

Socio-economic Disadvantage and Protected Characteristics

Sex and Gender - Women



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1. Executive Summary

From a Fairer Scotland Duty perspective, intersected with sex and gender norms and expectations, organisations need to think about differential impacts on women and men. When considering any strategic decisions, you should look for evidence of whether the decision will have a particular impact on gender especially women living in socio-economic disadvantage, for example, female lone parents, who are more likely to be living in poverty and more likely to be impacted upon by reductions in services and support.

Sex and gender impact assessments of anti-poverty policies are crucial. This needs to go further than just comparing the numbers of women and men affected and the amount of resources involved. Impact Assessment would allow for an examination of the impact of these resources on sex and gender roles and relationships, and their effects on the financial security and autonomy enjoyed by women and men. It could also assess the division of their caring responsibilities, and inequalities within the household.

Policy reforms should ensure that individuals within households are not left without access to income. Concentrating financial power and resources in the hands of one partner carries real dangers of financial abuse.

Overarching things organisations can do or consider are:

- Gather data of service users by sex, to help identify where poor outcomes are occurring and to inform service development and delivery.
- Engage with service users to ensure their experiences inform policy, for example women's experience of social rented housing.
- Think about how you refer to people living in socio-economic disadvantage. How organisations refer to people in poverty can affect how people perceive themselves and how others perceive them. JRF Framing Toolkit – Talking about poverty.
- Governments (including local government) should include gender budgeting approaches in their impact assessments that systematically involve women's organisations and civil society, to provide proper scrutiny and fully assess the impact of economic policies on women and girls.

Positive impacts could be generated by:

- access to an adequate independent income for all,
- sharing caring and the costs of caring more equally, both within households and more widely,

investment in child and adult social care should be consistent and adequate to ensure that these services are high quality, affordable and available to all who need

1.1 Key messages



Impact of COVID-19

- Of the 3 million people who are in 'high risk' jobs, 77% of them are women.1
- Key workers, including in the NHS, have experienced high levels of exposure to the disease. The majority of these are women; 54% compared with 42% of men, and 40% of female key workers in health and social care work in frontline roles which require face-to face interaction (compared with 17% of men).2
- ▶ Black, Asian and ethnic minority women are overrepresented in the health sector, and figures show they are disproportionately suffering from COVID-19.
- ▶ Lone parents, are particularly impacted by school closures making it more difficult to work from home or find work due to lack of childcare.3
- For parents who were working prior to the pandemic, 17% of mothers are no longer doing paid work, having lost their work permanently (whether they were laid off, were fired or quit), compared with 11% of fathers. 72% of mothers have worked fewer hours and cut their earnings due to lack of childcare.4
- During the Covid-19 pandemic, mothers have been more likely to be furloughed than fathers (35% compared to 30% for fathers), with their overall employment dropping from 80% to 70%.5
- ▶ In September 2020, 1 in 4 people with caring responsibilities (the majority of whom are women) had fallen behind on their bills. This is particularly pronounced for people caring for someone older, with 1 in 3 (33%) having had to borrow money from a commercial lender.⁶

¹ Gender and Covid-19: the immediate impact the crisis is having on women

² Women's Budget Group (2021), Lessons Learned: Where Women Stand at the Start of 2021

³ Engender, <u>Engender Briefing: Women and COVID-19</u>

⁴ Citizens Advice (2020), Excess debts - who has fallen behind on their household bills due to corona-

⁵ Citizens Advice (2020), Excess debts - who has fallen behind on their household bills due to corona-

⁶ Citizens Advice (2020), Excess debts - who has fallen behind on their household bills due to coronavirus?



Work and the economy

- Women take on the bulk of childcare and elderly care and are more likely to work part time in lower paid jobs in the 5 'Cs' of cleaning, catering, cashiering, clerical work, and caring.
- ▶ 41% of women work part-time compared with 11% of men.⁷
- The gender pay gap is a key factor in women's higher levels of poverty.8
- Women carry out an overall average of 60% more unpaid work than men.9
- Women account for 55% of employees on zero-hour contracts.¹⁰
- Zero hours contracts are common in sectors described as "feminine" including the accommodation and food industry, health and social work, retail and hospitality compared to male dominated sectors, such as technology, where there is little to no evidence of the use of zero hours contracts. Zero hours contracts are generally known for poor pay and working conditions, which diminish workers' morale and productivity.11



Social security

- The Universal Credit system cuts in work allowances, taper rates and the single monthly payment particularly hit women by reducing work incentives for some second earners and potentially increasing women's vulnerability to poverty and financial abuse.¹²
- On average women lose around £250 from the tax and social security reforms compared to men who lose £40.13



Place

Women's travel behaviour is shaped by feelings of safety and fears of violence and women are more likely to make multi-stop and multipurpose trips.

- Scottish Government (2019), Addressing the gender pay gap: employer methods
- 8 Equality and Human Rights Commission (2018), Is Scotland Fairer
- 9 Office for National Statistics (2016), Women shoulder the responsibility of 'unpaid work'
- 10 ONS (2017), Labour Force Survey: Zero Hours Contracts Data Tables
- 11 The Conversation (2018), Banning zero hours contracts would help reduce the gender pay gap
- 12 Women's Budget Group (2018), *The Female Face of Poverty*
- 13 Equality and Human Rights Commission (2019), *The cumulative impact of tax, social security and* public spending decisions in Scotland

Employment opportunities, services and amenities that women need tend to be distant from residential areas, this limits women's access to the labour market.14



Health and wellbeing

- Women's health problems are often dismissed, underestimated and diagnosed late.
- Women spend longer time in ill health over their lifetime compared to men due to their longer life expectancy.15



Pregnancy and maternity

- Pregnancy and the need to attend antenatal appointments adds financial pressure on the income of families
- ▶ The hidden costs of pregnancy include time off work for appointments, costs of travel and childcare and are increased if multiple appointments are not co-ordinated requiring multiple trips.
- Money worries grow in the early postnatal period with greater pressure on family finances.



