

# SCOTTISH ANTI POVERTY REVIEW



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LOOSENING THE GRIP OF  
WOMEN'S POVERTY





## EDITORIAL TEAM

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*The Poverty Alliance*

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## ABOUT THE POVERTY ALLIANCE

The Poverty Alliance is a network of community, voluntary, statutory and other organisations whose vision is of a sustainable Scotland based on social and economic justice, with dignity for all, where poverty and inequalities are not tolerated and are challenged.

Our aim is to combat poverty by working with others to empower individuals and communities to affect change in the distribution of power and resources. To do this we:

- Work with people and communities experiencing poverty to empower them to address poverty
- Work with organisations to build a strong anti-poverty network in Scotland
- Support the development of policies which promote social justice and combat poverty
- Raise awareness about poverty and encourage debate

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# WELCOME

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## EDITORIAL

# Gender, poverty, and the work for us all

As we reach the mid-way point of 2019, it's fair to say that the UK's political discourse continues to be dominated by the issue of Brexit. With a new UK Government in office facing the same parliamentary arithmetic as its predecessor, at the time of writing it is hard to see beyond the current political stasis that seems to have enveloped Westminster.

Yet as the Brexit-related political turmoil and high drama continues to play out, people's lives continue to be lived. In communities across the country, too many lives have been damaged by decisions made about our economy and society in the past decade that have tightened the grip of poverty.

We know that these decisions have not impacted everyone equally, and that the gendered impact of austerity has been profound. With poverty already being highly gendered – with women on average having less income, less financial independence, and less access to resources than men – austerity has yet further compounded and deepened the poverty experienced by women.

As Philip Alston, the UN Special Rapporteur on Extreme Poverty and Human Rights, made clear, for the last decade the UK has acted as a case study in how to implement an economic and social model that causes and compounds women's poverty.

For black and minority ethnic women, the impact of austerity has been even more significant, with gender inequalities intersecting with racial inequalities to heighten their risk of experiencing poverty further still. The same is true for disabled women, who have experienced both a reduction in support services and a reduction in social security payments.

The social security safety net has been weakened for everyone in society in recent years, but it has been disproportionately weakened for women, with – as Eilidh Dickson of Engender notes in the Third Sector Comment column - 85% of social security 'savings' made through cuts between 2010 and 2020 coming from women's incomes. As she points out, while recent changes to Universal Credit have indicated at least a change in tone from the UK Government, the substantive policy changes that are required to salvage Universal Credit as an effective support show no signs

of being implemented. Until such time as they are, it is a policy that will continue to pull people – who will disproportionately be women – into poverty.

But – as Helen Martin of the STUC makes clear in the Trade Union Comment column - it is not just on the realm of social security that we must focus if we are to unpick the relationship between gender and poverty. Focusing on the gender pay gap, the undervaluation of women's work and the fight for equal pay, she highlights the entrenched inequalities that women face in the labour market and set out some of the steps we need to take to address them. It is through government action that most of these steps must be taken and so Christina McKelvie's piece setting out the Scottish Government's work in addressing gender inequalities – particularly through the work of the National Advisory Council on Women and Girls – is welcome.

But there is a role for everyone in this work. As Ruth Boyle of Close the Gap writes in this edition, all of us engaged in anti-poverty work must continue to be clear that "poverty has a female face."

That means ensuring that – as an anti-poverty movement in Scotland - all of our policy work, campaigning and lobbying must make visible the ways in which different groups of women experience poverty in Scotland.

So while our politics at the UK level may continue to be Brexit-dominated for some time yet, we need to maintain focus on the work we need to do to create a society and economy that works for everyone.

Our shared vision of a Scotland free from the grip of poverty is too valuable and too important for us to lose sight of. Whether it's creating a social security system that protects everyone from harm, building a labour market that ensures women's labour market equality, or ensuring that the voices of people experiencing poverty – particularly women's voices – are heard in policy-making processes, there is still so much to be achieved by all of us working for the just society we all want to see.



## RESEARCH COMMENT

### Is there gender equality in the 'risk' of living in Scotland's deprived areas?

*In his regular column, Professor John McKendrick of Glasgow Caledonian University explores using data to tackle gender injustice and deprivation.*



We are accustomed – although never accepting – of the gender injustice that means that women are at greater risk of poverty than men. We know that the reasons for this gender injustice vary across the life course. For example, the inadequacies of the social security system and a labour market that has not adjusted sufficiently to accommodate parents leads to more poverty for women in early-mid adulthood, given that the responsibilities for raising children fall more heavily on lone mothers than lone fathers. Similarly, more women than men experience pensioner poverty, at least in part, as a result of more women living longer.

It may be surprising, therefore, to find that women are no more likely than men to live in Scotland's most deprived areas. As Table 1 below shows, the proportion of women resident in Scotland's very most deprived neighbourhoods (5% most deprived datazones) is equivalent to that of men for all but the oldest age groups. The same pattern holds for other thresholds of deprivation (e.g. 20% most deprived).

*Table 1: Age-sex composition of residents of Scotland's 5% Most Deprived Datazones*

Age group	Women	Men	% Share of Women
20-24	8813	9175	49.0%
25-29	12152	11584	51.2%
30-34	10421	10011	51.0%
35-39	8800	8637	50.5%
40-49	16797	16400	50.6%
50-59	18136	17158	51.4%
60-64	6861	6507	51.3%
65-69	5704	5525	50.8%
70-79	9056	7396	55.0%
80plus	6329	3315	65.6%
<b>Total</b>	<b>103069</b>	<b>95708</b>	<b>51.9%</b>

Significant gender differences – the greater risk of women living in Scotland's most deprived areas – only begin to emerge in earnest in the later years, largely reflecting the aforementioned greater life expectancy of women. It might be noted from Table 1 that there is almost 1,000 more women than men aged between 50-59 living in Scotland's very most deprived areas (51.4% are women); however, there are also more than 1,000 more women than men aged between 50-59 living in Scotland's very least deprived areas (not reported in this table is that women comprise 51.7% of those aged between 50-59 who are living in Scotland's 5% least deprived areas).



# RESEARCH COMMENT Cont'd

This does not mean that gender is an irrelevance when making sense of life in Scotland’s most deprived areas.

First, there is a need to acknowledge variation in local circumstance. For example, although on average women comprise 49% of those aged 20-24 who are living in Scotland’s very most deprived areas (Table 1), we find that there are significant local differences (Table 2), with local population estimates suggesting that the proportion of women among 20-24 years olds living in Scotland’s most deprived areas ranges from 80% in one part of Dundee to 18% in one part of central Glasgow. It is this type of local intelligence that leaves us well placed to make best use of the Scottish Index of Multiple Deprivation, here by better understanding local needs, and thereafter attending to them.

