of paid caring work;
- differential access to employment and labour market engagement by women and men (due largely to family-related situations, caring responsibilities for children and/or elderly/ill/disabled people, and the interconnections between paid and unpaid work); this can be exacerbated by differential access to private transport, especially important for those in rural areas;
- the effects that periods spent out of the labour market for family-related reasons may have on resources in the short term, and on gender roles and relations in the longer term; and

- the extent to which employment accommodates these care responsibilities, through periods of leave and flexible working arrangements etc.

It could be argued that to highlight gender issues around paid employment is outdated for women in particular, in that a changing labour market is shifting the risks of poverty between women and men. The evidence below suggests that this is too easy a dismissal, and that there are labour market issues relevant to both sexes. That said, it is also essential to go beyond labour market inequalities to understand the differential gendered risks of poverty; too much analysis, especially at EU level, does not do so. There are four main analytic areas involved.

Employment, education and skills

Women's employment rate has increased in the UK, especially among mothers, and breadwinning⁴⁶ by young mothers has risen sharply in the recent past (Ben-Galim and Thompson 2013). Over the four decades to 2008-09, 78 per cent of growth in gross employment income for low-/middle-income households came from women (Brewer and Wren-Lewis 2011). But much of the recent progress in women's work derives from public sector employment, now under threat. The employment rate for women is still lower than in some other European countries (Plunkett 2011), and has plateaued recently. While the overall employment rate for older women has grown over the past 20 years, the UK has fallen behind other comparable countries since 2008 (Resolution Foundation 2013). And there is evidence of continuing disadvantage for many women in employment, including discrimination (in, for example, rates of dismissal during pregnancy),⁴⁷ and lower income for women amongst the growing group of self-employed workers, with an average annual income of under £10,000.⁴⁸

Men have been experiencing increasing difficulties in the labour market (Shildrick *et al.* 2012). Recent changes have put older working class men at a particular disadvantage, because their skills are no longer needed to the same extent, and they live in depressed industrial areas. The effect of their previous work on their health is one reason why they are often economically inactive, and claim incapacity benefits (Alcock *et al.* 2003; Ruxton with others 2009). Some may have partners who are in employment. Unemployed men can find it hard no longer being the main breadwinner (Hooper *et al.* 2007), and tend to cope less effectively with unemployment and financial insecurity (NMH DU 2010, cited in Johal *et al.* 2012).

⁴⁶ Breadwinning is understood by these authors to encompass both cases in which working mothers are earning as much as, or more than, their partners and single mothers who are earning. Warren (2007) discusses the concept of breadwinning.

⁴⁷ Maternity Action website: <http://www.maternityaction.org.uk>. On 19.11.13 (House of Commons *Hansard*, col. 1196), the relevant minister reported that the government has commissioned research into pregnancy discrimination in the UK.

⁴⁸ Official figures from the government, reported by the Trades Union Congress in a press release on 14.4.14.

McDowell (forthcoming) links the restructuring of gender relations to the rise of 'poor work', arguing that contrasting patterns of female/male employment over the life course can no longer be taken for granted.

Women now outperform men at every stage of education, and once employed participate more in training – though their participation rates have dropped more steeply recently, and older women have missed out (Schuller 2011: vi). There is a strong link between educational attainment and income, for women in particular; but women's growing acquisition of qualifications does not necessarily translate to well-paid jobs or careers (Schoon 2010: 19), perhaps partly due to subject specialisation (Millar 2010) and/or sex-typed occupational aspirations, which can start very young (Polavieja and Platt 2011). Women are more likely to have their education interrupted by caring, and to find that when they can take it up again educational provision may be geared to young, single students with no dependants. Paull and Patel (2012), in a review of ten countries including the UK, suggest that the weak position of lone parents and women in the labour market, as well as low levels of unemployment benefits and of spending on benefits more generally, contribute to the high level of poverty relative to the degree of inequality in education in the UK.

Labour market engagement

For men, work-related factors have long been risks for poverty entry (Ruspini 2000). But women's poverty is associated more with a broken employment history because of child rearing (as well as part-time work, low-paid, low status work and the gender pay gap) (Bradshaw *et al.* 2003; MacInnes *et al.* 2013: 46). This affects some women more (such as those with low educational qualifications, in some localities, from some minority ethnic groups etc.); and many young women have poor prospects, in part due to discrimination, poor health and caring responsibilities (Escott 2012, drawing on evidence from ten disadvantaged communities in England).

Lone parents' employment, although it has increased, is still low compared to that of mothers in couples in the UK and of lone parents in other EU countries (Chzhen and Bradshaw 2012); but this may be due in part to their composition and characteristics in the UK (Haux 2013: 471). There is a higher incidence of lone motherhood among those who grew up in low-income households (Griggs 2010). As noted in the review on personal relationships and poverty, unmarried lone parents tend to be younger and less educated, which in itself reduces their employment opportunities; and the UK has a high proportion in this category compared with other EU countries (Corlyon *et al.* 2013). A study of one town, however, found little evidence to suggest ethnicity in itself affected benefit exit for lone mothers (Mokhtar and Platt 2010).

However, as more couples have incomes from 'second earners', this helps to drive up median household income, and therefore also the main poverty lines used in low

income statistics (Marx *et al.* 2012; Ugreninov *et al.* 2013).⁴⁹ In addition, fathers' real earnings lagged behind the growth in (full-time) mothers' earnings between 1994-95 and 2007-08 (Resolution Foundation 2013). So for couples, avoiding poverty increasingly depends on having two earners (Harkness 2010), which also increases the 'opportunity cost' of unpaid care (and housework). For families with children this is emphasised in recent research highlighting traditional male breadwinner families, with the mother either not in paid work or working part time, as the most common type of household with children in poverty in the UK (Lawton and Thompson 2013). Such mothers often have good skill levels (Barnes and Lord 2013). These developments put gendered employment issues centre stage for anti-poverty policy. In addition, raising women's employment is associated with a reduced risk of future household poverty in part because it is some insurance against a partner's unemployment (Evans and Harkness 2011), as well as reducing women's risk of poverty should the couple separate.

Part-time work and low pay

Overall, women working full time get lower rewards for their skills and capacities than do full-time male workers (Chzhen and Mumford 2011). Indeed, the gender pay gap worsened in the UK in 2012.⁵⁰ But mothers in particular also tend to 'bend' their jobs more to meet family needs (Warren *et al.* 2009), and can then get stuck in low-paid, part-time work (Brewer and Paull 2006; Bastagli and Stewart 2012; ONS 2013a). Lower-skilled mothers have a lower pay-off even for a solid work history than those who are higher skilled (Stewart forthcoming). In 2012, around 27 per cent of female, and around 15 per cent of male, employees were paid below the UK 'living wage' (then £7.45 per hour) (MacInnes *et al.* 2013: 44), representing an increase on the previous year for women but not men – though over the decade, the proportion of low-paid women has fallen. Low pay is a particular problem in Northern Ireland.

In one year, the proportion of lone parents working part time and living in poverty has increased from 1 in 4 to 1 in 3 (Gingerbread 2013). Those individuals who stay on the national minimum wage or just above it for a long time are largely women (D'Arcy and Hurrell 2013). It is often argued that this situation is a result of individual choice. But in the period 2005-10, women in the UK had a higher chance than men of *involuntary* non-standard employment (Green and Livanos 2013; see also MacInnes *et al.* 2013: 37).

Four out of five paid carers in the UK are women (Himmelweit and Land 2008) and paid jobs resembling domestic tasks are under-valued (Grimshaw and Rubery 2007;

⁴⁹ However, the growth of pay at the median and top of the distribution also had other causes (Machin 2011).

⁵⁰ Figures from ASHE (Office for National Statistics), reported in *The Guardian*, 13 December 2013.

Barron and West 2013; Pennycook 2013), though cross-nationally care workers' rewards and status vary greatly (Knijn and Smit 2009).

Men who work part time are more likely to be low paid (perhaps because more are young)⁵¹ and, at the 25th percentile and the median, are paid less than women (MacInnes *et al.* 2013: 46). Some researchers argue that younger men are now competing for 'women's' jobs in former industrial areas, and therefore pushing women out of the labour market on to incapacity benefits (Beatty *et al.* 2010). But others warn against exaggerating changes in the labour market: other jobs besides service sector work exist, and some are not rigidly gendered, however poor quality (Shildrick *et al.* 2012). There is clearly differentiation among men. But McDowell (forthcoming, 2014) argues that working class young men are now bereft of their previous (albeit always limited) gender advantages.

Leave and flexible working

The central issue here is time to care. Of relevance are maternity/paternity and parental leave, leave to care for sick children and arrangements for other caring work (e.g. increasingly for elderly/disabled people too), as well as flexible hours/days of work or other flexible arrangements. The 2011 *Workplace Employment Relations Study*, published in 2013, gives information about the provision of these arrangements by employers in the UK, and the fourth *Work-life Balance Employee Survey*, published in 2012, showed 60 per cent of employees working flexibly.⁵²

The impact of having children on employment is well known. Caring for disabled or elderly people is also coming up the agenda as the population ages. Carers UK (2013a) reports that 2.3 million people have given up work to care (costing them an estimated £1.3 bn. per year (Pickard 2012; and see Carers UK 2013b)), and almost three million have reduced their hours.

As this is an area of policy, most of the discussion is postponed to the policy review section below.

Importance of locality

It is not possible to read off women's local employment opportunities from national statistics (Skinner 2005; Escott and Buckner 2006; Escott 2012) – or, arguably, men's, though perhaps for different reasons. Bruegel (2000: 4) talked of women living their lives 'closer to the ground' and therefore being more affected by local differences (cited in Green 2012). Finding flexible jobs and manageable and

⁵¹ The full rate of the national minimum wage was extended to 21 year olds in 2011 and this may have affected the figures, as younger people tend to be lower paid.

⁵² Flexible working is defined as any of: working part time, term-time working, job share, flexi-time, reduced hours for a limited period, working from home, compressed working week, and annualised hours.

acceptable child care in disadvantaged areas can be even harder than elsewhere (Grant 2009; Shildrick *et al.* 2012), reflecting the uneven distribution of care and access to transport. As noted, grandparents living nearby may be critical to this effort (Griggs 2009).

Welfare state

The influence of the welfare state on poverty in general is also well known. A gender lens here emphasises the importance of services as well as cash transfers. Tax systems and transfer payments operate directly on poverty, whereas services, facilitating access to resources and opportunities, have a more indirect impact instead, or in addition.

Private, occupational and fiscal alternatives to state provision – such as personal pensions, sick pay and tax reliefs – are also relevant, because they perform similar functions. They may be more generous, and often less conditional. But they may also reflect and exacerbate inequalities, including between women and men (e.g. see Ginn 2013 on pension tax relief), and take the male life pattern as the ‘norm’, more than their public equivalents.

Key relevant features of welfare state and analogous provisions include whether and how they respond to the different situations faced by women and men, and whether this results in differential risks of poverty being reduced or exacerbated. Existing work has highlighted:

- the importance of whether individuals receive benefits/transfer payments in their own right, rather than as the ‘dependants’ of others, and the adequacy of such benefits;
- in relation to benefits, the way someone qualifies for them (by contributions, by being in a certain category, and/or via a means test), the unit of entitlement, and the arrangements for receipt, which may all have specific gendered effects; and
- the existence of services in a form, and at a cost, that enables employment for women and men (especially parents and carers for elderly/disabled people).

Separating evidence on the links between gender and poverty from evidence on policy effectiveness is again difficult here, though, as welfare state provisions result from policies. Most evidence is thus in the policy review section below, with an overview provided here.

Benefit access and adequacy

Comparative evidence drawing on Luxembourg Income Study (LIS) data tends to underline the significance of transfer payments for the reduction of gender specific poverty. In a summary of two decades of comparative research using LIS data, for example, Gornick (2004: 213, 224) argued that researchers had found that cross-national differences in tax and transfer policies explained a large share of the variation in poverty between women and men in different countries.

More recently, Gornick and Jantti (2010) showed that public income transfers matter for reducing poverty disparities by gender between prime age women and men (25-54 year olds). In all 26 countries they studied, shifting from pre- to post-transfer poverty narrowed the poverty gender gap, or reversed it – though in the Anglophone countries they studied, they found that women were still likely to be poorer than men. But they argue that the country one lives in and its social policies matter too, especially in terms of the actual rates of poverty both pre- and post-transfer.

Turning to the design of benefits, contributory benefits tend to reflect labour market inequalities, including those between men and women. But they are capable of providing benefits in one's own right.⁵³ Men on average receive higher absolute amounts of, and more, higher status (non-means-tested) benefits in the UK (Bennett and Sutherland 2011). Bettio *et al.* (2013), in a report for the European Commission, found women on average in the EU had pensions 39 per cent lower than men's, and proposed a 'gender pension gap' to add to the gender pay gap, to help to assess gender inequality over people's lives. There is more analysis of pension provision in relation to gender in the section of this report on tracing the links between gender and poverty over the life course.

But women tend to receive a higher proportion of their income from benefits, so the social security system is crucial to them as well. And for some women, 'derived' benefits obtained either as a dependant of their partner, or following his death, are still important, in particular for pensioners and widows (Price 2008b). This may also be true in some situations for divorcees. In this way, marriage lives on as a determinant of income levels by family status (Daly and Scheiwe 2010), at a time when cohabitation is on the increase. This status has been extended in the UK recently to same sex partners in civil partnerships. However, with the new single-tier state pension, derived and inherited rights to pension entitlements will be abolished.

The number of women claiming incapacity benefits (both non-means-tested and means-tested) has been rising significantly (Beatty *et al.* 2010). But Sissons and Barnes (2013) show that on more recent evidence, employment and support allowance claimants found it most difficult to get into work from 'inactivity', and when they had a fragmented employment history; many of these will be women.

⁵³ See Bennett (2005) for a more detailed gender analysis of the then UK benefit/tax credit system.

Categorical (non-contributory, non-means-tested) benefits, such as carer's allowance, tend to be lower than contributory benefits.⁵⁴ Carer's allowance is tied to receipt of certain benefits by the person being cared for, and the requirement to be caring for 35 hours per week or more (Fry *et al.* 2011). It is seen as an income replacement benefit by governments, and therefore overlaps with others (Fry *et al.* 2011) – though recipients themselves may see it as an (inadequate) wage for caring. However, it can be valued highly by women, including those who feel constrained in using other household income (Bennett and Sung 2013).

Means testing of benefits results in individual outcomes being dependent on the actions and resources of one's partner (Bennett 2005). The basic means-tested working age adult benefit levels in the UK are inadequate to relieve poverty, and are particularly low for young single adults, though much more generous for pensioners.

Women are more likely to be seen as 'conduits' of benefits to meet others' needs (Daly and Rake 2003) – though this can also mean they receive at least some resources within the household. But if such benefits are inadequate, women in particular may dig into their own income to make up the difference (WBG 2006). Traditionally men were more likely to be seen as the main family provider, and thus subject to conditions as the benefit claimant, though this is changing, with partners and lone parents also increasingly having to fulfil conditionality requirements.

Services

Services, as well as time and income, are crucial to everyone, particularly those with caring responsibilities (especially when trying to combine paid work with caring) (Piachaud *et al.* 2009). This is now widely recognised in relation to caring for children (though child care has a range of goals besides facilitating parental employment, including socialisation of children, early years education and equality of opportunity).

Acceptance of the need for formal elder care services has lagged behind that for child care. For example, there are EU level targets for formal child care but not adult care services. Greater variation between countries is found in elder care than in child care, and developments in one may not match those in the other (Land 2011). Seventeen per cent of British Household Panel Survey respondents (2007) said they were providing informal care services (help with daily living activities). Some of the gap between demand and supply for long-term care (the 'care deficit') has been filled by migrant labour, with low wages and unfavourable conditions causing difficulties in recruitment and retention of UK-born care workers (Shutes 2012). Migrant care workers are often women who are part of 'global care chains', leaving their own children to be looked after by others, and often living with few employment rights in the UK on low incomes, in part because of sending regular remittances home.

⁵⁴ Originally the level was equal to the addition paid to a contributory benefit for a dependent spouse.

In addition, some ethnic groups may face barriers in using care services, including lack of information as well as cultural sensitivities in using child/elder care (Hirsch *et al.* 2011). It has been suggested that pregnant immigrant women are endangering their lives by disappearing from antenatal care because they cannot afford NHS maternity charges.⁵⁵

⁵⁵ Reported in *The Guardian*, 28 December 2013.

6. Gendered Routes in and out of Poverty and Across the Life Course

This section examines the ways in which the gendered poverty risks and systems of resource distribution analysed above as they combine or interact across the life course affect women and men.

Because gender inequalities – including dependence within the household – are strong influences on the risk of experiencing poverty, gender represents a key mediating influence on routes into and out of poverty. While for analytical purposes distinctions have been made above between the risks of poverty arising from family, labour market and welfare state, in real life these are intermingled. And the clearest demonstration of their combined effects is likely to be seen in longitudinal data. So here evidence from studies examining the links between gender and poverty alongside and in engagement with one another is considered.

Persistent poverty

First, what do survey based longitudinal studies, such as those based on the British Household Panel Survey (BHPS) (Jenkins 2011; DWP 2010a),⁵⁶ or the Families and Children Study (Browne and Paull 2010), reveal about persistent poverty and the gendered reasons for it in the UK? While they have the limitation of being based on the household, analyses have found women not just more likely to be in poverty but also more likely to stay there (e.g. Pressman 2000; Ruspini 2000). Single women pensioners and lone parents in particular have high rates of persistent low income. Indeed, Jenkins and van Kerm (2011) draw on EU-SILC survey data for 21 countries for 2008⁵⁷ to argue that persistent poverty does not fundamentally alter the picture from cross-sectional data in this context, as both the ranking of countries and the profile of income poverty across sub-groups by age and sex are similar.

