

“A new generation
of women MPs is
helping to reshape the
Conservative Party...”

IRON LADIES

Edited by Beatrice Karol Burks
and Max Wind-Cowie

COLLECTION 33

DEMOS

CONTRIBUTORS

Helen Grant

Member of Parliament for Maidstone & The Weald

Tracey Crouch

Member of Parliament for Chatham & Aylesford

Penny Mordaunt

Member of Parliament for Portsmouth North

Harriett Baldwin

Member of Parliament for West Worcestershire

Claire Perry

Member of Parliament for Devizes

Andrea Leadsom

Member of Parliament for South Northamptonshire

Amber Rudd

Member of Parliament for Hastings & Rye

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and Max Wind-Cowie

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All errors and omissions remain our own.

Beatrice Karol Burks

Max Wind-Cowie

April 2012

Introduction

Beatrice Karol Burks
Max Wind-Cowie

Halfway through his second year in office, it became fashionable to claim that the Prime Minister and his party have a ‘problem with women’. The issue, so the narrative goes, is both a lack of female representation in his party and a lack of women-specific policy coming out of government. On both charges, this collection finds the Prime Minister not guilty. Not because he has ‘over-promoted’ women to senior positions and not because the party and the Government has obsessed over so-called ‘women’s issues’ but because the world and the Conservative party has moved on since such issues were relevant in the manner that they have been framed.

First, representation. It is clear — not least from the contributions to this collection — that the Conservative party does not have much of a difficulty recruiting strong, intelligent and experienced women to its ranks. The media may be obsessed with the number of women in cabinet — five, in case you’re interested — but it is to the 2010 intake that we should really look. There you see a generation of Conservative women elected to parliament on their own terms, interested in and articulate on a range of issues and destined for great things in politics. These are not women who have arrived in parliament courtesy of illiberal all-women shortlists — they are women selected by the grassroots of their party to represent and lead them. And they demonstrate that behind the contortions of coalition cabinet, the Conservative party is not alien, ugly or unattractive to women. Far from it, it is the natural home and the infrastructure for success for many.

Second, policy. The attack levelled at both the Conservative party and the Government overall appears to be that they should be segmenting policy by gender in order to sell themselves to women specifically. Indeed, a *New Statesman* leading article in October 2011 argued:

*On issues from public-service reform to benefits to rape (ministers proposed granting anonymity to defendants), the government has shown itself to be tone-deaf to women's concerns. Mr Cameron's decision to rely so heavily on spending cuts rather than tax rises to reduce the deficit makes it inevitable that women, the largest users of public services, will suffer most.*¹

The implication is that women have a particular set of policy concerns—concerns that they decide their political support on and which differ from those affecting men's political judgement. But the truth is that—as the essays contained herein reflect—women are interested in as wide a range of political and policy questions as their male colleagues. Of course it may be true that particular experiences, more commonly shared by women in our society than by men, may put a different spin on the conclusions drawn by female voters and politicians. But the idea that women's politics is somehow more transactional than men's—that cuts to jobs that affect women will change their outlook more dramatically than they would change those of their brother or father were the roles reversed—is offensive. And it is surely the case, as Helen Grant points out in a personal and insightful essay here, that diversity cannot be reduced simply to gender—it is important to have people of different economic, class, ethnic and religious backgrounds to avoid 'group think' and ensure that the party has roots spread wide in British society.

The Conservative MPs writing in this collection address the full spectrum of British political issues. Tracey Crouch writes about the need for a Conservative approach to tackling low-income debt and household finances, not because she is a woman but because she recognises this is a pressing concern for millions of families and that the Conservative party must have a solution to offer. Penny Mordaunt, writing about the necessity of community involvement in the commissioning process and against intellectual snobbery about corporate involvement in public services, forthrightly rejects the idea that publicly funded should mean state-run. Harriett Baldwin explains why—far from being the alienating blunder to female

voters that has been claimed—welfare reform will help all sections of society and prove as popular with women as it will with men. Claire Perry makes the case against a 'women voters' perspective most forcefully when she writes:

First, 'women' are not, as the Labour party seems to think, all the same. This is terribly feminist old-school thinking that might have made sense to me when I was my college women's representative, spending hours discussing the merits of being called 'Womb-en' and putting up Reclaim the Night posters, but it bears no resemblance to the complexity and diversity of women's lives in Britain today.

Andrea Leadsom bucks two stereotypes in her piece—the idea that banking is a male profession (she was a banker for nearly a quarter of a century) and the idea that female politicians are primarily interested in children and what they can get out of the state. She makes the case for better, more flexible and more customer-focused retail banking. Her recommendations are bold, transformative and universal rather than gender-specific; as she puts it herself, on banking reform 'there is no point in fiddling about with the sticking plaster'. Meanwhile Amber Rudd makes the case for a Marriage Tax Allowance, not to benefit women specifically but to promote a way of life that she argues is of immeasurable benefit to husbands, children and society too.

So—as this essay collection illustrates—while women might have experiences that give them an original or alternative take on policies there is no area of policy that speaks specifically to them and them alone. Conservative women—selected in competition with male rivals—are perhaps more alive to this than are some from other parties who have been nominated through all-women shortlists. When you compete only with those of your own gender, and are encouraged to think of your place in politics as that of a representative of your gender, it is natural that you may feel compelled to gravitate towards those ideas and issues that are commonly believed to be particularly relevant to your gender.

It is probably fair to say that the women writing on these pages also recognise their gender as part of their political personalities — albeit not as the most important or most interesting part. Many of them have chosen to relate wider policy questions back to the issue of how modern conservatism ought to look and to the particular experiences of modern women. Their arguments are broad but they also understand that this broadness necessarily means that every area of policy will touch on women's lives every bit as much as men's. These are not women who shun their gender, they are women who embrace it as a facet of their conservatism and their responsibilities as politicians; it is part of them but by no means the whole of them.

Margaret Thatcher claimed 'I owe nothing to women's lib.' But her contribution to the movement is great, whether she likes it or not. Lady Thatcher is held up as a feminist icon by women from the Spice Girls to glass-ceiling smashing City bankers. While Thatcher may not have appreciated the narratives of women's lib, it is certainly true that she helped to liberate women from the sometimes limited scope of women's lib itself — showing that it was possible to 'have it all' as a woman of the right.

Lady Thatcher's legacy lives on today within the Conservative party. Let's not forget that on accepting the leadership of the Conservative party, Cameron was quick to promise to 'change the scandalous under-representation of women in the Conservative party'. This he has done.

The Conservative party's female MPs are as diverse and pluralistic as the population itself. Many of the new intake are destined for rapid promotion not on account of their gender but on account of their talent. They stand out not — as 'Blair's babes' sometimes did — for their group identity as women MPs but for their individual achievements, battles and concerns. They are the standard-bearers for issues from media regulation to NHS reform, not just those that traditionally affect the family.

There is no need for the Prime Minister to attempt to solve his 'women problem' by appointing a special adviser on the concerns and beliefs of women voters. The idea was that a

single person could have a special hotline to those with double X chromosomes and would help steer the Government's course to better reflect their desires is to completely misunderstand the daily realities of women up and down the country. This pamphlet shows two things, both of which should discourage David Cameron from such a course. First, there is no such thing as 'women's issues' — there are issues and there are women who care about them, just as there are men who do so too. Second, should he feel in need of advice from an informed, articulate, powerful and thoughtful woman he already has a wealth of candidates sitting conveniently on his own back bench.

Note

- 1 'Leader: David Cameron's problem with women', *New Statesman*, 6 Oct 2011, www.newstatesman.com/uk-politics/2011/10/women-cameron-government-child (accessed 15 Mar 2012).

1 Cameron's Conservatives: a one-nation party

Helen Grant MP

When I was a little girl, growing up in the far northern City of Carlisle, I was often told; if you're poor you vote Labour, and if you're rich, you vote Conservative. Somehow it seemed to stack up. Ted Heath spent his weekends aboard *Morning Cloud*, surrounded by a flotilla of finery, while Harold Wilson would be cheering-on Huddersfield Town surrounded by his Gannex raincoat.

These iconic chaps personified the political divide for most of us and it was a stereotype that has doubtless kept generations of people away from the Conservative party, notwithstanding their core principles and values. David Cameron is finally managing to break that effigy and my own journey into politics is but one illustration of the wide internal coalition that the modern Conservative party now embraces.

