

This is a repository copy of *Gender and poverty in Britain*.

White Rose Research Online URL for this paper:

<https://eprints.whiterose.ac.uk/102824/>

Book:

Bradshaw, J orcid.org/0000-0001-9395-6754, Finch, N orcid.org/0000-0001-5753-1783, Kemp, P et al. (2 more authors) (2003) *Gender and poverty in Britain*. Working paper series, no. 6 . Equal Opportunities Commission , Manchester

Reuse

Items deposited in White Rose Research Online are protected by copyright, with all rights reserved unless indicated otherwise. They may be downloaded and/or printed for private study, or other acts as permitted by national copyright laws. The publisher or other rights holders may allow further reproduction and re-use of the full text version. This is indicated by the licence information on the White Rose Research Online record for the item.

Takedown

If you consider content in White Rose Research Online to be in breach of UK law, please notify us by emailing eprints@whiterose.ac.uk including the URL of the record and the reason for the withdrawal request.



Women. Men. Different. Equal.
Equal Opportunities Commission

Gender and poverty in Britain

Jonathan Bradshaw, Naomi Finch, Peter A. Kemp,
Emese Mayhew and Julie Williams
Social Policy Research Unit
University of York

© Equal Opportunities Commission 2003

First published Spring 2003

ISBN 1 84206 054 6

EOC RESEARCH DISCUSSION SERIES & WORKING PAPER SERIES

The EOC Research Discussion Series and the Working Paper Series provide a channel for the dissemination of research carried out by externally commissioned researchers.

The views expressed in this report are those of the authors and do not necessarily represent the views of the Commission or other participating organisations. The Commission is publishing the report as a contribution to discussion and debate.

Please contact the Research and Resources Unit for further information about other EOC research reports, or visit our webpage:

*Research and Resources Unit
Equal Opportunities Commission
Arndale House
Arndale Centre
Manchester
M4 3EQ*

E-mail: research@eoc.org.uk
Telephone: 0161 838 8340
Webpage: www.eoc.org.uk/research

This report can be obtained in electronic format from the EOC website or in paper format from the EOC's Helpline as follows:

Website: www.eoc.org.uk

E-mail: info@eoc.org.uk

Fax: 0161 838 8312

Helpline: 0845 601 5901

Post: EOC
Arndale House
Arndale Centre
Manchester
M4 3EQ

Interpreting service available for callers to the Helpline

Typetalk service available – Tel: 18001 0845 601 5901

CONTENTS

| | Page |
|--|-------------|
| TABLES | ii |
| EXECUTIVE SUMMARY | iii |
| 1 INTRODUCTION | 1 |
| 2 THE NOTION OF POVERTY | 2 |
| 3 THE LATEST EVIDENCE | 6 |
| 4 THE CAUSES OF POVERTY | 13 |
| 4.1 Overt causes of poverty: the labour market | 13 |
| 4.2 Hidden causes of poverty | 22 |
| 4.3 Gendered assumptions | 27 |
| 5 TACKLING POVERTY: THE GENDER DIMENSION | 29 |
| 6 CONCLUSION | 38 |
| APPENDICES | |
| A1 Family Resources Survey | 41 |
| A2 Scottish Household Survey | 50 |
| A3 Poverty and Social Exclusion Survey | 58 |
| REFERENCES | 62 |

TABLES

| | Page |
|--|-------------|
| 3.1 Poverty rates by gender | 7 |
| 3.2 Logistic regression of the odds of being poor, after housing costs | 8 |
| 3.3 Poverty rates by gender, Scotland | 9 |
| 3.4 Logistic regression of the odds of being income poor | 10 |
| 3.5 Social exclusion of men and women | 12 |
| 3.6 Perceptions of poverty | 12 |
| | |
| 4.1 Household allocative systems for pooling income | 24 |
| | |
| A1.1 Risk of poverty by gender, before housing costs | 42 |
| A1.2 Composition of the poor by gender, before housing costs | 44 |
| A1.3 Risk of poverty by gender, after housing costs | 46 |
| A1.4 Composition of the poor by gender, after housing costs | 48 |
| | |
| A2.1 Risk of poverty by gender, before housing costs, Scotland | 50 |
| A2.2 Composition of the poor by gender, before housing costs, Scotland | 52 |
| A2.3 Risk of poverty by gender, after housing costs, Scotland | 54 |
| A2.4 Composition of the poor by gender, after housing costs, Scotland | 56 |
| | |
| A3.1 Perception of adult necessities | 58 |
| A3.2 Lack of perceived necessities because they cannot be afforded | 60 |
| A3.3 Lack of services because they cannot be afforded | 61 |

EXECUTIVE SUMMARY

Tackling poverty is now at the heart of the domestic policy agenda yet the gender dimension of poverty has been relatively neglected in recent years.

The notion of poverty

It is important to tackle poverty if individuals are to thrive. Poverty is harmful to individuals and society. It is a waste of human resources and is a measure of the failure of our welfare state. However, there is a continuing debate about the most appropriate measures used to identify and count the poor. These are a particular problem in any discussion of poverty and gender because of the way in which the household is used as the unit of analysis and because of the assumptions which are built into the equivalence scales about the relative needs of households of different sizes.

The latest evidence

The 1999/00 Family Resources Survey shows that after housing costs, 25 per cent of the female population compared with 22 per cent of the male population were living in households with equivalent incomes less than 60 per cent of the median. The Scottish Household Survey also gives a higher poverty rate for women than men. The Poverty and Social Exclusion Survey shows that women are more likely to be lacking two or more socially perceived necessities, that women are more likely to feel poor, more likely to be dependent on Income Support and more likely to be poor on all four dimensions of poverty (namely: lacking two or more necessities; earning below 60 per cent median income; subjective poverty; and receiving Income Support).

There are other factors as well as gender associated with the prevalence of poverty, for example: labour market status, household composition, age and number of children, but having controlled for the impact of these there is still a clear gender dimension. Women who are single pensioners, unemployed, Pakistani or Bangladeshi, teenage heads of household and tenants are more likely to be poor than men with the same characteristics. In some dimensions women are also more likely to be socially excluded – labour market excluded, excluded from services, from social activities and restricted in going out.

Evidence from the literature

The reasons why women are more likely than men to be poor are clear from the existing literature. There is still a gender pay gap which is explained by continued occupational segregation and the fact that jobs which are predominantly done by women tend to be lower paid; child-birth and caring responsibilities result in many

women, especially those with low education qualifications, having an interrupted profile of labour market activity, and much higher rates of part-time work than men. In addition, the pay gap between full-time and part-time workers is widening.

Investment in human capital, especially education, is closely linked to employment. However, social class affects educational experiences and working class children obtain lower qualifications, which translate into greater disadvantage in the labour market. In addition, far from taking low status part-time work out of choice, many poorly qualified women have no other option because of the lack of available and affordable childcare and limited employment opportunities in their area.

Lone mothers and older single women are most likely to experience poverty. Lone mothers find it very difficult to access employment, partly because of childcare problems, but also because of their concentration in areas of high unemployment. Women's disadvantages in the labour market continue to have an impact in retirement. Their entitlement to the basic pension is lower than men's in every age band, and they are less likely to have an occupational pension.

Three other elements which reveal the gender dimension of poverty remain largely hidden. First, the distribution of money within households is not always fair. Where men are the sole breadwinners, their partners may not get equal access to earnings entering the household, which appears to be the case in some low-income families. Second, women tend to be the money managers, particularly in low-income households. They are more likely to experience the stresses involved in managing on low incomes and having to balance debts. Third, in some low-income households parents, but especially mothers, forego their own consumption to meet the demands of their children.

Underpinning the above causes of poverty is the assumption that women are, or should be, financially dependent upon men and that their role within the family is as carer, rather than earner. Ending women's poverty and deprivation will, to some extent, rely on reducing their economic dependence on men.

Poverty measures should address both the public and private spheres; improving women's access to an independent income (via paid employment or the benefit system) and relieving women of the unpaid work they do in the home. The first without the second will simply double women's workload. Ten years on, the literature suggests that this issue has still not been adequately addressed in Britain.

Policy review

Tackling poverty has become a key objective of Government for the first time in many years. New Labour has committed itself to ambitious targets in respect of child poverty and has also pledged to tackle pensioner poverty. These are in part a response to the evidence that, in recent decades, both child poverty and pensioner poverty have increased and remain at high levels in Britain compared with other countries. Although they are not aimed explicitly at reducing gender inequalities the relevant policies have, and will, put more money into the hands of parents with caring responsibilities, who are mainly women.

The Government's macro economic policies have been designed to maximise employment and have been successful in, among other things, increasing the labour participation of mothers, including lone mothers. A number of policies have the explicit aim of helping women into employment. However, the resources devoted to lone parents and partners through various New Deal programmes are considerably less than those devoted to the unemployed or young people.

The benefits of working part-time (more than 16 hours a week) and/or for low earnings have been enhanced by the introduction of the National Minimum Wage (NMW), reforms to tax and national insurance and Tax Credits. However, because of the low rate of the minimum wage, it appears to have had little initial impact on the gender pay gap.

Tackling pensioner poverty has also been a central objective of the Government. This involves raising the pensions of today's low-income pensioners – mainly by large increases in the real level of the Minimum Income Guarantee (MIG), and ensuring that future pensioners retire on a decent income. The longer-term pensions strategy includes the Second State Pension to replace SERPS, Stakeholder Pensions and a review of occupational and private pension provision, although there are no specific proposals to address the particular needs of women. In addition, the recent Pickering report (2002) in a review of occupational pensions proposed that pensions should no longer be index-linked to prices and an end to survivor's pensions. Both proposals could have significant gender implications since women tend to live longer than men.

Conclusion

Despite some significant improvements in the position of women relative to men, poverty in Britain is much more a female experience than a male one. Women are generally poorer than men and more women than men are poor. In other words, poverty in Britain is highly gendered. And yet, the gender dimension in the Government's anti-poverty strategy is largely implicit rather than explicit and indirect

rather than direct. Many of the numerous measures introduced by the Government to tackle poverty will be of considerable benefit to women and in some cases disproportionately so, relative to men. But tackling gender inequality in poverty does not appear to be an explicit objective or outcome to be achieved. It is unlikely that targets to, for example, eradicate child poverty or provide older people with security in retirement will be achieved unless gender is fully addressed within those policies.

1 INTRODUCTION

Poverty has become an important policy objective since 1999, not least as a result of the Government's target of eliminating child poverty within a generation and tackling pensioner poverty. Gender is central to both of these objectives and to measures designed to tackle poverty more generally. While the relationship between gender and poverty was the focus of much research in the 1980s and early 1990s (Glendinning and Millar 1987 and 1992) there has been less attention paid to it since then. It is interesting to speculate why this is, the increase in the labour participation of women is certainly part of the explanation.

However, recent discourses about poverty have tended to focus on age - child poverty, pensioner poverty, and variations in poverty by ethnicity, employment status and family type - but without any special regard to gender. This is perhaps most clearly illustrated in the *Households Below Average Income* (HBAI) statistics published by the Department for Work and Pensions (DWP). This large collection of data on low income produced annually from the Family Resources Survey using a variety of thresholds presents data on the relative incomes of the whole population including children and pensioners, by family type and employment status, before and after housing costs and including and excluding the self-employed. In the whole report there is only one breakdown by gender, in respect of pensioners' incomes by age.

Objectives

The aim of this short project was to produce a review of the evidence on the relationship between gender and poverty, which would include:

- Discussion of the notion of poverty and the ways that it is interpreted in empirical research.
- A review of the literature on the relationship between gender and poverty.
- A review of the Government's policy initiatives and how they are likely to impact on gender and poverty.
- Suggestions of gaps in knowledge and need for further research.

In interpreting this brief we undertook some secondary analysis of existing data in order to provide up-to-date data on the numbers and proportions of men and women who are in poverty, and described their characteristics. Given the resources and time-scale this could only be fairly basic analysis but this report contains findings from secondary analysis of the *Family Resources Survey*, the *Scottish Household Survey* and the *Poverty and Social Exclusion Survey of Britain*.

2 THE NOTION OF POVERTY

There is a vast international literature on poverty and this brief section can only scrape the surface of that literature in an effort to provide an overview for those readers who come fresh to the subject. The section is organised as a response to a set of questions.

Why is poverty important?

Freedom from poverty is what philosophers call a 'categorical need'. That is, a need that must be met in order for people to function as humans. The term implies a moral obligation to help the poor. Indeed, helping the poor is an activity enjoined by most of the major world religions.

Action to reduce poverty has collective benefits. Poverty is associated with most of the problems in modern society – school failure, ill-health and failure to thrive, family breakdown, crime and many others. Tackling poverty may well be the best way of tackling these associated problems. For example there are those who argue (Wilkinson, 1996) that the main gains in the health of the nation are not to be made by spending more on the National Health Service, or even behaving more healthily, but rather by reducing the stresses associated with poverty and inequality - which are the main generators of sickness.

The ill-health and lack of educational attainment associated with poverty harms us all – it costs us all in the requirement to fund benefits and services, but also in the loss in skills and productivity. It harms human capital. For example, the UK has a comparatively high level of low birth-weight births. About a quarter of first births are to mothers dependent on Income Support. The level of Income Support paid to single women is £53.95 per week (if they are over 25 (Autumn 2002)), which is not enough to ensure a good enough diet in pregnancy. Poverty is therefore a waste of human potential.

Another argument is that poverty is also unjust, unfair. It is not acceptable that women, children, pensioners, people with disabilities and those who cannot get jobs should be forced to live in poverty – in the country with the fourth largest economy in the world. Finally, poverty, and trends in poverty, are perhaps the best indicators we have of the failure of our welfare state.

What is poverty?

The earliest conceptualisations of poverty were as a lack of physical necessities. Seebohm Rowntree in his first (1898) study of poverty in York (Rowntree, 2000) established 'primary poverty' as the point where total earnings are insufficient to

obtain 'the minimum necessities of life for mere physical efficiency'. The Beveridge social security system sought to relieve want by meeting *minimum subsistence*. However in the post-war era poverty has more often been understood as a relative concept. Thus Townsend defined poverty as follows:

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions which are customary, or at least widely encouraged or approved, in societies to which they belong. Their resources are so seriously below those commanded by the average family or individual that they are in effect excluded from ordinary living patterns, customs and activities.
(Townsend, 1979)

A relative understanding of poverty enables an understanding of differences in the meaning of poverty between first and third world countries and also that poverty varies over time.

In the last fifty or so years, poverty has been conceptualised in a variety of other ways: as a culture, as an underclass, and as a process of intergenerational transmission. More recently there have been those who have advocated the notion of social exclusion as a better alternative to poverty and the European Union now has a programme on social inclusion.

At the heart of these different conceptualisations is often an implicit ideology about the causes and solutions to poverty, and, in particular, disputes about whether poverty is a behavioural or a structural problem. The line that we take in this paper is that Townsend's definition of poverty is good enough, we are not convinced that social exclusion adds much to it. Poverty avoids the ideological baggage of social exclusion (Levitas, 1998).

How is poverty measured?

This still leaves room for a good deal of argument about how poverty should be measured. For example the DWP have recently completed a consultation on a variety of alternatives to its headline measure of child poverty.

The earliest method used to identify and count the poor was to establish a threshold based on a basket of goods or budget standard. This method became associated with physical necessity notions of poverty and in the post-war period was dropped. However, the Family Budget Unit has begun to publish budget standards including one which aims to represent a 'low cost but acceptable' standard.¹ The US poverty

¹ see <http://www.york.ac.uk/res/fbu/>

standard is related, based on an analysis of expenditure data and, specifically, the proportion of the budget spent on food.

The most common low income threshold used in the UK until the 1980s was the level of the scale rates of national assistance/supplementary benefits – on the grounds that this was the minimum income defined by the state. In the 1980s this gave way to using a threshold based on a percentage of the mean or median and this measure (of inequality) is used in the *Households Below Average Income* statistics published annually by DWP. We have used this method to produce an analysis of gender and poverty later in this report.

Townsend pioneered the use of indicators of deprivation to identify the poor. These techniques have been developed over the years, becoming known as the Breadline Britain 'lack of socially perceived necessities indicators' and were used most recently in the *Poverty and Social Exclusion Survey of Britain* (Gordon et al., 2000). That survey also employed subjective measures of poverty – a technique developed initially by Dutch economists. It was also one of the first surveys to attempt to operationalise the notion of social exclusion in empirical research. We shall be presenting some analyses of gender and poverty using all these methods and indeed, a combination of them all.

As with the concept of poverty, there is a huge disputational literature on its measurement which has often been used as a smokescreen for not actually addressing the problem. In this paper we try not to be distracted by those debates. As we shall see, the cumulative evidence is clear – women are more likely to be poor than men whatever measure is used. Nevertheless there are some elements of the arcane debate about methods that are particularly relevant to a review of gender and poverty and reference is made below to two of these matters which are important to gender analysis.

Unit of analysis

There is a debate about what unit of analysis should be used in the measurement of poverty. Using expenditure there is a tendency to measure poverty at the household level. Using income, poverty can be assessed at the household level but also at the family or tax/benefit level. But it is arguable that poverty is experienced at an individual level and should be analysed at that level if we are to pick up the gender dimension. This is because the assumption of household and family analysis is that resources are shared equally within the household. We know this is not the case. Later we review the evidence derived from research on money management, but meanwhile it is clear that women:

- Do not receive their fair share of resources coming into the household.
- Carry more than an equal responsibility for managing what money is coming into the household, and for managing debt.
- And their partners forgo their own consumption in order to support the living standards of children.

