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Gender Implications of UK Welfare Reform and Government Equality Duties: Evidence from Qualitative Studies

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Abstract

The UK coalition government is bound by equality duties to have regard to the impact of its policies on various groups, including women. This article investigates how far this legislative commitment is influencing debates about current welfare reforms, especially plans for 'universal credit' (a new means-tested benefit). The authors draw on findings from recent studies of within-household distribution from a gender perspective, including their own qualitative research. A major aim of this research was to facilitate more nuanced analysis of the effects of welfare reforms in terms of gender roles and relationships within the household. This article therefore examines how far findings from qualitative studies, in conjunction with the key principles they develop for assessing the gender impact of welfare reforms, can be used to examine 'universal credit'; and to what extent these influenced the UK government's proposals and analysis in the light of its commitment to equality duties.

Key words

Equality duties; gender analysis; gender impact assessment; money management; welfare reform

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Resumen

Los derechos de igualdad obligan al gobierno de coalición del Reino Unido a tener en cuenta el impacto de sus políticas sobre varios grupos, incluidas las mujeres. En este artículo se investiga hasta qué punto este compromiso legislativo está influyendo en los debates sobre las reformas de bienestar actuales, especialmente los planes de "crédito universal" (un nuevo beneficio de ingreso). Los autores se basan en los resultados de estudios recientes sobre la distribución dentro de los hogares desde una perspectiva de género, incluida su propia investigación cualitativa. Un objetivo principal de esta investigación era el de facilitar un análisis más matizado de los efectos de las reformas de bienestar en términos de roles y relaciones de género dentro del hogar. Por tanto, este artículo examina hasta qué punto los resultados de estudios cualitativos, en relación con los principios fundamentales que se desarrollan para evaluar el impacto de género de las reformas sociales, se pueden utilizar para examinar el "crédito universal", y en qué medida éstos influyeron en las propuestas y análisis del gobierno del Reino Unido a la luz de su compromiso con los derechos de igualdad.

Palabras clave

Igualdad de derechos; análisis de género; evaluación del impacto de género; administración del dinero; reforma del bienestar

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1. Introduction

The current Conservative/Liberal Democrat coalition government in the UK,[1] which came into office in 2010, introduced proposals for radical welfare reform, which have now passed into legislation as the Welfare Reform Act 2012. Amongst other changes, this reform redesigns a range of means-tested elements of the social security and tax credits system for those both in and out of employment, in order to introduce an integrated means-tested benefit. This is known - rather misleadingly, given its means-tested nature - as 'universal credit' (see Citizens Advice 2011 and CPAG 2013 for summaries of the proposed changes).

As with all such measures, the government is currently subject to statutory equality duties that include the requirement to have 'due regard' to equality when introducing them. This is interpreted as meaning that policy proposals should be assessed for their impact on 'protected groups', including women, and one way of doing so is to publish equality (in this case, gender) impact assessments. The prime minister, in a recent speech (Cameron 2012), has suggested that equality impact assessments are dispensable; but at the time of writing, they were published frequently to accompany various stages of policy proposals. In this article, the gender implications of the proposals for universal credit are explored and related to these statutory duties. We set out principles that we believe should underlie gender impact assessment of welfare reforms, and draw on recent relevant qualitative studies, including analysis of our own research with low-/moderate-income couples, to reveal findings we believe to be of key relevance to these principles.

Our qualitative research formed part of the Within Household Inequalities and Public Policy (WHIPP) project, which was multi-method research, involving quantitative and policy simulation as well as qualitative elements. The central aim of the WHIPP research was to find out more about what goes on within male/female couples, in particular in relation to the management and distribution of financial resources, in order that more comprehensive assessments of the impact of welfare reform and associated policy proposals could be conducted which took account of gender inequalities within households.

