



# The sex factor

Many women think they get charged more than men by sexist garages and tradesmen. We went undercover to find out how much discrimination still exists in the UK – and how you can combat it

**D**o women still get a worse deal than men when it comes to buying some goods and services? Patronising builders and teeth-sucking car mechanics who think they can pull the wool over the eyes of those who don't know the tricks of the trade are a popular stereotype but how widespread are they in reality?

Government research shows that, in UK garages at least, sex discrimination does still exist. The research showed that women's cars get less attention than men's (58 per cent of women had faults on their car overlooked, compared with 40 per cent of men) and women are charged far more for the work they have done (50 per cent more at franchised garages).

We wanted to see whether the motor trade is as sexist as its reputation suggests and whether consumers are discriminated against in other areas, so we carried out two investigations. Our undercover researchers (one male, one female) visited car showrooms to test whether salespeople would quote a different price for the same car. Meanwhile, decorators were asked for a quote to paint a living room by our male and female researchers to see if there was any noticeable difference in price there.

In our survey of decorators, our female researcher was given the highest quote and the man received the lowest quote, but overall the results showed that women were as likely to get a good deal or a poor deal as men. When buying cars, our female researcher actually got offered a better deal more often than her male counterpart. But

it seems that other factors, such as attitude, are more likely to make a difference to the way you are treated than your gender.

## Where discrimination is allowed

It might be a surprise to learn that men and women can legally be charged different amounts for the same product in certain circumstances. There are several instances in the financial sector where this is true, such as car and life insurance and annuities. The law allows these exceptions as it believes it is fairer to treat men and women

differently due to factors such as age and behaviour, so long as it can be statistically proven. Finally, there are the grey areas such as text chatlines (see 'Text chat', p15). The Equal Opportunities Commission (EOC), the agency that works to eliminate sex discrimination in Britain, has received complaints but no legal judgment has been made.

## Getting a quote: we go undercover

**In August we put 40 decorators to the test to check for price discrimination**

When it comes to getting a decorator in to do work on your house, our research shows that gender is not likely to be a factor in getting a good deal.

We asked a couple at two different locations (Cambridge and Oxfordshire) to each invite 20 traders to their home for a quote to paint their living room. Would the traders assume that they could get away with quoting the woman a higher price?

On the face of it there were differences – in both locations the woman received the highest quote and the man

received the lowest quote. And in one location the woman's highest quote was £470 more than the highest quote for a man. However, the prices ranged greatly, with no discernible difference between the sexes, with the average figures for men and women at around £600 for this location. One of our female researchers was surprised to see that her quotes were not always the highest. 'I thought I would be ripped off more,' she said. And a male researcher thought the painter might quote more favourably for him as 'I might just do the

job myself'. Another lesson for our researchers was that getting fewer than three quotes would have run the risk of being overcharged for the work, regardless of gender.



PHOTOGRAPHY ALAMY, GETTY IMAGES



### Car insurance

It's a historical fact that women are safer drivers than men and that means they typically pay around 10 per cent less for car insurance than their male counterparts because they make fewer claims.

Some insurers, such as Diamond and Sheilas' Wheels, specifically target women. However, it would be illegal if they sold only to women, so they do have to quote for men as well, though the premiums will be higher for them. These companies don't have to offer the same quote because pricing based on risk – the likelihood of having a serious accident – is legal (see 'Legal perspective', p14). And by attracting a higher number of women they can offer lower premiums.

Adrian Webb of Sheilas' Wheels says: 'It's a basic issue of testosterone. Cars are loved by young men for their speed and showing off to friends. For women it's more to do with getting from A to B.'

However, just because you're a woman, don't assume that a female-friendly insurer will always offer the best deal. We contacted several current *Which?* Best Buy insurers (for both men and women) as well as Diamond and Sheilas' Wheels and asked them for comparative quotes for women driving a Ford Focus.

Diamond offered the cheapest quote for a 25-year-old woman in both low-risk and high-risk postcodes, but some Best Buy insurers could offer a better deal than

**Women are safer drivers than men so pay around 10 per cent less for car insurance**

## Showroom showdown

**We visited 15 car showrooms to check for sexist salesmen**

In August we sent a male and female researcher to 15 car showrooms around Leicester to get a quote for a new car. They visited a showroom on the same day, hours apart, made an initial enquiry about the price of a specific car and then asked the salesperson for their 'best price'.

So would the salesperson give a more competitive quote to the man on the assumption he knew more about cars? The answer was a resounding 'no'. Both researchers got the price knocked down on a roughly equal number of occasions, and our female

researcher actually got the best bargain during our research. At a Subaru garage she managed to haggle the price of a car down from £17,620 to £16,000 – our male researcher managed to get the price down to only £16,500. Indeed, our male researcher never managed to get a first

quote lower than our female researcher during their visits. 'Beforehand I don't think I would have haggled – I would have left it to my husband,' our researcher said.