Thus, it is important to bear in mind that the assumption of equal sharing underestimates the poverty of women and the impact of that poverty.

Equivalence

Poverty research using income and expenditure adjusts income (and expenditure) to take account of the number of people in the households and economies of scale. The adjustments use 'equivalence scales' but there is no general agreement about which of the many scales available is best. In the case of *Households Below Average Income* statistics the second adult in the household is valued at 0.64 (first adult=1.0), and in the OECD modified scale, used in most international comparisons, they are valued at 0.5.² These variations make a difference to the poverty rates derived, particularly the composition of those who are defined as poor. In this report, we make use of the McClements equivalence scale, as it is also used in the Households Below Average Income series produced by the Department for Work and Pensions.

There are other technical issues in poverty measurement which may also be important in gender analysis including: what resources to include; whether the measurement is made before or after housing costs; whether time/spells/episodes are included; and whether we measure the number of people living below the line (poverty rates) or whether we measure the difference between their income and the poverty threshold (poverty gaps).

² The original OECD value was 0.7, the PSE scale is between 0.45 and 0.64, the square root scale 0.41, Beveridge's implied equivalence scale in 1942 was 0.75 and the Income Support implied equivalence scale in 2002 is 0.57.

3 THE LATEST EVIDENCE

Sources

There are a number of existing data sets, which could provide evidence on the relationship between gender and poverty:

- The *Family Resources Survey* (FRS)³ has a large sample of 25,000 households in Britain per year (Northern Ireland is in the process of joining) and is the main vehicle for the Government's analysis of income including the *Households Below Average Income* (HBAI) series and the income data presented in the *Opportunity for All* reports.
- One disadvantage of the FRS is that it does not have a large enough sample for detailed analysis at regional and country level. This problem has been met for Scotland by the new *Scottish Household Survey* (SHS).⁴
- The *Poverty and Social Exclusion Survey of Britain* (PSE) (Gordon et al., 2000) was a one-off survey undertaken as a follow-up to the *General Household Survey*. Its advantage is that data were collected using a variety of different measures of poverty.

These three data sets were available and so we have exploited them, in a very preliminary way, to present findings on the relationship between gender and poverty. There are other data sets that could complement this analysis and we discuss their potential later in the report. They include the *Food and Expenditure Survey*, the *British Household Panel Survey*, the *Family and Children Survey*, and the *European Community Household Panel* survey for comparative data.

Family Resources Survey

Tables A1a-d present a comparative gender analysis of the Family Resources Survey 1999/00. This is the latest data set available to the public. The figures are the (unweighted) numbers of women and girls compared with men and boys living in poverty using the conventional less than 60 per cent of median equivalent income. The data is presented before and after housing costs and there are two sets of tables, one giving the risk of poverty or poverty rate broken down by various characteristics and the other giving the composition of the poor by various characteristics.

³ See <http://www.dwp.gov.uk/publications/dss/2001/frs/>, also available from the Data Archive, University of Essex

⁴ See: <http://www.scotland.gov.uk/about/SR/CRU-SocInc/00016002/SHShome.aspx>, also available from the Data Archive, University of Essex

The headline finding is that the risk of poverty is significantly higher for women than for men. The poverty rates are presented in Table 3.1 below – after housing costs 22 per cent of men are living in households with equivalent income below 60 per cent of the median compared with 25 per cent of women.

Table 3.1 Poverty rates by gender

| | Men | Women | Sig. |
|----------------------|-----|-------|------|
| Before housing costs | 16 | 18 | *** |
| After housing costs | 22 | 25 | *** |

*** $p < 0.001$

Source: Family Resources Survey 1999/00, Department for Work and Pensions

The detailed tables in the appendix show that after housing costs women are more likely than men to be poor when they are:

- single pensioners
- in households with an unemployed adult
- Pakistani/Bangladeshi
- tenants
- the head of household is 19 or under.

Of course there is a good deal of interaction between variables here and, in an effort to see whether poverty rates varied by gender having controlled for other factors, we executed a simple logistic regression. Using this statistical technique, it is possible to estimate the odds of an individual being poor in each type of household, while holding all other characteristics constant - compared with some reference category. For example, logistic regression can estimate the odds of women who rent their home being poor - holding constant factors such as age of head of household, employment status, and ethnicity - compared with those who own their home.

The results are summarised in Table 3.2. It shows the odds of being poor for individuals in each type of household or family compared with a reference category, while holding all other factors constant. The odds for the reference category, by definition, are always 1.0. The asterisks indicate the level of statistical significance, if any, that can be attached to the result. Only variables that are highly significant are shown in the table. The data indicate that the odds of an individual living in poverty increase if they are non-white, with a greater number of children, if there are no

workers in the household, and if they are over 60 (but not if they are disabled).⁵ However, after controlling for all these factors there is still an independent gender impact – the odds of a woman being poor are 80 per cent higher than for a man (1.8 compared with 1.0 respectively).

Table 3.2 Logistic regression of the odds of being poor, after housing costs

| Independent variable | Odds |
|--|---------|
| <i>Ethnicity:</i> | |
| White | 1.0 |
| Non White | 1.8*** |
| <i>Number of children</i> | |
| 0 | 1.0 |
| 1 | 1.8*** |
| 2 | 2.5*** |
| 3+ | 4.7*** |
| <i>Disabled person</i> | |
| No | 1.0 |
| Yes | 0.8*** |
| <i>Number of workers in benefit unit</i> | |
| 0 | |
| 1 | 1.0 |
| 2 | 0.1*** |
| | 0.03*** |
| <i>Age</i> | |
| Under 60 | 1.0 |
| Over 60 | 0.4*** |
| <i>Sex</i> | |
| Male | 1.0 |
| Female | 1.8*** |

*** $p \leq 0.001$

Source: Family Resources Survey 1999/00, Department for Work and Pensions

Scottish Household Survey

This is a new survey, which has not yet been subject to much analysis (but see Kemp et al., 2002). However, it is the best source of data on poverty in Scotland because of the size of the sample and the fact that, unlike surveys of households in Britain as a whole, it includes people living north of the Caledonian canal. The dataset we were working with covered the two years 1999 and 2000 with the income data updated to December 2000 to bring it into line with the HBAI for 1999/00. In terms of the period covered it is therefore fairly consistent with the FRS 1999/00 survey presented above. However, the results from the FRS and the SHS cannot be compared for two main reasons. First, one defect of the SHS is that it collects income

⁵ This curious finding has been found in other analysis (e.g., Kemp et al. 2002) and is probably to do with the fact that people with disabilities receive higher benefits partly to meet their extra costs. Unfortunately, the McClements equivalence scale takes no account of the additional costs borne by disabled people and therefore under-estimates their poverty.

data only from the head of household and spouse, if any. No income data is collected from other adults in the household. This means that households with more than two adults ('multi-unit households') have had to be excluded in this analysis, and there are more of them in Scotland than there are in England. Second, the income concept in the SHS is not identical to that in the FRS and the FRS definition cannot be replicated. For more detail on these problems see Kemp et al. (2002).

The full tables arising out our analysis are presented in appendix A2a-d, before and after housing costs. The main results are highlighted below:

Table 3.3 Poverty rates by gender, Scotland

| | Men | Women | Sig. |
|----------------------|-----|-------|------|
| Before housing costs | 15 | 17 | *** |
| After housing costs | 19 | 21 | *** |

***p<=0.001

Source: Scottish Household Survey 1999/00, Scottish Executive

There are statistically higher poverty rates for women than men in Scotland both before and after housing costs. There are also higher poverty rates for:

- single female pensioners
- but not higher for lone mothers than lone fathers – though lone mothers working full-time have a higher poverty rate than lone fathers working full-time
- non-white men compared with non-white women
- women with children compared with men with children
- female heads of household who are 18 and under
- female pensioners over 80
- single female pensioners without an occupational pension. (These last two categories have a much higher poverty rate).

Poverty and Social Exclusion Survey

The PSE data set presents the opportunity to undertake analysis of gender and poverty using a variety of different measures of poverty and social exclusion. It also provides some data on what men and women think and feel about poverty. The headline findings are:

- 36 per cent of women compared with 30 per cent of men were living in households with (PSE) equivalent income less than 60 per cent of the median;
- 31 per cent of women lack two or more socially perceived necessities compared with 25 per cent of men.

- 19 per cent of women feel poor compared with 15 per cent of men.
- 11 per cent of women were dependent on Income Support compared with 6 per cent of men.
- 13 per cent of women compared with 8 per cent of men were poor on at least three of the above dimensions.

As with the FRS we undertook an analysis of the characteristics of the men and women in the PSE who were income poor. The characteristics on which we had data were fewer than with the FRS. However, we found once again that when using a logistic regression, having controlled for ethnicity, the number of children and disability, that gender still had an independent impact. The odds of a woman being poor were 50 per cent higher than for a man.

Table 3.4 Logistic regression of the odds of being income poor

| Independent variable | Odds |
|----------------------------|--------|
| <i>Gender:</i> | |
| Men | 1.0 |
| Women | 1.5** |
| <i>Ethnicity:</i> | |
| White | 1.0 |
| Non white | 4.4** |
| <i>Number of children:</i> | |
| 0 | 1.0 |
| 1 | 1.6*** |
| 2 | 1.4*** |
| 3+ | 2.6*** |
| <i>Disability:</i> | |
| Yes | 1.0 |
| No | 2.0*** |

p<=0.01, *p<=0.001

Source: Poverty and Social Exclusion Survey, Gordon et al. (2000)

We then explored the socially perceived necessities questions in the PSE survey. Table A3.1 gives the proportion of men and women in the population (estimated using the ONS Omnibus Survey) considering which from a list of items are a necessity that people should not be able to do without. Among the items which more women than men consider to be a necessity are:

- fresh fruit and vegetables daily
- to replace broken electrical goods
- two pairs of all weather shoes
- a dressing gown.

Among the items which less women than men consider to be a necessity, are:

- an outfit for a social occasion
- money to spend on self weekly
- a microwave oven
- leisure equipment
- at least 50p for sweets.

In the PSE survey, respondents were asked to identify which of those items that more than 50 per cent of the population thought were necessities they personally lacked because they could not afford them. In general more women than men lacked socially perceived necessities because they could not afford them. The details are presented in Tables A3.2 and A3.3. Among the items that women were more likely than men to lack for this reason were:

- a warm waterproof coat
- appropriate clothes for a job interview
- regular savings for rainy days or retirement
- small amounts of money to spend on self weekly
- replace any worn out furniture
- an outfit for special occasions
- not using pubs
- not using cinema or theatres.

The PSE survey was one of the first to attempt to operationalise the notion of social exclusion and thus provides an opportunity to explore variations in social exclusion by gender. The PSE representation of social exclusion was on six dimensions:

- **Labour market exclusion** - those of working age and not students, not in employment.
- **Service exclusion** - lacks access to two or more basic services because they cannot afford them.
- **Social activity exclusion** - excluded from 3 or more social activities because they cannot afford them.
- **Social isolation** - including no daily contact with family or friends and lacks social support in four or more areas.
- **Disengaged** - no active membership of voluntary associations and or political engagement.
- **Restricted** – feels unsafe walking alone after dark.

The results are summarised in Table 3.5. Women are more likely to be labour market excluded than men as we shall see in this next section. They are also slightly more

likely to be excluded from services. They are more likely to be excluded from social activities because they cannot afford them. However in terms of social isolation, women are more likely than men to have daily contact with family and friends and there is no difference between men and women in the availability of social support. This is an interesting finding which may have something to do with the lower employment level of women – people in employment have less time to sustain relationships. It may also be because women are better at sustaining relationships. If anything, women are also less likely to be disengaged. However, women are much more likely to be restricted in their movements by feeling unsafe in going out after dark – and there is an association with poverty here – poor women are far more likely to feel unsafe (49 per cent) than non-poor women (40 per cent).

Table 3.5 Social exclusion of men and women

| | Per cent | |
|---|----------|-------|
| | Men | Women |
| Labour market excluded (individual) | 12.9 | 21.3 |
| Service excluded | 2.6 | 5.6 |
| Social activity excluded | 17.4 | 22.9 |
| No daily contact with family or friends | 15.0 | 9.6 |
| Social support excluded | 2.8 | 3.3 |
| Disengaged from all activities | 12.5 | 11.1 |
| Restricted because feels unsafe | 16.5 | 42.1 |

Source: Poverty and Social Exclusion Survey, Gordon et al. (2000)

Finally, respondents in the PSE survey were asked a number of questions about their experience and attitudes to poverty. The results are summarised in Table 3.6. More women than men said they had regularly experienced poverty; were dissatisfied with their living area, thought that poverty had increased in the last ten years and would increase in the next; and blamed poverty on injustice in society.

Table 3.6 Perceptions of poverty

| | Per cent | |
|--|----------|-------|
| | Men | Women |
| Has regularly experienced poverty | 6.8 | 10.4 |
| Dissatisfied with living area | 9.5 | 10.7 |
| Thinks poverty in GB increased in last ten years | 39.6 | 47.6 |
| Thinks poverty in GB will increase in next ten years | 34.8 | 44.4 |
| Poverty is the result of injustice in society | 26.2 | 35.5 |

Source: Poverty and Social Exclusion Survey, Gordon et al. (2000)

4 THE CAUSES OF POVERTY

Introduction

The last comprehensive study of gender and poverty was Glenndinning and Millar's book *'Women and Poverty'* (1992), although the Cabinet Office has produced a report on women's incomes over the lifetime (Rake, 2000). Our review serves to bring us up to date with the literature since Glenndinning and Millar's work. In some cases older literature have been reviewed because either they are still recognised as a key text, or we are unaware of anything more recent which covers the same topic. The review will focus upon the *causes* of poverty rather than the experiences and consequences of poverty. Moreover, it aims to explain the relationship between the causes of poverty and gender, as opposed to poverty and women. Gender refers to both men and women, and is concerned with the dynamics between the two (Rake, 2001). Therefore, using gender as a concept focuses attention on the *relationship* and *differences* between men and women, in this case with regard to the causes of poverty.

Much of the literature on gender and poverty has focused upon the overt causes of poverty, particularly women's position in the labour market. This review will use the literature to try and explain why women generally, compared to men, are more likely to be poor as a result of their labour market position. However, the labour market is only one aspect of the causes of poverty and the different ways that poverty is experienced between genders. Focusing solely upon this aspect does not take into account the way in which resources within households are shared. This 'black box' approach (Pahl, 1989) results in hiding poverty among certain individuals in the population – notably women and children. Since the 1980s, research has recognised this myth and has begun examining intra-household poverty resulting from the unequal distribution of income and resources between man and woman and parents and children. Indeed, as Payne remarks 'without an explicit reference to the means through which resources are distributed...accounts of women's poverty remain descriptive rather than analytical' (Payne, 1991: 51). This review of the literature shall therefore focus upon both the overt and hidden causes of poverty and their relationship with gender.

4.1 Overt causes of poverty: the labour market

A job is the single most effective route out of poverty (Jenkins and Rigg, 2001). This is because it is through employment that most people get an adequate income as well as access to other resources (Daly, 1989; Jenkins and Rigg, 2001; Warren, 2001; Ruspini, 1998). Women's participation levels in the labour market are moving closer to those of men and more women are taking less time out of the labour market for childbearing (Warren et al., 2001). Currently, 70 per cent of working age women

are in employment compared to 79 per cent of men (Labour Force Survey, Spring 2002). Nevertheless, women in paid labour are not free from the risk of poverty. This is because, for women more than men, labour market participation does not guarantee an adequate income.

This is demonstrated by the gender wage gap, which is the difference between average female and male hourly earnings. The gender wage gap in the UK is well documented (Grimshaw and Rubery, 2001; Anderson et al., 2001). In 1986 the average hourly earnings of women working full-time were 74 per cent of those of men; by 2002 they had risen to 81.2 per cent (Social Trends 32, 2002, Chart 5.7). Improvements were made with the introduction of the 1970 Equal Pay Act, (narrowing the wage gap up by 10 per cent). The gap then remained steady until the late 1980s when it began to narrow again. Recently there has been some further improvement, which is likely, in part, to reflect the introduction of the National Minimum Wage (NMW), although the low rate of the minimum wage means that it is unlikely to have a significant impact in closing the gender wage gap (Warren, 2001). The minimum wage is currently £4.20 for adults and £3.60 for 18-21 year olds (October 2002) and analysis by Robinson (2002) shows that the NMW has had little initial impact on the gender pay gap; women in Britain still earn lower wages than men (Warren et al., 2001; Bardasi and Gornick, 2000). The next sections will attempt to explain why.

The M-shaped profile of women's work

The literature demonstrates that women, more than men, are systematically excluded from the labour force and, therefore, from an independent income. Many studies have attributed this to the fact that women bear children and disproportionately spend more time than men in caring for those children (Crompton, 1997; Iacovou and Berthoud, 2000). Hakim (1996) has demonstrated that married women tend to enter the labour market after their youngest child has reached school age, leading to an M-shaped employment profile for British women. There is a high level of labour market participation by the younger age groups followed by a fall as women reach child bearing age when they break from their jobs to look after children, followed by another increase from their mid thirties onwards. In contrast, the typical male pattern is a continuous and full-time labour market attachment from leaving full-time education until retirement. Women are two to four times more likely than men to enter and leave the workforce during the prime age years, irrespective of the type of occupation they are in (Hakim, 1996). Whereas 90 per cent of men with dependent children are in employment, the comparative figure for women is only 66 per cent.

