



Unravelling Equality?

A Human Rights and Equality Impact Assessment of the Public Spending Cuts on Women in Coventry.

A Joint Report of the Centre for Human Rights in Practice,
University of Warwick and Coventry Women's Voices

By **Mary-Ann Stephenson** and **James Harrison**



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A Joint Report of Coventry Women's Voices and the Centre for Human Rights in Practice, School of Law, University of Warwick

By Mary-Ann Stephenson and James Harrison

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Organisations consulted during the assessment included:

Age Concern Coventry, Council of Disabled People (Coventry and Warwickshire), Coventry and Warwickshire Primary Care Trust, Coventry Carers, Coventry Citizen's Advice Bureau, Coventry City Council, Coventry Cyrenians, Coventry Ethnic Minority Action Partnership, Coventry Haven, Coventry Law Centre, Coventry Multi Faith Forum, Coventry Pensioners, Coventry Primary Care Trust, Coventry Rape and Sexual Abuse Centre, Coventry Refugee Centre, Coventry Somali Women's Network, Coventry University Students Union, Coventry Women's Forum, Foleshill Women's Training, Foleshill Children's Centre, Grapevine Coventry, Stoke Community Culture Project, Trades Union Congress, Unite the Union, Valley House, Voluntary Action Coventry

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Executive Summary

1. Introduction

This is a summary of the key findings of the human rights and equality impact assessment (HREIA) carried out by the Centre for Human Rights in Practice at the University of Warwick (CHRIP) and Coventry Women's Voices (CWV). It analyses the public spending cuts that are currently underway and their potential human rights and equality impacts on women in Coventry.

The report examines eight broad areas where spending cuts are likely to have an impact on women. These areas are based on the priorities identified by individual women and women's voluntary organisations with whom we consulted during the drafting of the report.

The report concludes that many of the spending cuts will have a disproportionate impact on women. Others will affect both women and men equally but will have a potentially damaging impact on certain groups of women (for example changes to benefits for disabled people which will affect both disabled women and disabled men). Taken together these cuts will lead to greater inequality between women and men in Coventry. For some women the combination of cuts may have a negative impact on their human rights.

The report reflects the potential negative impacts of the cuts on women. It also highlights some areas where public authorities have taken measures to mitigate negative impacts on women (e.g. where Coventry City Council has provided additional funding to replace funding lost from national government).

2. Employment

Background: Women in Coventry are less likely than the national average to be in paid work¹. The pay gap between women and men in Coventry is more than ten points higher than the national average pay gap.² Women in Coventry are the majority of workers throughout the public sector. For instance, 78% of City Council staff are women³.

The Cuts:

- Budget cuts are leading to public sector job losses in Coventry including at Coventry City Council, Coventry and Warwickshire Partnership NHS Trust, West Midlands Police, the British Education and Communications Technology Agency and the Qualifications and Curriculum Authority.
- There is a two year pay freeze across the public sector.
- The childcare tax credit is being cut from 80% to 70% of childcare costs.

- Some providers are cutting childcare provision.⁴

The Impact: Women are likely to suffer disproportionately from job cuts and public sector pay freezes since they form the majority of public sector workers

Together with increased child care costs, this may lead to lower rates of employment for women and an increase in the pay gap. This will exacerbate overall inequality between men and women in Coventry

3. Housing

Background: Single women are the main recipients of housing benefit. In Coventry around 4,360 single women and 2,085 women in couples are claiming Local Housing Allowance (LHA) for private rented accommodation.⁵ There is also a shortage of accommodation for single homeless women in Coventry.

The Cuts: From April 2011 there have been a number of changes to LHA including:

- LHA cut to cover the bottom 30% of rents rather than bottom 50%
- LHA will be linked to Consumer Prices Index rather than local rents meaning its value is likely to go down over time.

The Impact: Cuts to LHA will have a disproportionate impact on women since women are the main recipients.⁶ In the short term these changes will cost those affected in Coventry between £8 and £15 a week⁷. This will lead to increased pressure on women's finances. Together with changes to other benefits and tax credits this will increase the income gap between women and men and may push some women into poverty, raising human rights concerns.

Over time the value of LHA is likely to fall relative to actual rents reducing the number of properties that people claiming LHA can afford. At this stage, the shortage of accommodation for single homeless women in Coventry may also become an issue.

4. Incomes and poverty

Background: Women in Coventry (as in the rest of the country) are poorer than men⁸ and receive a higher proportion of their income from benefits.⁹ 33,595 households in Coventry receive tax credits¹⁰. 35,710 receive out of work benefits.¹¹

The Cuts and Changes: The changes to the tax and benefit system that will impact on

women include

- Cuts to benefits to pregnant women and families with new babies, freezing of child benefit, cuts to childcare tax credit and cuts to those eligible for tax credits
- Lone parents will be required to seek work once their youngest child is five
- Disabled people are being moved from Incapacity Benefit to Employment Support Allowance and will have to be re-assessed.
- Disability Living Allowance is being cut by 20%
- Someone caring for a person who loses disability living allowance will also lose carers allowance
- Sanctions for people the Job Centre believes are not seeking work will become more severe
- There has been an increase in the rate of Child Tax Credit
- There has been an increase in the personal tax allowance

The Impact: Although the increase in Child Tax Credit and the personal tax allowance will benefit many women, taken together the benefit and tax changes in the 2010 budget will cost women in Coventry £29,631,532¹². The cost to men will be less than half of this.¹³ This will further increase inequality between women and men in Coventry. For some women this could lead to a significant loss of income, pushing those women into poverty and raising significant human rights concerns.

Lone parents, disabled women, carers and BME women are likely to be particularly badly hit by the changes.

5. Education and training

Background: Women are likely to be disproportionately affected by some of the changes in education funding. Women's life time earnings are on average lower than men's making it harder for women meet the increased costs of studying. Women also tend to be the primary carers for children so are disproportionately likely to be affected by cuts to school budgets.

The Cuts:

- The grant received by Coventry from the Department for Education to pay for schools and colleges in Coventry has been cut by 24%
- Further education colleges are facing a 25% cut in funding
- Education maintenance allowance is being replaced by a bursary scheme and funding cut from £560 million to £180 million
- Funding for English language classes (ESOL) is being cut
- Tuition fees are set to raise. Fees at the University of Warwick will be £9000 a year. Fees at Coventry University will vary from between £7,500 and £9000 a year.

The Impact: Cuts to the schools budget have resulted in a cut to services provided for special needs and mental health support in schools. This will affect some of the most vulnerable children in Coventry¹⁴. It may disproportionately impact on women who tend to be the primary carers of children.

Cuts to further and higher education may

- **Act as a barrier to women obtaining educational qualifications** because of increased fees for higher education and reduced support for further education courses – particularly those who have children, are from poorer backgrounds, don't speak English and/or are mature students.
- **Have negative impacts on women in later life** – Women who are unable to obtain educational qualifications as a result of increased fees and reduced support may see their earning potential and job prospects reduced as a result.

6. Violence against women

Background: Violence and or abuse against women is a widespread, but often hidden abuse of women's human rights:

- 30,397 women in Coventry are likely to have been raped or sexually abused at some point in their lifetime.¹⁵
- 38,575 women in Coventry are likely to experience domestic violence in their lifetime.¹⁶

The Cuts: Women experiencing violence and abuse in Coventry will be affected by a number of cuts to funding and changes to welfare benefits. These include:

- **Services for women** experiencing violence in Coventry are under threat. Some agencies have already lost significant funding. Funding for other services is currently under review.
- **The police and Crown Prosecution Service** are both facing budget cuts which voluntary organisations fear may reduce the support available to victims and survivors of violence. The number of specialist domestic abuse officers has already been cut from eight to two.
- **The National Health Service** is facing a budget cut which may reduce the level of support available to victims of violence.
- **Cuts to Legal Aid** will reduce the ability of women suffering violence to get the legal help and support they need.
- **Cuts and other changes to welfare benefits** risk increasing women's financial dependency on men, making it harder for women to leave violent relationships.
- **Cuts to housing benefit** may make it harder for women to move area to get away from their attacker.

The Impact: As a result of the cuts there is a high likelihood of significantly worse outcomes for women in terms of the violence they suffer and its impact upon them. The most obvious impacts include:

- Less successful investigation and prosecution of offenders
- More ongoing mental, physical and sexual health problems for women
- More women trapped in violent relationships

7. Health, Social Care and Other Support Services

Background:

- Women in Coventry are more likely than men to need adult social care¹⁷ and more likely to be carers.¹⁸
- Certain health problems particularly impact on women. For example, women are two and a half times more likely than men to suffer anxiety and depression.¹⁹

The Cuts and Changes:

- Coventry's Adult Social Care budget will be cut by £2,160,000 in 2011/12.²⁰ Coventry City Council argues that efficiency savings can meet any shortfall in funding. Others are concerned that services will be cut.
- Carers' Organisations like Coventry Carers' Centre are finding that funding from other sources such as charitable trusts is harder to obtain, putting support services at risk.
- Coventry Primary Care Trust has to make savings of £5 million on its 2011/12 budget and Coventry and Warwickshire Partnership NHS Trust has to cut its workforce by the equivalent of nearly 560 full time posts
- Coventry PCT is preparing to close down, to be replaced by GP consortia. Public Health will become the responsibility of Local Authorities.

The Impact: Women in Coventry will be disproportionately affected by any cuts in social care and support services leading to greater inequality between men and women.

The full impact of the health cuts and move to GP commissioning is not yet clear. But there are concerns about services which are more used by women (e.g. mental health) and about funding for services addressing violence against women.

8. Legal advice services

Background: Women rely disproportionately on state-funded legal advice services for civil law cases. For instance, 62.2% of applications for civil Legal Aid are made by women, with higher percentages in areas like education and family law.²¹

The Cuts:

- **Legal Aid will be cut** for welfare benefits, education and medical negligence advice and severely reduced for debt, employment, family law, housing and immigration advice
- **There will also be changes to eligibility criteria** (who will be able to receive Legal Aid), access to Legal Aid (how you get legal advice) and how much legal advisors are paid for doing the work

The Impact: These cuts will have a significant impact on advice services and those seeking advice in Coventry which will disproportionately affect women. The changes could lead to negative human rights impacts including:

- Violations of the right to fair trial where there is no legal advice in particularly complex cases.²²
- Removal of advice on complex welfare benefits issues, housing issues and immigration issues may also amount to human rights violations under Article 3 of the Human Rights Act.²³
- Significant restrictions on the local availability of services effectively creating 'advice deserts' could lead to no effective remedy for any abuses.²⁴
- Women in violent relationships will be particularly vulnerable to removal of Legal Aid and current proposals may lead to breaches of their human rights.

9. Women's Voluntary Organisations

Background: Women's organisations and voluntary organisations providing services to women in Coventry play vital roles in tackling discrimination and in promoting women's human rights.

The cuts:

- A number of funding streams from central Government for voluntary organisations have ended or are due to end.
- Coventry City Council is facing a cut of £38 million in its grant from central Government. Although the Council has sought to protect grants to voluntary organisations agreed for 2011/12 some grants have been cut, and the future of others is under review and currently uncertain.
- Other sources of funding such as grants from charitable and non-charitable trusts and donations from individuals are becoming harder to obtain.
- Many voluntary organisations are facing increased demand from the communities they serve as a result of the recession and the impact of other public spending cuts

The Impact: All voluntary organisations in Coventry are vulnerable to budget cuts. But

women's voluntary organisations appear to be particularly vulnerable, with some expecting cuts of up to 70% of their funding in the next year. At a time when other cuts are having a negative impact on equality and in some cases women's human rights the role of the women's voluntary sector is more important than ever.

10. Action Required

- **Public authorities** have legal obligations to promote equality and not to breach human rights. In order to do this effectively they need to consider the potential impact of all budget cuts on equality and human rights and carefully monitor the actual impact.
 - **Public authorities** should take account of the combined impact of different cuts on particularly vulnerable groups in their assessments and monitoring.
 - **Public authorities** should ensure that they co-ordinate their policies and practices where multiple agencies have an impact on a particular issue.
 - **Public authorities** should also pay due regard to the role played by women's organisations and voluntary organisations providing services to women in tackling discrimination and in protecting women's human rights
 - **Other actors** can play important roles in monitoring impacts, campaigning, and bringing cases to courts.
1. Office for National Statistics., *Labour market profile Coventry 2009-10*. [online] Available at: <http://nmweb.dur.ac.uk/reports/lmp/la/2038431966/report.aspx#tabrespop> [Accessed 7 April, 2011]
 2. Ibid. Note ONS gives data for pay rates for people working in Coventry and people living in Coventry separately. We have looked here at pay for people working in Coventry.
 3. Data supplied by Coventry City Council
 4. For example Valley House has lost 15% of its funding for its children's services and is no longer offering day care.
 5. 9,480 households in Coventry are claiming Local Housing Allowance (Office for National Statistics. 2009. *Neighbourhood statistics: housing benefit/council tax benefit claimants*. [online] August. <http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?a=7&b=276801&c=coventry&d=13&e=4&g=373870&i=1001x1003x1004&m=0&r=1&s=1300219065156&enc=1&dsFamilyId=1037>), of these 46% are single women compared to 20% who are couples and 30% who are men. (Single Housing Benefit Extract, March 2010 & Family Resources Survey 06/07, 07/08 and 0809 (for 'all non-HB private rented sector (PRS)' figures)
 6. *Single Housing Benefit Extract*, March 2010 & Family Resources Survey 06/07, 07/08 and 0809 (for 'all non-HB private rented sector (PRS)' figures)
 7. : Department of Work and Pensions, *Impacts of Housing Benefit proposals: Changes to the Local Housing Allowance to be introduced in 2011-12*, (23 July 2010) <http://www.dwp.gov.uk/docs/impacts-of-hb-proposals.pdf> [Accessed 7 April, 2011]
 8. *Women and Children's Poverty: Making the Links*, WBG, 2005 <http://www.wbg.org.uk/documents/WBGWomensandchildrenspovetry.pdf> [Accessed 7 April, 2011]
 9. Nearly a third (30% of women) but only 15% of men rely on state support for at least 75% of their income. *Who Benefits? A gender analysis of the UK benefits and tax credits system*, Fawcett Society, 2005 <http://www.fawcettsociety.org.uk/documents/Benefits%20final%20copy.pdf> [Accessed 7 April, 2011]
 10. Office for National Statistics, 2006. *Tax credit claimants Coventry* [online] available at <http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?a=7&b=276801&c=coventry&d=13&e=4&g=373870&i=1001x1003x1004&m=0&r=1&s=1299853946228&enc=1&dsFamilyId=2117> [Accessed 21 April 2011]
 11. Office for National Statistics, 2009. *Labour market profile Coventry* [online] available at (<https://www.nomisweb.co.uk/reports/lmp/la/2038431966/report.aspx?town=coventry#tabwab>) [Accessed 8th April 2011]
 12. Based on an average national cost for women across the UK of £229.88 (see <http://www.yvettecooper.com/women-bear-brunt-of-budget-cuts>) and 128,900 women over 16 in Coventry (data from Coventry City Council, source ONS 2009)
 13. Based on a national cost to women of £5.76 billion and to men of £2.295 billion <http://www.yvettecooper.com/women-bear-brunt-of-budget-cuts> [Accessed 7 April, 2011]
 14. Coventry City Council, 'Equality Impact Assessment on Adult Social Care 2011/12' in *Equality Impact Assessments on Budget Setting 2010/11* p.13 available at http://www.coventry.gov.uk/downloads/download/894/equality_impact_assessment [Accessed 21st April 2011]
 15. British Crime Survey shows a lifetime rate of sexual abuse or rape of 19.7%: Home Office., 2010. *Crime in England and Wales 2009/10 findings from the British crime survey and police recorded crime* (Third Edition) at p.72 [online] Available at: <http://www.homeoffice.gov.uk/publications/science-research-statistics/research-statistics/crime-research/hosb1210/hosb1210?view=Binary> [Accessed 7 April, 2011]
 16. 1 in 4 women will experience domestic violence over a lifetime: Women's Aid, 2006. *Statistics: how common is domestic violence?* [online] Available at: <http://www.womensaid.org.uk/domestic-violence-articles.asp?section=00010001002200410001&itemid=1280&itemTitle=Statistics%3A+how+common+is+domestic+violence> [Accessed 7 April, 2011]
 17. There are 19,600 women in Coventry over seventy compared to 14,000 men There are 28,709 women and 24,943 men in Coventry with a limiting long term illness. (data supplied by Coventry City Council)
 18. At 2001 census 16,793 women in Coventry were providing unpaid care to another adult compared to 13,086 men
 19. Mind, 2011. *Women and mental health*. [online] Available at: http://www.mind.org.uk/help/people_groups_and_communities/women_and_mental_health#_edn1 [Accessed 7 April 2011]
 20. Coventry City Council, 'Equality Impact Assessment on Adult Social Care 2011/12' in *Equality Impact Assessments on Budget Setting 2010/11* p.24 available at http://www.coventry.gov.uk/downloads/download/894/equality_impact_assessment [Accessed 21st April 2011]
 21. Rights of Women, 'Briefing on the Ministry of Justice proposed changes to Legal Aid' 2010 accessible via http://www.row.org.uk/pdfs/Policy/Rights_of_Women_briefing_on_Ministry_of_Justice_proposed_changes_to_legal_aid.pdf at p1. Ministry of Justice, Legal Aid Reform: Scope Changes' November 2010 accessible via <http://www.justice.gov.uk/consultations/docs/eia-scope.pdf> at p46 [Accessed 7 April, 2011]
 22. Airey v Ireland 32 Eur Ct HR Ser A (1979): [1979] 2 E.H.R.R. 305.
 23. See case of *R (ex parte Adam) v Secretary of State for the Home Department* [2005] UKHL 66 Lord Bingham (para 7) "... the threshold [for a breach of Article 3] may be crossed if a late applicant with no means and no alternative sources of support, unable to support himself, is, by deliberate action of the state, denied shelter, food or the most basic necessities of life ..." Baroness Hale commented that to have to endure the indefinite prospect of rooflessness and cashlessness in a country where it was not possible to live off the land, was inhuman and degrading (para 78).
 24. Liberty, 'Liberty's response to the Ministry of Justice Proposals for the Reform of Legal Aid' February 2011 at p13 accessible via <http://www.liberty-human-rights.org.uk/pdfs/policy11/response-to-ministry-of-justice-consultation-on-legal-aid.pdf> [Accessed 7 April 2011]

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1. Introduction

1.1 The Assessment

This report records the human rights and equality impact assessment (HREIA) carried out by Coventry Women's Voices (CWV) and the Centre for Human Rights in Practice at the University of Warwick (CHRP). It analyses the public spending cuts which are currently underway and how they will potentially impact on women in Coventry. This is the first stage of a longer project to monitor the actual impact of the spending cuts on women in Coventry which, funding allowing, will be carried out over the next two years.

Some of the cuts identified in this report have already occurred. Others are planned in the future or are potential cuts that may take place (for example funding streams that are under review). The report represents a snapshot of the overall potential cuts in March 2011. There will inevitably be changes.

1.2 The Rationale for the Assessment

This report focuses on the human rights and equality impacts of the spending cuts on women in Coventry. There is a strong rationale for such an assessment.

Coventry is a diverse city with areas of wealth but also significant poverty and deprivation.¹ It has high levels of inequality.² It also contains large numbers of the people potentially hardest hit by the cuts – e.g. public sector workers, lone parents, carers and the unemployed.

Women in Coventry (as in the rest of the county) will be disproportionately affected by the cuts in public spending. Women are more likely to lose their jobs.³ Women will also be hit hardest by cuts in services.⁴ Women will be hardest hit by cuts in welfare benefits and other changes to the tax and benefit system.⁵

Many of the issues raised in this report are not exclusively faced by women – many men will also suffer a drop in income or experience a negative impact on their rights as a result of the cuts. Some groups of men, for example disabled men, refugees and asylum seekers and the poorest men are particularly vulnerable.

However the cuts will not only disproportionately impact on women, they take place in a context of existing inequality between women and men. Women are on average poorer than men. They earn less both

as a result of the pay gap and because they are more likely to work part-time because of unpaid caring responsibilities.⁶ They are more likely than men to rely on benefits and tax credits.⁷ The spending cuts are likely to widen the equality gap between women and men⁸ and may have a serious impact on women's human rights.

This Human Rights and Equality Impact Assessment therefore focuses on cuts in public spending that will disproportionately affect women and/or potentially affect their human rights. For example the chapter on Incomes and Poverty highlights some changes to the tax and benefit system that will have a disproportionate impact on women and others which will affect equal numbers of women and men, or in some cases more men than women, but where there is likely to be an impact on the human rights of particular women (such as disabled women).

Women are half of the population and are over-represented in a number of the most vulnerable groups. So focusing on women allows the assessment to focus on a range of other groups who, as this report will show, are disproportionately affected by potential cuts, including disabled women, carers, lone parents, Black and Minority Ethnic (BME) women, older women and refugees and asylum seekers.

1.3 The Structure and Scope of this Report

The report is split into eight chapters which each focus on a particular issue of concern to women. These issues were chosen as a result of extensive consultation with women and women's organisations in Coventry. They are all issues where women in Coventry have expressed concerns about the impact of the cuts.

The report therefore focuses primarily on the potential negative impacts of the cuts on women. At the same time, it also identifies some positive changes such as the new funding available for rape crisis centres (see chapter on Violence Against Women). It also highlights a number of situations where public authorities have taken measures to mitigate negative impacts on women such as Coventry City Council's decision to prioritise domestic violence services.

Each chapter of the study contains the following elements

1. Description of the public sector spending cuts for the issue under discussion (e.g. violence against women, employment etc.)
2. Analysis of who will be affected in Coventry
3. What the human rights and equality issues

- of the cuts will be
4. What monitoring should take place in order to assess the ongoing impacts of the cuts
 5. Fictitious scenarios at the end of the chapter which demonstrate how cuts detailed throughout the report might cumulatively affect particular women.

A final chapter of the report presents conclusions on the overall human rights and equality impacts and the potential accountability mechanisms for dealing with those issues.

We also hope that this HREIA will act as a blueprint for other groups in the UK who wish to undertake similar assessments. For details of the methodology used in this study please see Appendix 1.

1. Coventry ranked as the 61st most deprived local authority area in 2007. 17% of people in Coventry live in areas that are in the bottom 10% for deprivation in England. 32% live in areas that are the 20% most deprived areas in England. Coventry Partnership, 2010. *State of the city Coventry in 2010*. [Online] at p. 4. Available at: <http://www.facts-about-coventry.com/uploaded/documents/FINAL%20FINAL%20state%20of%20city%20summary%20-%20correction%20170111.pdf>
2. The average life expectancy is 74 years in Foleshill compared to 82 years in Wainbody. Ibid. p.8.

3. 65% of public sector workers are women – Trade Union Congress. 2010. *The gender impact of the cuts*. [online] Available at: <http://www.tuc.org.uk/extras/genderimpactofthecuts.pdf>
4. Women will be harder hit by cuts to public services. In particular, lone parents and single pensioners will be hit hardest. Over ninety percent of lone parents are women as are the majority of single pensioners. UK Women's Budget Group., 2010. *The impact on women of the coalition spending review 2010*. November 2010. [online] Available at: http://www.wbg.org.uk/RRB_Reports_4_1653541019.pdf. [Accessed 21 April 2011].
5. More Nearly a third (30% of women) but only 15% of men rely on state support for at least 75% of their income. Fawcett Society., 2005. *Who benefits? A gender analysis of the UK benefits and tax credits system* at p.5. [online] Available at <http://www.fawcettsociety.org.uk/documents/Benefits%20final%20copy.pdf> [Accessed 21 April 2011]. It has been calculated that the costs of the benefit and tax changes in the 2010 budget will cost women across the UK £5.76 billion pounds. The cost to men will be lower - £2.295 billion Cooper, Y. 2010. *Women bear the brunt of budget cuts*. 5 July. [online] Available at: <http://www.yvettecooper.com/women-bear-brunt-of-budget-cuts> [Accessed 21 April 2011]
6. Women working full time in Coventry earn on average £11.43 per hour compared to £14.52 per hour for men see Office for National Statistics., *Labour market profile Coventry 2009-10*. [online] Available at: <http://nmweb.dur.ac.uk/reports/lmp/la/2038431966/report.aspx#tabrespop>
7. A third (30% of women) but only 15% of men rely on state support for at least 75% of their income. See Fawcett Society., 2005. *Who benefits? A gender analysis of the UK benefits and tax credits system* at p.5. [online] Available at <http://www.fawcettsociety.org.uk/documents/Benefits%20final%20copy.pdf>
8. Fawcett and Women's Budget Group, *the Impact on women of the Budget 2011*, available on line at <http://www.fawcettsociety.org.uk/documents/The%20Impact%20on%20Women%20of%20Budget%202011.pdf>

2. Employment

2.1 Overview

Budget cuts are leading to public sector job losses and pay freezes in Coventry. Women are likely to suffer disproportionately since they form the majority of public sector workers. This will worsen existing inequalities in the workplace for women in Coventry.