*Table 2: Most extreme sex composition profiles for 20-24 year olds in Scotland’s 5% Most Deprived Datazones*

% Share of Women	Datazone	Local Authority
80%	The Glens - 04	Dundee City
77%	Knightsridge - 07	West Lothian
75%	Methil Savoy	Fife
74%	IZ08 - 04	West Dunbartonshire
73%	Greenock Upper Central -06	Inverclyde
22%	Wishaw South - 06	North Lanarkshire
22%	Possil Park - 02	Glasgow City
18%	Laurieston and Tradeston - 04	Glasgow City

Furthermore, population share says little about experience. Here, I am reminded of a classic paper in Scottish social science published 35 years ago. In *Single Parent Lifestyle and Peripheral Estate Residence: A Time-Geographic investigation in Drumchapel, Glasgow*, Isobel Robertson used the high concentration of lone parents in a particular part of Drumchapel as a starting point and then modelled which parts of the wider neighbourhood would be best placed to ensure that single mothers could access shopping, health services, recreation and employment opportunities, making recommendations for transport planners and housing management services.

The wider point is that we should not be dismissive of gender when gender differences appear not to prevail for Scotland as a whole. Although imperfect, the data we have at our disposal in Scotland affords us opportunity to identify national patterns and significant local variation. And, local circumstance matters. Scotland’s agenda for tackling gender poverty not only belongs to the nation; it raises challenges, which must be met at the local and community level too.

**Reference:**

Robertson, Isobel. M. (1984). *Single parent lifestyle and peripheral estate residence: a time-geographic investigation in Drumchapel, Glasgow*. *Town Planning Review*, 55(2), 197.

**Note:**

The conclusions drawn in this paper are from the author’s own analysis of publicly available data on (i) datazone ranking by the 2016 Scottish Index of Multiple Deprivation; and (ii) 2017 local population estimates for datazones.



## TRADE UNION COMMENT

### Valuing the labour of women

*In this edition's trade union comment, Helen Martin of the STUC reflects on the undervaluation of women's work and the fight for equal pay.*

Poverty continues to be a reality for too many people in Scotland. There are many aspects of this, not least the introduction of Universal Credit, the despicable sanction regime and other welfare reforms, but increasingly work and the nature of the labour market is contributing to poverty. It is striking that since 2010 in-work poverty has risen quickly in Scotland with 60% of working-age adults and 65% of children who live in poverty, now living in households where at least one person works.

To tackle poverty and its impact on people in Scotland, a focus will need to be placed on work, insecurity and low pay and the ingrained features of the labour market that make it hard for people to get by. Too many workers are finding that their job simply does not cover the bills, and as wages stagnate and prices rise, pressure on pay packets gets a little worse every month.

Women workers across Scotland are particularly impacted by this. A quick glance at the Scottish Government's poverty statistics shows that single working age women are more likely to live in poverty than single working age men and shamefully 39% of lone mothers are living in poverty.

The sad reality is that women remain heavily over-represented in occupations which tend to be lower paid and undervalued. More than 1 in 3 women work in low-paid occupations, such as cleaning, catering, administration, retail and care, compared to 1 in 5 men. Women are also more likely to be on zero-hours contracts or temporary contracts and more likely to report feeling like their job is insecure.

Added to this women are still more likely to have caring responsibilities and are more likely to work in part time employment – 4 in 10 women work part-time, compared to 1 in 10 men. It is also true that part-time work remains poorly paid and is associated with in-work poverty, particularly for lone parents.

There also continues to be a severe motherhood penalty, and a staggering 1 in 9 mothers experience pregnancy



Photo: Public Services International

and maternity discrimination resulting in them having to leave their jobs. Unfortunately, poor employer practice, poor parental leave policy and unequal pay, means taking time out the workplace to have children leads to discrimination and lower wages, the impact of which can stretch across a women's working life.

It is also an ongoing and ingrained injustice that women in Scotland continue to suffer a gender pay gap of 15%. While a number of factors influence this gap it must be recognised that the undervaluation of "women's work" is at its heart.

Closing the pay gap must therefore involve increasing the pay of low-paid, female-dominated, occupations such as carers, cleaners, clerical workers, and catering assistants. Yet too often we see debates on equal pay focusing on career choices and skills levels. While it is certainly important that women are supported and facilitated into careers across the labour market and that no doors are closed to women simply for being women, we must also begin to tackle the ingrained prejudices that keep women trapped in low pay and in poverty.

Take the care sector, for example. Social care and early learning and childcare are both essential sectors in the Scottish economy and both are growing. Social care workers are vital to the health and wellbeing of older and disabled people, and they undertake complex jobs, often requiring high levels of autonomy and responsibility. A social care worker allows people to live with dignity, by providing essential medical care, support and comfort to people across our communities.





## TRADE UNION COMMENT

### Valuing the labour of women cont'd

Equally workers in childcare are part of the education workforce, delivering the first element of the 3-18 year old curriculum, teaching our children to read, write and count.

Yet both the social care and the early learning and childcare workforce, each a heavily dominated female workforce, are systematically undervalued. Many care workers deliver their essential, skilled and regulated service for the minimum wage, with campaigns from trade unions and others, including the workers themselves, now resulting in commitments from government to pay the Living Wage. Yet the Living Wage does not accurately reflect the value that these women bring to the economy, nor does it reflect their skills levels and their dedication.

It also does not have to be this way. We can have a higher aspiration and place a higher value on our care workforce. Right now in Scotland women working in early learning and childcare who are employed directly by the public sector, and therefore covered by collective bargaining agreements, are paid on average £13,000 more a year than a woman doing exactly the same job in the private sector, where no collective agreement applies. Raising pay in the private and third sector to the Living Wage – which is the proposal on offer as part of the Scottish Government's childcare expansion - would do little to close this gap or properly recognise the true value of this workforce.

Childcare workers are vital to closing the poverty related attainment gap and giving all children the best start in life. Women working in this sector are already playing a vital role and the childcare expansion should not simply replicate the injustices and poverty pay that exists in our labour market but actively correct it by creating a sectoral agreement that guarantees minimum terms and conditions for all workers.

The STUC and unions across Scotland are clear that outsourcing or commissioning public services, in both early learning and childcare and in social care, to the private or third sectors to deliver them at a lower cost results in lower wages and the systematic undervaluing of women's work.

It is time for all workers who deliver care to be covered by a sectoral bargaining agreement, protecting their terms and conditions, raising pay and properly recognising and valuing the labour of the women who work in these sectors.

Women deserve to have their work recognised and valued. But it is not simply the right thing to do, it also supports families, reduces inequality and puts money into the economy. There is ample evidence to show that raising the amount of money in women's pockets is also the most effective route to tackle child poverty.