Secondly, what has happened over time? Overall, *Low-income Dynamics* (DWP, 2010a) shows that between 1991-94 and 2005-08 the difference between men's and women's rates of persistent poverty decreased both before and after housing costs.

⁵⁶ There will be a hiatus in longitudinal studies in the UK due to the transition from the BHPS to Understanding Society.

⁵⁷ Using its definition of persistent poverty – currently income poor (or 'at risk of poverty' in the EU context) and also income poor in at least two of the previous three years. (The DWP definition of persistent poverty is being income poor in at least three years out of four.) See note above about different definitions of income used in EU-SILC and *Households Below Average Income* (HBAI) for the UK. The definition of children in EU-SILC is someone aged under 18, or between 18 and 24, living with at least one of two parents and not economically active; this differs from the HBAI definition. The subgroup analysis here does not include 6 out of the 21 original European countries in the analysis.

Jenkins (2011) also confirms an overall decline in persistent poverty over this period. In section 9. below, we examine developments that may have contributed to this.

Moving in and out of poverty

Women's economic status is highly sensitive to widowhood, divorce or separation, or the arrival or departure of a family member (including having a baby) (Bould *et al.* 2012), as well as caring responsibilities. Leaving employment on entering lone parenthood (Paull 2007), and falling income for women following marital splits (Jenkins 2008), are both significant routes into poverty, though declining in influence. This would suggest that targeting policies at these transition points could be beneficial.⁵⁸ Repartnering is the main way for single divorced mothers to escape (household) poverty (Price 2009). Shared life events can affect women's and men's economic outcomes differently; on relationship breakdown, for example, women's debts suffer a greater shock, and there is a longer-lasting scarring effect on their finances (Price 2006a; Moosa with Woodroffe 2009).

A study of recurrent poverty – understood as income poverty, financial strain and material deprivation – over a period of 15 years (1991-2005), based on the BHPS, found that women were more prone to recurrent spells of income poverty and material deprivation, though not financial strain. Lone parents were more likely to be recurrently income poor and experience financial strain. Being a lone parent, getting divorced/separated, and having more children, also increased the chances of recurrent poverty (Tomlinson and Walker 2010).

Another study showed that, averaging over 1992-97 and 1999-2007, there was a relatively large reduction in the poverty entry rate for lone parents and single pensioners, but childless couples' entry rate increased somewhat. Poverty exit rates increased for most family types, although not for pensioner and childless working age couples, among whom the exit rates fell slightly, while those for childless single people hardly changed. Earnings were important for poverty exits over 1991-97 and 1998-2004, while demographic events were more important for poverty entries; but income changes were still more important over these periods (Jenkins 2011).

We noted above that longitudinal studies could demonstrate the combination or interaction of different poverty risks. Treating family, fertility and employment transitions among working age individuals as interrelated, Aassve *et al.* (2006) found that employment transitions were the most important; for disadvantaged women, being employed or not while they had a young child was a key factor related to the risk of poverty. A link between a lack of economic opportunities for men and lone parenthood has also been suggested (Harkness *et al.* 2012). These authors remind

⁵⁸ Personal correspondence from Susan Harkness.

us of the earlier observation that changes in income and household size are often interrelated and causation may run both ways.

However, it has been argued that the dimension of individual decision-making is often not covered adequately in longitudinal research (Huinink and Feldhaus 2009). The studies cited above were quantitative. Pemberton *et al.* (2013) argue for more longitudinal qualitative studies about the experiences and trajectories of those in poverty. Some such studies were conducted in the UK in recent years, in particular focusing on parents and employment – e.g. Millar and Ridge 2009; Ridge and Millar 2011; Haux *et al.* 2012; Lane *et al.* 2013. And Wiggins *et al.* (2006) argued that their longitudinal analysis of teenage motherhood (1986 to 2004), which included qualitative research, facilitated a more nuanced and rounded analysis.

Across the life course

To gain a more comprehensive understanding of the links between gender and poverty, it is crucial to examine women's and men's trajectories over the life course (Portuguese Presidency 2007; Moosa with Woodroffe 2009). Various methods used by researchers are considered below, in addition to the survey based longitudinal studies described above, to explore ways in which the gendered risk and incidence of poverty for individuals may be influenced by family, labour market and welfare state factors and their combinations and interactions over the life course as a whole.

Jenkins (2011: 240) emphasises the difficulties involved, some of which are noted below.⁵⁹ Caution is required, therefore, and no fit will be perfect. But attempting to follow gendered pathways over the life course is nonetheless worthwhile, in order to track how (for example) today's lone parent living in poverty was yesterday's mother staying at home in a couple with young children, and will be tomorrow's elderly poor pensioner; or how today's single unemployed young man living in poverty fails to accumulate income and wealth over his lifetime, and why. Here, several different ways of following women and men over the life course are considered, in terms of what they reveal about the links between gender and poverty, and their limitations.

Cohort studies

The UK cohort studies now cover a fairly substantial part of some lifetimes, having begun with the 1958 cohort. Some findings from these are cited in various sections of this report. But their insights depend on the questions asked at the time, and detailed information on income was not gathered.

⁵⁹ There is also a clear description of the difficulties involved in assessing the impact of tax/benefit policies over the life course in Brewer *et al.* 2012c: 4.

Other more recent cohort studies also exist. The British lone parent cohort study follows 560 lone parents, but has not been used as much. The Millennium Cohort Study began a new national cohort study from birth onwards at the beginning of this century, weighted to enable detailed study of disadvantage. It has resulted in some valuable findings – for example, about the lower take-up of (even) universal child benefit among some very disadvantaged ethnic minority mothers, and about the socio-economic gradient of postnatal maternal depression that means new low-income mothers are dramatically more likely to suffer it. But it has not been in existence for very long, and so cannot yet sustain a whole life course analysis.

Retrospective life histories

Demey *et al.* (2013), who investigated how pathways into living alone in mid-life in Britain varied by gender and socio-economic status, used retrospective life histories, drawn from data in the new longitudinal study Understanding Society. Their findings show that the dominant path into mid-life solo living was partnership break-up. But a substantial number of never partnered men were also living alone, with unemployed men increasingly delaying family formation. This group of men living alone included those with low socio-economic status, who appeared more disadvantaged than women, and often lacked family resources too. The authors concluded that those who are childless, have no qualifications, are economically inactive and live in rented housing in late mid-life are also likely to face poverty in old age. Economically disadvantaged solo living women were more likely to be older mothers.

But this study did not look at poverty as such. And this method of exploring the life course, though promising, relies on retrospection which may not always be accurate.

Modelling individual life histories

Individual life histories can also be modelled, as Rake (2000) did in order to examine the impact of the ‘motherhood penalty’ on women. She demonstrated that this penalty was much higher for lower-skilled than for higher-skilled women, and the results were very striking. But this models a stylised pattern, rather than following real life individuals, and usually focuses only on earnings.

Evans and Williams (2009) deliberately assumed a lifetime lived under the same policies, in order to test their long-term impact on individuals and families, and included other forms of income; but this assumption will of course not mirror real life, given that policies are usually changed by successive governments.

Some modelling will be done for JRF’s anti-poverty strategies, to explore the impact of accumulated savings, pension provision and other factors over the life course.

Dynamic models

Brewer *et al.* (2012b) constructed a dynamic model to examine the impact of the tax/benefit system on female work incentives (and redistribution), and how this varies

in different circumstances over the life course, putting together individual incomes and household situations. The dynamics in this study are designed around real life patterns, applied to women (and their families) with characteristics from survey data. This behavioural model, however, may not include all the gender related factors that affect the decision-making of individuals. And the researchers were investigating inequalities between women, rather than the links between gender and poverty. Blundell *et al.* (2013) use similar methods, but also include the impact of tax/benefits on human capital accumulation.

Brewer and colleagues will be continuing this dynamic modelling, using the BHPS to construct histories of net income, which could be used to compare differences in 'lifetime' income for women and men. This is a promising development in life course research.

Income in old age

Analysis of the components of income in old age, including pension provision, can reveal the consequences of prior patterns of access to individual resources, as well as the design of pension schemes (Glaser *et al.* 2009a, 2009b). For example, someone in a working age couple may have access to their partner's income, which is sufficient for them to live on without experiencing poverty at that time. But this is not income that is contributing directly towards their own pension (Price 2006a):

'Low income in later life is the legacy of their [women's] individual poor financial circumstances during marriage, generally obscured during this period by the tendency for statistical analysis to ignore the individual circumstances of married women.' (Price 2006b: 260).

In addition, recent qualitative research for the UK government suggested that couples tend to think of pensions as individual rather than joint assets (Wood *et al.* 2012).

What analysis of income in old age reveals is that women are more likely than men to experience poverty at that stage of their lives because of how their life courses interact with pension rules (Ginn 2003). The gender disparity in poverty in old age is due to the perpetuation of labour market disadvantage for women in the UK pension system, as well as the impact of their caring work (Glaser *et al.* 2009a). They live longer and, as noted earlier, they tend to work less (often part time), earn less, provide more care, and have less access to occupational/private provision (Falkingham *et al.* 2010).

Foster and Smetherham (2013) analyse the factors affecting women's private pension scheme membership, including education/income/occupation/working hours and whether they had dependent children. Only 9 per cent of Pakistani and 4 per cent of Bangladeshi women of working age were in an occupational pension scheme in 2005 (Moosa with Woodroffe 2009). An official report (DWP 2005b) showed that

partnered men received about twice as much income in later life from the state as partnered women, and had far more other income; gender differentials for women and men without partners were also substantial. Glaser *et al.* (2009b) showed that stopping providing care preceded entry to poverty, particularly for women.

In the UK, labour market events are overall a more important driver of income in old age than family events – probably a result of the low level of provision for unemployment, which has a scarring effect over the life course (Dewilde 2012). Retirement resources for women living alone are less well explained by their own lifetime earnings, however – perhaps because what many get in retirement is related to their former spouses' earnings (Bozio *et al.* 2011). Evidence for women more generally shows that lifetime earnings have less impact on income in later life than might be expected (cited in Glaser 2009a: 20-21).

Price argues that divorced women are particularly likely to be living on low incomes, but that this is often hidden in the statistics on older women living alone.⁶⁰ Pension sharing on divorce is now possible (see Joseph and Rowlingson 2012), but not common, and not on the increase. For women pensioners in particular, analysis using the English Longitudinal Study of Ageing showed a clear association between current poverty and divorce (especially after age 45) or widowhood (especially before age 45); there was an association between past marital disruption and current poverty for women even after controlling for socio-economic characteristics (Glaser *et al.* 2009b). The disability benefits helping to keep many older divorced women out of poverty are expected to compensate for additional costs of disability, and are therefore not as valuable as they appear in official statistics, as noted earlier.

Conclusion

More complete analysis of the links between gender and poverty requires an unravelling of the individual components of couples' income, in order to go beyond the visible gendered poverty of single adult households and tease out the gendered reasons for the contribution of women's and men's situations to the poverty of couples. And investigation of life course trajectories using various methods can trace the combined impact of family, labour market and welfare state provisions on individual lives, and their links with poverty for women and men. Both these endeavours are complex; but they are important, in order to produce a more rounded and complete picture of these links – and a more nuanced assessment of evidence about policy impact.

⁶⁰ Personal correspondence from Debora Price.

7. Gendered Experiences of Poverty

The ways in which individuals experience poverty can be gender specific for both women and men. But much qualitative research on poverty is only about women (Goode 2012). Alternatively, when it concerns low-income families with children, such research focuses largely or wholly on mothers (though it is often described as being about ‘parents’) (McQuaid *et al.* 2010; Mountney 2012).

Women’s experiences of poverty

In their evidence review about the links between personal relationships and poverty for JRF, Corlyon *et al.* (2013) argued that gender] is an inescapable aspect of families, in view of the centrality of mothers and grandmothers in both experiencing poverty themselves and alleviating that of others.

Qualitative and quantitative research reveals women as being more likely to manage the household budget in low-income families – when this is likely to be more of a burden than a source of power (Goode *et al.* 1998; Daly and Leonard 2002; Bradshaw *et al.* 2003; Yeandle *et al.* 2003; Maplethorpe *et al.* 2010). One study found that women with control of family finances tend to suffer deprivation, while those without control tend to worry (Adelman *et al.* 2000). But the skill of managing can also be a source of pride and contribute to a positive sense of identity for those trapped in poverty.

There is some evidence of men passing on debts to their female partners (e.g. Barnard *et al.* 2014; Downs and Woolrych 2010). Over the past three years, the percentage of women citing family breakdown as the primary cause of their debt was almost double that for men (cited in Centre for Social Justice Working Group 2013). In addition, the statutory definition of domestic abuse now includes financial abuse,⁶¹ meaning financial control imposed by one person on another; this can be part of a behaviour pattern that includes domestic violence, and abusive relationships are known to be exacerbated by financial vulnerability (Kelly 2011). Most domestic abuse is suffered by women, and women in lower-income households in Britain were found to be much more likely than other women to experience it in analysis by Walby and Allen (2004). Lack of financial independence can delay or prevent victims leaving their abusers (Rosenblatt and Rake 2003; Bell and Kober 2008); and mental and/or physical ill-health resulting from abuse often means reliance on benefits,⁶² and/or homelessness (Hutchinson *et al.* 2014).

⁶¹ See <https://www.gov.uk/domestic-violence-and-abuse>

⁶² Personal correspondence from Alison Healicon.

Men and women have been shown to have somewhat different ideas about what constitutes 'necessities', and both sexes may see women's spending on household/family as their personal spending (Goode *et al.* 1998). Dealing with money is a constant preoccupation in low-income families (Daly and Leonard 2002) and integral to the 'emotional economy' of family life (Goode 2010).⁶³

Scullion and Hillyard (2005), in the Northern Ireland Poverty and Social Exclusion survey in 2002-03, found women more likely to use public transport, library, optician and post office, and men more likely to use public sports facilities; in terms of private services, women used church, supermarket and chemist more, whereas men used the bar and petrol station more.

Balbo (1987: 49, cited in Land 2011) compared women's unpaid work in the household more generally with making patchwork quilts: many goods and services outside the home require time and flexibility on the part of users, and so someone has to deal with agencies on behalf of household members – a role that often falls to women. This is also likely to necessitate giving information, often repeatedly, to gain access to services (Dodson and Scmalzbauer 2005).

In the 1999 Poverty and Social Exclusion survey, women were more likely to report having gone without clothes, shoes, food, heating, telephoning friends and family and going out, whereas men cited going without visits to the pub, holidays or hobbies due to lack of money (Scullion and Hillyard 2005; Pantazis and Ruspini 2006, cited in Price 2008b).⁶⁴

Parents will try to protect their children from poverty. Women tend to bear more of the costs of poverty, going short to ensure enough for others (WBG 2006; Warburton Brown 2011). This can have implications for women's physical and mental health (WBG 2006). There is a clear association between living in poverty and/or a disadvantaged area and having poor maternal mental health (e.g. Marryat and Martin 2010, drawing on a longitudinal study in Scotland): '[t]he consensus... is that socio-economic deprivation ... has a pervasive influence on maternal depression' (Kiernan and Huerta 2008: 784). Expectations of women being good mothers and maintaining a home often means stigma and shame for homeless women whose children are also in care (Hutchinson *et al.* 2014). Conversely, mental illness of parents/carers can contribute to (child) poverty, via its impact on employment opportunities (Gould 2006).

⁶³ See Bisdee *et al.* 2013a and 2013b on financial management and decision-making in older couples (a much less common subject of investigation).

⁶⁴ Respondents were asked about deprivation for themselves and their partners. (The data from a new similar survey are currently being analysed.)

Men's experiences of poverty

It is important, though, to avoid 'the simple dichotomy between female altruism versus male pursuit of self-interest' (Razavi 1998: 14). Research about men on low incomes tends to find that they are more isolated, without the social relationships women build around caring (Bradshaw *et al.* 2003). McKenzie's ethnographic research into a British housing estate (2013) found the men often 'missing' from the community activities and daily lives of the women, for a range of reasons. The women's involvement in dealing with officialdom also meant they were more aware than the men of the stigma of poverty and identification with the housing estate.

Men can be particularly affected by a (lack of) employment prospects, and the stress of being unable to fulfil their traditional role of provider for the family (Yeandle *et al.* 2003: 29-30). The priority put on ensuring a home for children, on separation and in homelessness legislation, can contribute to the greater likelihood of men being rough sleepers (88 per cent in London in 2012/13), given the current division of caring between the sexes - though this can also mean that homelessness services are not designed around the needs of the 1 in 4 users who are women (Hutchinson *et al.* 2014). The impact of poverty on men is often health related, including more heart disease, alcohol abuse and suicide (Pascall 2008); and when men have sole responsibility for managing incomes constrained by debt, they also experience the anxiety and depression more typically reported by women (Goode 2012). For both women and men, in some cases, the meeting of others' needs can be jeopardised by addiction problems etc.⁶⁵

As noted, analysis of gender and poverty focuses largely on women. In discussions of gender, men are often invisible, and there is a dearth of qualitative research about men's experiences of poverty (Pemberton *et al.* 2013) (though see Dolan 2007 and Lindsay 2009). But a profoundly differentiated gendered experience of poverty can be revealed where research is available, such as in a study of men and women in 27 very low-income households in Hungary (Fodor 2006). Men were found to be in gender role crisis, while women were finding their role as caretakers intensified. Couples were evolving ways of alleviating men's gender shame. Another recent qualitative study, in Israel, on the interrelationship of masculinity, poverty and work (Strier *et al.* 2014), whilst differentiating between a number of ethnic and cultural groups of men living in in work poverty, found that all participants construed work as central to their lives, whilst having different views of gender.