Monitoring of actual job losses and the impact of pay freezes is required. This will allow assessment of the extent to which existing inequalities in terms of pay and jobs are increasing.

2.2 What is changing?

As a result of budget cuts, public sector employers are cutting posts in order to keep within their tightened budgets.

In Coventry public sector employers who will cut staff include:

- Coventry City Council is estimating 500 job losses as a result of its 2010/11 budget (West Midlands TUC estimates it will be 1000).²
- Coventry and Warwickshire Partnership NHS Trust will lose nearly 560 full-time posts - almost 20 percent of total staffing - between 2010 and 2013³
- West Midlands police (which covers Coventry) is expecting to make cuts of 2200 posts, both police and civilian staff. ⁴
- The British Education and Communications Technology Agency based in Coventry, which employed nearly 240 staff closed in March 2011.⁵
- The Qualifications and Curriculum Authority which re-located to Coventry and employs more than 500 people will close in autumn 2011.⁶

There is also a two year pay freeze across the public sector. This means that:

- Any public sector worker earning more than £21,000 will see their pay frozen for 2 years
- Any public sector worker earning less than £21,000 will receive a flat £250 annual pay increase

Women in Coventry will also be hit by cuts to childcare funding

- Childcare tax credit will be cut to cover 70% of childcare costs rather than the current 80% (see chapter on incomes and poverty)
- Cuts to funding for services to children have already led to some providers cutting nursery provision.⁷
- Cuts to school budgets may lead to a reduction in after-school and holiday club provision.

2.3 Who Will it Affect?

Women are likely to be the main losers as a result of public sector job losses and pay freezes. The affects are likely to be:

- lower rates of employment for women
- increases in the pay gap between men and women
- an impact on women working part-time
- cuts to childcare

2.3.1 Lower Rates of Employment

Women will be hardest hit by public sector job cuts. Nationally, 65% of public sector jobs are done by women, and 40% of women's jobs are in the public sector (compared to 11% of men's jobs). The TUC has estimated that 325,000 of the 500,000 people who will lose their jobs as the result of public sector pay cuts will be women.⁸

In Coventry, 78% of Coventry City Council staff are women. Job losses by all public sector employers in Coventry are likely to disproportionately affect women.

These job losses take place against a difficult employment situation in Coventry more generally. Unemployment among men in Coventry is 10.9%, higher than the national average of 8.6%. 7.2% of women in Coventry are unemployed compared to a national average of 6.5%. 10,000 men and 4,600 women in Coventry are unemployed.⁹

In February 2011 there were 4.9 people claiming job seekers allowance for every vacancy at the job centre in Coventry¹⁰. Women losing public sector jobs may face difficulties in finding jobs in the private sector.

The proportion of women in paid work in Coventry is already below the national average. 60% of women of working age in Coventry are employed or self-employed compared to a national average of 65.4%.¹¹ This is a larger gap (5.4 points) than the gap between men's employment rate and the national average (3 points). If women are disproportionately affected by public sector job losses this will mean labour market inequality in Coventry will get worse.

2.3.2 Increasing the Pay Gap Between Men and Women

The pay gap for women in Coventry is already larger than the national average. Women working full time in Coventry earn on average £11.43 per hour compared to £14.52 per hour for men.¹² This is a pay gap of 21.3 points and is more than 10 points higher than the national pay gap between women and men.¹³

Unemployment among men and women

The recession led to more men losing their jobs than women. Since the start of the recession the proportion of men of working age in employment has fallen by 3.3 points from 79% to 75.7%. The proportion of women in employment has fallen by a smaller amount – 1.7 points, from 67% to 65.3%. Unemployment among men has increased by 3.1 points during the recession to 8.6% while unemployment among women has increased by 2.3 points to 7.1%.

However since the start of the recovery women have done far worse than men. Over the past year the number of unemployed women has risen by 71,000 while the number of unemployed men has fallen by 31,000.¹

Pay gaps are likely to increase as a result of pay freezes because more women work in the public sector so more women than men will be hit by the pay freeze. This could lead to a widening of the pay gap between women and men in Coventry.

2.3.3 Impact on women working part time

Women working part time in the public sector will be particularly badly hit by job losses as part time jobs in the private sector tend to be less well paid. The national average pay for women working part time in the private sector is £6.78 an hour compared to 9.34 in the public sector.¹⁴ Women who have been working part-time in the public sector who lose their jobs may have to take a significant pay cut in order to take a part time job in the private sector.

2.3.4 Cuts to childcare

The cost of childcare for parents claiming childcare tax credit will increase. At the same time levels of childcare provision may be reduced – there are already examples in Coventry of both nursery and after-school places being cut. This will have an impact on all working parents, but will cause particular problems for lone parents who do not have another parent with whom to share childcare. 92% of lone parents are women.¹⁵

An increase in childcare costs and a reduction in the amount of childcare available may have an impact on the number of women in Coventry in paid work. Although in theory childcare is an issue for all working parents, women are more likely to be 'second earners' in couples and the cost and availability of childcare is a far more significant disincentive to them to enter or stay in the labour market than it is for men.¹⁶

2.4 Impact on Particular Groups

There is also likely to be a disproportionate impact on particular groups of women including BME and disabled women:

- 25.9% of Coventry's population is Black or minority ethnic.¹⁷ BME women living in Coventry already face an increased risk of low paid and insecure employment, leading to poverty. National research by the Fawcett Society showed that BME women are disproportionately represented in routine or semi routine and insecure temporary jobs.¹⁸ As the number of public sector jobs decrease as a result of the spending cuts there is a real risk that BME women will suffer disproportionately.
- Around 20,200 women in Coventry are disabled. Disabled women are far less likely to be in employment than non-disabled women and suffer widespread discrimination in the job market.¹⁹ Disability organisations

in Coventry as nationally have raised serious concerns about the move from Incapacity Benefit to Employment and Support Allowance (ESA). (See chapter on incomes and poverty). The expressed aim of this change is to move disabled people off benefits and into paid work. However with a tightening labour market, the effects of this change need to be carefully monitored.

2.5 What are the Human Rights and Equalities Issues?

Women's employment is central to women's long term financial independence. The pay gap, combined with time out of the workplace for caring responsibilities means that women are less able to save than men and therefore more likely to suffer poverty in old age.²⁰

Women in Coventry are less likely than the national average to be in paid work and suffer a larger pay gap. Budget cuts are predicted to lead to both lower rates of employment for women and an increased pay gap. This will exacerbate overall inequality in Coventry between men and women.

2.6 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights issues described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to employment.

In order to assess the actual human rights and equalities impact of job losses, pay freezes and cuts to childcare the following areas should be monitored:

- Level of job losses among women and men in Coventry
- Overall employment rates among women and men in Coventry
- Pay gap between women and men in Coventry
- Childcare provision in Coventry

2.7 A Fictitious Scenario to Demonstrate Potential Cumulative Impacts

Potential Impact of the cuts

This is a fictitious scenario. It is an example of a situation that *might* happen if the concerns raised in this report about the impact of the cuts prove to be justified.

Loveday is a lone parent with three children aged 16, 12 and 8. She works full time in a civilian role for the police and receives occasional maintenance from her former partner. She and her children rent a four bedroom house. She is paying £180 a week.

Loveday is made redundant from her job. (1) She tries hard to find another job and eventually finds a part-time position. She starts to claim tax credits and housing benefit. She discovers that she will only be entitled to support with rent up to the Local Housing Allowance rate of £121 and will have to make up the difference herself. (2) She decides that she will have to sort out more regular maintenance from her ex-husband. However he refuses to discuss the matter, will not speak on the phone or reply to any texts.

She approaches the Child Maintenance and Support Commission and has to pay £100 for them to start action against her former husband. Her husband contacts her and agrees to start making payments. She agrees to a private arrangement to avoid the charge that the CMSC would make if they enforced payment. He makes a few payments, and then stops again. She contacts the CMSC again and is told she will have to make another £100 payment. (3)

Loveday has used up her savings and is starting to get into debt. She starts to look for a smaller three bedroom house. It is hard to find something suitable as many landlords have stopped letting to tenants receiving LHA. (4) Eventually she finds somewhere on the other side of Coventry.

Her eldest daughter now has to take two busses to get to college every day. The college say they cannot give her a bursary as they have a limited fund and are prioritising people whose parents are unemployed.(5)

1. West Midlands police is expected to lose over 2000 staff
2. The rate for a three bedroom house since April 2011, (see Housing Chapter).
3. The Child Maintenance and Support Commission will charge resident parents £100 plus 7-12% of money recovered to enforce payment (see Incomes and Poverty Chapter).
4. A 2010 survey of landlords showed that 43% said they were likely to scale back on accepting Local Housing Allowance tenants (see Housing Chapter).
5. Education Maintenance Allowance would have been worth £30 per week. The new bursary fund is up to colleges to distribute but is only worth £180 million compared to the £560 funding EMA (see Education Chapter).

1. TUC analysis of 2011 ONS Labour market survey <http://www.tuc.org.uk/extras/womenconference.pdf>
2. Coventry City Council website 17 February 2011 http://www.coventry.gov.uk/news/article/35/councillors_vote_on_budget_proposals
3. False Economy, *50,000 NHS job losses uncovered*, 23 February 2011, <http://falseeconomy.org.uk/blog/more-than-50k-nhs-job-losses>
4. Reid, L., 2011. Hundreds of Coventry police jobs go after 40m cuts approved. *CoventryTelegraph.net*. [online] 18 February. Available at: <http://www.coventrytelegraph.net/news/coventry-news/2011/02/18/hundreds-of-coventry-police-jobs-to-go-after-40m-cuts-approved-92746-28192794/> [Accessed 21 April 2011]
5. Department for Education, BECTA, 4 April 2011 <http://www.education.gov.uk/schools/adminandfinance/procurement/ict/a0073825/becta>
6. BBC, 27 May 2010 QCDA exam quango to be scrapped, <http://www.bbc.co.uk/news/10176060>
7. For example Valley House has lost 15% of its funding for its children's services and is no longer offering day care. Verbal communication with Miles Lamour, April 2011
8. Trade Union Congress. 2010. *The gender impact of the cuts*. at p.8 [online] Available at: <http://www.tuc.org.uk/extras/genderimpactofthecuts.pdf>
9. Office for National Statistics., *Labour market profile Coventry 2009-10*. [online] Available at: <http://nmweb.dur.ac.uk/reports/lmp/la/2038431966/report.aspx#tabrespoo>
10. Ibid.
11. Ibid.
12. This pay gap of 22 points is more than 10 points higher than the national average pay gap. Ibid.
13. Ibid. Note: The ONS gives data for pay rates for people working in Coventry and people living in Coventry separately. We have looked here at pay for people working in Coventry.
14. Office for National Statistics., *Annual survey of hours and earnings 2009*. [online] Available at: <http://www.statistics.gov.uk/statBase/product.asp?vlnk=15313> [Accessed 21 April 2011]
15. Gingerbread. *Gingerbread fact file: myths and labels abound about single parents*. [online] Available at: <http://www.gingerbread.org.uk/content/365/Gingerbread-Factfile> [Accessed 21 April 2011]
16. Women's Budget Group., 2010. *White paper on universal credit*. [online] Available at: <http://www.publications.parliament.uk/pa/cm201011/cmselect/cmworpen/writev/whitepap/uc40.htm> [Accessed 21 April 2011]
17. There are 18,100 women in Coventry of Asian or Asian British origin, 4,700 Black or Black British women, 3,200 mixed parentage, 4,600 White non British and 2,300 Chinese or other ethnic group. See Office for National Statistics, 2001. *Neighbourhood statistics Coventry: resident population estimates by ethnic group*. [Online] 14 September. Available at: <http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?a=7&b=276801&c=coventry&d=13&e=13&g=373870&i=1001x1003x1004&m=0&r=1&s=1299757671015&enc=1&dsFamilyId=1811> [Accessed 21 April 2011]
18. Employment rates among BME women vary – 25.4% of women of Pakistani origin and 28.1 women of Bangladeshi origin are employed nationally compared to 66.9% of Black Caribbean women and 50.2% of Black African women. According to the Fawcett Society Muslim women are one of two groups that face the highest employment penalties in the country. Evidence of discrimination can be seen at the interview stage with a quarter of BME women being asked (illegal) questions about what their families think about them working, or their childcare arrangements compared to 14% of white

- women. BME women are also four times more likely than white women to be working in jobs for which they are overqualified and disproportionately represented in routine or semi routine and insecure temporary jobs. See Fawcett Society, 2009. *Poverty pathways: ethnic minority women's livelihoods*. [online] June 2009. Available at: <http://www.fawcettsociety.org.uk/documents/Povertypathways.pdf> [Accessed 21 April 2011]
19. In the West Midlands the employment rate for disabled people was 47% (below the national average of 50%). See: EHRC. 2010. *How fair is Britain? Equality, human rights and good relations in 2010. The first triennial review*. [online] at p.397, Available at: http://www.equalityhumanrights.com/key-projects/how-fair-is-britain/full-report-and-evidence-downloads/#How_fair_is_Britain_Equality_Human_Rights_and_Good_Relations_in_2010_The_First_Triennial_Review [Accessed 21 April 2011]
Disability has a greater impact on employment than gender or lone parenthood. Among female lone parents 65% of those who are non-disabled are in work compared to 30% of those who are disabled. See The Poverty Site., *United Kingdom, work and disability*. [online] Available at: <http://www.poverty.org.uk/45/index.shtml?2> .
- A 2007 survey of 700 employers carried out by Personnel Today with Leonard Cheshire found that 86% agreed that employers would pick a non-disabled candidate over a disabled candidate, while 92% said there was still discrimination against disabled people in employment and recruitment. See Personnel Today. 2007. *Discrimination against disabled still rife*. [online] Available at: <http://www.personneltoday.com/articles/2007/12/03/43501/discrimination-against-disabled-still-rife-says-report.html>
20. Fawcett Society., 2007. *Saving lives: women's lifetime saving patterns*. [online] at p.3 Available at: <http://www.fawcettsociety.org.uk/documents/Saving%20Lives.pdf>

3. Housing

3.1 Overview

From April 2011 there will be a number of changes to Local Housing Allowance (LHA). In the short term these will reduce the amount of LHA that tenants can claim by between £8 and £15 a week¹. Women will bear a disproportionate burden of these changes since women are the main recipients of housing benefit. Some groups of women such as lone parents and BME women will be hardest hit.² At the same time there is a shortage of accommodation for single homeless women in Coventry.³ Careful monitoring and provision of support is required to mitigate equality and human rights impacts.

3.2 What is Changing?

From April 2011 there will be a number of changes to **Local Housing Allowance (LHA)**. The key changes that are likely to affect women in Coventry are as follows:

- From April 2011 LHA will be capped at £250 a week for a one bedroom house/flat, £290 for two bedrooms, £340 for three bedrooms, up to an upper limit of £400 a week for four bedrooms
- From April 2011 non-dependent deductions will increase. These are the amount deducted from housing benefit because it is assumed that a non-dependent family member such as an adult son or daughter or an elderly relative is contributing to the rent.
- At present if a tenant pays rent that is below the maximum LHA they are allowed to keep up to £15 excess – this is being abolished from April 2011.
- From October 2011 LHA will only cover up to the bottom 30th percentile of private sector rents, rather than the median.
- From April 2013 LHA rates will be up-rated in line with the Consumer Prices Index, rather than on the basis of local rents.

Provision of homelessness services in Coventry:

- Coventry City Council has not yet made any cuts to homelessness services. There is a review ongoing which will report later in the year.
- Funding for these services comes from the Supporting People fund, which is paid to Coventry City Council by central government. The Supporting People fund has been cut by 11.5% over three years and is no longer ring-fenced.

3.3 Who Will the Changes Affect?

In Coventry there are 26,820 households claiming housing benefit⁴. Of these 9,480 are in

the private rented sector and will be affected by the changes⁵. **These changes will have a disproportionate effect on women** since single women are the main recipients of housing benefit. In 2010 46% of housing benefit claimants in the private sector are single women compared to 20% who were couples and 30% who were men.⁶

We calculate that in Coventry 4,360 single women and 2,085 women in couples will be receiving LHA.⁷ In the short term, 4,570 people will lose between £8 and £15 per week depending on the numbers of bedrooms in their house.⁸

Rents in Coventry are not as high as in other parts of the country so the immediate situation may be less severe than elsewhere. But this situation also needs to be seen in light of

- Increased pressure on finances, rent arrears and numbers of evictions being caused by the recession. The number of families which became homeless after being evicted by private sector landlords jumped 34% in England last year.⁹
- The danger of women who are joint tenants (who may have little control over household finances) becoming liable for rent arrears if the man leaves the household.

The longer term impacts are likely to be more severe. The change from basing LHA rates on actual rents to up-rating them in line with the Consumer Prices Index (CPI) is likely to have a major long term impact. The CPI has increased at a far slower rate than rents in recent years. In the ten years from 1997/98 to 2007/08 the consumer prices index rose by 20%. During the same ten year period median rents increased by almost 70%.¹⁰ Over time it is highly likely that the actual rate of increase in local rents will greatly outstrip the increase in LHA.

This will mean that the number of properties available to people dependant on Local Housing Allowance will reduce. The Chartered Institute of Housing have calculated that in less than 20 years the LHA for one bedroom or four bedroom properties in Coventry will be less than the lowest rent available.¹¹ A 2010 survey of landlords nationally showed that 43% said they were likely to scale back on accepting LHA tenants.¹²

3.4 Impact on Particular Groups

There are a number of particular groups who are likely to be vulnerable to the changes made:

- 47% of those affected will have children, of

Local Housing Allowance was introduced in 2008 and replaces housing benefit for tenants in private rented accommodation. It is a means tested benefit available to tenants in work as well as people who are unemployed, disabled, carers or retired.

Poor Practice in Impact Assessment

The Department of Work and Pensions Equality Impact Assessment²¹ of the changes to housing benefit states 'The cumulative impacts of these measures do not appear to disadvantage one group more disproportionately than another.' (p.14) This is despite the fact that their own research shows that the policy will hit women in larger numbers than men (p.11).

The DWP EIA also states that it has not been possible to calculate the impact of the proposals on BME groups (p.13). But the Chartered Institute for Housing²² questions this, pointing out that a full equality impact assessment was produced in 2009 when the five bedroom limit was introduced which concluded:

'There is likely to be a disproportionate percentage of customers from minority ethnic groups entitled to six or more bedroom properties, raising concerns of indirect discrimination [...]. Taking 5 or more bedroom characteristics as a guide [...] The Department recognises this disproportionate impact on ethnic minority groups, but considers this to be justified'

- which 32% will be lone parents.¹³
- 19% will be disabled.¹⁴
- 8% will be pensioners.¹⁵
- 13% will be from BME groups who will also be disproportionately affected by the 4 bedroom cap.¹⁶
- People with non-dependents (like elderly relatives) living in the same households will also incur extra charges.¹⁷

3.5 What are the Human Rights and Equalities Issues?

Taken together therefore all these changes will **disproportionately impact on women, particularly lone parents and those with larger families, including many BME women.**

There is no research on the severity of the impacts of these benefit changes on women in Coventry. But at the national level research by the Cambridge Centre for Housing Planning and Research has demonstrated the following immediate impacts:

- The number of couples with an income of less than £50 a week after rent has been paid will double. This is less than half the minimum income guaranteed by benefits such as Job Seekers Allowance and Employment and Support Allowance¹⁸
- Between 311,000 and 612,000 people will be left in 'severe housing difficulty' (unable to re-negotiate their rent or make up the shortfall) by the LHA changes.¹⁹

Rents in Coventry are not as high as some parts of the country so the impacts here may be less extreme in the short term. But the situation must be carefully monitored. Any forced moves or homelessness as a result of these changes will have a disproportionate impact on women since:

- There is a shortage of accommodation for single homeless women in Coventry and we are currently awaiting a review of local homelessness services to see what future provision will look like.
- Women are usually the parent responsible for organising children's schooling and access to any local services they may need. Women also rely heavily on informal networks of support to combine work and family life - moving to a new area can disrupt these and make it difficult to continue in paid work.

Increased pressure on budgets will have a disproportionate impact on women because women often act as the 'shock absorbers' of poverty, cutting back on their own consumption (including of food) in order to balance family budgets.²⁰ (See chapter on incomes and poverty for more detail on this)

Increased pressures on family budgets as a result of benefit reductions can also lead to human rights abuses for women such as increases in domestic violence as well as inability to access adequate food.

"Decreases in family budgets due to reductions in housing benefits will affect the overall spending power of families and we have seen before in Coventry that this tends to increase tensions with the family and can lead to domestic violence."

Mike Fowler, Chief Executive, Coventry Cyrenians

3.6 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights issues described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to housing.

In order to assess the actual human rights and equalities impact of all these changes the following areas should be monitored:

- The gap between actual rents and the amount paid by local housing allowance and how this changes over time.
- The quantity of private rented accommodation available in different parts of Coventry at LHA rates or below.
- The numbers of women made homeless in Coventry and those who are housed by the Council.
- The impact of changes to LHA (and other benefits) to the household budgets of particularly vulnerable and disadvantaged groups.

3.7 A Fictitious Scenario to Demonstrate Potential Cumulative Impacts

Potential Impact of the cuts

This is a fictitious scenario. It is an example of a situation that might happen if the concerns raised in this report about the impact of the cuts prove to be justified.

Maureen is aged 50. She has mild learning disabilities and finds reading difficult. She has worked as a cleaner all her life until severe arthritis forces her to stop work. She pays £98 a week rent for a one bedroom flat.

She claimed Employment and Support Allowance (ESA) but was found fit for work despite the fact that she can no longer do manual work and her learning difficulties make it difficult to find other work that she can do.(1) So is now claiming Job Seekers Allowance.

After housing costs she has a disposable income of £65.45 a week (JSA). This is significantly less than the £91.30 she would receive on work related ESA. She used to attend a drop in centre for people with learning difficulties where staff would have helped her appeal against the decision not to grant ESA but these sessions are no longer running (2).

The changes to housing benefit mean that the maximum amount of housing benefit she can claim is reduced to £91. She finds the idea of moving very difficult and is unable to cope with finding a new flat. She has to make up the difference, a loss of £7 a week (3). Her disposable income has dropped to £58.45 a week.

The Job Centre insists she applies for jobs that require on-line application but she cannot use a computer. Her benefits are suspended. (4) She cannot get Legal Aid to appeal against the decision to sanction her benefits. (5)

This case study draws its calculations of benefit cuts from work by the Citizens Advice Bureau. See http://www.citizensadvice.org.uk/the_coalition_budget_2010-2.htm for more information

1. The Citizens Advice Bureau has collected extensive evidence from across the UK of assessments for Employment Support Allowance that fail to take into account the combined impact of a person's disabilities (see Incomes and Poverty Chapter).
2. There have been cuts to funding for voluntary organisations providing drop in advice sessions of this type (see Women's Voluntary Organisations Chapter).
3. The rate that Local Housing Allowance will cover in Coventry for a one bedroom flat has been reduced from just over £98 to £91 (See Housing Chapter)
4. Sanctions for failing to apply for jobs have been increased. There is already evidence nationally of people with learning disabilities being unfairly sanctioned and concerns that this will get worse under the new regime (see Incomes and Poverty Chapter).
5. Legal Aid for welfare benefit cases is ending (see Legal Services Chapter).

