



women's
resource
centre

Understanding and supporting
women and their organisations

**2016 Women's Resource Centre Report
Women in Poverty & Employment in
London**

Women's Resource Centre

2016: Women in Poverty & Employment in London



Title: Women in Poverty and Employment in London 2016 Report

Date: 30th of June, 2016

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women and their organisations**



About the Women's Resource Centre

WRC is a unique charity which supports women's organisations to be more effective and sustainable. We provide training, information, resources and one-to-one support on a range of organisational development issues. We also lobby decision makers on behalf of the women's not-for-profit sector for improved representation and funding.

Our members work in a wide range of fields including health, violence against women, employment, education, rights and equality, the criminal justice system and the environment. They deliver services to and campaign on behalf of some of the most marginalised communities of women. There are over ten thousand people working or volunteering for our members who support almost half a million individuals each year.

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Acknowledgements

WRC would sincerely like to thank members of WRC's Policy Team who have worked on this research. Our sincerest thanks to Svenja van Gunsteren for writing and Ila Chandavarkar for editing this project.

Finally, WRC would also like to thank London Councils for their support in the undertaking of this vital research and for their ongoing support of the women's voluntary and community sector.



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1 Executive Summary

Women's employment is beneficial to the economy, yet the unpaid work women do on a regular basis holds them back. London as one of the world's largest and most expensive and diverse cities is ideal for examining the effects of this inequality of women, particularly with regard to the following factors.

Poverty

- 38% of EU women are considered inactive due to caring responsibilities. These responsibilities prevent women from having the same opportunities as men
- As a result of circumstances such as care responsibilities, women are more likely to live in poverty and have a poorer quality of life

London

- London is a "Tale of Two Cities" with enormous inequalities in the city and between boroughs
- London is a place with the highest housing costs in the world, and exorbitant transport and childcare costs. In spite of being cited as the biggest contributor to the UK economy, London has the lowest level of below living wage pay of any region

Spending

- The combination of cuts to benefits and rising housing, transport, and childcare costs has hit women hard, with differing but significant impact on women in low-paid work, young and old women, disabled and BME women, and women with caring responsibilities

Employment

- The London Living Wage or ideally an alternative to it has to be made compulsory if low-paid employees are to live in decent conditions
- The job market is becoming more insecure with a disproportionate impact on women

2 Introduction

Women are an increasingly important element of the UK workforce and will continue to be as an ageing population threatens to disturb the balance of traditional state health care and pension systems. This will mean a growing need for more unpaid work from women as well as a need for women to take up paid work to meet financial responsibilities of care.

Many women have to provide for care recipients as a primary earner while others balance the hole left by budget cuts by taking a part-time job as a secondary earner.

The balance between paid and unpaid work has been made more difficult by austerity measures, which were introduced after the Comprehensive Spending Review of 2010. It is now estimated that spending on public services, administration and grants will fall from £5,650 to £3,880 per head until 2020. These impacts disproportionately affect women who are more likely than men to rely on tax credits and benefits to top up income as well as rely more on public services such as public transport or children's centres.

London is the ideal place to observe these and other external influences on women's employment through its reputation as the place with the greatest employment opportunities in the UK as well as one with growing inequality and rising costs.

As more women become the main breadwinners in their households we need to ask ourselves what challenges they face. Part-time pay, poor job stability and flexibility,

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benefit cuts and rising childcare costs are some of the roadblocks that need to be addressed.

In order to enable women to shoulder the consequences of the recession, job growth, employment benefits, childcare costs, and wages have to be examined.



Source: London
Academy of
Commerce

3 Women in Poverty and Employment in London

3.1 Women in Poverty

3.1.1 Why Are Women More Likely to Live in Poverty?

Despite significant successes in the agenda to advance gender equality traditional beliefs still resonate in every aspect of every-day life. This can be seen in the persisting dichotomy and discussion surrounding the woman as a mother and in the workplace, a discussion negatively impacting both women and men¹. Saying a mother should stay home is seen as antiquated, yet mothers are judged for leaving their children at home.

With rising childcare costs and slashed housing benefits many do not have the freedom to choose. Whichever decision a woman might make she needs to be given the opportunity to fully participate in society – socially, financially, and professionally.