Women across Scotland are tired of having their work undervalued. There is no greater demonstration of this than the Glasgow Equal Pay Strike that took place last year. 8,000 women came out to strike in a demand for equal pay that they had waited decades to receive.

The dignity of the women involved was incredible but the degree to which they had been taken for granted and undervalued was shocking.

The loss of wages that this ongoing pay discrimination represents is a stain on Glasgow but it is also the tip of the iceberg.

All over Scotland women are working but not receiving what they are worth. The 15% pay gap is evidence of this, the need to campaign for the Living Wage in care – which still undervalues the work – is evidence of this, as is the poverty rate for women and lone mothers in particular. It is no surprise that part-time work is associated with lower rates of pay, it is after-all primarily done by women.

It is time to say enough to low wage 'women's work'. We should all take inspiration from the women of Glasgow, and realise that women have the right and the ability to demand more. Women's labour can and should be valued where it is found. Women should not have to change career to expect equal pay and no job should leave people living in poverty.

It's time for women's voices to be heard. It's time for equal pay and for work that is equally valued.





## THIRD SECTOR COMMENT

### Will changes to Universal Credit be enough to make a difference for women?



*The introduction and impact of Universal Credit continues to be one of the key issues confronting anti poverty campaigners across the UK. Here, Eilidh Dickson of Engender looks at the possible impact on women of the changes to Universal Credit recently announced by the UK Government.*

Speaking after his November visit to the UK, the UN Special Rapporteur on Extreme Poverty and Human Rights, Philip Alston, said that:

*“If you got a group of misogynists together in a room and said ‘how can we make a system that works for men but not women?’ they wouldn’t have come up with too many other ideas than what’s in place.”*

At Engender we’d have known which system he was talking about without needing to check – Universal Credit. Over the years we have seen more and more just how highly gendered the social security or ‘welfare’ system is. Women are twice as dependent on social security as men (20% of women’s income vs. 10% of men’s) and rely more on public services, meaning that between 2010 and 2020 85% of net ‘savings’ raised through cuts will come from women’s incomes.

And so it has been consistently startling to us that the UK Government has unfailingly defended Universal Credit as gender neutral, insisting that “where men and women are in the same circumstances they are treated equally under Universal Credit.” This obviously ignores that men and women are rarely, if ever, in the same circumstances in the first place.

For example, women carry out the majority of unpaid care and bear most of the responsibility for childcare, making them twice as likely to give up paid work in order to care.

Women represent 66% of the paid workforce living in poverty in Scotland and make up 78% of the part-time workforce.

A gender pay gap of 14.8% exists in Scotland in favour of men and women working part-time earn 33.5% less than men working full-time. All of this demonstrates just some of the ways in which women experience the world differently because of persistent social, economic and political inequality between men and women. The lack of gender analysis – approaching policy from the position that it may have different effects on men and women because of these differences in the way in which they experience the world – means that Universal Credit entrenches and exacerbates this economic inequality.

It does this through a number of features including (but not only) the role of sanctions and conditionality which pressure recipients to undertake employability activity, which mothers are required to participate in when their child reaches the age of one. Then there is the two-child limit which restricts the child tax credit element of Universal Credit to two children.

This seriously undermines women’s reproductive freedom and ability to provide an adequate standard of living for their families. The existence of the ‘rape clause’ as an exemption is re-traumatising and dehumanising. At the recent examination by the UN Committee on the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), it was described as having a “perverse and disproportionate impact on women” and the UK was urged to repeal it.



## THIRD SECTOR COMMENT Cont'd

### Will changes to Universal Credit be enough to make a difference for women?

Engender and colleagues across the women's and equalities sector have consistently stressed the need for the household payment of Universal Credit to be split by default so that both partners have access to an independent income. The single payment model is based on outdated ideas about the roles of men and women as breadwinners and carers and may entrench problematic and often gendered dynamics within a couple, impacting their equality and risking financial abuse and trapping women in abusive relationships.

However, since her appointment to the role of Secretary of State for Work and Pensions, Amber Rudd has suggested a softer approach, claiming to be in listening mode when it comes to concerns. In January 2019, the Cabinet Secretary announced a number of changes which would, she said, ensure that the system does "even more to support women." Minister for Women and Equalities Penny Mordaunt MP claimed that through the changes, the Government was 'supporting women's economic empowerment'.

Given the ways in which Universal Credit has exacerbated women's economic, social and even relational inequality, we have been sceptical about whether tweaks to the system would ever go far enough to result in a social security system which not only meets women's needs but also targets inequality in a structural way. So we teased apart some of the announcements from that January speech to see what they could actually mean.

Firstly, that there would be a halt to managed migration, the process by which people will be transferred from older benefits like Job-seekers' Allowance to Universal Credit.

Amber Rudd announced that the process would be 'paused' and a pilot carried out instead. However, rumours about a pilot had begun under her predecessor Esther McVey and the announcement was softened by a commitment that there "will be no overall delay". Ultimately the intention remains the same: that all households move to Universal Credit at some point.

Secondly, with a specific focus on women's experiences, Rudd announced that she "recognise[d] the validity" of concerns such as ours about "how the current structure of household payments penalises women." Consensus about the need for automatic split payments has been building in Scotland in the past few years and the Scottish Government has committed to introducing them as part of last year's Social Security Act (although progress on implementation has been slow). The House of Commons Work and Pensions Committee agrees but despite her comments, Amber Rudd has ruled out the same move in England and Wales.

Instead, she suggested that the whole Universal Credit payment will be paid to the 'main carer' in the household. This will, of course, change nothing for couples with no children. Additionally, there's no clarity on whether this means that there will be a technical change to ensure the true main carer is identified, with subsequent discussions indicating that it will be up to Job Centre staff to suggest to couples.

Just three weeks before a planned extension of the two-child limit, or 'family cap' Amber Rudd announced that applying the cap retroactively would be unfair. Now the cap will not apply to any child born before 2017, with families able to claim child tax credit elements for each. While this is obviously a relief for families facing substantial losses to their monthly income, it falls far short of the UN CEDAW committee's recommendations and the calls of women across the UK. Disappointingly, Rudd has also said nothing about an end to the 'rape-clause'. Without more substantive action which recognises women's reproductive human rights, this cruel policy will continue to undermine women and their families.

With payment amounts frozen for the past four years, the announcement of an end to the benefits freeze was welcome and, given their disproportionate reliance on social security, this will impact women's budgets for the better. However, the freeze was already due to end in spring 2020, so Rudd's 'announcement' actually means that nothing has changed. With rising household costs, another year of static resources means even more women and their families will be pushed into poverty.