Most of us at my school had little or no idea of party ideology, and I don't remember any adults around me who cascaded any real opinions either. Politics then, as today, did not engage most young people. It was just something that went on in the background and happened to be on the news each day. When I reached 18 most people I knew voted with their parents and joined their high street bank at the same time. It was uncritical and automatic.

Throughout the Maggie years, while I was at university and then a young professional, British society changed beyond recognition. As the destructive power of the unions was decimated and society prospered, middle England replaced bi-polar politics as the kingpin of our democracy.

The media were pivotal for the success of new leaders and it was Tony Blair and his team who first used them to embrace and entice the middle ground. He stole the clothes off the Conservatives' backs and evidently the public liked what they saw.

During this time my own agenda was fully focused on departing from relatively humble beginnings and seeking financial security. Accordingly, during the Blair era, I concentrated on creating a prosperous business and having a family.

I merely glanced at newspapers and party politics was rarely a discussion point. I make no apologies and consider myself to be akin to most ordinary aspirational people in this country. You put your head down and get on with trying to make something for yourself and your family. There's not much time or space for anything else — until you reach a certain point. It wasn't until 2004 that I first considered becoming involved in politics.

Working out which path to follow wasn't straightforward. I'd not explored my own party political ideology before in any detail and it seemed to me, as a political outsider, that there was little clear differentiation between the two parties — something I recall being a constant media criticism at the time. Tony Blair's Tory robes, while becoming tired, retained a beguiling image adorned with a fulsome frill of social justice. For me this was an important feature and was something the Tories had failed to communicate — a sad omission for a party that has a very long tradition of social care and welfare at its heart, but it simply didn't talk about it.

And so I had a look at New Labour, only to realise the image was a mere veneer. It was a cold and uninspiring six months, which left me looking away from party politics again and seeking alternative routes for fulfilment.

My disillusionment was dispelled later in 2005 when David Cameron won the Tory leadership contest. His sense of fairness and clarity of vision for the party immediately caught my attention. He promised to redress the gender and diversity imbalances within the parliamentary party and he recognised that there was a whole generation of people who sought high living standards for themselves, but also demanded social justice for all. David had the courage to set out an agenda for change that would modernise the party and the country. He rang my bell and I made enquiries.

My welcome as a new party member could not have been more contrasting from the previous experience some 18 months earlier. I was embraced and encouraged by certain very special people in my local association. As with entering any new organisation, the first people you meet and the initial few weeks are critical. Fresh blood goes off very quickly without circulation or nourishment and, certainly for me, our party showed no complacency in its approach. This is a key aspect for membership and candidate recruitment nationally and should not be underestimated.

The Women 2 Win organisation then played a special part in my development and they remain an important facet of our party's modernisation. From a standing start in 2005 Women 2 Win has been at the core of increasing the number of Conservative women MPs from 17 to 49 in 2010. The organisation provides support, advice and training to women who wish to enter parliament or get more involved in politics. They have the full backing and support of David Cameron and Women 2 Win is another feature of the positive change he has helped bring about.

The formation of an integrated raft of policy was a key aspect of Cameron's vision and it required considerable research and analysis undertaken by a number of policy groups. I was fortunate enough to be invited to join the Social Justice Policy Group, family division. This allowed me contribute to, and witness, the early development of a broad platform of proposals for strengthening our society, including underlining the importance of the family unit, the value of marriage, and a focus on a hand-up rather than a hand-out in welfare reform. Putting social justice at the front line of policy thinking has, I believe, instilled public trust for Conservatives, particularly within some less traditional voter groups.

Attracting and recruiting good new candidates, with experience beyond the political bubble, is fundamental to our party's health and its future viability to govern. No matter how successful we are in this process, candidates still need to be selected before they can be elected and this

critical task remains the remit of each local association. It is vital, therefore, that associations are presented with a diverse range of options.

In April 2006, Conservatives set out to deliver on a promise by David Cameron to transform the Parliamentary party at Westminster. In a highly controversial move some 500 aspiring politicians on the party's list of approved parliamentary candidates were reduced to a 'priority list' of around 150 candidates. The list focused not only on gender balance, but also on diversity in every respect. The main benefit to the candidates who were included was that they could apply for a seat anywhere in the country, whereas others would need a personal connection with the seat in order to be eligible.

The critical issue here is, of course, who selects the priority list? In my own case, it allowed me to apply for Maidstone and the Weald, which is now my seat in Parliament. I still had to fight it out with almost 100 other applicants but at least it allowed me to be considered and seen, and you can't ask for more than that.

In the next election the need for new Conservative candidates is likely to be much smaller because of the reduced number of constituencies and the very high number of new MPs entering in the 2010 cohort. The value of a priority list is doubtful in such circumstances, but the basis of that initiative should never be forgotten. It may be that David Cameron has done enough to prime the pump, but only time will tell.

The contribution Cameron has made toward gender balance and expanding the diversity of our Parliamentary party prior to the last election is undeniable. I would go on to argue that his support for the female agenda has not ebbed since he took office, contrary to opposition claims and media reporting.

Criticism has been levied for implementing policies that unfairly and disproportionately affect women. But the real issue here is that women have dominated in the sectors that have been most affected by the downturn, such as retail, accommodation and of course the public sector. Large savings have had to be made because of the dreadful financial legacy left by the previous administration and the outcome is unavoidable.

On the other side of the coin this Government has endeavoured to alleviate some of the pain by a package of measures and policies that directly benefit women. Examples are: raising the personal allowance, which has taken many low paid working women out of paying tax altogether; proposals to extend the right to request flexible working and the option of shared parental leave, giving women more choice over employment when having children; protecting the lowest paid public sector workers from the pay freeze; reforming the Sure Start scheme to help working women with childcare needs; pushing for equal pay through transparency; and pressing hard for more women in corporate boards. All of these measures disproportionately benefit women, and in addition to financially orientated issues, there has also been a raft of measures to protect the victims of domestic violence—who are predominantly women.

Further, there is an ever-persistent clamour in the media about greater Tory female representation in the cabinet. Opportunities for ministerial positions will continue to be limited by the necessity to share power with the Liberal Democrats but, as we approach two years into this parliament, those in the new intake of 2010 are maturing in their roles and some will become ripe for promotion in the fullness of time.

Conservatives still have much to do if they are to achieve, and deserve, outright electoral success at the next general election. The push for greater diversity has only just begun and must be maintained. The leadership will need to assert a clear national vision beyond delivering on this Parliament's essential economic agenda. And during the remainder of the term, a firm but fair approach to public services and social justice must be embraced and seen to be delivered to retain the trust of the wider electorate.

But credit where credit is due: under David Cameron the modern Conservative Parliamentary party is becoming a true one nation party, comprising a diverse collection of thoughts, ideas and individual life experiences from a much wider socioeconomic and political spectrum than ever before. It is the way ahead for our country and it clearly separates Conservatives from the bland homogeneity of the socialist solidarity model.

2 Financial responsibility from government to grass roots

Tracey Crouch MP

There are thousands of people up and down the country who fear the postman's daily delivery and when he does come they keep a pile of unopened letters on the sideboard. These same people never answer calls from unidentified telephone numbers but still, week in, week out, go about their daily lives as best as someone can when harbouring a deep, personal and, to them, shameful secret. It is a secret that burdens every waking thought and consumes so much energy that it is too emotionally exhausting to think sensibly and coherently about how to solve the problem. The problem is personal debt and I know how hard it is; I too suffered from the shameful secret and dreadful emotional burden of living way beyond my means.

This collection by Demos is aimed at showing that the Conservative party has changed so it is no longer simply focused on core policies and that it can be confident in securing public support to having an understanding of wider, modern day issues, and that it really understands the issues all sectors of society face.

We start from a disadvantaged position. A recent poll found that one of the difficulties the Conservative party faces is the perception held by some that its members have never had to worry about money, have never accumulated severe debts or struggled to manage through to payday. While I would argue this is an unfair characterisation, it does bring into focus the need for a modern Conservative party to show it understands the day-to-day financial pressures households face and to set out how it intends to help those who fall victim to the high cost credit and debt industry.

Historically speaking, management of the nation's finances has always been a strong suit of the Conservative party, a substantial part of the reason we are now in government.

The party, together with our Coalition partners, has embarked on the familiar routine of repairing the mismanagement of its Labour predecessor. But what more can the Conservative brand offer in bringing about personal financial responsibility and tackling high levels of personal debt, in addition to its time-honoured role of restoring the public finances?

