



Women and the Recession

**Ionad Chaluim Chille Ile
The Columba Centre,
Bowmore, Islay
Monday 6th August 2012**

The Scottish Women's Convention (SWC) believes that cuts to local public services as well as changes to welfare benefit and tax credit systems are having a profound impact on women.

Women need to become more involved in discussions around the justice system and the referendum on the future of Scotland.

Our 2012 Roadshow programme gives women the opportunity to discuss these topics in more detail providing an insight into how these issues are having an effect on them, their families and communities.

Agnes Tolmie
Chair SWC

The SWC arranged a conference on Women and the Recession at the Columba Centre, Bowmore, Islay on Monday 6th August 2012. A cross section of women from the surrounding areas attended. The purpose of this event was to consider the effect that the recession is having on the women of Islay. Invited speakers discussed welfare benefit reform, women's employment and difficulties faced by young women in the current economic climate. Delegates were also invited to look at issues which are relevant in Scotland at the moment, including the impact of public sector cuts and welfare reform, the social and economic status of young women and the referendum on Scotland's future.

Recommendations will be given to the Scottish Government, as well as local politicians, on behalf of the women.

In order to obtain the relevant information for this report, the following procedures were used:

- **Flyers advertising the event were distributed throughout the town and surrounding areas.**
- **The SWC produced a set of questions which would create discussion around the issues.**
- **Discussions were facilitated by SWC staff and volunteers at the event.**
- **Notes taken throughout the process and quotes obtained from women attending form the basis of this report.**
- **Event evaluation forms completed by participants.**



Agnes Tolmie, SWC Chair

Agnes is Chair of the SWC and has been an active campaigner in the women's movement for over thirty years. Agnes is also currently President of the STUC General Council.



Agnes provided an overview of the SWC's reasons for holding a conference on women and the recession. Women entered the recession on an unequal footing and because of this are particularly vulnerable to the impact of the downturn.

Continued outsourcing and reduction or closure of public services and NHS jobs are having an adverse impact on women. Those in rural Scotland are experiencing these changes on a greater scale. In these communities, the public sector is often the largest employer.

The increased costs and/or closure of many local care providers is having a detrimental effect on women, as inevitably they undertake caring roles within families. Childcare throughout Scotland is prohibitively expensive and care for the elderly is stretched.

"It is women who are bearing the brunt of reduced services and job losses in the care sector."

Lone parents, the majority of whom are women, are finding it difficult to cope as the recession continues. Continued rises in the cost of living combined with changes under the Welfare Reform Act 2012 are having a real impact on them and their children.

The pension age continues to rise, meaning women will have to work longer. The UK Government has “*unrealistic expectations*” that many women in the public sector who do physically demanding roles - for example carers who have to use hoists to lift the people they work with - will be able to continue in these jobs beyond previously anticipated retirement dates.

Too many young women continue to be streamed into what are traditionally seen as ‘women’s roles’, which lack training and development opportunities and do not pay a living wage.

Positive steps are however being taken in an attempt to address the impact of the current economic climate on women. The Scottish Government and the STUC have arranged a summit on women’s employment on Thursday 12th September 2012. The purpose of this event is to discuss a wide range of topics such as childcare, occupational segregation and women and enterprise.

“The SWC have come to Islay to listen to local women and find out how the recession is impacting on the island. Are more young people leaving? Is support for vulnerable families diminishing? Are health services diminishing?”



**Suzanne Conlin,
Senior Housing Officer, East Renfrewshire Council**

Suzanne is a Senior Housing Officer with East Renfrewshire Council. Over the last ten years the Council have funded Suzanne to undertake the qualifications necessary in order to progress within the Housing Department. Suzanne is also a Board member with the SWC.

Suzanne provided an overview of the changes brought about under the Welfare Reform Act 2012, what the Scottish Government is doing to mitigate the changes and the impact this will have on women.

Universal Credit will replace eight existing benefits - including Jobseekers Allowance, Housing and Council tax benefit and working and child tax credits - and will come into force from April 2013. Claimants will receive a standard allowance that will then have elements for housing, children, carers, childcare costs and tax credits added on. The new legislation also introduces a cap on benefits.

Personal Independence Payment will replace the current Disability Living Allowance. Claimants who currently receive DLA will not automatically be entitled to PIP and will be invited to apply for the new benefit. All claimants will have to undergo ‘Fit for Work’ assessments which will determine whether they are able to undertake employment. Responsibilities will be placed on claimants including work focused interviews and work searches. Claimants will also be subject to sanctions for non-compliance with the terms of their benefit applications.

The Scottish Government is aware that these changes will have an adverse impact on many people throughout Scotland and as a result have introduced the Welfare Reform (Further Provision) Bill (Scotland). The aim of this legislation is to ensure that those who are currently entitled to ‘passport benefits’, such as blue badge parking, free dental treatment and optical vouchers, remain able to receive them.

Had the Scottish Parliament not passed this Bill, automatic entitlement would have ceased for thousands of people.