1. Department of Work and Pensions, 2010. *Impacts of housing benefit proposals: changes to the local housing allowance to be introduced in 2011-12*. [online] Available at: <http://www.dwp.gov.uk/docs/impacts-of-hb-proposals.pdf> [Accessed 21 April 2011]
2. Department of Work and Pensions. 2010. *Equality impact assessment housing benefit*. [online] Available at: <http://www.dwp.gov.uk/docs/lha-eia-nov10.pdf> [Accessed 21 April 2011]
3. Interview with Coventry Cyrenians' Chief Executive, Mike Fowler.
4. Office for National Statistics. 2009. *Neighbourhood statistics: housing benefit/council tax benefit claimants*. [online] August. Available at: <http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?a=7&b=276801&c=coventry&d=13&e=4&g=373870&i=1001x1003x1004&m=0&r=1&s=1300219065156&enc=1&dsFamilyId=1037>
5. Ibid.
6. Single Housing Benefit Extract, March 2010 & Family Resources Survey 06/07, 07/08 and 08/09 (for 'all non-HB private rented sector (PRS)' figures)
7. On the basis that Coventry is in line with national breakdowns and assuming all couples are heterosexual

8.

Type of property	Number losing	% of total who will lose	Amount lost per week
Room in shared house	600	49	£8
1 bedroom	1690	55	£11
2 bedroom	1100	34	£10
3 bedroom	640	45	£11
4 bedroom	380	92	£15
5 bedroom	160	94	£15

Source: Department of Work and Pensions. 2010. Above (n.1)

9. Hilditch, M., 2011. Homelessness grows as private tenants get kicked out. *Inside Housing*. [Online] 18 March. Available at: <http://www.insidehousing.co.uk/ihstory.aspx?storycode=6514124> [Accessed 21 April 2011]
10. Cambridge Centre for Housing and Planning Research. 2010. *How will changes to Local Housing Allowance affect low-income tenants in private rented housing?* [Online] Available at: http://england.shelter.org.uk/_data/assets/pdf_file/0016/290041/CCHPR_final_for_web_2.pdf at p.30
11. Chartered Institute of Housing., 2010. *Briefing paper on the impact of changes to housing benefit and local housing allowance in the budget*. [Online] Available at: <http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm> [Accessed 21 April 2011]
12. Cambridge Centre for Housing and Planning Research.

2010. *How will changes to Local Housing Allowance affect low-income tenants in private rented housing?* [Online] at p.26. Available at: http://england.shelter.org.uk/_data/assets/pdf_file/0016/290041/CCHPR_final_for_web_2.pdf [Accessed 21 April 2011]
13. Department of Work and Pensions, 2010 Above (n.2)
 14. Department of Work and Pensions, 2010 Above (n.2) 26% of people receiving housing benefit are disabled, but a smaller proportion are in private rented accommodation
 15. Department of Work and Pensions. 2010. Above (n.2). (34% of people receiving housing benefit are pensioners, but only 8% of those in private rented accommodation)
 16. Chartered Institute of Housing. 2010. *Inquiry into the impact of the changes to Housing Benefit announced in the June 2010 Budget*. [online] at p.14 Available at: <http://www.cih.org/policy/Resp-SelectCommitteeBudget-Oct10.pdf> [Accessed 21 April 2011]
 17. Department of Work and Pensions, 2010 Above (n.2)
 18. Cambridge Centre for Housing and Planning Research. 2010. Above (n.10) at p 16
 19. Ibid, at p.17
 20. Women's Budget Group., 2005. *Women's and children's poverty: making the links*. [online] at p.5. Available at: <http://www.wbg.org.uk/documents/WBGWomensandchildrenspoverty.pdf> [Accessed 21 April 2011]
 21. Department of work and Pensions, Equality Impact Assessment, Housing Benefit, Changes to the local housing allowance arrangements and Housing Benefit size criteria for people with non resident overnight carers, November 2010, available on line at: <http://www.dwp.gov.uk/docs/lha-eia-nov10.pdf>
 22. Chartered Institute of Housing Memorandum to Work and Pensions Select Committee: Inquiry into the impact of the changes to Housing Benefit announced in the June 2010 Budget, September 2010, available on line at <http://www.cih.org/policy/Resp-SelectCommitteeBudget-Oct10.pdf>

4. Incomes and Poverty

4.1 Overview

The benefit and tax changes in the 2010 budget will cost women across the UK £5.76 billion pounds. The cost to men will be lower - £2.295 billion.¹ This is because women are more likely than men to be dependent on benefits and tax credits.

For women in Coventry the total cost, based on national averages, would be £29,631,532.² In fact the cost to women in Coventry is likely to be higher because women in Coventry are more likely to be dependent on benefits and tax credits than the UK average.

While some women will gain from some tax and benefit changes (for example the increase in the personal tax allowance and the increase in the child element of Child Tax Credit, see below), the overall impact is likely to make women poorer relative to men. This will further increase gender inequality in Coventry. In addition there will be particularly severe consequences for some groups of women (such as lone parents, disabled women and carers) who may be left in poverty as a result of changes to the benefit system. This may lead to human rights issues for these women.

This chapter considers the impact on women of a series of changes to the tax and benefit system, some of which came into force in April 2011 and others that are due to take effect latter. Changes to housing benefit, which will also have a significant effect on the income of some women in Coventry, are covered in the chapter on housing benefit.

We have not been able to catalogue all of the changes to benefits, allowances etc. for reasons of space. Here we concentrate on those areas that were highlighted as most significant for women in Coventry through our consultation with women's organisations, other voluntary groups and individual women when compiling this report. There are therefore three categories of people whose incomes we analyse below, followed by a set of issues that affects them all:

- **Families** – reduction and withdrawal of benefits to pregnant women, freezing of child benefit rates and various changes to tax credits will have significant impacts on many families in Coventry, and a disproportionate effect on women. Lone parents in Coventry (mostly women) will be particularly affected by a series of other changes to benefits as well as the child support scheme and a new cap on total benefits
- **Disabled People and Carers**
 - **Disabled people** in Coventry are potentially affected by the introduction

of Employment and Support Allowance (ESA) and the way in which it is assessed. They will also potentially be affected by the 20% cut to Disability Living Allowance (now Personal Independence Payment).

- **Carers in Coventry** are potentially affected by those they care for losing their Personal Independence Payment. This could also mean carers losing their Carers Allowance. As the majority of women are carers, such changes will disproportionately affect women
- **Older Women** – Older women will be affected by changes to the age at which they can claim their pensions. In particular significant numbers of women in their mid-50s will have a very short time to adapt to a change that will see them lose a significant amount of income.
- **Other Changes that may Affect Incomes** – The formula for up-rating of benefits has changed, with potentially negative impact on women's incomes in the long term. The sanctions for failing to actively seek work have become more severe.
- **Universal credit.** It is not clear what the impact of the move to Universal Benefit will be. Some organisations have raised a series of concerns both about how the credit is calculated and the impact on gender equality of systems of payment.

It is recognised that some women (and men) who lose income from changes to benefits and tax credits may find work, or be able to increase their working hours and as a result increase their overall incomes. But this chapter concentrates on the potential impacts for those who are unable to find work. This is in order to identify the potential impacts on the poorest; most vulnerable and disadvantaged whose human rights are most at risk. A disproportionate number of these people are likely to be women.

In addition, with widespread job losses in the public sector in Coventry, which will disproportionately impact on women (see employment section); there may be large numbers of women who cannot find work or increase their working hours.

4.2 Benefits to Families

4.2.1 What is changing?

Pregnancy

- Health in pregnancy grant which was a payment of £190 paid to women in the 25th week of pregnancy and designed to support healthy eating was abolished from

Personal Tax Allowance Increase

The personal tax allowance increased in April 2011 by £1000 from £6,475 to £7,475. HMRC predict⁵⁰ that this will:

- Remove the 880,000 lowest income taxpayers out of tax altogether,
- Give around 23 million basic rate taxpayers a gain of £170 per annum on average.

However Fawcett and the Women's Budget Group⁵¹ point out that men will gain £166 million more than women and that 73% of those who earn too little to benefit will be women.

January 2011.

- Sure start maternity grant of £500 which was paid to low income women from the 29th week of pregnancy is now only payable to women pregnant with their first child.

Child Benefit

- Child benefit rates have been frozen for three years from April 2011 – amounting to a real terms cut. In addition families with a higher rate tax payer will no longer be entitled to child benefit

Tax Credits

There will be a series of changes to tax credits:

- There will be above inflation increases in the child element of Child Tax Credit in April 2011 and April 2012. This will mean an additional £180 in the 2011/12 financial year and £110 in the 2012/13 financial year.
- The baby element of tax credits will be withdrawn.
- Families earning more than £40,000 will start to lose tax credits.
- The basic rate of tax credit and the rate for people working more than 30 hours a week will be frozen for three years.
- The rate at which tax credits are withdrawn as income rises will increase from 39% to 40%.
- A fall in income of up to £2500 will not lead to an increase in a tax credit award.
- Families with children will have to work for at least 24 hours a week (instead of the current 16) and one of them must work at least 16 hours.
- The childcare tax credit will be cut to only cover 70 rather than 80% of childcare costs.

The National Family and Parenting Institute Study highlights in particular:

- a family with two children claiming the basic rate Working Tax Credit will lose £80.64 in 2011 rising to £210 by 2012/13.
- If they work more than 30 hours a week their losses will be greater - £113.82 in 2011 rising to £297.42 in 2013.
- There are 205,000 families with children across the UK currently working fewer than 24 hours a week. If they are unable to increase their hours they will lose £3,810 in tax credits.

Lone Parents

There will be some changes particularly affecting lone parents

- From October 2011 lone parents with children over five will be required to move from Income Support to Job Seekers Allowance and therefore be actively seeking work.
- The Child Support Agency is being replaced by the Child Maintenance and Enforcement Commission. Lone parents who use the CMEC will be charged an application fee of up to £100 and between 7% and 12% of any maintenance paid.

- From 2013 the Government will introduce a cap on the total amount of benefit that working-age people can receive so that households on out of work benefits will no longer receive more in benefit than the average weekly wage earned by working families. This will apply to all working age benefit claimants but according to the DWP will particularly affect lone parents.³

4.2.2 Who will these changes affect?

Health in pregnancy grant

The Health in pregnancy grant was available to all women who reached the 25th week of pregnancy and was worth £190. The grant stopped in January 2011. This will affect around 4,600 women in Coventry a year.⁴

Sure start maternity grant

We could not find figures showing the numbers of women in Coventry who will no longer receive this grant, but nationally it will affect around 131,000 claimants a year.

Child benefit

There are 37,850 families in Coventry who are claiming child benefit.⁵

Child benefit is usually paid to the mother and for some women it is the only income they have in their own right. Ruth Lister, Professor of Social Policy at the University of Loughborough explains:

'Child benefit provides mothers directly with a secure source of income, which is particularly important if they do not have an independent wage'⁶

This cut will increase women's dependence on their partners, and may be particularly damaging for women in relationships involving financial abuse.

Tax credits

33,595 families in Coventry receive tax credits⁷. Some of the poorest families and those on low wages will gain through the increase in Child Tax credit in 2011/12 and 2012/13 and the increase in the personal tax allowance. Low waged women in particular will gain also from the increase in the personal tax allowance.

However a detailed study by the National Family and Parenting Institute has concluded that 'these increases are, for many families, off-set by losses from other elements of the benefits and tax credit system'.⁸

Families in Coventry with a child under a year old will also be affected by the withdrawal of the baby element of tax credit. This is worth £545 a year to the poorest families. Nationally this will affect 484,000 families.

In 2010, 22.01% of families in Coventry claimed the childcare element of working tax credit.⁹ As a result of the cut in childcare tax credit from 80% to 70% of childcare costs a family in Coventry with one child in full time childcare claiming childcare tax credit will lose on average £18.17 per week.¹⁰

Lone parents

Lone parents will be particularly badly affected by the cut in childcare tax credit since they have to meet childcare costs out of one income and do not have a partner to share childcare with. They will also potentially be affected by changes to income support, the benefit cap and charges for use of the new child support scheme.

Income Support to Jobseekers Allowance

In Coventry there are 5,180 lone parents claiming income support.¹¹ From October 2011 lone parents with children over five will be required to move from Income Support to Job Seekers Allowance and therefore be actively seeking work.

Lone parents face particular barriers to entering paid work including:

- The cost of childcare has to be met from one salary, rather than two for couples.
- It can be very hard to find childcare outside 'standard' working hours (before 8am, after 6pm or weekends).

Although lone parents will not be obliged to take work that does not fit around their caring responsibilities in practice organisations like Gingerbread have shown that nationally, benefits advisors do not always show understanding of the particular situation that lone parents face, with some lone parents threatened with sanctions for refusing jobs that would be impossible to fit around their children's needs.¹² The actual treatment of lone parents in Coventry therefore has to be monitored carefully, particularly in the light of the more severe sanctions regime (see below).

The Benefit Cap

The cap on total benefits that a family can receive will disproportionately affect women in Coventry and affect lone parents worst of all. The DWP's own Equality Impact Assessment of this policy states:

We expect around 60% of customers who are likely to have their benefit reduced by the cap to be single females but only around 3% to be single men. Most of the single women affected are likely to be lone parents, this is because we expect the vast majority of households affected by this policy (around 90%) to have children. Approximately 60% of those who will be capped are single women. Single women form around 40% of the overall benefit population.¹³

The DWP argues that these impacts will be mitigated by policies to support lone parents into paid work. However this will still leave women who are unable to find work, particularly work that fits around their childcare responsibilities, facing a significant drop in income.

Charges for the Use of the New Child Support Scheme

Lone parents will also lose out from government proposals to charge for use of the new child support scheme, the Child Maintenance and Enforcement Commission (CMEC) which will replace the Child Support Agency.

Lone parents who use the CMEC will be charged:

- An application fee of £100, paid in advance (£50 for people on benefits, with £20 due in advance)
- A minimum 7% and maximum 12% of any child maintenance paid, called a collection charge.

Once the new scheme is underway, all existing Child Support Agency (CSA) users will have to choose whether to opt in to the new scheme – and pay the charges – or make their own arrangements.

For many lone parents on the lowest incomes these charges may act as a barrier to accessing the CMEC. They and their children may be left with no support at all from the non-resident parent, or, if they can negotiate some money it may be far less than what they would be entitled to.¹⁴

4.3 Disabled People and Carers

4.3.1 What is changing?

- Disabled people who have been claiming Incapacity Benefit (IB) have to undergo an assessment to see if they are eligible for Employment Support Allowance (ESA) which replaces IB.
- People on ESA will be placed in two groups. Those whose disability is 'severe' or who are terminally ill will be in the support group and will not be expected to work. Those who are judged to be less severe are placed in the 'work related activity group' and are expected to take part in work focussed activity.
- There are two types of ESA – contributory (based on NI contributions) and income related for those who have not made sufficient NI contributions.
- Contributory ESA will only be paid to people in the work related activity group for one year after which it will be means tested. If they have savings, assets or a partner who works then their benefits will stop
- Disability Living Allowance (DLA) is being changed to Personal Independence Payment

(PIP). People currently receiving DLA will have to be re-assessed. At the same time the total budget for DLA/PIP is being cut by 20%.

4.3.2 Who will the Changes Affect?

The above changes will have an impact on both disabled people and their carers. We deal with each in turn below.

Disabled People

Employment Support Allowance

There are 14,580 people in Coventry claiming Employment Support Allowance (ESA) or Incapacity Benefit (IB).¹⁵ Of these 8,410 are men and 6,170 are women.¹⁶ Although the changes will not have a disproportionate impact on women as a group we include them here because they may lead to a significant drop in income for some groups of women, particularly those who were receiving IB but are assessed as not being entitled to ESA. This may leave these women in poverty with implications for their human rights.

Since 2008 Incapacity Benefit has been replaced by Employment and Support Allowance (ESA) for new claimants. From April 2011 people claiming Incapacity Benefit are being moved onto Employment Support Allowance

Very many organisations of disabled people and disability organisations have raised serious concerns with the way people are assessed for ESA. A national survey by the Disability Benefits Consortium of disabled people found:

- Over half of those respondents who had been for a medical assessment for ESA found it stressful and more than four in ten said it actually made their health condition or impairment worse because of the stress and anxiety caused.
- Over half of those respondents who had received a decision on their application for ESA didn't agree with the decision and of these, half planned to appeal.¹⁷

A national report by the Citizen's Advice Bureau endorsed by 17 other organisations highlighted a number of specific problems with the assessments:

- Seriously ill people who should be exempt from the assessment are forced to be assessed.
- The assessment does not 'take sufficient account of variable symptoms. There is little recognition of generalised pain and exhaustion, or the seriousness of an underlying condition. It takes no account of the context of the work, environment, including a person's education, skills and circumstances or the discrimination they may face in looking for work'.
- The assessment is producing 'inappropriate outcomes'. 'Citizen's Advice and other organisations have been concerned for

many years about the quality of medical assessments for benefits. We still hear repeated reports of rushed assessments, assumptions being made without explanation, inaccurate recording and poor recognition of mental health problems'.¹⁸

These national findings are echoed by the experience of people coming to Coventry Citizen's Advice Bureau with problems with ESA assessments.

"I am not making it up they just don't have a clue of how to assess people's physical or mental abilities accurately and make decisions based on these assessments in isolation. They don't look at additional medical evidence or approach people like GPs who actually know what people can do and can't do." *Daksha Piparia, Coventry CAB*

In addition to the stress caused by the assessment for ESA, disabled women (and men) will also lose by the move to limit contributory ESA for people who are in the 'work related activity' group to one year. People with assets, savings or a working partner will no longer receive benefits. Among others this will hit disabled women, women who are carers and the partners of disabled people.¹⁹

Disability Living Allowance

There were 7,700 men and 7,600 women in Coventry claiming Disability Living Allowance in 2005.²⁰ Although the changes will not disproportionately affect women we include them here because of the serious impact they will have on the incomes of disabled women and women carers.

As DLA is replaced by the Personal Independence Payment disabled people will be affected by a cut in the total budget of 20%. The Government has said it wishes to focus support for those most in need. However the Disability Alliance has pointed out that:

'A focus on those disabled people with the greatest need will exclude many disabled people who still face additional costs associated with their disability or condition. The people accessing the lowest rates of DLA are often unlikely to be able to access support elsewhere and cuts to these groups could lead to unsustainable pressure on social care or NHS budgets. In the context of council budget cuts and the NHS being under considerable pressure, people's needs could remain unmet elsewhere. This is especially relevant given the Government's announced changes to time-limiting contributory ESA and increasing sanctions and conditions on the disabled people who receive this out-of-work benefit'.²¹

Carers Allowance

Carers who do not qualify for means tested benefits and who care for someone for more than 35 hours a week (and do not earn over £95) can currently claim carers' allowance of £53.90 a week. There are 2,430 women in Coventry receiving carers allowance compared to 900 men.²⁴

Carers

A disproportionate number of carers are women. At the last census 16,793 women in Coventry were providing unpaid care to another adult compared to 13,086 men. Numbers will have increased since that time.²² 3,802 women were providing care for more than 50 hours a week and 1,936 were providing care for between 20 and 49 hours a week.²³

Changes to Disability Living Allowance will affect carers as well as those receiving care. If someone currently receiving the middle or higher level rate of DLA is re-assessed onto the lower rate of PIP, or judged not to be eligible at all then not only will they lose money but their carer will lose their Carers Allowance. Disabled people and carers are already at high risk of living in poverty (see chapter on Health, Social Care and Other Support Services for more details). A further reduction in benefits could lead to severe hardship.

A carer in this situation would have to move onto universal credit. It is not clear whether they would then be expected to look for work, even though they are still responsible for full time care (see universal credit section below for issues relating to this).

4.4 Older People

4.4.1 What is Changing?

Increase to the age of the state pension

- State pension age for women was due to rise gradually from 60 to 65 by 2020.
- It will now raise more rapidly, reaching 65 by December 2018 and 66 by April 2020, bringing it in line with men. From 2020 the state pension age will therefore be 66 for both women and men.

4.4.2 Who Will this Affect?

Changes to the age of the state pension will equalise retirement age between women and men. However as a result of the more rapid move towards equality than previously planned there is a group of women in their mid-50s who will have a very short time to adapt to a change that will see them lose a significant amount of income.

Rash Bhabra, from pension experts Towers Watson, has argued that women born around 1954 will be the biggest losers.

'A woman born on 5 April 1953 will still be able to claim her State Pension when she is just 62 years, 11 months and one day old. A woman born a year and a day later will have to wait until she is 66. The extra three years of income could be worth more than £15,000 just looking at the Basic State Pension and could be much higher for women with substantial entitlements to SERPS or the State Second Pension. It may have been fairer to start the changes earlier but implement them more gradually.'²⁵

Age UK has argued that:

If given the green light these changes will deny millions of people the chance to plan properly for their retirement and will condemn the poorest to even more hardship.²⁶

4.5 Other Changes that May Affect Incomes

4.5.1 Conditionality and Sanctions

Benefits such as Job Seekers Allowance are already conditional on a claimant seeking work. People who a Job Centre believes are not actively seeking work can face sanctions including loss of benefits. Sanctions will become more severe with the introduction of the Universal Credit.

The Citizen's Advice Bureau nationally has raised concerns that sanctions are already being applied unfairly:

Case evidence reported by bureaux to Citizens Advice highlights that many claimants are sanctioned apparently inappropriately; others, it is clear, do not know why they have been sanctioned, and get no explanation or warning in advance of the sanction being applied. Cases highlight the impact of sanctions on the most vulnerable claimants. They are often vulnerable clients with learning disabilities who have failed to understand what is required of them, or who haven't attended courses or applied for jobs because the options have been inappropriate to their disabilities or levels of literacy.²⁷

There have been national newspaper reports that DWP staff in some areas have been set targets to sanction people.²⁸ The Government has admitted that some Job Centre managers 'misunderstood' the sanctions system and had been setting targets.²⁹ The Government claims that this has been stopped but the Guardian has reported claims by a number of DWP staff that the policy is still continuing in their area and that as a result staff are deliberately targeting the

Case study: A Pensioner Left with no Food and Heating over Christmas. This case study was highlighted to us by Coventry Citizen’s Advice Bureau, edited text from the Coventry Observer

“A Coventry woman has hit out at the “disgusting” way she was treated by Jobcentre Plus (JCP) after their mistaken sanctions left her with no heating or food for five days.

Lesley ... of ..., Stoke, received a letter from JCP in August which threatened to cut off her cash as she had not applied for a bakery job at Costco.

The panicked 60-year-old, who has been receiving Job Seeker’s Allowance since she was forced to sign on in January 2010, said she sent them a letter of apology.

‘I said I was sorry that it must have been an oversight – I’ve applied for hundreds and hundreds of jobs so I just said I must have forgotten.

I didn’t hear anything else until I went to withdraw my money at the beginning of December and it wasn’t there – I thought it was a mistake but then found out they had applied a 26-week sanction with no warning.

I was devastated and totally desperate. I went to the Citizen’s Advice Bureau (CAB) in pieces – it turned out I did apply for the job. I’d just forgotten.’

Lesley said the sanction had left her with no heating or food for five days over the Christmas period and relied on her daughter bringing her a flask of coffee and sandwiches.

‘It was 6.5 degrees and I had to wash my dishes in freezing cold water – I may as well have been in an igloo outside.’...