There is evidence that the pattern of mothers interrupting employment while children are below school age is becoming less dominant; the statutory right to retain ones job

after maternity leave has encouraged women to return to work and in 1996, 67 percent of mothers had returned to work within 9 months of the child's birth compared to 45 percent in 1988 (Callender et al., 1997). There is also evidence that the length of time mothers exit the labour market varies according to the mother's level of education. Whilst graduate mothers have shortened the length of time they break from the labour market, the behaviour of women with no qualifications has not changed (Macran, Joshi and Dex, 1996). Mothers with no qualifications are more likely to break from the labour market until the child goes to school whereas those with a degree are more likely to only take maternity leave and pay for their child to be looked after by someone else (Joshi, 2002). Also, the more children a mother has, the more likely she is to take longer breaks, although the effect of the number of children is not as significant for mothers with higher levels of education as it is for those with no qualifications (Joshi, 2002). It is apparent that most women will break from the labour market for at least some part of their life, even if this is only for a short period at childbearing. Thus the employment profile of a lengthy break whilst caring for young children is more likely for mothers with low educational qualifications.

The literature shows that because women break off from the labour market to care for children, this has a detrimental effect on earnings when they do return to the labour market. The interruption for childcare can mean shorter job tenure, less accumulated experience and access to training compared with men (Daly, 1989; Hakim, 1996; Joshi, 2002). There are many studies that demonstrate that sex differentials in job tenure experience explain much of the wage gap (e.g. Rubery and Fagan, 1994). This is because in the labour market, pay increases are often awarded to those who stay in the same firm for many years. Indeed, the more lengthy the break, the greater the cash penalty. Therefore, women with lower educational qualifications, who are more likely to take longer breaks, (and who also have the lowest earning potential before having children) are most heavily penalised (Joshi et al., 1999; Joshi, 2002).

The concentration of women in part-time work

The literature emphasises that the increase in women's participation in the labour market is a result of the increase in non-standard types of work, mainly part-time work rather than an increase in full-time employment (Hakim, 1996; Crompton, 1997; Payne, 1991). Indeed, comparative studies have demonstrated that this shift to part-time work is most dramatic in the UK compared to other countries (Bardasi and Gornick, 2000; Gornick, 1999) and that an important component of the growth in part-time work is the growth of the service sector in the 1980s (Smith, Fagan and Rubery, 1998). Women are much more likely to be working part-time than are men (Gornick, 1999): the percentage of men working less than 30 hours a week is only 10 per cent

compared with 40 per cent of women (Bradshaw and Davis, 2002). An overriding reason for this is because women maintain primary responsibility for childrearing and therefore undertake part-time and other non standard jobs such as flexible hours, shift work, term time and tele-work as a solution to combining parenting and employment (Dex and Joshi, 1999). Researchers have demonstrated that most women in Britain work part-time at some point in their life, usually during the period when the child is very young; childbearing often involves a transition from a full-time to a part-time job (Blackwell, 2001; Joshi, 2002).

Much of the literature suggests that the recognition that part-time work is deeply gendered is crucial to understanding gender differences in poverty. This is because part-time work has many disadvantages attached to it, perhaps the most crucial being that such jobs tend to be in low paying, low status, feminised occupations (Blackburn et al., 2001). A shift from full-time to part-time work after childbearing often involves a downward shift to a lower status occupation (Blackwell, 2001). Indeed, the part-time gender wage gap is greater than the full-time one: in 2002 the female part-time average hourly wage was 59 per cent of the male full-time wage compared with 81 per cent for the female full-time hourly wage. Part-timers' worsening position is signified by the fact that this difference in the pay gap between full-time and part-time workers is widening (Blackburn et al., 2001; Grimshaw and Rubery, 2001; Hakim, 1996). In addition, whilst women's part-time work is characterised by very low hours, thereby reducing the overall average weekly hours of work of women, men's full-time work is characterised by very long hours, thereby producing one of the widest gender gaps in weekly wages in Europe (Rubery et al., 1998).

Occupational segregation

Occupational segregation - the fact that certain jobs are mainly done by women or by men - explains much of the wage gap (Crompton, 1997). The literature has demonstrated that changes in occupational gender segregation are sensitive to methods of measurement (e.g. Blackburn et al., 1993) and that overall segregation has remained largely stable, although there has been some increased representation of women in professional and managerial jobs (Hakim, 1996; Crompton, 1997; Blackburn et al., 1993; Blackburn et al., 2001). Researchers have pointed out that it is the outcome of occupational segregation which is important and that similar patterns of segregation across nations can give rise to very different outcomes. Culture, training and labour market organisation are important in influencing the effect that this has upon pay, status and career opportunities (Rubery and Fagan, 1995). Indeed, in the UK women's concentration is associated with an unusually high 'wage penalty'; the relative pay of women in the top-five groups where women's employment is most concentrated compared with those in 'all remaining

occupations' is 55 per cent and 77 per cent respectively. In contrast, in Norway there is a narrow divergence in wage penalties of only seven percentage points. (Grimshaw and Rubery, 1997).

It is argued that vertical segregation is more important than horizontal segregation. Horizontal gender segregation is when women and men are over-represented in particular types of jobs, for example, the majority of those working in clerical occupations are women but men form the vast majority of stores and despatch clerks. Vertical segregation is when men typically work in higher status occupations than women: two-thirds of administrators and managers are men. Since pay is usually associated with hierarchy, vertical segregation is considered to measure the *outcome* of occupational segregation; gender inequality rather than gender difference (Hakim, 1996; Blackburn et al., 2001). Past studies have shown that vertical job segregation explains more of the gender wage gap - about three quarters of the difference in earnings compared to 20 to 27 per cent explained by horizontal segregation (Sloane, 1990). More recently, it has been shown that it is important to account for full and part-time status as vertical gender segregation for part-timers is greater than for full-timers (Blackwell, 2001; Blackburn et al., 2001). Thus women's high concentration in the part-time work force contributes to gender disparities in the labour force as a whole (Blackburn et al., 2001). Horizontal segregation is nevertheless a contributor to the gender pay gap (Warren et al., 2000). Many of the sectors that women dominate are poorly paid - sales and service sectors rather than manufacturing (Rubery et al., 1999). The crux, therefore, is not necessarily that occupational segregation exists, but rather that the occupations in which women are more likely to be employed are lower paying than those dominated by men (Crompton, 1997).

Older single women

Women's disadvantages in the labour market also have an impact in retirement. Women are more likely to be older (due to greater longevity) and living alone (they outlive their partners) than men. Both factors are linked to lower incomes.

Firstly, women have less money in retirement than men because of their relationship with the labour market. They face disadvantage in building up the necessary rights and savings to enjoy security in older age. This results both from structural disadvantage within the pension system and from the lower income women tend to enjoy in work, as described above. Pensions which assume contributions from a full-time worker over a contributions lifetime of 40 or more years will discriminate implicitly against women - this pension model remains a very male one. As we have seen, traditionally women break from the labour market for childbearing and are more likely to undertake part-time work and have, therefore, worked fewer years than their

male counterparts. For example, Falkingham and Rake (2000) estimate that for those born between 1924 and 1929, the women had spent 27 years in work compared to 47 years for men. And, as we have seen, when in work women are likely to be lower paid than men and are much more likely to be in part-time employment.

In addition, coverage of occupational pension schemes has been much lower for women than for men. Whilst women in full-time employment are actually more likely to belong to a scheme than men (58 versus 54 per cent of employees), many more women than men work part-time and this group has low (albeit increasing) coverage (Walker et al., 2001: 68, Table 6.3). The greater income of men than women in work also suggests that the final pension income will be higher for men than for women. Moreover, pension assets have previously been linked to the principle wage earner, the one who had accrued the asset, who was usually the man. Increasing divorce rates have called this into question, with the woman usually disadvantaged in the event of a partnership breakdown. However, under the 1999 Welfare Reform and Pensions Act, courts are now able to split assets at the point of divorce in whichever way they deem appropriate.

Secondly, women's longer age expectation means that they are more likely than men to face the problems encountered by older pensioners. Generally, older pensioners are, currently, less likely to have an occupational pension and if they do have one, it will have diminished in relative terms because it will have been linked to prices and not to incomes. Also, older pensioners' incomes from earnings and investments are lower. As well as having a lower income, older pensioners can face greater expenses, related to disability, mobility needs and depreciation of assets (Goodman and Webb, 1994; Johnson and Stears, 1998; Seventh Report on Pensioner Poverty by the Social Security Committee, 2000).

Lone parents

The number of lone parents has been increasing. We have seen from our analysis of the data that lone parents have a particular risk of suffering from poverty. The literature also shows that lone mothers (due to relationship breakdown) are most likely to have very limited wealth, either because they lose it or because they cannot maintain what they have, for example repayments on mortgages (Warren et al., 2001; Warren, 2001; Payne, 1991; Rowlingson et al., 1999). Because 91 per cent of lone parents are women (Bradshaw and Finch, 2002, Table 2.2), this risk of poverty is gender specific. Much of this risk can be attributed to low participation in the work force: only 50 per cent are in work compared with 68 per cent of married women (Bradshaw and Finch, 2002, Table 2.5). In contrast to mothers' increasing employment rates, lone mothers' employment rates have hardly changed (Brannen et al., 1997; Holtermann et al., 1999). On the other hand, if lone parents are in work,

they are more likely to work full-time; 42 per cent of mothers in couples were employed for more than 30 hours a week in 2001 compared to 47 per cent of lone mothers (Bradshaw and Finch, 2002).

In the literature there are two ways that studies look at why lone parents do not work. First, by identifying those characteristics associated with a higher probability of being employed. Second, by asking lone parents about the barriers to employment. Generally, the conclusions from both types of studies have been consistent.

- Lone parents with younger children and more than three children are less likely to be employed (Bradshaw and Millar, 1991; Holtermann et al, 1999).
- Lone parents out of work generally lack marketable qualifications (Finch et al., 1999; Lewis et al., 2000; Dawson et al., 2000; Holtermann et al., 1999). Although some improvement has occurred over the past ten years, the weaker their attachment to the labour market, the fewer qualifications they have (Marsh, 2001). Girls from working class backgrounds are much more likely to become never married-lone mothers (and teenage mothers) (Rowlingson and Mckay, 2001).
- Lone parenthood is spatially segregated, concentrated in the metropolitan areas (Holtermann et al., 1999), which experience lack of labour demand (Turok and Edge, 1999).
- Lone parents out of work are more likely to be in ill-health (Lewis et al., 2000; Dawson et al., 2000). Overall, reports of 'a long standing illness or disability' doubled among out-of-work lone parents between 1991 and 1999 from 17 per cent to 35 per cent (Marsh, 2001). They are more likely to have a child or someone else in the house whose illness restricts opportunities to work (one in ten of all out-of-work lone parents) (Marsh, 2001).
- Lone parents in severe hardship are more likely to experience low morale, which can in turn become a barrier to work (Finlayson et al., 2000; Marsh et al., 2001).
- Lone parents who work are more likely to receive child support payments from their separated partners (Bradshaw and Millar, 1991). When educationally disadvantaged lone parents receive maintenance it helps them get work (Finlayson and Marsh, 1998). It provides an income they can rely on whilst in work, which under the new rules for Working Families Tax Credit (WFTC)

leaves their cash subsidy untouched. However, many fathers do not pay maintenance (Bradshaw et al., 1999).

Much research has focused upon lack of affordable childcare as a major barrier to work for lone mothers (Holtermann and Clark, 1993). However, the relationship is not so clear-cut. Marsh (2001) identified that a third of out-of-work lone parents cite a lack of affordable childcare as a barrier to work, although only a minority of these said it was the sole barrier. In addition, lone parents long established in work rarely cite childcare as a major difficulty that they had to overcome to enter and/or to keep paid work. Rather, choice contributes to the decision not to work or to delay work. The opportunity to spend as much of their own time with their children as possible is important despite the financial advantages work offers (Marsh, 2001). Lone parents do not look for childcare to fit in with their prospective employment, rather they look for jobs with hours that enable them to look after their children themselves (Finlayson et al, 2000). It seems that many lone mothers want to look after their children themselves and that childcare only becomes an issue once work is considered, not before.

Why do women work in low status, low paid, part-time work?

Not all the literature recognises that part-time work is disadvantageous for women. Hakim (1996) dismisses this pessimistic view arguing that most part-time workers 'voluntarily' choose part-time work. Moreover, she claims that part-time workers have different tastes, commitments and preferences about work compared to full-time workers, who are more like their male counterparts. The Labour Force Survey asks why people work part-time although there are recognised problems with this question in that it provides too superficial an analysis of the possible reasons. With this caveat in mind, it shows that the majority of people say they work part-time because it is their preferred option. In 1995, 72 per cent and in 2001, 74 per cent said that they did not want a full-time job whilst the proportion that could not find a full-time job fell from 14 to 9 percent in the same period. In 1995 and 2001 only 2 per cent of people were working part-time because of illness and disability (Bradshaw and Davis, 2002).

Other researchers (Bardasi and Gornick, 2000) question what 'voluntary' really means. Burchell, Dale, and Joshi (1997) observe that while labour force surveys attempt to distinguish between voluntary and involuntary part-time work, they do not ask *why* respondents might state a preference for part-time work - that is, whether this was "a forced choice or their own preference" (ibid., p.217). It is recognized that preferences are expressed from the vantage point of current circumstances, needs and the range of perceived alternatives and therefore would be expected to change in different circumstances (Fagan, 2001). Therefore, it could be argued that, rather than working part-time voluntarily, some mothers may choose to work part-time because there is no realistic alternative.

In addition, researchers argue that work-time attitudes have to be interpreted in the context of society and at an individual level. For example, at the individual level both men and women's employment commitment are influenced by occupational position and domestic circumstances (Fagan, 2001). It is therefore misleading to use employment status (whether someone works full or part-time) and gender as an explanation for their commitment to work. At societal level, differences are observed in relation to preferences, part-time work pattern and child rearing across countries, which questions the homogeneity of part-time women's working time preferences and suggests that social policies, gender norms, and working time regimes are all influential (Fagan, 2001). In the UK, a lack of adequate and affordable childcare provision (Cohen, 1993) prevents feasible alternatives to part-time work. To illustrate this, Burchell, Dale, and Joshi (1997) point to a UK survey that found that "14 per cent of women part-timers would like full-time work but were prevented from seeking it by domestic commitments" (p. 217).

Moreover, family considerations also affect men's evaluation of the conveniences of work schedules, although women are more likely to be influenced by childcare and domestic responsibilities (Fagan, 2001). Full-time working hours are very long in Britain compared to other European Union countries and part-time hours are very short. Empirical research has found that, when questions about working hours are asked, both male and female part-timers (especially those in low paid manual jobs) invariably want to work longer hours, whilst both male and female full-timers (especially those in well paid managerial and professional posts) want their hours shortened. This not only questions the assumed gender differences in working patterns but also highlights that the choice for mothers is to undertake either very long or very short hours when neither alternative is actually the preferred option (Fagan, 2001).

Working choices are also shaped by education. Investment in human capital is important for securing (good) employment. Part-time women workers, according to Hakim, *choose* not to invest in what economists term 'human capital'- educational qualifications and investment in paid labour (demonstrated by their entry into part-time work as soon as the breadwinner family allows them to). Entry to most jobs is controlled by qualifications (The Women's National Commission, 2000). Girls out-perform boys at secondary level educational qualifications and young women are just as likely as their male counterparts to go on to higher education and, as with secondary school education, to exceed male achievement at undergraduate level (Purcell, 2002). But, as we have seen, this advantage is not translated into well-paying jobs and careers. Why? The literature suggests that some of the earnings differences can be explained by the fact that girls and women pursue different subjects than boys and men, at all levels (Purcell, 2002). Women are more heavily

represented in the arts and humanities, whilst men undertake science and mathematical subjects. Crucially, it is maths and science subjects that translate into higher paid jobs (Purcell, 2002). However, whilst these choices are made by the girls themselves, they are not without covert (and overt) influences. For example, feminists have pointed towards the 'hidden curriculum' as influencing subject choices. They are particularly concerned with the effect of teaching attitudes; patriarchal values within the curriculum and the dominance of men at headship and senior management level in schools (Weiner, 1994).

Warren (2001) emphasises the importance of the interaction of social class with gender in the education system and its influence upon labour market segregation of males and females. She demonstrates that part-time manual work is the most disadvantaged employment category for women, more so than other part-time and manual full-time jobs, because these women have very low levels of education. Using the British Household Panel Survey, Warren (2001) traced their low educational attainment and low status jobs back to their coming disproportionately from working class backgrounds. She argues that rather than choosing this type of work, it is more plausible that these women's employment careers have been constrained by the particular educational and other opportunities which were open to them as working class girls, which restricted job choices later in life (Warren, 2001). This social class disadvantage is especially apparent among women with caring obligations. Therefore, far from taking low status part-time work out of choice, women are constrained by their class background and the interaction of class and gender throughout their educational careers, which is being relived in their working lives.