The reality is that debt is very easy to get into, but exceedingly difficult to get out of. As a young graduate working in London on a low salary for a Member of Parliament I can attest to the truth of this old, albeit often disregarded, adage. Thankfully I got into debt in the days when bank managers took a personal interest in your account and at a time when the high cost credit or debt management industry didn't exist. My debts took time to pay off but I had the bank on my side every step of the way. Competition in the credit market has changed not only the way today's debtors are dealt with but also the level of personal debt, interestingly in a growing number of middle income households as well as those on lower incomes.

Since 2000, households significantly and continuously added to their debt burden until the UK found itself topping the table for overall household debt-to-income ratio in the G7, peaking in 2008 at a staggering 153 per cent. Since the recession began to bite many have experienced pay freezes, downward pressure on their incomes and in some unfortunate cases job losses, all making deferred payments harder to manage and contributing to the spike of missed payments, insolvencies and repossessions.

As far back as 2004, the Bank of England warned that any downturn in the economy would spell danger for the UK's heavily indebted households as they were left dangerously exposed. The question for the modern Conservative party is how to confront the massive debt millstone hanging round the necks of many individuals and households, while protecting those most vulnerable and shifting our attitudes to credit, debt and savings.

The first way in which we can do this is by continuing to pursue our fiscal consolidation strategy. A recent report by PricewaterhouseCoopers (PwC) shows that the average household is paying off its credit cards, store cards and

overdrafts, echoing the call in the Prime Minister's speech to the Conservative party conference for households to get to grips with their debts.¹ The further good news is that this trend is predicted to continue for a further two years. However, despite this prolonged deleveraging, the average household will still owe £7,500 in unsecured debt at the end of the two years. This is of course an average figure based on various assumptions and therefore masks severe and worrying disparities between households, highlighted by the fact that those in the debt advice services — who really see the realities of debt — can see far higher average figures.

The second way to confront the debt millstone is to prevent unscrupulous practices in the credit industry, which compound people's misery and inflate their debt further. As we call for individuals to accept responsibility for their actions, we must ensure the credit industry does not shirk from its own. We cannot, and neither is it desirable to, restrict access to credit as it plays an important role in managing cashflow and spreading the cost of one-off purchases, like a replacement for the broken family freezer. However, this is not to say that there is no room for better regulation to tackle excessive charges and unscrupulous practices. In doing so, the party can place itself firmly on the side of the consumer and, in particular, those on low incomes and trapped in a spiral of debt.

Notwithstanding the concerns of my local Citizens Advice Bureau of debt spreading into middle income households, it is as an MP representing a constituency with pockets of severe deprivation that I have particular concerns over the ease of access to certain types of credit for low income and indebted households. Across the country, clients of the Consumer Credit Counselling Service who are on low incomes have an average of £12,870 in unsecured debt, well above the national average and roughly accounting for a daunting 199 per cent of their annual income.

'The underbanked', as PwC refers to them, are those who find themselves frozen out of the conventional credit market, which typically covers those with a poor credit history, but still have repayments to meet and are turning to the more risky

credit lenders to do so. The size of the payday lending sector of the credit industry, for instance, has shown a rapid rise in its market share from £500 million in 2007 to £1.7 billion in 2010. The reluctance of high street banks to offer credit as they seek to minimise risky lending after the recession has been matched by the ease with which credit can be obtained from this rapidly expanding sector.

Ultimately individuals have to bear responsibility for their actions and the majority of consumers use this service wisely, but the ease with which credit is obtained by those unlikely to be able to pay it back, the ability to take out several of these loans at any given time, and the astronomical rates of interest incurred should the loan not be repaid in the specified time require government-led action. Thankfully the Department for Business, Innovation and Skills is now examining the idea of imposing a cap on the total cost of credit that can be charged across a range of high cost credit products, and is working on a code of practice for the industry. This will contribute to the much-needed protection of the most vulnerable.

Tackling the unfairness of hidden bank charges, for instance those levied on all those who typically sail close to and on occasion over their agreed overdraft limit, is also a good place to start in showing the Conservative party understands the more irritating aspects of day-to-day challenges many people face. Falling foul of fees a customer is unaware of until the bank charges them is universally despised. It is also plainly wrong for banks to have a financial interest in their customers over-reaching themselves, either intentionally or accidentally. This conflict of interest exists in most sectors of the credit industry and the first political party to put a substantial marker in the sand on the subject, by standing up for the consumer and putting an end to unfairness, will reap the reward. Some progress has already been made on this subject, and some banks now alert their customers if they are in danger of incurring a fee, coupled with a big drive for transparency, empowering the customer.

But the party needs to go further than encouraging

people to pay down their debt and regulating some aspects of the credit industry. The fact that individuals and households are not saving enough must also be confronted. This represents an important opportunity for the modern Conservative party to become the 'party of savers'.

Currently, over 4 million UK households have nothing in savings, instead relying on credit as a get out clause, and many more have inadequate provisions for a rainy day. The Bank of England estimates that monthly savings did increase last year, by an average of £20 to £176, at the same time as debts were paid off. However, there is a great variation between households, with two-fifths reporting they did not set aside anything each month, a slight increase on last year. A modern Conservative party should strive to extend its reputation for sound financial management by getting people saving instead of relying on credit. It must be a key component of our financial responsibility agenda.

In my short time in Parliament I have found myself, along with a handful of colleagues, enquiring into the once Labour dominated arena of credit unions and cooperatives. It is odd that such subjects should not have already been the territory of Conservative politicians, given their underlying principles, but it is nevertheless refreshing that this Government is now actively pushing both credit unions and the broader mutual model. Credit unions, which are typically run by volunteers, have their roots in the north west of England and are particularly successful in the USA, Scotland and Ireland. Their founding principles are based on a common bond between their members, whether geographical or professional, to whom loans are offered at low rates of interest. In addition, members are encouraged to save with a credit union, generating the reserve of funds from which loans are drawn, which also yield interest. Having been impressed by the model and its ability to promote equitable saving and lending, especially in areas of low income, I have signed up to my local credit union.

Although credit unions have long been seen as the solution to encouraging financial responsibility and inclusion by successive governments, they have failed to breakthrough

into mainstream consciousness. The mutual model does not lend itself to a vast build up of reserves or capital with which to run slick digital campaigns, unlike some payday lenders, and that immediately sets them at a disadvantage. So as households begin to deleverage and in the face of the low level of household savings, a modern Conservative party should make a concerted effort to branch out and throw its full weight behind credit unions. It should be known as the party that encourages savings and responsible personal finances over unsustainable and irresponsible debt.

There are already signs of the party recognising the importance of shifting our attitudes to saving, as the Conservative-led Medway Council, which covers part of my constituency, has displayed by passing a motion calling for clamping down on the proliferation of payday lenders on our high streets while at the same time promoting the use of credit unions, thus promoting saving over easy credit. Of course, we must be realistic and acknowledge that encouraging people to save against the current economic backdrop is something of a challenge. However, the fundamental importance of the issue remains and it should not dilute the party's willingness to occupy the territory.

The Conservative party changed with the 2010 election. The new intake is more diverse in its background, and includes fewer politicians with wealthy backgrounds than ever before. Many of us understand how hard it is to make it to payday without borrowing money and how hard it is to get out of subsequent accumulated debt.

These challenges for ordinary families up and down the country are real and undermine the mental health and wellbeing of many. We as a government can prove that we understand the problem and can conjure a solution to protect those who find themselves in a financially vulnerable situation. The last Government was defined by bad borrowing, spending and debt; this Government should replace those features with consolidation, better regulation, fairness and savings. By doing so we can protect the next generation from the horror of unmanageable personal debt.

Note

- 1 PwC, *Precious Plastic 2012: All change please*, PricewaterhouseCoopers, Jan 2012, www.pwc.co.uk/financial-services/publications/precious-plastic-2012-all-change-please.jhtml#ns_source=site_search (accessed 19 Mar 2012).

3 Delivering the Conservative vision

Penny Mordaunt MP

Political blogs and websites never want for comments on a forthcoming election, the current *cause célèbre*, the latest ‘ism’ of political philosophy, and the most recent opinion polls. We read of ‘kitchen-table-Conservatives’, ‘red Tories’ and ‘blue Labour’; and that it is time for ‘common sense’ and ‘compassionate Conservatism’; yes, it is all fascinating stuff.

