# THE IMPACT OF THATCHERISM ON WOMEN IN SCOTLAND

#### Esther Breitenbach

It is commonly believed that the policies of Mrs Thatcher's governments have been an unmitigated disaster for women. Despite Mrs Thatcher's own achievement in what remains all too much a man's world, her indifference to the promotion of equality through legislative or institutional changes, and her attacks on the public sector, are regarded as having seriously undermined the progress towards equality of the 1970s.

In trying to assess the impact of Thatcherism on women in Scotland, the following should be borne in mind. The position of women in the late seventies in Scotland was far from ideal. What the seventies did achieve was a fairly thorough examination of just how bad women's position was, and just how much needed to be changed. Legislative changes such as the Equal Pay and Sex Discrimination Acts had come into effect, been scrutinised, and found wanting. Other needs had been identified, and practical action undertaken, as well as campaigning, to try to meet them. For example, campaigns against violence against women contributed to legislative changes that gave better protection to women than had previously existed. More importantly self help groups gave advice and support to large numbers of women who suffered violence in their home, or who had been the victims of rape, sexual assault, or incestuous abuse.

The threats to curtail the provisions of the 1967 Abortion Act had been fought successfully, and the labour movement had been won over to seeing this as an issue relevant to its members. The Employment Protection Act gave women a statutory right to maternity leave and pay, and the State Earnings Related Pension Scheme gave women the promise of better pensions by recognising the period of interruption to employment caused by childrearing, and basing pension levels on the twenty best years' earnings.

Whilst such changes were a step in the right direction, they were in many cases the minimum required to comply with EEC directives on equality. The Labour governments of the seventies were neither imaginative nor wholehearted in their commitment to women's equality. Thus, in the absence of Thatcherism, any progress towards equality would undoubtedly have been slow, and women would have had to fight for it every inch of the way.

The question being addressed here is whether or not women in Scotland have made progress towards equality since 1979, and whether or not they have a greater degree of autonomy (recognising that the two are not the same). Ideally, in order to answer this question a full statistical picture would be drawn charting the changes in Scottish women's position across a range of areas. Firstly, constraints of space and time prevent this. Secondly, and more importantly, the data that would allow such a picture to be drawn are simply not available. No-one regularly collates and publishes data on women in Scotland that would allow us to fully monitor the position of women in Scotland.<sup>(1)</sup>

What follows then is an attempt to describe the situation facing Scottish women in a number of areas which are crucial to their ability to participate equally in society, and crucial to the autonomy they can exercise in their lives. In particular, the article focuses on access to material resources e.g. income and housing, which are basic needs and concerns for all. The level to which we have access to these resources is a crucial determinant of our status in society. Discussion of access to these resources is set in the context of changes in family structures, and their implications for women.

# Changes in family structures

Major long term demographic changes have been occurring in Scotland, as elsewhere in the industrialised west. In general these are an ageing population, falling birth rates, decline in family size, a rise in the divorce rate, and a rise in the number of single parent families.

The population of Scotland between 1979 and 1986 was as follows in Table 1.

Women continue to make up a majority of the population and 'although fewer girls are born than boys, women outnumber men by middle age and constitute a substantial majority of the elderly population.'(2)

The projected population for Scotland is as follows in Table 2.

As the Scottish Abstract of Statistics points out, 'By the year 2021 over 20 per cent of men and nearly 27 per cent of women are projected to be aged 60 or more compared with 16 per cent and 23 per cent respectively in 1984'. (3)

The birth rate in Scotland, which rose to a peak in 1964 then fell sharply to reach a low point in 1977, has in recent years fluctuated around 12-13 births per thousand population.

Despite the common argument that youth unemployment is likely to

(thousands)

+38

+41% +20%

+40

TABLE 1 Estimated population and number of births. Scotland 1979-86.

		Population	(thousands)			Births (t	housands)	
Year	All	Males	Females	Women as % of total	All	Males	Females	Females as % of total
1979	5203.6	2505.0	2698.6	51.86	68366	35351	33015	48.29
1980	5193.9	2500.9	2693.0	51.84	68892	35395	33497	48.62
1981	5180.2	2494.9	2685.3	51.84	69054	35283	33771	48.90
1982	5166.6	2489.5	2677.1	51.82	66196	33911	32285	<b>48</b> .77
1983	5150.4	2485.0	2665.4	51.75	65078	33656	31422	48.28
1984	5145.7	2483.5	2662.2	51.74	65106	33144	31962	49.09
1985	5136.5	2480.5	2656.1	51.71	66676	34120	32556	48.82
1986	5121.0	2475.0	2646.0	51.66	65812	33874	31938	48.52

Source: Report of the Registrar General for Scotland, 1986.

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% change 1983-2023 -7%

**TABLE 2** Projected population by age groups at 30 June, Scotland, 1983-2023.

								Age G	roup							
		)-4		-15		i-19		-29		)-44		59/64		6-74	7	5+
Year	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1983	168	160	412	392	186	177	407	393	490	492	545	448	185	404	92	199
1991	178	169	356	336	144	137	425	411	531	526	524	434	185	384	103	216
2001	176	166	391	369	130	122	309	297	565	556	564	473	177	364	109	219
2011	151	143	367	346	146	137	310	297	452	444	634	511	179	387	112	219
2021	157	148	328	309	128	119	327	312	395	386	612	485	210	420	121	226
2023	157	149	330	311	123	115	318	305	408	398	590	455	209	423	130	239
Change 1983-2023	-11	-11	-82	<del>-8</del> 1	-63	-62	-89	-88	<b>-82</b>	_94	<b>+</b> 45	± 7	±24	±10	1.70	1.40

-88

-22%

-17%

-19%

+8%

+2%

+13% +5%

-34% -35% -22%

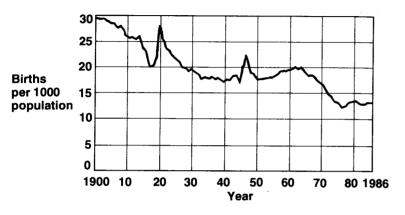
Source: General Register Office for Scotland.