4.2 Hidden causes of poverty

We have seen that women are more likely to be poor as a result of gender differences in the labour market, underpinned by their caring role within the family. This kind of poverty is relatively easily counted and more readily observed. However, the extent of poverty experienced by women within the household remains hidden. Women can still be poor in households with an income above the poverty line and women in households below the poverty line can disproportionately suffer the consequences. Moreover, women may suffer deprivation even when they do not suffer poverty, through being denied access to, firstly, the resources of the household and, secondly, amenities and conditions taken for granted in a male society (Payne, 1991). Not to acknowledge both intra-household poverty and intra-household deprivation focuses upon money coming into the household, overlooking how and whether men within households are redistributing their income and the resources and wealth that become open to them (Vogler, 1998). In this section, we will concentrate on the unequal distribution of both income and resources within the household to explain why men and women experience poverty differently.

Intra household money allocation

Hidden poverty is most widely documented in relation to allocation of *money* within the household. It is not simply inequality in outcomes but inequality in process which is at issue. Differences may exist not only in terms of who has access to the resources purchased, but also who takes the responsibility for making a purchase and who has power to make decisions over what is bought (Payne, 1991). Research on the way money and spending is managed within households has, therefore, focused on the difference in power and responsibility between married men and women by looking at the different allocative systems which operate and the distinction between management and control of money. Pahl (1989) in a qualitative study of 102 households, and later Vogler and Pahl (1994) in a quantitative study of 1,211 couples, demonstrated the complexity of money management within the household by identifying seven ways in which couples organise or manage money:

- *Female whole wage system* - Wives have sole responsibility to manage all household finances. Husbands hand over wage packet minus personal spending money.
- *Male whole wage system* – Husbands manage all the money, which could leave non-earning wives with no personal spending money.
- *Household keeping allowance* – Husbands give wives a fixed sum for household keeping but maintain access to main income.
- *Independent management (IM)* – each partner has an independent income and neither has access to the others. Each partner has responsibility for separate areas of expenditure. Pahl (1995) noted that IM is so uncommon in the population as a whole that couples using this system were excluded from her discussion.
- *Shared management pooling system* – Income is paid into a joint account or common kitty and both partners have shared access. In practice one of the partners is often dependent on the other. This is considered to be the most egalitarian allocative system.

It is possible to further distinguish between:

- *Female managed pools* and *male managed pools*. The male and female managed pools were more similar to the male and female whole wage systems than the joint pool.

Studies have demonstrated that wives are most likely to manage money in low income households where there is insufficient money to meet the bills, and a higher incidence of debt (Pahl, 1989; Wilson, 1987; Vogler and Pahl, 1994; Adelman, 2002). Husbands, on the other hand, are more likely to manage money when income is high enough to allow for discretionary spending (see Table 4.1).

Table 4.1 Household allocative systems for pooling income

| | Per cent | Mean standardised income: £ per month |
|------------------------|----------|--|
| Female whole wage | 27 | 624 |
| Female managed pool | 15 | 658 |
| Housekeeping allowance | 13 | 679 |
| Joint pool | 20 | 719 |
| Male managed pool | 15 | 728 |
| Male whole wage | 10 | 755 |

Source: Pahl and Vogler, 1994.

Control and access to resources is as much a source of power as it is a burden. Pahl (1983) has argued that we should distinguish between control, management and budgeting. The controller has the most power, making the decisions about how the money is distributed and how it is spent. The manager decides the process through which decisions are actually carried out and has access to the whole pool of resources. The budgeter has the least discretion. Budgeting relates to the process of spending within particular categories; it is the budgeter's job to achieve the most economical method of consumption. The literature argues that whilst men are controllers, women are managers and budgeters (Vogler, 1994). Managing the household income during times of shortage and debt brings responsibility for making ends meet and budgeting for the needs of the household under difficult or even impossible conditions (Payne, 1991; Crompton, 1997; Kempson, 1996). Therefore, in this situation, budgeting will predominate and control of the household budgets becomes stressful – a chore rather than a source of power. It does not bring with it independence (Crompton, 1997). Since women are more likely to be in control of the household budget in low income households, they bear the brunt of this stress.

The effect of carrying the burden of budgeting

If women manage the money and it is their responsibility to feed the family (i.e. to budget) when there is not enough money for food, fuel and other resources, they often go without to ensure the health and well being of other members of the family, especially children (Goode et al., 1998; Middelton et al., 1994, 1997; Daly, 1989; Kempson, 1996). Moreover, studies have demonstrated that lone mothers are particularly likely to cut back on their own food since there is no other adult for whom

to prepare a meal. Research shows that following a divorce or separation from their partner, whilst lone mothers had a lower income than when in the marriage, they used their greater control over their money to cut down their spending (Graham, 1987). Repeatedly, research shows that these mothers would not go back to their husbands - they might have had more money as a result but would have had far less access to and control over it (Daly, 1989; Bradshaw and Millar, 1991; Rowlinson and McKay, 1998). This in itself indicates the unequal allocation of money within the household and its potential effects.

The impact of women's increased participation in the labour market on money allocation systems

It has been argued that the increased female participation in the labour market brings with it a change in women's relative power in decision making in the home. Household management systems provide one indicator of the relative power in family decision making. The *resources theory* of power conceptualises marriage as a set of exchange relations in which the balance of power rests with the partner who contributes most resources to the marriage. A pioneering study by Blood and Wolfe (1960) found that the partner with the higher income was more likely to play a more dominant part in decision making and that women who go out to work have more power over money than those who do not. Therefore, they concluded that if wives gain access to economic resources through paid employment then the power relations between husbands and wives become more evenly balanced.

The main problem with the *resources theory* is that it ignores the gender inequality associated with access to jobs and pay, which obviously affect the resources individuals are able to bring into marriage. As we have seen, income dependency, in the form of part-time work, is still very much the norm for most women. Research that takes this into account generally shows that part-time work simply reduces the pressures on the husband's wage without increasing the wife's influence over finances. (Kiernan, 1992; Vogler, 1994; Hakim, 1996). Vogler (1994) clearly demonstrates that households in which wives were working full-time were much more likely to be associated with egalitarian management systems – i.e. pooling – than were other households. In households where both partners were in full-time employment, 62 per cent had a pooling system, compared with only 45 percent where the man worked full-time and the woman was non-working, and 48 per cent where the woman worked part-time. Part-time work for women, therefore, seems to have little impact on the allocation of money within the household.

Intra household spending

Qualitative work has indicated that women's earnings are not treated in the same way as those of the male partner (Pahl, 1989) and that women do not like spending

money on themselves that they did not see as 'theirs' (Vogler, 1998). Studies have shown that some women who work may trivialise their earnings, emphasising that they only pay for 'extras' (Zelizer, 1994), but research has demonstrated that, far from being 'pin-money', the earnings women bring into the household play an increasingly important role for keeping *families* out of poverty (Harkness, 1995; Jenkins and Rigg, 2001). A common finding in the literature is that relatively more of a woman's earnings is used on household necessities, even if their paid job is seen as paying for 'extras'. In contrast, the man's higher earnings are more likely to be seen as 'pocket money'; men will often keep back some of their earnings, even in low-income households, for their own consumption (Pahl, 1989; Crompton, 1997). In relative terms, women may remain deprived as their income simply enables their partner to spend more of his earnings on his own consumption (Payne, 1991). Therefore, Government policies which focus on household income do not address the realities of life within households.

Intra household resources and wealth allocation

Although the allocation of income within the household is one important contributor to women's greater vulnerability to poverty, the distribution of resources within households does not merely refer to the allocation of cash income. Cantillon and Nolan (1998) criticise some of the qualitative studies cited above because they are difficult to generalise from and, therefore, have little impact on mainstream poverty measurement. They also note that Vogler and Pahl's (1994) study focuses primarily on allocative systems, rather than deprivation per se; it is not possible to relate their allocative measure to non-monetary indicators which have been employed in mainstream research on poverty at the household level (see Townsend, 1979; Mack and Lansley, 1985; Gordon et al., 2000; Nolan and Whelan, 1996). Rather, the extent and difference of deprivation experienced between spouses should be measured directly.

The allocation of resources within the household should also include: the distribution of material goods such as cars etc.; welfare benefits; services, such as childcare, carried out by members of the household and the time taken to do this; access to further income or wealth via credit and bank accounts. The allocation of all resources and the way that they are brought into the house serves to influence the extent and nature of intra-household deprivation. Some resources are bought jointly but consumption is not shared equally. For example in 1999-2001, 82 per cent of men aged 17 and over held full car driving licenses, but only 60 per cent of women (DTLR, 2001). A car may take up a large proportion of the household income (DTLR, 2001) and yet it is a resource that is concentrated in the hands of the man.

On this basis, researchers (Cantillon and Nolan, 1998; Adelman, 2002) have set out to assess whether spouses differ in the extent that deprivation is experienced and especially whether wives encounter greater deprivation than their husband because of an unequal distribution of resources within the family. Cantillon and Nolan (1998) and Adelman (2002) used a set of items that relate to individual circumstances, previously used as non-monetary deprivation indicators in other studies. The evidence suggests that, where there are differences in items lacking between husband and wife, women go without more than men, particularly when resources are tight and that this deprivation is enforced rather than voluntary. (Moreover, both men and women are more likely to think that the female partner goes without (Adelman, 2002)). Nevertheless, these quantitative studies suggest that the extent of inequality is not as great as that suggested by the qualitative studies.

There are several reasons for this. First, the data was not collected with intra household poverty in mind. Small scale studies have demonstrated the sensitivity and subtlety needed to establish the difference between spouses' activities and attitudes (Pahl, 1989). Second, the deprivation indicators employed by large scale surveys assume equal sharing within the household and the items were not chosen with intra household differences in living standards and deprivation as the primary focus. Perhaps more sensitive indicators might reveal greater differences. In light of this, further quantitative work specifically designed to investigate intra household poverty needs to be undertaken and measures of poverty should include those without direct control over their resources, regardless of material living standards (Cantillon and Nolan, 1998).

4.3 Gendered assumptions

Underpinning the above causes of poverty is the assumption that women are, or should be, financially dependent upon men and that their role within the family is as carer, rather than earner - that is women's perceived and actual economic dependence on men through the operation of a sexual division of labour. Following this assumption, women's low pay and poor employment opportunities are in some way justified because they have access to men's (higher) earnings. Women as lone parents and lone older women are more likely to suffer poverty not because of their disadvantages within and exclusion from the labour market per se, but because there is not a man with higher earning power or pension rights on whom to depend.

It is also the same perception – whereby men are seen as the 'breadwinner', whose greater efforts outside the home needs greater reward within the home – which legitimises unequal allocation of money and resources within the household. In contemporary society, this ideology is coupled with the conflicting principles that money in marriage should be based on equal sharing which is contrary to the idea

that individuals 'own' the money that they earn and it is theirs to do with as they want. Therefore the main breadwinner (the man) is considered to have a legitimate right to both more power over money and more money for their own use (Vogler, 1998). Women's disadvantage in the labour market means that female earnings are viewed as being less important than men's and this influences how time, money and resources are allocated within the household. At the same time, women's role in the household will shape female disadvantage in the labour market. Ending women's poverty and deprivation will to some extent rely on reducing their economic dependence on men.

Glendinning and Millar (1992) highlighted that any valid definition of poverty must focus upon the capacity of individual people to support themselves without relying upon others. They suggest that to reduce women's vulnerability to poverty, poverty measures must address both the public and private spheres; improving women's access to an independent income (via paid employment or the benefit system) and relieving women of the unpaid work they do in the home. The first without the second will simply double women's workload. Ten years on, the literature suggests that this issue has still not been addressed in Britain.

5 TACKLING POVERTY: THE GENDER DIMENSION

The Labour Government has introduced an extensive array of measures aimed at tackling poverty. At the strategic level, the UK Government has committed itself to achieving four key outcomes (UK Government, 2001). These are to:

- Eradicate child poverty.
- Help working age people into work.
- Provide older people with security in retirement.
- Narrow the gap between deprived communities and the rest.

In seeking to achieve these strategic outcomes, the Government has put in place a host of more specific outcome targets (such as reducing teenage pregnancies), the most important of which are itemised in the annual *Opportunity for All* reports (Department for Work and Pensions, 2002).

The aim of this section is to examine the extent to which gender features in this strategy. The focus here is on *income* poverty and on the first three of the four outcome goals outlined above. There is, of course, far more to poverty than simply lack of income. For this reason, many of the measures introduced by the Government have aimed to tackle the non-financial aspects of poverty and not just low income. However, the number of policy initiatives introduced to tackle income poverty alone is so extensive that in this chapter it is only possible to focus on the main features of the most important or prominent among them.

Tackling child poverty

The Government has committed itself to eradicating child poverty within a generation and halving it in ten years. Compared with other countries in the European Union (Bradshaw, 1999) and elsewhere in OECD (Oxley et al., 2001; Bradbury and Jantti, 1999), the UK has a very high level of child poverty. In order to tackle this problem a wide range of measures has been introduced. These include:

- Increases in social security benefit rates for children.
- The introduction of tax credits targeted at families with children.
- Reform of child support (that is, maintenance paid by non-resident parents).

Generally speaking, these measures are not aimed at tackling gender inequality and poverty, but rather at helping to ensure that children do not grow up in poor households. However, the fact that women are very largely the primary carers of children means that there is an implicit gender dimension to these various policy initiatives aimed at reducing poverty among children. In so far as many of these

measures put increased income into the hands of the parent with caring responsibilities, they have not only raised the income levels of the families concerned, but also increased the share of the household budget controlled by women. This is important because, as we noted in the literature review, resources are not always shared equally within the household.

Child benefit, which is paid to all families with children irrespective of their income, has been increased by 25 per cent in real terms since 1999. Meanwhile, the child allowances in Income Support (IS) and Jobseekers Allowance (JSA), which are paid to claimants not in full-time work, have also been increased substantially in real terms since 1999 (by over 80 per cent in respect of children under age 11). These increases have more than offset the abolition (in October 1997) of One Parent Benefit and the Lone Parent Premium in IS/JSA for new claimants. Disability benefits for the most severely disabled children have also been increased in real terms. Although they have attracted relatively little publicity, these increases in benefit rates are an important element of the quiet redistribution to families with children from those without undertaken by the New Labour Government since 1999.

In October 1999, the Government introduced the Working Families Tax Credit (WFTC) to replace Family Credit, a means-tested benefit for low-income working families with children. WFTC is more generous than its predecessor and is accompanied by a relatively generous childcare tax credit that was introduced at the same time. A Children's Tax Credit was introduced for all working families with children in April 2001, topped up from April 2002 by an additional amount for children aged under 12 months (the 'baby tax credit'). The Children's Tax Credit was in effect paid for by the abolition of the additional tax allowance allocated to couples (which was originally allocated to married men and called the Married Man's Tax Allowance).

Quite apart from the additional income involved, there are important gender dimensions to these new tax credits. First, the initial intention was that WFTC would be paid via the wage packet to the (main) earner, which in the case of couples is often the man. In contrast, Family Credit was paid to the person with care of the children, usually the woman. Hence there was concern that the introduction of tax credits would involve a transfer of state income support from the main carer of children in the household to the main earner – from the purse to the wallet – and hence from women to men (Goode et al., 1998) although this did not in fact happen, following intensive lobbying. Second, the means-tested nature of these tax credits, combined with the additional income that they provide compared with Family Credit, could provide an incentive for the 'second earner' in a household – more often, women rather than men - to give up work or reduce their hours of work. As a result,

this could increase women's dependence on men (Rake, 2001). Modelling by the Institute for Fiscal Studies suggested that the Working Families Tax Credit would produce a small but statistically significant reduction in employment by women living with partners in work (Blundell et al., 2000).

These tax credits have been replaced in 2003 by a new system in which support for children is separated out from support for adults. The child component of the credits will be combined with the child allowances in IS/JSA to provide a seamless stream of income in the form of a Child Tax Credit (CTC) payable to all families with dependent children with income up to about £58,000 a year (HM Treasury, 2002). This new credit will be administered by the Inland Revenue and be paid to the main carer (i.e. to the purse rather than the wallet). The IS/JSA rates are to be increased in order to bring them into line with current tax credit rates. Child Benefit administration is to be transferred from the DWP to Inland Revenue so it can be paid with the new CTC.

It is widely accepted that the system of child support introduced in 1993 is seriously flawed. The formula governing the amount of maintenance payable by non-resident parents (most often, fathers) is over-complex and compliance rates are very low. A new system of child support, with a much simpler payment formula and tougher rules on non-compliance, was due to be implemented in 2002, but because of computer software problems has been delayed until 2003 or as soon as is feasible. Unlike the present system where lone parents do not benefit at all, under the new scheme lone parents on IS/JSA will be able to keep the first £10 per week of maintenance collected. In addition, as with WFTC, there will be a 100 per cent disregard of maintenance received by CTC recipients from non-resident parents. Thus, any maintenance received will be ignored when CTC entitlement is calculated. Since most lone parents in receipt of child support are women, this disregard will largely benefit women.

Other measures aimed at tackling child poverty include:

- Changes to maternity and paternity provision.
- The introduction of a national childcare strategy.
- Investment in human capital (e.g., via schemes such as Sure Start).