What all these aspects of the daily political discourse have in common is that they come before real action. The focus is on winning the elections, not what should be done afterwards. Delivering manifesto commitments is perhaps not as exciting as tied polls for YouGov, but it is, after all, why we are all here. The execution of a policy is little debated and few governments actually manage to deliver the step-change in service delivery or cultural change that they set out to achieve. In my opinion, competence and the ability to drive through change are underrated political skills.

Back in 2009 David Cameron left us in no doubt about his ambition, and I don’t just mean getting to Number 10:

I know that today there aren't many reasons to be cheerful. But there are reasons to believe. Yes it will be a steep climb. But the view from the summit will be worth it. Let me tell you what I can see. I see a country where more children grow up with security and love because family life comes first. I see a country where you choose the most important things in life—the school your child goes to and the healthcare you get. I see a country where communities govern themselves—organising local services, independent of Whitehall, a great handing back of power to people. I see a country with entrepreneurs everywhere, bringing their ideas to life—and life to our great towns and cities. I see a country where it's not just about the quantity of money, but the quality of life—where we lead the world in saving our planet...

*No, we will not make it if we pull in different directions; follow our own interests; take care of only ourselves. But if we pull together, come together, work together — we will get through this together. And when we look back we will say not that the government made it happen... not that the minister made it happen... but the businesswoman made it happen... the police officer made it happen... the father made it happen... the teacher made it happen. You made it happen.*¹

Are Cameron's words idealistic? Well, yes, undoubtedly they convey a sense of optimism: but his vision is certainly not ideological. The message is clear and the end is apparent. Conservatism enables, facilitates and supports: it works with the grain of human nature rather than against it. David Cameron set out two key elements which would deliver the change Britain needs. The first, localism, is about devolving power and decision-making down to the most local level possible; and the second, the Big Society, requires us all to become involved in order to make it happen.

This is nothing less than a revival of patriotism. Of course David Cameron was referring in part to personal responsibility, but he also explicitly asked us all to do more to help our communities as well as ourselves. He issued a rallying call for people to volunteer and for all sectors of society to reassess what their contribution could be.

There has been considerable debate about the fact that much of David Cameron's vision will come to pass only if more people step up to take an active role in tackling community need; and also if our community leaders and civil servants (whether local or national) change both in the extent of their ambition and in the way that they operate. By contrast there has been much less discussion of how this can actually be achieved.

For me there are four staging posts along the journey to change Britain for the better and for good — all of which are predicated on the founding principle that the full weight of the law backs up public expectations. First we must establish the scale of the task at hand now as well as ahead of us — and I call this being honest about our current unmet need; second we should have very clear ideas about how to provide effective

and affordable solutions — commissioning those services that are paid for by the public sector; third we need to encourage able people from all backgrounds, either gender, any creed and race, and wherever we find them, to participate — or talent spotting; and finally we cannot afford to be ideological about whom we ask to help us to fill the current public spending gap and for whatever purpose — so we should actively encourage corporate partnerships, for example.

Honesty about our current unmet need is, perhaps, the hardest of these staging posts mainly because it adds to what we are told is an already intolerable burden on the public purse. In Portsmouth, for example, our City Council has budgeted for 200 additional adult social care places over the next five years; and yet there are at least 1,000 people living with dementia but denied access to any social care in Portsmouth today.

A further complication arises because, for one reason or another, many (but by no means all) public bodies have become accustomed to finding ways of flouting the spirit of the law defining their duties and responsibilities; in some cases local authority departments have colluded in different parts of the country in order to share 'best' (but more aptly termed 'worst') practices, usually in order to save money at the expense of those they should be helping. I know of numerous examples where public bodies have taken a decision for short-term financial reasons rather than for the good of their 'client'. For example, a local education authority that obstructs a child with a special educational need so that the Council ends up paying nearly nothing, but the wretched pupil is almost guaranteed a lifetime of failure (which usually costs the state considerably more in the long run). I often wonder what it must be like to wield authority in the moral vacuum that allows someone to decide whether a complete stranger should be given access to help from the state without reference to how that decision maker would react if, say, the applicant were his or her child, spouse or parent.

This leads us to ask whom we should trust to supervise the process of procuring the high-quality public services that we all want. Should we charge those public sector procurement

officers (who so often and manifestly failed in the past) with the task of commissioning future services? Or is there a better, more fail-safe and less corruptible way of doing this?

My experience of the National Institute for Health and Clinical Excellence (NICE) has been illuminating. The NHS constitution states that a person is entitled to NICE-approved treatment if it is likely to prove clinically effective. People are also granted access to treatment not specifically approved by NICE if it is likely to be more effective for them than for, say, the average patient. NICE does a good job. It takes into account cost-effectiveness as well as clinical priorities: and the nation's top specialists regularly contribute to their investigative process. Yet its well-informed and respected conclusions are ignored daily so that the constitutional principle (and widely held public belief) that the NHS will provide for everyone's need is regularly diluted. This was never what was intended when local commissioning was first introduced. On the contrary commissioning was supposed to facilitate tailored local responses to specific challenges, for example our increasingly older population, drug and alcohol abuse, deprivation, and health conditions prevalent among particular ethnic minorities. Instead our public servants regularly seem to override the average GP's Hippocratic Oath, usually owing to a lack of clinical knowledge or simply because they are driven by short-term budget pressures.

NICE therefore acts as a form of collective commissioner of nationally available health treatments, products and drugs — but without the requisite direct link to the client (the patient). It is essentially a central government body that has to work through a plethora of local commissioners — currently purchasing managers in local health trusts. To my mind, it is only when GPs become commissioners for their patients that the localism agenda can be effectively combined with David Cameron's vision of the Big Society in action. This is just one reason why I welcome the Health and Social Care Bill that made such torturous progress through Parliament; and, additionally, the Life Science Strategy, which will monitor and incentivise clinicians to take up the latest and best treatments medical science can offer.

Yet if we largely solve the commissioning problem in the NHS when GPs take charge, we are still left with a much larger headache in other areas of our public sector. Current public spending is projected to reach about £710 billion in 2011/12 of which health accounts for £126 billion. Even if GPs were to run the entire health budget (which they won't), this still amounts to less than 20 per cent of total government expenditure. Worse, the public sector as a whole spends one pound in three deciding how to spend the other two; and in the education department, for example, only 60 per cent of the money voted by Parliament per pupil actually reaches the school.

Commissioning is first and foremost about who decides how to spend public money, but as with much bureaucracy that loses sight of the objective to deliver services to those who need them by concentrating on frontline services, there are myriad reasons to fear that, as the French say, *plus ça change plus c'est la même chose*. For far too long the public sector has been used to spending the money allocated to public services without proper recourse either to the private or the not-for-profit sector.

It must be wrong for one sector to decide exclusively whether either of the other two sectors should be involved in service provision, especially when that one sector can set the rules (by determining what the bidding process should be); it can skew the results (by narrowing the spending scope to exclude, for example, statutory obligations such as employee on-costs); and it can act as judge and jury (with little or no realistic chance of a successful appeal).

It is time that we looked at commissioning panels (rather like magistrates' courts or employment tribunals) that determine whether the public is receiving value for money; that compare like for like; that understand such levelling concepts as full-cost recovery; that hold individual commissioners to account; that can decide whether public money has been spent in the interest of the needy rather than kept back; and that help to minimise the obvious scope for corruption of which handing so much money to so few people to distribute in such an authoritarian process must be an inevitable consequence.

People coming together to improve their communities is at the heart of Cameron's vision. In Portsmouth, as part of a social action programme, we were able to refurbish a local community centre that needed a considerable amount of work and substantial funding, which was not forthcoming from the local authority. Most of the protagonists in what turned out to be a collaboration of public, private and not-for-profit sectors were volunteers who were able to use materials provided by local businesses to restore a dilapidated community asset to the local populace. The cost was next to nothing and no public money was requested or provided for the task. Further, the volunteers' combined experience is likely to lead to them joining in other projects across the city as and when they arise.

We know that democratic accountability and transparency do not always guarantee a well-run local authority with competent councillors and/or officers. My main concern about the proposed new police commissioners is not the policy itself (since I applaud the principle of local accountability), but I worry whether the genuinely talented will come forward, be it through the current political party system or independently. It must also be true that across our nation some communities will easily exploit the new powers and opportunities opening up to them through changes in local planning rules and the Big Society agenda, while others will struggle through lack of capacity. Finding and nurturing talented people and building the capacity of our communities is vital to enable them to take advantage of the lower hanging fruit that this Government is striving to make available to them.