Housing and homelessness

- UK-focused literature suggests that women's housing situation is generally less good than that of men, that they are more likely to have housing affordability problems, and that their specific needs are neither well understood nor appropriately met.16
- Women's disadvantaged position in the labour market, including parttime, precarious and/or low-paid employment and unpaid care work, has a direct impact on their housing. Women across the UK are more likely to pay a higher proportion of their income in rent than men, less able to access adequate standards of housing, more likely to live in overcrowded housing or poor conditions, and more vulnerable to housing insecurity.¹⁷

¹⁴ Gender Matters Roadmap: Public Space

¹⁵ National Records of Scotland (2019), Healthy Life Expectancy in Scottish Areas 2015-17

¹⁶ UK Women's Budget Group (2018) Housing and gender: Briefing from the UK Women's Budget Group on the gender impact of changes in housing policy since 2010 UKWBG

¹⁷ Engernder (2020), A Woman's Place: Gender, Housing and Homelessness in Scotland

- Households made up of single women or lone mothers are overrepresented in poor housing circumstances, with almost half of single mothers in the UK falling below the poverty threshold after housing costs.¹⁸
- Access to services, facilities and public transport close to home is more important for women than men, but current transport and housing policy does not take this into consideration enough.



Violence and abuse

- Throughout all stages of their life, women are significantly more likely to experience gender-based violence than men. This includes domestic abuse, rape, sexual assault, commercial sexual exploitation (including prostitution), and so called 'honour based' violence like female genital mutilation (FGM) and forced marriage.
- While men can also be victims of abuse, in comparison to men's experience of abuse women's descriptions of abuse indicate a pattern which typically includes tactics of control, humiliation and degradation and the abdication of responsibility of the man and the blame of the woman. Moreover, the impact of violence and abuse is often different for women than it is for men with 31.1% of women affected by domestic abuse reporting experiencing four or more psychological effects, compared to only 8.8% of men.
- Women experiencing domestic abuse are likely to experience financial abuse which is also known interchangeably as economic abuse, and both are a form of coercive control. This creates economic instability, limiting women's choices and ability to access safety. Lack of access to economic resources can result in women staying with abusive men for longer and experiencing more harm as a result.19

1.2 Key actions

Some key actions you may want to consider in tackling socio-economic disadvantage and inequality for women include:

- Embed support for women in recovery and renewal plans.
- Undertake equality and Fairer Scotland Duty impact assessments on all policies and plans
- Gather and use data to ensure that any responses integrate women's equality and rights

¹⁸ UK Women's Budget Group (2019) A home of her own: housing and women UKWBG

¹⁹ Trust Deed Scotland (2020), What is Financial Abuse?

- Engage with women when developing and designing services
- Governments and businesses should recognise women's greater responsibility for unpaid care work and help to reduce the proportion borne by women through providing child, dependent adult, and elderly care and paid family and medical leave, flexible working hours and paid parental leave.
- Identify how you are addressing the gender pay gap.
- Challenge gender stereotypes in the workplace
- Hold awareness raising sessions on sex and gender equality for your staff.
- Recognise that living in poverty and experiencing poor life conditions undermines personal investment in preventive health showing the importance for policy makers to bring stronger consideration on early intervention and on upstream determinants of health.
- Identify how women's hidden homelessness can be addressed in policy.
- Think about how you can support women to leave abusive relationships via housing policy
- Encourage women to be involved in local government and the contribution this can make to their communities, the opportunities to ensure women's lives and experiences are reflected in policy and to campaign for change

More things to consider are featured in each of the following sections.

2. Introduction

This briefing forms part of a series looking at different protected characteristics. It aims to provide an introduction to the inequalities of outcome faced by people with protected characteristics through reporting the key facts and statistics and highlighting things to consider when implementing policy changes.

The Fairer Scotland Duty provides an opportunity to do things differently and to put tackling inequality genuinely at the heart of key decision-making. When considering strategic decisions organisations need to consider the differential impacts on women and men. They should look for evidence of whether the decision will have a particular impact on women or men living in socio-economic disadvantage.

As there is a disproportionate negative impact on women with regard to equality of outcome across life circumstances, compared to men, this briefing will focus largely on women.

This briefing sets out some of the inequality of outcome experienced by women in comparison to men, which are either a result of socio-economic disadvantage or which lead to socio-economic disadvantage. The areas focused on are:

- Impact of COVID-19
- Work and the Economy
- Social Security
- Place
- **Educational Attainment**
- Health and Wellbeing
- Pregnancy and Maternity
- Homelessness and Housing
- Violence Against Women and Girls
- Engaging with Men.

2.1 Who is this briefing for?

- Decision makers in public bodies who are subject to the Fairer Scotland Duty
- Officers who need evidence for their FSD assessments
- Officers supporting the delivery of the Public Sector Equality Duty

2.2 Definitions

Sex and gender are terms that are often used interchangeably but they are two different concepts. For many people their sex and gender are the same, but for others it is not.

It is important to understand the differences.

The World Health Organisation (WHO) defines the difference between sex and gender

'Gender is used to describe the characteristics of women and men that are socially constructed, while sex refers to those that are biologically determined. People are born female or male but learn to be girls and boys who grow into women and men. This learned behaviour makes up gender identity and determines gender roles.²⁰

Organisations such as WHO and the Royal Statistical Society define gender identity as:

- a personal, internal perception of oneself and so the gender category someone identifies with may not match their sex at birth;
- what an individual experiences as their innate sense of themselves as a man, a woman, as having no gender, or as having a non-binary gender;
- where people identify as somewhere on a spectrum between man and woman.

In summary sex describes characteristics that are biologically defined whereas gender is based on socially constructed features.

Some people are born intersex, which is a term used to describe a person who may have the biological attributes of both sexes or whose biological attributes do not fit with societal assumptions about what constitutes male or female. Intersex people may identify as male, female or non-binary.²¹

2.3 Why is it important to think about sex and gender when implementing strategic decisions?

As you will see below, there are a range of unequal impacts on women across a range of outcomes which are as a result of, and/ or result in, socio-economic disadvantage. It is important to think of the different impacts of policy and strategic decisions on women and men, ensuring that all different needs are considered and that both the voices of women and men living in socio-economic disadvantage inform decision

²⁰ World Health Organization, Gender: definitions

²¹ Stonewall, Glossary of Terms

making equally. The lived experience of a wide range of people, with a range of protected characteristics living in socio-economic disadvantage should inform all decision making.