Taken together, the changes focus on the implementation of Universal Credit, with little happening to the real flaw at the heart of Universal Credit – the policy itself.

Universal Credit presumes that the end goal of engaging with the social security system is accessing the labour market. However, women are among the furthest from the labour market due to time out caring for children or providing support to sick or disabled relatives, exacerbated by cuts to social care services.

Some of the worst impacted households have been lone parents – over 90% of which are women – who are particularly impacted by increased conditionality and sanctions. By 2020, women who are lone parents will experience an estimated loss of £4,000 per year, a 20% drop in living standards and a 17% drop in disposable income.

Gender-based discrimination and the effects of occupational segregation drive down women's experience, employability and incomes where they have remained economically active throughout their lives. We have also seen large increases in pensioner poverty, and upcoming changes to pension credit for 'mixed aged couples' will require older women from the poorest houses who have not reached state pension age to undertake work-based activity if they apply for Universal Credit. The DWP's own Universal Credit impact assessment stated that "Some of the larger notional losses for couples without children are in cases where one member is of working age and one is currently eligible for Pension Credit."

Despite the stated aim of employability programmes to help those further from the labour market, women are being let down by the system, as programmes fail to mitigate the barriers which prevent or restrict women's labour market participation.

Engender's view is that the changes announced by Amber Rudd speak more to a softening of government rhetoric than substantive changes to the operation of Universal Credit.

These changes will not address the key failings of the policy for women's equality, by which we mean not just economic inequality and poverty, but the ways in which women navigate their working lives and families. Addressing these failings will require a greater willingness to examine the impact of gender and the limitations of gender neutral policy making.



## Tackling the gender pay gap: Key to tackling poverty in Scotland

*Women in Scotland are paid on average 14% less per hour than men. Ruth Boyle, Policy and Parliamentary Officer at Close the Gap, highlights the gendered impact of poverty and how tackling the gender pay gap is key to solving poverty in Scotland*

Poverty in Scotland is gendered. Women are more likely to be in poverty than men; women are more likely to experience in-work poverty; women find it harder to escape poverty and are more likely to experience persistent poverty than men.

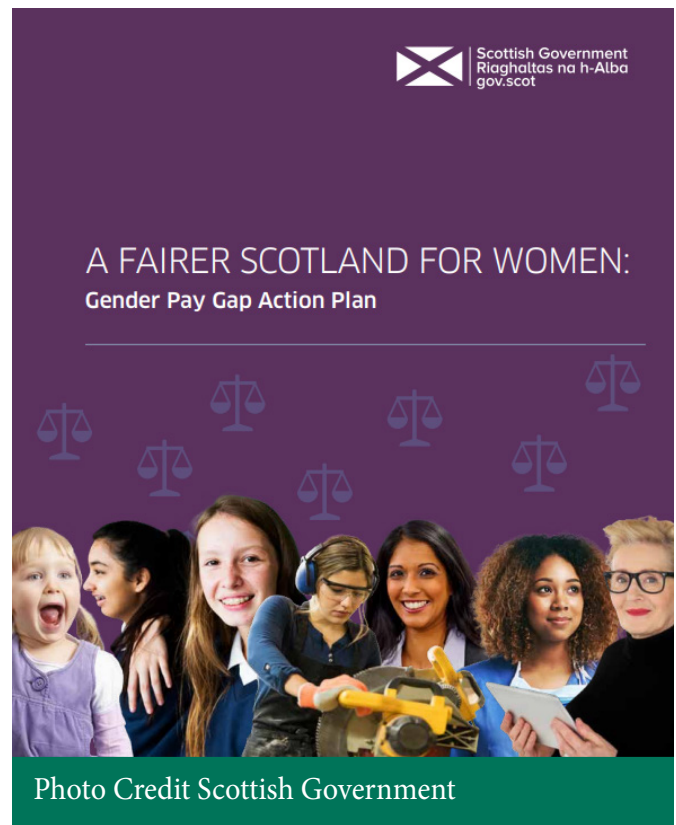
Women's experience of poverty is directly linked to women's experience of the labour market and the gender pay gap is a key factor in women's higher levels of poverty. For example, women comprise the majority of low paid workers and account for two-thirds of employees earning less than the Living Wage in Scotland. Tackling women's inequality at work is therefore a necessary aspect of tackling women's poverty and the two should, and must, be seen as intertwined ambitions.

### The gender pay gap and poverty

The gender pay gap is the difference between men's and women's average hourly pay and is the key indicator of women's labour market inequality. It represents women's and men's divergent experiences of not only the workplace, but also education, skills acquisition, care and other domestic labour, and wider societal conventions.

The gender pay gap means women in Scotland are paid on average 14% less per hour than men, and women working part-time earn on average 30% less than men working full-time.

There are many inter-related complex factors which drive Scotland's gender pay gap including a lack of quality part-time and flexible working, male-oriented workplace cultures, women's under-representation in higher paid, management and senior positions, and discrimination in pay and grading systems are also key causes.



### But how does this link to poverty?

The gender pay gap is often reduced to considerations about getting more women into senior roles or improving the representation of women in higher-paid STEM occupations. While vitally important aspects, this ignores the fact that the gender pay gap is also about women being concentrated in low-paid, insecure and undervalued work.

Work that is seen as "women's work", such as cleaning, care and retail, is systematically undervalued in the labour market because this work is done by women. This results in the low pay associated with those jobs and sectors. Undervaluation has lifelong impacts for women including debt, stress and less access to assets and resources.





## Tackling the gender pay gap: Key to tackling poverty in Scotland

Women are more likely than men to have caring responsibilities and therefore face the additional pressure of finding work that allows them to balance earning with caring. This sees women further concentrated into low paid and insecure work, as most part-time work is found in the lowest paid jobs and sectors, often leading to women working below their skill level.

Women account for 75% of the part-time workforce, and 42% of employed women work part-time compared to 13% of men. The lack of quality part-time and flexible work therefore entrenches women's poverty and new research from Living Wage Scotland has highlighted that women in part-time work are the most likely to benefit from a pay increase to the real Living Wage, as a result of Living Wage employer accreditation.

### Women, work and poverty: what are the links?

It has long been reiterated that work is the best route out of poverty. However, women experience higher rates of in-work poverty than men, highlighting that paid work is not a guaranteed route out of poverty for women.

In line with the multiple labour market barriers experienced by different groups of women, the risk of poverty is even greater for Black and minority ethnic women (BME), disabled women and refugee and asylum-seeking women. BME women and disabled women have also been disproportionately impacted by so-called welfare reform, exacerbating pre-existing inequalities. Recently published research by Close the Gap has also highlighted that BME women continue to face high levels of racism, racial prejudice and discrimination in the labour market which ultimately impacts their ability to secure, retain and progress within sustainable, good employment. For example, 49% of BME women felt they had been overlooked for a development opportunity because of racism, discrimination or bias.