-7%

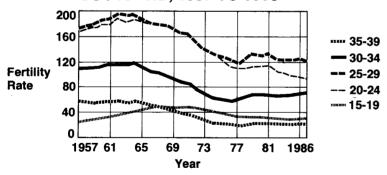
-20%

-21%

FIGURE 1 BIRTH RATES, SCOTLAND, 1900-86



# LIVE BIRTHS PER 1,000 WOMEN BY AGE OF MOTHER SCOTLAND, 1957 TO 1986



Source: Registrar General's Report 1986

result in an increase in teenage mothers, overall statistics up to 1986 do not bear this out. However, the overall statistics are likely to conceal considerable variations both in terms of locality and socio-economic status of mothers. For example, in 1986 the percentage of births to unmarried parents ranged from 10.8 in the Western Isles to 32.4 in Glasgow. Thus it may be that for certain categories of young women there is an increase in the birth rate.

What is clear, however, is a significant change in the marital status of teenage mothers.

'Pregnant teenagers are now much less likely to get married than in the past, with the result that in 1984, 1985, and 1986 there were more births to unmarried mothers than to married ones in this age group.'(4) More young mothers are choosing to stay unmarried, and to keep their babies (see Table 3).

A high proportion of births to married mothers under twenty occur within eight months of marriage. This rose from 68.3 per cent of all live births to married mothers under twenty in 1979 to 74.4 per cent in 1986. Marriages in these circumstances are the most vulnerable to failure, as divorce statistics show.

Abortion statistics show that whereas in 1975, almost as many married women as single women had abortions, by 1984 there had been a significant shift toward single women. Women most likely to have abortions are young single women in the 16-19, and 20-24 age groups. Though teenage pregnancies have not been rising, the statistics on teenage mothers and abortion suggest that there needs to be far better services for this age group, both in the provision of contraceptive facilities and advice, and in support for young mothers.

The Divorce (Scotland) Act 1976 made divorce in Scotland both easier and cheaper by providing for divorce on the grounds of non-cohabitation, after two years with the consent of both parties, and after five years if consent was withheld by one party. More recently divorce, for childless couples who agree to divorce and who have no disagreements over money, has been made easier still, and can be done through the local Sheriff Court.

Table 4 shows the numbers of divorces in Scotland between 1977 and 1986, and the grounds for divorce.

Divorces on the ground of non-cohabitation now account for over half of all divorces, compared to 40 per cent in 1979. About 1 in 4 marriages in Scotland end in divorce, compared with 1 in 3 in England and Wales. In 1986 6,912 divorces, or 52.9 per cent of all divorces in that year, involved women who had been married under the age of 21, and who had dependant

TABLE 3
Historical trends in teenager pregnancies in Scotland

Year	Number of live births to women under 20	Births to married women under 20	Births to unmarried women under 20	Births to unmarried parents as a % of all births	Births to teenagers as a % of all births
1949	4210	3422	788	18.7	4.4
1965-69	9087	7295	1792	19.7	9.5
1970-74	9037	6864	2173	24.0	11.4
1975-79	7399	5125	2274	30.7	11.3
1980	7226	4584	2642	36.6	10.5
1981	6871	4186	2685	39.1	10.0
1982	6885	3785	3100	45.0	10.4
1983	6341	3200	3141	49.5	9.7
1984	6342	2833	3409	54.6	9.6
1985	6518	2639	3879	59.5	9.8
1986	6381	2160	4221	66.0	9.7

TABLE 4

Divorces, by ground, Scotland, 1977 to 1986 – Divorce (Scotland) Act, 1976.

			Gro	ounds of div	orce					
				Non-coh	abitation					
Year	Adultery	Behaviour	Desertion	(2 years and consent)	(5 years)	Other	All grounds of divorce		Dissolution	Total
977	935	1,743	433	563	1,030	3	4,707	8		4,715
978	1,307	2,874	393	1,613	1,762	1	7,950	8		7,958
.979	1,486	3,454	235	1,931	1,576		8,682	7		8,689
980	1,940	4,189	305	2,479	1,555	2	10,470	8	1	10,479
981	1,703	4,133	230	2,438	1,369	2	9,875	6		9,881
982	1,873	4,814	244	2,812	1,524	4	11,271	12	1	11,284
983	1,789	4,674	200	4,214	2,350	8	13,235	3		13,238
984	1,415	4,351	142	4,250	1,741	7	11,906	9		11,915
985	1,760	5,020	120	4,665	1,791	15	13,371	2		13,373
986	1,610	4,620	129	4,950	1,729	16	13,054	9		13,063

Source: Registrar General's Report. 1986.

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children. A further 29 per cent of divorces involved women who had been married between the ages of 21 and 24, and who had dependant children. This would suggest that women who marry young, and who have children are more vulnerable to marriage break-down, or, to put it another way, it raises questions as to the capacity of young men to deal adequately with the responsibility of marriage and a family, since inevitably in the vasr majority of cases, it is the woman who will shoulder the responsibility of bringing up the children on her own.

Since the early seventies the number of marriages has been falling. This trend continued between 1979 and 1986. Given the rising divorce rate. the proportion of marriages where one or both partners has been married before, is also rising. There is, however, a marked difference between the propensity of men to remarry and the propensity of women to remarry, as the table below shows.

TABLE 5 Marriage rates - Scotland. 1979 - 86

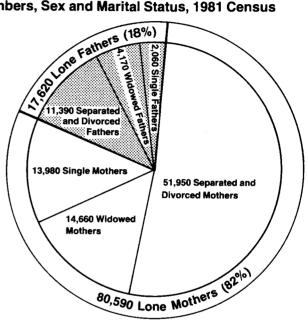
	First marriage p	er 1000 population	Remarriage per	r 1000 population
Year	Male	Female	Male	Female
1979	60.8	67.1	52.7	16.1
1980	59.4	66.0	56.6	17.6
1981	54.9	61.6	55.5	16.2
1982	51.3	57.5	52.9	16.1
1983	49.0	55.2	54.8	17.3
1984	49.5	56.2	54.9	17.4
1985	48.0	54.9	55.7	17.8
1986	46.3	52.8	53.6	18.0

Source: Report of the Registrar General for Scotland 1986.