Helping people into paid work

Perhaps the central theme of the Government's green paper, *A New Contract for Welfare* (DSS, 1998a), was that the social security system was to focus around getting people into work. Work, it claimed, was 'the surest route out of poverty'. There is certainly a growing body of evidence to suggest that children living in workless households suffer from more disadvantage than those living in households where at

least one member goes out to work (see DWP, 2002). However, comparative research has indicated that being in paid work is not necessarily either a sufficient or a necessary route out of poverty. The Scandinavian experience in particular shows that it is possible to be unemployed and not poor (Bradshaw and Finch, 2002). At the same time, many children of people in work are nonetheless experiencing income poverty (DWP, 2002). It is also important to note from a gender perspective, that by work is meant 'paid work', not unpaid childcare by mothers or informal care of elderly, sick or disabled relatives (Rake, 2001).

The Government's macro-economic policy is aimed at achieving a high level of employment. In this it has so far been successful, with the highest ever levels of labour force participation being achieved by married women and increased participation by lone parents. At a more micro-level, the two main pillars of the Government's work first strategy are:

- Welfare to work, and
- Making work pay.

Welfare to work

The key elements of the strategy to get unemployed and economically inactive people into paid employment comprises:

- The New Deals
- Joint claims for JSA
- The work-focused single gateway (ONE, now superseded by Jobcentre Plus)
- Measures to ease the transition to work
- The national childcare strategy.

Once again, there are important gender dimensions to each of these elements. For example, although the two main New Deals – the New Deal for Young People (NDYP) and the New Deal for the Long Term Unemployed (NDLTU) - are apparently gender neutral, the great majority of participants in them are men. By contrast, the New Deal for Lone Parents (NDLP) and the New Deal for Partners of the Unemployed (NDPU) mainly cater for women. The resources being ploughed into NDYP and NDLTU are significantly greater, however, than those devoted to NDLP and NDPU, which could be seen as an indirect gender bias (Rake, 2001).

The introduction of compulsory joint claims for JSA is targeted mainly at women in couple households. In part this initiative is about attempting to shift the expectations of the partners of unemployed people away from home-making and towards paid employment. Whatever the cultural imperatives, however, the aim of helping partners

into work is to a significant degree hindered by the fact that they gain very little financially from taking up work if their partner is unemployed. Any income earned over the very small earnings disregard in JSA (£10 per week for a couple) reduces benefit income pound for pound. However, the Working Tax Credit (WTC) which will be introduced in 2003 should have an impact (see below).

The measures aimed at easing the transition into paid employment include a benefit run-on for lone parents and for both housing benefit and help with mortgage interest payments. There will also be an increase in the linking periods under which people can return to their former benefit entitlement if they take up a paid job and subsequently return to benefit.

Making work pay

The second main pillar of the Government's strategy involves ensuring that, once people are in work, they gain from it financially. This aspect of the Government's anti-poverty strategy involves:

- The national minimum wage
- Reforms of income tax and national insurance
- Tax credits.

The pay of around 1.5 million workers increased as a result of the NMW, of whom about 70 per cent were women. Although the NMW was not introduced in order to reduce the earnings differential between men and women, it has had that effect, reducing the male-female pay differential by one per cent (Rake, 2001). The Government has recently argued that the NMW has had the biggest impact on earnings inequality between men and women since the 1970 Equal Pay Act (DWP, 2002) although other analyses are more cautious about its initial impact (see p.14).

The WFTC has been one of the key measures introduced by the Government to help ensure that 'work pays'. From 2003, the adult element of WFTC (and Disabled Persons Tax Credit) is due to be replaced by a new Working Tax Credit (WTC) which will be paid by the Inland Revenue to low-income claimants, irrespective of whether they have children or not. In other words, tax credits are being extended to single people and childless couples and will be paid through the wage packet to the person in a household who chooses to receive that award. Again, this is a measure that will be of more benefit to women than to men, simply because women account for a greater proportion of low paid employees.

Security for older people

Tackling pensioner poverty is a central objective of the current Government. The strategy involves raising the incomes of *today's* low-income pensioners and ensuring that *future* pensioners can retire on a decent income.

In order to raise the incomes of today's pensioners, the Government has focused additional resources mainly on means-tested Income Support, which for pensioners has been renamed the Minimum Income Guarantee (MIG). The MIG has been increased very substantially in real terms, and for the future the Government aspires to raise it in line with earnings. By contrast, until recently the Basic State Pension (BSP) continued to be increased in line with retail prices, thus maintaining its level in real terms, rather than raising it in line with average earnings. Many critics of this policy have argued that the extra resources should instead have been used to increase the BSP rather than means-tested MIG. This is because MIG suffers from incomplete take-up whereas the BSP is universal. Certainly, many pensioners do not claim the MIG to which they are entitled: the Department for Work and Pensions estimates that between 22 per cent and 36 per cent of entitled pensioners do not claim MIG (National Audit Office, 2002).

However, from a gender poverty perspective, it should be noted that MIG benefits the poorest pensioners, most of whom are women: indeed, two-thirds of MIG recipients are women. In addition, significant numbers of pensioners, most of whom are women, do not have an entitlement to the BSP pension in their own right, either because they remained at home instead of going to work or because they opted for the lower rate of NIC. Department for Work and Pensions estimates indicate that only 49 per cent of pensioner women receive the full BSP, compared with 92 per cent of men (Hansard, 7 February 2002, col.1117W).

From 2003, the MIG will be called the Guarantee Credit when it is incorporated into the new Pension Credit. As well as this income-related benefit, the Pension Credit will provide a credit for pensioners with modest savings. The savings credit is intended to reduce the savings trap (where individuals with small amounts of private income lose this pound for pound in lost benefit) with a credit for each pound of private income on top of the Basic State Pension. The effect is to reduce the savings trap from 100 to 40 per cent (higher if the pensioner claims other means tested benefits such as Housing Benefit). The guarantee will top up incomes below a set level, expected to be £100 for single pensioners in 2003 (DWP, 2001). The rules governing entitlement to the Pension Credit will be simplified to encourage take-up and made more generous, for example, in the treatment of income from savings. The new Pension Credit should be of particular benefit to women, both because they tend to have smaller occupational pensions than men and because their greater longevity

means they are at greater risk from decline in the real value of their pension over time. According to the Government's estimates, two-thirds of those entitled to the Credit will be women (DWP, 2001).

Other measures taken to alleviate or prevent poverty among today's pensioners, all of which are likely to be of particular benefit to women, include:

- Pension splitting on divorce
- Winter fuel payments
- Free TV licences for people over 75 years.

In order to encourage saving for retirement and help prevent poverty among future pensioners, in addition to the Pension Credit, the Government has:

- Replaced the State Earnings Related Pension Scheme (SERPs) with the Second State Pension.
- Introduced a new type of private personal pension called Stakeholder Pensions.
- Commissioned reviews of occupational and private pension provision.

The Second State Pension is aimed at people on low-incomes (less than £10,000 per annum). Following a brief period of transition from SERPs, the Second State Pension will be paid at a flat rate for all recipients. It should be of particular benefit to women and carers because the flat rate will be set at a level that is higher than many of the poorest pensioners would have been entitled to under SERPs. According to the Government, the Second State Pension will benefit two million carers, three-quarters of them women. However, since this pension is due to be raised in line with prices it will eventually be overtaken by MIG, thereby negating some of the benefit that women and carers will derive from it (Falkingham and Rake, 1999). Under the Second State Pension, unpaid carers will earn credits as if they have earnings of £9,000 per year and are making contributions to the scheme (DSS, 1998b). NIC credits will also be payable on the grounds of child caring, but will cease once the child reaches the age of six; by contrast, the Home Responsibilities Protection in BSP gives credits up to the child's 16th birthday (Rake, 2001). This truncation may be seen as a signal that New Labour expects mothers to take up paid employment once their children are established in school.

Stakeholder Pensions are aimed at people on moderate incomes (£10-20,000). They are intended to provide a low-cost, flexible form of saving for retirement. Employers with 5 or more staff are required by law to either provide a Stakeholder Pension for their staff or provide access to one administered by another organisation, though they are not required (unlike occupational pensions) to contribute to them. Payments

into the scheme can be varied in amount and can be stopped and started according to the needs of the saver. This flexibility should be of particular benefit to women since it fits in with the interrupted work patterns that characterise the careers of many women with children.

The reviews of occupational and private pensions have been set up to address the complexity of the law on pensions, concerns about the sustainability of pensions and the switch away from final salary to defined contribution pension schemes by many employers. The recent Pickering Report (2002) made a number of suggestions for simplifying pension law. Further, it proposed in relation to occupational schemes, that pensions should no longer be index-linked to prices and that survivors' pensions be abolished. Both of these proposals have significant gender implications. Since most beneficiaries of survivors' pensions are women, this would affect them far more than men, especially those who had not built up a pension entitlement in their own right. Similarly, since women tend to live longer than men, the abolition of index-linking would affect them particularly adversely since inflation would progressively erode the real value of the pension over time.

Over the long term, the Government aims to shift the private sector share of pensioners' incomes from 40 to 60 per cent by 2050 (DSS, 1998b). This is to be achieved through increased occupational pension coverage, through the Stakeholder Pension and through other increases in private saving. This strategy may benefit men more than women because traditionally they have done better out of the private sector than women, there is still a wage gap between men and women, there are differing annuity rates for women and men, and the care responsibilities of women offer little prospect for major change.

Disabled people and carers

It seems that New Labour's motto of 'work for those who can' also applies to people with disabilities. In order to help encourage people into work, the Disabled Persons Tax Credit was introduced at the same time as WFTC and will be carried forward into the new Tax Credits to be introduced in 2003. In addition, there is a New Deal for Disabled People aimed at helping disabled people who want to work to take up a job. Changes have been made to the rules permitting people on incapacity benefits to try out a job and a Job Retention and Rehabilitation scheme is to be piloted from 2003, aimed at helping long-term sick and disabled people who are at risk of losing their job. Meanwhile, a Disability Income Guarantee (DIG) has been introduced for the most severely disabled people who cannot work which, like MIG, the Government hopes to raise in line with earnings each year. The aim of DIG is presumably to provide security for those who cannot work.

In addition, the carer's premium in income-related benefits has been increased substantially. Invalid Carers Allowance is to be renamed Carers Allowance, people aged over 65 will for the first time be able to claim it, and the earnings limit has been increased. These changes should benefit carers, the majority of whom across all age groups, are women (18 per cent compared with 14 per cent of men)(Maher and Green, 2002).

A gendered policy?

It is important to consider whether the Government's anti-poverty strategy needs to take gender into account. Despite some progress towards gender equality, there remain, as we have shown, significant differences between men and women in the incidence of poverty. This raises the question of whether it should be an explicit or implicit aim of Government anti-poverty policy to reduce this gap between men and women. Despite the Government's interest in tackling poverty, this has not led to an examination of poverty through a gendered perspective.

However, although policies do not have this explicit aim they may, nonetheless, have a differential impact upon men and women and therefore upon the incidence or depth of their poverty. Some policies are likely to impact upon women more than men (or vice versa) simply because they are more likely to be experiencing the condition that is the focus of the policy. For example, since nine out of ten lone parents are women, it follows that the New Deal for Lone Parents will have a greater impact upon women than men. The opposite is true of the New Deal for the Long Term Unemployed. Yet many of the factors underlying child poverty and pensioner poverty, which are explicit Government targets, have their origins in the gendered nature of our society. Without addressing the gendered nature of poverty or monitoring the impact of policies upon women and men alike, it is possible that many policies designed to alleviate poverty will meet with only partial success.

6 CONCLUSION

The aim of this work was to produce a concise literature review around the issue of gender and poverty which would contribute to the wider debate about the nature of poverty in Britain today. It is clear from our analysis that the prevalence of poverty is higher amongst women than men, and that women's hidden poverty exists within the household. However, the gender dimension to the Government's anti-poverty strategy is largely implicit rather than explicit and indirect rather than direct. Many of the numerous measures introduced by the Government to tackle poverty will be of considerable benefit to women, but tackling gender inequality in poverty is not an explicit outcome or objective in current Government policy.

The Government has introduced a number of policies in order to reduce income poverty, particularly aimed at families with children and pensioners. However, they are unlikely to achieve their targets of, for example, eradicating child poverty or providing older people with security in retirement, unless gender is fully addressed within those policies. The Women and Equality Unit has published reports on the incomes of women and men which show clearly the inequalities that exist. However, the impact of these reports on the Government's anti-poverty strategy is not readily apparent and the gender dimension within those policies remains largely silent.

Not only is gender neglected in policies aimed at addressing poverty, there is no doubt that the relationship between gender and poverty has been relatively neglected in the research and statistical literature of the last 15 years or so. We had access to some of the principle national surveys and were able to undertake some limited secondary analysis of gender and poverty but suggest that there is enormous scope for further more detailed and up-to-date analysis of existing data sets from a gender perspective. Our suggestions for furthering this work are detailed below.

- As we have seen, the HBAI analysis of the Family Resources Survey almost completely neglects the gender dimension and there is scope for a regular gender and poverty supplement to HBAI. The Women's Budget Group have recognised this need and made representations to the DWP.
- Secondary analysis of the FRS also represents the opportunity to monitor the impact of policy change over time on poverty and gender. For example, it may be possible to explain what impact the increased labour supply of lone parents, real increases in in-work and out-of-work benefits and tax credits, and the substantial real increases in the Minimum Income Guarantee, have had on women in poverty.

- The FRS is also the best source for the exploration of take-up issues, which the shift in policy towards means-tested benefit and income related tax credits are making so much more important. We do not know, for example, whether women pensioners are more or less likely to claim their entitlement to MIG.
- In our limited analysis we have concentrated entirely on poverty rates by gender but there is scope for using the FRS to explore *poverty gaps* – how far below a poverty line men and women are.
- There is scope for using the British Household Panel Survey and the Family and Children Survey for exploring the *dynamics* of poverty by gender. Given the composition of poor women – many older pensioners and lone mothers- it is highly probable that their spells last longer and/or occur more often than those of men. This may mean that they suffer more than men from chronic or persistent poverty. Using these data we could explore whether this is the case and why. If it is the case, it is important for our understanding of the experience of poverty and the intensity of deprivation.
- One dimension of gender and poverty that calls for special attention is the issue of the impact of poverty on women's physical and mental health. We have seen evidence in the review that poor women are caught in a kind of triple bind: they do not always have access to a fair share of household resources, but even when they do, they are likely to be spending their share of those resources on their children, rather than themselves. Whether or not this is the case they are certainly more likely to be responsible for managing the money, and the debts. There is scope for secondary analysis of the Family and Children Survey and the English Health Survey in pursuit of a greater understanding of this. However, there is also scope for smaller scale empirical research.
- We know that women in poverty are in certain respects different from men in poverty. We also know that there are differences between genders in their judgement about necessities and, to some extent, in what they lack because they cannot afford them. But we know practically nothing about what women think and feel about being poor and whether they experience poverty differently from men. It is possible that not being in the labour market is not such a threat to female self esteem as it is to male. It is possible that women's greater ability to sustain relationships with friends and family is a protective device, as is the value placed on their caring roles. On the other hand, an inability to be able to afford to look presentable in public may be more important deprivation for women than for men. Nor are these issues that just affect adults. Do girls and

boys suffer in different ways from the poverty of their parents ? The BHPS and the FACS surveys have data on happiness and self esteem which could be used to pursue these questions; qualitative research could also be undertaken.

APPENDIX 1 Family Resources Survey

The following tables are derived from the Family Resources Survey 1999/2000, Department for Work and Pensions.

(See: <http://www.dwp.gov.uk/publications/dss/2001/frs/> for further information, also available from the Data Archive, University of Essex).

This analysis is based on single unit households only. Statistically significant differences are shown as follows: ***= $p < .0001$, **= $p < .001$, *= $p < .01$.