Walker (2014: 157-8), describing recent research on poverty and shame in seven countries, reported that for men everywhere the failure to provide and the need to rely on others, or on benefits, was seen as a challenge to their sense of masculinity.

⁶⁵ See Graham (1993) on the complexity of the various factors related to class and gender implicated in smoking.

Men's reluctance to seek help with debt may also stem from a 'do it yourself' image of masculinity (Goode 2012), and the StepChange debt charity reports⁶⁶ that young men are least likely to seek help with debts – though women's pride in their own budgeting skills may also lead them to believe that they can continue to manage (Goode and Waring 2011).

Conclusion

The experience of poverty for both women and men is framed by gendered roles, responsibilities and relationships practised within gendered societal structures. This means that certain forms of behaviour⁶⁷ may be seen and/or explained very differently by men and women; and that gender identities figure large in how money is handled and life is lived (Goode 2012) – including, as demonstrated above, in the context of poverty.

⁶⁶ 5 March 2013.

⁶⁷ Such as, for example, gambling (Casey 2003).

8. Policy Review: Introduction

This section examines the challenges in assessing the effectiveness of policies in tackling gendered poverty in the UK, in general and in relation to gender analysis more specifically.

Assessing policies: the challenges

In reviewing evidence on the effectiveness of policies in tackling gendered poverty in the UK, several difficulties arise. Firstly, as noted earlier, the gender dimension of poverty has been relatively neglected as a policy issue in the UK (Bradshaw *et al.* 2003; Rummery *et al.* 2007: 233-241; Annesley *et al.* 2010). Few policies aim directly to reduce *gendered* poverty.

Exceptions to this occur in projects supported by the EU Structural Funds (see McNaughton Nicholls *et al.* 2010), because of the EU's emphasis on gender equality and gender mainstreaming across different areas of policy. And the devolved nations, which are responsible for some matters with longer-term influence on poverty (such as education),⁶⁸ more often frame their anti-poverty debates (and policies) in ways that are more relevant to gender issues, as compared with the Westminster government. Wales, for example, dovetails its anti-poverty approach with its equality plan (McCormick 2013). But these are the exceptions rather than the rule. It is also the case that few public policies or initiatives overall are specifically targeted at men (Johal *et al.* 2012), including anti-poverty policies.⁶⁹

Secondly, in general terms, evaluations of the impact of overarching, preventative, multi-dimensional anti-poverty strategies are very challenging to conduct, regardless of whether or not they are focused on gender. Policy simulation and other forms of modelling are often the only ways in which to assess high level national policies affecting personal incomes. While prevention of poverty may be thought preferable, many policies address poverty only once it has occurred, or merely have the potential to reduce poverty (e.g. see Tripney *et al.* 2008).

It may therefore be harder to find robust evidence on some types of policies than on others. Moreover, evaluations of policies usually focus on their more specific goals (such as entry into employment), rather than their impact on poverty, whether gendered or not.

⁶⁸ Additional areas were devolved in April 2013 as part of the UK government's localisation policy.

⁶⁹ Some men who are homeless, or in prisons/young offender institutions (in all of which men predominate) do not appear in low income statistics; the Index of Local Deprivation can include them.

Gender analysis

The UK government, as other public bodies, is bound under equalities legislation to assess the impact of policies on ‘protected groups’, including women. The current government has largely done so through equality impact assessments (EIAs) – exercises to work through the implications of proposed policies, to set out whether any adverse impacts arise and if so whether any mitigating actions have been taken, and to justify the policy decisions taken. The prime minister has recently declared these EIAs to be unnecessary and bureaucratic in their previous form, and instead overall impact assessments of policies now usually include a section on equalities.

However, these EIAs had limitations in addressing the considerable challenges of conducting gender impact assessments of policy proposals. First, they primarily concerned women, as a ‘protected group’, but not men. Second, they included examples of defining a policy as gender equal if people were treated in the same way if they were in the same situation. But women and men are often in different situations – and thus affected differently by policy. In addition, EIAs were intended to apply to policies under consideration, not to evaluate those already in place.

The devolved nations conduct their own policy assessments according to equality and human rights considerations (e.g. a Northern Ireland Assembly Ad Hoc Committee (2013) on the Welfare Reform Bill); and analyses of social security changes in relation to equalities, including women (Welsh Government 2013) and poverty and gender, by the Scottish Government (2013).⁷⁰ But they have limits in terms of both their remit and their access to resources.

Finally, gender impact assessments and policy evaluations do not routinely examine the effects of policies from the perspective put forward in this review, which would include the impact on individuals within the household and people’s trajectories across the life course. A legal challenge to the government by the Fawcett Society for not having carried out a comprehensive cumulative assessment of the gender impact of the emergency Budget in 2010 did not succeed. But it may have been a catalyst in prompting the government to ask the Equality and Human Rights Commission (EHRC) to undertake a study of how to implement ‘fair financial decisions’, which is due to report shortly. The other factor behind the EHRC’s study was the findings of its own assessment of the 2010 comprehensive spending review, under Section 31 of the Equality Act 2006, to investigate whether the government had complied with the equality duties (EHRC 2012).

The review below therefore draws on the evidence from assessments and evaluations of relevant UK policies in the UK, but also in the conclusion to this report makes proposals to ensure more gender sensitive policy analysis in the future.

⁷⁰ See also Jarvis and Gardner (2009) and the Northern Ireland Assembly (2012a).

9. Overview of Recent Developments

As previous sections demonstrated, the most clearly visible gender specific poverty is that of lone parents and single elderly women. So this section records recent reductions in the poverty of these groups and the reasons that underlie them.

Reductions in poverty for lone parents and women pensioners

The evidence shows that poverty risks for men and women in the UK converged somewhat over the decade following the mid/late 1990s, in part as a result of reductions in poverty for lone parents and single elderly women. While the poverty rate for adult women was 4-5 percentage points higher than for adult men in 1996-97, this difference had halved by 2006-07 to 2 percentage points (Hills *et al.* 2009: 348; see also DWP 2013: 79).⁷¹ This meant that the poverty gap between men and women overall narrowed substantially (Millar 2010). Furthermore, as these two groups tend to remain in poverty long term, persistent poverty also fell.

For single childless working age adults, there is no appreciable difference between the sexes. In fact, poverty for childless working age people has risen, largely due to higher worklessness (Cribb *et al.* 2013; DWP 2013; Lupton *et al.* 2013;).

How did the effects described above for the two most prominent groups of women in poverty come about? Detailed analysis is presented in the next section (10). This section provides an overview.

In relation to lone parents, a useful review of research on those out of work and evaluations of the impact of government policies from 1997 to 2010 is provided by Haux (2013). This includes criticisms of the gaps, lack of follow-up and other flaws in the evidence base provided for policy. One of the reasons for lone parent poverty falling was the emphasis not on gendered poverty but on child poverty (HM Treasury 2010a). Another was the increase in lone parents' employment, about half of which was judged to result from a mix of policy changes, with the rest due to changes in the characteristics of lone parents and the labour market (evidence cited in Millar 2010). But employment does not always allow an escape from poverty. Importantly, in-work tax credits and benefits (including child benefit), as well as (marginally) child support changes (Skinner *et al.* 2007; Hakovirta 2011), resulted in far more lone parents escaping poverty by taking jobs of 16 or more hours per week than would otherwise have been the case.

⁷¹ The basis for the low income figures changed over this period, from GB to the UK. (Note that Browne and Paull (2010) record that whilst the poverty rate was higher for lone mothers, at 41 per cent, it was still 33 per cent for (the albeit much smaller number of) lone fathers (compared with a much lower 13 per cent for couples).)

Smeeding and Sandstrom (2005) argued that poverty among younger pensioners was no longer a policy problem in most rich nations, but that older women remained vulnerable. Poverty also fell over the decade from the mid 1990s for the other visible group of poor women in the UK – single women pensioners - although by 2011/12, 17 per cent were still living on relative low income, compared to 12 per cent for other pensioners (DWP 2013). The policy mix in the case of single elderly women is more straightforward than that for lone parents, since benefit income is the key component of living standards for older people. While their situation may be more straightforward, it can be difficult when examining patterns of poverty among pensioners to distinguish between the impact of composition due to cohort change and the effects of policy reforms. A reduction in pensioner poverty can be due in part to increased resources among those retiring more recently, as well as growth in the incomes of the already retired (for example, resulting from more women retiring with a more complete employment record). But pensioner benefits (particularly the introduction of pension credit) were very important for elderly women in raising their income (evidence cited in Millar 2010). Pension credit was introduced and then increased – to the extent that single pensioners who claimed pension credit began to have incomes above the ‘poverty line’ of 60 per cent of median equivalised household disposable income after housing costs – though take-up problems remain (Falkingham *et al.* 2010), particularly for elderly women.

Crisis and after

Following the crisis of 2008, the poverty rates of lone parents and women pensioners continued to fall to begin with, since cash benefits were protected. Traditional male jobs were also at first more vulnerable to disinvestment. This meant, among other things, a rise in the share of female breadwinner households in the UK (Harkness and Evans 2011; Ben-Galim and Thompson 2013),⁷² and in the EU a levelling down of gender gaps, in part by the risk of poverty increasing among men more than women (Bettio *et al.* 2012; European Commission 2014).

Since then, however, with fiscal consolidation including cuts in benefits and tax credits (HM Treasury 2010a and 2010b), poverty for those below pension age is forecast to increase (Browne *et al.* 2014). This has a greater impact on women, as benefits form a higher proportion of their income on average (House of Commons Library 2010; Fawcett Society 2012; Scottish Government 2013: summary p.1). Cuts in public sector jobs and services tend also to have more impact on women (Stephenson and Harrison 2011; Fawcett Society 2012; Wilson *et al.* 2012; WRC 2012; EESC 2013; Resolution Foundation 2013), including in terms of skills

⁷² Breadwinning is understood by Ben-Galim and Thompson to encompass both cases in which working mothers in couples are earning as much as, or more than, their partners and single mothers who are earning.

development (Brewer *et al.* 2012a), pensions (Ginn 2013) and pay.⁷³ Employment prospects for low-skilled mothers in couples have weakened (Lawton and Thompson 2013) and families relying on female breadwinners are more likely to be in poverty (Harkness *et al.* 2012).

The positions of lone parents and older women differ significantly. Analysis by the Institute for Fiscal Studies (IFS) for the Fawcett Society (2011) of the impact of tax and benefit changes to 2015 demonstrated that lone mothers stood to lose a month's income per year (and see Rabindrakumar 2013). Wilson *et al.* (2012) projected alarming rises in lone parent poverty by 2020. Lone parents' risk of living below the minimum income standard increased sharply in 2011/12, according to the Joseph Rowntree Foundation (Padley and Hirsch 2014).

Pensioners have been protected from most benefit cuts to date, and the basic state pension is uprated by the 'triple lock' (the rise in earnings, or prices, or 2.5 per cent, whichever is higher).⁷⁴ The minimum guarantee element of pension credit must be uprated at least in line with earnings.⁷⁵ Although the percentage of women pensioners in poverty still outstrips that for men (1 in 4 compared with 1 in 5 on under 60 per cent median household income before housing costs in 2011/12), and the actual numbers of elderly women are much higher, pensioner poverty measured by relative income level has continued to decrease, in part because of the relative generosity of pension credit but also in part because of the decline in the median income leading to a falling poverty threshold.⁷⁶

However, adding in the use of services by different groups, research showed that the cuts in social care provision by local authorities resulting from early plans for spending reductions meant that after lone parents, single women pensioners were the next most disadvantaged family type in terms of the cuts overall (Ginn 2013, drawing on research for the Women's Budget Group in 2010). Ginn also notes that these cuts are likely to increase the 'care deficit' (McNeil and Hunter 2014).

The next section examines policies in more detail.

⁷³ See Bevan Foundation (2013) on Wales and Hinds (2011) on Northern Ireland.

⁷⁴ As Ginn (2013) points out, price rises are now measured by the Consumer Prices Index rather than the RPI. Stephen Timms MP (in a debate on 25.2.14 in the House of Commons) argued that the triple lock formula has resulted in a lower figure (whether implemented or not) than the previous formula, of uprating by the higher of price or average earnings increases.

⁷⁵ House of Commons *Hansard*, Written Answers 6.2.14, col. 380W.

⁷⁶ Thanks to Jonathan Bradshaw for personal correspondence. It is known that take-up of pension credit is problematic.

10. Policy Review: Specific Policies

The earlier analysis suggested that, while the links between gender and poverty may be more visible in single adult households such as those headed by lone parents and single elderly women, they are not limited to women being more likely to head poverty prone households. Instead, the roots of gendered poverty risks can be found in couple households as well, and relate to the long and complex reach of gender inequalities in the family, labour market and welfare state singly and together.

This set of insights, together with the framework set out earlier, suggests that there are two main issues for policy:

- access to an adequate independent income over the life course for women and men; and
- fairer sharing of the caring and the costs of caring, both between women and men and more widely.

Below, for each of these the issue itself is set out, and the policy context, including current and future policies, examined. Evaluations of recent policies are then assessed, and the implications of current and future policies considered, with these broad aims in mind.

Access to an adequate independent income

In their review of evidence about the links between personal relationships and poverty, Corlyon *et al.* (2013) argued that policies aimed at increasing adult economic independence in the family context are effective in reducing the risk of poverty in the short and long term. This section examines the crucial elements of this, including access to employment (and education), benefits and pensions.

Employment⁷⁷

Women's (especially mothers') employment has increased; but Plunkett (2011) argues that if UK rates matched those in comparable countries, a million more women would be working. Paull and Patel (2012) suggest that greater female participation, with a higher proportion of women in full-time work, is key to achieving lower levels of poverty overall. Policies on activation for lone parents and partners pursued by recent governments provide apposite case studies to assess how far they have been used to tackle the roots of gendered poverty.

⁷⁷ Thanks are due to Oxfam GB for allowing the use of material adapted from Bennett (2010a).

Policy context: Researchers reviewing the causes of poverty stress the importance of the demand side of the economy, in terms of jobs being available (Harkness *et al.* 2012). But recent governments' policies have often focused on a supply side approach to the labour market, emphasising activation. The relevant issue here is that increasingly activation policies were directed at both men and women, thus altering women's relationship to the state in particular (Bennett 2009; Plunkett 2011; Green 2012). There has been less recognition by governments of the consequences of this shift for gendered roles and relationships, however.

Under the Labour governments from 1997 the approach for lone parents (and claimants' partners) – i.e. mainly women – was at first largely voluntary, albeit that it suffered from lower investment compared to the (compulsory) New Deals largely catering for men (Rake 2001). In the period 2006-12, however, conditionality increased (DWP 2008; Gregg 2008), until lone parents were transferred to Jobseeker's Allowance (JSA) from income support when their youngest child reached age 5 (Yeandle and Joynes 2012). This brought the UK more into line with other countries, but with a rather different lone parent population, and comparatively lower levels of spending on activation measures, than in some other countries.

In couples with children on certain benefits – but not tax credits – one of the two partners was treated similarly to lone parents, as the main carer. Other partners (a high percentage of whom were women) in couples with children on benefits have increasingly also had to fulfil conditions (Griggs and Bennett 2009; Ingold and Hetherington 2013: 628). Policy on partners was driven largely by concern about workless households (Hasluck and Green 2007), rather than about employment opportunities or rewards being differentiated by gender.

Compulsory work focused interviews were introduced for carers of disabled/elderly people in receipt of carer's allowance, but were withdrawn after carers said they were already fully occupied in caring. One study showed only 14 per cent of carer's allowance claimants actively looking for a job (Fry *et al.* 2011).

Current and future policies: In 2010, the coalition government said it was aiming for 75 per cent of newly employed lone parents to work 16 hours or more per week and half of all low-income or unemployed parents in couples with children to work 46 hours or more per week between them (HMT 2010b).

The Work Programme is the new variant of a similar policy in operation in the last stages of the previous Labour government, bringing together different claimant groups into one variegated activation and employment services programme, and now with much private sector involvement. There is little policy debate about gender issues, other than continuing concern about conditionality for mothers in particular.

The new sanctions regime, with much heavier penalties, will be spread to a much larger proportion of the female population than currently. Conditionality under Universal Credit (UC) will apply to most 'partners' in couples (70 per cent women) (DWP 2012). The 'claimant commitment', the new label for the agreement claimants make about actions they promise to undertake, has been introduced in advance, rolled out across all jobcentres in Britain by April 2014. It is modified for some of those with children or other caring responsibilities – but only for the sole parent, or the nominated 'lead carer' (as the main carer is called under UC) in a couple.

Evidence and discussion: Relevant policies can usefully be examined in two stages. Looking at the initial focus on voluntary participation first, a meta-analysis of evaluations showed that the voluntary New Deal for Lone Parents raised the proportion entering work of 16 hours per week or more (Hasluck and Green 2007). But participation was not high.