As it stands an incredibly disproportionate percentage of women are shouldering unpaid caring and household responsibilities. In the EU 38% of adult (25-49) women are considered 'inactive' based on caring responsibilities for children or incapacitated adults

¹ Institute for Public Policy Research, 2013. Ben-Galim, Dalia and Thompson, Spencer. Who's Breadwinning? Working Mother and the New Face of Family Support. http://www.ippr.org/files/images/media/files/publication/2013/08/whos_breadwinning_August2013_11082_11082.pdf?noredirect=1.

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and an additional 17.3% due to other family or personal responsibilities. For men the respective figures are 3.1 and 4.3%.

A caregiver is considered a person with a direct relation to the care recipient (child, ill or elderly person) living in the same house as them. In the 'traditional' system of the patriarchal male breadwinner/female carer system the woman is expected to take responsibility for the home and the family².

Aside from caring women take on the majority of common domestic activities, with 80% of women being involved daily in unpaid household work, compared to only 45% of men. The unpaid work women do on a regular basis is strenuous. Mothering for example involves more multi-tasking than the usual office job, more physical work, more overall responsibility, and a more rigid timetable³.

Aside from the unpaid work they do women have increasing pressure to contribute more to household earnings. Emancipation over the last decades and more recently the recession has brought women into work to support themselves and their families. By now almost one in three working mothers are the primary breadwinners of their families, with young mothers (16-24) especially taking up work to counter the impact of the recession. The percentage of young mothers in work has gone up by five points since 2007/8⁴.

Yet care responsibilities also open these women up to stigmatisation, stress, overworking, and health problems. 75% of single parents surveyed by Gingerbread have personally experienced stigma and a third agree it is on the rise. Single parents

² European Commission, 2011. Equal economic independence: Gender equality in caring responsibilities over the life cycle. http://ec.europa.eu/justice/gender-equality/files/conference_sept_2011/background-paperiii-equality-in-caring_en.pdf.

³ European Commission, 2011. Equal economic independence: Gender equality in caring responsibilities over the life cycle. http://ec.europa.eu/justice/gender-equality/files/conference_sept_2011/background-paperiii-equality-in-caring_en.pdf.

⁴ Institute for Public Policy Research, 2013. Ben-Galim, Dalia and Thompson, Spencer. Who's Breadwinning? Working Mother and the New Face of Family Support. http://www.ippr.org/files/images/media/files/publication/2013/08/whos_breadwinning_August2013_11082_11082.pdf?noredirect=1.

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reported being subjected to negative comments in the street, turned down for jobs and refused tenancies, as well as regularly reading and hearing negative comments about single parents across the media.⁵ A mother with two children at nursery needs to earn at least £40,000 a year to make any profit from going to work (after deducting the costs of childcare, travel and pension contributions). A salary of £60,000 would leave her with £36 a day after deductions. The average woman in a full-time job earns £24,202⁶.

This may contribute to the 5.6 million women in the UK that are economically inactive (Commons Library, 2015), 893,800 in London alone (Data London, 2014). Yet women, many of whom have commitments outside of work, are at a disadvantage in the job market. New mothers for example experience a drop in employment while new fathers experience a rise. In a sexual division of labour the reality of caring responsibilities is still not recognised, underutilising women's talents and putting a heavy toll on the economy.

This non-recognition of the need for care is damaging for women, single parents, and low-income families, creating inequalities for vulnerable members of society who then have a weaker attachment to the labour market, experience income drops, lose autonomy and are at greater risk of economic and social exclusion. Ultimately this also restricts women's opportunities for personal development and restricts their influence to the domestic sphere⁷.

It is therefore extremely important to continue research on the gendered aspects of poverty among women given they are paid less, live longer, are more likely to be poor, and are also more likely to be lone parents or primary carers for children, older and

⁵ Gingerbread, 2014. Stigma alive and well in 2014, say three in four single parents. <http://www.gingerbread.org.uk/news/248/mothers-day-stigma>.

⁶ The Sunday Times, 2016, Melanie Wright; Back to work mothers face life in the red,

⁷ European Commission, 2011. Equal economic independence: Gender equality in caring responsibilities over the life cycle. http://ec.europa.eu/justice/gender-equality/files/conference_sept_2011/background-paperiii-equality-in-caring_en.pdf.

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disabled people⁸. To balance financial and caring responsibilities they need to have access to secure part-time jobs with flexible work hours and Living Wages.