The article draws on the qualitative research element of this project (see, e.g., Sung and Bennett 2007), which involved semi-structured individual interviews with 60 men and women in 30 male/female couples living on low/moderate incomes in England, Scotland and Wales. Most were on means-tested benefits and/or tax credits at the time of interview and/or had been in the past. The sample was drawn from the British Household Panel Survey. The interviews covered how the couples dealt with finances and managed money in some detail, but also included questions on income and employment, their perceptions of benefits/tax credits, and the division of labour within the household. Thematic analysis of the data was undertaken using an Nvivo software package.

More detailed analyses of the findings are published elsewhere (see, for example, Bennett and Sung 2013, Bennett and Sung forthcoming). Here, we also draw on evidence from other recent studies in analyzing gender implications of welfare reform and universal credit. We argue that the government's equality impact assessments of its proposed welfare reforms have not been based on the principles we set out; do not take the findings of the research described above, and similar evidence, sufficiently into account; and have failed to overcome other, stronger influences on policy. But first the next section of the article describes the principal aims of the welfare reform proposals, the background to their introduction, and their main elements (see Bennett 2012).

[1] We refer below to 'the UK government'; many functions are reserved to the Westminster parliament, but others are delegated to the governments of the devolved administrations (Scotland, Wales and, sometimes, also Northern Ireland).

2. Overview of proposal to introduce universal credit

Reviews of the UK benefits and tax credits system had been published in recent years with the same dual emphasis as the government's own welfare reform proposals: benefit simplification and improving work incentives (see, e.g., Kay (2010) and Martin (2009)). Versions of an integrated means-tested benefit had been developed in attempts to meet these goals (Sainsbury and Stanley 2007, Centre for Social Justice 2009). Proposals for welfare reform with a different focus were rare (Horton and Gregory 2009).

The coalition government (elected in May 2010) built on the proposals from the Centre for Social Justice in particular, proposing a 'universal credit' to bring together the major means-tested benefits for people out of work and the tax credits system for those in work,[2] as well as payments for various additional costs, including childcare fees and some housing costs. A consultation document was published (DWP 2010a), closely followed by a White Paper (DWP 2010b) and Welfare Reform Bill (2011).

This amalgamation is meant to deal with two problems identified in recent analyses of the UK benefits/tax credits system. The first issue is a lack of incentive to take work, or to progress once in employment, because of high rates of withdrawal of benefits/tax credits as income increases alongside payment of additional income tax and social security contributions. The second is the disruptive effect of moving from benefits to tax credits, and/or the need to recalculate benefits, when someone enters employment or their hours of work reach a certain level. More generally, the government and others highlighted confusion and uncertainty about entitlement, due to the number and complexity of benefits and tax credits (see, for example, Haddad *et al.* 2010).

Instead of various means-tested benefits and tax credits, withdrawn in a certain order with their specific withdrawal rates, a single payment of the integrated 'universal credit' will be made, with one taper (withdrawal/deduction) rate applied to take account of any additional income. Universal credit will be phased in nationally over a period of some four years from October 2013 (with a small 'pathfinder' starting from April 2013 in one area of the country). There will be losers and gainers; but the distributive effects are not the focus here. Transitional protection will be given for cash losses.

Having described the main elements of the proposal for universal credit, the central structural change to the benefits system proposed in the UK coalition government's welfare reforms, we go on to consider what equality duties the government has in relation to planned policy measures.

3. Current equality duties

The UK government is bound by equality laws, including most recently the Equalities Act 2010, which came into effect in April 2011. This Act was an example of 'fourth generation' equality legislation, which imposes new legal duties to promote or achieve equality, rather than relying on individual rights against specific perpetrators (Fredman 2012). It was framed by the previous Labour government, influenced by European Union requirements, but adopted by the incoming coalition government (though without the addition of socio-economic inequality, as originally intended by Labour). The Act, as others before it, obliges decision makers to have 'due regard' to the need to advance equality of opportunity, eliminate unlawful discrimination and promote good relations; but it extended the scope of equality laws to encompass a wider range of groups. (This obligation is of course of a lower

[2] 'Work' here refers to paid employment; we recognise that much vital work that is performed is unpaid. The description here of benefits/tax credits for those out of/in work is necessarily simplified; different groups currently have to work for different numbers of minimum hours each week in order to qualify for tax credits, for example.

order than being required to achieve these objectives, or to take proactive steps to do so (Fredman 2012).)