Two specific activation initiatives that focused on voluntary participation, in particular for (women) partners in low-income families, and that were evaluated, were:

- The Working for Families Fund (WFF) in Scotland (McQuaid *et al.* 2009): a voluntary scheme, providing tailored support at the person's own pace, aiming to improve the employability of parents with barriers to work to help them move towards/into/continue in work, education or training. The evaluation, which tested for deadweight, displacement and substitution, found that 53 per cent of clients achieved 'hard' outcomes, such as employment, and a further 13 per cent achieved other significant outcomes, such as improved confidence (though very disadvantaged clients were less likely to benefit). However, 2004-08 was buoyant in terms of growth and employment, and this may have helped. WFF has now been localised.
- The Partners Outreach for Ethnic Minorities (POEM) programme was aimed at Pakistanis, Bangladeshis or Somalis in particular, and was similarly voluntary. It targeted non-working partners in low-income families who were not involved with Jobcentre Plus, in areas of high disadvantage, and also gave flexible one-to-one support. The evaluation (Aston *et al.* 2009a, b) did not include a detailed counterfactual, though it concluded that, with 29 per cent of clients helped into work (as well as 'soft' outcomes), the scheme compared favourably to many other programmes. A few providers admitted they were not reaching many in the hardest to reach groups. Dale and Ahmed (2010: 78) argue that policy interventions to promote employment for Pakistani and Bangladeshi women should focus on helping them attain qualifications.

These initiatives suggested that tailored support on a voluntary basis to women partners in low-income and minority ethnic families with significant barriers to work could achieve higher participation. In relation to lone parents (a more mixed

population), an assessment of increased conditionality as they lost income support and had to claim JSA between November 2008 and the end of June 2011 found that this had a much greater impact than other previous initiatives. It also found, however, that most lone parents entering work were still moving from income support – in other words, without being subject to conditionality (Avram *et al.* 2013).⁷⁸ By April-June 2013, lone parents' employment rate was 63.7 per cent (ONS 2013b), up from 43.8 per cent in 1996 and 59.2 per cent in 2012. But those lone parents (especially with older children) who are not already in employment probably face severe barriers (such as having a disabled child). More generally, policy supports to get mothers into the labour market may have diminishing 'efficiency' over time, given that this is already a particular group (Gornick and Jantti 2010, citing Orsini *et al.* 2003).

As this account demonstrates, policy evaluations have tended to be focused on governments' own priorities – especially exit from benefit receipt, and entry into employment – rather than on poverty. A report on lone parents who moved off income support found that those who entered work were usually low paid and working part time (Coleman and Riley 2012; and see Haux *et al.* 2012).⁷⁹ Lone parent organisations responding to their members' experiences have called for specialist advisors to be reinstated, more attention to the care needs of older children and more support for higher level education/training (Hasluck and Green 2007: 81; Haux *et al.* 2012). In addition, lone parents have been moved on to JSA, with more conditionality, before financial support with childcare costs is extended to jobs of under 16 hours per week, as it will be under UC.

Qualitative assessment of benefit sanctions, imposed when conditions are not met, found that these increased stress, but did not seem to affect labour market behaviour (Goodwin 2008). Lone parents who were sanctioned were those who faced the greatest labour market disadvantages. Finn and Casebourne (2013) reviewed international evidence on the impact of benefit sanctions on lone parents. They found that, although some evidence differentiates findings for male and female claimants, few studies explore parental status or the impact of sanctions on unemployed lone parents. While mandatory requirements increased outcomes, there is little evidence on the role that risk of a sanction plays in securing compliance. On average, those with greater barriers to work are more likely to be sanctioned (because of the barriers, which also apply to participation in programmes, and their longer period on benefit).

There is also evidence of a dislike of JSA by lone parents (Lane *et al.* 2011). There are severe restrictions on taking up education/training on JSA, compared to the

⁷⁸ This study used 'difference in difference' methodology. Substitution and displacement effects were not examined.

⁷⁹ See the sections on ensuring work pays and progression in work below for more information.

greater flexibility of income support.⁸⁰ The WFF (see above), on the other hand, gave childcare funding for those going into higher education. Callender *et al.* (forthcoming) report on an outreach initiative to support parents (mostly lone mothers) to study for higher education courses in children's centres in deprived areas. Although an earlier report on lifelong learning using longitudinal data from several sources by Blanden *et al.* (2009) found the least consistent results for women between the different datasets, a later study by Dorsett *et al.* (2011) using evidence from the BHPS suggests that it had a substantial return for women, in terms of wage effects and especially employment prospects, in particular for those who were initially least qualified.

When it comes to the partners of benefit claimants (largely women) rather than lone parents, a synthesis of evaluation evidence on the New Deal for Partners⁸¹ suggested that they often had specific needs around hours and flexible working, and that very few couples considered formal child care. The dynamics of couple relationships overlaid all other factors in how partners approached employment. Their decisions were tied up with the potential effects on their partner's benefits, and on the household as well as themselves. In some cases, relationships were based on a marked inequality of power, with one person imposing their views on the other (Coleman and Seeds 2007; see also Yeandle *et al.* 2003; Bashir *et al.* 2010). Bashir *et al.* (2010), in qualitative interviews, also found hardly any fathers referring to childcare responsibilities as barriers to work.

It is unclear how, if at all, policy has responded to these findings. There has, however, been more recognition of parenting, after Harker's report (2006) for the DWP noted that Jobcentres did not always even know if claimants had children, and called for more recognition of parental roles in shaping employment services (DWP 2007).

The names of benefits can confirm traditional gender roles within couples (Goode *et al.* 1998). One example is 'jobseeker's allowance', which was largely claimed by the man in couples before joint claims were introduced in recent years. Ingold (2013), reviewing activation in Australia, Denmark and the UK, also found that benefit categories based on relationship status (such as dependent partner) were unhelpful, and argued for recognition of the fluidity of family formations, as well as flexibility for partners to exchange roles. However, while the joint claims for JSA introduced for couples in the UK, requiring both partners to fulfil conditionality, led to more exits from benefit, especially for female partners, they also revealed specific gender issues (Hasluck and Green 2007). For example, some partners wanted individual

⁸⁰ Carers claiming carer's allowance are also restricted in the number of hours' education they can undertake per week.

⁸¹ Originally New Deal for Partners of the Unemployed, introduced from 1999; it became the New Deal for Partners in 2004.

benefit payment, rather than JSA being paid to one person for the couple (Bewley *et al.* 2005). More generally, partners' lack of access to their own benefit conflicts with the focus on the individual in activation policies (Bennett 2010; Ingold 2013; Ingold and Hetherington 2013). Ingold argues for benefit payment to be individualised to resolve this.

As noted in the discussion of sanctions for lone parents above, increasing conditionality highlights the impact on claimants if conditions are not met as a policy issue. Evidence suggests that to date men have been more likely than women to be sanctioned (Griggs and Evans 2010), though the impact on men is a gap in the literature (Scottish Government 2013).

Matthews *et al.* (2012) noted that place-based policies often do not recognise the gendered experiences of poverty and unemployment. But they argued that such policies can make a limited difference to some outcomes, and evidence from the New Deal for Communities in England showed that this was particularly so for women residents; one reason may be that part-time work and care responsibilities mean that women spend more time in the neighbourhood, and so are more likely to have a higher 'dose' of the effects of living in certain areas.

Ensuring work pays

Participation in paid work does not address social risks by itself (Nelson 2012). These social risks include poverty, and in particular recurrent poverty (McQuaid *et al.* 2010). The kinds of employment available, including the degree of proximity to home (Escott and Buckner 2006), are critical. Protection against poverty depends crucially on the quality of, and rewards for, employment (Browne and Paull 2010), rather than the mere fact of employment. There is a danger of moving from jobless poverty to long-term in-work poverty. For low-income mothers in particular, this is both more likely and - as an alternative to caring for children as an activity valued by themselves and others (Mckenzie 2012) - not an attractive 'choice'. Women (especially lone parents) (Blundell *et al.* 2013) tend to be more responsive to (dis)incentives around employment, and more influenced by their family situation (Meghir and Phillips 2010; Brewer *et al.* 2012b).

Policy context: 'Making work pay' can be used to mean work paying more than benefits and/or ensuring that paid work is the best route out of poverty. Some policies are directed at low earning individuals – including the national minimum wage from 1999 onwards, and the 10p tax rate, as well as national insurance contribution changes and increases in tax allowances. Others (such as working families tax credit from the late 1990s, and working tax credit from 2003) instead target low-income families with an earner (Bennett and Millar 2005). Increasingly, as noted above, it is difficult for couples to escape poverty unless they have two earners. This subsection therefore also focuses on that issue.

The costs of working are relevant here as well. In addition to housing and transport, child care is a key ingredient of 'making work pay', and a major factor affecting mothers' labour supply (Akgunduz and Plantenga 2011). These costs are particularly important in the UK because child care is very expensive (OECD 2012) (44 per cent of an average income in Northern Ireland, 33 per cent in Great Britain and 12 per cent across the EU) (McQuaid *et al.* 2013). Shildrick *et al.* (2012) cite evidence from the Daycare Trust and Save the Children that one in four parents in severe poverty had given up work and one in three turned down a job because of high childcare costs, and that one in four are not in education/training because of childcare issues. The childcare element of working tax credit is meant to help address this, but has been reduced in recent years.

Current and future policies: the deficit reduction package currently includes cuts in benefits and tax credits, some of which are paid to those in employment, although personal tax allowances are also being increased in real terms year on year and there are proposals to introduce a transferable tax allowance for married couples and civil partnerships from 2015.

As well as extending childcare help under UC in future to those in 'mini jobs' of under 16 hours per week, there are plans to increase it to 85 rather than 70 per cent of childcare costs (up to ceilings, and limited to two children, as before) for families on UC with one earner (lone parents) or two (two-parent families).

Evidence and discussion: The earnings of male breadwinners in families with children fell in real terms from 2004/05, contributing to the rise in child poverty (Brewer *et al.* 2010b). But the national minimum wage raised wages at the bottom (Dickens 2011), for low-paid women especially (NEP 2010), though its level has fallen more recently.

Dickens (2011) – in a decomposition⁸² of movements in child poverty due to changes in demography, wages and work, and benefits and taxes – argued that increases in work engagement due to reforms in the late 1990s had only a modest effect; substantial benefit increases were still needed to lift people over the poverty line (see Hills 2013a). And 21 per cent of lone parents working full time, and 27 per cent working part time, are nonetheless living in poverty (Whitworth and Griggs 2013, cited in Culliney *et al.* 2013). However, Ray *et al.* (2013) cite evidence showing that quality part-time work has some scope to lift mothers currently working below potential out of poverty, especially lone parents who are workless or on a low wage.

A systematic review of in-work poverty initiatives for couples with children could find no reliable evidence about the effects of specific policy solutions (Tripney *et al.* 2008). Evidence about tax credits indicates that they increased incentives to work for

⁸² Based on Dickens and Ellwood (2004).

lone parents, and for one earner in couples, but reduced them for second earners (Chzhen and Middleton 2007; Adam and Browne 2010).⁸³ Since 2007, the proportion of couple families with single earners has increased back to the same level as in 1997 (Thompson, blog 9 December 2013, based on Lawton and Thompson 2013). This does not of course necessarily imply direct causation, as other factors could have had an impact. Modelling has shown that making child tax credit universal has the potential to improve second earners' incentives (Brewer *et al.* 2012c), suggesting that increases in child benefit could also have a positive effect.

Figari *et al.* (2011), using policy simulation, found that, across nine European countries, joint taxation for couples tended to affect work incentives negatively for the lower earning partner (usually the woman) – as well as reducing the tax/benefit system's equalizing effect between men and women (see also Bettio and Veraschagina 2009; Marx and Nelson 2013). An examination of the period 1979-2002 confirms that tax arrangements favourable to married couples can affect female labour participation (including in the UK, prior to the introduction of separate taxation in 1990), although high unemployment and few opportunities also play a role (Schwarz 2012). Paull and Patel (2012) suggest that support for tax incentives for second earners, and for child care, is important in some countries' comparatively lower poverty levels.

'Making work pay' could be seen as essential to ensure that activation policies, discussed above, are effective. A review of evaluations of a range of policy initiatives to encourage lone parents into paid work concluded that working families tax credit was more effective than several different activation measures, increasing their employment rate by between 3 and 5 per cent (Cebulla *et al.* 2008). Francesconi and van der Klaauw (2007), using panel data, attribute this to retention of employment, as well as work entry. Gregg *et al.* (2009) also noted an increase in job retention by mothers, though they said it was difficult to distinguish the effects of different policies. But tax credits can be seen as preserving labour market attachment for lower-skilled mothers by increasing income in work (Blundell *et al.* 2013).

By themselves, of course, these conclusions are not directly about gendered poverty over the life course. But Brewer *et al.* (2012c) conclude from their dynamic lifetime simulation model that family conditions under which working is particularly costly, such as lone motherhood, are especially prevalent among those with low lifetime income – so that, by targeting this group to improve work incentives for those with the lowest earning capacity in particular, the tax/benefit system also achieves redistribution across the life course as a whole.

⁸³ Evans and Harkness (2010) note that the counterfactual of increased primary earner earnings must be considered.

'In-work poverty' is already of growing concern. But lone parents and two-earner couples may be (even) worse off than they seem in official low income statistics, because help with childcare costs through working tax credit is included in income, but the costs are not deducted (DWP 2004). As help through benefits/tax credits has grown, the problem has arguably increased.⁸⁴ Van Mechelen and Bradshaw (2013) examine the child benefits packages in 27 developed countries up to 2009, as compared to the poverty line of 60 per cent of median equivalised household disposable income, and find that the value of the package for lone parents depends very much on how child care is subsidised, with the cost of child care undermining the value of the package in some countries.

There have been many reports on childcare costs in the UK (e.g. by Barnardos, Resolution Foundation, Gingerbread etc.). Most focus on modelled examples (see Evans and Eyre 2004). Hirsch (2012a; Hirsch and Hartfree 2013) models cases in relation to the poverty line⁸⁵ and the minimum income standard after paying for child care as well as for housing. The Resolution Foundation (2013: 22) also emphasises the impact of the combination of childcare and housing costs: for a typical middle income family, full-time child care for two under-5s on one calculation amounts to 41 per cent of net income after housing costs (Resolution Foundation 2013: 22). Moreover, the childcare element of working tax credit covers a maximum of two children, up to a cost ceiling. This combination of issues may help to explain the large gap in employment for mothers of three or more children in particular between the UK and those OECD countries with the highest employment rates for this group.

In terms of current and future policies, Adam and Browne (2013) suggest that the coalition government's current package of tax/benefit reforms overall will strengthen incentives, offsetting disincentives for second earners in UC; but this is partly due to cuts in benefits, which analysis shows will also increase poverty.

And while real increases in personal tax allowances benefit some low earners, and therefore can be helpful in tackling gendered poverty over the life course, those who earn too little (under 25 hours per week on the national minimum wage) gain nothing (MacInnes *et al.* 2013). Many will be young people of both sexes, but the remainder are likely to be predominantly women.

The 'poverty trap' hits women in two-earner couples particularly hard, in terms of the percentage increase in gross earnings needed to raise net income by a certain amount (Figari *et al.* 2011). The increased rate of withdrawal of UC, compared to tax credits, for many who increase their hours of work will mean that low-income couples

⁸⁴ Thanks are due to Donald Hirsch for a discussion of this point.

⁸⁵ The poverty line should in principle be recalculated because the median is changed by including childcare costs; but the numbers involved are likely to be too modest to make much difference (Hirsch, personal correspondence).

will struggle more to improve their living standards (Hirsch 2013; Resolution Foundation 2013). Joint assessment of income through means-tested benefits/tax credits thus has a clear gendered impact in suppressing opportunities to ‘make work pay’ for second earners (and as information in section 1 shows, men may increasingly also find themselves in this situation). This is also relevant to progression in work (below).

The coalition’s proposal for a transferable tax allowance for some married couples, while initially modest, has been argued to run counter to the findings above about the disadvantages of joint taxation for ‘second earners’ incentives (WBG 2013b, drawing on IFS 2013).

Progression in work

The particular concern here is that, because of constraints on their employment opportunities, parents and other carers may take lower level jobs; and that even after their caring has come to an end, they can remain in such employment – what the Fawcett Society calls the problem of ‘sticky floors’, which affects women in particular, as glass ceilings do.

Improving prospects for those trapped in low-paid, low-skilled work is also increasingly seen as key to tackling poverty (Barnes and Lord 2013). Taylor *et al.* (2012), however, projecting the impact of achieving the Leitch ambitions for skills in the UK for 2020, find a smaller reduction in relative poverty among women than among men, probably because a larger proportion of employment gains associated with their upskilling would be in part-time jobs.

Policy context: Women’s low pay is often justified or minimised as an issue on the grounds that they have, or could have, access to men’s (higher) earnings, and so are not likely to be in poverty (Bradshaw *et al.* 2003). But low pay is arguably most important for someone not necessarily because they live in a low-income household now, but firstly because they may perceive this as an under-valuation of what they do, and secondly because of the risk of poverty they run over their lifetime. It may mean that they are not earning rights to future benefits; and they may be at more risk of poverty if their relationship breaks down and they have no assets.

In relation to in-work progression, the Social Mobility and Child Poverty Commission has highlighted the need for improvements in hourly wages (not just hours of work), and a strategy on low pay. The Resolution Foundation (Plunkett *et al.* 2014) has echoed this call, and set out how this could change the role of the Low Pay Commission. Hudson *et al.* (2013) note the current paucity of employer initiatives enabling low-paid workers to develop a career path.

There was increasing debate under recent Labour governments about the potential of ‘mini jobs’, particularly for lone parents, as a step into better-paid work. There has also been concern about obstacles to progression in work, in particular in relation to

high levels of marginal effective tax rates (METRs) when deductions for income tax and national insurance contributions combined with withdrawal of means-tested benefits result in very little gain in disposable income for increases in pay.

Current and future policies: Under UC, the incentives to take ‘mini jobs’ will be improved, meaning that their potential for moving people (especially parents) on and up in the labour market will be crucial. A major instrument for achieving this will be continued conditionality in work if earnings (joint earnings for couples) are considered by the government to be too low. Pilots of the in-work support intended to run alongside this have been initiated, as – other than under the Employment Retention and Advancement (ERA) demonstration project (Hendra *et al.* 2011) – there has been little experience to date in the UK of continuing contact with benefit claimants once they enter employment.