The number of single parent families in Scotland increased from 64,000 in 1976 to over 98,000 in 1981. The 1981 census showed that there were about 98,210 single parent families in Scotland (90 per cent of them headed by women) involving 152,380 children. Forward estimates put the figures for 1988 at 133,006 single parent families involving 174,459 children. The figure on the following page shows the composition of single parent families in Scotland as revealed by the 1981 census.

# FIGURE 2: LONE PARENTS IN SCOTLAND: **SOME STATISTICS**

Numbers, Sex and Marital Status, 1981 Census



Source: 1981 Census, Household and Family Composition Tables (10% sample), with addition of estimated 5,000 single mothers.

In Scotland in 1981 14 per cent of all families with children were headed by one parent, ranging from 8.7 per cent in Shetland to 20.4 per cent in Glasgow.

These long-term demographic changes are a product, among other things, of rising living standards leading to greater longevity, advances in preventive and curative medicine and its provision and advances in the development of contraceptive drugs and devices. Social mores have also changed. Marriage is no longer seen as a permanent state, and is being replaced by cohabitation for a growing section of the population. A growing number of women are exercising the option of motherhood outside the state of marriage or cohabitation. Legislative changes have facilitated this process, in particular laws relating to abortion, divorce, protection against violent partners, and housing for homeless persons.

The signs are that many of these trends will continue e.g. the ageing of the population, rising divorce rates, rising numbers of single parent families. Such fundamental demographic changes are scarcely amenable to government policies, though how governments respond to such changes does of course have an impact on people's lives. For example, a deteriorating health service may result in a decrease in life expectancy and rising infant mortality rates, at least within the poorest sections of the population. Failure to develop appropriate social provision may result in an intensification of poverty, in particular for women, with consequent illeffects on their health, and on the health of their children. Thus the challenge for government is to attempt to understand the implications of those changes, and to make provision accordingly, and this the Thatcher government has signally failed to do.

For women in Scotland, as in the rest of Britain, demographic changes have altered their relationship to the labour market, have rendered their poverty increasingly visible, and have created new social needs to which current social policies are an inadequate response.

# **Work and Pay**

At the time of Mrs Thatcher's accession to power the general position of working women in Scotland was as follows. On the whole women in Scotland worked in low paid, low grade semi-skilled or unskilled jobs in the secondary sector of the economy. The majority of women workers in Scotland were concentrated in service industries, more than half of them were married, and over a third worked part-time. Women in Scotland had lower pay than women in England and Wales, they worked longer hours and had poorer childcare facilities. Women's employment was highly concentrated in the service sector of the economy – over 72 per cent of women workers worked in insurance, banking, finance, professional and scientific services, public administration, and the distributive trades. This contrasted with male employment which was much more evenly distributed throughout the economy. (5)

Since 1981 the tendency for women's employment to be concentrated in the service sector is likely to have increased, given the decline in employment in the manufacturing sector in Scotland.

In 1981 63 per cent of working women worked full-time and 37 per cent worked part-time. The trend towards part-time work has continued. By 1987 the proportion of women working part-time had increased to 43.6 per cent, with a corresponding decrease in full-time women workers to 56.4 per cent.

TABLE 6
Employees in employment by industrial sector, Scotland 1981.

	M	en		Wo	men		Total
Industrial sector	000's	%	Full- 000's	-time %	Part 000's	-time %	(=100%) 000's
Agriculture, forestry							
and fishing	34.5	87.1	3.0	7.5	2.1	5.4	39.6
Energy and water							
supplies industries	62.8	87.0	7.9	10.9	1.5	2.1	72.2
Extraction of minerals, manufacture of metals							
chemicals	53.4	82.5	9.4	14.5	2.0	3.0	64.7
Metal goods, engineering							
and vehicles industries	170.3	81.1	35.2	16.7	4.7	2.2	210.1
Other manufacturing							
industries	120.7	54.7	81.6	37.0	18.4	8.3	220.6
Construction	150.3	91.8	9.2	5.6	4.2	2.6	163.7
Distribution, hotels and							
catering, repairs	137.3	39.4	112.2	32.2	99.1	28.4	348.5
Transport and						-0.	0.0.0
communication	105.0	81.0	19.5	15.1	5.1	4.0	129.6
Banking, finance, insurance, business			2210	10.1	J.1	1.0	127.0
services and leasing	59.7	48.9	46.6	38.1	15.9	13.0	122.3
Other services	233.8	39.4	217.3	36.6	142.9	24.1	593.9
Total	1127.6	57.4	541.7	27.6	295.8	15.1	1965.1

Source: Census 1981 Scotland: Economic Activity, Table 9.

The Census of 1981 showed an increase from 54.3 per cent to 61.7 per cent of economically active women between 1971 and 1981 (ie. the percentage of the female population aged between 16 and 59 either in work or seeking work). This increase is projected to continue. Women have consistently increased their share of the labour force – from 42.6 per cent in 1979 to 46.6 per cent in 1987.

In the decade between 1975 and 1985 the number of male employees in employment in Scotland fell by 183,000, whilst the number of female employees rose by 41,000. At the same time as women's employment has increased, women's unemployment has increased. According to official figures, 65,000 women were unemployed in 1979. This rose rapidly to 109,000 in 1982, and has since fluctuated somewhat.

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TABLE 7 **Employees in Employment in Scotland 1975-87** 

												Th	ousands
Employees in Employment	75	76	77	78	79	80	81	82	83	84	85	86	87
Men	1219	1210	1198	1200	1209	1188	1128	1097	1069	1048	1036	1020	1006
Women	858	861	873	867	898	897	874	867	854	882	899	866	880
Total	2076	2071	2071	2067	2107	2085	2002	1964	1923	1930	1936	1886	1886
Women as % of total	41.3	41.6	42.1	41.9	42.6	43.0	43.6	44.1	44.4	45.7	46.4	45.9	46.6

Source: Scottish Abstract of Statistics. Department of Employment Gazette.