Women's employment is also increasingly precarious, with women accounting for 55% of workers on zero-hour contracts. Those on casual contracts often are not entitled to basic employment rights, including access to maternity pay and the right to request flexible working.

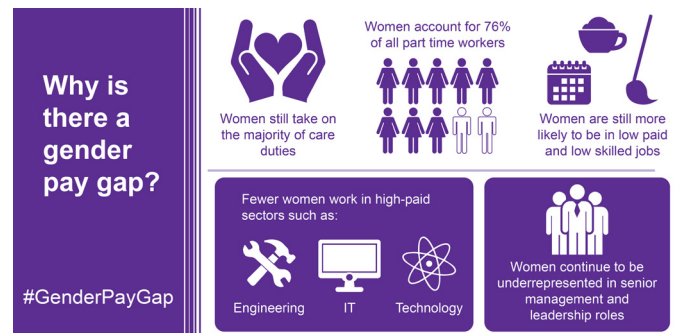


Photo Credit Scottish Parliament Committee

Workers on these types of contracts find that flexibility is demanded of them by their employer, but there is no reciprocity; a lack of employment rights makes it difficult for workers to request a change in hours or working pattern, or to resist an imposed change. Workers who are unable to accept shifts because of a clash with caring responsibilities report finding that they are not offered as many, or indeed any, shifts in future. Variation in income also makes it harder to afford or retain childcare, makes it more difficult to manage household budgets for which women usually have responsibility, and can also result in disruption to social security payments.

Research has shown that women working on zero-hour contracts and in low paid jobs are more vulnerable to sexual harassment than those in other jobs. Women on zero-hour contracts also face additional barriers to reporting sexual harassment. For example, women on zero-hour contracts are often reliant on individual managers to determine their hours, which leads women to feel vulnerable in reporting experiences of sexual harassment in case this leads to reduced hours.

### Women's poverty and child poverty

The inextricable link between gender and poverty was recognised in both the Scottish Government's child poverty delivery plan and A Fairer Scotland for Women: Scotland's gender pay gap action plan.

Evidence shows that where women's disposable income is reduced, spending on children decreases. Mothers' earnings are therefore a crucial factor in child poverty and the new Scottish Child Payment can therefore help to alleviate women's and children's poverty in Scotland.



## Tackling the gender pay gap: Key to tackling poverty in Scotland

Rigid societal gender roles means that women still do the majority of unpaid care for children, older people, sick people and disabled people, and this often has a damaging effect on their ability to access good, sustainable employment. For example, women are twice as likely to give up work in order to care, provide 70% of unpaid care in Scotland and make up the vast majority (91%) of lone parents. Women also tend to be 'poverty managers' and will often shield their families from poverty by going without food, clothing or warmth themselves.

Childcare is the most immediate barrier to women being able to work, study and train. Availability of high quality, affordable, and flexible childcare is a central factor in enabling women to participate fully in the labour market and our research has shown that there are additional barriers for BME women in accessible affordable and appropriate childcare. A quarter of parents in severe poverty have had to give up work; a third turned down a job; and a quarter have haven't been able to take up education and training because of high cost of childcare.

### **Tackling the gender pay gap and poverty: intertwined goals**

Tackling the causes of Scotland's persistent gender pay gap is a necessary step in eradicating poverty. For the first time, Scotland has a strategy for addressing its gender pay gap, presenting an important opportunity to lift women and their families out of poverty, and advance women's labour market equality.

The gender pay gap action plan can be an important anti-poverty framework, and should be used as such. In line with these multiple causes, the strategic plan is cross-cutting, providing actions and recommendations across a range of policy areas such as early learning and childcare, skills training, employability and social security.

Close the Gap has welcomed the breadth of ambition in the plan which recognises that the causes of the pay gap reach far beyond the workplace, with change also necessary in early years settings; schools, colleges and universities; economic development; and procurement.

Actions range from building intersectional gender competence among policymakers and delivery agencies, to incorporating women's equality into the Social Security Charter and working with employers to develop robust gender pay gap action plans. Taken together, the actions contained within this plan have transformational potential for women's labour market experience and the tackling of women's poverty.

### **What needs to happen next?**

The publication of the gender pay gap action plan represents a commitment to substantive action on the causes of women's inequality at work. We now need to make sure that the ambition is realised.

For that to happen women's experiences of in-work poverty must be considered in labour market policymaking. At present, this is often not the case with key policies, such as the Fairer Scotland for Disabled People: Employment Action Plan containing no specific mentions of gender and the specific additional barriers faced by disabled women.

Anti-poverty organisations must also recognise that poverty has a female face and take an intersectional approach to understand how different groups of women are impacted by in-work poverty. The Living Wage campaign has already started this work, considering how the gender pay gap can be better reflected in campaigns work. However, this must be extended to all anti-poverty work, ensuring that women's poverty has visibility and that women's specific needs are explicitly addressed.

For equality organisations, there is a need to ensure that poverty is a key theme of our work, highlighting the impact of poverty on women's experiences of domestic abuse, wellbeing and economic independence.

Working together on these interlinked ambitions will enable us to overcome women's poverty, meet Scotland's targets on child poverty and make real progress towards closing the gender pay gap in Scotland.



## Tackling gender inequality: The work of the Scottish Government



*The Scottish Government has a vital role to play in tackling the entrenched gender inequalities that exist in Scotland. Christina McKelvie MSP, Minister for Older People and Equalities, writes on the work currently being undertaken by the Scottish Government – including through the National Advisory Council on Women and Girls – to fulfil that role.*

I have had the privilege of representing the constituents of Hamilton, Larkhall and Stonehouse since 2011. During that time and even before it, I have campaigned to end inequality and poverty. It's who I am and what I stand for. During my days as a trade unionist and now as a politician, working to improve lives is what gets me out of bed every morning.

This was reflected in my work as a backbencher, my time as the Convener of the Parliament's Equality and Human Rights Committee and over the last year, as the Minister for Older People and Equalities.

I should add to that list that I am a proud feminist. Indeed, I feel very proud to be part of a government which understands that if we improve outcomes for women we improve outcomes for communities as a whole, especially in relation to poverty.

We know that women are disproportionately affected by poverty. Austerity has had a disproportionately negative impact on them, and their position in the workplace can be precarious due to their caring responsibilities. These responsibilities reduce the time and energy that individual mothers can be available for paid work, limiting their choices in terms of career and work location.

This, in turn, can reduce women's earned income potential over a lifetime and their pension for retirement. This is evidenced in our Child Poverty Strategy, Every Child, Every Chance, our Gender Pay Gap Action Plan: A Fairer Scotland for Women; and Equally Safe: Our Strategy to Eradicate Violence Against Women and Girls.