It appears then that if you can haggle, you can get a price reduction – and gender doesn't come into it.



Sheilas' Wheels. In a low-risk area, Diamond quoted £266, Budget (a Best Buy) quoted £277 and Sheilas' Wheels quoted £347. If you are getting a discount at present for being a female driver, enjoy it while you can – since 2003 the number of women with driving convictions has doubled and the biggest rise in premiums is in the 21 to 25 age group.

### Financial products

Price differences based on sex can be found in the financial sector, too. For instance, there can be a big disparity between what a man and a woman may receive as a pension, even if they have paid in the same amount during their career.

This is particularly true when buying a compulsory purchase annuity, which converts your pension pot into a regular income for the rest of your life. A woman who has

worked exactly the same length of time as a man and paid the same amount into her pension typically gets much less from such a scheme. It can work out that a man gets as much as £65 a month more than a woman of the same age for every £10,000 paid for an annuity.

The difference, as with car insurance, is based on risk. As women live longer, their annuity will pay out for more years. Yet it's a principle that would be considered discriminatory with other types of pension. In the state scheme men and women who pay in the same amount in contributions will get the same pension payments. And final-salary employer pension schemes pay out to men and women equally, although a woman would receive smaller payouts than a man in a money-purchase employer scheme even if she worked the same time and paid the same contributions.

**Overseas, there are laws to stop price differences in hair salons. In Britain the law is not so strict**

Women also fare badly when it comes to protecting their income if they are sick. Claims show that women are more likely to be off work than men so they have to pay a higher premium. With Zurich Assurance, for instance, a 40-year-old woman in an office job pays a premium of £37.42 a month, but a man pays only £21.74.

There are exceptions, though. Pioneer Friendly Society, for example, offers the same premiums for men and women. Its Chief Executive Andy Chapman said other insurers were playing it safe by not offering better rates for women: 'My prediction is that rates will even out as more women start to take out income protection.'

But it's not all bad news for women in the financial world. Greater longevity works to

**Men have to pay higher life insurance premiums than women**

a woman's advantage with life insurance, for instance, which means that men can expect to pay higher premiums than women. For example, with NatWest Life a 30-year-old man can pay £11.20 a month, while a woman pays £8.80.

### Legal perspective

Overseas – notably in California and Ontario province, Canada – there are laws to prevent price differences at any shop, such as a hair salon or tailor. In Britain, the Sex Discrimination Act allows a number of exceptions, one of which is where different skills are used in supplying or receiving goods and services (see 'Text chat' opposite).

The EU made a recent attempt to end risk-based price differences between men

and women in annuities and car insurance, but the insurance industry successfully fought against it.

Among other things, insurers argued that all drivers would end up subsidising the premiums of younger – and more risky – drivers and that higher premiums stopped young men buying and driving faster cars. Meanwhile, the pension industry predicted that unisex rates for annuities would mean that most pensioners would see a drop in their retirement income.

But one eminent lawyer believes that the EU 'bottled out' over the issue of discrimination in financial products. Aileen McColgan, Professor of Human Rights Law at King's College, London, believes it would be worth women paying more on car insur-

## Sex discrimination quiz – are these illegal?

- 1** A woman is refused a mortgage because she is on maternity leave.
- 2** A bank refuses to put a woman's name first on a joint account when she asks it to do so.
- 3** Mr and Mrs Smith have a joint account, but their building society offers a windfall payment solely to Mr Smith because he is the first-named person on their account.
- 4** Mrs Smith is turned down for a loan on the grounds that she works only part-time.
- 5** A nightclub announces it is banning all stag and hen parties.
- 6** A town-centre car park reserves places in one section for women only on safety grounds.
- 7** A charity advertises a financial advice line for women only.
- 8** A supermarket provides baby-changing facilities only in the women's toilets.
- 9** A nightclub admits women free, but charges men to get in.



**Answers**  
 1) Yes 2) Yes 3) No. Windfalls are paid only to the first-named on joint accounts  
 4) This could be unlawful as more women than men work part-time 5) No, as it is treating men and women in the same way 6) Yes, safety is an issue for both sexes  
 7) No, but it would be if it were a private company 8) Yes 9) Yes

## HAIR – VIVE LA DIFFÉRENCE



There's a long tradition of charging women more than men for a haircut – the difference at West End salons in London was about £10-£15 when we checked.

Celebrity hairdresser Nicky Clarke told us that at his salons the price differential was based purely on the time taken, not on the amount of hair the customer has: 'We charge women the same price whether it's short or long hair.'