TABLE 8 **Unemployment in Scotland 1975-87** 

Unomployed												TI	housand
Unemployment	75	76	77	78	<b>79</b>	80	81	82	83*	84	85	86	87
Men	76	105	126	124	117	143	206						
Women	23	39					206	232	224	228	240	248	241
Total	_		60	63	65	80	99	109	100	101	106	111	103
	99	144	186	187	182	223	305	341	324	329	346	250	
Women as % of total	23.2	27.0	32.2	33.7	35.7	35.9	32.5	31.9				359	345
* Figures collected							32.3	31.9	30.9	30.6	30.6	30.9	29.9

Figures collected on different basis from 1983

Source: Scottish Abstract of Statistics. Department of Employment Gazette.

In 1987 103,000 women were recorded as unemployed. In 1979 women represented 35.7 per cent of the total official unemployed in Scotland. This had declined to around 30 per cent by 1987. However, establishing the true figure for women's unemployment is impossible, for a number of reasons. From 1978 onwards the government encouraged married women to register as unemployed since, as a result of the new pensions regulations, this affected women's entitlement to pension rights. In addition new female entrants to the labour market were no longer allowed the option of the married women's stamp. The sharp increase in female unemployment after 1979 was due in part to the increase in registration. At the same time the pattern of unemployment was markedly different from other countries using different methods of registration and recording of statistics. One commentator, making a comparison with Belgium, Sweden and France, noted. 'The rising number of women entering the work force has been accompanied by rising female unemployment. Women in these countries have generally had higher unemployment rates than their male counterparts, except in the UK, where the official figures are believed to underestimate the number of jobless women by 50 per cent.'(6) There have been a number of changes subsequently in the method of collecting statistics. Married women not entitled to Unemployment Benefit were excluded from the count in 1982. In addition the availability for work test for people claiming Unemployment Benefit now includes the condition that women with children must have childcare arrangements made if they are to qualify as available for work. Again this will have had the effect of excluding many women. Whilst it is impossible to say how many women are actually unemployed, it can certainly be concluded that the recorded figure is a gross underestimate.

In 1975 the Equal Pay Act came into force, but progress towards equal pay for women seems to have ground to a halt. Immediately after the Act came into effect there was an improvement in women's pay relative to men's. By 1979 full-time women workers' pay was 62.5 per cent of men's. It then fell to 59.7 per cent in 1979, climbing back to around 62 per cent in 1981 and staying there.

Women non-manual workers' pay has increased at a faster rate than women manual workers' pay, but in both cases women's position relative to men's remains virtually unchanged. The New Earnings Survey, from which the above figures are derived, excludes part-time workers. Thus the true picture regarding differences between men and women's take-home pay will be much worse. In 1987 the average weekly pay of part-time women workers was £59.40.

As the Equal Opportunities Commission's statistical profile notes, 'women's economic activity is substantially influenced by the ages of any children in their families.'(1)

TABLE 9

Earnings – Average weekly earnings. Full-time employees. Scotland.

All Employees	79	80	81	82	83	84	85
Men	101.2	123.1	140.0	154.5	167.5	178.7	189.7
Women	60.4	74.7	87.1	95.0	104.0	111.1	119.1
Women's pay as % of men's	59.68	60.68	62.21	61.48	62.08	62.17	62.78
Manual							
Men	93.6	112.2	124.8	136.9	145.8	156.2	164.2
Women	84.3	66.3	73.3	79.2	86.4	91.3	99.4
Women's pay as % of men's	58.01	59.09	58.73	57.85	59.25	58.45	60.53
Non-Maual							
Men	113.0	139.8	161.8	179.9	196.6	208.6	224.0
Women	63.0	78.2	92.5	101.0	110.1	117.9	125.6
Women's pay as % of men's	55.75	55.93	57.16	56.14	56.00	56.51	56.07

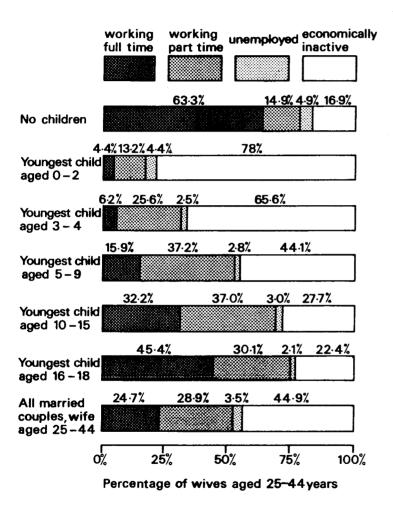
Source: New Earnings Survey.

Despite declining levels of state childcare provision it is likely that the tendency of women to return to work is increasing. A recent report from the United States showed that the numbers of new mothers remaining at work has passed the 50 per cent mark.<sup>(8)</sup> In Scotland there is an increasing number of registered child-minders, which would suggest an increasing number of women returning to work soon after having children.

It is undoubtedly the case that women will have made progress in some respects, for example, some women will have gained access to traditionally male jobs, some women will have achieved higher rank in their occupations, others will have benefitted from the use of the Equal Pay Act to improve their pay. However, whatever progress has been made has not been enough to make a difference to the global picture. Women are still

TABLE 10

Economic activity of wives aged 25-44 years, by age of youngest child. Scotland 1981.



Source: Census 1981 Scotland: Household and Family Composition, Table 27.

likely to be concentrated in the service sector, their pay relative to men's has not improved, and more of them are in part-time jobs, which frequently lack security. More women have jobs than in 1979, but more of those jobs are part-time. Whilst access to an independent income will be a gain for many individual women, women's position as a highly exploited, flexible and expendable source of labour remains unchanged.

The rapid rise in women's unemployment is a reflection both of the job losses that have occurred to women, in particular full-time manual jobs in the manufacturing sector, and the growing number of women who are active participants in the labour market. This is a major historical change. Gone are the days when full employment meant full male employment. Economic change in the past decade has done little, if anything, to fulfil women's demands for work outside the home, nor to fulfil their aspirations for equality.