The Welfare Reform Act 2012 will have a detrimental impact on women. A key example of this is the change in working hours thresholds for tax credits, money that many families rely on in order to access childcare. Employers are either unwilling or unable to offer more hours and there is a real worry as to how childcare will be paid for. Issues also arise as women are the majority of those dependent on income support, 90% of lone parents are women, 60% of carers are women and women are most likely to work part time.

The introduction of the 'bedroom tax', whereby the amount of housing benefit a person receives may be cut if they are deemed to have a 'spare' bedroom, will mean many families will fall into arrears with their housing payments. There is also not enough social housing available for families to move into smaller accommodation to address this problem.

Local Authorities are currently planning how they will address issues brought about by changes to Welfare Reform, looking specifically at the type of help and assistance they can provide. There will, however, be high costs involved that may impact on the provision of other services.



Debbie Ruddy,
SWC Young Women's Group



Debbie is a probationary teacher at Our Lady's High School in Cumbernauld and a member of the SWC Young Women's Group. Debbie initially did not think that the recession had affected her, however after looking at her peers it became clear that the current economic climate is having a negative effect on young people.

Prior to returning to University to study teacher training, Debbie undertook a degree in History and Politics from 2006—2010.

Debbie continued to live at home while studying and funded her living costs through several part time jobs. Others were not so fortunate, particularly those from rural areas who were unable to live at home or take up certain jobs as they did not live where they studied outwith term time.

During this time, funding for graduate job places critically reduced. Despite graduating with a good degree, there were no jobs available.

"It was debilitating to be told that there were 250 applicants for 1 graduate job. It was especially difficult to find a job as there were students from the year before still looking for employment."

Many jobs consider 'experience' essential. The recession has meant that few employers are willing or able to offer this which made it even more difficult to gain employment relevant to the degree gained. Volunteering opportunities were available however any payment received only covers expenses and is simply not a viable option for many.

There needs to be a substantial review of support for students and their families if the next generation is to be educated and trained to fulfil the economic goals envisaged by the Scottish Government.

"Currently education is prohibitively expensive for a substantial section of society both in monetary and emotional terms. Too many young people are facing a future devoid of expectation."

Following presentations from speakers, those attending discussed the following questions.

Over the past 12 months, Scotland has seen cuts to local public services as well as changes to welfare benefit and tax credit systems. In what way are these having an impact on you/your family?

Childcare

Childcare is a *“huge issue”* on Islay. There is one nursery in Bowmore and only a few childminders on the island. Parents rely on informal childcare from friends and family in order to be able to sustain employment.

“Unless you have family on the island you would not be able to do a 9-5 job.”

The centralisation of childcare means that parents who work in Bowmore use the facility there. This has a negative effect on many smaller local schools. Those working in the town who have a child in the nursery there tend to send any other children to school in Bowmore as opposed to a school near their home. Travelling times and distances mean that is the only logical solution for many parents.

“We need a flexible approach to childcare with employers in order to maximise employment opportunities.”

Education

Cuts to the budget of Argyll and Bute Council have seen the removal of free fresh fruit from schools. This means that some children have no access to fresh fruit.

“There needs to be a change in behaviour in Scottish society - if Scotland is healthier it will hugely benefit the taxpayer.”

There are no breakfast clubs available in any of the primary schools on the island, although the facility is available in the high school. This is due to the attendance of pupils from outlying areas. A lack of supervision prior to the school day starting places added childcare burdens on parents.

“It’s obvious the cuts are due to council budgets being slashed.”

Employment

While it is recognised that overall employment opportunities for young people are better than they once were, there is still a distinct gender split in the uptake of roles.

“All of the jobs on the island are given to men.”

Women still tend to be in low paid, low skilled jobs, such as the service industry. Any work available is often seasonal.

The nearest job centre is in Campbeltown. A mobile service is provided on Islay every two weeks.

Many women are being forced to undertake additional part-time jobs as a result of the current economic climate. Pay freezes in most jobs coupled with an increased cost of living is leaving women with no alternative but to seek extra employment in order to keep their families going.

“Fuel has gone up to £1.53/litre here. The wages from a main job just don’t cover this. People used to work to save but now they work to live.”

Older People

The population is ageing at an increasing rate. As a result there is genuine concern about the level and type of care that will be available as people get older. Rising unemployment, which results in fewer taxes being paid, as well as the tightening of the Welfare State, all add to future uncertainty.

The current financial climate also means that many family members and friends are forced to work and are therefore unable to undertake the level of caring responsibilities for older members of society that they would like to.

Police

The police on Islay have a relatively heavy workload. There is only one female police officer on the island. While she is considered *“very helpful and supportive”*, it is not possible for her to work 24 hours a day, 7 days a week. When the female officer is not working, women who are victims of sexual assault or abuse of any form are forced to discuss what has happened to them with a man.

“It’s not right. Women need the support of a trained female police officer if they are in a rape or sexual abuse situation.”

Transport

Transport is a *“huge problem”* on the island, in terms of cost, availability and the need for a car.