Source: The Guardian



3.1.2 Other Factors in Women's Inequality

With accelerating technological innovation and changing political structures, demographics and population statistics are shifting to accommodate new realities. This is reflected in the following three phenomena:

Firstly, an ageing population and falling birth rates will cause 25% of the EU population to be over 65 in 2050. In 2020 EU countries will need to care for almost 20 million people more than in 2010. On an interesting side note countries with more equality in the distribution of work and family life have shown higher fertility rates.

Secondly, the female employment rate has risen by over 14 points in the last 25 years and shows no signs of slowing down. The Europe 2020 Strategy has formulated a target of 75% adult employment, an agenda that would have to significantly focus on women to achieve this goal.

Thirdly, as a result of an ageing population formal care and health systems are overwhelmed with the number of care recipients they have to care for. Due to an ageing population age-related spending in the UK is estimated to rise from an annual cost of 21.3% to 26.3% of GDP between 2016/17 and 2061/62, a rise of 5% of GDP (around £79bn in today's terms)⁹. With present day austerity budgets there is no public

⁸ Unison, 2014. Counting the Cost: How Cuts are Shrinking Women's Lives. <https://www.unison.org.uk/content/uploads/2014/06/On-line-Catalogue224222.pdf>.

⁹ International Longevity Centre, 2012. The cost of our ageing society. http://www.ilcuk.org.uk/index.php/publications/publication_details/the_cost_of_our_ageing_society1.

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discourse on how this rising cost will be met and without this it is likely that the unpaid care burdens of women will rise dramatically.

Spending on public pensions is likely to rise from an annual cost of 8.9% to 10.8% of GDP in the same time period, a rise of 1.9% of GDP (a rise of around £33bn in today's money). This is exacerbated by the fact that the rising female engagement in the labour market has not been accompanied by a simultaneous transformation of the male role at home¹⁰.

Despite the increased involvement of women in the workforce conditions are far from equal. It is estimated that over a quarter of a million people still do not receive the legal minimum wage, with women and young people faring the worst. As well as harming people directly, low pay is a drain on government finances. The cost to the exchequer of workers paid less than a Living Wage is now £3.23 billion in spending on in-work benefits and lost tax revenue.¹¹

Employment and pay inequalities can only increase if women continue to balance work and care while men concentrate on career progression and do not contribute to care and house responsibilities. Gender inequalities have to be addressed to accommodate the new requirements of both the labour market and the care system.



Source: Elite Business Magazine

¹⁰ European Commission, 2011. Equal economic independence: Gender equality in caring responsibilities over the life cycle. http://ec.europa.eu/justice/gender-equality/files/conference_sept_2011/background-paperiii-equality-in-caring_en.pdf.

¹¹ Your Britain, 2014. Low Pay: The Nation's Challenge. http://www.yourbritain.org.uk/uploads/editor/files/Alan_Buckle_review_FINAL_20May20142.pdf.

3.2 Women in London

3.2.1 Why London Exacerbates These Problems

One would assume that London experiences these problems in a similar way to other cities in Britain, yet London is to some extent 'exceptional'. London has been described as a Tale of Two Cities, housing some of the country's richest and poorest boroughs and representing some of the country's greatest inequality: A diminishing middle class, a large real estate market with the highest proportion of renting, cultural diversity but less social mixing, exploitation and underpayment of workers are some of the issues affecting London.

By now an average London couple with one child would have to save over 20 years for a first-time home deposit, whereas earnings for parents in work are low after childcare has been factored in¹². London is becoming increasingly an increasingly difficult place for families and working-class people.

Most importantly London's 'in-work-poor' population has risen dramatically, with over one million Londoners now living in poverty in households with at least one working adult, showing an increase of 70% in 10 years. The overall poverty rate in London is 7 points higher than the average for England (27 and 20% respectively).

The rise of in-work-poverty suggests a decline in working conditions, e.g. in terms of low pay and limited working hours accompanied by a rise in housing costs and benefit cuts. There are currently 700,000 low-paid jobs (paying below the London Living Wage) in London¹³.

¹² The Guardian, 08.05.2015. The Observer view on London's wealth gap.
<http://www.theguardian.com/commentisfree/2015/mar/08/observer-view-on-london>.