The grandmother, who started her working life at Pontins Holiday Camps 43 years ago, was employed in the Aston Court Hotel in Holyhead Road before the company went into receivership in March 2010.

She signed on for JSA in January 2010 after shifts at the hotel drastically reduced and has been actively searching for a job ever since.

I’ve tried everything I can to find work but who’s going to employ a 60-year old who’s a few months away from being a pensioner...I got my money back but it doesn’t compensate me for sitting here alone on Christmas Day.

Charley Gobbons, CAB chief executive said he was worried more and more clients would face the same fate due to “serious issues with the sanctions process”

Extracts from the *Coventry Observer*, 17.03.11

most vulnerable people, including people with learning difficulties and poor English in order to find an excuse to apply a sanction.³⁰

Women who have experienced domestic or sexual violence have reported being sanctioned when they were unable to attend appointments or interviews as a result of their trauma following attack. (See chapter on Violence for more information).

In Coventry in 2010 9,190 people were referred for sanctions.³¹ There is no indication that Coventry was one of the areas where Job Centre managers were setting targets to sanction people. However we believe that because of the severe impact on the people affected (see case study) and the move to stricter sanctions under the Universal Credit (see below) the impact of sanctions on claimants in Coventry needs to be carefully monitored.

4.5.2 Up-rating of benefits

What is changing?

Benefits and tax credits will be up-rated in line with the Consumer Prices Index (CPI) rather than the Retail Price Index or the Rossi Index (a variant on the RPI)

Who will this affect?

This will affect everybody receiving benefits and tax credits. This may affect over 60,000 families in Coventry.³² Benefits, including tax credits make up a greater percentage of women’s total income than men’s (18% for women compared to 8% for men). Nearly a third (30% of women) but only 15% of men rely on state support for at least 75% of their income.³³

The Institute of Fiscal Studies has estimated that the difference between the CPI and the RPI is likely to be close to 2% each year³⁴. This will mean that

the incomes of people on benefits will decline relative to the general population over time. Since women are more likely to be affected this will increase their poverty relative to men.

4.6 Universal Credit

4.6.1 What is changing?

From 2013 the Government is planning to replace all in and out of work benefits with a 'Universal Credit'

- This payment will replace non-contributory Job Seekers Allowance, Working and Child Tax Credits, Employment Support Allowance, Housing Benefit, Income Support, Council Tax Benefit.
- It will mean a single system of support for people moving in and out of work without needing to make separate claims.
- It will be paid out as a single monthly payment and the Government is proposing that for couples one person should claim the Universal Credit on behalf of the family.

4.6.2 Who will it affect?

This change will affect everyone claiming tax credits or out of work benefits. This may affect over 60,000 families in Coventry³⁵

It is difficult to predict the impact this change will have on women's incomes because not all elements of the way the credit will be calculated have been announced.³⁶ Some women may gain because they will be able to combine universal credit with 'mini jobs' of less than sixteen hours a week. However others may lose depending on the way the credit is calculated.³⁷

In addition the Women's Budget Group has raised concerns about the potential impact on gender equality of the way in which the Universal Credit will be paid.³⁸ Their concerns include:

Disincentives for second earners

Because of the way the universal credit will be withdrawn second earners in couples (usually the woman) will be worse off under the Universal Credit. The effect of the Universal Credit may be to discourage women with working partners to return to paid work after the birth of a child. This will leave many women without an independent income and at risk of poverty if the couple separate.

Payment to a single person within couples

The Government is proposing that for couples one person should claim the Universal Credit on behalf of the family. This may leave women without any independent income. There is strong evidence that money is not shared equally within households, and in some couples the person who earns money, or receives it in benefits, exercises greater (including total) control over how it is spent.³⁹

How often payment is made

The Universal Credit will be paid as a single monthly payment. At the moment some benefits are paid fortnightly, while tax credits are paid monthly. The Women's Budget Group argues that this will cause problems with budgeting for some families. These will particularly impact on women because in low income households it is usually the woman who is responsible for managing day to day spending and balancing the family budget. Women tend to be the 'shock absorbers' of poverty, going without in order to ensure other family members are fed and clothed.⁴⁰

The Universal Credit will have a more severe sanctions regime. Someone who does not take part in Mandatory Work Activity (MWA) can lose benefits for 13 weeks for a first 'offence' and 26 weeks for a second.

The Universal Credit will be a major change to the benefit and tax credit system. It is important that the impact of this change is carefully monitored in Coventry, both for its impact on women's incomes and the longer term impacts on gender equality. In the light of problems with the existing sanctions system the impact of the tougher sanctions regime needs to be carefully monitored.

4.7 Impact of other changes

Women's incomes may also be affected by a number of other changes catalogued elsewhere in this report including:

- Women are more likely to be affected by reductions in housing benefit (see chapter on housing).
- Women needing legal advice or help (for example to deal with unfairly applied sanctions or mistakes in benefit assessments) will be affected by the removal of Legal Aid for welfare benefit cases (see chapter on legal advice and help).
- Women's chances of finding suitable employment may be reduced by the loss of a large number of public sector jobs (see employment chapter for more details).

4.8 What are the Human Rights and Equality Impacts?

The overall impact of these tax and benefit changes, particularly when combined with the changes to housing benefit, will hit women more than men. Calculations by the House of Commons Library have shown that the cost to women of all changes including housing benefit will be £5.76 billion pounds. The cost to men will be lower - £2.295 billion.

Women are already poorer than men⁴¹ and receive a higher proportion of their income

from benefits,⁴² so the effect of these changes will be to increase inequality between women and men's incomes.

The impact of these changes on individual women in Coventry will depend on their situation. However for some women the combined impact of changes to benefits and tax credits could lead to a significant loss of income, pushing those women into poverty. Lone parents, disabled women, carers and BME women are likely to be particularly badly hit.

Poverty has significant long term impacts on people's overall health and well-being that also raises human rights issues:

- **Infant mortality** is 35% more common among those from manual backgrounds than those from non-manual backgrounds.⁴³ Infant mortality in Coventry is 6.7 per 1000 live births compared to 4% in the South East of England.⁴⁴
- **Life expectancy** is linked to poverty. People living in Foleshill ward are likely to die eight years earlier than someone living in Wainbody.⁴⁵
- **Poorer children** on average experience poorer health during their childhoods and the effects of this last throughout their lives. Three-year-olds in households with incomes below about £10,000 are 2.5 times more likely to suffer chronic illness than children in households with incomes above £52,000.⁴⁶

Children growing up in poverty experience significant long term impacts on their health, educational attainment, employment opportunities and life expectancy.⁴⁷

- **The risk of mental illness** for someone in the poorest fifth of the population is around twice the average⁴⁸

Therefore if the combined impact of changes to benefits and tax credits leads to a significant loss of income, pushing women into poverty, this could impact on their right to health or even their right to life.⁴⁹

4.9 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights issues described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to changes to benefits and tax credits

The impact of the changes to benefits and taxes and the harsher sanction regime should be monitored to assess:

- The long term impact of the changes on gender equality
- The impact of the changes on the human rights of the poorest women and other vulnerable groups.

4.10 A Fictitious Scenario to Demonstrate Potential Cumulative Impacts

Potential impact of the cuts

This is a fictitious scenario. It is an example of a situation that *might* happen if the concerns raised in this report about the impact of the cuts prove to be justified.

Debbie lives with her husband Sean and their two children. They own their own house. Sean has been seriously injured at work and claims contributory Employment Support Allowance. Debbie works 25 hours a week earning the minimum wage and the couple receive tax credits. Debbie's employer reduces her hours to 20 per week. (1) Debbie contacts the tax credits office to inform them of her change of situation and is shocked to be told that she is no longer entitled to tax credits. (2)

Debbie looks for another job with longer hours, but it is hard to find one that fits around her children and Sean's care needs. Debbie looks into afterschool clubs for her children but discovers that the afterschool club at her school has closed down. (3)

After a year Sean is told that he is no longer entitled to Employment Support Allowance because of Debbie's earnings. (4)

In total the couple have lost £168.31 a week. (5)

1. In order to avoid making staff redundant some employers are reducing hours
2. From April 2011 couples must work at least 24 hours a week between them in order to be entitled to tax credits (up from 16 hours)
3. With cuts to school budgets after school clubs may be under threat (see Health, Social Care and Other Support Chapter)
4. Contributory ESA is now limited to one year (See incomes and Poverty Chapter).
5. Lose working tax credit £36.75 basic element, £37.31 couple element and £94.25 contributory ESA (2011/12 weekly rates) – financial calculation from http://www.familyandparenting.org/Filestore//Main_report_families_in_an_age_of_austerity.pdf

- Cooper, Y, 2010. *Women bear brunt of budget cuts* [online] available at: <http://www.yvettecooper.com/women-bear-brunt-of-budget-cuts> [Accessed 21 April 2011]
- Based on an average national cost for women across the UK of £229.88 and 128,900 women over 16 in Coventry – based on data from Coventry City Council, source ONS 2009
- Department for Work and Pensions, 2011. *Household benefit cap equality impact assessment*. [online] March 2011 at p. 7. Available at: <http://www.dwp.gov.uk/docs/eia-benefit-cap-wr2011.pdf> [Accessed 8 April 2011]
- There were 4,660 babies born in Coventry in 2009 See, Office for National Statistics 2009 *Live births profile, Coventry* [online] available at <http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?a=7&b=276801&c=coventry&d=13&e=13&g=373870&i=1001x1003x1004&m=0&r=1&s=1302427642820&enc=1&dsFamilyId=1939> [Accessed 21 April 2011] Some of these will be twins so the total number of mothers affected may be lower.
- Office for National Statistics, 2010. *Child benefit statistics Coventry* [online] available at <http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do;jsessionid=ac1f930c30d5a792bc749bfd4e0aa380f8ea3aa3a139?&a=7&b=276801&c=Coventry&d=13&e=4&g=373870&i=1001x1003x1004&m=0&r=1&s=1302191299032&enc=1&dsFamilyId=215&njs=true&nsc=tr&ue&nssvg=false&nswid=800> [Accessed 21 April 2011]
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	Women	Men
Care for 1-19 hours	11,055	8,972
Care for 20-49 hours	1,936	1,471
Care for 50+ hours	3,802	2,643
All carers	16,793	13,086

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5 Education and Training

5.1 Overview

Women in Coventry will be affected by a series of cuts to funding in both further and higher education. A number of these cuts will have a disproportionate impact on women either because they are the majority of those affected or because women's life time earnings are on average lower than men's making it harder for women to meet the increased costs of studying. Taken together, there are concerns that all of these cuts may act as a serious barrier to some women obtaining educational qualifications.

Women also tend to be the primary carers of children. Therefore there will be an indirect impact of cuts to funding for schools on women. Ongoing monitoring of women's access to further/higher education and cuts and reduction of support services in schools is therefore required.

5.2 What is Changing?

5.2.1 Schools

- The grant received by Coventry from the Department for Education to pay for schools and colleges in Coventry has been cut by 24%. As a result of these cuts there will be a cut to services provided for dyslexia, behaviour and attendance, sensory support and speech and language. Targeted mental health support in schools will be cut.¹
- The Building Schools for the Future programme has been closed down. Coventry had been due to receive £325 million for new buildings and £30 million for Information and Communication Technology under the programme, benefiting 20 schools including two special schools. All this work has been cancelled.²

5.2.2 Further Education and Training

Institutional Funding

- Further education colleges are facing a 25% cut in funding.

Funding for Mature Students

- Students aged 25 and older will have to pay half the fees for a level 2 (GCSE equivalent) qualification.
- Students aged 25 or older will receive no help with fees for a level 3 (A level equivalent) qualification.³

Educational Maintenance Allowance

- EMA will be replaced by a new bursary scheme and the funding reduced from £560 million to £180 million. Funding will go to colleges and schools to distribute at their discretion meaning that students in different

parts of the country in the same situation may receive different amounts of support depending on the policy of their college.

- 12,000 16-19 year olds (those in care, care leavers and students on income support) will be guaranteed a payment of £1,200 a year, an increase of £30 a year from the £1170 they received under EMA. Other students will be entitled to substantially less.
- The Government has reversed a decision to cut EMA from the end of the academic year. Students who first successfully applied for EMA in 2009/10 will continue to receive payments at the same level until the end of the 2011/12 academic year and students in their first year of post-16 study who were in receipt of the maximum weekly EMA payment of £30 will be eligible for £20 until the end of the 2011/12 academic year.

English for Speakers of Other Languages (ESOL)

- There are cuts planned to the funding of ESOL courses. These include:⁴
 - Limiting free places to those in receipt of job-seekers allowance or employment support allowance. For those receiving other benefits, such as housing benefit, income support or tax credits – who are all currently eligible – free places will not be available.
 - Government co-funding for workplace ESOL courses will end.
 - Co-funding for level 2 ESOL courses for employees of firms with more than 250 employees will end.
 - People who have been in the UK for a year (for example as the wife or husband of a British citizen) will be eligible for co-funding but will have to pay half the cost themselves even if their spouse is low paid or unemployed. Student loans will not be available as these only apply to level 3 qualifications and above and ESOL only goes to level 2.

Apprenticeships

- 75,000 additional apprenticeship places are planned for under 25s.⁵

5.2.3 Higher education

- Universities face teaching cuts of up to 80% with funding for arts, humanities and social science subjects being cut completely. To replace this, universities will be able to charge tuition fees of between £6000 and £9000 (up to three times the current level of fees). All universities charging over £6000 will have to prove that they are doing enough to encourage students from disadvantaged backgrounds.
- Funding for aim higher, which supported people from under-represented groups to get to university will end in 2011. From 2010-2011 £10.4 million was spent on projects in

Education Maintenance Allowance (EMA) is currently paid to over 635,000 learners nationally to help them stay in education after the age of 16. Around 80% of those young people receive £30 per week (£1,170 a year) – that means their household income is below £20,800 per year.

- the West Midlands including Coventry.⁶
- There are two universities in Coventry. Locally University of Warwick has set its fees at £9,000. Coventry University has announced variable fee levels from £7,500 a year for classroom based courses to £9000 for specialist degree courses.⁷

5.3 Who Will it Affect?

5.3.1 Schools

Cuts to special needs and mental health support in schools

The potential impact of these cuts may be severe. Coventry City Council's Equality Impact Assessment on these cuts states:

'There will be a whole range of equality impacts especially on those children and young people who are identified as vulnerable and at risk of underachieving at school. Particularly this would include groups already identified at risk such as boys, children living in poverty, children with or at risk of poor mental health, children whose first language is not English and those children identified with SEN or behavioural difficulties.⁸

In addition to the children directly impacted by these cuts there will be an indirect impact of these cuts on women who are the mothers of these children. Since women tend to be the primary carer the work of trying to get additional help, taking children to appointments, appealing against decisions and so on is largely carried out by women. This can be seen in the disproportionate number of women (73%) applying for Legal Aid for education related cases.⁹ (See Legal Advice chapter for more information)

Building schools for the future

The cuts to the Building Schools for the Future programme have already had an impact on schools in Coventry. In one primary school in Coventry the cuts have meant pupils having lessons in a corridor. Richard Lee Primary School in Wyken, Coventry, has a leaking roof, cracked walls, peeling plaster and was recently flooded. Over 80 pupils from 3 classes have had to have lessons in a corridor because their classrooms cannot be used.¹⁰

Conditions like this will have a negative impact on both female and male pupils (and teachers). There is also likely to be an indirect impact on the women who are the mothers of these children as detailed above.

5.3.2 Further education

Further education colleges are facing a 25%

cut in funding. The full impact of these cuts in Coventry is not yet clear but comments from staff in FE have included concerns about:

- Cuts to contact time for students
- Cuts to staff contracts so that they end in May rather than June, meaning deadlines for students have had to be brought forward
- Cuts to pastoral care support available to students
- Cuts to the 'learning support fund' to support students with particular needs
- Cuts to courses such as hairdressing and travel and tourism¹¹

Funding for Mature Students

Women mature students are likely to be disproportionately affected by proposals to remove funding for level 2 (GCSE equivalent) or level 3 (A level equivalent) qualifications for anyone over 25. 56% of learners at level 2 aged 25 and over are women.¹²

These cuts have particular implications for women who may have had children young and not completed their education. For instance, a woman who wishes to study A-levels in order to apply for university will have to take on loans not only for her university study, but also for A-levels.

Education maintenance allowance

In 2010, 2,567 students in Coventry received EMA.¹³ Roughly equal numbers of male and female students claim EMA¹⁴. An Equality Impact Assessment of EMA carried out in 2009 showed that EMA was particularly important in helping teenage mothers and young people with special needs stay in education.¹⁵

There is no research at the local level on the effect of participation and achievement rates for students receiving EMA. But national studies suggest increases in participation rates, grades achieved by students and future earning potential.¹⁶ There is evidence that EMA has had a particularly positive impact for BME girls and young women.¹⁷

Under the new bursary scheme it will be up to colleges to decide how money is distributed to most students (except students in care, care leavers and those on income support). It is not yet clear what impact this will have on students in Coventry.

English for Speakers of Other Languages (ESOL)

There are 187,000 ESOL students nationally. 99,000 (53%) of students will no longer be eligible for free places. 74% of the students who will no longer be eligible will be women – so these cuts will disproportionately discriminate against them.¹⁸

Cuts to ESOL funding would result in many ESOL students (an estimated 70%¹⁹) being unable to study. There is also likely to be a bigger impact

on the ability of colleges to run courses. 75% of Colleges nationally said they would have to reduce the amount of ESOL provision available if there were no concessions for people on 'inactive' benefits, because they anticipate considerably less demand. Many expressed concern at students' ability to pay the full fees.²⁰

These cuts will have a significant impact on women who do not speak English and who are likely to be even more isolated. Foleshill Women's Training, which hosts ESOL courses in Coventry provided by adult education, said of the cut:

"If the adult education funding ends and we lose the ESOL courses that will impact on a lot of women who don't have English. The fact that we are women only is very important in enabling many women who come to us to access our courses. There is talk that adult education services may no longer be able to offer free ESOL courses, so where does that leave the women who can't afford the courses?" *Christine McNaught, Foleshill Women's Training*

Jo Mercer, the Association of Colleges Director of Policy has said of the cut: "It is hard to reconcile the likely impact of this policy with the Government's stated support for social mobility and a fair society and we believe they may be unaware of the unintended consequences, particularly the disproportionate effect on women, of these proposals."²¹

Apprenticeships

There are no figures about the number of additional apprenticeships which will be made available in Coventry. Research on apprenticeships shows that they tend to be very heavily gender segregated. For instance, women make up 2% of apprentices in construction, 3% in engineering and 1% in plumbing, compared to 97.5% in early years (children under school age).²² Gender segregation in the labour market is one of the major underlying causes of the continued pay gap between men and women.

5.3.3 Higher Education Impact

Students brought up in Coventry study all over the country. Students come from all over the country come to study at one of Coventry's two universities:

There are 18,975 students at Coventry University of which 9,108 are women. There are 29,730 students at the University of Warwick of which 15,439 are women.

The change in funding arrangements at universities will have a disproportionate impact

on women because:

- The courses that have lost all their teaching funding (arts, humanities and social sciences) are more likely to be taken by women than by men.²³ In contrast the STEM (science, technology, engineering and mathematics) courses which are more likely to be studied by men have had their funding protected. It can be argued that increasing the numbers of women studying STEM subjects, which may lead to higher paid jobs, would have a positive impact on gender equality. However as of April 2011 the Government has stopped funding to UKRC, the leading body in the UK offering advice and services to address the under-representation of women science and technology.²⁴
- Women continue to earn less than men over the lifetime, and the 'graduate premium' is lower for women than for men. For instance, three and a half years after graduating 22% of men earn over £30,000 compared to only 12% of women.²⁵ This means that it will take women longer to pay off their student loan. The London Economics Consultancy has estimated that 70-80% of women students will not be able to pay off their student loans in the thirty years after they graduate.²⁶
- There are more women than men mature students. 40.3% of female students are over 25 compared to 36.7% of male students.²⁷ Research by the London Economics Consultancy concludes that mature students may be particularly likely to be put off higher education by increased fees.²⁸

There is likely to be a particular impact on women who have children. 60% of students with children have considered leaving their course as a result of difficulties to do with finances, childcare and inflexible course arrangements. Over half have taken on debts, other than student loans, to meet their living expenses whilst students. Any further cuts to childcare funding, nursery provision, and support services at institutions, will undoubtedly lead to student parents leaving their courses as they struggle to cope.²⁹

Women living in poverty are particularly likely to be affected by the introduction of fees. Polling by MORI showed that school students from disadvantaged backgrounds were much more likely than other students to be put off higher education by increased fees.³⁰ This may be a particular issue in Coventry as average household income in Coventry is lower than the national average and 32% of the city's population live in areas that are the 20% most deprived areas in England.³¹

5.4 What are the Human Rights and Equalities Issues?

Women tend to be the primary carers of children. Therefore there will be an indirect

impact of cuts to funding for schools on women.

Individually, it has been demonstrated above that many of the cuts to further and higher education will have a disproportionate effect on women nationally and in Coventry in particular. Taken together, there are concerns that all of these cuts collectively may seriously disadvantage women in the following ways:

- **Act as a barrier to women obtaining educational qualifications** – Increased fees for higher education and reduced support for further education courses will potentially act as a significant barrier to women, particularly those who have children, are from poorer backgrounds and/or are mature students.
- **Have negative impacts on women in later life** – Women who are unable to obtain educational qualifications as a result of increased fees and reduced support may see their earning potential and job prospects reduced as a result.

It is even being argued in a current case that some of the increases in costs of education

amount to discrimination in terms of the right to education under the Human Rights Act.³²

5.5 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights issues described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to education.

In order to assess the actual human rights and equality impacts of these changes on women in Coventry, the following areas should be monitored in particular:

- The number/percentage of women who are accessing further and higher education courses after the implementation of cuts
- Other negative impacts on women of reduced support and funding for further and higher education (e.g. ability to pay back student loans)
- Cuts and reduction of support services in schools and the indirect impacts of this on women

5.6 A Fictitious Scenario to Demonstrate Potential Cumulative Impacts

Potential Impact of the cuts

This is a fictitious scenario. It is an example of a situation that *might* happen if the concerns raised in this report about the impact of the cuts prove to be justified.

Vicky is a lone parent in her forties and with her two children in a three bedroom flat which is privately rented. Their rent is £129 a month.

Her daughter is eleven and her son is five and has just started school. She claims income support and receives child tax credit totalling £198 a week. She gains about £2 a week as a result of changes to benefits and tax credits. However her housing benefit drops by £8 leaving her £6 a week worse off. (1)

As her son has turned five she is moved onto Job Seekers Allowance. (2) Her son is having problems settling in at school. He has speech and language problems and Vicky tries unsuccessfully to get additional support through the school. (3) His speech problems make him frustrated and he starts misbehaving. Vicky frequently has to go to the school at short notice to talk to teachers about his behaviour. She does not know how she can find a job that fit around her care needs.

Vicky was left with debts when her partner left. She has been trying to pay this off but has found it difficult as her income has fallen. After struggling for many months she goes to the Citizen's Advice Bureau but they no longer have specialist debt advisors(4).

1. The local housing allowance rate for a three bedroom property will drop from £129.23 to £121.15 (see Housing Chapter)
2. From October 2011 lone parents with children over five will be required to move from Income Support to Job Seekers Allowance and therefore be actively seeking work (see Incomes and Poverty Chapter)
3. Funding for speech and language support in schools has been cut (see Health, Social Care and other Support Services Chapter).
4. Funding for specialist debt advice has been extended for a year but there is no guarantee of further funding at the end of this period.

