



**A Million Women's
Voices for Public
Services**

Information Pack





A Million Voices for Public
Services –
A Million Women's
Voices for Change



Women are both the majority users and providers of public services, employing 41.3% of all women workers in the South West.

UNISON's Million Voices Campaign is being used to fight against economic decisions that exclude women's needs, and to ensure that the powers that be don't use the recession as an excuse for failing to make progress in such key areas as closing the pay gap and planned improvements to maternity leave and pay.

The social and economic impact of the recession is likely to last long after it has officially ended, and evidence suggests it is women who are suffering the most significant effects. While women are more likely to be in paid work they remain far more likely than men to be in low paid jobs, work that is threatened by cuts. Compared to the last recession, women are making a greater financial contribution than ever before to family incomes. Lone parents, 90% of whom are women, make up a quarter of all families. Women also face particular barriers to finding new jobs.

In view of this we decided to put together this **information pack** which offers **brief guidance** in some of the general areas affecting women. We hope members, branches and stewards find it useful.

UNISON South West Regional Women's Committee
May 2010



Claiming Tax Credits – Your Rights

Who can get child tax credit?

A parent or carer can get child tax credit if they are responsible for children under 16, or children up to the age of 20 doing non-advanced education or certain types of training (for example, A levels and Highers).

Although child tax credit depends on income, a parent will get some money if their taxable income (jointly with their partner, if they live with someone) is below £58,175, or below £66,350 if they have a baby under one.

As long as a parent has joint income of below £50,000, they should get child tax credit of at least £547.50 a year (or double this whilst they have a baby under one). This works out at about £10.50 (or £21) a week. They may get more than this depending on their income and circumstances (e.g. how many children they have, and whether they get disability benefits for them).

If a parent gets more than £10.50 a week (or £21 if they have a baby under one), this is called getting more than the 'family element'. People in this situation may be entitled to other financial assistance, like the £500 Sure Start Maternity Grant paid by Jobcentre Plus to help with the costs of a new baby. Members may call 0800 055 6688 for more information.

Remember that the point at which someone stops getting more than the family element because of their income will be different for different people – it depends on all the circumstances which affect tax credits.

Who can get working tax credit?

A worker with children may be able to get working tax credit if they:

- are responsible for a child and work at least 16 hours a week (or have a partner who lives with them and works 16 hours a week)

A worker without children may be entitled if they:

- are disabled and work at least 16 hours a week. They get disability benefits, or have recently been on benefits for incapacity/disability before going into work.
- are 50 or over, work at least 16 hours a week and were previously on benefits for at least 6 months before going into work.
- are at least 25 years old and work at least 30 hours a week.

Even if a worker meets these conditions, their entitlement to working tax credit will depend on their income. There's no one cut-off point; their circumstances have to be checked to see how much money they can have coming in whilst still getting some working tax credit.

People from abroad

Someone who has come from another country may not always be able to claim. Whether they can claim will depend on their immigration status, and whether that allows them to claim 'public funds'.

If a member is from outside the EU, they will only be entitled to tax credits if their immigration status allows them to claim. If you are not sure whether a member from abroad is able to claim tax credits, tell them to call the **Working Families helpline 0800 013 0313**. Alternatively, the **Tax Credit helpline 0845 300 3900** or the Citizens Advice Bureau should be able to tell them whether they can claim.

(Remember that it is a criminal offence to advise on immigration issues if you are not qualified, so if a member is not sure about their status or asks you other questions about immigration, you should signpost them to the Office of the Immigration Services Commissioner for a list of advice agencies who can help).

Students

Being a student does not stop you from getting tax credits. However, you must meet all the usual conditions for child tax credit and/or working tax credit. Hours of work experience done as a student does not usually count as work for tax credits, but the good news is that most student income is ignored and does not reduce tax credits.

Useful contact details

To claim tax credits, report changes of circumstances and get an estimate of a tax credit award:

- HM Revenue & Customs Tax Credit helpline:
Telephone: **0845 300 3900**
Website: **www.hmrc.gov.uk/taxcredits**
- To get a basic estimate of tax credits and try different scenarios (including working out whether to take childcare vouchers) go to the website:
www.workingfamilies.org.uk/asp/calculator
- To get advice about tax credits, changes of circumstances and to check estimates (for people who don't have internet access)
Working Families helpline: **0800 013 0313**
- To find out more about the confidential advice and support service provided by UNISON's charity, UNISON Welfare, and to apply for help:
Telephone: **020 7551 1620**
Website: **www.unison.org.uk/welfare**
- To find the nearest Citizens Advice Bureau: **www.citizensadvice.org.uk**
- To find a qualified immigration adviser:
Telephone: **020 7211 1574**
Website: **www.oisc.gov.uk**

Facing Redundancy?

Equality law can play a role in campaigns against redundancies and in redundancy situations. Any proposals to make staff redundant or to cut services must have an equality impact assessment carried out on them by the council, school or other public body. This gives UNISON a strong tool to use to minimise redundancies, ensure members are treated equally and to ensure the union and local community are fully involved in any proposals. If a proposal could make things worse for some groups, the authority has to look for ways to minimise the impact.