¹³ The Guardian, 21.10.2015. Number of London's 'Working Poor' Surges 70% in 10 Years.
<http://www.theguardian.com/society/2015/oct/21/number-of-londons-working-poor-surges-70-in-10-years>.

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Along with rising poverty the UK middle class has shrunk by 18% since the 80s, meaning that there are fewer professional job opportunities and a growing job market in low paid work. In London the middle class now comprises only 37% of the city's inhabitants, resulting in greater social polarisation between rich and poor¹⁴. There is a great deal of evidence about decreasing social mobility but more needs to be collected on this in London as opposed to the UK as well as changing class structures e.g. in the growing number of graduates or children from middle class families now engaging in low paid work e.g. in the catering sector. This research should be analysed from a gendered perspective to analyse if changes are worse for women.

Source: Forbes



¹⁴ New Statesman, 2015. Benjamin Hennig and Danny Dorling: The hollowing out of London: how poverty patterns are changing. <http://www.newstatesman.com/politics/2015/03/hollowing-out-london-how-poverty-patterns-are-changing>.

3.2.2 The London Housing Market

In the current housing market people who want to buy a house need to earn 77,000£ a year to get on the 'property ladder' (a term which in itself portrays the desperation of the London housing market), compared to only 41,000 across the UK.

London is the 4th most expensive city in the world but only has the 13th highest wages. Housing costs as the main household expenditure exacerbate this disparity. Transport and childcare take up the two next biggest portions of average spending.

Aside from swallowing up an enormous amount of household income many (an estimated third of) accommodations have been found to not meet the 'Housing Health and Safety Rating System' minimum standard e.g. because they are in a poor state of repair, do not have reasonably modern facilities and services and/or do not provide a reasonable degree of thermal comfort.

The average first time buyer in 2014 had an income of 73,000 and borrowed 255,000 to purchase their first home at 364,000 compared to an average income of 17,000 of a buyer in 1986 who bought their first home in London for 45,000 with a mortgage of 37,000. In 2016 people looking to buy in London would need an average of 77,000, compared to only 41,000 across the UK¹⁵.

In 2015 there were 21,350 property completions in London, a 16% rise from the year before. This should be compared with the estimated 56,400 annual new homes in London needed to cover demand showing the growing housing crisis¹⁶.

¹⁵ London Fairness Commission, 2016. The London Fairness Commission Report. <http://londonfairnesscommission.co.uk/wp-content/uploads/2016/03/London-Fairness-Commission-Full-Report.pdf>.

¹⁶ International Business Times, 2016. London house prices: The capital's crazy property market explained. <http://www.ibtimes.co.uk/london-house-prices-capitals-crazy-property-market-explained-1538615>.

3.3 Women in Spending

3.3.1 The Double Impact of Cuts in Support and Rising Costs

With the cuts to benefits, especially housing support, 27% of London lives in poverty after housing costs have been taken into account¹⁷. Single parents and large families¹⁸ are hit harder than smaller families with two parents. The benefit cap disproportionately affects households in high-rent areas (48% in London), and hits women and ethnic minorities harder on average, with 89% of those capped over £200/week living in London. Some family types will not be able to afford rent in any area of London¹⁹. 95% of households affected have one or more child dependents and 56% are single with child dependant(s)²⁰.

As women are more likely to be single parents and/or carers for the elderly they face larger hurdles, namely the dilemma of time vs. money. With benefit cuts and rising housing costs a part-time job is often insufficient and the number of part-time jobs that offer flexible hours and the London Living Wage (both of which are essential for carers who have people depending on them) is restricted.

This situation cannot continue as it takes away opportunities and freedoms for London's most vulnerable and further disadvantages the disadvantaged. Further, increases in low paid work do not contribute to a healthy economy and are more likely to bring in increased costs in health care.

¹⁷ Trust for London, 2015. London's Poverty Profile.

http://www.londonpovertyprofile.org.uk/2015_LPP_Document_01.7-web%255b2%255d.pdf.

¹⁸ Unison, 2014. Counting the Cost: How Cuts are Shrinking Women's Lives.

<https://www.unison.org.uk/content/uploads/2014/06/On-line-Catalogue224222.pdf>.

¹⁹ Citizens Advice, 07.2015. Citizens Impact Assessment: Lowering the Benefit Cap.