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6. Violence Against Women

6.1 Overview

Violence and/or abuse against women is a widespread, but often hidden, abuse of women's human rights. Services for women in Coventry are already over-stretched. National research has shown that statutory agencies (in particular the health service, police, crown prosecution service (CPS) and courts) often fail to meet women's needs in a way which many women feel amounts to a repeat form of abuse.¹ Research by the Fawcett Society has suggested that levels of violence against women may have increased since the recession began.²

This chapter demonstrates how the cumulative impacts of cuts: cuts to advice, housing and counselling services to women, cuts to the budget of the police, CPS and National Health Service combined with cuts to Legal Aid and cuts to welfare benefits will all have an impact on the human rights of women victims and survivors of violence in Coventry.

We have focussed on violence against women rather than crime more generally because of the scale of the problem and because violence against women was identified as a priority issue among women's organisations and individual women when researching this report. However many of the issues raised, particularly the cuts to police and Crown Prosecution Service budgets are relevant to other types of crime.

The scale of the problem

- Approximately 2,600 women in Coventry are raped or sexually abused every year.³
- 6,191 girls aged 0-16 in Coventry and 3,373 boys are likely to have been raped or sexually abused each year.⁴
- 30,397 women in Coventry are likely to have been raped or sexually abused at some point in their lifetime.⁵
- Between 10,801 and 15,430 women in Coventry will experience domestic violence every year.⁶
- 38,575 women in Coventry are likely to experience domestic violence in their lifetime.⁷
- If sexual assault and stalking are included, then 69,435 women in Coventry (45% of the female population) have experienced at least one incident of inter-personal abuse in their lifetimes.⁸
- Repeat victimisation is common. 44% of victims of domestic violence are involved in more than one incident. No other type of crime has a rate of repeat victimisation as high.⁹

6.2 What is changing?

Women experiencing violence and/or abuse in Coventry will be affected by a number of cuts to funding and changes to welfare benefits. Here we provide an overview of the main changes before exploring each in depth in the sections below.

- **Services for women** experiencing violence in Coventry are under threat. Some agencies have already lost significant funding. Funding for other services is currently under review leaving organisations uncertain about their future.
- **The Police and Crown Prosecution Service** are both facing a budget cut which agencies fear may reduce the support available to victims and survivors of violence. The number of specialist domestic abuse officers has already been cut from eight to two.
- **The National Health Service** is facing a budget cut which may reduce the level of support available to victims of violence. Primary Care Trusts (PCTs) which currently fund work with victims and survivors of violence are being abolished and it is not clear how far the new GP consortia will continue to fund this work.
- **Cuts to Legal Aid** will reduce the ability of women suffering violence to get the legal help and support they need.
- **Cuts and other changes to welfare benefits** risk increasing women's financial dependency on men, making it harder for women to leave violent relationships.
- **Increased conditionality of benefits** may impact women who are unable to seek work because of trauma or on-going mental health problems as a result of their abuse.
- **Cuts to housing benefit** may make it harder for women to move area to get away from their attacker.

6.3 Services for Women Experiencing Violence

6.3.1 Domestic Violence services

There are three main agencies providing services to women experiencing domestic violence in Coventry; Coventry Haven, Valley House and Panahghar.

- **Coventry Haven** provides safe houses for women who are not safe in their own homes as well as advice, support, counselling and legal advice.
- **Valley House** provides both direct emergency access and supported accommodation for women and their children who have left violent relationships

as well as a personal counselling service, education and training opportunities and a full range of family support services for children, young people and families.

- **Panahghar** provides services to Asian women including supported temporary housing, advice, information, advocacy and counselling, children's services, training, group work and family therapy.

One of the main sources of funding for some of these services has been the Supporting People programme, which is paid from central Government via Coventry City Council.

Supporting People has been cut by 11.5% and is no longer ring-fenced. This has resulted in councils in some parts of the country making cuts of up to 50% in their spending on supporting people funded projects.¹⁰ In contrast to this Coventry City Council has stated that domestic violence is a key priority and that it will work to protect domestic violence services as well as those to vulnerable people more generally. It has replaced lost grant funding from mainstream provision and postponed any decision on what will happen to its Supporting People contracts until September to give it time to consult with all key stakeholders and undertake a fundamental review.

Opinion is split among domestic violence agencies about what the Council's commitment to domestic violence services means in practice. Some see the Council as being 'more open than ever before' and have praised the Council for avoiding the 'slash and burn' approach taken in other areas; others are very sceptical about whether their concerns are being taken seriously.¹¹

The postponement of contractual changes until September means that the situation for services in Coventry is currently better than in many parts of the country (60% of refuge services nationally have no funding agreed after March 2011¹²). However agencies are still facing a great deal of uncertainty and a fear that funding may be cut in the long term.

Coventry Primary Care Trust (PCT) also funds domestic violence services in Coventry. With the abolition of PCTs this funding is now uncertain (see below).

6.3.2 Sexual Violence Services

The main agency providing services to victims and survivors of sexual violence is Coventry Rape and Sexual Abuse Centre (CRASAC).

CRASAC provides:

- Face to face therapeutic counselling for women and girls in Coventry who have experienced any form of sexual violence at any time in their lives.
- A telephone helpline for victims, survivors,

their families, supporters and other professionals which provides emotional support and signposting to other services.

- Crisis support via Independent Sexual Violence Advocates (ISVAs) for female and male victims following attack or disclosure or at the point when they wish to access the criminal justice system. This provides emotional, practical and advocacy support throughout the criminal justice system.
- Outreach work which is providing support within community settings, raising awareness to encourage more community based response to victims.

CRASAC has had reductions in funding for their Independent Sexual Violence Advocates (ISVAs). These posts were covered by a national funding stream managed by Coventry's Community Safety Partnership, which has now ended. Coventry City Council agreed some interim funding to provide 'breathing space' but CRASAC is very concerned that the service will face cuts in June and face severe reductions after March 2012.

CRASAC receives some service level agreement funding from the PCT and City Council and again the future is uncertain after March 2012.

With the NHS changes CRASAC is concerned that GP commissioners may not realise the importance of the services they provide to survivors of sexual violence. These concerns are shared by Alison Gingell, Chair of Coventry Primary Care Trust:

'What is extremely unclear is the extent to which GP consortia see that any public health issues are their responsibility to commission so I have very, very grave concerns around funding for people like CRASAC, who provide support to women who have been raped and who we fund at the moment.'

Interview with Alison Gingell, March 2011

The Equality and Human Rights Commission has funded outreach work by CRASAC to Black and Minority Ethnic (BME) communities. This has led to a 74% increase in BME women accessing the ISVA service and a 24% increase in counselling clients – suggesting a high level of previously unmet need. However from 2012 the EHRC will no longer be funded to make grants of this type and it is not currently clear if this work can continue to be funded via another source¹³.

The Government announced up to £10.5 million funding for rape crisis centres in January 2011.¹⁴ This will be available for new and existing rape crisis centres including CRASAC. However it will not replace all of CRASAC's funding that is under threat.

Case Study of the Impact of ISVA Service

A 14 year old girl reported the abuse she was experiencing from her stepfather after watching an ongoing storyline in EastEnders that was reminiscent of her situation. The ISVA service offered her, and her mother, fortnightly sessions to deal with their emotions in relation to the sexual abuse and the ongoing police investigation. The young girl felt responsible for the family being ripped apart. The perpetrator was sentenced to a significant term in prison. In addition, the perpetrator has to sign the sex offenders register and has a Sexual Prevention Order. The mother of the girl was supported during the sentencing hearing. The ISVA service has liaised with mental health services due to her resultant problems such as panic attacks, lack of sleep, and constant anxiety. They continue to liaise with her school.

An extremely positive initiative is the creation of 'Coventry & Warwickshire Sexual Assault Strategic Board' comprising - Warwickshire Police, West Midlands Police (Coventry) Coventry City Council, Warwickshire County Council, Warwickshire Crown Prosecution Service (which covers Coventry), Arden Cluster NHS (Coventry & Warwickshire) and third sector rape support organisations (CRASAC, Terence Higgins Trust, RoSA, Safeline). This Board is working to establish a 'Sexual Assault Referral Centre' (SARC). At present there is no definite timescale or location for the SARC but the aim is to establish it at a hospital site, near Accident and Emergency.

6.3.3 Impact of these cuts

Without women's refuges or supported accommodation, women in violent relationships may have nowhere else to go where they (and any accompanying children) can be safe. Women may have no family or friends that they can stay with, or may not be safe staying somewhere where their partner or ex-partner can find them. They may be forced to continue staying with their violent partner, putting both themselves and their children at further risk.

Violence against women is linked to long term mental illness and with physical and sexual health problems.¹⁵ Specialist counselling services such as those provided by Coventry Haven, Panahghar, Valley House and CRASAC are vital in helping women deal with the long term impact of violence.

Women who have experienced violence and/or abuse may face a huge range of financial, legal, employment related or housing problems. These problems can be exacerbated by statutory services which fail to meet their needs. Without specialist advocacy services such as the CRASAC ISVAs or advocates at Coventry Haven, women may find it impossible to get the advice, support and services they need.

Research by the Women's National Commission (WNC) has demonstrated the importance of specialist BME women's groups in supporting, advocating for and empowering BME women:

"The Panahghar refuge is amazing, the staff are so supportive and helpful; they have been fantastic. There are other Asian girls there as well that know my situation, know what it is like which is really important. It is so supportive to be in a refuge with women who have come from a similar background and have an understanding of your situation."¹⁶

6.3.4 Example of Vital services that may disappear – ISVA service at CRASAC

80% of women who report rape to the police either withdraw their complaint, or have the

case dropped. The CRASAC ISVAs have greatly reduced this attrition rate for those who engage with their service.¹⁷

The police have recognised the importance of the ISVA service:
In my opinion had it not been for the ISVA service, this victim may never have improved her life and would have been at serious risk of more serious injury or death. I have nothing but praise and admiration for a service which can only benefit the vulnerable in society¹⁸.

6.4 Cuts to Policing

The West Midlands police have to make a saving of £40 million in this year's budget and a further £38 million in 2012/13. This may lead to cuts of 2000 jobs.

As part of these cuts the number of specialist domestic abuse officers has been cut from eight to two. These officers are specially trained to deal with domestic violence cases. All the agencies we talked to dealing with violence against women expressed concerns about what this would mean.

'It will be more often ordinary police that deal with these cases and we know that they are not as sensitive to the needs of women'
Miles Larmour, Valley House

Research into the experience of the criminal justice system among women who have suffered domestic or sexual violence shows that large numbers of women already 'felt disillusioned about the level of protection and response received - from the police and felt they had unequal access to the criminal justice system.'¹⁹ Agencies dealing with violence against women are concerned that cuts in police resources will make the situation worse.

'It is apparent already that policing has wound backwards. We are seeing a failure to turn out to urgent calls, problems getting the police to attend'
Simone Dawes, Coventry Haven.

Despite the cuts Coventry and Warwickshire police are working to establish a Sexual Assault Referral Centre (SARC) and have seconded an officer (alongside someone from Warwickshire County Council) to create the SARC.

6.5 Cuts to the Crown Prosecution Service

The Crown Prosecution Service is facing cuts of 25%. This may mean the loss of up to 200 jobs across the West Midlands.²⁰

Director of Public Prosecutions Keir Starmer has said "I'm determined that the budget cuts will not affect our service to victims of sexual offences and domestic abuse," and that violence against women is a priority for the CPS.²¹ However agencies in Coventry remain concerned that such substantial cuts may impact on the resources available to prosecute cases of violence against women.

6.6 Health Service Cuts

Coventry Primary Care Trust (PCT) has to make savings of £5 million on its 2011/12 budget²². From 2013 PCTs will be abolished to be replaced by GP consortia (see section on Health and Social Care for more information).

Violence against women has long term impacts on the physical and mental health of women. The impact of rape and sexual abuse includes anxiety and panic attacks, depression, substance misuse, eating disorders, self-harm and suicide.²³ Women who experience domestic violence require twice the level of general medical services and three to eight times the level of mental health services.²⁴ Half of the women of Asian origin who have attempted suicide or self-harm are domestic violence survivors.²⁵

Research by the WNC for the Department of Health has demonstrated the ways in which health services currently fail to meet the needs of women experiencing violence.²⁶ Any cuts to NHS funding may reduce the ability of health services to meet these women's needs still further. In particular, Alison Gingell, Chair of Coventry PCT, has expressed concerns about budget cuts to mental health services in Coventry, which are particularly important for women who have suffered violence:

'Mental health services have in the past been Cinderella services and I am very concerned about the commissioning of mental health services in the future.' *Alison Gingell, Chair of Coventry Primary Care Trust*

Alongside budget cuts the move to GP commissioning may further affect the funding available to women's services. Coventry PCT currently funds work to support victims and survivors of violence including Coventry Haven and CRASAC. It is not clear whether GP consortia will continue to fund this work once

they take over responsibility for commissioning, or whether it will be funded by the City Council which will take on responsibility for public health.

6.7 Cuts in Legal Aid

Legal Aid is being reduced or eliminated for a wide range of cases. There are significant potential impacts on women who have suffered domestic violence:

- **The narrow definition of domestic violence** - Legal Aid will still be available in domestic violence cases for family law issues (divorce, child support, child contact and so on). But the definition of violence used by the Ministry of Justice is limited to cases where an injunction is in place or where there is evidence of risk of physical harm. This excludes financial or psychological abuse or cases where women have not reported violence to the police.
- **Cuts to other forms of legal advice** - Women who are in, or who have left violent relationships may need legal advice for a number of other issues including debt, housing and welfare benefits (see below for examples). Cuts in Legal Aid will mean that many women who have experienced violence will not get the legal advice or support they need which may make them vulnerable to repeat victimisation.

The Legal Advice chapter of this report explores these issues in much greater detail and demonstrates how they will affect women in Coventry.

6.8 Impact of welfare reform

There are also worries about a number of the changes to welfare benefits including:

- **Universal Credit** - The Government is planning to replace out of work and in work benefits with a new 'Universal Credit'. In couples this will be paid as a single payment to one partner. The Women's Budget Group has expressed concerns that this will increase women's financial dependency on their male partners.²⁷
- **Benefits for disabled people** - Disabled women are twice as likely to experience domestic violence as non-disabled women.²⁸ Changes to benefits for disabled people may increase disabled women's financial dependence on their partner. This will increase these women's vulnerability to financial abuse and may make it harder for women to leave violent relationships.

The Incomes and Poverty chapter of this report explores these issues in much greater detail and demonstrates how they will affect women in Coventry.

6.9 Benefits Conditionality

The Government's welfare reform proposals include tougher sanctions, including the loss of benefits, for people judged not to be 'actively seeking work'.

In focus groups run by the Women's National Commission for the Department of Health some women complained that GPs who worked as medical examiners for Jobcentre plus had no understanding of rape and sexual violence and how this might prevent women from working. Women reported having their benefits cut because Jobcentre plus staff failed to recognise the on-going problems they were suffering as a result of the violence they had experienced:

"I got raped by my manager...in the workplace, so for me to get back to work at the moment is an impossibility. The response I got from the medical response team was that it happened over a year ago and I should just get over it. They have now stopped the money...I couldn't even leave the house to see the doctor, I get panic attacks."²⁹

There has been no research we could find into whether this has been a problem in Coventry. However since there is national evidence that women who have experienced violence have been sanctioned unfairly it is important to monitor the impact that increased conditionality has on women in this situation in Coventry. This is particularly serious as the removal of Legal Aid for welfare benefit cases will leave women in this situation with no access to legal advice or help to challenge these decisions.

6.10 Housing benefit

Changes to Local Housing Allowance will mean that LHA is only payable up to the bottom third of rents in an area (see chapter on Housing Benefit for more information on this). Simone Dawes from Coventry Haven has expressed concerns about the impact this could have on women leaving a violent partner.

'Victims of domestic violence are very likely to need housing benefit, particularly when they first leave. The change to housing benefit will restrict the areas where women can live – they may not be able to live in an area where they can feel safe' *Simone Dawes, Coventry Haven.*

Impact of other cuts on women experiencing violence - A case study

CRASAC ISVAs were supporting a client who was considering going to the police about abuse she had suffered as a child. She is now an adult with a disabled child. However cuts to services for her child have meant that she will have additional caring responsibilities in order to meet her daughter's needs. She has therefore decided not to go ahead reporting her abuse since she thinks it will take time and energy away from looking after her child.³⁰

6.11 What is the Cumulative Impact of These Cuts?

The cumulative impact of all these cuts is that there is a high likelihood of significantly worse outcomes for women in terms of the violence they suffer and its impact upon them. The most obvious impacts include:

- **Less successful investigation and prosecution of offenders** – due to cuts in the budgets of the police and CPS and cuts in services to women experiencing violence – which are vital in supporting them through the process of prosecutions.
- **More ongoing mental, physical and sexual health problems for women** – due to cuts in National Health Service funding and potential future cuts to counselling services provided by organisations such as Coventry Haven, Panahghar, Valley House and CRASAC.
- **More women trapped in violent relationships** – due to increased financial dependence and changes to housing benefit and less availability of refuges and other alternative accommodation for women (and their children) to move into.

"We are talking about people not being able to disclose what has happened to them, not being able to access support, not being able to get justice. Perpetrators being left to re-offend. It is really hard to measure how taking away a service could impact. We know from what we do here that there is no one else doing it, if we go it is not going to be done." *Diane Whitfield, CRASAC*

6.12 What are the Human Rights and Equality Issues?

Violence against women is clearly a human rights issue. Public authorities also clearly have obligations to tackle domestic, sexual and other forms of violence against women under Article 2 (the right to life), Article 3 (the prohibition of inhuman and degrading treatment) and Article 14 (the prohibition of discrimination) of the European Convention on Human Rights.³¹

Domestic and sexual violence also disproportionately affect women. And the adverse impacts on women of being victims of domestic violence can be extremely severe – physical and mental suffering that destroys women's lives. Therefore public authorities should see tackling violence as an important priority in terms of their duties to eliminate discrimination and promote gender equality.

The potential deterioration of services that has

been catalogued above therefore raises serious human rights and equality concerns in terms of public authorities' duties to protect women from domestic violence and ensure that those who have been victims are appropriately supported.

6.13 Monitoring required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights issues described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to violence against women.

The impact of the cuts on women's safety should be monitored on an ongoing basis including:

- Levels of reported violence against women, including through the British Crime Survey and to local agencies as well as reports to the police.
- The number of successful prosecutions
- The degree to which services are able to provide support to victims of violence including shelter, counselling and other forms of support.
- Whether changes to benefits, Legal Aid and other forms of support are constraining women from leaving violent relationships or otherwise negatively impacting upon them.

6.14 A Fictitious Scenario to Demonstrate Potential Cumulative Impacts

Potential impact of the cuts

This is a fictitious scenario. It is an example of a situation that *might* happen if the concerns raised in this report about the impact of the cuts prove to be justified.

Maria is 30 years old and works in the public sector. She rents a one bedroom flat paying £95 a week. Following a night out with friends a male friend offers to walk her home 'to keep her safe.' He rapes her.

She is referred to Coventry Rape and Sexual Abuse Centre (CRASAC) via her GP but has a wait for one to one counselling. (1) There is no Independent Sexual Violence Advocate service to support her making a report to the police.(2) Budget cuts in the police mean that police training in dealing with victims of sexual violence is not up to date.(3) The officer she sees is unsympathetic and without support she drops her case.

She is suffering from flashbacks, anxiety and depression which make it hard for her to return to work. There are redundancies at work and she is made redundant. (4) She suspects that it may be because of the time she has had off work but cannot prove anything. (5)

She starts to claim job seekers allowance and housing benefit. Housing benefit will only cover the cost of a room in a shared house. (6) Because of the rape she finds it difficult to trust strangers. She hasn't told any of her friends about the rape because she is not sure if they will believe her or her attacker (whom most of them are also friends with). She has to make up the shortfall in rent to stay in her one bedroom flat. This costs her £34 a week which she is not sure how she will afford. (7)

She suffers a panic attack on a way to an interview at the Jobcentre and has to return home. She calls the Job Centre but is told that as she is not actively seeking work her benefits will be suspended. (8) There is no ISVA to advocate on her behalf. She cannot get Legal Aid so she is not able to access any legal advice or help to challenge the job centre's decision. (9)

1. If CRASAC's funding is cut their waiting list may increase
2. Funding has been lost for one of CRASAC's ISVAs, the second is only funded for one year
3. Police funding has been cut which may lead to a cut in the training budget
4. Public sector jobs are being cut (see Employment Chapter)
5. An ISVA might advocate on her behalf or refer her to services for legal advice to challenge the decision
6. A single person under 35 will only be entitled to housing benefit to cover the costs of a room in a shared house (see Housing chapter)
7. The Local Housing Allowance maximum rate for a room in a shared house in Coventry is £61 (see Housing Chapter)
8. Sanctions for non attendance at interview are getting tougher and there is national evidence of women who have been raped being treated unsympathetically by Job Centre staff
9. Legal Aid is being cut for benefit cases

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26. Women's National Commission., 2010. Above (n.1)
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28. 1995 British Crime Survey quoted in Women's Aid. *The survivor's handbook*. [online] Available at: <http://www.womensaid.org.uk/domestic-violence-survivors-handbook.asp?section=000100010008000100350003> [Accessed 7 April 2011]
29. Women's National Commission., 2010. Above (n.1)
30. correspondence with CRASAC
31. See: *Opuz v Turkey* [2009] ECHR 870

7. Health, Social Care and Other Support Services

The Context

There are a wide range of health, social care and other support services currently available to people in Coventry. Most of these services are provided or commissioned by Coventry City Council and local NHS Trusts.

There are cuts to the funds of the Council and the NHS Trusts which will affect the funding for these services including:

- **Coventry City Council** is losing £38.1 million in funding from central government in 2011/12. The formula grant received by the Council is being cut by £18.7 million and specific grants amounting to approximately £19.4 million are also being lost.
- **Coventry Primary Care Trust** (PCT) has to make savings of £5 million on its 2011/12 budget. As a result of this, both the Council and the NHS are making cuts in many of its services – including a range of care and support services.

We have not been able to catalogue all of the health, social care and other support services provided in Coventry here for reasons of space. We are concentrating on those areas that were highlighted as most significant for women through our consultation with women's organisations, other voluntary groups and individual women when compiling this report. There are therefore three categories of services we analyse below:

- Adult social care
- Health services
- Services for children and young people.

Cuts to welfare benefits, Legal Aid and reductions in support for domestic violence services will also impact on those receiving care and/or carers. The cumulative impacts of these cuts may lead to a range of human rights and equality issues.

7.1.2 What is changing?

- **Council budget** - Coventry's Adult Social Care budget will be cut by £2,160,000 in 2011/12.² Social Care services are being cut across the UK. The Kings Fund has estimated that there could be a £1.2billion gap in adult social care by 2014/15.³
- **Other Funding for Carers' Organisations** – Carers' Organisations like Coventry Carers' Centre are finding that funding from other sources such as charitable trusts is harder to obtain and this is also putting support services at risk.

7.1.3 Who will this affect?

Any reductions in care or support for carers will affect more women than men because women are

- the majority of those receiving care.
- the majority of those providing care (both paid and unpaid).

Those needing care

There are more women than men in Coventry likely to need some form of social care. There are more older women in Coventry than older men (19,600 women in Coventry over seventy compared to 14,000 men)⁴. Older people are more likely to have social care needs.

There are also more women than men in Coventry with a limiting long term illness (28,709 women and 24,943 men).⁵ There are 6000 women of working age with a 'physical or mental impairment which has a substantial and long term impact on a person's ability to carry out day to day activities' compared to 3,700 men.⁶

Coventry City Council argues that its priority is ensuring the protection of the most vulnerable and that savings will be met through increased efficiency and through personalisation of budgets. The Council is not changing eligibility criteria, but they are asking organisations providing care to be more efficient and they are being clearer about which outcomes for individuals are being funded.⁷

However some voluntary organisations working with carers and disabled or elderly people in Coventry have reported that although the criteria for assessing need have not formally changed, informally it is getting harder to get a package of care and support agreed.

7.1 Adult Social Care

7.1.1 Overview

Any reductions in adult care, or support for carers will affect more women than men in Coventry because women are the majority of those receiving care and the majority of those providing care (both paid and unpaid).