It's even more important now when thinking about recovery from the COVID-19 pandemic, where it has been evidenced that those already experiencing inequality of outcome have been worst hit both in terms of health and socio-economic disadvantage, to have the Fairer Scotland Duty and the Public Sector Equality Duty at the heart of plans for recovery and renewal. There is an opportunity now, with the spotlight that has been placed on inequality and poor outcomes, to focus on targeted support for those worst affected, who were already experiencing the poorest outcomes and who will need even more support to recover from the pandemic.

2.4 Context

Women find it harder to escape poverty and are more likely to experience persistent poverty than men.²² There is a particularly high risk of poverty among disabled women, Black and Minority Ethnic (BME) women, lone parents, and refugee women due to the additional barriers to economic resources and support services they face.²³ A key factor to this is the gender pay gap, occupational segregation and women's overrepresentation in lower paid work which puts them at a greater risk of poverty.²⁴ Due to women carrying out on average 60% more unpaid work than men, women have higher rates of part-time work than men.

Women tend to rely more on means-tested benefits. The Universal Credit system particularly hit women by reducing work incentives for some second earners and therefore potentially increased women's vulnerability to poverty and financial abuse. Women are also more likely to be unable to escape poverty if they're experiencing domestic abuse or other forms of Violence Against Women and Girls (VAWG) or living in poverty means that they find it extremely difficult to escape abusive situations. The Improvement Service has published an elected member briefing in regard to the gendered nature of poverty, particularly in relation to VAWG.²⁵

The COVID-19 global pandemic has exacerbated all these issues and women are disproportionately affected.

²² Close the Gap Briefing (2018) Women, work and poverty in Scotland: What you need to know

²³ Engender, Engender submission of evidence on the Child Poverty (Scotland) Bill to the Scottish Pariiament Social Security Committee

²⁴ Engender, Engender submission of evidence on the Child Poverty (Scotland) Bill to the Scottish Pariiament Social Security Committee

²⁵ Improvement Service (2019), Elected Member Briefing Note: The Gendered Nature of Poverty

3. Impact of COVID-19 on Women

The COVID-19 global pandemic is an unprecedented situation and it is being recognised that it will have long-term consequences for everyone but notably for women and women's equality. Scotland will be responding to the effects for at least the next several years and there is likely to be impacts on women's health, wellbeing, labour market participation, relationships, and caring roles.

Taking a gendered approach can mitigate the negative health, economic and social consequences of this pandemic for women.²⁶

Due to women's pre-existing inequality in the labour market they will be disproportionately impacted by emerging labour market challenges, especially those in lower paid jobs. The job disruption will disproportionally affect women because of occupational segregation. This is due to the economic impact of COVID-19 varying by sectors, meaning the impact will not equally be shared by women and men. Women are over-represented in the worst hit sectors and jobs which makes them particularly susceptible to the labour market disruption. Women particularly BME and young women are more likely to work in a sector that has been shut down.²⁷

Of the 3 million people who are in 'high risk' jobs, 77% of them are women.²⁸

Women represent the majority of frontline workers in social care, education and health care.²⁹ Black, Asian and ethnic minority women are over-represented in the health sector, and figures show they are disproportionately suffering from COVID-19. The Coronavirus Act 2020 'relaxed' care standards, so if assistants need to self-isolate then disabled women may face serious difficulties.30

Lone parents, who are 90% women, are particularly impacted by schools closures making it more difficult to work from home or find work due to childcare.31 Women's disproportionate responsibility for care (both of children and other elderly or vulnerable

²⁶ Engender, Engender Briefing: Women and COVID-19

²⁷ Close the Gap (2020), Disproportionate disruption: the impact of COVID-19 on women's labour market equality

²⁸ LSE (2020), Gender and Covid-19: the immediate impact the crisis is having on women

²⁹ Engender, Engender Briefing: Women and COVID-19

³⁰ LSE (2020), Gender and Covid-19: the immediate impact the crisis is having on women

³¹ Engender, Engender Briefing: Women and COVID-19

family members) and other domestic labour also affects their ability to enter and progress equally in the labour market. The current crisis has meant that women in the UK are typically providing at least 50% more childcare.³² The Scottish Government announced that local authorities will no longer be legally obliged to deliver 1140 hours of funded childcare from August 2020³³ (moving the date to August 2021), although this is a temporary measure the increase in unpaid care will have long-term implications.34

The social security system has never been more important, but those claiming Universal Credit to help with loss in income still have to wait five weeks for their first payment. This design will continue to disproportionally impact women and low-income families.

Public transport use has been highlighted as an aggravating risk factor. Women are more likely to use public transport and are less likely to take a direct route due to taking multi-purpose trips.³⁵

Women's health is impacted due to reallocation of resources and priorities including sexual and reproductive health services meaning there aren't adequate resources to support them.

Looking cumulatively across April to December 2020, Domestic Abuse incidents were 4% higher than the equivalent period in 2019. 49,353 domestic incidents were recorded over this timescale, up 4% since the equivalent period last year (47,363 incidents). Women who are at high risk of poverty, homelessness and destitution have also faced increased risks of sexual exploitation, coercion and violence during the pandemic. In some instances, this has included women being pressured to sell sex at vastly reduced prices because of financial desperation, and a lack of recourse to emergency financial support from the government.36

Violence Against Women and Girls services in Scotland have reported that clients were facing increasing economic/financial challenges related to accessing fuel, food and essentials for children. Destitution funds for victims have been effective in supporting some victims facing economic crisis during Phases 1 to 3 of Scotland's Route Map to Recovery. The accessibility of housing for families fleeing abuse has varied across local authority areas in Scotland. COVID-19 has also triggered a steep decline in women's mental health and increased levels of trauma.³⁷

There are some indications that because families are in lockdown together, new

- 32 The Guardian, 'I feel like a 1950s housewife': how lockdown has exposed the gender divide
- 33 Scottish Government, Early Learning and Childcare expansion
- 34 Close the Gap (2020), Disproportionate disruption: the impact of COVID-19 on women's labour market equality
- 35 Engender, Engender Briefing: Women and COVID-19
- 36 Improvement Service (2020), Coronavirus (COVID-19) Supplementary National Violence Against Women Guidance
- 37 Scottish Government (2020), Coronavirus (COVID-19): domestic abuse and other forms of violence against women and girls during Phases 1, 2 and 3 of Scotland's route map (22 May to 11 August 2020)

patterns of domestic responsibility are emerging. Where there are two caregivers who are working from home, there is an increased opportunity to share domestic load. The challenge is how to spread this approach to more families and not revert to more unequal and gendered distributions of domestic labour once the crisis abates.