<https://www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/Benefit%20Cap%20Impact%20Assessment%20%281%29.pdf>.

²⁰ Citizens Advice, 07.2015. Citizens Impact Assessment: Lowering the Benefit Cap.

<https://www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/Benefit%20Cap%20Impact%20Assessment%20%281%29.pdf>.

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Shortly before the launch of the new budget the Women's Budget Group estimated that the policies of the Conservative government (2015-2020) were going to hit people harder than those of the Coalition government (2010-2015). They used Landmann microsimulation to determine that e.g. austerity policies and falling living standards would disproportionately affect lone parents and single female pensioners²¹.

Meanwhile London has finally made it onto the number 1 in housing costs worldwide: London has been ranked the most expensive city to live and work. One person in London now "costs" £80,777 in home and office rent, putting London just ahead of New York.²²

Source: The Guardian



²¹ Women's Budget Group, 13.03.2015. *Latest* Policies of the Conservative Government to be more regressive than those of the Coalition. <http://wbg.org.uk/latest-policies-of-the-conservative-government-to-be-more-regressive-than-those-of-the-coalition/>.

²² Independent, 2016. London tops list of most expensive cities in which to live and work. <http://www.independent.co.uk/news/business/news/london-rio-hong-kong-sydney-new-york-expensive-cities-live-work-rent-a6905136.html>.

3.3.2 What it Costs to Raise a Child

While real wages have fallen the cost of childcare has been steadily rising, with London once again at the top of the UK's list of most expensive providers. During the last government term the cost of a part-time nursery place has increased by 32.8% and is now 1,533 pounds more per year than in 2010.

In 2015 25 hours of nursery for an under 2-year-old were £152.06, a childminder is £146.31 for 25 hours and an after-school club £53.65 for 15 hours, while the respective costs for England average only £117.30, £105.28, and £47.91. The cost of full-time (50 hours a week) childcare in London were £283.66 a week for a nursery place and £269.44 for a childminder. Average weekly costs in England were at £214.31 and £198.56.

Once again London also shows the highest variations in locality. The average London local authority price variation between the cheapest and the most expensive nurseries is at £131.81²³. In fact, the UK has recently topped the EU list of average net childcare costs²⁴.

With current wage and house pricing levels a low-income employee working part-time (or even full-time for that matter) would have trouble supporting someone other than herself.



Source: Normalize Breastfeeding

²³ Family & Childcare Trust, 2015. Jill Rutter: Childcare Costs Survey 2015.

http://www.familyandchildcaretrust.org/sites/default/files/files/Childcare_cost_survey_2015_Final.pdf.

²⁴ The Guardian, 2015. Childcare costs: the UK and Ireland are worst on price.

<http://www.theguardian.com/money/2015/mar/28/childcare-costs-uk-ireland-worst-on-price>.

3.4 Women in Work

3.4.1 The Problems of Part-Time Work

In 17 parliamentary constituencies in London most women working part-time earn less than the London Living Wage. Holborn & St. Pancras has the smallest percentage, still at 21.5%, while Harrow West has the highest with 70.3%²⁵. London has 2.25 million people living on low incomes, of which almost two thirds are women²⁶. The jobs on the market are low-paid and insecure²⁷.

The London Living Wage (currently at 9.40£/hour) is calculated with two different methods. Firstly the "Basic Living Costs" approach estimates the costs of a 'Low Cost but Acceptable' (LCA) budget for several households and calculates the wage required to meet these needs. Subsequently the "Income Distribution" approach calculates the wage required for 11 household types in London to calculate the equivalent of 60 per cent of the median income.²⁸

In real terms the London Living Wage rose by 3% between 2008 and 2014 while median hourly pay for employees aged over 18 fell 10%. Between 2010 and 2014 the proportion of jobs paying less than the living wage rose from 13 to 19%. These now make up 16% of men's jobs and 22% of women's jobs and are overwhelmingly based in accommodation and food services, retail, sales and customer service occupations.

The London Living Wage, supported by Boris Johnson, would diminish the portion of London's in-work poor, but is still voluntary and therefore overlooked by many. The National Living Wage that will be made compulsory for salaries of employees over 25

²⁵ Trades Union Congress, 28.08.2015. In some parts of the UK over three-quarters of part-time women earn less than the Living Wage, TUC reveals. <https://www.tuc.org.uk/economic-issues/labour-market/equality-issues/gender-equality/some-parts-uk-over-three-quarters-part>.