Increasingly, in the run-up to the general election, policy debate is focusing on ‘pre-distribution’ – not waiting to redistribute amounts of gross income and wealth that have already been received, but intervening in the distribution of initial allocations by the market, including labour market rewards.

Evidence and discussion: A study of the potential of ‘mini jobs’ (under 16 hours/week) for lone parents found that changes to benefits could have a significant impact on numbers choosing to work (Bell *et al.* 2007). But another report found little evidence of mothers in couples using mini jobs to progress in work (Hales *et al.* 2008). Bastagli and Stewart (2012), using three longitudinal datasets, found considerable instability in terms of mothers’ employment profiles, including those with older children. While an early return to work paid off if mothers were able to sustain employment over time, the pay-off for lower-skilled mothers was significantly smaller than for the higher skilled – though lower-skilled mothers gained relatively more in relation to consistent part-time employment.⁸⁶ Parents may sometimes opt to put their career ‘on hold’ because their children need stability at certain periods (Millar and Ridge 2009). (See also Haux *et al.* 2012.)

In relation to current and future policies, there have been warnings that the positive incentive to take the crucial next step to move into full-time work is insufficient in UC (Tarr and Finn 2012). Gingerbread argues that working single parents are the worst affected in terms of benefiting little from working more hours under UC, meaning that they will be more likely to be trapped in low-paid jobs (Brewer and de Agostini 2013). And a range of reports has noted that incentives for many ‘second earners’ to earn more (and earn at all) under UC will be worse than they are now, in particular for those earning below the tax threshold.

⁸⁶ The authors note that it is not possible to control fully for selection and endogeneity, however.

Benefits in one's own right

Fagan *et al.* (2006), cited above, argue that one component of 'personal autonomous access to resources' is individual benefits – and personal tax allowances, which may perform equivalent functions but are often seen very differently.

Policy context: Changes to access to individual income under the previous government were mixed. Improvements in statutory maternity pay and maternity allowance, and maternity/paternity leave, as well as the right to request flexible working, did improve rights to income for men and women, albeit patchily and partially. Some earnings rules on benefits (including carer's allowance) were relaxed in order to encourage more people into work. There is now no earnings rule for the state pension. But both contribution and other qualifying conditions were tightened up by recent Labour governments (1997-2010) and the coalition government, in particular in the move first from invalidity benefit to incapacity benefit and then to employment and support allowance for sick/disabled people. Deacon *et al.* (2007), and Kemp and Davidson (2009), analyse incapacity benefits from a gender perspective.

The Labour government allowed low earners to qualify for national insurance benefits without having to pay contributions on a first slice of earnings. But in general the last decade saw continuing decline in working age NI benefits - supported by arguments that emphasised the relief of poverty as the key goal of social security provision. As these were higher status social security payments from which men benefited more, men were more likely to lose out. But women were more likely to have been caught in a pincer movement combining the abolition of dependants' additions and the tightening up of contribution conditions, as they were increasingly earning rights to such benefits through higher labour market participation (originally noted by Land (1986)). Women were also more likely to lose from abolition of the non-contributory severe disablement allowance, equivalent to incapacity benefit, which was replaced by alternative provision for those disabled from birth but not for those qualifying on other grounds (Bennett 2010b).

Looking at adequacy, basic means-tested benefits for adults of working age fell further below the poverty line under the Labour governments (Hills 2013a). Younger people's benefit levels were lower still, and still are, affecting some of the most disadvantaged young people (and their families), including single pregnant young women.

Current and future policies: More recently, as already noted, benefits and tax credits have been cut more generally, due to fiscal consolidation. Some of the biggest reductions have been made via decisions on uprating benefits and tax credits, reducing the percentage by which they will be increased each year, or in some cases freezing them (e.g. child benefit for three years).

The contributory replacement for incapacity benefit (employment and support allowance) for those in the work-related activity group now stops after a year, rather than continuing for as long as the health condition or disability lasted.

Debate about social security reform has narrowed by and large to discussions of how to improve simplification and work incentives, with a neglect of crucial issues affecting gendered poverty: the route to entitlement (via a contribution record, membership of a category and/or a means test) and the unit of assessment (individual or couple) (Bennett 2005; Bennett and Sutherland 2011). Yet now, in part as a result of public attitudes towards people on benefit becoming more negative, there is increasing debate about whether to rejuvenate the contributory principle, so that the public sees the system giving ‘something for something’.

Evidence and discussion: As far as is known, there has been no evaluation of policies affecting individual rights to benefits in relation to gender overall (although individually the more recent reforms were assessed at the time they were proposed, via EIAs). Gender impact analysis shows that they make it less likely that partners in couples have income of their own. Evidence from other countries also provides some insights. Ingold (2013), in a review of ‘active labour market policies’ affecting partnered women in Australia, Denmark and the UK, argues that reforms curtailing contributory and universal benefits are likely to result in such women’s increasing dependence on other household members for support (see also Beatty and Fothergill 2011). Policy simulation confirms this, and also demonstrates that ‘in-work poverty’ in couples is worsened by the abolition of non-means-tested earnings replacement benefits (Bennett and Sutherland 2011).⁸⁷

In addition, many women in particular are paid below the lower earnings limit in the UK and elsewhere, and thus do not pay NI contributions or their equivalent (Coleman and Riley 2012; Strban 2013 for countries in the EU). Although their entitlement to a basic state pension is protected in the UK if they have certain caring responsibilities, by getting weekly national insurance credits, they earn no short-term, non-means-tested benefit rights. In such situations in the past, women were assumed not to need any income replacement benefits because they could rely on their husbands’ earnings (Millar and Glendinning 1989).

There is little discussion of the gender implications of the increasing proposals from Left and Right to rejuvenate the contributory principle as a foundation for a future social security system, even when (for example) one recent suggestion was to give higher benefit rates in return for having to pay contributions for much longer to qualify for contributory benefit, which would be likely to have gender specific impacts.

⁸⁷ Cantillon *et al.* (2012) discuss similar issues – relating to the importance of social protection for partners of those in employment if in-work poverty is not to be exacerbated – for the EU as a whole.

Pension provision

As noted earlier, pension system design can affect gendered poverty risks for older people.

Policy context: The UK in the past has emphasised private (occupational and personal) pension provision more than many other comparable countries. This has been true recently under governments of both political persuasions. The level of the basic state pension is low in relation to average earnings, and state earnings related provision has been reduced by recent governments. Occupational provision is now being cut back, however, with many defined benefit and final salary schemes being closed, and the defined contribution schemes that are replacing them providing less generous cover. Many part-time and low-paid women are unlikely to be members of occupational schemes. Personal pension schemes promoted in the 1980s in particular involve the purchase of an annuity at pension age, although in the 2014 Budget the current government proposed that this condition be abolished.

Pensioner poverty was tackled in the early 2000s in particular through the more generous (means-tested) pension credit. This was uprated with increases in average earnings, while initially the basic pension was increased only with price rises (later, pension uprating was via a 'triple lock' – the highest of increases in average earnings or prices, or 2.5 per cent). Periods spent caring for a child aged under 12 – previously under 16 – count towards entitlement to the basic and state second pensions. Although bereavement benefits for those of working age have been cut back significantly, and been made unisex, older wives and widows have continued to benefit from their husbands' contributions, in particular in the pensions system.

Current and future policies: Recent changes include increasing the pension age, especially for women (Ginn 2011), and shifting the future balance between private and public provision (Ginn and MacIntyre 2012; OECD 2013). The basic pension now only requires 30 years' contributions for those retiring after 2010 (compared to 39 years for women and 44 for men formerly). The prime minister declared on 5 January 2014 that the Conservatives, if elected in 2015, will maintain the 'triple lock' on uprating the basic state pension until 2020, though he made no explicit commitment on pensioners' other universal benefits.

The latest policy proposals are for a single-tier state pension, and 'auto enrolment' into private pensions for those not already paying. The 'state second pension' (now a flat-rate top-up, rather than earnings related) will be absorbed into the new single-tier pension from April 2016. The single-tier pension will require 35 years' contributions for the maximum amount, and probably 10 years' for a minimum. The aims are to provide a simpler foundation of state provision for saving, without the disincentives of means-tested provision, and to ensure that costs continue to be sustainable.

Evidence and discussion: The OECD (2013) praises governments for reforms that will help contain the rise in future costs resulting from ageing, but argues that policy action is needed to avoid rises in pensioner poverty, as well as inequality among retirees, and notes in particular the ‘wide gender wealth gaps ... with women over 65 particularly affected’.⁸⁸ However, it is noteworthy both that the UK is a low spender already, and therefore has costs ‘under control’, and that the introduction and uprating of pension credit has resulted in a meaningful reduction in pensioner poverty (for those who take it up), as noted below.

Outcomes for pensioners depend on both redistributive features in state pensions and the balance between public and private provision (Evandrou *et al.* 2009). So any assessment should include not only state pensions and their distributive consequences, but also the impact of changes to state pensions on reliance on private pension provision, including the gender implications of such shifts. However, pension analysis is particularly difficult, because of the interaction of factors in the past and the uncertainty of conditions in the future.

Pensioner poverty decreased from 27 to 20 per cent (before housing costs) over the decade from 1998-99 (Carrera and Beaumont 2010), and after housing costs, on the latest figures for 2011/12, was down to the lowest proportion in almost 30 years, at 14 per cent (DWP 2013; MacInnes *et al.* 2013). Jenkins (2011: 273) found that for single pensioners in the late 1990s/early 2000s, increases in non-labour income were the most important factor for escaping poverty; because women single pensioners outnumber men, this also reduced gender specific poverty. However, low take-up of pension credit persisted. And in couples pension credit is often paid to the husband, whereas basic pension is paid individually.⁸⁹

The easing of qualifying conditions for the basic state pension and better treatment of caring will benefit women especially (though the DWP (cited in Pascall 2012) argued that most women would soon have got a full pension under the old rules, introduced by the previous government from 2010, because of these rules together with changing employment patterns). But the basic pension is still likely to be too low to provide a decent living standard without the addition of private provision (Ginn and MacIntyre 2012) or pension credit.

Adami *et al.* (2013), drawing on BHPS data (1991-2007), and using a counterfactual simulation, show that changes in labour earning distributions had benefited more women low-income pensioners, but that existing public and private pension schemes had not substantially improved pension differences among women. Evandrou *et al.* (2009), using retrospective life histories, argue that the motherhood pension penalty

⁸⁸ Quote taken from summary of document sent out by email, 26 November 2013.

⁸⁹ The DWP tabtool for GB (November 2012) shows that three-fifths of pension credit claimants are women; but this figure of course includes single pensioners, a group in which there are more women.

is greater for younger UK cohorts, perhaps partly because pensions more recently have reflected earnings more closely - though overall the link between pensions and work history for women in the UK is relatively weak (Sefton *et al.* 2011).

In relation to current and future policies, the new single-tier pension will be simpler to understand and will benefit many women in particular, especially those who are in poverty at the moment through not claiming pension credit.⁹⁰ The government's impact assessment states that the single-tier pension brings forward by a decade (to the early 2040s) the point at which women will get equivalent state pensions to men's. The reform is cost neutral, however, meaning that there are losers as well (including those who would have got more state pension). Those on low to middle incomes who did not contract out and have no private pension are likely to receive less than under the previous system. Ginn (2013) notes that the government still expects two in five pensioner households to be on means-tested benefits by 2050. Derived entitlement to pension for married partners based on a spouse's/civil partner's contributions will also be ended, as will inherited entitlement to additional pension. The recognition of caring in the single-tier pension could be inadequate, especially in view of the ageing population. Uprating policy will be crucial to outcomes in the longer term. And elderly men and especially women currently living in poverty will not be affected by these changes.

Leaving aside the single-tier pension, other reforms are problematic from a gender perspective, as is evident from previous studies. Auto enrolment (under which a conscious decision must be made to opt out) will include more people in workplace pensions but, as it depends on earnings reaching the personal tax threshold, the more this is raised the more low earners (the majority of them women) will be left out. There is also concern that some employers may offset their new compulsory contributions for those who do enrol by holding down low-paid workers' wages (Ginn 2013), which would affect women disproportionately. One think tank believes that auto enrolment should be compulsory (Barty 2014). The comparisons in the impact assessment examine state pensions. But there is likely to be greater reliance overall on private provision (Price 2008a), which is more likely to disadvantage women because it usually effects less redistribution (Ginn 2003; Foster 2011). Ginn (2013) says that wage replacement is being lost in state provision, with the only alternative being private provision which, unlike the state, does not provide for time out for caring.

Access to income within the household

⁹⁰ About 650,000 women reaching state pension age in the first 10 years after its introduction will get an average of £8 per week more in state pension (House of Commons *Hansard* Written Answers 21.11.13, col. 1028W).

Access to income within the household is not the same as having an independent income, as the income in question may depend formally on a partner's actions, resources and situation (e.g. in means-tested benefits). Given the focus on access to an adequate independent income in this section, therefore, this will not be dealt with in detail here. But, because of the issue of unfair sharing of resources within the family/household and the consequent possibility of 'hidden poverty', discussed earlier, it is clearly relevant to the gendered experience of poverty.

Access to income within the household concerns both resources for children and resources for oneself. Issues about benefits for children are dealt with later, under the subsections on sharing caring and the costs of caring more fairly, as these include both the amount and the recipient. So here it is only the issue of income for an adult that is discussed. (It is clear that this is over-simplified in the discussion below, and in particular that other payments will be relevant, e.g. for housing costs.)

Policy context: Resource distribution within the family as an issue of social concern is viewed differently across countries. In the UK, it has traditionally been seen as a difficult (and/or inappropriate) area for governments to affect via policy – except for resources for children – although a decision was taken, in the transition from having a claimant and dependant for JSA to having joint claims for some couples, not to split means-tested payments between partners with an amount paid to each.

Current and future policies: The coalition government is introducing UC, a means-tested benefit replacing six means-tested benefits/tax credits for those in and out of work. UC will be paid monthly in arrears, and in couples the whole amount will be paid to one account (chosen by them). There will be no labelling of elements, or payment of them to one person (e.g. child elements to the 'main carer' as now). The government recently announced that, if couples cannot decide on the account for payment, the 'main carer' will get UC in couples with children, and the tenant in other cases.

There are special arrangements if the couple cannot agree, or if they are deemed to need to split UC between them, or alter the payee. Northern Ireland is debating whether to allow all couples to split UC between them.

Evidence and discussion: As noted above, some of the issues about access to means-tested benefit within the household are discussed earlier in section 10. Splitting of means-tested benefits is not straightforward, as there were some indications in earlier research (e.g. Goode *et al.* 1998) that this might involve the man seeing his share as personal rather than household spending. But it is a debate that has currently hardly begun.

In relation to current and future policies, the Women's Budget Group (WBG 2011) and others have expressed concern about the potential gender implications of the design and delivery of UC, which could leave one partner with no access to

resources and which go against the grain of many low-income families' budgeting strategies. Monthly payment to one account is more significant because of the absorption of separate payments for housing and children into UC. The argument has been made that arrangements for UC must be flexible enough to work for all kinds of families – including those just beginning a cohabiting relationship, or indeed splitting up. Equality and sharing of resources cannot be assumed for all, as the evidence above showed. Many couples have a joint account into which UC could be paid – but evidence shows that this does not guarantee either equal access or control (e.g. Sung and Bennett 2007). And, as it is women who tend to manage the budget in low-income households, monthly payment of UC in one undifferentiated lump sum will also be likely to make their lives harder. This is likely to be exacerbated by the way in which some changes of circumstances will be treated as applying to a whole month regardless of when they occurred. Unfortunately, government research into these issues with claimants potentially eligible for UC asked only the main claimant about budgeting (Tu and Ginnis 2012).

Initial impact assessment of UC by the government included an acknowledgment that resources might not be fairly distributed within households. But other priorities took precedence – in particular, it seems, making UC seem as similar to the receipt of wages as possible, to encourage claimants into work. In practice, however, about half those earning under £10,000 per year are paid more frequently than monthly. And, given the increasing likelihood that couples have two earners, and the number of wage-earners also claiming in-work support in the form of benefit/tax credit payments, this likening of one monthly payment of a combined benefit to receipt of wages seemed unrealistic.⁹¹

Fairer sharing of caring and the costs of caring

This review focuses on the costs of caring and how these differentially affect women and men. But caring responsibilities can also bring access to resources, and are likely to affect the conditions under which resources are obtained. For example, as noted, benefits to meet the direct costs of caring for children tend to be paid directly to the mother (child benefit), or to the 'main carer' (child tax credit). In terms of the opportunity costs of caring for children or adults, benefits may be available for carers, and caring responsibilities often modify conditionality for those of working age. Similarly, in regard to service provision and assets, such as housing, there are some protections for those caring for others.

⁹¹ This is only an outline of some of the evidence and arguments in this area. There is more detail about these issues, and the impact assessments carried out by the government, at <http://www.wbg.org.uk/economic-social-policy/universal-credit/>

These provisions clearly provide some resources to those with caring responsibilities, and help to protect some from poverty. But resources for the carer depend on their fulfilling that role (though largely without specific rules on behavioural conditionality) (Kershaw 2006; Deacon 2007). And such resources are not usually equivalent to rewards from the labour market for those without such caring responsibilities. In addition, retaining the family home on separation often involves foregoing pension sharing (Joseph and Rowlingson 2011; Mair *et al.* 2013 on Scotland). So care responsibilities in a former period can cast a long shadow over access to resources for many people, in particular women, in the future. Even if changes are happening now, therefore, outcomes may differ for different cohorts.