The pandemic has brought into stark relief the reliance we place on our generally under-paid, women-led professions: health, social, disability and aged care, as well as education.38

Things to consider:

- When rapidly developing public policy and legislation it is imperative to analyse and use evidence that captures women's experiences. Given that women were already experiencing inequality of outcome compared to men and are more likely to have been negatively impacted by the pandemic, it is crucial to embed support for women in recovery and renewal plans. There cannot be robust recovery and renewal if specific support for women is not considered.
- Engender's paper COVID-19: Gathering and using data to ensure that the response integrates women's equality and rights sets out a number of key recommendations.
- The Scottish Government has published: Coronavirus (COVID-19): evidence gathered for Scotland's route map - equality and Fairer Scotland impact assessment.
- The Improvement Service has published Coronavirus (COVID-19) Supplementary National Violence Against Women (VAWG) Guidance

4. Outcomes

4.1 Work and the economy

Women's inequality at work is a key contributor to women's higher rates of poverty.³⁹ Women tend to take on the bulk of childcare and elderly care and as a result are more likely to work part time in lower paid jobs in the 5 'C's' of cleaning, catering, cashiering, clerical work and caring.

Women account for 78% of Scottish part-time employment.⁴⁰

In Scotland 41% of women work part-time compared with 11% of men.⁴¹ The concentration of women in these jobs has led them to be low-skilled, low-paid and undervalued. At all age groups women are more likely to work part-time than men.

Part time work also increases the likelihood of undervaluing and discrimination, with women returners and mothers particularly at risk from undervaluing, both because of childcare constraints and career interruptions. Women often accept the low pay and status of part time jobs to accommodate their caring responsibilities.⁴²

This contributes to the gender pay gap as does the undervaluing of 'women's work' which results in lower pay in relation to work of equal worth, as was the case with predominantly female classroom assistant posts vs some predominantly male manual workers posts.43

The gender pay gap is a key factor in women's higher levels of poverty and has changed very little in recent years.44

Despite women doing better in school and being more likely to have a degree-level qualification, women were less likely than men to be in employment and more likely to be in part-time work. This results in women continuing to earn less than men on average. The pay gap is caused by a number of factors, including occupational segregation, a lack of flexible working opportunities, and discrimination within pay

- 39 Close the Gap (2018)
- 40 Scottish Parliament Information Centre (2017), The gender pay gap facts and figures 2016.
- 41 Scottish Government (2019) Addressing the gender pay gap: employer methods
- 42 Close the Gap (2018) Undervaluing Women's Work
- 43 Pay Justice Successful Equal Pay Cases
- 44 Equality and Human Rights Commission (2018) Is Scotland Fairer

systems. 45 The pay gap affects economic growth, and narrowing the gender pay gap could contribute up to £17.2 billion to the Scottish economy.⁴⁶

In 2018 the gender pay gap in Scotland for all employees was 15% and 5.7% for full time employees. The part time gender pay gap in Scotland is -7.8%, meaning women have a higher median pay than men for part time work. However, if you compare women's part time earning to men's full-time earnings (comparing hourly pay) then the pay gap is 33.6% and at no age group do women earn more than men.⁴⁷

The Scottish Government have published their Gender Pay Gap Action Plan, 48 which highlights that the gender pay gap is a key element of delivering inclusive economic growth and in helping to tackle child poverty. Due to women's disproportionate responsibility for caring, whether for children, sick people, disabled people or older people, their disposable income is reduced and spending on children decreases. Therefore, mothers' earnings are a crucial factor in child poverty.⁴⁹

Most economic strategies/national accounts exclude the great bulk of many women's work - reproduction, raising children, domestic work and subsistence production.50

By ignoring 'women's work' and its contribution it makes women appear to be less productive and more dependent than they actually are, which in turn exacerbates problematic gender norms that produce gender inequalities in the first place.

As mentioned above women take on the major share of responsibility for caring as either unpaid or paid carers, caring formally or informally.⁵¹ Unpaid carers save the Scottish economy £10.3 billion - this is close to the cost of providing NHS services in Scotland.⁵² Women carry out an overall average of 60% more unpaid work than men.⁵³ Scottish women are far more likely to care during their working life due to taking on caring responsibilities twelve years earlier than men. This means they face making difficult decisions about their loved ones' health, family finances and combining paid work and care.⁵⁴ For those who take on a caring role this can have a significant economic cost and impact their ability to take on paid employment. 55

⁴⁵ Close the Gap (2018), Women, work and poverty in Scotland: What you need to know.

⁴⁶ Close the Gap is cited by the Scottish Parliament (2017) in 'No Small Change: The Economic Potential of Closing the Gender Pay Gap' Economy, Jobs and Fair Work Committee

⁴⁷ Scottish Government (2019), Addressing the gender pay gap: employer methods

⁴⁸ Scottish Government (2019) A fairer Scotland for women: gender pay gap action plan

⁴⁹ Close the Gap (2018)

⁵⁰ The Economics of Arrival: Ideas for a Grown Up Economy. Katherine Trebeck and Jeremy Williams

⁵¹ Engender, Gender Matters Roadmap

⁵² Carers Scotland, Facts & figures

⁵³ Office for National Statistics (2016), Women shoulder the responsibility of 'unpaid work'

⁵⁴ Carers Scotland (2019), Average person in Scotland more likely to be unpaid carer than homeowner

⁵⁵ Engender, Gender Matters Roadmap

Access to affordable childcare is also a major barrier for women being able to work or study. The cost of childcare in the UK is amongst the highest in the world and costs in Scotland are amongst the highest in the UK.56

Using data from the Office of National Statistics, the Women's Budget Group found that in 2017 women made up just over two-thirds of public sector employees in the UK, and 34% of employed women work in the public sector, compared to 18.5% of men. The hourly gender wage gap in 2016 in the public sector was 18.3% compared to 24.8% in the private sector. As a result of expenditure cuts and privatisation, public sector employment has been falling. While prices have continued to rise, there has been a freeze on pay in the public sector and thus a fall in real public sector wages.⁵⁷ Therefore women are more likely to have been the biggest losers from public sector job cuts.