²⁶ Unison, 2014. Hannah Aldridge et al.: Counting the Cost: How Cuts are Shrinking Women's Lives. <https://www.unison.org.uk/content/uploads/2014/06/On-line-Catalogue224222.pdf>.

²⁷ Trust for London, 2015. London's Poverty Profile.

http://www.londonpovertyprofile.org.uk/2015_LPP_Document_01.7-web%255b2%255d.pdf.

²⁸ GLA Economics, 2015. A Fairer London: The 2015 Living Wage in London. <https://www.london.gov.uk/sites/default/files/living-wage-2015.pdf>.

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after April 2016 (7.20 an hour) will have less of an impact in London, where prices of housing and other essentials are exorbitantly higher than in the rest of the country. This is even more so given cuts in benefits and tax credits which mean that the poorest lose much more than they will gain from any increase in hourly rates.

A comparison of the minimum wage with both the National and the London Living Wage shows that the difference between the former and the latter two has grown over time, suggesting on the one hand that living costs have risen faster than the Minimum Wage and on the hand that the equality gap has been rising.²⁹

Between 2008 and 2014, almost a million (826,000) extra women have moved into types of work that are typically low paid and insecure, female under-employment has nearly doubled (to 789,000) and an additional 371,000 women have moved into self-employment, which is typically very low paid. 1 in 8 low paid women now describe themselves as on a zero hour contract.³⁰

Some say current job statistics (with an increasing number of low-paid, part-time workers) may simply reflect economic cycles, stating that lower wages and rise in part-time jobs might simply reflect the capital's recovery from the recession, yet lower wages and less work do not necessarily promote economic growth: In London the proportion of full-time jobs paid less than the living wage rose from 8 to 12% between 2008 and 2014, the percentage of part-time jobs from 34 to 45%. In total there is a 6 percentage point difference between women and men³¹.

²⁹ Living Wage Foundation, 2015. The Calculation. <http://www.livingwage.org.uk/calculation>.

³⁰ Fawcett Society, 2014. New Research: Low paid women firmly shut out of the recovery. <http://www.fawcettsociety.org.uk/2014/08/new-research-low-paid-women-firmly-shut-recovery/>.

³¹ ONS, 12.10.2015. Estimates of employee jobs paid less than the living wage in London and other parts of the UK. http://webarchive.nationalarchives.gov.uk/20160105160709/http://www.ons.gov.uk/ons/dcp171766_419154.pdf.

3.4.2 The Concept of 'Decent Work'

To combat the current trend towards low-paid and insecure work we would like to review what constitutes 'decent work'. In a recent Oxfam report a focus group from Scotland identified 26 important factors involved in determining whether work was decent or not. The top four concerns named were the following:

1. A decent hourly rate, defined as enough to cover basic needs (food, housing, and transport to work) and ideally enough to participate in society,
2. The importance of a permanent, secure contract,
3. The terms and conditions of paid holidays and paid sick leave, and
4. A supportive line manager who supports staff and understands work-life needs.

A decent hourly wage cannot be achieved in London without the capital's own compulsory Living Wage. As life in the capital is relatively expensive employee's wages need to be raised to enable them to cover basic needs.

A permanent, secure contract, as opposed to e.g. a zero-hour contract, is important for women with caring responsibilities and people who are struggling to get by and are dependent on a regular income. Paid holidays and sick leave need to be made available for carers so they can balance their responsibilities. It is likely that women in insecure work actually take on more jobs in order to ensure they have the money to pay essential costs. This kind of insecure employment also exposes women to other risks e.g. rising debt or homelessness.

Other factors mentioned by the focus group included fair pay for similar jobs, no discrimination, clear purpose and meaning, regular hours, support after absence, opportunities for progression, no unpaid overtime etc.³²

³² Oxfam, 2016. Francis Stuart et al.: What Makes For Decent Work? A Study with Low Paid Workers in Scotland, Initial Findings. <http://uwsoxfampartnership.org.uk/wp-content/uploads/2016/03/Decent-Work-Report-Final.pdf>.