There is a clear opportunity for political parties here, and as they all struggle to reinvigorate the 'local association' I would strongly argue that they have a key role to network, encourage, train and support. This is not just about candidates for political office; it is just as much about people in public life who can make all the difference. Traditionally public servants (especially those reporting directly to a chief officer) are politically off limits unless they want to change career. However, by separating out their traditional political campaigning, associations could and should legitimately

engage potential catalysts for their community through policy forums and local social action projects.

There is a symbiosis that exists between business and government long-term interests that must mean that there is a quid pro quo for both, and this is particularly true when the not-for-profit sector gets involved as well.

One example of this is in prisoner rehabilitation programmes at Doncaster prison where Catch22 and Turning Point (two specialised charities) work with Serco (a private company that runs prisons) on behalf of the Prison Service, which is a branch of the Home Office. Despite much vilification from various disapproving intellectuals Catch22 and Turning Point took up the challenge and have apparently been hugely successful at reducing reoffending rates.

This is clearly a case among many where commissioning works. True, the project was very high profile, but if I were to venture a criticism it is that Serco led the bid because the tender was too large for the smaller and more risk-averse charities to handle. We need to ensure that such projects are more fragmented and targeted towards lower-end charities (or enable charities to work together under a suitable administrative umbrella) both so that there is a better diversity of provision and also to promote better value for money.

As has been mentioned above, a social action project in Portsmouth was able to involve local businesses in providing materials and labour to refurbish a local community centre. While this is laudable and thoroughly commendable for one-off projects, there are many different ways that corporates can step in to help local communities when the public sector withdraws its funding and/or support from various good causes in these straitened times.

Lamentably, in this climate of austerity, many small charities that have received fairly low-level funding from local authorities (and in some cases from national government) have become easy targets for finance officers who prefer to protect their own budgets rather than to recognise the value added to local communities by, for example, after and pre-school clubs. Since budgets are usually set locally in the spring it is

often the case that funding is withdrawn within a few months and this tends to leave the organisations and their supporters effectively destitute.

It would make sense to me to flag up any national projects or programmes from which funding is to be withdrawn (but whose functions we would like to see continue, develop or move to a more balanced funding portfolio) so that options for national non-statutory partnerships might be actively pursued. These projects could then be pitched to related industries and charities for that autumn's planning round.

Government departments should consult a small team possessing corporate and third sector fundraising expertise, perhaps based in the Cabinet Office, and these might be drawn either from the Coalition or from an external organisation such as the Institute of Fundraising.

In time, before announcing changes to funding, government departments should be given a summary of the potential for additional funds to be levered. Eventually this process could become an established method of facilitation for uniting charities and corporate partners, and it could, of course, be replicated at regional and local levels.

The Big Society, and the general public's understanding of it, would be dramatically boosted by central government's adoption of such an approach, especially as these partnerships bear fruit through the development of all kinds and sizes of businesses — and especially corporate social responsibility, charity of the year and community giving programmes.

Conservatism is not just a means of governing within specific spending constraints; and nor is it a series of beliefs that favour the strong over the weak. We happen to be governing in an age of austerity, but we are doing so with optimism founded on our belief in the British people and their indomitable spirit. We recognise that most people will happily roll up their sleeves whenever there is a good cause; and despite some people's detached derision the label Big Society most aptly describes what this indomitable spirit actually means in practice. But there is a further critical strand to today's conservatism: competence. We must pass laws that genuinely

empower the people; identify and focus on the real unmet need our vision requires us to tackle; commission well and effectively; seek out talent and put it to work; and change the way national and local government operate in order to integrate appropriately with the private and the not-for-profit sectors.

Note

- 1 From David Cameron's speech to the Conservative party conference, 8 Oct 2009.

4 How welfare reform will help women

Harriett Baldwin MP

Four decades on from the Equal Pay Act, today's media are still able to tell tales of glass ceilings and unequal pay for women in the workplace. Although tremendous strides have been made towards equality over the last 40 years, we all know that there is still a lot of progress to be made.

Thirteen years of a Labour Government whose intentions were well meaning still left far too many women in part-time work and welfare dependency. A different approach is needed, which really allows women to take advantage of the greater economic opportunities that exist today for women, enshrined as they now are in legislation. In particular, the part-time work trap needs to be reformed.

My own perspective is that of being the first girl in my family ever to go to university. My mother gave up work when she married and devoted her life to supporting her husband's career and her children's development. She was determined that her daughter would take advantage of the new economic opportunities. She and my father were always ready to help me juggle work and family life in a career in investment management, which saw me become one of the few female managing directors in the City in 1998. She didn't live to see me elected to Parliament, but I would never have made it without her encouragement.

At the last general election, I became the first woman to represent West Worcestershire and I'm determined to use the luck and privilege that I've enjoyed to help women make the most of the opportunity for greater economic freedom and independence, especially from the state.

As a member of the Work and Pensions Select Committee, I pay close attention to the impact of welfare and pension reform and the Work Programme on women.

Education

In education, girls have steadily done better than boys over the last two decades. The last series of GCSE results showed a 6.7 per cent advantage gap by girls compared with boys gaining A* or A grade results, up from a 3.6 per cent advantage gap when the A* grade was introduced in 1994.

By the time girls apply to university the gap continues. Latest university admission figures show that more girls than boys win places at university—in 2011 54 per cent of those accepted at universities in the UK were female applicants.

Unequal pay, wealth and pensions

But despite this educational progress, women still earn less than men, although there is some recent evidence that younger women are beginning to do better than men of the same age. Analysis of the PAYE returns to HM Revenue & Customs (HMRC) show that the median average salary for an employee in 2010 was £25,900, but the figure was £28,091 for men compared with £22,490 for women—a difference of 19.9 per cent. It is not just that women choose lower paid jobs, though they do. Across comparable jobs the wage gap is about 15 per cent and, according to the Chartered Management Institute, at the current rate of progress it will take 98 years for men and women managers doing the same jobs to be paid the same.

Men are also wealthier. Wealth held by men is 17 per cent higher than women, according to the most recent HMRC analysis in 2007, and slightly more women live in poverty than do men.

Women are much more likely to be in part-time work. In 2011, 43.1 per cent of women were in part-time jobs compared with 12.6 per cent of men. There is a lot to be said for the flexibility of working part time, particularly during the years when children are young, but the current tax credit system actively discourages part-time workers from increasing their hours as children get older. This is why part-time work currently clusters around 16 hours a week and many women find that they would not actually be better off if they worked more hours in paid employment. Government

plans to bring in shared parental leave rules will make it harder for employers covertly to avoid hiring and promoting women during their child-bearing years.

During the 13 years of Labour, unemployment among women actually rose by 24 per cent, with 300,000 more women than men living in workless households at the end of 2010. Although the job market is still challenging, it is good to see that there are 50,000 more women in work than there were a year ago and that vacancies are rising in the private sector, but clearly it is vital for both men and women that the job market improves.

Lower salaries and the lower pension age for women are reflected in their circumstances when they retire. Single female pensioners receive on average £46 per week less than men to live on. That is why I am pleased that men and women will start to retire at the same age and that from 2012 auto-enrolment into pension schemes will start to bring millions more men and women into pensions saving for the first time.

Welfare reform

The Government has laid out a plan for the reform of the welfare system in order to achieve better economic incentives for those of working age and to allow those unable to work to receive support from the state.

Specifically the welfare reforms aim to help lift people out of a cycle of economic dependency on the state and back into paid work, where at all possible. The introduction of a Universal Credit will mean that work will pay in all cases and additional hours of work will always pay more. The Government aims to carry out more to help parents back into work after starting a family. In addition to 15 hours of free childcare for all three and four-year-olds, and 40 per cent of two-year-olds, the requirement to start looking for work will now apply to those on benefits whose youngest child reaches five.

As well as investing an additional £300 million into childcare support, the Government is removing the rule that prevents support for people working fewer than 16 hours a week.

As a result families on low incomes will receive more support to keep them in work, and increasing hours will always pay.

One of the more controversial elements of welfare reform has been the plans to cap benefits, where limits will be set on the maximum amount a long-term workless household can claim. The select committee heard extensive evidence on this subject and met a number of people who have large claims to cover their central London property. The reforms seek to bring sense to a system that pays predominantly central London landlords large sums of money to allow people to stay in homes most working families could never afford. But by making work more attractive relative to worklessness, this has got to help women and children gain more economic freedom over time. Trading the certainty of a low income stream on benefits for the risks and rewards of private sector employment and potential economic progress is a challenge for people, and it should be the role of the state to make this easier, not to create a sticky economic floor.