Coventry's Adult Social Care budget will be cut by £2,160,000 in 2011/12.¹ There is currently uncertainty about what the impacts of cuts to Coventry City Council's Adult Social Care budget will be. Coventry City Council argues that efficiency savings can meet any shortfall in funding; several voluntary agencies are concerned that some people may receive less care. Therefore there is a need to monitor what actually happens in practice.

Carers Allowance

Carers who do not qualify for means tested benefits and who care for someone for more than 35 hours a week (and do not earn over £95) can currently claim carers' allowance of £53.90 a week.

'We've found that some people that we would have expected to be eligible, people who are in similar situations to others who were eligible a few years ago are now being screened out.'

Claire Wightman, Grapevine

Voluntary organisations argue that in some cases people with quite severe physical or mental impairments are getting far less help than they need:

'Sometimes we think an assessment was completely inadequate. For example with a woman and her daughter who is profoundly disabled, needs 24 hour care and she gets one hour in the morning and one in the afternoon and we think it is wholly inadequate'

Claire Wightman, Grapevine

The Council states that its criteria have not changed. It is therefore important to assess what the actual impact of changes to service delivery will be on those who require care.

People who require adult social care may also be affected by other cuts detailed elsewhere in this report including:

- **Cuts to welfare benefits** (see chapter on Incomes and Poverty for more detail) including:
 - Changes to Employment Support Allowance/Incapacity Benefit and the way in which eligibility is assessed
 - Changes from Disability Living Allowance to Personal Independence Payment and a 20% overall cut in funding for those receiving the benefit
- **Cuts to Legal Aid** – There are proposals by the Ministry of Justice for major changes to Legal Aid for England and Wales.⁸ All Legal Aid for welfare benefits will be cut. This will include issues like appealing against decisions to deny Employment Support Allowance or to reduce or suspend benefit payments or tax credits. 30% of debt advice clients and 63% of people needing legal help with welfare benefit cases are sick or disabled so this will have a particular impact on those receiving care. (See chapter on Legal Advice for more detail).
- **Reductions in support for Domestic Violence Services** - Disabled women are twice as likely as non-disabled women to experience domestic violence,⁹ so any reductions in services to tackle domestic violence services will particularly affect them (See chapter on violence against women for more detail).

Unpaid Carers

Where social care support is not available it is unpaid carers who have to fill in the gaps.

So if there is a decrease in services for those needing care, this will lead to more work for unpaid carers. This will have a disproportionate effect on women as there are more female than male carers.

The most recent figure for the number of carers in Coventry is from the 2001 census.

- At the last census 16,793 women in Coventry were providing unpaid care to another adult compared to 13,086 men.
- 3,802 women were providing care for more than 50 hours a week and 1,936 were providing care for between 20 and 49 hours a week.¹⁰
- There are now 2,430 women in Coventry receiving Carers Allowance compared to 900 men.¹¹

Carers are already experiencing poverty and physical and mental health problems as a result of their caring responsibilities. A national study by Carers UK has shown that:

- 72% are worse off financially – because of having to give up work, low levels of benefits and additional costs such as heating, laundry and transport.
- 54% are in debt as a result of caring and 74% struggle to pay essential bills.
- Over half (52%) report cutting back on food to make ends meet.
- 53% of carers believed that worrying about finances had affected their health.
- People caring for 50 hours a week or more are twice as likely to be in poor health as those not caring.
- 27% of those caring for more than 20 hours a week reported mental health problems.¹²

Carers UK also found that many carers felt forced to ignore their own health because of a lack of alternative care for the person they cared for. Cases included people discharging themselves from hospital because there was no one else who could care for their friend or relative.¹³

If there is an increase in the level of unpaid care as a result of budget constraints these problems are likely to be exacerbated, particularly with increasing numbers of people needing care in the future.

There is also a need to assess how the personalisation of care programme impacts on carers in Coventry. Some have argued that those receiving care could now employ people with less formal qualifications for less hours than was previously possible. This may allow poor and marginalised women to earn money through caring who would previously have been unable to do so.¹⁴ Coventry City Council, as part of its personalisation of care programme, supports carers as well as those receiving care. But these changes may still

have negative impacts – e.g. less organisational support for carers and less knowledge about how to perform their roles.

Carers' support organisations are also worried about how funding cuts will affect their ability to provide support for those providing care. Coventry Carers' Centre provides a wide range of support and advice services to carers in Coventry. This includes support to mental health carers, learning disabilities carers and carers from particular communities. They are currently at risk of losing funding for several posts to support carers in the BME community.¹⁵

"It is becoming more and more difficult to obtain funding to support the work of carers. As state funding becomes more scarce, the voluntary sector are all chasing the same charitable funds. Many charitable trusts are saying that caring is part of the statutory sector so government should be providing funding." *Pauline Dye, Chief Executive, Coventry Carers' Centre*

Carers may also be affected by other cuts including changes to Disability Living Allowance. An assessment that leads to a reduction in this benefit could also mean that the carer will lose their carers allowance (see chapter on Incomes and Poverty for more details).

7.1.4 What are the Equalities and Human Rights Impacts?

Women are the majority of those receiving care and the majority of those providing care to adults (both paid and unpaid). As such they will be disproportionately impacted upon by a range of different cuts and changes (catalogued in this chapter and elsewhere) including:

- **Reduction in funding** for organisations supporting carers in Coventry.
- **Cuts to welfare benefits** that may affect those receiving care as well as those providing it.
- **Cuts to legal advice** on welfare benefits that is heavily utilised by sick and disabled people.
- **Reduction in domestic violence support services** which will disproportionately affect disabled women.

There is more uncertainty about what the impacts of cuts to Coventry City Council's Adult Social Care budget will be – the Council has argued that efficiency savings can meet any shortfall in funding. Others have argued that people who would have previously been eligible for funding are being screened out. Therefore there is a need to monitor what actually happens in practice.

The cumulative impacts of all these changes may also lead to human rights issues for those receiving care. Human rights that could be engaged include the right to life, the right not to be subjected to torture or to inhuman or degrading treatment or punishment, the right to liberty and security of person, and the right to respect for private and family life.¹⁶

7.1.5 Monitoring required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to adult social care.

In order to assess the actual human rights and equalities impact, the following areas should be monitored:

- Any changes in actual levels of care provided to adults in Coventry
- The impact of any reduced care on those receiving care and carers
- The level of support provided to carers and the impact of any reductions in support

7.2 Health

7.2.1 Overview

There will be significant cuts to healthcare services in Coventry that will affect patients, staff and voluntary organisations which currently rely on healthcare funding. There will also be fundamental changes to the way health services are delivered.

Other than the staff cuts which have already been announced, we do not yet know where the cuts will take place or what impact changes in delivery will have. This section therefore is largely limited to highlighting potential issues that could arise in terms of equality and human rights for women. Changes to health services could have a major impact on women living in Coventry. It is therefore vital that the actual impacts of cuts on health services are closely monitored.

7.2.2 What is Changing?

- The NHS in England has to make £15-20 billion of savings by 2015. Coventry Primary Care Trust (PCT) has to make savings of £5 million on its 2011/12 budget.¹⁷
- Coventry and Warwickshire Partnership NHS Trust, which focuses on mental health, plans to cut its workforce by the equivalent of nearly 560 full-time posts - almost 20 percent of total staffing - between 2010 and 2013, including more than 300 clinical posts.
- Coventry PCT, along with all other PCTs across the country are having to prepare to close down, to be replaced by GP consortia who will be responsible for commissioning services from 2013. Public Health will

become the responsibility of Local Authorities.

7.2.3 Who will the changes affect?

Staffing

- The majority of staff working in the health service nationally and in Coventry are women.
 - 220 of the 285 staff at Coventry PCT are women.¹⁸
 - 74% of staff at Coventry and Warwickshire NHS Trust are women (see section on Employment for more information).¹⁹

Patients

No decision has yet been made about where cuts will take place. However services have been cut in neighbouring Warwickshire and there are national indications of increased waiting times:

- Health services in neighbouring Warwickshire have been severely hit by public spending cuts. In November 2010 Warwickshire PCT postponed all non-elective surgery (such as knee, hip and shoulder surgery) until April 2011. While Coventry has not yet seen cuts of this type they are an indication of what can happen to patients needing treatment in the region.
- National research by the Patients Association showed a fall in the number of procedures carried out across nine categories in 2010 compared to 2009. This included 11% fewer Tonsillectomies, 6% fewer knee replacements, 3% fewer hip replacements and 51% fewer Bariatric procedures. The research also showed that patients have to wait longer for some procedures, including hip replacements, knee replacements, hysterectomies, Adenoid operations and gallstone operations. On average patients are waiting 8 days longer for hip and knee replacements, and 6 days longer for hysterectomies²⁰

Both women and men need health services and use the NHS. Any cuts to services will therefore affect both men and women. However there are certain health issues which are more likely to affect women than men. For example:

- Cuts in mental health services may particularly impact on women who are between one and a half and two times more likely than men to suffer from anxiety and depression.²¹
- In Coventry 5,919 women were in contact with NHS specialist mental health services compared to 4,061 men.²²

Funding for other services

- Coventry PCT currently funds organisations working on domestic and sexual violence in Coventry. These organisations are seriously concerned about the future of this funding once the PCTs are abolished (see chapter on Violence Against Women).

7.2.4 What will the Equalities and Human Rights Impacts be?

It is not possible to predict for certain the impact that these changes will have on equality or women's human rights since decisions have not been made about where to cuts to services will take place. However Alison Gingell, Chair of Coventry PCT has concerns about what will happen to services for the most vulnerable women:

'What is extremely unclear as well is the extent to which GP consortia see that any public health issues are their responsibility to commission. I have very, very grave concerns around funding for people like CRASAC or for ante-natal work for women whose first language is not English for example. Who will commission services for the homeless and the drug addicted people who are marginalised by society and need healthcare? I am very concerned about the future of those services. The local council are taking it seriously and I have been to see the leader and we've discussed it with him. But I don't think anyone can pretend we are going to have funding at a level that will allow all of the previous projects to be funded'
Interview with Alison Gingell, March 2011

7.2.5 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to health services

In order to assess the actual human rights and equalities impact, the following areas should be monitored:

- Which healthcare services are reduced/ removed as a result of budget cuts and changes to the delivery of services
- The number of staff who lose their jobs
- Cuts to organisations who currently rely on healthcare funding
- The disproportionate impact of all of the above on women and whether there are human rights impacts

7.3 Services to children and young people

7.3.1 Overview

A range of services for children and young people are also being cut or at risk in the future. Women tend to be the primary carers for children and use and benefit from pregnancy support services. Any cuts to services in these areas will therefore disproportionately affect women.

Services for children and young people:

- Funding for work on teenage pregnancy is being cut resulting in the loss of one (out of two) teenage pregnancy co-ordinators.²³
- National funding for the 'Supporting People' budget will be cut by 11.5% over three years putting the future of supported housing for teenage parents at risk.
- Sure Start Early Years funding for Coventry has been cut by 15%.
- There will be a cut to services provided for dyslexia, behaviour and attendance, sensory support and speech and language.
- Targeted mental health support in schools will be cut.

Teenage parents

Each year in Coventry around 350 girls get pregnant before their 18th birthday. This teenage pregnancy rate (one in every seventeen girls between the ages of 15 and 17) is one of the highest in the country.²⁴

Funding for work on teenage pregnancy is being cut resulting in the loss of one (out of two) teenage pregnancy co-ordinators.²⁵ This will significantly reduce the work that can be carried out to decrease the rate of teenage pregnancy in Coventry.

At the same time funding for supported accommodation for teenage parents provided by Valley House is potentially under threat as a result of the cuts to the 'Supporting People' budget. This budget has been cut by 11.5% over three years nationally. Coventry City Council has postponed a decision on projects funded by this grant until September 2011 to allow time to consult with all relevant stakeholders. Valley House are concerned that this budget has been amalgamated with that of parallel services to young people more generally. While obviously being young people themselves, teenage parents have additional, very specific and differing needs from those of young people more generally. Valley House are concerned that these specific needs will be lost if a more generic approach to "young people" is adopted.

The Council has stated that support services for domestic violence and abuse victims (also funded by the Supporting People budget) is a priority area. Miles Lamour from Valley House describes the Council as 'vague' about support for teenage parents, with the focus on preventing teenage pregnancy rather than support for teenagers once they become parents.²⁶

Children's Services

Sure Start Early Years funding has been cut by 15%. This has already resulted in a reduction in the services offered by Children's Centres in Coventry. Valley House, for example has had to take a decision to stop providing nursery care for working parents in order to protect family support services. This will

impact disproportionately on women who are normally the primary carers for children.

Cuts to childcare services in Coventry will impact disproportionately on women as will other cuts to Children's Centres' services. It may have impacts on their ability to find and keep employment, particularly for lone parents. The fact that the only after school club in Coventry for disabled children is due to close will have a particularly serious impact on the parents of disabled children.

Thinking about the long-term impact of the cuts Miles Larmour from Valley House expressed concerns that a more targeted approach would prevent effective early intervention work and leave some women without the support they needed.

'I think we will have to target our energies and services on those hard to reach groups, people needing intensive family support; we won't be able to offer so many universal services.'

I think logically we will end up working with higher needs people and there is a whole population of women and children who have needs for a bit of support and they won't even get a service because we will be at the higher end trying to deal with people who needed help much earlier, or need very specialist help

That early work before problems get serious enables us to build relationships so support is there when people need it.' Miles Larmour
Valley House

Cuts to special needs and mental health support in schools

The budget for education and learning in Coventry is being cut by £2.5 million.

As a result of these cuts there will be a cut to services provided for dyslexia, behaviour and attendance, sensory support and speech and language. Targeted mental health support in schools will be cut. See chapter on education for more information about the impact of these cuts

7.3.2 What are the Equalities and Human Rights Impacts?

Women tend to be the primary carers for children and also clearly it is women who primarily use and benefit from pregnancy support services. Any cuts to services in these areas will therefore disproportionately affect women. These cuts may also have wider equality impacts (e.g. in terms of women's ability to remain in employment if they lose vital childcare support).

7.3.3 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the

equality and human rights issues described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to Services to children and young people.

In order to assess the actual human rights and

equalities impact, the following areas should be monitored:

- Reduction in funding for work on teenage pregnancy and the impact on the teenage pregnancy rate in Coventry.
- Reduction in services for children and the impact on women who care for those children.

7.3.4 A Fictitious Scenario to Demonstrate Potential Cumulative Impacts

Potential impact of the cuts

This is a fictitious scenario. It is an example of a situation that *might* happen if the concerns raised in this report about the impact of the cuts prove to be justified.

Aamina is in her late fifties. After her parents died she retired early to look after her sister Hibah who has Downs Syndrome. Aamina has an occupational pension of £120 a week and claims carers allowance of £53 a week. Hibah receives the middle rate care component of Disability Living Allowance

Hibah's needs are re-assessed in order to move her onto Personal Independence Payment. She is assessed as only being eligible for the lower rate care component which means she loses £28.85. Aamina also loses her carers allowance of £53.90 a week leaving the sisters £331 a month worse off. Their weekly income is now £138.95 a week. (1)

The stress of caring for her sister and dealing with a significantly reduced income makes Aamina ill. She was receiving advice and support from a local voluntary group but the funding for this project has ended.(2) She contacts the council for help with caring for her sister. Hibah is assessed but the sisters are told she does not meet the criteria for adult social care support.(3) Aamina is worried that her mental health is seriously deteriorating as a result of the stress.(4)

1. The income projections in this case study are based on a case study by Carers UK briefing on the impact of DLA reforms. See (<http://www.carersuk.org/Professionals/ResourcesandBriefings/Policybriefings>)
2. Coventry Carers have had their work supporting BME carers cut (see Health, Social Care and other Support Services Chapter)
3. The budget for adult social care is being cut. Coventry Council have argued that savings will be made through greater efficiencies but carers and disability organisations have reported that people who might have received help in the past are less likely to do so now. (See Health, Social Care and other Support Services Chapter)
4. Concerns have been expressed by interviewees about the future funding of mental health services with cuts to health budgets and the potential for funding via GP consortia (see Health, Social Care and other Support Services Chapter)

1. Coventry City Council, 'Equality Impact Assessment on Adult Social Care 2011/12' in *Equality Impact Assessments on Budget Setting 2010/11* p.24 available at http://www.coventry.gov.uk/downloads/download/894/equality_impact_assessment [Accessed 21st April 2011]
2. Coventry City Council, 'Equality Impact Assessment on Adult Social Care 2011/12' in *Equality Impact Assessments on Budget Setting 2010/11* p.24 available at http://www.coventry.gov.uk/downloads/download/894/equality_impact_assessment [Accessed 21st April 2011]
3. King's Fund, *Social care funding and the NHS, An impending crisis?* (March, 2011) available at http://www.kingsfund.org.uk/press/press_releases/1_billion_social.html [Accessed 21st April 2011]
4. Data supplied by Coventry City Council from ONS 2009
5. Data supplied by Coventry City Council from 2001 Census
6. Coventry City Council from Annual Population Survey 2009
7. Interview with Amanda Carr, February 2011
8. Ministry of Justice, 2010. *Proposals for the reform of Legal Aid in England and Wales*. November 2010. [online] Available at: <http://www.justice.gov.uk/consultations/docs/legal-aid-reform-consultation.pdf> [Accessed 8 April 2011]
9. 1995 British Crime Survey quoted in Women's Aid, *The Survivor's Handbook*. [online] Available at: <http://www.womensaid.org.uk/domestic-violence-survivors-handbook.asp?section=000100010008000100350003> [Accessed 7 April 2011]
10. Data supplied by Coventry City Council from Census 2001

	Women	Men
Care for 1-19 hours	11,055	8,972
Care for 20-49 hours	1,936	1,471
Care for 50+ hours	3,802	2,643
All carers	16,793	13,086
11. Office for National Statistics, 2011. *DWP work and pensions longitudinal study (100%) dataset: benefit payments - carer's allowance*. August 2010 [online] Available at: https://nmweb.dur.ac.uk/articles/553.aspx?Session_GUID={c1f57be1-bf11-4a7e-a0a1-57f79636160d} [Accessed 8th April 2011]
12. Carers UK. 2009. *Facts about carers* at p. 3. June 2009. [online] Available at: <http://www.carersuk.org/Newsandcampaigns/Media/Factsaboutcaring> [Accessed 8th April 2011]
13. Ibid.
14. Interview with Amanda Carr, February 2011
15. Interview with Pauline Dye, Chief Executive, Coventry Carers' Centre
16. See the 'Health and Social Care' section on the Equality and Human Rights Commission's website for more details at <http://www.equalityhumanrights.com/advice-and-guidance/guidance-for-service-users-pre-october-2010/health-and-social-care/>. Cases where breaches of human rights have been found with regard to adult social care services include R. (on the application of McDonald) v Kensington and Chelsea RLBC [2010] EWCA Civ 1109; (2010) 13 C.C.L. Rep. 664 (breach of Article 8).
17. Hollingworth, C. 2011. *Coventry PCT Budget Report March 2011* at p. 1 [online] Available at: <http://www.coventrypct.nhs.uk/CmsDocuments/c7581e84-cbeb-4170-b21c-20d6b952a224.pdf> [Accessed 7 April 2011]
18. Data provided by Coventry City Council from Coventry PCT website
19. Data provided by Coventry City Council from Coventry and Warwickshire NHS trust website
20. Patients Association *Patients Association Research Shows Worrying Drop in Surgical Procedure*, 8 March 2011, available on line at <http://www.patients-association.com/News/420> (accessed 30 April 2011)
21. Mind, 2011. *Women and mental health*. [online] Available at: http://www.mind.org.uk/help/people_groups_and_communities/women_and_mental_health#_edn1 [Accessed 7 April 2011]
22. Data provided by Coventry City Council from the Information Centre for Health and Social Care
23. Coventry City Council., *Equality Impact Assessments on budget setting 2010/11* at p. 9. [online] Available at: http://www.coventry.gov.uk/downloads/file/2867/budget_eia_report_2011-12 [Accessed 8th April 2011]
24. Manger, W, 2011. Coventry shame over teenage pregnancies. *Coventry Telegraph*. [Online] 25 February. Available at: <http://www.coventrytelegraph.net/news/coventry-news/2011/02/25/coventry-shame-over-teenage-pregnancies-92746-28235324/2/#ixzz1fJPgFPd> [Accessed 8 April 2011]
25. Coventry City Council., *Equality Impact Assessments, Above* (n.23)
26. Interview with Miles Larmour, Valley House

What legal advice services are currently available in Coventry?

There are a variety of law firms and other agencies offering legal advice in Coventry. But legal advice is very expensive unless it is publicly funded through Legal Aid or other public funding. Coventry Law Centre and the Citizen's Advice Bureau are particularly important for vulnerable and otherwise disadvantaged people in Coventry. Between them, they offer free legal and related advice in many areas including housing, immigration, debt, employment, discrimination, community care and welfare benefits. They are part of a network of advisors in the local community called Advice Services Coventry

8 Legal advice services

8.1 Overview

Legal advice services in Coventry are facing cuts to civil Legal Aid funding and changes to the way in which advice is provided.¹ Key services such as Coventry Law Centre and the Citizen's Advice Bureau also face potential cuts by other funders. The cumulative effect will be a great decrease in the level of expert advice available. These cuts will disproportionately affect women, particularly those who are poor and otherwise disadvantaged. There are also a range of human rights concerns raised by lack of availability of legal advice in complex and difficult cases.

8.2 What is Changing?

Legal Aid

The Ministry of Justice (MoJ) has proposed major changes to civil Legal Aid for England and Wales.² These changes will potentially effect

- The Scope of Legal Aid (what can be covered by Legal Aid)
- Eligibility criteria (who will be able to receive Legal Aid)
- Access to Legal Aid (how you get legal advice)
- How much legal advisors are paid for doing the work

Changes to scope of Legal Aid

The main proposals for changes to the scope of civil Legal Aid which will have a significant effect on women in Coventry are:

- **Debt** - Legal Aid will not fund debt advice except where a person's home is at 'immediate risk'.
- **Welfare benefits** - All Legal Aid will be cut. This will include issues like appealing against decisions to deny Employment Support Allowance or to reduce or suspend benefit payments or tax credits.
- **Education** - All Legal Aid will be cut. This will cover issues like appeals against exclusions or admissions, bullying, special educational needs or disability discrimination.
- **Employment** - All Legal Aid funding will be cut except for cases of discrimination.
- **Family law** - All Legal Aid will be cut except in cases of domestic violence - but with a narrow definition of domestic violence (see below). Changes will cover issues such as divorce, child contact and/or maintenance.
- **Housing** - Legal Aid will no longer cover issues like protection against harassment by landlords. It will only fund advice on homelessness or serious disrepair threatening health, or for people facing eviction.
- **Immigration** - Legal Aid will only cover cases where someone is detained or

seeking asylum. It will no longer cover issues such as applying for citizenship or extending visas.

- **Medical negligence** – Legal Aid will be cut

Eligibility

- People on benefits and pensioners will no longer be automatically entitled to Legal Aid. Everyone will have savings and assets assessed.
- People with a disposable income of more than £315 a month will be required to pay more towards legal costs.
- People with assets over £1000 will be required to pay at least £100 towards legal costs.

Access

- Rather than being able to approach solicitors directly, it is proposed that people needing Legal Aid will have to call a telephone advice line for a referral

Rates of Pay

- In addition the proposals will reduce the amount paid to lawyers for giving advice by 10%. Rates will then be frozen until 2015.