4 Recommendations

4.1 Suggestions for Initiatives that Could Address Gender Inequality

Part-time work

- Make the London Living Wage compulsory and end zero hour contracts
- Incentivise employers to cover transport costs
- Help create more flexible part-time options
- Set up public education campaigns to present gender roles and encourage me to participate more in care and domestic work
- Increase shadowing and mentoring opportunities to help women take up more well paid management and professional jobs

Childcare Costs

- Make state-funded childcare options (supervised learning/playing groups) or credits to help with childcare available
- Encourage flexible home working
- Increase paternity leave
- Paternity leave cannot be transferable
- Set up systems and structures to support those in care including an updated carer's allowance and respite care

Housing Benefits

- Aim to reduce or control the average cost of letting agents' fees and charges

4.2 Benefits

The opening up of new as well as the adjustment of conditions for current jobs would help women and carers in particular to have their labour acknowledged and to fully utilise the potential of London's workforce. The new jobs would benefit London's economy and simultaneously raise tax revenues and lower benefit spending.

Enabling parents to afford good childcare and meet financial needs will raise labour productivity and childcare standards within London while providing an educational foundation for the next generation without putting children at the mercy of economic inequalities. This would give every student the chance of further education in later life.

The regulation of the housing market, which has often been described as dysfunctional in London would enable single parents and larger families, as well as young professionals and students to hold longer tenancies and not pay over 50% of their income for it. This would significantly slow the current wave of migration of many away from London.

If these and other steps were taken to ensure the survival of a thriving diverse population in London the city would become more fair and equal to the people living in it and result in a higher living standard and life satisfaction. This is crucial in order to ensure the future of London as not only a financial, but also a cultural and social model for Europe.

In terms of gender equality the rest of Europe has lagged behind Scandinavia when it comes to creating equal opportunities for women and men and parents in particular. Reforms to achieve this in London would not only make up for Britain falling behind on gender equality rankings but would also set an example for the rest of the EU.

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A recent analysis from Harvard Business School³³ found that adult daughters of employed mothers are more likely to be employed, hold supervisory responsibility, work more hours, and earn higher wages than women whose mothers stayed at home fulltime.

Sons raised by an employed mother spend more time caring for family members.

Ultimately a mother's employment affects children through two mechanisms: by shaping attitudes about what is appropriate and desirable and by transmitting skills and capacities children can rely on later in life.

Gender inequality is regarded as a barrier to human development which manifests in disadvantages for women and girls in health, political representation and labour market participation.

Source: Africa Gathering



³³ Harvard Business School, 2016. Kathleen McGinn, Mayra Ruiz Castro, Elizabeth Long Lingo: Mums the Word! Cross-national Relationship between Maternal Employment and Gender Inequalities at Work and at Home. http://www.hbs.edu/faculty/Publication%20Files/15-094_fd7498c4-a33c-45f2-9826-35012bcd87b9.pdf.

5 Conclusion

What is perhaps most troubling is that London exhibits a growing disparity between the rich and the poor with the capital drifting apart to display separate realities. Women are at the heart of this problem as the more frequently low-paid and poor portion of the city's inhabitants.

The recession, inflation, a dysfunctional housing market, and cuts to benefits have made the city an unfriendly environment for women with caring responsibilities, single parents, big families, and many more.

Shelter recently determined there were 43 suitable properties in London "affordable" and available for a young family buying their first home, further stoking the debate over the inaccessibility of the London housing market to 'normal' people.

The middle class is being priced out of London while the poor are trapped here. Yet the middle class is needed for our economy to stay creative and competitive while the rising number of in-work poor throws light on the insufficiencies of the current job market³⁴.

Touchstone has stated that to household in the lower ten percent of income will have to face a 23% drop in annual living standards by 2020, while the 10% richest will only lose 5. These changes are expected to hit female lone parents and pensioners most severely³⁵.

³⁴ The Telegraph, 04.05.2015. Alex Proud: Inequality is ruining Britain - so why aren't we talking about it more? <http://www.telegraph.co.uk/men/thinking-man/11578214/Inequality-is-ruining-Britain-so-why-arent-we-talking-about-it-more.html>.

³⁵ Touchstone, 16.03.2016. Eva Neizert: #Budget2016: Women and low income households again bearing the brunt of austerity. <http://touchstoneblog.org.uk/2016/03/budget2016-women-low-income-households-bearing-brunt-austerity/>.

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