Table A1.1 Risk of poverty by gender, BEFORE housing costs

Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All *** | 16 | 18 |
| Household type *** | | |
| Pensioner couple | 19 | 19 |
| Pensioner singles | 17 | 22 |
| Couple with children | 16 | 16 |
| Couple no children | 10 | 10 |
| Lone parent | 33 | 31 |
| Single no children | 15 | 15 |
| Employment status of adults *** | | |
| Self employed | 20 | 21 |
| 1 or 2 adults in full-time employment | 2 | 2 |
| 1 full-time, 1 part-time | 3 | 3 |
| 1 full-time, 1 not employed | 13 | 13 |
| 1 or 2 adults in part-time employment | 27 | 23 |
| 1 or 2 adults 60+ | 21 | 23 |
| 1 or 2 adults unemployed | 60 | 62 |
| 1 or 2 adults sick and less than pension age | 37 | 40 |
| Other | 45 | 41 |
| Employment status, couples with children | | |
| Both employed full-time | 2 | 3 |
| 1 full-time, 1 part-time | 6 | 6 |
| 1 full-time, 1 not employed | 19 | 20 |
| Neither employed | 61 | 64 |
| 1 part-time, 1 not employed | 59 | 57 |
| 2 part-time | 36 | 40 |
| Employment status of lone parents | | |
| Full-time | 7 | 8 |
| Part-time | 18 | 17 |
| Not employed | 48 | 44 |
| Region | | |
| North East | 21 | 23 |
| North West | 17 | 19 |
| Yorks and Humberside | 20 | 21 |
| East Midlands | 15 | 17 |
| West Midlands | 16 | 19 |
| East | 13 | 14 |
| London | 16 | 18 |
| South East | 12 | 13 |
| South West | 16 | 17 |
| Scotland | 18 | 18 |
| Wales | 18 | 20 |
| Ethnicity * | | |
| White | 15 | 17 |
| Black | 23 | 21 |
| Indian | 29 | 30 |
| Pakistani/Bangladeshi | 58 | 59 |
| Other | 22 | 21 |

| | | |
|----------------------------------|----|----|
| Tenure *** | | |
| Local authority rented | 33 | 32 |
| Housing association rented | 26 | 23 |
| Private unfurnished rented | 17 | 16 |
| Private furnished rented | 20 | 18 |
| Owner with mortgage | 9 | 9 |
| Owned outright | 18 | 22 |
| Rent free | 20 | 23 |
| Number of children *** | | |
| 0 | 14 | 15 |
| 1 | 13 | 13 |
| 2 | 15 | 17 |
| 3+ | 30 | 33 |
| Age of head of household *** | | |
| 19 or under | 21 | 22 |
| 20-24 | 18 | 17 |
| 25-44 | 17 | 18 |
| 45-64 | 13 | 14 |
| 65-74 | 15 | 18 |
| 75 or over | 24 | 25 |
| Disability | | |
| Disabled child only | 19 | 21 |
| Disabled child and adult | 27 | 29 |
| Disabled adult only | 17 | 19 |
| Age of youngest child | | |
| Under 5 | 21 | 22 |
| 5-10 | 19 | 21 |
| 11-15 | 15 | 17 |
| 16-18 | 14 | 14 |
| Pensioner couples, age of head | | |
| 70 or under | 13 | 12 |
| 71-75 | 18 | 18 |
| 76-80 | 22 | 22 |
| Over 80 | 32 | 32 |
| Pensioner singles, age | | |
| 70 or under | 13 | 13 |
| 71-75 | 12 | 12 |
| 76-80 | 17 | 17 |
| Over 80 | 23 | 23 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 38 | 38 |
| Occupational pension | 13 | 13 |
| Personal pension | 20 | 20 |
| Both | 7 | 7 |
| Pensioner singles, pensions | | |
| No occupational/personal pension | 26 | 29 |
| Occupational pension | 11 | 15 |
| Personal pension | 16 | 19 |
| Both | - | 8 |

Table A1.2 Composition of the poor by gender, BEFORE housing costs
 Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All | 100 | 100 |
| Household type *** | | |
| Pensioner couple | 12 | 12 |
| Pensioner singles | 4 | 4 |
| Couple with children | 40 | 40 |
| Couple no children | 12 | 12 |
| Lone parent | 16 | 16 |
| Single no children | 16 | 16 |
| Employment status of adults *** | | |
| Self employed | 12 | 10 |
| 1 or 2 adults in full-time employment | 3 | 2 |
| 1 full-time, 1 part-time | 3 | 2 |
| 1 full-time, 1 not employed | 10 | 9 |
| 1 or 2 adults in part-time employment | 12 | 12 |
| 1 or 2 adults 60+ | 20 | 27 |
| 1 or 2 adults unemployed | 14 | 10 |
| 1 or 2 adults sick and less than pension age | 13 | 13 |
| Other | 12 | 15 |
| Employment status, couples with children | | |
| Both employed full-time | 3 | 4 |
| 1 full-time, 1 part-time | 13 | 13 |
| 1 full-time, 1 not employed | 34 | 33 |
| Neither employed | 31 | 33 |
| 1 part-time, 1 not employed | 16 | 14 |
| 2 part-time | 3 | 3 |
| Employment status of lone parents | | |
| Full-time | 5 | 5 |
| Part-time | 11 | 12 |
| Not employed | 84 | 82 |
| Region | | |
| North East | 6 | 7 |
| North West | 13 | 14 |
| Yorks and Humberside | 11 | 11 |
| East Midlands | 7 | 7 |
| West Midlands | 9 | 10 |
| East | 8 | 8 |
| London | 11 | 11 |
| South East | 11 | 10 |
| South West | 8 | 8 |
| Scotland | 9 | 9 |
| Wales | 6 | 6 |
| Ethnicity * | | |
| White | 86 | 88 |
| Black | 3 | 2 |
| Indian | 3 | 2 |
| Pakistani/Bangladeshi | 7 | 6 |
| Other | 2 | 2 |

| | | |
|----------------------------------|----|----|
| Tenure *** | | |
| Local authority rented | 31 | 32 |
| Housing association rented | 8 | 7 |
| Private unfurnished rented | 4 | 4 |
| Private furnished rented | 5 | 3 |
| Owner with mortgage | 27 | 24 |
| Owned outright | 24 | 29 |
| Rent free | 1 | 2 |
| Number of children *** | | |
| 0 | 41 | 42 |
| 1 | 12 | 12 |
| 2 | 20 | 21 |
| 3+ | 26 | 25 |
| Age of head of household *** | | |
| 19 or under | 3 | 3 |
| 20-24 | 6 | 5 |
| 25-44 | 50 | 46 |
| 45-64 | 24 | 23 |
| 65-74 | 8 | 11 |
| 75 or over | 8 | 13 |
| Disability | | |
| Disabled child only | 5 | 5 |
| Disabled child and adult | 7 | 7 |
| Disabled adult only | 39 | 39 |
| Age of youngest child | | |
| Under 5 | 45 | 45 |
| 5-10 | 32 | 32 |
| 11-15 | 18 | 18 |
| 16-18 | 5 | 5 |
| Pensioner couples, age of head | | |
| 70 or under | 26 | 25 |
| 71-75 | 28 | 28 |
| 76-80 | 25 | 25 |
| Over 80 | 21 | 21 |
| Pensioner singles, age | | |
| 70 or under | 20 | 21 |
| 71-75 | 17 | 22 |
| 76-80 | 24 | 24 |
| Over 80 | 40 | 33 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 46 | 46 |
| Occupational pension | 45 | 45 |
| Personal pension | 7 | 7 |
| Both | 2 | 2 |
| Pensioner singles, pensions | | |
| No occupational/personal pension | 59 | 65 |
| Occupational pension | 37 | 33 |
| Personal pension | 4 | 1 |
| Both | - | - |

Table A1.3 Risk of poverty by gender, AFTER housing costs

Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All *** | 22 | 25 |
| Household type *** | | |
| Pensioner couple | 21 | 21 |
| Pensioner singles | 24 | 29 |
| Couple with children | 20 | 21 |
| Couple no children | 11 | 11 |
| Lone parent | 55 | 56 |
| Single no children | 23 | 23 |
| Employment status of adults *** | | |
| Self employed | 23 | 25 |
| 1 or 2 adults in full-time employment | 3 | 4 |
| 1 full-time, 1 part-time | 4 | 5 |
| 1 full-time, 1 not employed | 20 | 20 |
| 1 or 2 adults in part-time employment | 35 | 33 |
| 1 or 2 adults 60+ | 25 | 27 |
| 1 or 2 adults unemployed | 75 | 82 |
| 1 or 2 adults sick and less than pension age | 57 | 59 |
| Other | 68 | 71 |
| Employment status, couples with children | | |
| Both employed full-time | 4 | 4 |
| 1 full-time, 1 part-time | 8 | 8 |
| 1 full-time, 1 not employed | 27 | 28 |
| Neither employed | 74 | 76 |
| 1 part-time, 1 not employed | 68 | 69 |
| 2 part-time | 39 | 44 |
| Employment status of lone parents | | |
| Full-time | 12 | 14 |
| Part-time | 38 | 36 |
| Not employed | 77 | 78 |
| Region | | |
| North East | 26 | 29 |
| North West | 22 | 26 |
| Yorks and Humberside | 26 | 27 |
| East Midlands | 19 | 22 |
| West Midlands | 20 | 24 |
| East | 18 | 21 |
| London | 27 | 32 |
| South East | 18 | 20 |
| South West | 21 | 24 |
| Scotland | 22 | 24 |
| Wales | 24 | 26 |
| Ethnicity * | | |
| White | 20 | 23 |
| Black | 38 | 40 |
| Indian | 34 | 35 |
| Pakistani/Bangladeshi | 65 | 67 |
| Other | 37 | 38 |

| | | |
|----------------------------------|----|----|
| Tenure *** | | |
| Local authority rented | 48 | 52 |
| Housing association rented | 50 | 52 |
| Private unfurnished rented | 39 | 41 |
| Private furnished rented | 45 | 49 |
| Owner with mortgage | 11 | 12 |
| Owned outright | 14 | 16 |
| Rent free | 14 | 15 |
| Number of children | | |
| 0 | 18 | 20 |
| 1 | 19 | 23 |
| 2 | 22 | 25 |
| 3+ | 40 | 44 |
| Age of head of household *** | | |
| 19 or under | 27 | 32 |
| 20-24 | 30 | 33 |
| 25-44 | 24 | 27 |
| 45-64 | 17 | 18 |
| 65-74 | 19 | 23 |
| 75 or over | 26 | 28 |
| Disability | | |
| Disabled child only | 27 | 31 |
| Disabled child and adult | 36 | 39 |
| Disabled adult only | 23 | 25 |
| Age of youngest child | | |
| Under 5 | 31 | 35 |
| 5-10 | 26 | 29 |
| 11-15 | 19 | 22 |
| 16-18 | 16 | 19 |
| Pensioner couples, age of head | | |
| 70 or under | 16 | 16 |
| 71-75 | 18 | 18 |
| 76-80 | 24 | 24 |
| Over 80 | 35 | 35 |
| Pensioner singles, age | | |
| 70 or under | 27 | 25 |
| 71-75 | 21 | 35 |
| 76-80 | 22 | 31 |
| Over 80 | 24 | 27 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 46 | 45 |
| Occupational pension | 14 | 13 |
| Personal pension | 20 | 20 |
| Both | 4 | 4 |
| Pensioner singles, pensions | | |
| No occupational/personal pension | 40 | 41 |
| Occupational pension | 14 | 17 |
| Personal pension | 14 | 19 |
| Both | - | 13 |

Table A1.4 Composition of the poor by gender, AFTER housing costs
 Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All | 100 | 100 |
| Household type *** | | |
| Pensioner couple | 10 | 8 |
| Pensioner singles | 5 | 13 |
| Couple with children | 38 | 32 |
| Couple no children | 11 | 9 |
| Lone parent | 19 | 28 |
| Single no children | 18 | 10 |
| Employment status of adults *** | | |
| Self employed | 11 | 8 |
| 1 or 2 adults in full-time employment | 3 | 3 |
| 1 full-time, 1 part-time | 3 | 3 |
| 1 full-time, 1 not employed | 11 | 9 |
| 1 or 2 adults in part-time employment | 12 | 12 |
| 1 or 2 adults 60+ | 18 | 23 |
| 1 or 2 adults unemployed | 13 | 10 |
| 1 or 2 adults sick and less than pension age | 14 | 14 |
| Other | 14 | 18 |
| Employment status, couples with children | | |
| Both employed full-time | 4 | 4 |
| 1 full-time, 1 part-time | 14 | 14 |
| 1 full-time, 1 not employed | 37 | 36 |
| Neither employed | 29 | 31 |
| 1 part-time, 1 not employed | 14 | 13 |
| 2 part-time | 2 | 22 |
| Employment status of lone parents | | |
| Full-time | 5 | 5 |
| Part-time | 14 | 14 |
| Not employed | 82 | 81 |
| Region | | |
| North East | 6 | 6 |
| North West | 13 | 13 |
| Yorks and Humberside | 11 | 10 |
| East Midlands | 6 | 6 |
| West Midlands | 8 | 9 |
| East | 8 | 8 |
| London | 14 | 14 |
| South East | 12 | 12 |
| South West | 8 | 8 |
| Scotland | 8 | 8 |
| Wales | 6 | 6 |
| Ethnicity * | | |
| White | 87 | 88 |
| Black | 3 | 3 |
| Indian | 2 | 2 |
| Pakistani/Bangladeshi | 6 | 5 |
| Other | 2 | 2 |

| | | |
|----------------------------------|----|----|
| Tenure *** | | |
| Local authority rented | 34 | 37 |
| Housing association rented | 11 | 11 |
| Private unfurnished rented | 7 | 7 |
| Private furnished rented | 8 | 6 |
| Owner with mortgage | 26 | 22 |
| Owned outright | 14 | 15 |
| Rent free | 1 | 1 |
| Number of children | | |
| 0 | 40 | 39 |
| 1 | 13 | 15 |
| 2 | 21 | 22 |
| 3+ | 25 | 24 |
| Age of head of household *** | | |
| 19 or under | 3 | 3 |
| 20-24 | 7 | 7 |
| 25-44 | 52 | 50 |
| 45-64 | 23 | 21 |
| 65-74 | 8 | 10 |
| 75 or over | 7 | 10 |
| Disability | | |
| Disabled child only | 6 | 6 |
| Disabled child and adult | 7 | 7 |
| Disabled adult only | 38 | 38 |
| Age of youngest child | | |
| Under 5 | 49 | 50 |
| 5-10 | 31 | 31 |
| 11-15 | 16 | 15 |
| 16-18 | 4 | 2 |
| Pensioner couples, age of head | | |
| 70 or under | 30 | 29 |
| 71-75 | 25 | 26 |
| 76-80 | 25 | 25 |
| Over 80 | 20 | 20 |
| Pensioner singles, age | | |
| 70 or under | 28 | 27 |
| 71-75 | 21 | 23 |
| 76-80 | 22 | 23 |
| Over 80 | 29 | 27 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 49 | 49 |
| Occupational pension | 44 | 43 |
| Personal pension | 6 | 7 |
| Both | 1 | 1 |
| Pensioner singles, pensions | | |
| No occupational/personal pension | 63 | 70 |
| Occupational pension | 35 | 29 |
| Personal pension | 2 | 1 |
| Both | - | 0 |

APPENDIX 2 Scottish Household Survey

The following tables are derived from the Scottish Household Survey 1999/2000, Scottish Executive (see: <http://www.scotland.gov.uk/about/SR/CRU-SocInc/00016002/SHShome.aspx> for further information, also available from the Data Archive, University of Essex).

This analysis is based on single unit households only. Statistically significant differences are shown as follows: ***= $p < .0001$, **= $p < .001$, *= $p < .01$.

Table A2.1 Risk of poverty by gender, BEFORE housing costs, Scotland
Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All *** | 15 | 17 |
| Household type (1) *** | | |
| Single adult | 15 | 12 |
| Small adult | 10 | 12 |
| Lone parent | 26 | 25 |
| Small family | 9 | 11 |
| Large family | 16 | 17 |
| Large adult | 11 | 13 |
| Older smaller | 31 | 33 |
| Single pensioner | 18 | 23 |
| Employment status of adults *** | | |
| 1 or both adults in full-time employment | 3 | 4 |
| 1 full-time, 1 part-time | 4 | 4 |
| 1 full-time, 1 not employed | 12 | 12 |
| 1 or both working | 40 | 40 |
| 1 part-time, 1 not working | 37 | 35 |
| 1 or both in part-time employment | 18 | 23 |
| 1 or both adults 60+ | 21 | 25 |
| Employment status, couples with children | | |
| Both employed full-time | 2 | 2 |
| 1 full-time, 1 part-time | 4 | 4 |
| 1 full-time, 1 not employed | 12 | 12 |
| Neither employed | 41 | 41 |
| 1 part-time, 1 not employed | 37 | 35 |
| 2 part-time | 13 | 13 |
| Employment status of lone parents * | | |
| Full-time | 5 | 7 |
| Part-time | 22 | 22 |
| Not employed | 36 | 33 |
| Ethnicity | | |
| White | 15 | 17 |
| Non-white | 22 | 22 |

| | | |
|--|----|----|
| Tenure | | |
| Local authority/social housing rented | 28 | 28 |
| Housing association/Co-op rented | 25 | 24 |
| Private rented | 17 | 19 |
| Owner with mortgage | 7 | 7 |
| Owned outright | 21 | 23 |
| Number of children *** | | |
| 0 | 17 | 19 |
| 1 | 9 | 11 |
| 2 | 12 | 14 |
| 3+ | 24 | 25 |
| Age of highest income householder *** | | |
| 18 or under | 34 | 40 |
| 19-24 | 24 | 25 |
| 25-44 | 13 | 14 |
| 45-64 | 12 | 13 |
| 65-74 | 28 | 28 |
| 75 or over | 34 | 33 |
| Disability | | |
| Disabled child only | 17 | 17 |
| Disabled child and adult | 15 | 21 |
| Disabled adult only | 23 | 23 |
| Age of youngest child | | |
| Under 5 | 18 | 19 |
| 5-10 | 15 | 17 |
| 11-15 | 8 | 9 |
| 16-18 | 12 | 13 |
| Pensioner couples, age of highest income householder | | |
| 70 or under | 30 | 29 |
| 71-75 | 34 | 35 |
| 76-80 | 42 | 42 |
| Over 80 | 40 | 40 |
| Pensioner singles, age | | |
| 70 or under | 20 | 21 |
| 71-75 | 20 | 24 |
| 76-80 | 26 | 27 |
| Over 80 | 18 | 31 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 55 | 55 |
| Occupational pension | 20 | 20 |
| Pensioner singles, pensions * | | |
| No occupational/personal pension | 32 | 35 |
| Occupational pension | 10 | 11 |

Notes: 1 Definitions of household type: single adult - 1 adult of non-pensionable age and no children; small adult - 2 adults of non-pensionable age and no children; lone parent - 1 adult of any age and 1 or more children; small family - 2 adults and 1 or 2 children; large family - 2 adults and 3 or more children, or 3 or more adults and 1 or more children; large adult - 3 or more adults and no children; older smaller - 1 adult of non-pensionable age and 1 of pensionable age and no children.