### **Scottish Government's work to improve outcomes for women – the National Advisory Council on Women and Girls**

We can - and I think we should - take encouragement from the progress that's been made to remove the barriers that women face. That said, it's very clear on a daily basis that Scotland - like so many other countries - still has a long way to go in achieving true gender equality. Across every aspect of our society, endemic and often systemic inequalities persist, and we know we need to do much more to eradicate persistent inequalities that many women and girls still face in their daily lives.

That's why the First Minister established her National Advisory Council on Women and Girls in 2018. The Advisory Council was formed as a catalyst for change to address gender inequality by providing independent strategic advice to the First Minister.

The Advisory Council work with their growing circle of support - over 800 people across Scotland - on their core strategy and then report to the First Minister on their findings. In 2018 they explored the topic of Attitudes and Culture Change with their Circle, which resulted in a report with 11 bold and systemic recommendations. The Scottish Government accepted all of them in principle and work is underway to take them forward. The Advisory Council's topic of exploration for 2019 is Policy Coherence and they will report to the First Minister on this in December.

It's my job to make sure equality is embedded in the work of the whole of the Scottish Government - that when we put together the building blocks of policy, equality is there at the foundation.



That it's a component of every policy not an optional extra or add on. That way policies will work for everyone, not just some of us or historically, less than half of us.

That's why the First Minister has given me the responsibility of ensuring that her National Advisory Council on Women and Girls year one report recommendations are implemented in the spirit that they were written.

### Year One Report Recommendations

The Council's Report brings great insight and huge ambition and the Scottish Government warmly welcomed it and all of the recommendations in it.

The eleven recommendations are thought-provoking, they are also challenging and that is exactly what we hoped they would be. The recommendations are:

- The creation of a What Works? Institute
- To legislate for local and national candidate quotas for all parties by the 2021 election
- To carry out a thematic gender review of the new National Performance Framework as a catalyst for system analysis and change
- The creation of a 'Gender Beacon Collaborative'
- To improve access to justice for women and girls experiencing men's violence
- The creation a resourced media body in Scotland
- To incorporate the UN Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) into Scots Law
- To establish a Commission on Gender Equality in Education and Learning, covering Early Years, Primary and Secondary Education

- To provide 50 hours per week of funded, good quality and flexible education and childcare for all children between six months and five years old

- The creation of two "Daddy months" of use-it-or-lose-it paid paternity leave in Scotland, using existing additional powers transferred by UK Government

- To embed gender sensitive approaches in all work relating to programmes developed through the new Scottish Government "Scottish Approach to Service Design" model. And the Government published its response to the Council's recommendations and you can read that here

The Advisory Council were tasked by the First Minister to not simply "tinker around the edges" with their recommendations, but to be bold, to challenge and to really push the envelope with their recommendations and that's exactly what they have done.

It is encouraging to me in my role as Minister for Equalities that some of the recommendations broadly align with work that the Scottish Government is doing already, and will help us advance and accelerate that work.

For example the report focuses rightly on the central importance of education. We're already taking significant action to ensure that our education system promotes gender equality. And we will establish a taskforce that will bring together representatives from key parts of the education system, young people themselves and leaders in gender equality, to explore how we can take additional, better connected and bolder action in order to embed gender equality within early years and school education, and build on those efforts.

Similarly, we've proposed improvements to the services we provide to victims of sexual violence. We agree absolutely that this is hugely important. And this also ties in with work that the Chief Medical Officer for Scotland is currently taking forward.





## Tackling gender inequality: The work of the Scottish Government

The proposal to incorporate into Scots Law the UN Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) is one that is particularly welcome, and is a recommendation that is particularly timely. In December 2018, another advisory group – on human rights leadership – recommended that the government embed human rights into a new statutory framework.

We strongly support that overall vision and direction of travel and the First Minister has already established a taskforce to take that work forward.

The report also recommends a further expansion of early years learning and childcare. The Scottish Government is currently in the process of almost doubling the funded childcare entitlement, to 1140 hours per year for children. To put that into context, in 2007 the funded entitlement was just over 400 hours a year, so that is a significant expansion that is already underway.

And the current expansion obviously has significant logistical and financial implications associated with it. So, as you can imagine our immediate priority has to be to deliver on that commitment. However, as we look to the next parliamentary term, the First Minister has made clear that we will carefully consider future investments – whether that's in after-school care, or a further expansion of childcare. And the NACWG recommendations will form a central part of that discussion.

Our policies on childcare are just one of the ways in which we've supported women in the workplace. That's another important issue that the report addresses – for example, through the proposal for a Gender Beacon Collaborative.

The idea of creating such a network – to promote equality in the workplace, and share best practice across sectors – is one that has real potential. The Scottish Government wants to move as quickly as we can to implement that recommendation and will move quickly to explore with partners the best model for achieving that aim.

Of course, inevitably in a report of this ambition, there are some aspects which we will require to give particularly careful consideration to if we are going to do it justice. For example, we support the proposals around electoral candidate quotas, and also around paternity benefits. However, right now, the powers needed to deliver these proposals are not devolved to the Scottish Parliament so we are going to have to give some careful consideration to what we can do within existing powers.

One of the other proposals is for the creation of a new body to review media output. Our initial response to this recommendation was that this might not necessarily be an appropriate role for government to undertake.

After all, it's vital that we protect the independence of the media and the freedom of the press. That said, the issue underlying the recommendation is a really important one. The way in which the media portrays women – and indeed on occasion men – is clearly a big factor in shaping harmful gender stereotypes.

Now, there have been some recent positive signs that the media is starting to take this issue seriously. In June 2019, the Advertising Standards Authority's ban on harmful gender stereotyping in advertising came into force. This is a good example of the media using self-regulation to respond to public concern. And it demonstrates why – as a society – we need to continue to draw attention to and challenge sexism and misogyny, and harmful gender stereotyping in the media.

So, working with the spirit of the recommendation while respecting the independence of the media and the freedom of the press, we will be funding a post to support Gender Equal Media Scotland to increase their impact, engagement and visibility amongst industry and other stakeholders. This will be a unique opportunity to work across a number of sectors to challenge gender stereotypes.



There's no doubt that the proposals in this report represent a big challenge to the government – to build on and accelerate the progress we've already made. And that's exactly what the First Minister asked the Advisory Council to do and they have seized this challenge and risen to it.

But government action by itself can't bring about the kind of change we need to see. Each of us – women and men, individually and collectively – have a responsibility to meet the challenge of tackling gender inequality. That could involve pushing and agitating for greater equality – in the organisations where you work, where you study, or where you volunteer. It could mean looking for new ways to support women – through formal and informal networks. Or it could mean seeking new opportunities to advocate for change – not just here in Scotland but internationally as well.