In senior positions women continue to be under-represented, even where women accounted for the majority of the workforce, such as education and health. They are also underrepresented in Modern Apprenticeships which continue to show strong gender segregation within sectors.58

Women experience ongoing inequality in employment during and after pregnancy and there are vast differences in maternity benefits between sectors. A Department for Business, Innovation and Skills (BIS) and the Equality and Human Rights Commission report⁵⁹ found that around one in nine mothers (11%) reported that they were either dismissed; made compulsorily redundant, where others in their workplace were not; or treated so poorly they felt they had to leave their job; if scaled up to the general population this could mean as many as 54,000 mothers a year. One in five mothers said they had experienced harassment or negative comments related to pregnancy or flexible working from their employer and /or colleagues; if scaled up to the general population this could mean as many as 100,000 mothers a year. 10% of mothers said their employer discouraged them from attending antenatal appointments; if scaled up to the general population this could mean up to 53,000 mothers a year.

Policy responses to poverty in general, and to economic recession in particular, need to acknowledge that poverty is gendered. Poverty has a differential impact on women and men, based on their different roles and responsibilities, and on the responses of governments. Both men and women lose jobs and earnings, but who loses what depends on the structure of the economy, and the extent to which policies are genderblind or gender-sensitive.

Some key things to consider:

Governments and businesses should recognize women's greater responsibility for unpaid care work and help to reduce the proportion borne by women through

⁵⁶ Engender, Engender submission of evidence on the Child Poverty (Scotland) Bill to the Scottish Parliament Social Security Committee

⁵⁷ Women Count (2019), Public Sector Employment

⁵⁸ Equality and Human Rights Commission (2018), Is Scotland Fairer?

⁵⁹ Equality and Human Rights Commission (2018), Pregnancy and maternity discrimination research **findings**

providing child, dependent adult, and elderly care and paid family and medical leave, flexible working hours and paid parental leave.

- When looking at budget cuts, are they more likely to impact women? E.g. if cutting the facilities management budget, does that mean fewer jobs for cleaners and catering, which are predominantly women?
- Provision of early years care is increasing, but is it being organised in such a way that it will facilitate people taking up employment opportunities or increasing their hours? The support needs to be practical.
- Councils often provide the most support for school age children like breakfast clubs, afterschool clubs etc. What else can organisations do to support?
- Is 'women's work' being valued? How is the gender pay gap being addressed?
- Is policy reducing the gender segregation within sectors? Are those at school age being exposed to gender stereotypes in subject choices?
- Undertaking concerted efforts to end the gender pay gap, including ensuring equal pay for work of equal value and promoting decent work opportunities for women.
- Promoting positive social norms and attitudes to women's work and to the rebalancing of power at the household, local, national and international levels.
- Ensuring women have pathways to better-paid positions and improving access to education and training for well-paid careers.
- Encouraging transparent promotion pathways and policies that encourage employers to hire and train low-skilled, low wage workers.
- Include unpaid care work as part of economic development strategies (or at least set out how it is valued as part of the economy (the informal market), moving away from a sole focus on market value/GDP).
- Use the Close the Gap 'Close Your Pay Gap' tool.
- Undertake an equal pay review (audit).
- Organisations to hold awareness raising sessions for managers and HR staff.

4.2 Social security

Women tend to rely more on means-tested benefits and men more on National Insurance benefits which are not means tested. It can also be harder for women to qualify for National Insurance benefits due to periods out of paid work. The Universal Credit system, cuts in work allowances, taper rates and the single monthly payment particularly hit women by reducing work incentives for some second earners and potentially increasing women's vulnerability to poverty and financial abuse.⁶⁰

Cuts in benefits and public spending since 2010 have disproportionately affected women, and BME women in particular.61

Benefit sanctions have been increasing in severity and conditionality is now applied to previously exempt groups (e.g. more lone parents and disabled people). These sanctions are having a particular toll on vulnerable groups such as the victims of sexual violence and domestic abuse and are pushing many people into destitution and ill health.

On average women lose around £250 from the tax and social security reforms compared to men who lose £40. Women aged 35-44 lose over £1,200 per year from the reforms on average compared to less than £350 for men.62

Women from ethnic minority groups have been disproportionately affected. They experience greater losses from tax and social security reforms on average than either White women or men of any ethnic group. Asian women in the bottom third of the household income distribution lose over £3,100 from the reforms on average. This is compared to just over £800 for Asian men and £950 for White women in the same part of the income distribution.

Things to consider include:

- Ensuring that women are encouraged to apply for all the benefits they are entitled to
- Provide financial health checks for people living in poverty in places that they commonly visit e.g. schools, GP surgeries

4.3 Place

How women experience 'place' is very different to men, they can be disproportionately disadvantaged if their needs are not taken into account and pre-existing gender inequalities can dictate their pattern of movement. Due to women taking on a disproportionate level of care and domestic tasks compared to men, in addition to full or part time work, women are more likely to make multi-stop and multi-purpose trips, known as 'trip-chaining'. This means they combine travel to work with trips for other purposes such as taking children to school, looking after family members or shopping.⁶³

⁶¹ Equality and Human Rights Commission (2017), Impact of tax and welfare reforms between 2010 and 2017: interim report

⁶² Equality and Human Rights Commission (2019), The cumulative impact of tax, social security and public spending decisions in Scotland

⁶³ Transport Scotland (2019), National Transport Strategy

Public transport is shaped around those who work 9-5pm on weekdays, usually travelling from the suburbs to the city centre, which therefore benefits men more than women.⁶⁴ By ensuring fair access to the transport system for a group that comprises the majority of the population this will in turn assist in tackling the gender pay gap in Scotland. 65 Women's travel behaviour is also shaped by feelings of safety and fears of violence, including sexual violence and harassment.⁶⁶ This is reflected in public spaces where lack of lighting on streets is a key safety issue for women. Women are also less likely to report feeling very or fairly safe while walking alone at night compared to men.⁶⁷

Employment opportunities, services and amenities that women need can be distant from residential areas. This limits women's access to the labour market. Development needs to recognise the impact location, cost and facilities have on women's social, cultural and economic equality.⁶⁸ Another issue is the number of available public toilets are decreasing, which prevents disabled women, carers and mothers of young children accessing public spaces.⁶⁹

When making strategic decisions, it is necessary that women's complex travel behaviour is properly understood.