To what extent can this failure to make progress be laid at the door of the Thatcher government? The increase in women's participation in the labour force, and the increase in part-time work, are trends that are at work internationally. Likewise the industrial restructuring in which the old heavy industries are in decline and new production and distribution industries, relying on sophisticated microtechnology, are operating in quite a different way, can be seen at work internationally. The use of information technology is changing the way in which both production and distribution are being organised – in terms of size of plant, location, mobility, and structure of the labour force.

A significant rise in unemployment has also occurred in industrialised countries under the impact of world recession. However, it seems widely recognised that the depth of the recession experienced by Britain between 1979 and 1982 was directly attributable to the government's economic policies. Indeed, 'a variety of economic analysts have estimated the additional job loss attributable to the government at around half a million jobs.'(9) In addition, the recession has had differential effects in the south and the north of Britain. As John MacInnes points out, 'only the South has increased employment during the upturn in employment since 1983; the North is still losing jobs. (10) In particular the impact for women has been that since 1983 part-time employment has increased dramatically in the North, but full-time employment for women has continued to fall, whereas in the South it has grown strongly. Thus it can be argued that Thatcherite economic policies, by intensifying the recession, and by aggravating the divide between North and South, have had a negative effect for women in Scotland.

In addition the government's refusal to actively promote equality through legislative measures has acted as an obstacle to progress. The government has had to reluctantly concede women's right to claim equal pay for work of equal value, an amendment to the Equal Pay Act forced on it by the EEC. This amendment will in the long term help to improve women's position. Creation of the Single European Market in 1992 also has implications for policy measures affecting women workers, such as better maternity and paternity leave arrangements, and childcare provision. The experience of the sixties and the early seventies suggests that women's position in the labour market relative to men's is likely to improve in a period of economic growth. But in addition to this an actively interventionist approach is needed to create the conditions in which women can equally participate in the labour market. Government policies since 1979 have blocked women's progress towards equality at work. The future however, offers some hope. Membership of the EEC is likely to enforce measures which will promote equality, and demographic change such as the decline in young entrants to the labour market may create opportunities for women.

# **Unemployment, Benefits and Poverty**

The difficulties in assessing the level of women's unemployment have been discussed above. This lack of official recognition of women's unemployment is in turn intimately linked to women's disadvantaged position in relation to benefits. Despite the recent changes to the Social Security system, the system remains based on the conceptions of its founder, William Beveridge, who 'assumed the universality of the nuclear family with the husband and wife "working as a team" - the wife at home and the husband in employment.'(11) This led to a system in which married women's benefits were dependent on their husband's national insurance contributions. The consequence of this is that many married women have no access to unemployment benefit in their own right, nor to sickness or maternity benefits. It also delays their entitlement to a pension until their husband's retirement, and then only at the lower dependant's rate. In 1981 there were still 3 million women paying the reduced stamp. This means that 'this reduced entitlement to benefits will continue well into the next century unless contribution rules are changed.'(12)

For women currently of pensionable age, the majority remain dependant on their husband's contributions for their pensions. The numbers of women dependant on retirement pensions has also substantially increased.

Women's greater longevity and their dependence on reduced pensions means that they suffer a considerable degree of poverty in old age. Furthermore, dependence on a husband's contributions is becoming an increasing problem for women in an age where an increasing number of couples are choosing to cohabit, and where the rising number of divorces also means a loss of benefits to women dependant on their husband's contributions.

Claimants receiving Unemployment Benefit 1974-85. Scotland

											II	nousands
Figures taken from November each year except * May	74	75	92	11	78	62	08	81	82	83	2	82
Men	31	46	<b>26</b> *	57	46	4	79	N/A	9/	89	78*	29
Women	<b>∞</b>	16	*02	26	28	53	42	N/A	41	40	<b>4</b> 2*	38
Total	39	62	9/	83	74	73	121	ı	117	108	120	105
Women as % of total 20.5 25.8 26.3 31.3	20.5	25.8	26.3		37.8	39.7	34.7	ı	35.0	35.0 37.0	35.0	36.1

TABLE 12

Recipients of National Insurance Pensions and Benefits, 1974-1985. Scotland.

Retirement pension	74	75	92	77	78	79	80	81	82	83	32
Men	243	247	252	261	262	267	266	267	265	264	261
Women on own NI contributions	198	196	197	190	162	164	171	179	184	192	197
Women on husband's NI contribution	131	135	140	143	145	147	147	148	148	148	147
Widows on husband's NI contributions	137	145	152	157	189	192	194	195	194	192	191
Total Women	466	476	489	490	496	503	512	522	526	532	535
Total on retirement pensions	709	723	741	751	758	770	778	789	791	962	796
Women as % of total	65.7	65.8	62.9	65.2	65.4	65.3	65.8	66.1	66.4	8.99	67.2
			-								Į

Source: Scottish Abstract of Statistics

The State Earnings Related Pensions Scheme (SERPS) introduced in 1975, did go some way towards improving the position of women, though inequalities in earnings still meant lower pensions for women, and many part-time women workers had no access to the scheme. Changes to the scheme made by the present government have, however, been to women's disadvantage. The encouragement to opt out of the scheme, and invest in personal pensions, offers no solution to women's poverty in old age. Personal pensions which are 'money purchase' schemes do not stand up well to inflation, and the eventual sum available for investment in an annuity, is unpredictable. The higher cost of annuities for women is a further disadvantage.

Ultimately equality of access to occupational pension benefits depends on equal pay. Whilst women's employment pattern continues to be interrupted by childbirth and childcare, there is need for a state pensions scheme that gives adequate recognition to this, and that is less tied to employment history. As Dulcie Groves comments, 'Given the inadequate levels of state pension provision and the limited opportunities most women have to save or invest for old age, their limited access to the benefits of occupational pension scheme membership has been a major factor in the construction of female poverty in old age.'(13) We have an ageing population in which women will continue to predominate. The changes in pensions legislation introduced by the Thatcher government are not good news for women. Not only do they cause greater poverty for women now, but they will do so for generations to come.