Flexibility, choice and workplace reform

The Government has also identified areas where policy can lead to greater fairness for women in the workplace, including calling for greater transparency from employers on pay and the gender pay gap.

Women have untapped entrepreneurial potential and start businesses at about half the rate men do. Proposals have been set out to establish a women's business council to maximise women's contribution to economic growth and to see what can be done to improve the number of female entrepreneurs and, through mentoring, encourage more women to set up and run their own businesses, for example using the Enterprise Allowance Scheme. I'd love to see the Chancellor give more help to entrepreneurs who have the same challenges with childcare that employees can have.

The Government has set out plans to tackle the 'glass ceiling' by providing high-quality, professional careers guidance, open to all young people and adults through

a range of channels—online, by telephone and in the community—with intensive face-to-face guidance prioritised for those with the greatest need. The service will help young women make broader and more ambitious career decisions and provide better information on the financial and professional consequences of their decisions.

The Government has accepted submissions by the Low Pay Commission to work towards raising the minimum wage, which will benefit the 890,000 people who are Britain's lowest paid workers, many of whom are women.

At the other end of the work spectrum, Lord Davies has challenged FTSE companies to increase the number of female directors on their boards to at least 30 per cent.

There is much to do, but the Government has set itself on a path towards moving the emphasis towards rewarding people who work. Given that few women will marry top footballers or win the lottery, work is still our best chance of enjoying greater economic prosperity over our lifetimes.

5 Solutions not sound bites

Claire Perry MP

I came into politics at the advanced age of 45 having spent years working in the private sector, where facts spoke louder than slogans and the name of the game was creating sustainable value not winning political arguments. That is why I find it difficult to take seriously an opposition whose policies are mired in out-dated ideology and whose currency is sound bites, not solutions.

One sound bite that is particularly off base is that this Government is 'hitting women'. This attack is tainted with a pungent odour of rank hypocrisy given that the opposition economic team has called for the same levels of fiscal consolidation but doesn't have the courage to say where their spending adjustments would fall. It is also fundamentally flawed.

First, 'women' are not, as the Labour party seems to think, all the same. This is terribly feminist old-school thinking that might have made sense to me when I was my college women's representative, spending hours discussing the merits of being called 'Womb-en' and putting up Reclaim the Night posters, but it bears no resemblance to the complexity and diversity of women's lives in Britain today.

The 32 million people who make up Britain's female adult population are not an amorphous group with the same economic profile and policy needs, but rather a multi-faceted group of individuals who are benefiting from this Government's actions. Women at the lower end of the income scale will benefit most from our changes to personal allowances, which will lift more than a million people out of the tax net altogether. Those thinking of joining the 1.1 million self-employed women in this country by starting a business and becoming mistresses of their own economic destiny can now access a new network of 5,000 business mentors (and if we get women starting businesses at the same rate as men, it would

result in an additional 150,000 new British companies each year). Successful female entrepreneurs will be delighted by this Government's doubling of Entrepreneurs' Tax Relief to £10 million in the 2011 budget and the reduction in corporation tax for large and small companies. The millions of British women paying off mortgages will be pleased by the post-election fall in interest rates as international investors flocked to the UK as a result of our credible economic policies. Everyone has been helped by the strenuous attempts to tackle the rising cost of living through the freeze in council tax and the reduction in planned fuel duty increases.

Second, even where tough spending decisions have been made the cuts have been shared fairly and the poorest and most vulnerable have been protected. Women make up 80 per cent of the lowest paid public sector employees who were exempted from the pay freeze that was necessary to protect jobs. The difficult decision to remove child benefit payments from families with a median income of £75,000 allowed the Government to increase the child element of child tax credits by £180 per child in 2011, and £110 in 2012, over and above the level promised by the last government and providing extra help to 4 million lower income families. The planned Universal Credit will help many more. And women are helped most by the generous uprating of state benefits by 5.2 per cent this year — especially valuable to older women who were offered a derisory 75 pence annual increase in their state pensions by Labour.

Third, broader economic progress for women is being made at a faster rate under this Government. The number of women directors in British boardrooms has reached its highest ever level after a year in which the Government focused relentlessly on gender inequality at the top of British business. Far too many companies are still testosterone-heavy (and ignoring the benefits of the correlation between the proportion of female management and superior economic returns) but progress is accelerating and is being achieved without the use of heavy-handed quotas that, like Labour's all-women MP shortlists, deliver lots of quantity but highly variable quality.

But because we are a common-sense government we are also looking beyond solving the problem of underrepresentation of women at the top to think about the 'pipeline problem', so women progressively exit the workforce as time passes. My own experience bears this out — only a third of the women in my graduating class from Harvard Business School are still in full-time employment — and as any working mother knows, the underlying problem is childcare. Childless graduate women in their 20s now out-earn their male counterparts and are receiving higher pay awards. But when we hit the reality of motherhood, our wonderful career plans can all go to pieces in the haze of nappies, puree and phonics.

The Government is introducing key policies like flexible parental leave and the extension of 15 hours of free nursery provision to 40 per cent of two-year-olds (at a cost of £760 million) by 2015, but we need to go much further. Under Labour, the cost of childcare rose by more than 50 per cent and it now consumes a quarter to a third of average working salaries, while the cost to the taxpayer has ballooned. British parents spend a greater proportion of their income on childcare than anywhere else in the developed world bar Switzerland, while British taxpayers spend nearly twice as much on childcare as a proportion of GDP than the OECD average.

The driver of these trends was a relentless wave of state intervention in the childcare market including the opening of Sure Start childcare provision in areas that already had a surplus of places, the introduction of the tightest adult-child care ratios in Europe and an increase in central regulation and inspection of more informal childcare arrangements like childminders. Improvements in childcare standards are of course a universal aim, but the unintended consequences of this inflexible big government policy was to drive childminders, historically the cheapest and most flexible form of childcare, out of the picture and drive up overall costs. Their numbers fell by 43 per cent from 1997 to 2011, while the costs of this service rose to the same level as nurseries and we have now reached the point where 68 per cent of parents think there is a problem with childcare locally. We urgently need supply-side

reform in this area as well as possibly some targeted tax help, especially for the self-employed who can't take advantage of workplace childcare voucher schemes, but it needs to be done in a way that works with the complex reality of parents' lives and the childcare market, rather than by imposing the Big Brother visions of the Labour party.

Fourth, from Number 10 to the backbenches, there is a strong women and family focus in this Government's priorities. One of Theresa May's first acts as home secretary was to put the funding for victim support and rape crisis centres on a sustainable basis, so 'for the first time we can plan services for the long term', as I was told at my local centre in my constituency, and also to pilot a new and tougher approach to dealing with the horror of domestic violence. The Bailey review, *Letting Children be Children: Report of an independent review of the commercialisation and sexualisation of childhood*, was particularly important to me, as a mother of three growing children who campaigns to make access to internet porn an opt-in option. Its commonsense recommendations and, perhaps more importantly, the regular progress checks led by the Prime Minister are playing a key part in bringing together politicians, parents, schools and commerce to roll back the pressures on our children and help keep them safe in a changing world.¹

Our women and children-led aid agenda for our protected international development spending will lead to millions more girls going to school, hundreds of thousands of women surviving childbirth and female economic advancement across the world. There are outstanding new Conservative MPs taking on some of the other issues facing women today, like Margot James and Sarah Newton working on new policies for carers, Jane Ellison leading an all-party group to ban female genital mutilation, or Amber Rudd reviewing new ways to reduce teenage pregnancy.

This is all good work and these are the things that make me proud to be a Conservative woman. But ultimately, the future for British women — and men, and our children — all comes back to the long-term outlook for the economy. There

are huge changes sweeping the world, which will bring even tougher challenges for the next generation. The rise of cheap and highly skilled labour in the East is accompanying the increasing health and social care demands of our ageing populations in the West. Terrorist threats create new demands for defence spending while unstable political regimes in the Middle East drive up the price of oil and increase the need to invest in the next generation of renewable energy.