Some key things to consider about place:

- Undertaking a sex and gender impact assessment when designing places and on existing places to help improve them.
- Using Town Centre First principles could support women to access services and the labour market if they are able to travel shorter distances to them.
- When undertaking community engagement making sure a diverse range of women are included during the planning and development of public spaces, infrastructure and facilities.
- Policy needs to include and consider sex for transport routes, safety and pricing.
- Offering training/development/learning opportunities to planning and infrastructure officers on sex and gender equality.
- · Working with higher education institutions to include sex and gender equality as part of the curriculum for planning students.

4.4 Educational attainment

The differences in educational attainment of children and young people is evident by Primary 1 (those aged five to six), both by sex and for children living in the most

⁶⁴ Gender Matters Roadmap: Public Space

⁶⁵ Transport Scotland (2019), National Transport Strategy

⁶⁶ Scottish Government (2016), Equally Safe Strategy

⁶⁷ Scottish Government (2020), Scottish Crime and Justice Survey 2018/19

⁶⁸ Gender Matters Roadmap: Public Space

⁶⁹ Gender Matters Roadmap: Public Space

deprived areas. Girls continue to do better than boys and some ethnic minority pupils perform well above the national average. In terms of subject choice, they continue to show differences based on gender stereotypes for girls and boys and this likely creates implications for career paths in future. At secondary school 62% of girls achieved 5 or more qualifications compared to 50.1% of boys and the gap between girls and boys has increased since 2011/12.70 Boys were also more likely to be excluded than girls.71

For higher education, women and people from some ethnic minority groups were more likely to have a degree-level qualification. Those from the most deprived communities and men were under-represented at university.⁷²

It is important to remember with regard to educational attainment, there is an attainment gap between those in low income households compared to high income households, so sex and socio-economic disadvantage combined will have detrimental impacts on boys and girls.

However, despite being 52% of the population, only 4% of CEOs in Scotland's top businesses are women, there are no women CEOs in the top 100 FTSE companies in Scotland, only 36% of MSPs are women, 29% are local councillors and 23% are Council leaders. Other statistics include:

- 36% of public body chief executives are women
- 32% of university principals are women
- 22% of sheriffs are women
- 13% of senior police officers are women.

So, while women and girls do better in education, this does not play out into their career development and levels of seniority in both the public and private sector.

Some things to consider about education:

- Promote the use of Gender Equal Play in early learning and childcare settings to support gender equality from an early age and to avoid gender stereotyping.73
- Add sex and gender equality to the curriculum/education of young people.
- Promote STEM (Science, Technology, Engineering and Maths) subjects with girls.
- Provide a peer support/buddying system for example bring in those in the industry to promote subjects in schools.
- There are opportunities to tackle gender segregation in jobs via careers advice in schools and how career opportunities are presented.

⁷⁰ Equality and Human Rights Commission (2018), Is Scotland Fairer?

⁷¹ Equality and Human Rights Commission (2018), Is Scotland Fairer?

⁷² Equality and Human Rights Commission (2018), Is Scotland Fairer?

⁷³ Care Inspectorate (2018), <u>Gender equal play in early learning and childcare</u>

4.5 Health and wellbeing

Women's health is determined not only by biology but also by social context.⁷⁴ Over their lifetime women and girls have greater health and social care needs than men and various equality issues compromise women's health and wellbeing.⁷⁵

"Historic lack of funding for, or professional focus on, health issues that disproportionately affect women or affect women differently to men, can mean that these issues are not equally accommodated for in health services or awareness-raising initiatives"76

There is evidence from both health professionals and patients that show women's health problems being dismissed, underestimated and diagnosed late. Around 60% of carers are women in Scotland and they are twice as likely to suffer from ill health.⁷⁷

Lower life expectancy/lower healthy life expectancy

Life expectancy has increased for all people since 1980.78 Healthy Life Expectancy (HLE), the number of years lived in self-assessed good health, is closely linked to deprivation. When looking at the 10% most deprived and 10% least deprived areas of Scotland, there was a difference in HLE of 22.5 years for males and 23 years for females.⁷⁹ The difference in HLE across deprivation deciles is much greater than the difference in life expectancy. This suggests that deprivation has a larger effect on healthy life expectancy than on life expectancy, and this is particularly true for females.

For those born in 2015-17 in Scotland:

Males

Life expectancy at birth was 77 years

Healthy life expectancy at birth was 62.3 years

Females

Life expectancy at birth was 81.1 years

Healthy life expectancy at birth was 62.6 years

In Scotland males are expected to live 80.9% of their lives in good health while females are expected to live 77.3% of their lives in good health, women therefore spend a

⁷⁴ Impact of poverty on women's health

⁷⁵ Gender Matters Roadmap: Health

⁷⁶ Gender Matters Roadmap: Health

⁷⁷ Gender Matters Roadmap: Health

⁷⁸ Scotpho

⁷⁹ National Records of Scotland (2019), Healthy Life Expectancy in Scottish Areas 2015-2017

longer time in ill health due to their longer life expectancy.80

Overweight or obese

Obesity in Scotland shows a strong link with inequalities. Lower socio-economic status is associated with higher levels of obesity. Women and children in the most deprived areas are particularly affected by more extreme obesity.81

Reproductive health

Concerns raised and pain suffered by women relating to reproductive and maternal health are often dismissed. For those facing additional discrimination the lack of equality is more pronounced, such as teenage mothers who are more likely to suffer from post-natal depression and other mental health problems than older mothers.82

Women from low-income households are less likely to book an antenatal check and more likely to smoke and drink alcohol during pregnancy. This can affect foetal development and neurodevelopmental growth. This illustrates how the negative cycle between poverty and health can occur across generations, starting pre-birth. Children who grow up in poverty are less likely to do well in school and due to having poorer health and educational outcomes it affects the individual's ability to overcome poverty in future.83

The teenage pregnancy rate is continuing to fall in the UK, however teenage pregnancies are more likely to result in lower birth weight babies, higher infant and child mortality, hospital admissions of children, postnatal depression and lower rates of breastfeeding. Teenage mothers are less likely to complete their education and be in employment and more likely to live in poverty.84

Mental health

"Gender determines the differential power and control men and women have over the socioeconomic determinants of their mental health and lives, their social position, status and treatment in society and their susceptibility and exposure to specific mental health risks." WHO85

Poverty and socio-economic disadvantage have an influence on higher rates of mental health problems. Social characteristics, such as gender, disability, age, race and ethnicity,