In recent years, UK governments have routinely issued general 'impact assessments' of their policies at one or more of various stages of policy development. The Treasury publishes a *Green Book* (HM Treasury 2003) to guide government departments in carrying out such impact assessments, including assessing the distributional impact of policy proposals:

> 'Unless appraisers consider the impact a particular proposal has on different groups in society, they cannot be sure the action is having the intended effect.' (HM Treasury 2003. Green Book. Annex 5. Para. 20, p. 95)

The extant equalities legislation, however, has also resulted in regular publication of *equality* impact assessments (EIAs) of policy proposals in recent years, with guidance given by the Equality and Human Rights Commission (the independent statutory body established in the UK to help eliminate discrimination, reduce inequality, protect human rights and build good relations). Fredman (2012) notes that there is no statutory duty to carry out such assessments, and that there is also considerable scope for 'box ticking' – fulfilling the letter of the law, rather than its spirit - even if they are carried out. (This argument was used by the prime minister in his recent speech 'calling time' on EIAs (Cameron 2012).) The practice of formulating EIAs does have potential for consideration of the effects of legislation on equalities, including gender. But it could be – and has been – argued that the way in which this is done can have a profound impact on their effectiveness in fulfilling their potential. This is the issue that we discuss in the next section in relation to gender impact assessment of welfare reforms in particular.

4. Principles for gender impact assessment of welfare reforms

The principles for gender impact assessments of welfare reforms set out in an analysis of the first stage of consultation on the proposed changes by Veitch with Bennett (2010) went beyond what might be seen as the minimum requirement – that is, estimates of the numbers of men and women affected by the proposals, and any amounts of money lost or gained by each sex. It was argued instead that the make-up and labelling of any payments that changed the balance of resources between women and men should also be investigated, as should their potential impact on (gendered) roles and relationships. In addition, any assessment should examine the potential effects of policy proposals on the autonomy and financial security of men and women; on the volume, and division, of their caring responsibilities; and on inequalities within the household, both at the point of change and over the longer term.

These principles were adapted from Daly and Rake (2003), and based on findings from a significant body of research about the management and control of money (and other resources) within the household and the 'social meaning' of money, as well as wider research about gender relations and roles (Bennett 2013). They are clearly of particular relevance to women and men living in male/female couples. The following sections discuss how they relate to the proposals for welfare reform, including universal credit in particular; describe the findings from our own research, and evidence from other qualitative studies that could have been used by the government to guide it in its gender impact assessment of these proposals; and set out what the assessments in fact contained, and to what extent they followed these principles.

It is, of course, difficult to assess the distribution of income *within* families/households, as the extent of sharing of resources is unknown (Browne 2011, EHRC 2012, p. 71). This is used by the government to justify the absence of any attempt to do so (e.g. HM Treasury 2010, paras. 2.5, 2.7). However, the Equality and Human Rights Commission has emphasized the importance of governments 'developing new approaches to analysis where appropriate, particularly in the area of understanding the potential impact on individuals of a change that affects household resources' (EHRC 2012, p. 104). And the National Equality Panel recently developed such a method to examine the distribution of individual income in the UK, on the basis of certain assumptions (NEP 2010). In addition, we do in fact have a body of information resulting from research about within-household distribution of income over the years (see, e.g., Bennett 2013) that could be drawn upon to analyse reforms, perhaps using a range of different assumptions.