Facing these challenges, Labour chose to duck any tough political decisions, squander rather than save, and start spending like my eldest daughter let loose in Topshop with somebody else's credit card. The result, when the recession hit, was a debt burden that is the highest in Britain's peace time history and a deficit — the gap between what the government collects in taxes, and pays out in spending — that is the largest in the developed world. We are spending £120 million a day on servicing this huge debt burden; nothing is more important to our future than getting Britain's economy back in balance and our borrowing under control. To fail to do so would be shirking our responsibilities and passing on our debts to the next generation, and I have yet to meet a woman — or man — anywhere in Britain who wants to do that.

Note

- 1 R Bailey, *Letting Children be Children: Report of an independent review of the commercialisation and sexualisation of childhood*, Cm 8078, Norwich: The Stationery Office, 2011, <https://www.education.gov.uk/publications/standard/publicationDetail/Page1/CM%208078> (accessed 16 Mar 2012).

6 Holding retail banking to account

Andrea Leadsom MP

Many women considering a political career will be conscious of entering a less popular profession than the one they left. As a former banker, I suspect that I bucked that trend. The days of Mary Poppins, when bankers were great reformers and highly esteemed members of society, are long gone.

It is not just massively paid individuals who are disliked, however. Much more seriously, people have lost faith in the industry as a whole: small businesses are finding credit genuinely hard to come by, taxpayers are furious at the billions spent on the bailouts, pay for bankers remains out of all proportion to performance, and the notion of customer service from your bank is often just a bad joke.

Not all the criticism levelled at banks and bankers is fair though — not all made reckless loans, not all needed the taxpayer to prop them up, and certainly there are many honest and honourable people working in financial services, a sector that employs over a million people in the UK.

There is no doubt, though, that banking needs major reform. While it is our most important industry in terms of tax revenues, it is also a huge risk for the UK economy, with bank balance sheets in the UK representing 500 per cent of GDP. So in addition to the sensible reforms to bank capital and liquidity requirements proposed for all banks under Basel III, the Chancellor of the Exchequer set up the Independent Commission on Banking in recognition of the unique importance and risk of this sector to the UK. Led by Sir John Vickers, the Commission made a good start, but I think they missed a massive opportunity — and that was to address the very real problem of lack of bank competition in the UK.

The UK banking industry is characterised by a small number of dominant banking groups and subsidiaries. In 2000 there were 41 of these; in 2010 there were only 22.¹ In personal current accounts and small and medium enterprise (SME) lending, four banks have almost 80 per cent market share. The Financial Services Authority has failed to promote competition by granting new full banking licences — only Metro Bank was granted one in the last 100 years until Virgin Money recently took over Northern Rock, creating at last a new ‘challenger bank’ to the mighty four.

In my past career I spent 23 years in finance and banking, as a senior executive of Barclays, as managing director of a hedge fund and heading corporate governance for Invesco Perpetual, one of the country’s largest retail fund managers. I was leading the bank team at Barclays in the 1990s during the huge consolidation period when the broker dealers were swallowed up by the banks, and the big fund managers and smaller banks also combined to form the massive ‘global banks’ we see today.

My team was principal banker to Barings when it collapsed following rogue trading in the Far East, and I recall the panicky weekend spent with a small group of bankers brought together by Eddie George, then governor of the Bank of England. We led the effort to reassure banks that were exposed to Barings so that on the Monday after the collapse there was no run on the banking system; Barings was allowed to fail and there was no systemic contagion.

That experience gave me a profound understanding of the consequences for financial systems if crises are not handled in the right way. When Northern Rock got into trouble, the split (tripartite) system of regulation meant that no one took charge in the way the Bank of England did over Barings. And it is also clear that consolidation and mergers within the industry created institutions that are simply ‘too big to fail’.

Ministers rightly concluded that accountability for systemic and regulatory risk needs to be in the hands of the Bank of England, but that is not the whole story. As I will argue, the issues that are intrinsic to regulation — the size of

banks, the cost of capital, banks being allowed to fail, the danger of a run on a bank — and the issues that surround competition — the ability of new banks to challenge the established players, consumer choice and product innovation — are intimately entwined.

As Adam Smith put it in *The Wealth of Nations*: for free enterprise to succeed you need both free entry and free exit of market players. For many years in the banking sector there has been neither ‘free entry’ where new challengers can gain a toe hold, nor ‘free exit’ where failure of a bank can be tolerated. Most, if not all, of the proposed reforms from Basel III as well as from Vickers deal with ensuring that in future banks are less likely to fail, and if they do, they can fail without recourse to taxpayer funds. But sadly the Vickers Commission stopped short of endorsing one major change that would have radically improved bank competition, ensuring the arrival of smaller, more innovative banks and creating less exposure to a few massive players; and that is the introduction of full bank account portability.

Bank account portability, via a shared payments clearing system, would achieve five key goals:

- allow instant switching for personal and business customers leading to a radical shake up of the competitive outlook and promoting consumer choice between banks
- encourage new entrants to the banking market leading to improved product innovation and customer service as well as reducing the ‘too big to fail’ risk
- significantly reduce costly bank fraud as a result of the introduction of a new payments system (much fraud, according to Intellect, the IT sector trade body, is the result of poor legacy systems that are easy to override)
- significantly improve banks’ ability to differentiate between SME customers (again, legacy systems and blunt credit scoring leads to impersonal and inaccurate assessments of the real risks of SME loans)
- crucially, provide the regulator (in future, the Bank of England) with the ability to shut down a failing bank while

avoiding the risk of a run on the banks because all personal and business accounts can be instantly transferred to survivor banks; the sight of customers queuing down the street to withdraw their savings would finally be a thing of the past.

So how would account portability work? Essentially, banks would need to share a payments clearing system in common instead of the multiple legacy systems that they currently operate. Each customer would have a unique bank account number with an identifying code to show which commercial bank holds the account. The technology already exists to make this possible and it would allow customers to switch banks almost instantaneously, with no need for wholesale amendments to regulate standing orders and so on.

Nothing concentrates a bank manager's mind more than the threat of losing customers. Likewise, nothing encourages complacency, poor customer service, incompetence and even fraud like having a captive market where customer inertia is high. That is why we act against monopolies. Yet this is only half the battle—breaking up a monopoly is not the same thing as encouraging and enabling competition in the first place.

We are all familiar now with mobile phone companies offering new deals and enticing us to switch to them. This is made much easier and more attractive by the fact that we get to keep our telephone number when we switch. This ease-of-switching has been accompanied by great improvements in price, technological innovations and other kinds of service.

By contrast, this is not happening in banking. There was a switching rate of less than 4 per cent for personal current accounts in 2010.² Three-quarters of consumers have never even considered switching their current account³ and 51 per cent of SMEs have never changed their main banking relationship.⁴

It is not as though Britons have some genetic aversion to shopping around. Figures from 2010 show widespread switching in a variety of industries, with 15 per cent of consumers changing their gas supplier, 17 per cent changing their electricity supplier, 22 per cent changing their insurance provider and 26 per cent changing their telephone operator.⁵

The problem is clearly that changing banks is an immense pain in the neck. The Government acknowledges that more needs to be done and so it is adopting a Payments Council proposal, which Vickers also recommended. The plan is to create a redirection service for personal and small business accounts that would be free to the customer and would send reminders to direct debit originators that bank account details had been changed. Vickers predicted that this could be up and running by September 2013⁶ and the Payments Council estimates it will cost between £650 million and £850 million.⁷

As a member of the Treasury Select Committee, I questioned the Chancellor about this in January. He indicated that he wants to give the redirection service a chance and that if it doesn't work he would be prepared to consider full bank account portability. While I welcome his willingness to look at the matter, there is a compelling case to go the whole way now, rather than potentially wasting hundreds of millions on a system that falls well short of ideal. The Dutch experience in particular shows why a redirection service is inadequate. They have had one since 2004 and yet switching rates are still very low and consumers fear that the process will still be too complicated.⁸

Last year the Australian government dropped a plan for full bank account portability, in part on the grounds that there was not much demand for it. This is a fundamental misunderstanding. The fact that banks may all be currently providing an undifferentiated level of service should not mean there is no case for switching between them. The very act of switching, as we saw with mobile phones, will boost service and product innovation—precisely what we expect from greater competition.

Even Vickers agreed that low switching rates do not indicate widespread contentment and found that only 40 per cent of extremely dissatisfied customers are likely to switch,⁹ which is a pretty hefty hint that the switching process should be simpler.