The main assessment is whether the data shows the redundancy will have a more negative impact on one specific group (staff and/or service users) than another.

- Is the makeup of the workforce under threat different from the workforce overall?
- Have alternative options been compared and considered to minimise any discrimination?
- Can the selection pool be altered?
- Are the criteria for determining who will be made redundant transparent and fair?

It is the employers' responsibility to carry out equality impact assessments. UNISON's role is to remind them of this, ensure rigorous data collection, methodologies and conclusions.

The vast majority of part-time workers are women and they now have the right to equal treatment with full-time staff. This means that being part-time can't be used as a reason for selection for redundancy or transfer. Women on maternity leave are also entitled to redundancy pay, and it is unlawful to select pregnant women or women on maternity leave for redundancy. Women in this position should also be offered other suitable employment if it's available. Despite this 30,000 women lost their jobs in 2009 as a result of being pregnant. Employers have a responsibility to treat women fairly and it is for branch negotiators to remind them of their rights.

Please remember that should you be made redundant (or be dismissed from your employment) for two years you can retain your UNISON membership at the cost of £4 per year whilst you are unemployed.

Getting Help With Your Fuel Bills

There are several ways to get help if you are having problems paying fuel bills or keeping warm affordably:

Home Heat Helpline

Aims to encourage vulnerable customers to talk to their energy suppliers, either directly or through third parties. Trained advisers can assess each caller's benefit entitlement, and if necessary put them in touch with their energy supplier's priority care team. Fuel poverty means being unable to afford to keep warm. It is considered a household to be in fuel poverty if it needs to spend more than 10 percent of its income on fuel for adequate heating (usually 21 degrees for the main living area, and 18 degrees for other occupied rooms).

Living in cold homes can damage people's health and affect their quality of life. The elderly, children, and those with a disability or long-term illness are especially vulnerable.

There are three main causes of fuel poverty:

- poor energy efficiency in the home
- high energy prices
- low household income

Home Heat Helpline Telephone Number: 0800 33 66 99

UNISON is turning up the heat in the fight against fuel poverty by joining a major coalition of campaigning groups, organised by Consumer Focus, to call on the Government to put fuel poverty at the top of their agenda. UNISON has signed up to a hard-hitting poverty charter which includes calls for a fully-costed fuel poverty plan, with a national energy efficiency scheme, a clamp down on unfair payment type differences and discounts for those in desperate need.

In Debt?

Many people fall into debt at some point in their lives. Sometimes all it takes is a small change in circumstances to tip the balance and turn a manageable situation into a debt problem. UNISON Welfare can help members who are struggling to cope with the stress and worry of debt. Through Payplan free confidential advice is available to help clear your debts.

With Payplan's debt management plan you get:

- Reduction of multiple debts to a single payment
- Choice of payment methods including PayPoint cash option
- An assigned case officer to call for advice throughout the repayment programme
- Supported self-help if you prefer
- A completely free service with no hidden charges

Payplan's debt management plan is paid for by the credit industry so every penny of your repayments goes towards your debts unlike some debt management companies who charge a fee.

Payplan's advisers are also aware of the types of grant that UNISON Welfare can offer and will refer you to them if they think that they can ease your situation.

Telephone UNISON Welfare Debtline:

Freephone: 0800 389 3302 (8am to 9pm Monday to Friday 9am to 3pm Saturdays)

Website: www.debtclinic.co.uk/unison

Pensions

The number of women pensioners grows year on year and by 2030 life expectancy for women is expected to be 85 years – 20 years or so into retirement. The reality of many women's lives, with time taken out of the workforce for caring and childcare, means that they must take responsibility for financial independence in pension provision. It is also essential that more women become involved in the governance of pension schemes, to ensure that the women's perspective is properly represented and that pension schemes are designed to also reflect women's working lives.

UNISON has a number of courses designed to offer a complete introduction to pensions' schemes and how they work.

Contact: Learning&organisingenquiries@unison.co.uk

for advice write to: Pensions Unit, UNISON, 1 Mabledon Place, London WC1H 9AJ

See also booklet "**Women and Pensions**" stock no' 1420/UNP number 8051

Thinking of coming out of the Pension Scheme?

Well don't! Unless you have been in the pension fund for only a very short period of time (3 months) you will not be able to get the money back until you retire. Also you receive tax and national insurance benefits on your contribution so you would not get the full amount back that is shown on your pay slip, in fact, only around half. Your scheme may also provide death in service and other benefits for you and your loved ones.

Single parent – looking for work or education?

Lone parents with a youngest child aged 10 or over, and who are capable of work, are no longer able to claim Income Support (IS) solely on the grounds of being a lone parent and must claim Job Seeker's Allowance or another appropriate benefit such as Employment and Support Allowance. This will also apply to lone parents with a youngest child aged seven or over from October 2010.