My own personal commitment is to ensure these recommendations are taken forward in a positive spirit and to work together with my colleagues across government to make sure that they do deliver the kind of change that we want to see. And ultimately that they help us to improve the lives of women and girls across Scotland and in the process of doing that, help us to create a truly equal country.



## Poverty propaganda: helping poverty to hide in plain sight



*Dr Tracy Shildrick, Professor of Sociology at Newcastle University, reflects on the reaction to the UN Special Rapporteur on Extreme Poverty and Human's report on poverty in the UK, and what this reaction tells us about the discourse around poverty at the political and societal level.*

There is much denial, confusion and deliberate muddying of the waters around poverty in the UK. Whilst poverty is increasing and the risk of it spreading to more and more of the population – as a direct result of policy decisions and particularly the austerity measures that have been enacted around welfare reform – there is little acknowledgment, both within politics and society more broadly that poverty is a serious social problem. The political furore and flux that has ensued since the 2016 vote to leave the European Union (and which is unlikely to abate any time soon) means poverty is unlikely to get the political and policy attention it desperately needs.

This is deeply damaging, not just for individuals who are directly affected by poverty but also for society more generally. It prevents millions of children and young people from reaching their potential and leaves scarring effects into adulthood as well as inflicting untold pain and suffering on those least able to mitigate its effects.

### **UN highlights a woeful record on protecting those with the least**

In November 2018, to some people's puzzlement, the UN Special Rapporteur on Extreme Poverty and Human Rights visited the UK with his team of researchers. Much of the media coverage at the time seemed to be overlaid by scepticism as to why such a visit was necessary. The idea that the UK doesn't really have a problem with poverty or indeed that even if there were a problem, it surely couldn't be as significant or important as many of the other pressing social issues and catastrophes taking place across the world seemed to overlay much of the public debate that took place around the time of the visit. Yet both the interim report and the final report published in May 2019 were unequivocal about the significance of extreme poverty in the UK. The report did not mince words and accused the government of 'systematic immiseration of a significant proportion of the British population'. Its conclusions make for depressing reading and are worth quoting at some length:

*"Although the United Kingdom is the world's fifth largest economy, one fifth of its population (14 million people) live in poverty, and 1.5 million of them experienced destitution in 2017. Policies of austerity introduced in 2010 continue largely unabated, despite the tragic social consequences. Close to 40 per cent of children are predicted to be living in poverty by 2021. Food banks have proliferated; homelessness and rough sleeping have increased greatly; tens of thousands of poor families must live in accommodation far from their schools, jobs and community networks; life expectancy is falling for certain groups; and the legal aid system has been decimated. The social safety net has been badly damaged by drastic cuts to local authorities' budgets, which have eliminated many social services, reduced policing services, closed libraries in record numbers, shrunk community and youth centres and sold off public spaces and buildings. The bottom line is that much of the glue that has held British society together since the Second World War has been deliberately removed and replaced with a harsh and uncaring ethos. A booming economy, high employment and a budget surplus have not reversed austerity, a policy pursued more as an ideological than an economic agenda (UN 2019)."*



## Poverty propaganda: helping poverty to hide in plain sight



Photo Credit Bassam Khawaja

I was involved in a written submission of evidence to the Rapporteur and his team and subsequently participated in a meeting during the visit to the UK. Despite the depressing nature of the evidence, I'm certain that I am not alone in being heartened by how well the report has captured some of the conversations that took place at the meeting in Newcastle, particularly around low paid, insecure work and the terrible trauma inflicted on people in the North East by University Credit (Cheetham et al 2018). The report very clearly shows the difficulties that many people are facing and highlights very clearly how government policies are, for the most part, to blame.

The volume of evidence on these issues is now overwhelming. We know that poverty is nothing new and, despite rising living standards for many, it has continued to blight the lives of many of many people for many years but in the current context austerity measures have deepened and extended the condition to more and more people. The evidence could not be clearer or more consistent, making people economically poorer particularly when they are already struggling with a low income, only serves to make a bad situation worse. Forcing people to endure periods of destitution, via the imposition of sanctions, does not move most people

closer to the labour market but simply serves to deepen their struggle to meet their everyday needs. Yet this, mostly state imposed poverty, is mostly downplayed and overlooked as people are deemed to be culpable for their own plight.

### **Poverty propaganda: drowning out facts with popular myths**

Many in the government have been largely dismissive of the contents of the UN report, with the Department for Work and Pensions branding the contents as 'barley recognisable'. Philip Hammond (Newsnight interview 3rd June 2019) was dismissive of the report, describing it as 'nonsense', arguing that the picture painted was not what people see when they look around the country. The tactics used by Philip Hammond and others in government form part of what I describe as poverty propaganda.

Not only is Philip Hammond being dismissive of a very real social problem (albeit one very far removed from his own life circumstances) but he also plays into popular mythology, stereotyping and caricatures of what it means to live with poverty.





Indeed the realities of poverty often do remain hidden from those who are not directly experiencing it.

Some might attribute Mr Hammond's comments to his social distance from the problem. I've written elsewhere about how those in government and those who have the power to do something about poverty are often the people who are most far removed from it. That is not to say you have to experience poverty to properly understand its causes, but it does mean you are much less likely to fully appreciate the insecurity and stress associated with not having an adequate income to meet one's own or one's family's needs.

But Hammond's comments are not simply borne of ignorance they form a crucial part of what I describe as poverty propaganda. Poverty propaganda drowns out the less palatable facts about poverty and its causes in such a way that austerity measures and welfare reforms that have decimated support for those on the lowest incomes are tolerated, and in many cases, welcomed by the electorate. These themes around the 'feckless poor' have been worked to perfection under the recent Conservative administrations, where the value of paid work, over an idle life claiming out of work benefits, has been neatly encapsulated in ready sound bites, such as 'shirkers' and 'strivers' or workers and 'shirkers'. The repeated reference to families who have never worked, idling away on out of work benefits whilst others work for their living does a lot to cement in place the idea of an unworthy and undeserving segment of the population that even those who themselves are reliant on out of work benefits often strongly subscribe to their truth. Back in the 1980s Goulding and Middleton called this deliberate orchestration of discriminatory language 'scroungerphobia' (Golding and Middleton 1982).

What has happened more recently is that this unpleasant rhetoric about poverty and out of work benefit claimants has been accompanied by a systematic scaling back of the out of work support that people are able to receive, coupled with widespread austerity measures that have hit those on the lowest incomes particularly badly.

It is this particularly cruel and nasty turn that Alston and his team were so worried by when they concluded that compassion had been replaced by 'a punitive, mean-spirited and often callous approach' (2019: 5).