Just as married women have been disadvantaged in their access to Unemployment Benefit, married and cohabiting women have been disadvantaged as claimants of Supplementary Benefit, and now of Income Support. Until recently it was obligatory for the man in a married or cohabiting couple to claim the benefit for the couple. The complicated and poorly publicised Equal Treatment rules allowing couples some degree of choice as to who should be nominated as the claimant, have done little to change this situation. Couples' income is aggregated, and in most cases the man remains the claimant. Thus many women dependant on Supplementary Benefit, and now on Income Support, do not have access to benefit in their own right. In this situation there is no guarantee that income is equitably distributed amongst members of the household.

The general effect of the changes in the Social Security system is to have increased poverty. The government claims that economic growth has raised the living standards of the poor. Frank Field, writing in the Guardian, shows that between 1970 and 1978 benefit for the poorest increased by an average of 1.1 per cent per annum. But, 'in the 7½ years from November 1978 to April 1985, the scale rate rose by only 0.7 per cent in real terms. But this average takes no account of the changes in benefit regulations such as the 20 per cent rate contribution under the new Income

Support system. There have also been other losses, such as regular weekly additions, and the loss of single payments for most claimants, '(14) The true rate of increase in the rate of benefit since November 1978, Frank Field concludes, is only 0.4 per cent per annum. The new rules are particularly punitive in their treatment of young people, and effectively attempt to enforce dependency on parents up to the age of 25.

Women suffer from the changes to the system in particular ways, as well as from the general increasing degree of impoverishment. The flat rate maternity grant, albeit grossly inadequate, is no longer available to all mothers. Only women receiving Income Support will be entitled to assistance. The abolition of single payments will hit women particularly hard, since many single payments were given for maternity clothes, clothes and equipment needed for a new baby, children's clothes and for furniture and redecoration. The level of single payments in Scotland was also far more generous than elsewhere. The Social Fund, which is much more limited, basically involves giving loans to claimants, which they are expected to repay. Certain priority groups will obtain grants in some circumstances. One of these is the grant for essential baby equipment which will be paid, if a claimant can prove they have no other means by which to obtain the item. The inevitable consequence of these changes will be a deterioration in living standards, with ill-effects on the health of women and children. Child Benefit has not been uprated to keep pace with increases in the cost of living, and is potentially under threat from the government.

As long as married and cohabiting women are unable to claim benefit in their own right, it will be impossible to say how many women are dependent on benefits. Given the rise in unemployment for both men and women in Scotland it is inevitably far more than in 1979. A growing proportion of those dependant on benefits are long-term recipients. As Frank Field pointed out in the article quoted above, 1.5 million claimants have been drawing benefits continuously for over five years.

Another issue which must be addressed in considering the extent of poverty amongst women is that of the distribution of income within households. Whilst much research on poverty has examined the resources available to households or family units, there is no guarantee that women have equal access to these resources, whether they are at poverty level or above. Indeed, the evidence there is on distribution of resources within households shows that women can experience substantial poverty and deprivation in families whose family income takes them above the poverty line.

Perhaps the most significant change relevant to the growth of the visibility of women's poverty is the growing number of single parents, and the increasing proportion of single parents dependant on benefit. In

November 1987 of all families claiming Supplementary Benefit, 58 per cent were single parent families, a total of 77,389 families in Scotland. Single parents are the fastest growing group on benefits. The proportion of single parents dependant on benefit has also increased.

TABLE 13

Employment patterns of lone parents with dependent children

	Males 1. % of total 1981	Females 1. % of total 1981	Females 2. % of total 1984
i Working full-time	66	25	17
ii Working part-time	1	18	22
iii Out of employment	24	7	
iv Not seeking	9	49	61

Source: 1. Census 1981 Scotland Household and Family Composition (10% sample table 32).

2. Labour Force Survey 1984.

In Strathclyde in 1985 almost two thirds of single parents in the region were on Supplementary Benefit. In 1981 70 per cent of single parents in Edinburgh were on Supplementary Benefit. This suggests a considerable deterioration in the position of single parents, many of whom are caught in a poverty trap, where any wages they might be able to earn are insufficient to offset the cost of childcare.

Over the period since 1979 there has been a growing number of elderly women dependant on state benefits, or inadequate pensions; a growing number of women dependant on benefits through unemployment; and a growing number of single parents dependant on benefits. In addition it must also be remembered that low pay is a cause of poverty, and has long term effects, in excluding women from occupational pensions, or at best bringing only a meagre pension. According to Frank Field the relative pay of the poorest non-manual working women has declined by 7.5 per cent since 1979.

The increase in women's poverty is partly a result of demographic changes, in particular an ageing population, and a growing number of single parent families. However, rising unemployment, changes in pensions

legislation, restrictions on social security benefits, and reduction in state childcare facilities, have all played their part in intensifying women's poverty.

Women's poverty, however, is not a new phenomenon. It is arguable to what extent women are becoming poorer relative to the rest of society, and to what extent their poverty is becoming more visible. As Jane Lewis and David Piachaud point out, 'At the start of the century (1909) 61 per cent of adults on all forms of poor relief were women. Today 60 per cent of adults for whom supplementary benefit is paid are women'. (15)

Recently there has been a greater recognition of women's poverty, mainly because many more women are likely at some point in their lives to be household heads, either in old age or as single parents. This has meant that women's poverty has become statistically visible through their status as householders.

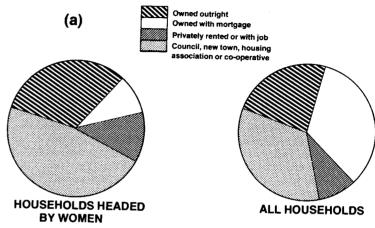
Whilst government policies since 1979 have undoubtedly aggravated the problem of women's poverty, a resolution of the problem will not come through merely tinkering with the current social security system. There is little sign that opposition parties have begun to seriously grapple with the development of new social policies in response to major demographic and social change in order to eradicate the problem of poverty in general and of women's poverty in particular.