Sharing caring and the costs of caring more fairly is not just about the division of labour between women and men within the household or elsewhere, however, but also about how much the population as a whole supports the activity and costs of caring, both for children and adults. This relates in part to benefits and tax credits (often called transfer payments) and in part to services, and is financed by taxation. Employers and occupational provision also have an important role.

Benefits towards the direct costs of caring

Misra *et al.* (2012), comparing 20 countries in around 2000, using multi-level logistic regression,⁹² find that – in addition to work-family policies – child-related financial transfer payments (benefits, tax credits etc.) help to reduce the risk of poverty for partnered and single mothers, especially the latter. The more generous these payments, the larger is the impact. This subsection considers both the amount and the recipient of benefits paid towards the costs of those being cared for.

Policy context: Under recent Labour governments (1997-2010), child benefit for all families and benefits/tax credits for low-income families (especially for younger children) were increased, various measures for lone parents were introduced, and resources for children were redirected within couples to ‘main carers’ (HMT 2003; Brewer *et al.* 2008). The health in pregnancy grant was introduced in April 2009; low-income mothers got a Sure Start maternity grant.

Benefits for children were paid to the mother by default as family allowances from the late 1940s. They replaced child tax allowances as well, being renamed child benefit, in the late 1970s. In 2003, the means-tested in-work supplement for low-income families was split in two and tax credits for children, and for childcare costs, were paid to the ‘main carer’ (who in couples is nominated by them). This related more to how best to get money to children than to providing income to ‘main carers’

⁹² Misra *et al.* argue that they restrict their sample to women aged 25-49 with children in the home not serving in the military or self-employed because work-family policies (which they also examine) are ‘specifically targeted’ to mothers.

within the family, though it was represented as transferring money from fathers to mothers.

Current and future policies: Child benefit remains separate from UC, and is still paid to the mother, but has been frozen for three years and is being uprated with other benefits by 1 per cent per year after that. A high income child benefit charge has been introduced for households with someone getting child benefit and in which someone earns over a certain amount, unless the child benefit claim is given up. Although child tax credit was initially protected, it is now being uprated by less than price rises along with other benefits.

The coalition government is clearly interested in targeting factors that it sees as key drivers of child poverty, including in particular family breakdown (HMG 2012) (though the proportion of children in lone parent families did not change much over the period of the last government (Dickens 2011)). It is particularly interested in the 'couple penalty' in the benefit/tax credit system.

The previous Labour government experimented with a grant to encourage low-income parents to promote the development of their child/ren, though the coalition government discontinued this (Evans and Gardiner 2011). The European Commission (2013a), as part of its latest social policy focus, which is on social investment, has proposed testing the effectiveness of conditional cash transfers (CCTs), to persuade low-income families to make use of early childhood education and care, and thereby invest in their children's development.

Evidence and discussion: Overall, women seem to have benefited more from direct redistribution under Labour after 1997, whereas there was more human capital investment for men through training (Ruxton with others 2009). Jenkins (2011) uses longitudinal analysis to show that benefit/tax credit increases were more important in lone parents leaving poverty in the late 1990s/early 2000s than before, though increases in employment also helped. He concludes that cushioning adverse income and demographic events was substantially improved through more generous support to children, as well as labour market improvement. Brewer *et al.* (2010b) come to similar conclusions about child poverty (though progress stalled from 2004-05 onwards, and some reforms just stopped child poverty rising rather than reducing it).

There is strong evidence of the importance of child benefit as an income for mothers (e.g. see Bradshaw and Stimson 1997; Bradshaw 2011). As far as is known, there has been no evaluation of payment of child tax credit to the 'main carer' in relation to gendered poverty, though the positive impact of increases in its value on child poverty has been assessed (Gregg *et al.* 2005), and several studies (including the Families and Children Study) have demonstrated a reduction in material deprivation for families, which is likely to have eased conditions for low-income mothers responsible for family budgeting (WBG 2006; Oldfield and Bradshaw 2011). Because nine out of ten lone parents and over 80 per cent of 'main carers' getting child tax

credits in lone- and two-parent families are women, these policies were likely to affect gender specific poverty risks. But they were not intended to meet women's own needs and, some argue, could solidify a gendered division of labour (discussed in e.g. Bennett 2005).

It is also argued by some that following relationship breakdown, paying child benefit and other additions for children to one parent, especially when the other shares the care, puts 'non-resident parents' (usually men) at greater risk of poverty (discussed in Ruxton with others 2009; and in Corlyon *et al.* 2013). The government argues that the imperative to reduce child poverty means retaining current arrangements (Humphreys v The Commissioners for HMRC, UKSC 18 (2012), UK Supreme Court). Child maintenance paid is deducted from income in the UK's low income statistics. To date, to our knowledge, no analysis has been carried out linking this with poverty incidence in the UK, though there is some recent research on this in the US (Sinkewicz and Garfinkel 2009; Ha *et al.* 2012).

In relation to current and future policies, there is conflicting evidence on whether there is a 'couple penalty', which may in part depend on the question asked. Stewart (2009: 58) notes that the structure of child tax credit is particularly helpful to lone parents, for example, as the family element is the same for lone and two-parent families. Adam and Brewer (2010) concluded that most people would receive more support if they were single (or told the authorities they were) than if they were married or cohabiting. Hirsch (2012b), on the other hand, comparing what couples/single people would get compared with what they need under a minimum income standard, calculated that families with children would not be better off if they split up. As noted, Stafford and Roberts (2008), in a comprehensive review, found that evidence on this from different studies using a range of methods tended to balance out.

The under-occupancy penalty, or 'bedroom tax' (reductions in housing benefit for 'under-occupancy' of social housing, or having additional bedroom(s), implemented in 2013), has been criticised not just for hitting women disproportionately (Scottish Government 2013: 27) but also for failing to allow additional space for children to stay overnight with non-resident parents (usually fathers). The government has undertaken to conduct a review of the 'bedroom tax', but it is too soon for evidence to be available.

The European Commission's recommendation on investing in children (2013b) responds to the proposal put forward in its own document on social investment overall to investigate making cash payments for low-income parents conditional on sending their children to early childhood education and care. It argues for caution when making family benefits conditional on parental behaviour or school attendance and recommends that the potential negative impact should be assessed. It is not yet clear to whom any such conditional payments would be made. But in the international development field, strong arguments are often made for the efficacy of

channelling these via mothers. Evidence from those countries which have used CCTs usually concentrates on the impact on children in poverty (see Barrientos 2011 for a discussion). But Molyneux (2006) focuses on the effects on gender relations, including concerns that CCTs add to the gender specific responsibilities of women and that they may invite a backlash from men.

Teenage parenthood

Women who become mothers at an early age are likely to be particularly disadvantaged, as noted earlier. Although the focus of policy has often been on the life chances of the children involved, there has also been concern about the mothers (though perhaps less about the fathers).

Policy context: In a Social Exclusion Unit (1999) report, the then government set out a teenage pregnancy strategy with two distinct aims: to reduce the conception rate for young women, and to increase to 60 per cent the participation of teenage parents in education, training or employment. Various measures were put in place to achieve this, an advisory group was set up, and local authorities became involved with a wide range of initiatives.

Current and future policies: While the outgoing Labour government set out a revised teenage pregnancy strategy in early 2010, the coalition government has not developed specific new policy initiatives in this area. However, it sees poverty as both a cause and consequence of teenage parenthood, and teenage parents are one of the named 'vulnerable' groups in its child poverty strategy (HM Government 2014: 90); in addition, some of the intensive help for families that it has championed (such as the Family Nurse Partnership scheme) involves teenage parents in particular. It has also continued Care to Learn, which helps parents with childcare costs while they are learning if they are under 20 years old.

Evidence and discussion: The evaluation of the teenage pregnancy strategy (Wellings *et al.* 2005) – including a tracking survey, administrative data, and media and process evaluations – reported a reduction in teenage conceptions and births, especially in poorer areas. In terms of the teenage mothers themselves, their wellbeing varied according to whether the father was supportive. They found it hard to continue in education. The evaluation report suggested that the Care to Learn scheme would help with this, and that there should be more focus on the socio-economic deprivation at the root of teenage motherhood. The advisory group also suggested more engagement with young men.

Harden *et al.* (2009) reported a 'small but reliable' evidence base supporting the effectiveness and appropriateness of early childhood interventions and youth development programmes for reducing unintended teenage pregnancy by tackling the associated social disadvantage. Such measures could also change the composition of lone parents, and therefore also increase the proportion employed.

There have been large falls in conception rates of 15-17 year olds recently (from 35.5 per 1000 in 2010 to 27.9 in 2012, according to Office for National Statistics figures, cited in HM Government 2014: 59).

Child maintenance

When parents have separated/divorced, child support (now called child maintenance) can be arranged via a public agency to provide for some of the direct costs of children – though parents may arrange to do this privately instead. In the UK, there is no guaranteed maintenance from the state, as there is in some other countries, where the government pays the parent with care and then sets about retrieving the money from the non-resident parent. Skinner and Main (2013) give a history of policy on child maintenance in the UK, which in recent years has sometimes been a troubled one. But child maintenance is clearly one element of the income package of lone parents, and relevant to gendered poverty for both sexes.

Policy context: Using the government agency to obtain child support was made compulsory for benefit claimants in principle from the 1990s, though the benefit sanction was removed in 2008. In addition, child maintenance has been totally disregarded from means-tested benefit calculations since 2010, rather than only £10/£20 per week being ignored, as was previously the case for out of work benefits. (The whole child support payment was ignored when tax credits were calculated.)

Current and future policies: A new Child Maintenance and Enforcement Commission has been established. The new child maintenance system introduced by the coalition government is intended to persuade more families to make their own arrangements. Those parents using the government agency to get maintenance because private arrangements do not work will pay a one-off fee and a percentage of maintenance. Enforcement measures will be increased.

Evidence and discussion: Child maintenance could potentially be one element of a package protecting some lone parents from poverty. The relevant minister was reported as arguing recently, however, that on its own child maintenance does not have a significant impact on child poverty (Skinner and Main 2013: 49). However, maintenance makes up a larger proportion of the income package of lone parents in poverty than for others; 14 per cent of those getting any maintenance were moved out of poverty as a result; and even for those who were not, the 'poverty gap' was reduced significantly (Skinner and Main 2013).

The proportion of lone parents on out of work benefits receiving child maintenance increased from 24 to 36 per cent between 2008 and 2012 (Bryson *et al.* 2013), over the period when compulsion was lifted and then maintenance totally disregarded (the

latter being expected to lift 100,000 more children out of poverty).⁹³ In 2012, 19 per cent of lone parents on out of work benefits receiving maintenance were lifted out of poverty (Bryson *et al.* 2013).

It is not only lone parents who receive child maintenance payments, of course. Some parents in reconstituted couple families also receive them, making for a complex interaction with means-tested benefits (Skinner *et al.* 2013: 333).

A literature review (Ridge *et al.* 2007) found very little evidence on the impact of changes in child maintenance on work incentives. Kosykh *et al.* (2008), however, predicted that increasing the amount of disregarded income substantially for those on out of work benefits (from 2010) would reduce exit rates from income support for lone parents, because it would make it less likely that they would move into work. But this result relied on disregarding any impact of other policy measures being implemented simultaneously.

An international comparison found that, while the UK's child maintenance system was capable of reducing poverty for lone parents in employment receiving it, comparatively few were in fact in this position (Skinner *et al.* 2007). A report using the Families and Children Study (FACS) found that mothers without child maintenance awards were significantly disadvantaged (Morris 2007). Skinner and Main (2013) found (also from analysis of FACS data, for 2008) that better-off lone parents are more likely to get child maintenance; only about a third of the poorest lone parents do so (see above). Private arrangements are also more likely to result in maintenance being paid or received, compared with arrangements via state mechanisms.

In relation to current and future policies, the evidence shows that private arrangements often work better; but this may be because the parents involved have a better relationship, and for half those lone parents on benefits in 2012 who had tried a private arrangement it did not last (Bryson *et al.* 2013). The one-off fee to use the public child maintenance agency has been criticised in particular, and the government has reduced it. Bryson *et al.* (2013) warn that the new system carries a risk that lone parents who have no alternative but the statutory system will become poorer, either because of paying the fee, or because they give up on maintenance altogether.

Child care and long-term care

Time, services and money are essential for everyone, and especially for carers and workers. Child care is important to facilitate parental employment. The Social Mobility and Child Poverty Commission (2013) has recently argued for keeping

⁹³ Written Ministerial Statement 23 March 2010, cols. 34-35WS, House of Commons *Hansard*, London: The Stationery Office.

women in the labour market through ‘employment proofing’ childcare policies. But, as noted above, child care is also valuable for children if it is of high quality (Eisenstadt *et al.* 2013), and should be seen primarily in this light. The subsection above examined childcare costs in relation to incentives and ensuring that work pays; this subsection focuses on childcare services, but also discusses childcare costs in the context of the overall costs of children to families.

As noted earlier, informal care for older people is largely carried out by women (European Commission 2007), with a negative effect on their paid employment (Carmichael *et al.* 2010, cited in Pickard 2011; Kotsadam 2011; Carers UK 2013) – though Ciani (2012), using the European Community Household Panel, argues that this effect is currently small. Long-term care services can clearly therefore also have a gender impact, and with an ageing population this is likely to increase.

Policy context: Childcare provision has changed substantially in England in recent years, with initiatives such as the National Child Care Strategy of 1999, the Sure Start initiative from 1999 and ‘extended schools’. Initiatives in the devolved nations have largely mirrored these developments, though with some differences, including, according to McCormick (2013), no strategy to date in Northern Ireland. Sure Start (now children’s) centres were originally started in disadvantaged areas and intended as hubs of local services for parents and children, with strong elements of parental engagement. Over time, however, they were called to focus on encouraging employability and on providing child care for working parents.

Use of formal child care has increased. The Labour government introduced ‘champions’ of formal child care who would persuade their peers in low-income areas about its benefits. The coalition government has increased free early years education from 12.5 to 15 hours per week for all 3- and 4-year-olds and extended this to disadvantaged 2-year-olds.

However, apart from free early years education, the UK’s is a market dominated system (Lloyd and Penn 2012). Subsidy is largely via the demand side and, apart from free early education, mostly given only when child care is needed for work.

Services in part avoid unwanted dependence on the family; but there are difficult questions around choices about where elder care takes place, who provides it, and who should receive any payment for care (Land 2011). Long-term care services, unlike the NHS, are not free at the point of use but are market based, with means-tested assistance to pay charges.

Current and future policies: The current government emphasises targeting of services as well as benefits to the most disadvantaged.

In addition, however, it is now proposing to give tax exempt child care to lone parents and two-earner families (up to high earnings ceilings), worth up to £2,000

per year per child, for children up to age 12. (See above for policy on help with childcare costs under UC.)

The government is also giving national insurance credits to grandparents providing child care for grandchildren under 12.

The major development in social care for disabled/elderly people in recent years has been the widening gap between demand and supply by local authorities, with the threshold for help being tightened by many, and informal carers often having to take the strain. Personal budgets have been given to many disabled people to buy their own services (Rummary 2009). A new system of help with social care charges is now going to be introduced, with a cap on certain charges.

Evidence and discussion: There is a stream of reports assessing the potential contribution of child care to ending child poverty (e.g. Skinner 2006; Waldfogel and Garnham 2006), but less focus on gendered poverty issues. In a survey a few years ago, one in five parents paying for child care in the UK – with significantly higher proportions among lone parents, low-income families and those in deprived areas – said they were struggling financially; in England, 28 per cent of non-working parents said they were not working because of inadequate provision (Campbell-Barr and Garnham 2010; EHRC 2010). This has clear gendered poverty implications.

Misra *et al.* (2012) found, using multi-level logistic regression to examine 20 countries in around 2000, that early childhood education and care (as it is known in the EU) is very important for single mothers' chances of escaping poverty, in particular for those with children under 3 years old; child care for 3-6 year olds is more important to lower poverty risks for partnered mothers. Both effects operate through limiting poverty in the present or future by allowing women to enter or remain in paid work (Daly 2014).

Positive experiences of free early years education in the UK have reduced reluctance to use it (Lane *et al.* 2011). This fits with Himmelweit and Sigala's finding (2004), based on qualitative research with mothers, that policies helping people to deal with external constraints on their options can simultaneously affect the ways in which they think about these as well.

Van Lancker and Ghysels (2013) argue that early childhood education and care services are taken up less by families on low incomes. Daly (2014) sets out possible reasons for this, including organisational features, and whether access for low-income children and parents is positively supported. A key current policy debate is about whether services or cash payments better promote various social goals (e.g. Field 2010; OECD 2011), because of the analysis for some countries showing that childcare provision is taken up by better-off families and is therefore seen as inequitable. Others argue that cash payments make much less difference to living standards because they do not necessarily facilitate employment, and that they can

be cut more easily. Increasingly, some argue that cash transfers should be reduced to pay for early years education and/or child care (e.g. Field 2010; Lawton 2013).

A more developed long-term care system for older people, as in the Netherlands, Denmark and Sweden, for example, seems to be associated with reduced reliance on informal care (Pickard 2011). More specifically in relation to gender, 'cash for care' schemes have been found to be associated with a more unequal distribution of involvement in intensive support for older parents by women, whereas social services were linked to lower involvement by daughters (Schmid *et al.* 2012).