Other cuts to funding which will impact legal advice services in Coventry

- Reform and cuts to the funding of the Equality and Human Rights Commission (EHRC) threatens the funding they provided to a number of voluntary organisations (e.g. funding for Coventry Law Centre for discrimination cases)
- Plans to cut debt advice from CABs have recently been averted by emergency 12 month funding. This will allow Coventry Citizens Advice Bureau to continue its debt advice service for another year, but there are currently no plans to fund the service thereafter.
- The Home Office is cutting advice for newly arrived asylum seekers by over 60% from March 2011. This advice covers applying for asylum, support and housing. It also helps people suffering from harassment or domestic violence.
- Coventry City Council has maintained its funding for legal advice services (including to Coventry Law Centre and Coventry Citizen's Advice Bureau) for 2011/12. It is currently reviewing the funding it provides for legal and other related advice services in the longer term. No decisions have yet been made.

8.3 The Impact in Coventry

8.3.1 Less Capacity to Provide Legal Advice

Figures are not available for all the publicly funded legal advice currently provided in Coventry. But the following figures are indicative:

- Advice Services Coventry assisted with 36,882 cases last year.³

- Coventry Law Centre worked on nearly 2,000 new cases last year and nearly 1,400 involved an application to a court or tribunal.
- Coventry Citizen's Advice Bureau dealt with more than 2,000 enquiries in the first quarter of 2011 alone.

Advice Services Coventry estimates that proposed cuts to the scope and rates of Legal Aid will lead to a £350,000 reduction in funding for advice agencies. Up to 1,650 cases will be taken out of the scope of funding by advice services alone (many more will be lost to law firms in Coventry).⁴ These cases lost will be the most complex where specialist legal advice is required including difficult debt, housing, welfare benefits, immigration and employment cases.⁵

"The proposed cuts to Legal Aid will mean we will be unable to provide assistance to some of the poorest and most disadvantaged people in Coventry. Many cases involve complex housing, debt, welfare benefits, employment or immigration issues. This is about ensuring that the fundamental rights of those who are most vulnerable are protected. The long term costs to the State of the loss of this support will be significant." *Sue Bent, Director,*

Many advice services in Coventry fear they will be affected by cuts in Legal Aid, even if the work they do themselves is not covered by Legal Aid. Age Concern Coventry for example raised concerns about what would happen to the people they refer to Coventry Law Centre for help accessing attendance allowance:

"I am horrified about the suggestion about Legal Aid going for benefits claims because we refer a lot of them on and I don't know what we are going to do, because a lot of them are clearly wrong. Particularly the decisions on attendance allowance. It is a really important benefit. You have to persuade people to apply, and to appeal." *Moirra Pendlebury, Age Concern Coventry*

Grapevine, an organisation that works with people with learning disabilities often supports their clients to access legal help via Coventry Law Centre:

"We support people to know their rights and act on their rights and then the Law Centre would take up the case. So cuts in the law centre's ability to do their job affect us." *Claire Whiteman, Grapevine*

8.3.2 Fewer People Able to Seek Legal Advice

Restricting eligibility and access to services is also likely to prevent a considerable number of people from seeking legal advice.

Most obviously, the requirement to use a telephone advice line for a referral will have a disproportionate impact on the most vulnerable people in Coventry. Mosaic profiling by Coventry City Council demonstrates that in the most deprived areas of Coventry where there is the greatest need for advice, more than 50% of households are not able to deal with their issues over the telephone and will need face to face support.⁶

Coventry Citizen's Advice Bureau argues the same thing:

'A lot of people who come to us are vulnerable and have complex needs. They may not speak English or they have physical or mental health problems, they need face to face advice. You need to sit in a room with someone and talk to them directly so that you can fully assess that person's situation and that is what we are losing, that face to face advice. There are free on line and telephone services but if you can't speak English or don't have a computer you can't access those' *Daksha Piparia, Coventry Citizen's Advice Bureau*

8.3.3 The Extra Burden of Cuts and Other Changes to the System

A number of organisations in Coventry suggested that changes to benefits, cuts to services and harsher sanctions regimes imposed (described throughout this report) were all likely to lead to an increased need for exactly the kind of legal services that are now being cut.

For instance, according to Coventry Citizen's Advice Bureau the changes to welfare benefits are likely to lead to an increase in demand for legal advice in welfare cases.

'About 300 people a month currently receiving incapacity benefit will be migrated to ESA all needing advice and information over a two year period. They (DWP) struggle to assess people's physical or mental abilities or disabilities. And hence the huge scale of appeals. We have no idea where they are going to go for that advice because we are already overstretched. How we are going to see an additional 300 a month. ... this is another thing that Legal Aid will be removed for' *Daksha Piparia Coventry Citizen's Advice Bureau*

The CAB were also concerned that they already see large numbers of people who have been given the incomplete or incorrect advice by DWP staff, or wrongly sanctioned for failure to actively seek work (see the case study in the Incomes and Poverty chapter for an example) Many of these people are vulnerable and can suffer from a range of physical and mental health problems so the impacts can be can be devastating – raising serious human rights concerns. With the move to

Women's Services in Coventry
The services provided by women's voluntary organisations in Coventry include: social, health and economic empowerment (Foleshill Women's Training), rape crisis (Coventry Rape and Sexual Abuse Centre), housing, counselling and support services for vulnerable women and their children, including teenage mothers and women leaving violent relationships (Valley House), services for women experiencing domestic violence (Coventry Haven, Panahghar) a support group for women refugees and asylum seekers (Coventry Refugee Centre), BME women's community engagement and lifelong learning (Stoke Community Culture Group) and women's business and enterprise (Women's Business Development Agency).

The Ministry of Justice's Equality Impact Assessment²¹

claims that there is no disproportionate gender impact of the changes because the figures for those affected (57% women, 43% men) are in line with the figures for the numbers of women and men claiming civil Legal Aid. This completely ignores the reasons why more women might be seeking Legal Aid – e.g. because their legal rights are more often violated and/or they have less ability to pay for assistance

a harsher sanctions regime more people are likely to face sanctions, but will not be able to get legal advice to challenge them.

8.4 Who will be Affected by the Changes?

The Impact on Women

Overall women are more likely than men to be affected by the changes to civil Legal Aid. 57% of those affected by the changes will be women, compared to 43% of men.⁷

More women than men apply for civil Legal Aid – for example 62.2% of applications for civil Legal Aid were made by women.⁸ In some areas of law it is even higher:

- 65% of those who will no longer receive Legal Aid for family law cases are women,
- 60% of those in housing cases.
- 73% of those in education cases (often bringing a case on behalf of a child).⁹

There are no overall numbers available for Legal Aid cases brought by men and women in Coventry. Coventry Law Centre has had roughly equal numbers of cases brought by men and women in the last year. But particular areas such as housing and community care have seen far greater numbers of women.

Impact on Particular Groups

Cuts to Legal Aid and other funding for legal advice are likely to have disproportionate effects on a range of vulnerable, poor and otherwise disadvantaged groups:

- The vast majority of women (and men) who receive Legal Aid in Coventry are the poorest and most disadvantaged.¹⁰
- The cuts will also disproportionately impact BME communities. BME women and men are disproportionately likely to claim Legal Aid. Of all civil Legal Aid clients, 64% are white, 26% are BME (the ethnicity of the rest was not known).¹¹ 31% of those receiving legal advice on education matters are BME.
- People suffering from illness or disability will be particularly badly hit by cuts to advice on debt or welfare. 30% of debt advice clients and 63% of people needing legal help with welfare benefit cases are sick or disabled.¹²
- The proposal to withdraw Legal Aid from clinical negligence cases will also disproportionately impact on sick and disabled clients with 30 per cent of cases currently being brought by people from this group.¹³

8.5 What are the Equalities and Human Rights Impacts?

A disproportionate number of women in Coventry will be affected by cuts to civil Legal

Aid and other funding of legal services. These cuts will also have a particularly negative impact on some of the most vulnerable groups of women as highlighted in above. There are also many ways in which these changes could lead to negative human rights impacts. For instance:

- Women in violent relationships will be particularly vulnerable to removal of Legal Aid and current proposals may lead to breaches of their human rights (see box study of this issue)
- Liberty, the human rights organisation, has argued that “important human rights are at stake in many of the areas of law earmarked for removal from scope. In family and immigration matters, for example, the right to respect for family life is frequently at issue.”¹⁴
- Lack of legal advice could also amount to a violation of Article 6 of the European Convention on Human Rights (right to fair trial) where “...such assistance proves indispensable...by reason of the complexity of the procedure or of the case.”¹⁵
- Removal of advice on complex welfare benefits issues, housing issues and immigration issues which lead to homelessness and destitution may also amount to human rights violations under Article 3 of the Human Rights Act.¹⁶
- It is also argued by Liberty that “the cuts are likely to significantly restrict the local availability of services effectively creating ‘advice deserts’¹⁷ If this were to happen in Coventry then this would be in violation of Article 13 of the ECHR (effective remedy) and the human rights issues identified above would be greatly increased.

8.6 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights issues described in this report are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to legal advice services.

In order to assess the actual human rights and equalities impact, the following areas should be monitored:

- Any decrease (in type and number) of cases in areas where Legal Aid is no longer available
- The impact of changes to access and eligibility requirements on the cases that are brought through the Legal Aid system
- Lack of availability of advice for women seeking legal help
- The impact of any of the above on the rights of women
- How other cuts to funding of legal advice services (e.g. City Council or EHRC funding) may impact upon the situation.

Information Box: Legal Aid and Domestic Violence

Women in violent relationships will be particularly vulnerable to the removal of Legal Aid. Although Legal Aid will still be available for domestic violence and related family law cases, the definition of violence used by the Ministry of Justice is very narrow and limited to cases where there is 'physical harm'. For example physical harm is demonstrated where non-molestation orders or occupation orders are in place or there is a conviction for an offence of violence towards the family (see reference for precise details).¹⁸

But this is significantly narrower than accepted definitions of domestic violence. The Government defines domestic violence as "Any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional) between adults who are or have been intimate partners or family members, regardless of gender or sexuality."¹⁹ This broader definition is supported by international practice including general recommendation 19 of United Nations Committee on the Elimination of Discrimination Against Women and the UN General Assembly Declaration on Violence against Women.

The narrower definition proposed by the Ministry of Justice will exclude a great number of women including:

- Women in violent relationships who have not reported violence to the police or where no further action has been taken.
- Women suffering psychological or financial abuse. In these cases the perpetrator may use refusal to pay maintenance or child contact in order to exercise control over their former partner.

Even if a woman is able to obtain Legal Aid, or pay for her own representation she may face further victimisation in court by being cross examined by her former partner if he has to represent himself because he cannot claim Legal Aid.

Women who are in, or who have recently left violent relationships may also need legal advice on a range of other problems including housing, debt and welfare benefits. Women living in poverty may find it harder to leave violent relationships. Amnesty International has found that 'poverty and marginalisation are both causes and consequences of violence against women'.²⁰

8.7 A Fictitious Scenario to Demonstrate Potential Cumulative Impacts

Potential impact of the cuts

This is a fictitious scenario. It is an example of a situation that *might* happen if the concerns raised in this report about the impact of the cuts prove to be justified.

Zainab is in her twenties, married with a three year old and a new baby. Her husband works in a minimum wage job and she is at home with the children. The couple receive tax credits.

They gain £349 over a year from the increased tax allowance and the increase in child tax credit. (1) However they are £1045 worse off during their baby's first year than they would have been if their baby was born in 2010. (2)

Zainab does not speak very good English and has been planning to start an English course. She remembers hearing about a free course locally at a women's centre with childcare available, but learns that that she would have to pay fees and that there is no longer a free crèche.(3)

Zainab suffers from post natal depression. She had been attending a local children's centre with her older child where she could have accessed support but the drop in centres she used to go to are no longer running (4). She feels even more isolated.

1. Rise in tax threshold by £1,000 from April 2011 means: anybody earning more than £7,475 pa will gain £3.84 a week. Increases in the child element of child tax credit (CTC) of £150 a year or £2.88 a week per child from 2011 (see Incomes and Poverty Chapter)
2. Before the changes to benefits for families they would have received £545 baby tax credit until their child was a year old and £500 Sure Start Maternity Grant. Both of these have stopped (See Incomes and Poverty Chapter)
3. Free ESOL (English for Speakers of Other Languages) courses have stopped for people who are not job seekers (see Education Chapter)
4. A cut in Surestart funding is leading to groups becoming referral only. Many women who need a bit of additional support will fall through the gaps (see Health, Social Care and Other Support Services Chapter).

1. In this chapter, we concentrate on *legal advice services*
2. Ministry of Justice, November 2010 [online] *Proposals for the Reform of Legal Aid in England and Wales* available at <http://www.justice.gov.uk/consultations/docs/legal-aid-reform-consultation.pdf>
3. Advice Services Coventry, 'A Description of our Current Work and Achievements and how this will be Affected by Proposals to cut Legal Aid.' (2011) Copy on File with authors.
4. Advice Services Coventry, 'A Description of our Current Work and Achievements and how this will be Affected by Proposals to cut Legal Aid.' (2011) p.7-8
5. For examples of many of the complex cases that will be out of scope see "Coventry Law Centre 'Proposals for the reform of Legal Aid in England and Wales: Consultation Response'" on file with author.
6. Coventry City Council, Mosaic customer analysis of service delivery (17/06/2010), Copy on file with Authors.
7. Ministry of Justice, November 2010 [online] at p.11 *Legal Aid Reform: Scope Changes* available at <http://www.justice.gov.uk/consultations/docs/eia-scope.pdf>
8. Rights of Women, 2010 [online] at p.1 *Briefing on the Ministry of Justice proposed changes to Legal Aid* available at http://www.row.org.uk/pdfs/Policy/Rights_of_Women_briefing_on_Ministry_of_Justice_proposed_changes_to_legal_aid.pdf
9. Ministry of Justice, November 2010 [online] at p.46 *Legal Aid Reform: Scope Changes* available at <http://www.justice.gov.uk/consultations/docs/eia-scope.pdf>
10. "The vast majority (97%) of community Legal Aid recipients in 2008-09 were in the bottom two income quintiles, with almost 80% in the bottom quintile and a further 17% in the second bottom quintile for Legal Help" See Ministry of Justice, November 2010 [online] at p.11 *Legal Aid Reform in England and Wales, Cumulative Legal Aid Reform Proposals* available at <http://www.justice.gov.uk/consultations/docs/legalaidcumulative.pdf>
11. Ministry of Justice, November 2010. *Legal Aid Reform: Scope Changes*. Above (n.9) at p.11
12. *Ibid* at p.63
13. *Ibid* at p.11
14. Liberty, February 2011. [online] at p.7 *Liberty's response to the Ministry of Justice Proposals for the Reform of Legal Aid* available at <http://www.liberty-human-rights.org.uk/pdfs/policy11/response-to-ministry-of-justice-consultation-on-legal-aid.pdf>
15. *Airey v Ireland* 32 Eur Ct HR Ser A (1979): [1979] 2 E.H.R.R. 305.
16. See case of *R (ex parte Adam) v Secretary of State for the Home Department [2005] UKHL 66* Lord Bingham (para 7) "... the threshold [for a breach of Article 3] may be crossed if a late applicant with no means and no alternative sources of support, unable to support himself, is, by deliberate action of the state, denied shelter, food or the most basic necessities of life ..." Baroness Hale commented that to have to endure the indefinite prospect of rooflessness and cashlessness in a country where it was not possible to live off the land, was inhuman and degrading (para 78).
17. Liberty, February 2011 *Liberty's response to the Ministry of Justice Proposals for the Reform of Legal Aid*. Above (n.14) at p13
18. The Ministry of Justice proposals on Legal Aid state: 'In domestic violence cases involving, for example, non-molestation orders and occupation orders, the victim is at risk of physical harm and we therefore view these proceedings as at the high end of the spectrum in terms of importance of the issues at stake... We have therefore concluded that the importance of the issue and the characteristics of the litigants are such that funding is justified.'
Legal Aid will also be available for 'ancillary relief, or private law children and family proceedings, where the LSC is funding ongoing domestic violence (or forced marriage) proceedings brought by the applicant for Legal Aid, or has funded such proceedings within the last twelve months and an order was made, arising from the same relationship;
 - ancillary relief, or private law children and family proceedings, where there are ongoing domestic violence (or forced marriage) proceedings brought by the applicant for Legal Aid, where the applicant has funded proceedings privately or has acted as a litigant in person, or where there have been such proceedings in the last twelve months and an order was made, arising from the same relationship;
 - ancillary relief, or private law children and family proceedings, where there is a non-molestation order, occupation order, forced marriage protection order or other protective injunction in place against the applicants ex-partner (or in the case of forced marriage, against any other person); and
 - ancillary relief, or private law children and family proceedings, where the applicants partner has been convicted of a criminal offence concerning violence or abuse towards their family (unless the conviction is spent)."
See Ministry of Justice, November 2010. [online] *Proposals for the Reform of Legal Aid in England and Wales*. Above (n.2) at p.40
19. For instance see the Ministry of Justice domestic violence definition accessible via <http://www.justice.gov.uk/about/domesticviolence.htm>
20. Amnesty International, 2004. [online] at p.15 *It's in our hands. Stop violence against women*. available at <http://www.amnesty.org/en/library/asset/ACT77/001/2004/en/d711a5d1-f7a7-11dd-8fd7-f57af21896e1/act770012004en.pdf>
21. Ministry of Justice, November 2010 [online] *Legal Aid Reform: Scope Changes* available at <http://www.justice.gov.uk/consultations/docs/eia-scope.pdf>

9. Women's Voluntary Organisations

9.1 Overview

Over half of all voluntary organisations in Coventry expect to see a drop in funding over the next three years. Women's voluntary organisations appear to be particularly vulnerable to cuts with some expecting cuts of up to 70% of their funding in the next year.

This section examines the impact of the spending cuts on women's organisations, and voluntary organisations providing services to women in Coventry. We interviewed a range of women's voluntary organisations and other groups for this report. Not all of them wanted to be quoted either because they were worried about the impact of their comments on future funding, or because they were hoping to avoid cutting services and did not want to worry service users. The quotes used in this section are all indicative of the comments made by the various groups we interviewed.

9.2 What is Changing?

There are a number of ways in which funding for women's voluntary organisations in Coventry are being placed under major strain:

- A number of funding streams from central Government for voluntary organisations have ended or are due to end.
- Coventry City Council is facing a cut of £38 million in its grant from central Government. Although the Council has not made the disproportionate cuts to the funding of voluntary organisations seen in some areas, grants have been cut, and the future of others is under review and currently uncertain.
- There is a drop in charitable donations from individuals
- Many charitable and non-charitable trusts are receiving an increasing level of grant applications and a falling return on investments meaning the success rate for applications is falling
- Many voluntary organisations are facing increased demand from the communities they serve as a result of the recession and the impact of other public spending cuts

Coventry City Council is working with the voluntary sector to develop a consortium that will involve voluntary organisations in assessing need and co-designing services as part of the commissioning process. Some voluntary organisations have praised the Council for avoiding the 'slash and burn' approach of Councils in other parts of the country.¹ However the majority of voluntary organisations in Coventry are concerned about their future funding.

Case Study 1: Foleshill Women's Training (FWT)

FWT has been run by women for women for 21 years. It provides social health and economic empowerment (SHE) for women through a combination of training, education, employment and healthcare projects.

It is based in Foleshill, the most deprived ward in Coventry with a higher than average BME population. It sees 150 women a week at its centre and the same number city-wide across Coventry via outreach in hairdressers, libraries and other places where they can reach women who would not otherwise access services.

Like many organisations FWT does not know exactly what the cuts will mean to them – some grants are due to end next year and it is not clear whether they will continue.

The projects currently delivered by FWT include:

- **Child and Maternal Health Project** – currently funded by Coventry Primary Care Trust (PCT) until March 2012. Since the PCTs are being abolished there is no certainty about what will happen after this date.
- **Pre-Conception Care in Foleshill** – was funded by the Children's Fund, funding ended early at the end of 2010
- **Pre-Conception Care City Wide** – funded until March 2012
- **UK on-line Information Communications Technology Training** – funded until 31st March 2011 with no assurance of further funding after this

Overall, the centre has funding until March 2012, but nothing is certain after that.

FWT also generate income by hiring out rooms to partners, with a particular emphasis on organisations who can deliver services that women need. Coventry Adult Education are one example, but due to their funding cuts, they are removing their 'essential skills' programme, including English and ESOL, from FWT later this year.

9.3 The Impact on Voluntary Organisations in Coventry

Voluntary Action Coventry has been carrying out a quarterly survey of voluntary organisations in Coventry to examine the impact of spending cuts on the sector. Their findings mirror the concerns raised as part of our consultation. For the period October-December 2010:²

- Nearly 60% of organisations reported a decrease in funding (26.5% reported a decrease of more than 15% and 32.4% reported a decrease of between 5 and 15%)
- Over half (55.6%) expected their income to decrease over the next 3 years (11.1% expected it to stay the same, 18.5% expected an increase and 14.8% did not know)

Women's voluntary organisations in Coventry appear to be particularly vulnerable to the spending cuts.

Voluntary Action Coventry carried out a survey aimed at women's organisations on behalf of Coventry Women's Voices and received seven responses from organisations that are women only, or provide services mainly to women.³

Of these seven all were expecting a cut in funding over the next year – 5 were expecting cuts of 30% or more. One organisation was facing a cut of more than 50% of funding, and one of more than 70%. These findings are in line with the findings of national research carried out by the Women's Resource Centre which has shown that women's voluntary organisations find it harder to raise funds than other parts of the voluntary sector and are particularly vulnerable to 'financial shocks'.⁴

Women's organisations not only face problems with funding from public bodies. A number of organisations commented upon how much more difficult it is becoming to secure funds from charitable and non-charitable trusts. The cuts to statutory funding have meant more and more organisations chasing the same money:

"Our women's group provides an invaluable service to women who are newly arrived in the country. They are isolated, they often don't know the city or know anyone from their own culture or understand the asylum process and this causes huge amounts of distress. We have health professionals who work with them and they get to meet and interact with many other women. This service used to be funded by Comic Relief, but in the last two years we have been turned down for funding a number of times. It is clear that it is becoming more and more difficult to get funding for this kind of service and we can only run it from our own reserves for so long."
Jane Longville, Coventry Refugee Centre

Not surprisingly these cuts are expected to lead to a similar decrease in the organisations' capacity to deliver services to women. Voluntary Action Coventry's survey indicated that five organisations are expecting a cut in capacity of 30% or more. Women's voluntary organisations argue that there is little or no spare capacity to make savings without cutting services:

"All our funding streams have been cut and cut so they are lean and mean, so there are no efficiencies to be found, the only place to go is cuts to services." *Miles Larmour, Valley House*

Case Study 2: Coventry Rape and Sexual Abuse Centre (CRASAC)

CRASAC provides four main services:

- **Face to face therapeutic counselling** for women and girls in Coventry who have experienced any form of sexual violence at any time in their lives;
- **A telephone helpline** for victims, survivors, their families, supporters and other professionals which provides emotional support and signposting to other services
- **Crisis support** via Independent Sexual Violence Advocates (ISVA) for female and male victims following attack or disclosure or at the point when they wish to access the criminal justice system. This provides emotional, practical and advocacy support throughout the criminal justice system.
- **Outreach work** which is providing support within community settings, raising awareness to encourage more community based response to victims.

The immediate impact of the cuts for CRASAC is that there is a threat to their ISVA service. (For more details on the impact of this see the chapter on Violence against Women).

CRASAC is anxious about future funding and the impact on the stability of the organisation if funding is cut or reduced further.

9.4 The Impact on women in Coventry

Women's voluntary organisations play a unique role in supporting and empowering women. Research by the Women's Resource Centre has shown that women's voluntary organisations provide a particular benefit to women through:

- Provision of women-only space.
- Focus on empowerment and independence.
- Service user involvement and high level of peer support.
- Integrated 'one-stop-shop' service.
- A needs-based approach.
- Reaching 'hard to reach' women.