He reckoned that blow-drying was the reason women's

haircuts traditionally took longer. He didn't expect to see prices equalised in the future unless fashions went back to the early 1970s, when men had their hair elaborately blow-dried.

One men's barber we spoke to thought that price differences came down partly to customer service, and partly to the fact that there was a higher risk involved in cutting a woman's hair. 'A man is unlikely to worry if his hair is cut a bit too short, but it might be a

bigger problem for a woman,' he said.

At the cheaper end of the market you can find hairdressers happy to charge the same amount for both men and women, while the national chain Supercuts charges by the length of your hair, regardless of sex.

By the way, it's perfectly legal for a barber to refuse to cut a woman's hair, or for a salon stylist to turn away a man, as it is accepted that cutting men's and women's hair requires different expertise.

ance if it meant they did better on pensions. 'As pensions are forced ever more into the private sector, women are going to be more vulnerable to discrimination, which in my view is a far bigger issue than how much car insurance costs,' she said. Figures from the EOC predicted that an end to annuity discrimination would mean payment rates going up by 1.0 per cent for women and down by just 3 per cent for men.

Professor McColgan felt it would not be so difficult for car insurance companies to adjust if sex factors were abolished.

At present companies lump all young men together as potentially bad drivers even though most male drivers don't make costly claims. If companies had to ignore gender in their price calculations, premiums would be adjusted depending on the record of the driver.

### Text chat

Even when using a mobile phone men and women can be charged differently. Chat-line services let the sexes do a bit of flirting

by text, but if you are a man it will end up costing you a lot more to swap sweet nothings down the phone.

On 4D Telecom's chatline, for instance, men pay 5p to 30p a message plus standard network charges, while women only pay the network charge. Surely that cannot be fair?

4D Telecom justifies the charges by saying that without the differential women would have to pay more to use their services. That's because mobile networks charge more for messages that are received than for messages which are sent. And according to them, men are a lot keener when it comes to sending these types of messages than women.

Icstis, the premium-rate services regulator, said it wasn't aware of any complaint by the public about this sort of charge. 'The reason is to get more women on the line and our reality is that we have to regulate the here and now,' said a spokesman. The EOC said it was unable to comment as the law was unclear on this issue.

## The queue for the loo

### Why are women expected to wait longer for a public toilet?

There might not be a charge involved, but the imbalance in the length of toilet queues at most public events is something everyone has encountered. Even the most hard-hearted man must feel sympathy for the plight of female loo users who seem to wait in line far longer when their need to go is just as urgent.

It's a problem the event industry recognises, but seems unwilling to tackle. 'There always seems to be a queue for the women's toilets whatever the event,' admitted Keith Louch of IML Concerts, which organises outdoor events in the UK.

The Health and Safety Executive (HSE) does produce guidelines that

recommend that for every man's toilet and urinal, women should get five times as many (sit-down) toilets. It sounds impressive but even the female press officer at the HSE didn't sound convinced.

The five-to-one differential was created because women take longer than men. But Mr Louch didn't think it took into account women's greater care at personal hygiene and men's liberal use of 'alternative' outdoor facilities, such as well-screened trees and bushes. He thinks the HSE hasn't got it right. 'We go beyond the guidelines and provide extra women's toilets, but it's still not enough,' he told us.



## HAVING YOUR SAY

We spoke to members of the public to compare their experiences. Most women we asked thought they had encountered discrimination from traders. The men thought that if men got a better deal, it was more down to their attitude than their sex.



### Michael Clifford

lecturer

Women are less aggressive and coming to a deal is an aggressive business. Men do that quickly and efficiently because they are territorial whereas women are less so.



### Angie Lench

fashion consultant

Most people who do domestic jobs are male and think 'you're a lady, you don't know the difference' so they can tell you anything. I think I may have been charged more.



### Richard Pooles

accountant

My wife always reckons I should take the car into the garage because she thinks it is going to rip her off, but I don't think it really would.



### Julia Hamer

retail distributor

You hear stories of women getting overcharged because they don't know what they're talking about. I think I know a bit more, so it wouldn't happen.

## How to complain

If you think you've been discriminated against, consult the Equal Opportunities Commission ([www.eoc.org.uk](http://www.eoc.org.uk)). It will advise you to contact the company or service provider concerned and perhaps a trade association. Your complaint should ask them to explain their behaviour in the light of the Sex Discrimination Act 1975.

If that doesn't work, you can send a questionnaire provided by the EOC to help strengthen your argument. If you then want to pursue it further, consult a lawyer or Citizens Advice, but be aware that there's a six-month time limit for bringing a case.