In relation to current and future policies, children's centres in the UK are being affected by local government cuts (Land forthcoming). The child care system in the UK is often described as high cost (e.g. by the European Commission and the OECD). In a recent debate (20 November 2013), the relevant minister said that parents pay twice what parents in France and Germany do, while the UK provides similar levels of funding. Cash subsidies can be seen as favouring choice in relation to child care. But the government's proposal to introduce tax exempt child care has been criticised as giving too much funding to those on higher incomes.

Sustaining employment

Sustaining employment could clearly have been considered under access to an independent income. It protects against poverty risks, as does progression in work (and Browne and Paull 2010 argue that these are related). But sustaining employment is likely to be harder to achieve for those with caring responsibilities. This is the case for both women and men, but currently affects women in particular. Here, therefore, sustaining employment is discussed in the context of ensuring that the costs of caring are shared more fairly.

It is sometimes argued that policies to share caring more fairly are aimed at families in which the woman's life pattern is likely to be more 'masculine', and that low-income couples find such policies irrelevant. But Warren *et al.* (2010), drawing on qualitative research in 2005-06, found that the low-waged mothers they interviewed in England supported policies challenging gender inequalities in work time, enhancing their own time in paid employment and that of their partners in unpaid work.

Policy context: The UK has been characterised as having a 'work first' approach, although the priority on sustainability of employment has increased recently – with pilot schemes introduced by Labour, and then the ERA demonstration project for lone parents and others from 2003-7 (Hendra *et al.* 2011).

Leave policies are intended to support caretaking, while allowing parents to stay connected to employment. This means that the right to return is important. The link with the risk of poverty if employment is abandoned because leave is not available is clear in theory, although little direct evidence is available. And the design and

generosity of such arrangements can either facilitate, or challenge, the gendered division of labour.

Despite improvements, maternity leave in the UK is long, but mostly not well-paid. The Trades Union Congress (TUC) (2013, citing Moss 2013) says only one in four women receive extra occupational maternity pay in the UK. Specific paternity leave is short, and badly paid, with only 29 per cent of new fathers in the UK spending longer than two weeks at home, and better-paid fathers 50 per cent more likely to take paternity leave than those on the lowest incomes. Only 11 per cent of parents in the UK with children under 6 reported taking (unpaid) parental leave in a 2012 survey (Moss 2013). According to a recent parliamentary answer (3.4.14), additional statutory paternity pay (paid if the mother does not take up the whole of their maternity leave and the father takes it instead), which has been available since 2011/12, was paid to fewer than 4,000 fathers in 2012/13. The TUC says overall the UK ranks last in Europe when it comes to giving parents well-paid leave after childbirth; and O'Brien *et al.* (2013) note that there is a nearly three year gap between the end of well-paid leave and the beginning of an entitlement to some free early childhood education and care (other than for disadvantaged 2-year-olds).

Flexible working can also prevent care responsibilities causing labour market exit whilst allowing time for care. Certain groups now have a right to request flexible working (including carers of disabled/elderly people as well as parents since 2007), and employers cannot refuse this unreasonably, though there is no right to flexible working in itself.

Ellison *et al.* (2009) studied parents and their working and caring responsibilities. One finding was that leaves for maternity, paternity, parenting and looking after sick children, and flexible working arrangements, are crucial for ensuring that parents, in particular women, can care for their children and also retain links with the labour market. The latest UK survey showed that in 2009/10, 77 per cent of mothers who had worked before the birth returned when their child was aged 12-18 months (Chantfreau *et al.* 2011).

Increasingly, with an ageing population, leaves are also important for those caring for elderly/disabled people (Carers UK 2013a). The onset and duration of care needs for disability and old age are less predictable, however, and women are more likely to give up paid work when they become carers (Himmelweit and Land 2008). Employment may be negatively affected at a lower intensity of care than generally estimated (King and Pickard 2013). But this issue is only slowly being fully recognised, and leave for this kind of caring is not currently a statutory right in the UK (apart from the time off for emergencies available to all employees).

In principle, all those on care leaves count as employed in international statistics (Moss 2013).

Current and future policies: In relation to sustainability of employment more generally, arrangements with contractors under the Work Programme for those out of work now emphasise longer-term outcomes, though there has been concern about the achievement of these targets in the current economic situation.

A Bill currently before parliament extends the right to request flexible working to all employees, though (unlike in some countries) there is no right to request an increase in working hours (Hegewisch 2009).

Arrangements for care leaves in the UK as at April 2013 were summarised by O'Brien *et al.* in Moss (2013). The coalition government was planning to introduce more radical parental leave rights, but is now proposing shared leave, from April 2015. (The government's proposals for change are summarised in House of Commons *Hansard*, Written Statements 29 November 2013, col. 27WS.) Surveys suggest that only one in 20 men would take this up (*The Guardian*, 29 November 2013), and the government estimates that 2-8 per cent of new fathers will be able to afford to make use of it, as it will be paid at a low flat rate well below the minimum wage (TUC 2013).

Evidence and discussion: On work retention, Millar and Ridge (2009: 119) found that if lone parents are pushed into unsuitable employment before they are ready, they are unlikely to stay in their job. One reason behind the introduction of the ERA demonstration project was the high rate of leaving employment among lone parents (Hasluck and Green 2007); the temporary in-work credit (additional benefit) paid to lone parents getting a job dominated the impact of the pilots to help this group into work (Brewer *et al.* 2009).

But in terms of retention, reducing time costs can be as important as reducing monetary costs; and social relationships inside and outside the family (Millar and Ridge 2009), transport, and childcare location are crucial for mothers in particular (Skinner 2005). Ridge and Millar (2011) emphasise the difficulties faced by lone parents living on a low income comprising several different elements in achieving income security in employment. These factors, relevant to the gender aspects of poverty, are not always fully captured by economic models.

Generosity in parental leave for mothers may help to maintain labour force attachment, thereby decreasing their risk of poverty, with particularly strong effects for single mothers (Misra *et al.* 2012: 115, 119). It is hard to find firm evidence relating maternity/paternity/ parental leaves to poverty in the UK. But the 2009/10 survey of maternity/paternity rights and women returners (Chanfreau *et al.* 2011) showed that, though the overwhelming majority of mothers who had worked before childbirth received some maternity pay, those who increased their leave by most had lower pay, as did their partners. So those who had the longest time off work were likely to be those on the lowest incomes. These patterns also obtain elsewhere.

It has been argued that evidence shows the development of work/family packages to have been 'more concerned to permit mothers to shoulder their dual and often conflicting responsibilities for both unpaid and paid work than to make real choices' (Lewis 2009: 109), with men's roles to date changing much less (and see Ingold and Hetherington (2013), citing Schober and Scott 2012). This sometimes results in women taking the 'mommy track' in employment, given that part-time work is the commonest 'flexible' working arrangement (Plantenga and Remery 2010). Hegewisch (2009) also argues that the 'soft' framing of the right to request flexible working militates against 'rights claiming' by fathers, who would be going against the gender norm without having a clear entitlement to do so.

Many jobs held by single earners (largely men) would in any case not allow them to share childcare/domestic duties more equally (Collard and Atkinson 2009). Many partners of carers for disabled/elderly people are in a similar position (Himmelweit and Land 2008). The UK maintains its opt-out from the EU directive on working time. However, the Modern Fatherhood research project reports that the number of fathers working 48 hours or more per week fell from 40 to 31 per cent between 2001 and 2011 (Connolly *et al.* 2013.)

Budig *et al.* (2012) conclude from their cross-national study that parental leave and public child care are associated with higher earnings for mothers when cultural support for maternal employment is high, but not where the male breadwinner/female caregiver model is predominantly supported. Ugreninov *et al.* (2013), in another study of 25 European countries, concluded that work-family policies were not sufficient to reduce the poverty gap between lone parent and two-parent families, though childcare provision did reduce poverty risks overall, and that other policy provisions were also needed.⁹⁴

There are some key debates about the effect of leaves on short-term income and on longer-term labour market participation and sharing of caring, and about their impact in terms of socio-economic status. Previous studies indicated that long parental leave, especially if unrelated to rights to return to employment, and with low state benefits attached, is likely to lead to labour market exit by mothers (Morgan and Zippel 2003; Lewis 2009: 198) – although Keck and Saraceno (2013), in a study of EU countries, also argue that short leaves can be disincentivising, and Corlyon *et al.* (2013) cite evidence that leave, if too short, may lead to women leaving the labour market altogether.

Studies have shown that to encourage more sharing of leaves, fathers need to be well remunerated, and have flexible arrangements and 'use it or lose it' conditions on individual rights to leave (EHRC 2009; Lewis 2009: 171; and see Corlyon *et al.* 2013). Fathers do not take much leave if it is a shared entitlement (Moss 2013 – who

⁹⁴ A more detailed analysis of this report is given in Corlyon *et al.* (2013).

also notes that fathers' use of leave does respond to policy change), which does not augur well for current UK proposals.

Robust evidence on the relationship between time off for caring for elderly/disabled people and gendered poverty is also hard to find; but it is a growing issue (Himmelweit and Land 2008) and, given the gendered nature of caring and the impact of caring on work, this is a relevant question. Employers for Carers (2010), in a recent government strategy document, set out the evidence for supporting carers in work, giving average earnings lost for carers (from Carers UK) as £11,000/year.⁹⁵

There also appears to be little if any robust evidence on a direct relationship between rights to flexible working and gendered poverty.⁹⁶ Bryan (2011) found that flexitime and the ability to reduce working hours were each associated with about 10 per cent more hours of informal care, with effects concentrated among full-time workers providing small amounts of care. A review of flexible working time arrangements and gender equality in 30 European countries ranks the UK high on flexibility but low on gender equality, but does not refer to poverty (Plantenga and Remery 2010); neither did another comparative review (Hegewisch 2009).

Despite a legal right to reasonable time off for dependants' sickness, this can still be seen as a barrier by lone parents (Coleman and Lanceley 2011), and/or may not be known about by low-paid women (Shildrick *et al.* 2012). And many carers of older/disabled people report that flexible jobs to accommodate their needs are hard to come by (Fry *et al.* 2011).

In the UK, almost one in four employees with children under 6 have asked to work flexibly (36 per cent among women), with 81 per cent of requests fully or partly granted (Moss 2013). Evidence suggests that such arrangements are taken up mostly by women (OECD 2012). This may prevent women carers leaving the labour market, but fail to challenge the gendered division of labour (Scott *et al.* 2010; Scott *et al.* 2012). In addition, work-life balance policies have been seen as being more about the impact of family life on work than about how work affects family life, which is seen by families as more important (Knijn and Smit 2009; Hobson 2011). The 'flexibility' (unpredictability) and insecurity of employment are particularly problematic for those with caring responsibilities.

⁹⁵ The remainder of the strategy document does not mention gender, women, poverty or low income.

⁹⁶ Personal communication with Kathryn Ray (co-author of employment, pay and poverty evidence review report for JRF).

11. Principles and Priorities for the Future

Policies to tackle the gendered nature and risks of poverty should include a mix of generic measures and those that are targeted on specific groups. This section gathers together principles and priorities for the future in each of the policy areas examined above.

Access to an adequate independent income

Employment

As demonstrated by Dorsett *et al.* (2011), education and training opportunities are particularly important for women, who may have focused previously on care work rather than on their own progression. The key elements cited by Callender *et al.* (forthcoming) to attract mothers on low incomes into higher education study are low tuition fees, cheap or onsite child care, a convenient and local learning environment, and part-time, flexible courses; the same factors will also be likely to be important for other levels of study. Retraining opportunities are also key for men with inappropriate skills for today's labour market and the need to adapt to new kinds of jobs and roles.

'Active labour market policies' should provide tailored support, based on understanding the actual lives and priorities of women and men, while encouraging more flexibility in gender roles. To achieve employment targets, government and others will need to be more proactive in tackling attitudes about gender roles and the long hours culture in many jobs.

More attention should be paid to the 'local', including transport, integrated early years provision (Skinner 2005) and other forms of service provision. Northern Ireland's experience highlights the importance of rural as well as urban locations (Northern Ireland Assembly 2012b). All national policies to promote employment should take account of the local, and its importance for women in particular.

Designating one partner in a couple subject to conditionality as 'lead carer' in the new UC scheme threatens to solidify gender divisions, and should be rethought.

Ensuring work pays

Fagan *et al.* (2006: 578) argue that 'making work pay' for low-income households should aim to promote gender equality in labour market access, family responsibilities and 'personal autonomous access to resources via personal channels (earnings, individual benefits and tax allowances)'. Reducing the gender pay gap and improving rewards for low-paid workers (many of whom are women) should be part of making work pay.

It is crucial to improve the situation of 'second earners'. One way of doing so is to introduce an additional allowance before their earnings reduce their benefit (Thompson, blog 9 December 2013, based on Lawton and Thompson 2013). Another, broader, shift would be a policy to reduce the costs of core services (for example, child care), by subsidies to providers and/or price limits, reducing the need for cost-related additions to benefit. Individual taxation is clearly conducive to better work incentives, as is reducing reliance on means-tested benefits more generally.

Progression in work

It has been argued that there is a need for much greater focus on sustainability and progression in employment, and the prevention of 'churning', rather than so much emphasis on increases in conditionality related to an initial move into a job (Bastagli and Stewart 2012).

In addition, the more emphasis there is on universal provision, and on individual tax and benefits, the fewer low-paid workers, in particular lone parents and 'second earners', will be caught in the net of means-tested benefits and prevented from improving their own and the family's net income even if they move on and up in work.

Benefits in one's own right

The mechanisms by which people qualify for social security benefits, and decisions about who receives them, are vital. With increasing family fluidity, to base individuals' social rights solely or largely on marriage, or partnership, would expose many people (particularly women) to greater risk.

Instead, individually based benefits can be of particular benefit to women in couples. A return to more emphasis on contribution based benefits would be one way of ensuring this, though careful thought needs to be given as to how to best recognise caring in such a system. Carer's allowance gives carers some financial independence, and should be increased to match other non-means-tested benefits, and the qualifying rules relaxed, as well as simplified.⁹⁷

Provision of an income via social security benefits should not be allowed to undermine the possibility of gaining a more sustainable income through employment (Lister 1992). But ensuring that basic benefits are paid at an adequate level is important. While benefits and tax credits for children and pensioners have been improved in recent years, those for childless people of working age are minimal and due to be further reduced.

⁹⁷ A report from the National Audit Office (2011) wrongly identified carer's allowance as a means-tested benefit because it has an earnings rule (common for earnings replacement benefits).

Pension provision

The dilemma of how to value caring activities on the one hand, but avoid the solidification of the gendered division of labour on the other, is not so stark for pensions. Pensions have a variety of functions, not limited to poverty prevention or relief. But amongst these, risk sharing and redistribution are likely to be less prominent in private than state provision, with detrimental results for those with low earnings and/or labour market breaks due to caring. And many people in these groups will not be able to contribute to private provision. The more generous pension provision is via the state, the less such alternative provision will be needed, and vice versa.

And the extent of individualisation should not be exaggerated (Daly 2011). Many women in particular still depend on derived benefits, and these should not be removed without measures to ensure that replacement provision will be adequate.

Access to income within the household

Policy reforms should ensure that individuals within households are not left without access to income. Concentrating financial power and resources in the hands of one partner carries real dangers of financial abuse. How benefits are paid should go with the grain of low-income families' budgeting strategies. UC must also be able to work for all kinds of families, not just those in long-term stable relationships. And a desire to encourage employment should not be allowed to over-ride recognition of the realities of low-income families' lives. This means in particular that the design and delivery of UC must be rethought.

Sharing caring and the costs of caring more fairly

Benefits towards the direct costs of caring

Misra *et al.* (2012: 13) argue that a comprehensive approach to poverty for mothers and their families, including family allowances, is particularly important during economic recessions.

Furthermore, the more that support for the costs of children is provided independently of family structure, the less this will be likely to affect decisions about living in a lone- or two-parent family (see Brewer and Shaw 2006; Culliney *et al.* 2013). This is the case for child benefit, for example. The same is true of benefits that are an individual right, rather than joint. In addition, Brady and Burroway (2010), in their comparative study using Luxembourg Income Study data, argue that

generous, universal and comprehensive provision is associated with lower poverty levels for single mothers,⁹⁸ and does not have counterproductive consequences in terms of family structure or employment, while the results are less clear for targeted social policy (though Van Mechelen and Bradshaw (2013) note that targeted provision within an overall structure of social insurance can also be effective).

Child benefit should be restored and protected as a secure and flexible source of income – if available on a universal basis, among its merits are that it helps to prevent poverty, rather than just relieve it once it has occurred, and that it does not affect incentives to work or to live in different kinds of family.

The Special Rapporteur for the UN (2013), in her report on unpaid care work, recommends that financial support to carers should be paid to the primary caregiver regardless of sex, biological relationship to the care recipient or form of household/family. This is clearly particularly important when the primary caregiver has no access to other sources of income. In relation to the potential use of CCTs, she recommended that collecting payments or meeting co-responsibilities should not significantly increase the already heavy workloads of women, and that programmes should not reinforce the maternal/caring roles of women without involving men.

The same UN report argued that care should be seen in policy terms as a social and collective, rather than merely individual, responsibility. ‘The level of public expenditure on care is therefore a gender issue’ (Himmelweit and Land 2008: 3; see also WBG 2013a).

Teenage parenthood

The evidence suggests that young parenthood is often linked to disadvantage, lack of choices and dislike of school, and that these factors can be tackled through appropriate policy responses. Young mothers’ motivation to pursue education and employment opportunities is often enhanced when they have a child, and can be built on with positive support.

In terms of help for young parents, personal support and good employment have been found to be key in positive trajectories (Wiggins *et al.* 2006).⁹⁹ An adequate benefit rate for single young people (including pregnant women) is critical, to give them and their babies a healthy start. There should be more support for young fathers (Ruxton 2007), in particular because the birth of a child may be a fruitful time for positive interventions (OECD 2011).