- 80 National Records of Scotland (2019), Healthy Life Expectancy in Scottish Areas 2015-2017
- 81 Public Health Scotland, Diet and Healthy Weight: Obesity
- 82 Gender Matters Roadmap: Health
- 83 British Medical Association (2017), Health at a price: Reducing the impact of poverty
- 84 British Medical Association (2017), Health at a price: Reducing the impact of poverty
- 85 World Health Organization, Gender and women's mental health

sexual orientation, and family status influence the rates of mental health problems and access to support and services.86 Depression is twice as prevalent amongst women, and low-income women in particular⁸⁷ and in Scotland boys have better mental health and wellbeing than girls.88 People experiencing homelessness, particularly single people and women, have high levels of mental health problems. However, female patients are about twice as likely to consult for anxiety or depression as male patients.89

Some things to consider about health and wellbeing:

- Make sure policies and services acknowledge the longer time women spend in ill health throughout their lifetime and how this impacts them financially.
- Recognise that living in poverty and experiencing poor life conditions undermines personal investment in preventive health including weight loss, showing the importance for policy makers to bring stronger consideration on early intervention and on upstream determinants of health.
- Recognise the additional caring burden that women have can mean that they postpone investigation of their own health issues, prioritising the health of those they care for.
- Engage with service users on their experiences of how gender equal and respectful they have found health and social care services. This should then inform appropriate changes to health and social care services, policies and programmes.
- Work with schools to educate young people on gender equality and understanding of reproductive health and mental health and signposting to services, especially for young women.
- Policy makers to listen to the experiences of women, especially in terms of reproductive health where their experiences are often ignored.

4.6 Pregnancy and maternity

The relationship between lack of material resources and poor health, including during pregnancy, is well established. Furthermore, the birth of a new baby can result in those close to the poverty line falling below it, and it is predicted family poverty will increase substantially over the next few years.

Pregnancy and the need to attend antenatal appointments adds financial pressure on the income of families, particularly those living in rural locations related to travel costs for attendance at centralised venue appointments, cost, or lack of availability of free childcare to address the restrictions on having children present at appointments, additional costs incurred as a result of the ineffective or uncoordinated scheduling and running of appointments (parking, travel costs, food) and loss of earnings due to partners attending antenatal appointments.

⁸⁶ Mental Health Foundation (2016), Poverty and mental health

⁸⁷ Gender Matters Roadmap: Health

⁸⁸ SAMH (2017), Going to be all right? A report on the mental health of young people in Scotland

⁸⁹ ScotPho, Mental health: depression and anxiety

A range of factors contribute to financial pressures experienced by expectant and new families in receipt of low income, the most significant of which are: an increased burden on overall household income levels, particularly for asylum seekers, single parent families, and those in receipt of Universal Credit; additional costs associated with preparing for the arrival of a new baby and ensuring the child's wellbeing once born; the social pressure to 'buy the best' for the baby.

Money worries were felt to intensify in the early postnatal period, when the effect of the ongoing costs of caring for a baby were strongly felt, with the pressure on family finances being significantly higher where there were older children to be cared for as well.90

Some things to consider about pregnancy and maternity:

- Ensure early, meaningful engagement with midwives and building of trusted relationships.
- Provide clearer awareness-raising and signposting of specialist money advice/ welfare rights services.
- Hold proactive discussions of the financial support that is available early in the antenatal care process to guard against unnecessary expenditure focussing on verbal communication.
- Provision of vouchers and passes upfront, for those who struggle to afford travel, particularly in rural areas.
- Facilitate access to emergency cash payments.
- Ensure greater accessibility to welfare foods while considering logistical and cost related barriers.
- Share resource and support services information e.g. third sector support, secondhand furniture and equipment etc.
- Provide access to childcare to facilitate attendance at appointments.
- Co-ordinate appointments where possible, particularly for those travelling a distance to attend healthcare settings.

4.7 Homelessness/housing

Restricted access to good quality housing is a consequence of poverty.91 Women's experiences of housing and homelessness are different from men's, this includes 'women's pathways into and out of homelessness, interactions with housing services, and access to affordable and adequate housing standards, including in the housing market'.92

⁹⁰ Glasgow Centre for Population Health (2020), Exploring the Cost of the Pregnancy Pathway

⁹¹ Women's Budget Group (2018), *The Female Face of Poverty*

⁹² Engender. Gender, housing and homelessness: a literature review

Women's disadvantaged position in the labour market, including part-time, precarious and/or low-paid employment and unpaid care work, has a direct impact on their housing. Women across the UK are more likely to pay a higher proportion of their income in rent than men, less able to access adequate standards of housing, more likely to live in overcrowded housing or poor conditions, and more vulnerable to housing insecurity.93

Research shows that women are largely invisible in housing and homelessness policy across the UK. This 'hidden homelessness' means that the policies and services in place do not meet the needs of women especially those who face multiple economic and social discrimination, including black and minority ethnic women, disabled women, and older and younger women.94

"Women's housing situations rest heavily on their unequal access to resources and safety, whether with respect to pathways into and out of homelessness, as the majority of renters in social housing, or as the minority of homeowners in Scotland."95

Financial vulnerability means the choice of living location is limited and this impacts the availability of family support, access to good jobs for low-income women and choice of schools for children. This also limits women's ability to leave violent and abusive relationships. For those who manage to leave many end up homeless with domestic abuse the main cause of women's homelessness in Scotland. 96 There is a need to both prevent women becoming homeless because of abuse and to make leaving an abusive partner easier and safer for women.⁹⁷

Women are also more likely to be reliant on social security to cover their housing costs, more likely to be in receipt of housing benefit and more likely to be hit by the bedroom tax.98

Engender highlights that the Scottish Government's work on housing and homelessness needs to be integrated with other policy areas that are 'crucial in tackling women's inequality, including social security, wider responses to poverty reduction, employability, violence against women, and criminal justice'.99

As mentioned under Place above, access to services, facilities and public transport close to home is more important for women than men, but current transport and housing policy does not take this into consideration enough.