#### Housing

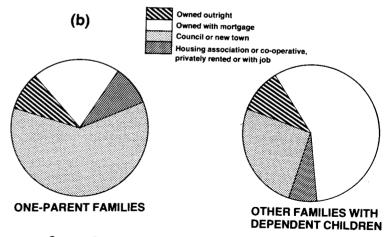
As a result of the Thatcher government's commitment to transform Britain into a 'home-owning, share-owning, democracy' there has been a significant change in the distribution of housing tenure in Britain. Scottish housing has long been dominated by the public secor. Women are more likely to rely on public sector housing provision than men, thus the enforced privatisation of the housing stock has particularly serious implications for them. Distribution of tenure is markedly different for households headed by women, compared to all households in the population. Likewise distribution of tenure is markedly different for single parent families compared to other families with dependent children.

Of the relatively small proportion of women householders who are owner occupiers the majority are older women, often widows, who own their properties outright, but are likely to be at the bottom end of the housing market in the poorest quality housing. As the Women and Housing Sub-Committee of Edinburgh District Council have noted poverty and old age are closely associated, particularly for olderly women, and this is primarily a function of low income in earlier life. 'Thus many elderly women find themselves in a home which they dearly love, but which requires either maintenance or adaptation to suit their needs, which they

# FIGURE 3: TENURE DISTRIBUTION



Source: General Household Survey 1983, table 6.12



Source: General Household Survey 1983, table 3.19

feel they are unable to finance.'(16)

The greater availability of mortgages through competition between banks and building societies, combined with the outlawing of discrimination on the grounds of sex and marital status in lending, is likely to have increased the number of women who are mortgagors. Nonetheless, women are still likely to be restricted to the lower end of the market by their lower pay. Overall, women householders, and in particular single parents, are far less likely to be homeowners than single men or married couples.

Women rely heavily on council housing and again this is particularly true of single parents. According to the 1981 Census 78 per cent of single parents in Scotland lived in council houses, compared to 41 per cent of two parent families. Two per cent were in housing association properties compared with one per cent of two parent families. Women often end up in the least desirable council housing, and again this is particularly true of single parents. A national study, quoted by the Scottish Council for single Parents, showed that twice as many single parent families in council houses lived in poor areas compared with two parent families; 25 per cent of single parents lived in flats, compared to 10 per cent of two parent families; and 25 per cent of single parents shared with others, compared to 5 per cent of two parent families.

The major reason that women are allocated the least desirable housing is that many are seeking housing because they are leaving a relationship, and therefore are gaining access to housing through being defined as homeless. In the process many are, of course, becoming single parents.

The Housing (Homeless Persons) Act 1977 has undoubtedly provided women with a means of access to housing which they previously lacked. The number of applications under the Act resulting from disputes with spouses or cohabitees has consistently risen, and the vast majority of these are likely to be from women. In 1981 60 per cent of applications from families with children were from single parent families. The administration of the Act, however, often disadvantages women in terms of the quality of the housing offered, and the provisions of the Act are sometimes interpreted so narrowly that women are denied the right to housing to which the Act should entitle them.

Research conducted by Mary Brailey in four local authority areas in central Scotland, in 1981 and 1982, showed that 'almost a third of women applying for housing do so through the homelessness route, and women make up a far higher proportion of homelessness applicants than they do of waiting list applicants.' As she goes on to point out there is plenty of evidence to show that homeless people tend to be rehoused in low demand housing in poor quality neighbourhoods. Thus women tend to be allocated poorer housing than households headed by men. Being housed

through the route of homelessness not only means for most women poor quality housing, it also means going through a humiliating process of investigation to establish whether entitlement is 'genuine', and often means spending months in poor standard temporary accommodation.

Many local authority housing departments tend to assume that the normal tenant is a man with a wife and children. In 1979 85 per cent of couples who were renting in Scotland had the tenancy in the man's name, and only 5 per cent were joint tenants. Whilst there has been a shift towards joint tenancies it is still likely to be the case that for the majority of couples the man is regarded as the tenant. This can pose serious problems for women wishing to be considered as eligible for housing in their own right because of marital breakdown. In some cases women who wish to end a relationship cannot obtain their own housing because they are already regarded as being adequately housed in the marital home. In addition some local authorities still impose conditions of eligibility such as physical separation, solicitor's letters, custody orders, and even legal separation or divorce.

There are councils, however, who take a far more enlightened approach, to problems of homelessness in general, and to women's homelessness in particular. Glasgow District council, for example, accepts relationship breakdown as a legitimate reason for homelessness (whether or not violence is involved), and it recognises that battered women have a priority need even if they have no children. (19) One of the authorities in Mary Brailey's study operated a system where staff could use their discretion to house single parents in areas of higher demand than they would qualify for under the normal points system. This was combined with a policy of offering accommodation of a standard equivalent to the marital home, and this resulted in a majority of single parents receiving housing of a similar or higher standard than their previous home.

Whilst it is clear that the Housing (Homeless Persons) Act of 1977 has given women in certain situations an entitlement to housing that they were previously denied, and whilst the changing consciousness about women's place in society has prompted some councils to change their policies to respond more adequately to women's needs, on the whole councils still tend to base their allocation policies on a model of the nuclear family and a 'conventional' life cycle which regards marriage as a permanent state. As Mary Brailey argues, this model is misguided. 'Many people do not follow the conventional life cycle pattern........For instance in 1984, 30 per cent of the applicants on Glasgow's housing waiting list were single people under 65.' But, 'Most importantly, the conventional pattern takes no account of the breakdown of relationships, and formation of subsequent new households through remarriage or cohabitation which growing numbers of people experience. Nowhere has this part of today's typical life cycle been successfully incorporated into council housing policies – it is still treated as

an administrative headache.'(20)

Another piece of legislation which has increased women's rights in relation to housing is the Matrimonial Homes (Family Protection) (Scotland) Act 1981. In particular this Act confers occupancy rights to the matrimonial home, irrespective of whose name ownership or tenancy is in, and it empowers the courts to divide the value of a property between spouses on an equal basis, and it also empowers the courts to prohibit the sale of the matrimonial home on divorce and to award occupancy to a spouse bringing up dependant children under the age of sixteen. Whilst this is an improvement on the previous situation, divorced women who have lived in privately owned housing whilst married, may still face homelessness. Where a woman occupies the matrimonial home whilst bringing up children, the threat of homelessness is only being postponed till the youngest child is sixteen. A half share of the value of a house will seldom be enough to acquire another one, and if a women is on benefit or low pay she is unlikely to be able to get a mortgage. This leaves some women in the impossible position of having a sum of money which is in no way adequate to give them access to home ownership, but which is large enough to disqualify them from eligibility for council housing.