Table A2.2 Composition of the poor by gender, BEFORE housing costs, Scotland

Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All | 100 | 100 |
| Household type (1) *** | | |
| Single adult | 8 | 4 |
| Small adult | 11 | 10 |
| Lone parent | 9 | 13 |
| Small family | 16 | 15 |
| Large family | 18 | 15 |
| Large adult | 8 | 7 |
| Older smaller | 27 | 23 |
| Single pensioner | 5 | 14 |
| Employment status of adults *** | | |
| 1 or both adults in full-time employment | 6 | 6 |
| 1 full-time, 1 part-time | 5 | 4 |
| 1 full-time, 1 not employed | 13 | 11 |
| 1 or both working | 60 | 53 |
| 1 part-time, 1 not working | 7 | 5 |
| 1 or both in part-time employment | 2 | 5 |
| 1 or both adults 60+ | 7 | 17 |
| Employment status, couples with children | | |
| Both employed full-time | 5 | 5 |
| 1 full-time, 1 part-time | 7 | 7 |
| 1 full-time, 1 not employed | 18 | 19 |
| Neither employed | 60 | 60 |
| 1 part-time, 1 not employed | 9 | 9 |
| 2 part-time | 0 | 1 |
| Employment status of lone parents * | | |
| Full-time | 11 | 10 |
| Part-time | 6 | 11 |
| Not employed | 83 | 79 |
| Ethnicity | | |
| White | 99 | 99 |
| Non-white | 1 | 1 |
| Tenure | | |
| Local authority/social housing rented | 40 | 41 |
| Housing association/Co-op rented | 6 | 7 |
| Private rented | 5 | 5 |
| Owner with mortgage | 21 | 19 |
| Owned outright | 28 | 29 |
| Number of children *** | | |
| 0 | 57 | 58 |
| 1 | 9 | 11 |
| 2 | 16 | 16 |
| 3+ | 17 | 15 |

| | | |
|--|----|----|
| Age of highest income householder *** | | |
| 18 or under | 1 | 1 |
| 19-24 | 4 | 4 |
| 25-44 | 40 | 38 |
| 45-64 | 26 | 24 |
| 65-74 | 17 | 18 |
| 75 or over | 11 | 15 |
| Disability | | |
| Disabled child only | 2 | 2 |
| Disabled child and adult | 1 | 1 |
| Disabled adult only | 33 | 31 |
| Age of youngest child | | |
| Under 5 | 42 | 39 |
| 5-10 | 41 | 43 |
| 11-15 | 14 | 15 |
| 16-18 | 2 | 2 |
| Pensioner couples, age of highest income householder | | |
| 70 or under | 41 | 41 |
| 71-75 | 27 | 27 |
| 76-80 | 22 | 22 |
| Over 80 | 10 | 10 |
| Pensioner singles, age | | |
| 70 or under | 29 | 31 |
| 71-75 | 26 | 21 |
| 76-80 | 28 | 22 |
| Over 80 | 18 | 26 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 65 | 66 |
| Occupational pension | 35 | 34 |
| Pensioner singles, pensions * | | |
| No occupational/personal pension | 76 | 82 |
| Occupational pension | 24 | 18 |

Notes: 1 See p.51 for definitions

Table A2.3 Risk of poverty by gender, AFTER housing costs, Scotland
 Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All *** | 19 | 21 |
| Household type (1) *** | | |
| Single adult | 25 | 22 |
| Small adult | 12 | 14 |
| Lone parent | 41 | 42 |
| Small family | 12 | 13 |
| Large family | 20 | 20 |
| Large adult | 13 | 14 |
| Older smaller | 28 | 29 |
| Single pensioner | 20 | 26 |
| Employment status of adults *** | | |
| 1 or both adults in full-time employment | 5 | 6 |
| 1 full-time, 1 part-time | 5 | 5 |
| 1 full-time, 1 not employed | 15 | 16 |
| 1 or both working | 46 | 47 |
| 1 part-time, 1 not working | 38 | 37 |
| 1 or both in part-time employment | 28 | 33 |
| 1 or both adults 60+ | 23 | 28 |
| Employment status, couples with children | | |
| Both employed full-time | 3 | 3 |
| 1 full-time, 1 part-time | 5 | 5 |
| 1 full-time, 1 not employed | 15 | 16 |
| Neither employed | 40 | 40 |
| 1 part-time, 1 not employed | 38 | 37 |
| 2 part-time | 17 | 18 |
| Employment status of lone parents * | | |
| Full-time | 8 | 12 |
| Part-time | 35 | 33 |
| Not employed | 55 | 52 |
| Ethnicity | | |
| White | 18 | 21 |
| Non-white | 31 | 27 |
| Tenure | | |
| Local authority/social housing rented | 36 | 38 |
| Housing association/Co-op rented | 36 | 37 |
| Private rented | 35 | 38 |
| Owner with mortgage | 9 | 10 |
| Owned outright | 14 | 16 |
| Number of children *** | | |
| 0 | 19 | 21 |
| 1 | 14 | 18 |
| 2 | 15 | 18 |
| 3+ | 29 | 30 |

| | | |
|--|----|----|
| Age of highest income householder *** | | |
| 18 or under | 47 | 58 |
| 19-24 | 35 | 39 |
| 25-44 | 17 | 19 |
| 45-64 | 15 | 16 |
| 65-74 | 26 | 27 |
| 75 or over | 31 | 32 |
| Disability | | |
| Disabled child only | 19 | 22 |
| Disabled child and adult | 21 | 27 |
| Disabled adult only | 25 | 26 |
| Age of youngest child | | |
| Under 5 | 23 | 25 |
| 5-10 | 19 | 22 |
| 11-15 | 11 | 13 |
| 16-18 | 14 | 14 |
| Pensioner couples, age of highest income householder | | |
| 70 or under | 24 | 26 |
| 71-75 | 30 | 30 |
| 76-80 | 35 | 34 |
| Over 80 | 38 | 38 |
| Pensioner singles, age | | |
| 70 or under | 22 | 25 |
| 71-75 | 21 | 27 |
| 76-80 | 28 | 29 |
| Over 80 | 20 | 33 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 50 | 50 |
| Occupational pension | 16 | 16 |
| Pensioner singles, pensions * | | |
| No occupational/personal pension | 33 | 38 |
| Occupational pension | 13 | 14 |

Notes: 1 See p.51 for definitions

Table A2.4 Composition of the poor by gender, AFTER housing costs, Scotland

Percentage of persons (including children) living in households with incomes below 60 per cent of the median

| | Men | Women |
|--|-----|-------|
| All | 100 | 100 |
| Household type (1)*** | | |
| Single adult | 11 | 6 |
| Small adult | 11 | 10 |
| Lone parent | 12 | 18 |
| Small family | 17 | 15 |
| Large family | 18 | 14 |
| Large adult | 7 | 6 |
| Older smaller | 20 | 17 |
| Single pensioner | 4 | 13 |
| Employment status of adults*** | | |
| 1 or both adults in full-time employment | 7 | 7 |
| 1 full-time, 1 part-time | 6 | 4 |
| 1 full-time, 1 not employed | 15 | 12 |
| 1 or both working | 57 | 52 |
| 1 part-time, 1 not working | 6 | 4 |
| 1 or both in part-time employment | 3 | 6 |
| 1 or both adults 60+ | 6 | 16 |
| Employment status, couples with children | | |
| Both employed full-time | 6 | 6 |
| 1 full-time, 1 part-time | 9 | 8 |
| 1 full-time, 1 not employed | 22 | 23 |
| Neither employed | 54 | 53 |
| 1 part-time, 1 not employed | 9 | 9 |
| 2 part-time | 1 | 1 |
| Employment status of lone parents* | | |
| Full-time | 12 | 11 |
| Part-time | 6 | 10 |
| Not employed | 82 | 79 |
| Ethnicity | | |
| White | 98 | 99 |
| Non-white | 2 | 1 |
| Tenure | | |
| Local authority/social housing rented | 44 | 46 |
| Housing association/Co-op rented | 8 | 9 |
| Private rented | 9 | 8 |
| Owner with mortgage | 24 | 22 |
| Owned outright | 15 | 16 |
| Number of children*** | | |
| 0 | 53 | 53 |
| 1 | 12 | 15 |
| 2 | 17 | 18 |
| 3+ | 17 | 15 |

| | | |
|--|----|----|
| Age of highest income householder *** | | |
| 18 or under | 1 | 2 |
| 19-24 | 5 | 5 |
| 25-44 | 46 | 43 |
| 45-64 | 27 | 24 |
| 65-74 | 13 | 14 |
| 75 or over | 9 | 12 |
| Disability | | |
| Disabled child only | 2 | 2 |
| Disabled child and adult | 1 | 1 |
| Disabled adult only | 30 | 29 |
| Age of youngest child | | |
| Under 5 | 42 | 39 |
| 5-10 | 41 | 43 |
| 11-15 | 15 | 16 |
| 16-18 | 2 | 2 |
| Pensioner couples, age of highest income householder | | |
| 70 or under | 41 | 41 |
| 71-75 | 27 | 27 |
| 76-80 | 21 | 21 |
| Over 80 | 11 | 11 |
| Pensioner singles, age | | |
| 70 or under | 30 | 33 |
| 71-75 | 25 | 21 |
| 76-80 | 27 | 20 |
| Over 80 | 18 | 25 |
| Pensioner couples, pensions | | |
| No occupational/personal pension | 68 | 69 |
| Occupational pension | 32 | 31 |
| Pensioner singles, pensions * | | |
| No occupational/personal pension | 71 | 80 |
| Occupational pension | 29 | 20 |

Notes: 1 See p.51 for definitions

APPENDIX 3 Poverty and Social Exclusion Survey

The following tables are from the Poverty and Social Exclusion Survey 1999/2000, (see Gordon et al. 2000).

Table A3.1 Perception of adult necessities

| Item | Percentage who consider item is a necessity | |
|--|---|-------|
| | Men | Women |
| Two meals a day | 85.4 | 88.5 |
| Three meals a day | 84.7 | 88.3 |
| Meat, fish or vegetarian equivalent daily | 74.5 | 77.9 |
| A roast joint/vegetarian equivalent weekly | 54.9 | 52.1 |
| Fresh fruit and vegetables daily | 79.1 | 85.1 |
| Medicines prescribed by doctor | 85.2 | 87.6 |
| Heating to warm living areas | 89.9 | 91.3 |
| Carpets in living rooms and bedrooms | 65.3 | 63.9 |
| Beds and bedding for everyone | 90.3 | 92.6 |
| Enough bedrooms for every child | 74.2 | 74.5 |
| Damp-free home | 88.6 | 90.8 |
| Money to keep home decorated | 78.2 | 79.8 |
| Replace worn out furniture | 51.9 | 51.7 |
| Replace broken electrical goods | 78.1 | 84.2 |
| Two pairs of all weather shoes | 57.4 | 64.9 |
| New, properly fitted shoes | 88.1 | 91.1 |
| At least seven pairs of underpants | 78.1 | 80.5 |
| At least four jumpers, cardigans | 66.2 | 72.6 |
| At least four pairs of trousers | 64.2 | 67.5 |
| All school uniform required | 81.2 | 86.2 |
| A warm waterproof coat | 78.9 | 84.1 |
| Appropriate clothes for job interviews | 68.6 | 64.8 |
| A dressing gown | 27.7 | 36.6 |
| An outfit for social occasions | 51.8 | 45.7 |
| Insurance of contents of dwelling | 75.1 | 76.6 |
| Regular savings for rainy days | 64.3 | 62.4 |
| Money to spend on self weekly | 61.6 | 52.1 |
| A car | 37.3 | 35.2 |
| A telephone | 68.0 | 68.6 |
| A refrigerator | 83.2 | 86.8 |
| Deep freezer/Fridge freezer | 63.3 | 67.6 |
| A television | 53.8 | 53.0 |
| Satellite TV | 5.4 | 4.1 |

| | | |
|------------------------------------|------|------|
| Tumble dryer | 21.2 | 18.2 |
| Mobile phone | 7.6 | 6.1 |
| Microwave oven | 24.9 | 19.3 |
| A home computer | 13.0 | 9.0 |
| A video cassette recorder | 21.4 | 15.3 |
| A dishwasher | 8.2 | 5.7 |
| A washing machine | 70.5 | 76.0 |
| Computer games | 18.8 | 15.3 |
| CD player | 12.7 | 10.1 |
| Access to the Internet | 7.4 | 4.8 |
| Having a daily newspaper | 30.0 | 28.3 |
| Children's toys | 79.7 | 80.2 |
| Leisure equipment | 63.8 | 51.1 |
| Books of her/his own | 84.8 | 85.5 |
| A bike, new or second hand | 54.9 | 49.7 |
| Educational games | 78.8 | 79.7 |
| At least 50p a week for sweets | 52.1 | 42.7 |
| A garden to play in | 63.7 | 66.7 |
| A hobby or leisure activity | 87.0 | 84.7 |
| Celebrations on special occasions | 86.1 | 89.7 |
| Swimming at least once a month | 73.2 | 69.9 |
| A holiday away from home | 71.0 | 64.5 |
| Friends round for tea or a snack | 54.4 | 57.9 |
| Presents for friends/family yearly | 54.0 | 53.5 |
| A dictionary | 49.7 | 52.7 |

Table A3.2 Lack of perceived necessities because they cannot be afforded

| Item | Percentage who are lacking item | |
|--|---------------------------------|-------|
| | Men | Women |
| Beds and bedding for everyone | 0.6 | 0.5 |
| Heating to warm living areas | 2.8 | 2.4 |
| Damp-free home | 5.8 | 5.0 |
| Visiting friends or family in hospital or other institutions | 3.9 | 2.3 |
| Two meals a day | 3.2 | 2.9 |
| All medicines prescribed by the doctor | 0.7 | 1.4 |
| Refrigerator | 0.1 | 0.1 |
| Fresh fruit and vegetables daily | 4.6 | 3.5 |
| A warm waterproof coat | 2.4 | 4.8 |
| Replace or repair broken electrical goods | 11.0 | 11.7 |
| Visits to friends or family | 1.8 | 2.9 |
| Celebrations on special occasions | 1.6 | 1.6 |
| Enough money to keep home decently decorated | 13.1 | 13.7 |
| Visits to school, sports day, parents evening | 2.2 | 1.4 |
| Attending weddings, funerals and other | 3.1 | 2.2 |
| Meat, fish or vegetarian equivalent daily | 1.4 | 1.9 |
| Insurance of contents of dwelling | 7.1 | 8.8 |
| A hobby or leisure activity | 6.4 | 6.9 |
| A washing machine | 0.5 | 1.5 |
| Collect children from school | 1.5 | 1.9 |
| A telephone | 0.7 | 1.7 |
| Appropriate clothes for a job interview | 3.0 | 5.0 |
| Deep freezer or Fridge freezer | 0.7 | 2.2 |
| Carpets in living rooms and bedrooms | 3.3 | 2.1 |
| Regular savings for rainy days or retirement | 21.0 | 26.5 |
| Two pairs of all weather shoes | 5.5 | 6.0 |
| Whether family visits for a meal | 10.6 | 9.0 |
| Small amount of money to spend on self weekly | 9.2 | 16.5 |
| A television | 0.1 | 0.1 |
| A roast joint or its equivalent weekly | 2.9 | 3.6 |
| Presents for friends or family once a year | 2.8 | 3.2 |
| Holiday away from home for one week, yearly | 15.6 | 18.0 |
| Replace any worn out furniture | 18.0 | 23.2 |
| A dictionary | 1.2 | 1.1 |
| An outfit for social occasions | 3.1 | 4.9 |

Table A3.3 Lack of services because they cannot be afforded

| Service | Percentage not using service | |
|-------------------------------|-------------------------------------|--------------|
| | Men | Women |
| Library | 0.3 | 0.2 |
| Public sport facilities | 0.7 | 1.6 |
| Museums and galleries | 1.0 | 1.6 |
| Evening classes | 1.8 | 3.4 |
| Public community village hall | 0.1 | 0.4 |
| Dentist | 0.2 | 0.5 |
| Optician | 0.6 | 0.4 |
| Bus services | 0.1 | 0.4 |
| Train or tube station | 1.2 | 1.4 |
| Petrol station | 1.0 | 0.4 |
| Corner shop | 0.1 | 0.3 |
| Medium to large supermarket | 0.1 | 0.0 |
| Banks or building societies | 0.3 | 0.5 |
| Pub | 1.4 | 3.4 |
| Cinema or theatre | 3.3 | 6.5 |

REFERENCES

Adelman, L. (2002) *Intra-household Distribution of Poverty and Social Exclusion: Evidence from the 1999 PSE survey of Britain*. Working Paper no.23, Centre for Research in Social Policy. Loughborough: Loughborough University.