- 93 Engender (2020), A woman's place: gender, housing and homelessness in Scotland
- 94 Engender. Gender, housing and homelessness: a literature review
- 95 Engender. Gender, housing and homelessness: a literature review
- 96 Scottish Government (2020), Improving housing outcomes for women and children experiencing domestic abuse
- 97 Women's Budget Group (2018), The Female Face of Poverty
- 98 Engender (2020), A woman's place: gender, housing and homelessness in Scotland
- 99 Engender (2020), A woman's place: gender, housing and homelessness in Scotland

Some things to consider about homelessness and housing:

- Is women's hidden homelessness being addressed in policy? How do you support women to leave abusive relationships via housing policy?
- This report looks at <u>improving housing outcomes</u> for women and children experiencing domestic abuse
- Gender inequality needs to be considered in local authorities' housing strategies and when planning new developments, women's access to facilities and services needs to be considered.
- Training should be offered to local authority housing and homelessness officers, housing policy colleagues etc. on sex and gender inequality, including domestic abuse.
- Engaging with women who have experienced homelessness in the discussions and evidence gathering around housing policy and practice.

4.8 Violence against women and girls (VAWG)

"Violence Against Women and Girls (VAWG) includes domestic abuse, rape, sexual assault, stalking, commercial sexual exploitation (including prostitution), and so called 'honour based' violence, including genital mutilation and forced marriage."100

The police recorded 60,641 incidents of domestic abuse in 2018-19, an increase of 2% compared to the previous year. 4 in 5 had a female victim and male perpetrator.¹⁰¹

Looking cumulatively across April to December 2020, incidents were 4% higher than the equivalent period in 2019. 49,353 domestic incidents were recorded over this timescale, up 4% since the equivalent period last year (47,363 incidents).

The relationship between poverty and domestic abuse is complex but they are correlated. Poverty can reduce women's ability to flee resulting in them having increased or prolonged exposure to domestic abuse and violence and financial abuse can prevent women from leaving a relationship. 102 Tactics deployed by perpetrators of domestic abuse can include forcing women to assume the full financial burden of household costs, taking out new forms of credit and running up debt in her name and preventing her from accessing income from work and/or benefits. It is important to note that economic abuse can take place both while a women is in a relationship and after she has left.

Violence Against Women and Girls (VAWG) is a public health problem and a violation of

¹⁰⁰ Improvement Service (2019), Elected Member Briefing Note: Violence against women is a public health issue

¹⁰¹ Scottish Government (2020), *Domestic abuse: statistics 2018-2019*

¹⁰² Women's Budget Group (2018), *The Female Face of Poverty*

women's human rights.¹⁰³ There is an increased risk of those who experience VAWG of inequality of outcomes throughout their life, this includes lower levels of physical and mental wellbeing and increased risk of harm. Violence against women is estimated to cost the Scottish public purse £4 billion.¹⁰⁴

Some things to consider about Violence Against Women and Girls:

- The Improvement Service Tackling Violence Against Women team has published an Elected Member briefing on the Gendered Nature of Poverty.
- Another useful report from the Tackling Violence Against Women team focussed on primary prevention is also available.

4.9 Engaging with men

Although women disproportionately experience discrimination and inequality there are also areas where men experience disadvantage. For example, their family or childcare responsibilities are not always recognised in workplace cultures. 105 The Scottish Government is taking steps to work with fathers and to promote the early learning and childcare sector as a rewarding career for both men and women.¹⁰⁶

While men may be at lower risk of experiencing gender-based violence than women, it is important to recognise that there will also be men within local communities across Scotland who are - or have - experienced domestic abuse and/ or other forms of physical, sexual and emotional abuse as an adult or a child. Gender stereotypes around 'masculinity' may prevent these men from recognising that they have experienced such abuse as well as stopping them from seeking support to address the harm that this abuse has caused. A gendered approach is therefore required in ensuring systems understand the differing needs of men as victims, as men may experience abuse in different ways to women, and report different long-term impacts.

There is a need to empower men to help tackle gender inequality. This can be supported through some key steps including acknowledging male privilege, showing solidarity with women and girls, understanding that the causes of gender inequality are universal, challenging negative masculinities, having an intersectional lens, helping to transform power dynamics and sharing platforms to support girls and women in taking the lead.107

Things to consider:

The Improvement Service's Elected Member Briefing Note on Engaging Men in Tackling Violence Against Women states that the contribution of men is essential to

¹⁰³ World Health Organization (2021), Violence against women

¹⁰⁴ Scottish Government (2009), Safer Lives: Changed Lives: A Shared Approach to Tackling Violence Against Women in Scotland

¹⁰⁵ Scottish Government, Gender equality: engaging with men

¹⁰⁶ Scottish Government, Gender equality: engaging with men

¹⁰⁷ Plan International, What is a man's role in gender equality activism?

- achieve the aim of eliminating violence against women. It also highlights examples of good practice such as the White Ribbon Scotland Campaign.
- The Improvement Service will be publishing a report 'What about men?' which will be accessible from its website.

5. Conclusion

This paper seeks to provide an overview of the key facts and statistics on sex and gender and socio-economic disadvantage. It highlights issues to consider when looking for evidence of whether a decision will have a particular impact on women living in socio-economic disadvantage. Many of the immediate impacts of COVID-19 have had a negative impact on women and girls. However, the pandemic has provided an opportunity to do things differently and brought to the forefront the Fairer Scotland Duty's aim to place tackling inequality at the heart of key decision-making.

Further Reading

Close the Gap, <u>Undervaluing Women's Work</u>

Scottish Parliament (2019), *The Gender Pay Gap: Facts and Figures - 2018*, What is the pay gap by age?

Joseph Rowntree Foundation (2018), #IWD2018: time to loosen the grip of poverty on women in the UK

Women's Budget Group (2018), *The Female Face of Poverty*

University of Oxford (2014), <u>Poverty through a Gender Lens: Evidence and Policy</u> <u>Review on Gender and Poverty</u>

Equality and Human Rights Commission (2018), <u>The cumulative impact of tax and</u> welfare reforms

Equality and Human Rights Commission (2019), <u>Cumulative impact of tax, social</u> security and public spending decisions in Scotland

IPA, <u>Covid-19 and gender: back to the 1970s or forward to greater equality, 'Paradise built in Hell'?</u>

Women's Budget Group (2018), Women Employment and Earnings

Pregnant Then Screwed

iHub Quarrywood Court Livingston EH54 6AX

Tel: 01506 282012 Email: info@improvementservice.org.uk www.improvementservice.org.uk

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