“There’s no cheap way to get around.”

It is not possible to use public transport in order to get children to school for 9am. It cannot be used to access employment and there is very little provision in the evenings, with buses stopping around 6pm.

A bus service for the elderly used to take people to the lunch club, to appointments and to visit friends and family. The service was cut due to funding restraints and is sorely missed among older people on the island.

“It wasn’t just a bus and a driver. It was a lifeline for so many people.”

Welfare and Benefit Reform

The continued increase in the pension age will have a detrimental effect, particularly on women. They will be expected to work longer and for potentially not a lot of money in their pension.

“Some people will never be able to withdraw their pension. They wont live to be that age”

The Welfare Reform Act 2012 will have a deep and wide-ranging impact. The introduction of Personal Independence Payment, which will replace the current Disability Living Allowance, will have a profound effect on many disabled people. Having to fill out long complicated forms to prove they have a disability or condition will cause added stress and anxiety.

“Disabled people do not claim their benefits lightly - they are a lifeline and people are embarrassed about having to prove they have something wrong with them.”

It is *“appalling”* that from 2013 applications for Universal Credit, which will combine up to eight current benefits, will have to be made online. Rural areas do not have sufficient broadband access for this. It also cannot be taken for granted that everyone who wants to make an application is computer literate. Service points, such as the one in Bowmore, do not have adequate privacy and women are uncomfortable completing personal forms in such an open environment. The service point also does not have adequate disabled access.

What do you think the Scottish Government should be doing to improve the social and economic status of young women?

Young women need to be encouraged to move from gender-specific jobs. Subjects in schools and colleges are still separated, with the majority of young women choosing to study hairdressing, childcare etc while young men take courses in plumbing, construction etc.

"It's all very gender specific. Women are very much still in 'women's jobs'"

It is important to motivate young women while they are still at school. Ensuring they are given as many opportunities as possible would break the cycle of third generation of unemployment.

The mindset of the islands of Scotland is still very male dominated, and in some cases considered chauvinistic.

"It will take a long time to change the mindset of the islands - where do we start?"

Recent changes to the welfare benefits system coupled with the introduction of a 24-hour working week will have a detrimental effect on young women, particularly if they have children. Improved childcare provision and more support would alleviate this.

The female youth worker at Islay High School has provided a strong role model for young women on the island. Her work gives young women confidence and allows them to realise their potential.

"She's had a really positive impact on the girls in the school."

There has been discussion recently regarding a referendum on the future of Scotland. Do you have enough information to make an informed decision and use your vote on this important issue?

Overall, there is not enough information available for people to make an informed decision. For some, the referendum question does not go into enough detail.

"We need to know what kind of society we want to have before we can decide whether to become independent or not"

A Scotland where both men and women have equal access to employment, education etc should be the most important consideration.

Further details are required on how independence would affect issues such as health, education and infrastructure.

"The decisions made in the referendum need to equally positively affect all ages."

More discussions should take place at a local level, amongst 'ordinary people' and not just between politicians. Information must go as far and wide as possible through the press, social media, radio, TV etc. Representatives from both the 'Yes' and 'No' campaigns should also engage with people at a local level.

"We're still listening at the moment but we need more information. What difference would it make to our everyday lives?"

What can be done to make your island an even better place to live, shop and work?

- The cost of living is very high. Cheaper ferries, airline fares and freight would be of huge benefit to islanders.
- Do not remove the multi-journey tickets from ferries.
- Companies charge more for goods to be delivered to Islay and many do not deliver at all. Goods and services available on the mainland are not accessible on the island meaning less choice and higher costs. The Scottish Government should work with e.g. the Post Office to ensure islanders have equal access to products.
- More needs to be done to encourage women on the island to take up high profile and successful positions, for example head teachers, ministers etc.
- A fair spread of land ownership and the end of absentee landlords is vital. A small number of people own a large part of the land on Islay.
- *“Landowners are in a privileged position and they use that position to clear their land. They can change the culture and economics of the island at the click of their fingers.”*
- The Road Equivalent Tariff (RET), whereby ferry fares are set to what it would cost to travel the same distance by road, will not come into force on Islay until October 2012. It only applies to passenger ferries and not goods vehicles which can increase the price of produce brought over from the mainland. The RET should be applied to all ferries that cross over to the island.
- More childcare provision throughout the island.
- Many voluntary services are relied upon and should be given long-term funding to be able to sustain support. Volunteers should not be used to fill the gaps if there are jobs available.

Conclusions

Following on from the discussions, women asked the SWC to submit recommendations to the Scottish Government, relevant Ministers and Representatives at all Government levels. Copies will also be distributed to Non-Governmental Organisations.

The Scottish Women's Convention (SWC) is funded to engage with women throughout Scotland in order that their views might influence public policy.

This is achieved in a number of different ways - through roadshow, round table, conference and celebratory events. Following each event a report is compiled and issued to women who attend and relevant policy and decision makers.

The SWC uses the views of women to respond to Scottish and UK Government consultation papers.