⁹⁸ The definition of ‘single mothers’ in the Luxembourg Income Study does not necessarily correspond to ‘lone parents’ as used elsewhere in this report, and may include some mothers with partners.

⁹⁹ Sure Start Plus provision for pregnant teens and teenage parents, intended to reduce their social exclusion, was evaluated separately (Wiggins *et al.* 2005).

Child maintenance

Child maintenance needs to be a secure source of income for the parent with care. It also needs to be separate from contact arrangements. A guaranteed maintenance scheme seems more likely to achieve both these aims and make a larger contribution to poverty reduction.

The accommodation needs of non-resident parents around having their children to stay should be provided for within benefit rules. The splitting of benefits for the child/ren is more complex, and could be related to what happens within intact families. Currently the decision about the payee is made on the basis not of shared care arrangements but of who plays the major role in the child's life and care. One drawback of dividing means-tested benefits for children between separated parents that has been put forward is that means tests of two households would presumably have to be carried out, and the total payment level could be lower because separated fathers are usually (though not always) better off than mothers with care. The same would not be true of child benefit, being non-means-tested.

Child care and long-term care

High quality, culturally sensitive, free/affordable childcare provision is essential to combat gendered poverty, and to achieve other key policy goals. Bryson *et al.* (2012) review whether there is a case for public support for informal child care, and find that this is not proven. The high (though not universal) take-up of free early years education for 3- and 4-year-olds in the UK suggests that this should be built on. There is a growing consensus among experts that supply side funding is preferable. Uncoupling support for child care from employment would also facilitate take-up of education and training by parents, in particular mothers, out of work.

In many couples, childcare costs are seen as being offset against the mother's income. Payment of the childcare element of working tax credit to the 'main carer' recognises the reality that it is often women who pay for child care, but may also confirm this as a gendered responsibility. Free provision, such as early years education, does not have this dilemma. In addition, because it is not dependent on employment status, free early years education is not withdrawn from a lone parent if she starts living with an unemployed partner (as happens now with the childcare element in working tax credit).

It can be argued that both services *and* transfers are essential if the direct and/or indirect costs of caring are not to fall on women in particular and make them more vulnerable to poverty. This again requires an individual life course, rather than just a household snapshot, view. Measures could be taken to encourage more take-up by those on low incomes, without having to resort to CCTs (see above). And the suggestion of reducing cash payments for children to finance better childcare provision should not be pursued, as it would mean only families with children paying for any necessary improvements, rather than this cost being shared more widely.

Sustaining employment

Countries with the smallest gender gap in unpaid work are those with the highest female employment rates (OECD 2012). But to increase men's contribution to care, the costs of their contribution must be lowered (Himmelweit and Land 2008). Parental leave therefore needs to be better paid, with more leave specifically for fathers (Lawton and Thompson 2013; Moss 2013, cited in Corlyon *et al.* 2013) and the possibility of taking leave as part-time work, as well as a right to reduced hours for parents after parental leave ends (Hegewisch 2009).

The relative position of lone- and two-parent families in relation to rights to parental leave needs to be considered, given that lone parents may have sole responsibility for children.

Carers of disabled/elderly people generally believe that combining work and care is important for carer wellbeing (Fry *et al.*, 2011), so it seems important that more support for working carers is developed, such as periods of care leave. For older carers, high quality social care services are needed for their economic activity rates to increase (Himmelweit and Land 2008; Pickard 2011). This has yet to be accorded the same priority as childcare services; but its urgency is increasing.

12. Gaps in Evidence

This section highlights gaps in evidence that should be filled in order to have fuller knowledge of, and carry out a fuller assessment of, the links between gender and poverty and the policies that could tackle these. There are five main points to be made, though we recognize that additional gaps could also be identified.

Augmenting the statistics on low income

Bradshaw *et al.* (2003) argued that the relationship between gender and poverty had been relatively neglected in research and statistical literature for the previous 15 years. A gender breakdown is currently provided in the annual *Households Below Average Income* publication for the population as a whole, and for working age adults and pensioners (composition and rates), and time trends are given (DWP 2013) - although it is admitted that the statistics could understate gender differences, because of the possibility of unequal income sharing. However, there is no breakdown of other statistics (e.g. on the economic status of families, on lone parent status, or on disability etc.). The Women's Budget Group (WBG) has also called for a regular gender and poverty supplement to *Households Below Average Income*, to enable a more informed discussion of relevant issues.

More specifically, there should be regular consideration of the impact of childcare costs on incomes, to rectify the current situation whereby 'disposable' incomes include the benefits or tax credits awarded to help with childcare costs but such costs are not deducted from income. (In addition, the same should be done with the additional costs of disability.) The difficulties involved should not be underestimated, but researchers have been working on both these issues and will have relevant expertise to contribute.

Longitudinal and comparative data

There is a hiatus between UK panel surveys (the BHPS and its successor, Understanding Society), which means that the Low-income Dynamics study published by the Department for Work and Pensions will have a gap in its coverage of movements between income groups (the last one covering 1991 to 2008 (DWP 2010a)). The FACS, which was both cross-sectional and longitudinal by the time it was ended, lasted from 1999 to 2008. While these statistical sources are not specifically focused on gender and poverty, they have proved useful for an examination of gender implications by researchers. There is no clear solution to this problem, however.

On the other hand, EU-SILC and UK low income statistics are shortly to be harmonized, which will allow cross-country comparisons that are no longer at odds with the UK's data, and this will be helpful for comparative analysis.

Individual income

Price (2008b: 20) argues that it is important for all poverty data to be collected at an individual level; for reports to be disaggregated by gender; and for consideration to be given to the measurement and reporting of financial resources at an individual level, to gain some understanding of vulnerability to poverty. The WBG has argued for the restoration of the calculation of individual incomes originally carried out by the Women's Unit/Women and Equality Unit, and subsequently as a one-off exercise by the National Equality Panel (2010).

This is why JRF's plan to support the updating of the analysis of individual incomes in the UK is welcome. Bennett and Sutherland (2011) demonstrate the importance of this information for implementing a comprehensive gender impact assessment of policy changes, in their case in the analysis of potential social security changes.

Specific issues/areas

Men's experiences and risks of poverty: As mentioned several times above, the lack of information on the lives of men in poverty, and the links between issues specific to their lives and their risk of poverty, is a profound barrier to knowledge creation. In particular, qualitative evidence on the experience of living in poverty for low-income families with children focuses largely on mothers - while often describing such research as exploring the views of 'parents'. In addition, quantitative evidence on poverty often highlights the well-known groups in which women are more visible, such as lone parents and elderly single women, with detailed investigation only starting recently into (for example) single 'childless' adults of working age. Given the increase in poverty among those of working age recently, this group should be a priority for further research. Corlyon *et al.* (2013) draw attention to non-resident fathers in particular, and this review has highlighted the lack of evidence about the impact of paying child maintenance and/or not sharing in benefits for children on this group.

Impact of sanctions: There is a lack of evidence on the gender impact of sanctions – not just the numbers of men and women sanctioned, which can usually be obtained, but investigation of the impact of reduced resources on the claimant and, if relevant, their partner and family. This is becoming more urgent in the UK because of the recent increase in sanctions and introduction of the claimant commitment.

13. Conclusions

A changing situation

International development literature takes gender as a key issue very seriously in its analysis of poverty (e.g. see Jaggar 2013), and many development policies focus on tackling the links between the two (e.g. see Molyneux 2006). This does not, of course, necessarily mean that this approach has solved all the associated problems – far from it. But it is notable that in debates about poverty in *developed* countries, gender does not enjoy the same central position. The European Commission has supported policies to move towards equal economic independence for women and men, and has also championed gender mainstreaming in all policy areas, including those relating to poverty and social exclusion.¹⁰⁰ But this perspective has never been fully embedded in EU member states' approaches, and recently it also appears to have been deprioritised.

Yet the weight of evidence confirms that in developed countries such as the UK, gender inequalities carry a heightened risk of poverty for women in various ways and also contribute to the poverty risk of some men. These stem from the organisation of family relations and responsibilities; labour market engagement and rewards; and the structure of the welfare state and analogous provisions. The likelihood of these risks leading to poverty for women (as conventionally understood, that is, living in a low-income household) has been attenuated by the societal gender settlement. This involves in general women depending on sharing men's resources within couples (and beyond the grave, via widows' benefits), in return for caring for younger and older generations. There was sustained subsidy of this division of responsibilities by the state in the past (Land 2011).

This arrangement to deal with poverty in a gendered world never worked perfectly in reality. Women were a majority of adult recipients of Poor Law relief from its introduction in 1834 (Thane 1978). As Lewis and Piachaud (1992) demonstrated, the feminisation of poverty in the UK is not recent; throughout the last century, women in poverty had always outnumbered men. Glennerster *et al.* (2004) confirm this in research for JRF: in 1899, women made up about 60 per cent of all adults in poverty, and by 2001/02 they made up 54 per cent of those aged 16 and over living in poverty. And it was not just women living alone who fell into poverty. They might be more visible; but women in couple households might also have been living in poverty, and more likely than men to do so, by virtue of not sharing equally in

¹⁰⁰ See, for example, European Commission (2008) *Manual for Gender Mainstreaming Employment, Social Inclusion and Social Protection Policies*, which includes a list of relevant questions for assessing gender impact in relation to policies on active inclusion.

available resources – and until fairly recently, did not legally have ownership of their own income or assets.

Recently, however, various developments have occurred which make it much more obvious that this gender settlement is not a feasible strategy - if it ever was (Lewis 2009). First, the decline in traditional male jobs means that men are no longer as assured in terms of their own financial position, even leaving aside the possibility of others depending upon them. Ruxton (2002: 2) argued that, although on most indicators women do worse, and structurally men often set the norm, 'life is increasingly insecure for many men'. This is even truer today.

This also means that women are no longer insured against the impact of gender inequalities leading to poverty by living with and/or inheriting from men. The family/couple household is becoming increasingly fragile as a basis of current entitlement or future inheritance for individuals, given the fluidity of its nature now.

But in addition, women are increasingly present in the labour market – partly because the labour market itself is changing, but also because of wanting autonomy themselves (Bennett *et al.* 2012; Bennett and Sung 2013). This means that a focus on the family/household as the major (anti-)poverty unit for policy measures is also increasingly inappropriate. Women began to be treated as individuals in their own right rather than as dependants of their husbands in tax and benefits from the 1970s (Land 2011). There is growing emphasis on individualisation, self-provisioning and a supply side approach to the labour market in the policy approaches of many OECD countries today. And derived benefits for dependants and widows have been cut back – in particular, those available without a means test (Lewis and Bennett 2004; Bennett 2005). Price (2008b: 20) noted in addition that increasingly the balance of private pension schemes is shifting from defined benefit schemes carrying a widow's pension to defined contribution schemes, in which this is optional; a UK government report in 2005 found few men choosing to provide a widow's pension.

There is therefore a growing need to examine what is going on within the household/family, and for individuals over their life course, to capture the ways in which associated poverty risks for women and men are changing, and the implications for gendered poverty. In particular, research should be sustained into how much individuals are dependent on resources within the household (in other words, what is standing between them and poverty), as well as how intra-household/family practices have longer-term implications for individuals' protection against poverty. The analytical challenges are significant, because of the household basis and snapshot perspective of much analysis of poverty and of anti-poverty policies. But there are increasing numbers of researchers attempting to achieve this.

The policy challenges are also huge, given that just as independent (rather than familialised) rights for women are being accepted, these are increasingly being put at risk (Lister *et al.* 2007). One focus as an aim for policies to tackle the links between

poverty and gender could be achieving sustainable rights to independent income. A key policy puzzle discussed above is how to combine this with valuing of care work. In addition, it should not be assumed that women are more economically independent than they are, or that gender roles are suddenly interchangeable for men (or women) (Lewis and Bennett 2004). So policies are needed which take account of the current situation while moving towards change. But the gains from developing policies in the directions suggested in this report are significant, and would result in a fairer future for both women and men.

Policy design and analysis

From this perspective, a major drawback of much policy design is its focus on the household/family at one point in time. For example, discussion about labour market interventions counter-poses ‘work-poor’ households (with no-one in work) to ‘work-rich’ households (with any/all adult(s) in employment) (e.g. Dickens *et al.* 2004).¹⁰¹ This sounds gender neutral, but in fact obscures the significance of women’s increased participation in the labour market for their own autonomy (Bennett 2002) – and, increasingly, men’s decreasing participation in employment too. It does not differentiate between lone parents and couples; conflates families and individuals; and diverts attention away from the gendered nature of the labour market and those gender roles and patterns in other spheres of life that interact with it.

Analysis by HM Treasury is particularly likely to take this ‘unitary household’ perspective – for example, calculating the direct tax paid by ‘households’, despite the existence of independent taxation. Similarly, analysis often compares one-earner versus two-earner households at one point in time, rather than the position of women and men over the longer term.¹⁰² The household focus in the UK may be a function of the strong roots of means testing in the UK benefits system. While every social security system has multiple goals, the overriding aim of benefits in the UK is usually seen as relieving household poverty at one point in time, rather than providing social protection for individuals over the life course (as in continental Europe) or acting as a badge of citizenship for all (as in Scandinavia) (Bennett 2010b).

The household perspective is also apparent in policy assessments, both by government and others. For example, the coalition government has acknowledged that many ‘second earners’ would face worse disincentives under UC; but it sees this as justifiable, given the priority on getting one person in the household into work. Reporting on the potential impact of changes in the structure of employment on poverty and inequality in 2020 for JRF, Brewer *et al.* (2012a: 5) concluded:

¹⁰¹ The European Commission’s measure of risk of poverty/social exclusion now includes ‘low work intensity’ at the household level, which begins to provide a more differentiated concept.

¹⁰² Apps and Rees (2010) make a similar point about debates in Australia.

'improving things for [low-paid] individuals does not always have the anticipated impact at the [low-income] household level'. This is clearly indisputable, given the conventional poverty measure used. But an alternative perspective could lead to recommendations more conducive to an emphasis on access to individual income over the life course, which this review suggests is increasingly important to breaking the links between gender and poverty. This means going beyond aggregate level analyses (Wilson *et al.* 2012).

In addition, it means avoiding the sorts of assumptions common when using 'model families', which often cover only a limited range of household types that may be (stereo)typical (e.g. the traditional single earner couple, with a 'second' adult who never appears to have any income of their own, if they are not in employment). Such practices can lead to a focus on policies to improve or subsidise the income of the first adult, rather than undertaking constructive enquiry about the partner's situation and what should be done about it.

It is possible to use household models in ways that facilitate an assessment of the gender impact of policies. Exemplary studies here (e.g. WBG 2013a)¹⁰³ examine households by type, but also by the sex of individual adults and of one or both earners within households (and which is the higher earner in couples), by whether the household has children or not (and how many), and often by age as well - at least above and below pension age. The analysis takes into account the distribution of women and men across each household type as well.¹⁰⁴ This thereby approaches as closely as possible a gender sensitive analysis, albeit using households rather than individuals. To date, however, these have been used largely to focus on gains and losses from policy changes, rather than on poverty *per se*.

There is also clearly a need to look inside the household/family insofar as is possible. As Bradshaw *et al.* (2003: 26) argued, 'government policies which focus on household income do not address the realities of life within households'. And as the EHRC (2012: 104) recommends, it is important that governments develop 'new approaches to analysis where appropriate, particularly in the area of understanding the potential impact on individuals of a change that affects household resources'. After all, 'public interest and the aim of government should be to secure the welfare of *all individuals* [italics added] within households' (Bisdee *et al.* 2013a: 163). And there is evidence to suggest that enabling economic autonomy is likely to support rather than undermine personal relationships (e.g. see Lewis 2006).

¹⁰³ With Landman Economics.

¹⁰⁴ Thanks to Prof. Susan Himmelweit, Open University, for personal correspondence, 21 November 2013. (See also Browne 2011, who analyses tax/benefit reforms between 2010-11 and 2014-15 using similar methods.)

Principles for gender impact analysis of policies

The OECD (2012) recommended that governments should increase the quantity and quality of data analysed by gender, and improve the evaluation of public policy, including by enhancing gender impact assessments. This is not easy, as noted above when discussing the need to consider the implications of policies over the life course and the potential for shifts in gendered patterns of behaviour and gender relations. But there is now an established body of knowledge about carrying out gender assessment of policies, which is essential in order to systematically ensure a mainstreaming of gender considerations in drawing up and implementing policies. The UK government and devolved administrations should draw on this more.

A more nuanced perspective is needed in addition, however. As argued at the beginning of this report, this would take account not only of the amount of resources that someone may acquire from a policy change, but also of the potential impact this may have on gender roles, relationships and structures both in the home and outside it. If the focus is on the implications of changes in resources for risks and opportunities for individuals over the life course, and in particular their access to adequate independent income and fairer sharing of caring and its associated costs, different conclusions might be reached about the most appropriate mix of policies.

Veitch with Bennett (2010) suggested that gender impact assessment (of proposed benefit reforms, in that instance) should go further than just comparing the numbers of women/men affected, and the amounts of resources involved, in order to examine in addition:

- the make-up and labelling of such resources;
- their impact on gender roles and relationships; and
- their effects on:
 - the financial security and autonomy enjoyed by women and men;
 - their caring responsibilities; and
 - inequalities within the household;
 - both at the point of change and over the life course (see also Bennett 2012).

These principles were adapted from Daly and Rake (2003), and were cited by the current government in one of its own recent EIAs (DWP 2010b). The same principles would be relevant to assessment of policies that affect gendered poverty, and essential to developing anti-poverty strategies with gender issues at their core.

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