The UK public are not mean spirited for the most part and most agree that the welfare state should provide social security for those that need it, but until we shift the debate towards evidence and facts, rather than rhetoric and propaganda, the current direction of travel is unlikely to be reversed.

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## Challenge Poverty Week 2019

*Challenge Poverty Week 2019 takes place from 7th October – 13th October. Irene Tortajada, Campaigns Officer at the Poverty Alliance, provides an overview on what Challenge Poverty Week is and how organisations across Scotland can get involved.*

Challenge Poverty Week has been coordinated by the Poverty Alliance for the last seven years, and is an opportunity to highlight what is being done to address poverty, showcase the solutions we can all get behind to solve poverty and commit to more action in the future. This year, it is taking place from the 7th to the 13th October

Last year, nearly 200 events were organised by 130 individuals, organisations and elected representatives as part of Challenge Poverty Week. The campaign also received significant cross-party support, with leaders of all the major political parties in Scotland – as well as MSPs from each party – taking part in the week's activities.

### Key messages

The key messages for this year's Challenge Poverty Week are:

#### Challenge Poverty in Scotland? Aye, we can!

- Too many people in Scotland are trapped in the grip of poverty
- By boosting people's incomes and reducing the cost of living we can solve poverty
- Solving poverty is about ensuring we can all participate in a just and compassionate society

### The solutions we are advocating

Challenge Poverty Week represents an important opportunity to highlight the realities of poverty in Scotland but it is also – crucially – about highlighting the actions we can take to loosen the grip of poverty on people's lives.

That's why a focus of the week is in showing that we can solve poverty by boosting people's incomes and reducing the cost of living, and that we all have a role to play in tackling poverty.



We want to show that employers can play their part by ensuring every worker is paid the real Living Wage, and that governments at all levels must ensure that social security benefits are adequate to release people from the grip of poverty and provide an anchor against the rising tide of low pay and high housing costs. We also want to make the case for governments investing in affordable and accessible services including transport, heating and childcare, as well as show how community groups and voluntary organisations also have a vital role to play providing support, giving advice and mitigating the impact of poverty.

### Objectives for this year's Challenge Poverty Week

The majority of participants in 2018 were third sector organisations, followed by elected representatives, and faith-based organisations and local authorities. The remainder of participants were public sector organisations and trade unions.

This year we are hoping to involve more local authorities, given their crucial role in addressing poverty, especially in light of the new duties placed upon them as part of the Child Poverty (Scotland) Act of 2017.

We are also keen to involve more faith-based organisations and businesses. This is part of a strategy to involve more 'unlikely messengers' who can help our message reach new audiences.



## Challenge Poverty Week 2019



A key focus of the week will also be to ensure that it helps to change the way we talk about poverty, and in turn build public support for more action to tackle poverty. Central to this will be implementing the key findings of research undertaken by the Frameworks Institute and Joseph Rowntree Foundation, which looks at how to develop and embed key frames and messages that can help shift public attitudes to poverty. The Poverty Alliance are offering free training to all Challenge Poverty Week participants about the learnings from this research, with a focus on how to use these messages effectively when engaging with the media. You can learn more – and find details of the training - on our website: [www.challengepoverty.net](http://www.challengepoverty.net)

### Why not take part?

You can get involved in Challenge Poverty Week by organising an activity or a communications campaign. You can, for example:

- Organise a themed discussion
- Have an open day at your organisation
- Write a blog, make a video or talk to the media about the solutions to poverty
- Speak to a local politician about what needs to be done

To get more ideas on how to take part, ask us for a copy of our activity toolkit. Email Irene at [irene.tortajada@povertyalliance.org](mailto:irene.tortajada@povertyalliance.org)

### How can we help you?

The Poverty Alliance will give all the support we can to help you participate in Challenge Poverty Week. This support will include:

- Providing an activity toolkit to help you get involved. Ask Campaigns Officer Irene for a copy: [irene.tortajada@povertyalliance.org](mailto:irene.tortajada@povertyalliance.org)
- Providing free training on media and how to build support for the solutions to poverty
- Promoting your activity through local media, social media and our event calendar
- Giving individualised advice on how to ensure your activity has the biggest impact. (Email Irene at [irene.tortajada@povertyalliance.org](mailto:irene.tortajada@povertyalliance.org))
- Provide social media graphics, media templates, lesson plans and petition letters

### Together we can challenge poverty

Challenge Poverty Week is a real, practical opportunity to build a stronger movement against poverty and demonstrate our values of justice and compassion. At a time when families across Scotland are finding it more and more difficult to get by, it is vital that we continue to build support for the actions that can solve poverty; Challenge Poverty Week offers us that chance.

### To find out more and get involved:

Website: [www.challengepoverty.net](http://www.challengepoverty.net)

Twitter: @CPW\_Scotland on Twitter

Email: [irene.tortajada@povertyalliance.org](mailto:irene.tortajada@povertyalliance.org)



## MEMBERSHIP: JOIN US!

The Poverty Alliance is a national anti-poverty development agency for Scotland, which seeks to combat poverty through collaborative action, bringing together workers and activists drawn from the public sector, voluntary organisations, community groups and other agencies.

The Alliance's wide range of activities provide many opportunities for members to exchange information and expertise, which benefits the anti-poverty movement.

The benefits of membership include regular mailings, Scottish Anti-Poverty Review, opportunities to become involved in working groups and access to a wide range of organisations and activists who have the potential to influence the direction of anti-poverty policy in the future.

### MEMBERSHIP APPLICATION

Name and designation of contact person: \_\_\_\_\_  
 \_\_\_\_\_

Name and address of organisation: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

#### MEMBERSHIP FEES:

FULL MEMBERSHIP: OPEN TO CIVIL SOCIETY ORGANISATIONS: INCOME LESS THAN £50K: FREE | £50,000-£75,000: £50 | £75,000-£175,000: £75 | £175,000-£500,000: £100 | MORE THAN £500,000: £200

ASSOCIATE MEMBERSHIP: OPEN TO INDIVIDUALS, VOLUNTARY AND STATUTORY BODIES, AND PRIVATE SECTOR ORGANISATIONS\*: UNWAGED INDIVIDUALS: FREE | INDIVIDUALS: £25 | VOLUNTARY ORGANISATIONS: £25 | STATUTORY BODIES: £300

\*PLEASE CONTACT THE POVERTY ALLIANCE FOR DETAILS

I/We wish to apply for \*Ordinary/Associate Membership for the year: \_\_\_\_\_

\* Please delete as appropriate. NB Membership of The Poverty Alliance runs from 1st April to 31st March. Applications for new membership received after April 1st are charged on a pro rata basis.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please send the completed application form to the address below - thank you.