9.4.1 The Importance of Women-Only Space

Women only space is particularly important to some women in Coventry. Support groups which work with women refugees and asylum seekers (Coventry Refugee Centre) or more widely with women from a range of cultural

backgrounds (Foleshill Women's Training) see this as particularly important:

"We see a lot of women who are newly arrived, or who have only been here for a few months, for example, spousal migrants. There are a lot of barriers these women face, such as cultural restrictions, language and childcare. They specifically come to our centre **because** we are women only. They can bring their children. Over the years we have supported those women through informal and formal learning, employment and healthcare. As they are hidden and isolated women, holistic work is very important, but without funding the projects stop." *Christine McNaught, Foleshill Women's Training*

Without this women only space some women in Coventry may become even more isolated and marginalised.

9.4.2 Tackling Violence Against Women

Women's organisations are particularly important for women who have experienced violence

"I no longer feel dependent, but assertive and positive about the future" Panahghar service user.⁵

The reduction or loss of these services could have a potentially devastating effect on the women who need them.

"The impact will be huge, if we lose any of our services. Any reduction or loss of our services will have a direct impact on some of the most vulnerable people in Coventry. Last year we supported over 3,500 children and adults through all of our services. If we are not there then the issues will just bleed into the police, and the NHS, particularly mental health services and the costs will be far higher than what it costs to keep us" *Dianne Whitfield, CRASAC*

See chapter on Violence against Women for more information about cuts to services dealing with violence against women.

9.4.3 Increasing Women's Skills and Confidence

Women's organisations also run projects to give women new skills and help them find work.

"If we can't secure funding, there will be a direct impact on the women we support. We are already feeling the impact as an organisation regarding our capacity and resources to deliver. For example we used to deliver an employment project covering CV writing, confidence building and so on, to empower women in gaining employment. The funding stopped, so we can't offer this invaluable support at the moment." *Christine McNaught, Foleshill Women's Training*

Projects of this type can have a big impact on women's confidence and self-esteem.

"Going to new places and meeting new people has been an experience for me, a lot of the things that I have done, I have experienced for the first time, like going on the bus. I have realised that I can do this all by myself, I have changed the way that I look at things and there is no stopping me now. I would never have managed without the support of the centre." *Mahfuz's Story, A Foleshill Women's Training User.*⁶

"I used always to think, who's going to give me a job? I am useless, I do not even have any qualifications, but SCCG have helped me in so many ways. I do not know how to thank them enough" *Stoke Community Culture Group user*⁷

This in turn can lead to improvements in mental health outcomes for women.

9.4.4 Services to BME women

Coventry is a diverse city. BME women's organisations in Coventry work to ensure that the specific needs of BME women are recognised and addressed by statutory and voluntary organisations delivering services.

"Although domestic violence occurs across all ethnic groups, cultural differences impact on access to services and effective intervention. Service providers therefore need to be aware that women of Asian origin may have specific issues that need to be considered." *Brinder Seni, Stoke Community Culture Group*

Organisations like the Stoke Community Culture Group, which provides projects to empower BME women in Coventry, can offer support to women that they may not find in the wider community:

"I always think that English people just do not understand the pressures we are under, we are always proving ourselves to be a good daughter, a good wife, a good mother and most of all a good daughter-in-law".
Stoke Community Culture Group user⁸

Case Study 3: Valley House

Valley House provides supported accommodation, children's services, counselling, and a youth service.

It has lost 15% of its funding for children's services from the Council. This means that it will no longer be able to offer day-care and nursery education services.

Valley House provides supported accommodation for women and their children who have left violent relationships and teenage mothers and their children. This work is funded by the Supporting People fund which is paid from central Government to Coventry City Council. This budget has been cut by 11.5% nationally over three years. Coventry City Council has extended grants to projects it supports from Supporting People until September to allow time for consultation with voluntary groups.

Coventry City Council has stated that it will continue to prioritise support for Domestic Violence services. However staff at Valley House are concerned that they are already under pressure to reduce the amount of time women use their services:

"The contract for supported housing has been reduced dramatically from two years to one year. But things aren't resolved within a year. The perpetrator hasn't been through the court system, problems around child contact haven't been resolved and there are all sorts of ways in which he still has power over the women. At the end of the year we are supposed to terminate the service. They think that it is better to move people along quickly and fix it, but the problem is that they are going to be back in as re referrals because we haven't provided the support that they needed in a year.

And now they are saying 'you've got to move them on within six to nine months', where do we send them – on to another service? So they have to leave Coventry because there isn't another service in Coventry so they lose their family support, their friends, and their children have to change schools. The whole point of the services was to prevent that from happening."

9.5 What are the Equalities and Human Rights Impacts?

Women's voluntary organisations are playing many vital roles in Coventry in advancing equality between men and women, reducing discrimination and improving women's rights, including:

- Tackling social, health and economic inequalities through training, education, employment and healthcare projects (e.g. Foleshill Women's Training)
- Tackling domestic and sexual violence and its impact which disproportionately affects women (e.g. Coventry Rape and Sexual Abuse Centre, Coventry Haven, Panahghar, Valley House, Stoke Community Culture Group)
- Working with some of the most vulnerable, isolated and otherwise disadvantaged women in the community (e.g. Coventry Refugee Centre, Valley House, Foleshill Women's Training)
- Breaking down barriers for women in the workplace (Women's Business Development Agency)

Other chapters of this report catalogue how budget cuts, job losses and other changes in relation to education, employment, domestic violence, care and support services, health services and legal advice threaten to increase inequality between men and women and even threaten women's human rights. Many women will want to turn to women's organisations for support, but these organisations are anxious and uncertain about their future:

"It is like we have reached a dead end. There is such limited access to funding and commissioning at present. The only 'new' Government funding that has become available of late is 'The Transition Fund', but the focus is for restructuring organisations and ultimately to pay for redundancies! We need far more realistic funding and opportunities to enable us to support women, and for the organisation to be sustainable." *Christine McNaught, Foleshill Women's Training*

The disproportionate impact of the cuts on women makes it particularly crucial that women's organisations which are fighting discrimination and protecting the rights of women are able to carry on providing these services to the women who use them.

9.6 Monitoring Required

The main mechanisms through which action can and should be taken to deal with all the equality and human rights issues described in this report

are set out in Chapter 10. Here we focus on setting out the specific monitoring required with regard to women's organisations and voluntary organisations providing services to women.

The impact of the cuts should be monitored on an ongoing basis including:

- The level of (reduction in) funding for women's organisations and voluntary organisations providing services to women as compared to other voluntary organisations in Coventry
- The impact of any reduction in funding on these organisations and their provision of services to women
- The impact on women who have lost access to services or had services reduced

1. Interview with Miles Lamour, Valley House
2. Impact of the public sector spending cuts on voluntary and community organisations, VAC, February 2011 <http://www.vacoventry.org.uk/viewpoint>
3. For example Coventry Rape and Sexual Abuse Centre provides services to men and boys as well as women and girls, but the majority of its clients (95%) are women and girls.
4. Women's Resource Centre, December 2010, *Assessing the Financial Vulnerability of Charities Serving Women* available on line at http://www.wrc.org.uk/includes/documents/cm_docs/2011/a/assessing_the_financial_vulnerability_of_charities_serving_women.pdf
5. <http://www.safehouse.org.uk/index.htm>
6. <http://www.fwt.org.uk/default.aspx?page=128>
7. quote provided by Stoke Community Culture Group in correspondence with authors
8. quote provided by Stoke Community Culture Group in correspondence with authors

10 Conclusions and Action Required

10.1 Overview

The human rights and equality impacts of the cuts in public spending on women in Coventry have been catalogued in each of the eight chapters of this report. This chapter summarises the main impacts and sets out the key mechanisms for tackling these issues on an ongoing basis.

10.2 Main Equality Impacts

The main equality impacts of the public spending cuts identified in this report are as follows:

- **Employment** - Women in Coventry are less likely to be in paid work than the national average and the pay gap between men and women in Coventry is larger than the national average. Budget cuts are predicted to lead to both lower rates of employment for women and an increased pay gap. This will exacerbate overall inequality in Coventry between men and women (see chapter on Employment).
- **Housing** - Women in Coventry are more likely than men to rely on housing benefit. Caps on housing benefit rates are likely to lead women having to make up a shortfall in rent out of other income. There are also worries about how increased pressure on family budgets will disproportionately affect women (see chapter on Housing).
- **Benefits and Tax Credits** - Women in Coventry depend on benefits and tax credits for a larger proportion of their income than men do. Cuts to tax credits and benefits will increase women's poverty in Coventry relative to men's (see chapter on Incomes and Poverty).
- **Education** - Changes to funding for further and higher education may reduce women's ability to access education and/or increase the long term costs of education to women. There are also concerns that the indirect impact of cuts to school budgets in Coventry may disproportionately impact on women who tend to be the primary carers of children (see chapter on Education).
- **Carers and Those they Care For** - Women are the majority of those receiving care and the majority of those providing care to adults in Coventry (both paid and unpaid). As such they will be disproportionately impacted upon by a range of cuts and changes to social care services (see chapter on Health, Social Care and Other Support Services).
- **Children and Young People** - A range of services for children and young people

are also being cut or at risk in the future. Women tend to be the primary carers for children. They also use and benefit from pregnancy support services. Any cuts to services in Coventry in these areas will therefore disproportionately affect women (see chapter on Health, Social Care and Other Support Services).

- **Legal Advice** - A disproportionate number of women will be affected by cuts to civil Legal Aid and other funding of legal services in Coventry (see chapter on Legal Advice Services).
- **Impact on Particular Groups** - This report has also identified the particular disproportionate impact that the cuts will have on particular groups (e.g. lone parents, carers, BME women) as a result of a combination of different cuts.

10.3 Main Human Rights Impacts

For some women in Coventry the public spending cuts may have a negative impact on their human rights. In particular this assessment has highlighted the following issues:

- **Women victims and survivors of violence** may be affected by cuts to voluntary sector services, cuts to the budgets of the police, Crown Prosecution Service and NHS, cuts to welfare and housing benefits and cuts to Legal Aid. These may mean less successful investigation and prosecution of offenders, more ongoing mental, physical and sexual health problems for women and more women trapped in violent relationships. This engages a broad range of human rights issues (see chapter on Violence against Women).
- **Cuts to Legal Aid** may leave women in vulnerable situations with no legal advice or support making it difficult in practice for them to exercise their rights and potentially violating their right to fair trial and an effective remedy (see chapter on Legal Advice Services).
- **Women's Income** - Cuts to welfare benefits and housing benefit may push women into poverty, impacting on their right to health or even their right to life (see chapter on Incomes and Poverty).
- **Women Needing Care** - The combined impact of changes to health and social care budgets, and cuts to welfare benefits may lead to human rights issues for women needing care. Human rights that could be engaged include the right to life, the right not to be subject to torture or inhuman and

degrading treatment or punishment, the right to liberty and security of person and the right to respect for private and family life (see chapters on Health, Social Care and Other Services and Incomes and Poverty).

- **Cumulative Impacts** – There is also the potential for cumulative effects of all the cuts and changes identified in this report to lead to further human rights issues arising for women in Coventry.

10.4 Action Required

Throughout this report we have noted some actions that have already been taken to tackle some of the equality and human rights impacts of the cuts, at least in the short term. However, serious equality and human rights concerns remain as highlighted above.

Recommendations about specific cuts that should or should not be made or specific policies that should or should not be undertaken are outside the scope of this report. We recognise that there are often multiple different authorities that could take action (local government, national government, primary care trusts etc.). In addition there are often multiple courses of action that could be taken to deal with human rights and equalities issues identified above.

We focus therefore on highlighting the obligations on public authorities to address these issues and describing the key mechanisms through which public authorities can be held to account for their actions.

10.4.1 Actions of Public Authorities

Policy Making

Public authorities are under a legal obligation to promote equality and not to violate human rights.

- **Equality Duty** - Under the Equality Act 2010, public authorities must have due regard to the need to eliminate discrimination, and advance equality (including between women and men) in the course of developing policies and delivering services.
- **Human Rights Obligations** – Under the Human Rights Act 1998, it is unlawful for a public authority to act in a way that violates the rights of individuals which are protected by the European Convention on Human Rights. The United Kingdom has also signed up to a number of other international human rights obligations including the Convention on the Elimination of All Forms of Discrimination Against Women.

Therefore, all public authorities who are involved in budget cutting measures should be making sure they respect their human rights and equality obligations in taking these decisions.

This report has also highlighted the importance of thinking about equality and human rights impacts cumulatively. In particular, this report has identified

- A number of areas where there are cumulative impacts that together will lead to increased inequality between men and women.
- How cuts and changes in a number of policy areas may collectively impact on particular women (e.g. lone parents, carers, victims of violence etc.).

Public authorities should make sure that they create coherent and collective strategies for dealing with such issues. This will include:

- Ensuring that they co-ordinate their policies and practices where multiple agencies have an impact on a particular issue (e.g. for violence against women - the City Council, health services, police, CPS and voluntary services)
- Ensuring that policies and practices are not seen in isolation from another in any individual agency.

Funding for women's organisations and voluntary organisations providing services to women

Public authorities should also recognise the important role played by women's organisations and other voluntary organisations providing services to women in tackling discrimination and in promoting women's human rights. In particular, they should make any decisions about funding for these organisations in light of the current threats to equality and women's human rights in many of the areas where these organisations work.

Monitoring of Impacts

In each of the individual chapters of this report, recommendations were made about the further monitoring of the equality and human rights impacts of the public sector spending cuts that is required.

The primary responsibility for undertaking this monitoring should fall on public authorities. A lot of monitoring is already done by public authorities (some of this is required by law, some of it is not).

The Government's proposals for the Specific Duties under the Equality Act suggest a weakening of the obligations that previous equality legislation placed on public authorities to assess and monitor policies for their equality impact. In the words of the Equality and Diversity forum this may give 'public bodies the inaccurate impression that they do not have to do much in order to comply with the statutory equality duty'¹

However it is difficult to see how public bodies can meet their obligations under the Equality

Act without undertaking some monitoring of impacts. The Government's consultation paper on the specific duties states:

"Under the requirements of the general duty to have *"due regard"* to the matters set out in the Act, public bodies will need to understand the effect of their policies and practices on equality – this will involve looking at evidence, engaging with people, staff, service users and others and considering the effect of what they do on the whole community."²

These processes are the main elements of a good Equality Impact Assessment, suggesting that EIAs should remain an important tool for public authorities to ensure they are meeting their legal obligations under the Equality Act. A similar process should also be undertaken with regard to human rights impacts.

We reviewed a great deal of EIA practice in our research for this report and mostly found it to be of very poor quality. Public authorities generally need to improve this practice or find other ways of monitoring impacts if they are to be seen as taking their responsibilities seriously.

10.4.3 Actions by Other Actors

All actors who are concerned about the human rights and equality impacts of the spending cuts on women need to continue to take action to reduce and eliminate negative impacts. Actions include:

- **Monitoring** - central government is currently moving to a different model of equality monitoring where "challenge from the public will be the key means of holding public bodies to account for their performance on equality".³ Voluntary sector and other bodies have an important role to play in monitoring the impact of policies on the people in their communities. This is particularly true when so many Equality Impact Assessments currently undertaken by public bodies are so weak.
- **Campaigning and advocacy** – Voluntary and community groups can use the evidence of impact they gather through their work, and research projects such as this to increase public pressure for action to be taken to combat human rights and equality issues.
- **Legal Action** - Where violations of equality duties and human rights obligations are identified, then cases can be brought to the courts in order to enforce obligations. There have already been successful challenges through the courts to the public sector spending cuts.⁴

10.5 Next steps for this project

This project has provided a projection of the likely impact of the spending cuts on women

in Coventry. Coventry Women's Voices and the Centre for Human Rights in Practice hope to continue this work with a longer term monitoring project looking at the actual impact of the cuts. We also hope to develop a guide for other organisations wishing to carry out similar projects in other areas. Funding is actively being sought for this work.

1. Equality and Diversity Forum Submission in response to the Public Sector Equality Duty: Reducing Bureaucracy consultation 20 April 2011 at <http://www.edf.org.uk/blog/?p=11010>
2. Equality Act 2010: The public sector Equality Duty: reducing bureaucracy at p.4 available at <http://www.equalities.gov.uk/pdf/110317%20Public%20sector%20Equality%20Duty%20-%20Policy%20review%20paper.pdf>
3. Equality Act 2010: The public sector Equality Duty: reducing bureaucracy at p.4 available at http://www.equalities.gov.uk/equality_act_2010/public_sector_equality_duty.aspx
4. Birmingham City Council's plans to limit social care for disabled people were ruled unlawful. See Birmingham City Post, Birmingham City Council social care cuts ruled unlawful by High Court <http://www.birminghampost.net/news/west-midlands-news/2011/04/20/birmingham-city-council-social-care-cuts-ruled-unlawful-by-high-court-65233-28557053/#ixzz1L6tNhiPx>

Appendix

What is a human rights and equality impact assessment (HRIA) and why were CWV and CHRP interested in undertaking one?

A Human Rights and Equality Impact Assessment is a process for ensuring that the human rights and equality implications of a policy are taken into account in the development and/or revision of that policy.

It is based on legal principles. In our case, because the HRIA is taking place in the UK, the primary legal principles are the equality duties set out in the Equality Act 2010 and the human rights obligations protected by the Human Rights Act as well as the UK's other international human rights obligations, in particular the UN Convention on the Elimination of All Forms of Discrimination Against Women.²⁴⁵ This assessment seeks to identify what will be the impact of the public spending cuts on legally protected equality and human rights obligations.

The HRIA that we are describing here is an 'ex ante' assessment – it assesses the potential impacts of the budget public spending cuts on women in Coventry. It involves eight core elements or steps which are explained in more detail below.

Coventry Women's Voices and the Centre for Human Rights in Practice both had specific reasons for wishing to undertake an equality and human rights impact assessment:

- **Coventry Women's Voices** wanted evidence of the impact of the cuts on women to support their work with women and women's organisations in Coventry. CWV were aware that there was a great deal of national level data and research on the potential impact of the cuts on women but there was nothing that focused on the specific impacts of the cuts on women in Coventry.
- **The Centre for Human Rights in Practice** has developed significant international expertise over a number of years in designing methodologies for undertaking equality and human rights impact assessments.²⁴⁶ CHRP wanted to utilise this expertise in order to work with a local group to undertake a model EHRIA process that could become a blueprint methodology that could be more widely utilised.

The proposed Specific Duties on public

authorities under the Equality Act do not specify the same level of monitoring and assessment required under earlier equality legislation. However we believe it will be difficult for public bodies to meet their general duty to eliminate discrimination and promote equality if they do not monitor potential and actual equality impact and consult with affected groups. Public authorities also need to ensure that they do not violate human rights. Equality and Human Rights Impact Assessments are a potentially important tool in this endeavour.

However CHRP had become increasingly aware of the number of poor quality Equality Impact Assessments that have been produced by public authorities in relation to various budget cutting processes. Some of these are referenced in this report. Such assessments tend to be inadequate for a number of reasons, including that they:

- Are often poorly resourced and clearly lack sufficient analysis
- Can appear to be a justification for a decision that has already been made rather than an assessment of the full impact of that decision.
- Frequently ignore earlier assessments or other relevant data that don't suit the needs of the current analysis
- Can take a narrow or misguided view about the key human rights and equality principles behind the assessment

CWV and CHRP therefore wanted to undertake a robust and meaningful assessment that would explore what the potential human rights and equality impacts of the cuts would be and whether they would exacerbate the patterns of inequality already existing in Coventry.

Eight Key Elements in the HRIA Process

The HRIA process adopted by CHRP and CWV included eight key elements. CHRP has already developed these eight elements in previous work on HRIA methodologies.²⁴⁷ Here, we explain what each of these elements entailed to give readers an insight into what the HRIA process involved:

- 1. Screening** - It was at this stage that we decided which aspects of the impacts of the cuts on women we would focus upon. As a result of extensive consultation with the groups and individuals who make up Coventry Women's Voices, we decided to focus upon the following priority areas. Each of these areas makes up a chapter of the report:
 - Violence against Women

- Employment
- Housing
- Incomes and Poverty
- Health, Social Care and other Support Services
- Education
- Women's Voluntary Organisations
- Legal Advice Services.

2. Scoping – For each of the above areas, we then asked the following key questions to inform our assessment before taking any further action:

- Who did we need to consult with in Coventry?
- What other evidence did we require in order to inform our analysis of the issue?
- What were the human rights and equality issues that potentially arose from public spending cuts in each of these areas? – Our whole study was therefore framed by an equality and human rights perspective:
 - **The equality perspective** meant that we were specifically focusing on ways in which the public sector spending cuts might disproportionately affect women (as well as particular groups of women – Disabled women, BME women etc.)
 - **The human rights perspective** meant that we were specifically focusing on ways in which the public sector spending cuts might have the most severe impacts on women.

3. Consultation – we conducted semi-structured interviews with organisations and individuals in Coventry as well as relevant national organisations. This was undertaken in order to

- Better understand what the impacts of the public spending cuts were in Coventry at the local level
- Ensure that the voices of those likely to be affected by the policy were heard and taken into account in the HRIA process – because of time and resource constraints we mainly concentrated on organisations which represented different constituent groups in Coventry.

The groups with whom we consulted included:

- Age Concern Coventry
- Council of Disabled People (Coventry and Warwickshire)
- Coventry and Warwickshire Primary Care Trust
- Coventry Carers
- Coventry Citizen's Advice Bureau
- Coventry City Council
- Coventry Cyrenians
- Coventry Ethnic Minority Action Partnership

- Coventry Haven
- Coventry Law Centre
- Coventry Multi Faith Forum
- Coventry Pensioners
- Coventry Primary Care Trust
- Coventry Rape and Sexual Abuse Centre
- Coventry Refugee Centre
- Coventry Somali Women's Network
- Coventry University Students Union
- Coventry Women's forum
- Foleshill Women's Training
- Foleshill Children's Centre
- Grapevine Coventry
- Stoke Community Culture Project
- Trades Union Congress
- Unite the Union
- Valley House
- Voluntary Action Coventry

4. Evidence gathering – we collected information from a variety of different sources to inform analysis of the policy. The consultations we conducted with local groups provided vital information. This was supplemented by other information which included:

- National level analysis of the gender impact of the public spending cuts or the impact of the cuts on particular groups (e.g. by the Institute for Fiscal Studies, National Family and Parenting Institute, Women's Budget Group, Shelter, Citizen's Advice, Disability Alliance, Carers UK etc.)
- Coventry specific data on the numbers of women or particular groups of women (for example carers) who would be impacted by the cuts (from relevant Government departments, the Office of National Statistics, Coventry City Council and so on.)
- Where we could not find Coventry-specific data we used national level data to give an indication of the scale of the problem.

5. Analysis – We then analysed the policy area in question utilising principles and standards from relevant human rights and equality legislation including:

- The human rights contained in the European Convention on Human Rights and protected in the UK by the Human Rights Act
- The UK's other international human rights obligations
- The equality duties set out in the Equality Act 2010.

6. Conclusions and Recommendations – Based on the preceding analysis, we then identified what the main human rights and equalities impacts were for each area of the study and made recommendations for what action was required.

The recommendations that are made are limited to highlighting the obligations on public authorities and the further monitoring of the cuts that is required. Recommendations do not specify cuts that should or should not be made or specific policies that should or should not be undertaken. This is because it is recognised that:

- There are often multiple different authorities that could take action (local government, national government, primary care trusts etc.)
- There are often multiple courses of action that could be taken to deal with human rights and equalities issues identified.
- Some of the policies analysed are only proposals and are not yet in force.

7. Publication – This report represents the publication of the results of the process we

have undertaken. A chapter is devoted to each area of assessment which sets out:

- What has changed as a result of the public sector spending cuts
- Who will be affected by those changes
- What the human rights and equalities impacts are
- What monitoring is required as a result
- Fictitious scenarios at the end of each chapter which demonstrate how cuts detailed throughout the report might cumulatively affect particular women

A final chapter sets out the action required by public authorities and other actors

8. Monitoring – The report also includes recommendations for the further monitoring that is required in order to assess what the actual impact of the cuts will be on women in Coventry over the next two years.