Lone parents claiming JSA will be required to actively seek and be available for paid work. You will have to prove that you are trying to get a job by applying for jobs and going to interviews. You will be allowed to look for work which is suitable for you and your family. However you will not be able to refuse a job which Jobcentre Plus thinks is suitable. There are flexibilities within the JSA regime to cater for the needs and personal circumstances of lone parents whilst they are looking for paid work of 16 hours or more per week, including those who wish to educate their child(ren) at home..

The flexibilities to accommodate all parents who face special circumstances are given special consideration on a case-by-case basis. Discretion has been increased so that a lone parent who is claiming JSA may not be penalised if you have genuine reasons for not complying with their obligations to seek, or take up work. Illness of the lone parent, their child(ren) or their childcare support, transport difficulties, unforeseen family circumstances, domestic violence or relationship breakdown could all be considered as a genuine reason.

If you can't find a job your benefits should not be stopped or reduced.

If you need childcare and can't find it, your benefits should not stop or be reduced.

What is the difference between Job Seeker's Allowance and Income Support?

On Income Support you could do voluntary work and undertake courses of study. It may be more difficult to do this as the Job Centre may decide that you are not available for work. Courses over 16 hours appear to be prohibited but no definitive information is easily available.

If you want to study to improve your job prospects contact your Lone Parent Advisor at the Job Centre. S/he may be able to help you pay for certain courses and other costs you may incur while you are training.

Carer's Allowance? Those undertaking full-time education, of 21 hours or more supervised study per week, are not eligible for Carer's Allowance. As the expectation is that full-time students apply to the educational maintenance system for loans or grants you are generally precluded from entitlement to income-related and income-maintenance benefits.

There are lots of opportunities for training and further education:

- www.onespace.org.uk/training-volunteering/lifelong-learning
- www.hillcroft.ac.uk
- www.ruskin.ac.uk/
- www.spanuk.org.uk/
- www.unison.org.uk/laos



Speaking up for Women's equality

Achieving equality for women is an intrinsic part of strengthening our public services and building a fairer society.

Women play a significant role in our economy

- 65% of public sector workers are women
- 70% of women of working age are in employment
- almost a quarter of those women work in public sector jobs
- around one in five women act as unpaid carers for adult family members

But they still face disadvantage and discrimination

- the gender pay gap is still around 17% for women in full time work, and 36% for women working part-time (in comparison to men in full time employment)
- women are less likely than men to own their own home - only 41 % of women, compared to 51% of men
- just 13% of women qualify for the full basic state pension, compared to 92% of men, despite living longer - three times as many women as men live beyond 90
- women head nine out of ten single parent families
- women are vastly under-represented in public life, with only 1 in 5 MPs, less than one-third of local councillors and 14% of high court judges being women
- the criminal justice system penalises women far more harshly than men -nearly a third of all women in prison in 2007 had no previous convictions, more than double the figure for men
- violence against women is endemic - a quarter will experience domestic abuse in their lifetime, at least one in ten will experience sexual violence

Protecting public sector jobs will protect women's jobs - so it needs to be recognised that making public sector cuts will mean cutting jobs for women. In such difficult economic times it is also more important than ever to prevent jobs being contracted out of the public sector - past evidence has shown that women have disproportionately suffered from contracting out as their pay and conditions have been cut"

Trade Union Congress

The impact of the crisis

Women are being hit especially hard by the financial and economic crisis:

- women will suffer disproportionately from public spending cuts, as they are the primary users and make up the majority of the workforce in the public sector
- services and community projects supporting women will be particularly vulnerable to cuts, including children's services, rape crisis centres and women's refuges – the majority of which are also staffed by women
- 30,000 women lost their jobs in 2009 as a result of being pregnant. Pregnant women are unfairly selected for redundancy, despite laws to protect them.
- the recession has been used as an excuse to delay planned improvements to maternity leave and pay
- low incomes increase the risk of violence: women in households with an income of less than £10,000 were 3.5 times more likely to experience domestic violence than those living in households with an income of over £20,000

What needs to change

- the current Equality Bill, which harmonises and strengthens anti-discrimination legislation and public sector equality duties, must be passed into law
- to make real progress on the gender pay gap we need legislation on mandatory pay audits, representative action and hypothetical comparators
- the state pension scheme needs reform to recognise the reality of women's working lives – including caring responsibilities, the likelihood of working part-time and having career breaks, and their subsequent lower earning potential
- public service reorganisations, restructuring and procurement processes must include equality impact assessments to protect women workers and users
- funding for community and voluntary organisations delivering services and advocacy for women must be protected and improved
- we urgently need to improve women's participation in shaping public services and their representation at all levels of the political and judicial system
- genuinely family friendly policies, covering maternity, childcare and caring responsibilities' must be mainstreamed onto the government and business agenda

Add your voice

We need as many people as possible to add their voice to UNISON's national campaign:

- talk to your friends, family, co-workers and neighbours about these issues
- raise these issues with your employer, local media, and Members of Parliament.
- take the campaign to workplace or community meetings – or organise your own – we can help with materials and speakers
- visit the Million voices website for more information, more campaign ideas and to tell us what you've been doing

**We have a million
voices for public
services – to add
yours go to
unison.org.uk/
million
or call 0845 355 0845
Textphone
0800 0 967 968**