There is a growing mismatch between the pattern of people's life-cycles, and the composition of the housing stock. Not only does the existing housing stock need to be used differently and imaginatively to respond to changing social patterns, but new housing, which is tailored to these patterns, needs to be built. Where councils do recognise these changing patterns, they are prohibited by central government policy from building to meet needs.

Women, as we have seen, remain greatly disadvantaged in terms of income, many being reliant on low pay and benefits, and this is a crucial determinant of their access to housing, especially for single parents. What then are the implications for women of the extension of private housing through the Housing Scotland Bill (to become law in April 1989)? As the Women and Housing Sub-Committee of Edinburgh District Council notes, 'The combined effects of the Housing Bill and Scottish Homes will be to virtually end the role of local authorities as housing providers. Unless local authorities can persuade their tenants that alternative landlords will not provide a better service, local authority stock will dwindle. What will be left will be a "rump" of welfare-type housing and housing for social needs groups.'(21) In other words, those on the lowest incomes will be left in the public sector, housed in the least desirable housing. The likely result of the government's housing legislation will be the creation of a ghetto of public housing mainly occupied by vulnerable, poor, single parent and elderly women.

The Poll Tax too is likely to affect women's ability to pay for adequate

housing. The disposable income of low income families will be further limited. Single parent families with teenage children are likely to be particularly hard hit, as, in the absence of work being available for young people, mothers will have to carry the burden of the Poll Tax for all family members. Elderly women will also be hard hit by the Poll Tax, since they are more likely to be poor. The Poll Tax for them is likely to be substantially higher than any rates for which they are currently liable, as they are more likely to live in poorer private sector housing or public housing.

Since 1979 more women in Scotland have gained access to housing in their own right. Legislation, which itself is a reflection of changing social patterns, has facilitated this. At the same time the stock of public housing is being reduced, and is deteriorating through lack of finance for adequate maintenance. New private building is for the most part beyond women's reach, and if women have become home-owners it is likely to have been at the lower end of the market. More women have more autonomy in relation to housing, but are more likely to have poorer housing conditions, particularly if they are separated or divorced. Insofar as the private housing sector has been extended there has been a reduction in the amount of housing to which women might have access. However, it seems that as far as the restriction on women's access to decent quality housing is concerned, the worst is yet to come.

# The forward march of women halted?

If we are to ask the question whether women in Scotland have made progress towards equality in the decade since Mrs Thatcher came to power, then the short answer is that they have not. The overall picture for women in Scotland is that in terms of work, income and housing their position relative to men's remains grossly unequal. Whilst the global picture must conceal variations within particular sections of the population, for the majority women's pay remains the same relative to men's; more women have jobs but more of those jobs are part-time; and more women are unemployed. Increasing numbers of women are dependent on benefits, particularly the elderly, and single parents. More have gained access to housing in their own right, but are likely to be housed in poorer conditions.

To what extent has Thatcherism contributed to this situation? The sexual segregation of the labour force, the increasing economic participation of women, and the increasing proportion of jobs that are parttime are all long-term characteristics of the labour market, and are common to a number of industrialised nations. Thatcherism has allowed this process to continue unhindered, but cannot be said to have caused it. However, the high levels of unemployment in Scotland were partly caused by the government's monetarist policies, and to that extent Thatcherism can be blamed for the rise in women's unemployment.

Increased dependency on benefits of elderly and single parent women are likewise the result of long-term demographic change. However, the reduction in women's pension rights, and the squeeze on benefits resulting in an intensification of poverty for women, can be directly attributed to government legislation. Women's greater access to housing is largely a result of the Housing (Homeless Persons) Act 1977, enacted by the Labour government. But the growing restrictions on women's choice in terms of housing, and the deteriorating housing conditions in which they live, are a direct result of the government's determination to transfer housing to the private sector.

The inevitable conclusion is that the impact of Thatcherism on women in Scotland has been negative, and has arrested progress towards equality. The promotion of equality will not happen through the 'free' play of market forces, but only through positive action and social reform. It is consistent with Thatcherite philosophy that there should be no intervention to promote equality. It is also consistent with Thatcherite philosophy that there should be an attempt to reimpose so-called 'Victorian' values emphasising monogamy and parental responsibility, in direct contradiction to the changing life-cycles and patterns of relationships which constitute contemporary social reality.

Despite the general negative impact on women in Scotland of ten years of Thatcherism, and the lack of progress towards equality, it would be wrong to regard the situation as being either unchanged, or without hope. It is here that the distinction between equality and autonomy becomes crucial. For if women are not more equal, they are certainly more autonomous.

More women have jobs, and therefore have access to incomes in their own right, and to the social benefits associated with work outside the home. More women are choosing to leave relationships in which they are subject to violence, or other forms of oppressive behaviour, which they find intolerable. Many single parent women regard themselves as better off on their own, even though they may depend on lower incomes, because they at least have complete control of the income they do have. More women are gaining access to housing in their own right, and therefore more control over the way in which they live. Women have more control over their fertility, and more women are choosing single motherhood. All those factors add up to a gain in autonomy for women, and indicate a continuing change in women's consciousness of how they wish to live their lives. Thatcherism may have increased the odds against women in Scotland, but women have not given up the struggle.

Esther Breitenbach

# Scottish Government Yearbook 1989

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