Other countries have taken a more positive view than Australia. Sweden has introduced a 'bank giro' number, a unique number linked to a bank account that can be taken to

a new bank. Heartened by success with phone number and health insurance portability, the Indian government has also announced that it will introduce bank account portability. It would work in Britain too.

I am confident that full account portability could be achieved with a suitable notice period to the banks of, say, ten years. Such a change could then be factored into the banks' own regular upgrading of systems and no doubt could be up and running long before then. It's the sort of long-term vision that would radically change the way financial services work for the better.

While an expensive change, there is a tendency to overestimate the costs because there would also be potentially huge cost savings associated with it. Intellect estimates that there could be a reduction of up to 40 per cent in levels of fraud if we had a central clearing system.¹⁰ A simple redirection service would not enjoy a central view of accounts, nor offer such potential to tackle fraud.

For new banks, entering the market would be straightforward — they would buy a licence to use the central system, allowing them to quickly provide real challenge to the established banks. The fact that it would be easy to switch back from a new bank to a seasoned one would actually work in the new bank's favour, as they could encourage people to try them knowing that they could switch back if they don't like the service. No bank, new or old or big or small, has anything to fear if they are good at what they do.

Full bank account portability would bring competition and transparency to an industry that has suffered a massive blow to its reputation; it would facilitate the ease of separation of retail and investment banking; it would enable a bank to fail without the humiliation of a run on the banks; and it would bring product innovation, consumer choice and higher levels of customer service. It would give the industry a fresh start to show how it can support and promote enterprise, savings, investment and the efficient use of capital. With all these benefits, there is no point in fiddling about with the sticking

plaster of an expensive redirection service. The Government should announce that it wants to see full account portability within the decade.

Notes

- 1 British Bankers' Association, *Annual Abstract of Statistics*, 22 Aug 2011.
- 2 Independent Commission on Banking, *Final Report: Recommendations*, the Vickers report, 2011, p 180, <http://bankingcommission.s3.amazonaws.com/wp-content/uploads/2010/07/ICB-Final-Report.pdf> (accessed 16 Mar 2012).
- 3 *Ibid.*
- 4 *Ibid.*
- 5 O Morgans, *Stick or Twist: An analysis of consumer behaviour in the personal current account market*, Consumer Focus, 2010, www.consumerfocus.org.uk/files/2010/10/Stick-or-twist-for-web1.pdf (accessed 16 Mar 2012).
- 6 Independent Commission on Banking, *Final Report*, p 218.
- 7 *Ibid.*, p 220.
- 8 *Ibid.*, p 220.
- 9 *Ibid.*, p 184.
- 10 *Facilitating a Central Account Switching & Mass Account Migration Solution for the UK Banking Industry: How to achieve the interlocked objectives of consumer choice & financial stability*, Intellect, Nov 2011, www.intellectuk.org/component/docman/doc_download/5640-facilitating-a-central-account-switching-a-mass-account-migration-solution (accessed 19 Mar 2012).

7 Mind your language

Amber Rudd MP

Political careers, and indeed governments, are littered with the debris of campaigns that tried to focus on ‘family values’. Remember John Major’s ‘Back to Basics’ and the sometimes lurid revelations of ministerial hanky-panky that followed, making a mockery of the high moral tone of the campaign?

As a consequence politicians steer clear of talking about families and relationships. We fear the critical and all-seeing eye of the press focusing on our own behaviour. The default position for fellow politicians appears to be that personal lives are generally kept out of the press unless something dramatic occurs (steer clear of well-known night clubs perhaps) or the politician or the party tries to take a view and a high moral tone on other people’s personal lives. The first we often can’t avoid, the second we can — hence the silence over families and relationships.

But unfortunately policies do affect families. Decisions on welfare affect families. Government rightly provides support for single mothers, but as we know we live with consequences from that well-intentioned support. This country has the highest level of teenage pregnancies in Europe, which is not unrelated to the welfare support that is offered to young mothers. It is not the only cause by any means, but it is surely one of them. Only towards the end of the last Government’s tenure did they begin to consider policy changes to tackle this.

In his final Labour party conference Gordon Brown MP proposed a boarding house for single mothers. He made it clear that this was to be a deterrent to young women making a lifestyle choice. It was an extraordinary proposal from a government whose policies had deliberately avoided making a judgement on the lifestyles of families and individual men and women. The boarding

house proposal, complete with a matron, demonstrates that even he was ready to use policy to make such a judgement and try to influence outcomes.

And what is that judgement? Quite simply it is generally better for individuals, communities and above all children to live in committed relationships. Note, I am not particularly wedded to the concept of marriage. I am mindful of my own failure there, and I admire many people's long commitment without marriage. But all the statistics point to the value of families holding together. Now, my inclination is that governments should stay out of families, out of personal lives in that way. But we have to acknowledge the facts. The last Government's policies supported individuals at the expense of families. That is manifested, for example, in the 'couples' penalty', whereby individuals are financially better off living apart, particularly with children. I believe that the best way to compensate for that would be to have some sort of allowance for non-working partners in the home.

This has proved to be controversial. It is something that David Cameron has promoted but not delivered, because of coalition politics. I do not seek a return to the 1950s, with women labouring at home rather than having the wide range of choices we now have. But I do seek to redress the balance towards supporting families, not just through individuals receiving tax credits or benefits, but through recognition of the benefits of the family unit. We must have a rebalanced tax system that supports committed relationships. We need it because recent policy has worked against these families. That is not reasonable.

The political scientist Charles Murray's recent book *Coming Apart* highlights the single most effective ingredient for men leaving prison: having a partner to come home to.¹ We mustn't dodge this. We must ensure that policies support it. Who can disagree that a prisoner who doesn't reoffend has a supremely better outcome than one who does?

So what can be done to encourage committed relationships? One of the tools that governments have is taxation. When David Cameron proposed a return to what

used to be called 'the married woman's tax allowance' he was lampooned by the press and many politicians. The journalist Stephanie Flanders interviewed him on *Newsnight* and sneered at the proposal. She pointed out that she was unmarried and asked, did he think that three or four pounds extra per week would encourage her to get married? It was a cynical and deliberately misleading question. Misleading because the interviewer's salary would not have been dented by three or four pounds per week either way. But the average full-time weekly wage for women in Hastings (my constituency) is £384. So yes, it is money that would be most welcome in many families.

This is the other tricky point for politicians when discussing policy for supporting committed relationships and families. The amounts of money that would be used to support them are only relevant to low earners. This is tricky to explain. Can we admit that a policy that we believe would support the lowest paid has very little relevance to the highest paid, which includes MPs whose basic salary is £66,000? Cynics might interpret that as a different moral strategy for low earners, who need family, than for high earners, who can please themselves. But this is not so. The fact is that higher earners have fewer incidents of single parenthood and criminal activity. We must be brave enough to look at the facts when deciding on policy and not shrink from prejudiced criticism.

I am no Rick Santorum. I am committed to women's rights to the choices that women have fought for and won. I want women to leave abusive relationships and not to be forced by financial circumstances to stay with a partner. But we must look at the facts and make sure that a government policy influences outcomes that are beneficial for the participants. We cannot stand idly by. The facts are clear. Politicians should boldly stand up for families, use what levers they have and find the language to explain it.

Note

- 1 C Murray, *Coming Apart: The state of white America 1960–2010*, New York: Crown Forum, 2012.

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Halfway through his second year in office, it became fashionable to claim that the Prime Minister and his party have a ‘problem with women’, a criticism that provoked the appointment of an ‘advisor on women’. The issue, so the narrative goes, is both a lack of female representation in his party and a lack of women-specific policy coming out of government. On both charges, this collection finds the Prime Minister not guilty.

As the contributors to *Iron Ladies* demonstrate, the Conservative Party’s female MPs are as diverse and pluralistic as the population itself. Many of the new intake are destined for rapid promotion not on account of their gender but on account of their talent. They stand out not for their group identity as women MPs but for their individual achievements, battles and concerns. They are the standard-bearers for issues from media regulation to NHS reform, not just those that traditionally affect the family.

This collection makes two clear points. Firstly, that there is no such thing as a ‘Conservative woman’ and no such thing as ‘women’s issues’ — there are issues and there are women who care about them, just as there are men who do so too. Secondly, that if the Prime Minister is in need of advice from an informed, articulate, powerful and thoughtful woman he already has a wealth of candidates sitting conveniently on his own back bench.

Beatrice Karol Burks is Head of Communications and
Max Wind-Cowie is Head of the Progressive
Conservatism Project at Demos.

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