Anderson, T., Forth, J., Metcalf, H., and Kirby, S. (2001) *The Gender Pay Gap*. London: Women and Equality Unit.

Bardasi, E. and Gornick, J. C. (2000) *Women and Part-Time Employment: Workers' 'choices' and Wage Penalties in Five Industrialised Countries*. Luxembourg Income Study Working Paper No.223.

Blackburn, R., Jarman, J. and Siltanen, J., (1993) 'The Analysis of Occupational Gender Segregation over time and place: considerations of measurement and some new evidence'. *Work, Employment and Society* 7 (3): 335-362.

Blackburn, R., Brooks, B. and Jarman, J., (2001) 'Occupational Stratification: The Vertical Dimension of Occupational Segregation'. *Work, Employment and Society* 15 (3): 511-538.

Blackwell, L. (2001) 'Occupational Sex Segregation and Part-time Work in Modern Britain'. *Gender, Work and Organisation* 8 (2): 146-163.

Blood, R. and Wolfe, D. M. (1960) *Husbands and Wives*. New York: New York Free Press.

Blundell, R., Duncan, A., McCrae, J. and Meghir, C. (2000) 'The Labour Market Impact of the Working Families Tax Credit'. *Fiscal Studies* 21 (1): 75-104.

Bradbury, B. and Jantti, M. (1999) *Child Poverty Across the Industrialized Nations*. Innocenti Research Centre Occasional Paper. Florence: UNICEF International Child Development Centre.

Bradshaw, J. (1999) 'Child poverty in comparative perspective'. *European Journal of Social Security* 1: 383-406.

Bradshaw, J. and Davis, T. (2002) *Flexibility And Social Protection in the UK*. Report for the Catholic University of Louvain.

- Bradshaw, J. and Finch, N. (2002) *A comparison of child benefit packages in 22 countries*. DWP Research Report No. 174. Leeds: CDS.
- Bradshaw, J. and Millar, J. (1991) *Lone Parent Families in the UK*. DSS Research Report No.6. London: HMSO.
- Bradshaw, J., Stimson, C., Skinner C. and Williams, J. (1999) *Absent fathers?* London: Routledge.
- Brannen, J., Moss, P., Owen, C. and Wale, C. (1997) *Mothers, Fathers and Employment: Parents and the Labour Market in Britain, 1984-1994*. DfEE Research Report No. 10. London: HMSO.
- Burchell, B., Dale, A. and Joshi, H. (1997). 'Part-Time Work Among British Women'. In Blossfeld, H. P. and Hakim C. (eds.) *In Between Equalization and Marginalization: Women Working Part-Time in Europe and The United States of America*. Oxford: Oxford University Press: 210-246.
- Callender, C., Millward, N., Lissenburgh, S. and Forth, J. (1997) *Maternity Rights and Benefits in Britain 1996*. DSS Research Report No. 67. London: HMSO.
- Cantillon, S. and Nolan, B. (1998) 'Are married women more deprived than their husbands?' *Journal of Social Policy* 27 (2):151-171.
- Cohen, B. (1993) 'The United Kingdom'. In Moncrieff Cochran (ed.) *International Handbook of Child Care Policies and Programs*. Connecticut: Greenwood Press.
- Crompton, R. (1997) *Woman and Work in Modern Britain*. New York: Oxford University Press Inc.
- Daly, M. (1989) *Woman and Poverty*. Dublin: Attic Press.
- Dawson, T., Dickens, S. and Finer, S. (2000) *New Deal for Lone Parents: Report on Qualitative Interviews with Individuals*. Research and Development Report ESR55. Sheffield: Employment Service.
- Department of Social Security (1998a) *A New Contract for Welfare: New Ambitions for Our Country*. London: The Stationery Office.
- Department for Social Security (1998b) *A New Contract for Welfare: Partnership in Pensions*. London: The Stationery Office.

Department for Work and Pensions (2001) *The Pension Credit: The Government's Proposals*. London: Department for Work and Pensions.

Department for Work and Pensions (2002) *Opportunity for All: Fourth Annual Report*. London: The Stationery Office.

Dex, S. and Joshi, H. (1999) Careers and motherhood: policies for compatibility. *Cambridge Journal of Economics* 23 (5): 641-659.

DTLR (2001) *Focus on Personal Travel*. London: The Stationery Office.

Fagan, C. (2001) 'Time, Money and the Gender Order: Work Orientations and Working-Time Preferences in Britain'. *Gender, Work and Organization* 8 (3): 239-66.

Falkingham, J. and Rake, K. (1999) 'Partnership in pensions – delivering a secure retirement for women?' *Benefits* September/October: 11-15.

Falkingham, J. and Rake, C. (2000) 'Modelling the Gender Impact of British Pension Reforms'. In Arber, S., Ginn, J. and Street, D. *Women and Pensions*. Milton Keynes: Open University Press.

Finch, H., O'Connor, W. with Millar, J., Hales, J., Shaw, A. and Roth, W. (1999) *New Deal for Lone Parents: Learning From the Prototype Areas*. DSS Research Report No 92. Leeds: CDS.

Finlayson, L. and Marsh, A. (1998) 'Lone Parents on the Margins of Work'. In Ford, R. and Millar, J. (eds.) *Private Lives and Public Responses: Lone Parenthood and Future Policy in the UK*. London: Policy Studies Institute: 193-207.

Finlayson, L., Ford, R., Marsh, A., McKay, S. and Mukherjee, A. (2000) *The British Lone Parent Cohort 1991 to 1998*. DSS Research Report No. 128. Leeds: CDS.

Glendinning, C. and Millar, J. (eds.) (1987) *Women in Poverty in Britain*. Hemel Hempstead: Harvester Wheatsheaf.

Glendinning, C. and Millar, J. (eds.) (1992) *Women in Poverty in Britain in the 1990s*. Hemel Hempstead: Harvester Wheatsheaf.

Goode, J., Callender, C. and Lister, R. (1998) *Purse or Wallet? Gender Inequalities and Income Distribution within Families on Benefit*. London: Policy Studies Institute.

- Goodman, A. and Webb, S. (1994). 'For richer, for poorer: the changing distribution of income in the UK, 1961-91'. *Fiscal Studies* 15 (4): 29-62.
- Gordon, D., Adelman, L., Ashworth, K., Bradshaw, J., Levitas, R., Middleton, S., Pantazis, C., Patsios, D., Payne, S., Townsend, P. and Williams, J. (2000) *Poverty and Social Exclusion in Britain*. York: Joseph Rowntree Foundation.
- Gornick, J. (1999) *Gender Equality in the Labour Market: Women's Employment and Earning*. Luxembourg Income Study Working Paper No. 206.
- Graham, H. (1987) 'Being poor: Perceptions and coping strategies of lone mothers'. In Brannen, J. and Wilson, G. (eds.) *Give and Take in Families: Studies in Resources Distribution*. London: Allen and Unwin.
- Grimshaw, D. and Rubery, J. (1997) *The Concentration of Women's Employment and Relative Occupational Pay: a statistical framework for comparative analysis*. OECD Occasional Paper No. 26. Paris: OECD.
- Grimshaw, D. and Rubery, J. (2001) *The Gender Pay Gap: A Research Review*. EOC Research Discussion Series. Manchester: Equal Opportunities Commission.
- Hakim, C. (1996) *Key Issues in Women's Work: Female Heterogeneity and the Polarisation of Women's Employment*. London: The Athlone Press Ltd.
- Harkness, S. (1995) *Evaluating the pin money hypothesis: the relationship between women's labour market activity, family income and poverty in Britain*. London: London School of Economics, Welfare State Programme.
- HM Treasury (2002) *The Child and Working Tax credits*. The Modernisation of Britain's Tax and Benefit System, no. 10. London: HM Treasury and Inland Revenue.
- Holtermann, S., Brannen, J., Moss, P. and Owen, C. (1999) *Lone Parents and the Labour Market: Results from the 1997 Labour Force Survey and Review of Research*. Employment Service Report 23. London: The Stationery Office.
- Holtermann, S. and Clarke, K. (1993) *Parents, Employment Rights and Childcare*, EOC Research Discussion Paper No. 4. Manchester: Equal Opportunities Commission.
- Iacovou, M. and Berthoud, R. (2000) *Parents and Employment*. DWP Research Report No. 107. Leeds: CDS

Jenkins, S. P. and Rigg, J. A. (2001) *The Dynamics of Poverty*. DWP Research Report No. 157. Leeds: CDS.

Johnson, P. and Stears, G. (1998) 'Why are older pensioners poorer?' *Oxford Bulletin of Economics and Statistics* 60 (3): 271-90.

Joshi, H. (1989) *The changing population of Britain*. Oxford: Blackwell.

Joshi, H. (2002) 'Production, Reproduction, and Education: Women, Children, and Work in a British Perspective'. *Population and Development Review* 28 (3): 445-474.

Kemp, P. A., Dean, J. and Mackay, D. (2002) *Child Poverty in Social Inclusion Partnerships*. Edinburgh: Scottish Executive.

Kempson, E. (1996) *Life on a low Income*. York: Joseph Rowntree Foundation.

Kiernan, K. (1992) 'Men and Women at Work and at Home'. In Jowell, R., Brook, L., Prior G. and Taylor, B. (eds.) *British Social Attitudes Ninth Report*, Social and Community Planning Research. Aldershot: Dartmouth: 89-107.

Levitas, R. (1998) *The Inclusive Society?* London: Macmillan.

Lewis, J., Mitchell, L., Sanderson, T., O'Connor, W. and Clayden, M. (2000) *Lone Parents and Personal Advisers: Roles and Relationships*. DSS Research Report No. 122. Leeds: CDS.

Mack, J. and Lansley, S. (1985) *Poor Britain*. London: Allen & Unwin.

Macran, S., Joshi, H. and Dex, S. (1996) 'Employment after childbearing: A survival analysis'. *Work Employment and Society* 10 (2): 273-296.

Maher, J. and Green, H. (2002) *Carers 2000*. Office for National Statistics.

Marsh, A. (2001) 'Helping British Lone Parents Get and Keep Paid Work'. In Millar, J. and Rowlingson, K. (eds.) *Lone Parents, Employment and Social Policy: Cross – National Perspectives*. Bristol: Policy Press: 11-26.

Marsh, A., McKay, S., Smith, A. and Stephenson, A. (2001) *Low Income Families in Britain: Work, Welfare and Social Security in 1999*. DSS Research Report No. 138. Leeds: CDS.

- Middleton, S. Ashworth K. and Braithwaite, I. (1994) *Small Fortunes. Pressures on parents and children in the 1990s*. London: Child Poverty Action Group.
- Middleton. S., Ashworth, K. and Braithwaite, I. et al. (1997) *Small Fortunes. Pressure on Children, Childhood Poverty and Parental Sacrifice*. York: Joseph Rowntree Foundation.
- Millward, N. and Woodland, S. (1995) 'Gender segregation and male/female wage differences'. *Gender, Work and Organisation* 2 (3): 125-39.
- National Audit Office (2002) *Tackling Pensioner Poverty: Encouraging Take-up of Entitlements*. London: The Stationery Office.
- Nolan, B. and Whelan C.T. (1996) 'The relationship between income and deprivation: A dynamic perspective revue'. *Economique* 47 (3): 709-717.
- Oxley, H., Dang. T. T., Forster, M. and Pelizzari, M. (2001) 'Income inequalities and poverty among children and households with children in selected OECD countries'. In Vleminckx, K. and Smeeding, T. *Child Well-being, child poverty, and child policy in modern nations*. Bristol: Policy Press.
- Paci, O., Joshi, H. and Makepeace, G. (1995) 'Pay gaps facing men and women born in 1958: differences within the labour market'. In Humphries, J. and Rubery, J. (eds.) *The Economics of Equal Opportunities*. Manchester: Equal Opportunities Commission.
- Pahl, J. (1983) 'The allocation of money and the structuring of inequality within marriage'. *Sociological Review* 13: 237-62.
- Pahl, J. (1989) *Money and Marriage*. London: Macmillan.
- Pahl, J. (1990) 'Household Spending, Personal Spending and the Control of Money in Marriage'. *The Journal of the British Sociological Association* 24 (1): 119-138.
- Pahl, J. (1995) 'His money, her money'. *Journal of Economic Psychology* 16 (3) (special issue): 361-376.
- Payne, S. (1991) *Women, Health and Poverty: an introduction*. Hemel Hempstead: Harvester Wheatsheaf.

Pickering, A. (2002) *A Simpler Way to Better Pensions. An Independent Report by Alan Pickering*. London: Department for Work and Pensions.

Purcell, K. (2002) *Qualifications and Careers: Equal opportunities and earnings amongst graduates* EOC Research Working Paper Series No.1. Manchester: Equal Opportunities Commission.

Rake, K. (ed.) (2000) *Women's incomes over the lifetime*. Report to the Women's Unit, Cabinet Office. London: The Stationery Office.

Rake, K. (2001) 'Gender and New Labour's social policies'. *Journal of Social Policy* 30 (2): 209-231.

Robinson, H. (2002) 'Wrong side of the track? The impact of the minimum wage on gender pay gaps in Britain'. *Oxford Bulletin on Economics and Statistics* 64 (5): 417-448.

Rowlinson, K. and McKay, S. (1998) *The Growth of Lone Parenthood: Diversity and Dynamics*. London: Policy Studies Institute.

Rowlinson, K. and McKay, S. (2001) *Lone Parents: Gender, Class and State*. Harlow: Pearson Education.

Rowlingson, K., Whyley, C. and Warren, T. (1999) *Wealth in Britain. A Life-cycle Perspective*. London: Policy Studies Institute.

Rowntree, J. S. (2000) *Poverty: A Study of Town Life*. Centennial edition. Bristol: The Policy Press.

Rubery, J. and Fagan, C. (1994) 'Wage Determination and Sex Segregation in Employment in the European Community'. *Social Europe, Supplement 4/94*. Luxembourg: Office for Official Publications of the European Communities.

Rubery, J. and Fagan, C. (1995) 'Gender Segregation in Societal Context'. *Work, Employment and Society* 9 (2): 213-40.

Rubery, J., Horrell, S., and Burchell, B. (1994) 'Part-time work and Gender Inequality in the Labour Market'. In Scott, A.M. (ed.) *Gender Segregation and Social Change*. Oxford: Oxford University Press .

Rubery, J., Smith, M., Fagan, C. and Grimshaw, D. (1998) *Women and European Employment*. London: Routledge.

- Ruspini, E. (1998) 'Women and Poverty Dynamics: The case of Germany and Britain'. *Journal of European Social Policy* 8 (4): 291-316.
- Sloane, P. J. (1990) 'Sex differentials: structure, stability and change'. In Gregory, M. B. and Thomson, A. W. J. (eds.) *A Portrait of Pay, 1970-1982: An Analysis of the New Earnings Survey*. Oxford: Clarendon Press: 125-171.
- Smith, M., Fagan, C. and Rubery, J. (1998). 'Where and Why is Part-Time Work Growing in Europe?'. In O'Reilly, J. and Fagan C. (eds.) *Part-Time Prospects: An International Comparison of Part-Time Work in Europe, North America, and the Pacific Rim*. London: Routledge: 35-56.
- Social Security Committee (2000) *Seventh Report (Pensioner Poverty)*. HC606. London: The Stationery Office.
- Townsend, P. (1979) *Poverty in the United Kingdom*. Harmondsworth: Penguin.
- Turok, I. and Edge, N. (1999) *The Jobs Gap in Britain's Cities: Employment Loss and Labour Market Consequence*. Bristol: The Policy Press for the Joseph Rowntree Foundation.
- UK Government (2001) *United Kingdom Action Plan on Social Inclusion 2001-2003*. London.
- Vogler, C. (1994) 'Money in the household'. In Anderson, M., Bechhofer, F. and Gershuny, J. (eds.) *The Social and Political Economy of the Household*. Oxford: Oxford University Press: 225-66.
- Vogler, C. (1998) 'Money in the household: some underlying issues of power'. *Sociological Review* 46 (4): 687-713.
- Vogler, C. and Pahl, J. (1994) 'Money, power and inequality within marriage'. *Sociological Review* 42 (2): 263-288.
- Walker, A., Maher, J., Coulthard, M., Goddard, E. and Thomas, M. (2001) *Living in Britain. Results from the 2000/01 General Household Survey*, National Statistics. London: The Stationary Office.
- Warren, T. (2001) 'Divergent female part-time employment in Britain and Denmark and the implications for gender equity'. *Sociological Review* 49 (4): 548-567.

Warren, T., Rowlingson, K. and Whyley, C. (2001) 'Female finances: Gender Wage Gaps and Gender Assets Gaps'. *Work, Employment and Society* 15 (3): 465-488.

Weiner, G. (1994) *Feminism in Education: an introduction*. Buckingham: Open University Press.

Wilkinson, R.G. (1996) *Unhealthy Societies: The Afflictions of Inequality*. London: Routledge.

Wilson, G. (1987) *Money in the Family*. Aldershot: Avebury.

The Women's National Commission (2000) *Future Female – A 21st Century Gender Perspective*. The Future Foundation Perspective.

Zelizer, V. A. (1994) *The social meaning of money*. New York: Basic Books.