5. Gender implications of universal credit assessed

The proposals for universal credit contain a number of structural features which would appear to have implications for gender equality both within and outside the household - and which it would be reasonable to expect would be considered in a gender impact assessment under the statutory equality duties. These features are not merely delivery issues but are fundamental to the design of universal credit, which as noted above depends on bringing different benefits and tax credits together and applying a uniform taper (withdrawal rate) to the resulting single payment.

The gender implications of the government's plans for universal credit are considered below, alongside the qualitative research we carried out and other similar evidence; we consider these in the light of, on the one hand, the government's own equalities impact assessments and, on the other, the principles proposed by Veitch with Bennett (2010) for gender impact assessment of these welfare reform proposals in relation to couples. As we shall see, although these principles were cited in the equality impact assessment (EIA) of the White Paper on welfare reform (DWP 2010c, pp. 6-7), this and the subsequent EIA of the Welfare Reform Bill (DWP 2011d) did not in practice follow them.

5.1. Joint claims, assessment, responsibility and liability for couples

First, claims for universal credit by couples will have to be joint; and both partners will have to fulfil work-related eligibility conditions if appropriate, as well as both being responsible for reporting changes in circumstances and liable for any repayments etc. Joint claims are promoted by the government as an advance on the previous situation, in which commonly, for means-tested benefits and tax credits, one partner was the claimant, with the other treated as a dependant (except for means-tested jobseeker's allowance, which had progressively changed to joint claims for couples over recent years). To some extent, this could be seen as a justified claim. But, as with current means-tested benefits and tax credits (including jobseeker's allowance), assessment of income and assets will continue to be joint.[3] Thus, the usual assumption about sharing of resources within couples is being made; in addition, the exercise of joint responsibility for the claim seems to be seen as unproblematic – whereas, as demonstrated below, research suggests that this is not necessarily the case in practice, because of gendered inequalities of power within couple relationships. The main advantage of joint claims is likely to be seen by the government as the potential for enforcing work-related conditionality for both partners, rather than just one – an extension of the practice introduced recently by joint claims for jobseeker's allowance.

At first sight, the evidence from our own research on this issue would seem to support the idea of uncomplicated jointness. The interviews revealed a deep loyalty to coupledom amongst both the women and the men from low-/moderate-income couples whom we interviewed. The impression given most commonly was that all

[3] Whilst the focus of this paper is on male/female couples, many of the rules of means-tested benefits and tax credits now, and of universal credit in future, will apply to same sex couples living together as well.

their money was put together, and most had a joint bank account (Sung and Bennett 2007). This is a common finding in research on money management in couples, especially long-term married couples such as many (not all) of our interviewees.

However, whilst joint accounts were often seen as symbols of marriage and togetherness, this did not necessarily guarantee either joint management of finances or equal access to resources by both partners. Other research evidence (e.g. the interviews by Warburton Brown (2011) with low-income black and minority ethnic women in a northeastern English town) confirms this finding. And in practice, financial practices within couples can be more or less joint or equal with either individual or joint accounts (Lewis 2001, p. 165). This is not solely about economic abuse – although Adams *et al.* (2008, p. 567), discussing economic abuse as a form of domestic violence, argue that 'an abusive man may … demand that her [his partner's] money be put into a joint bank account so that he can spend it freely'. In our research, one woman reported that her ex-husband had persuaded her to move her money from her individual account into a joint one, and had then spent it going on holiday with a friend.

In addition, deeper analysis revealed that the women interviewees were in general more aware of issues to do with autonomy and independence, as well as the tensions between these and 'togetherness'. Women were also more likely to have an individual account, in addition to the couples' joint account. Our data bore out other researchers' findings about women being more likely to see individual accounts as important, in particular in terms of independence (Rake and Jayatilaka 2002). Certain benefits/tax credits were often paid into women's individual accounts – carer's allowance, child benefit and child tax credit in particular - whereas it was common for the man's wage to be paid into the joint account.

As noted, the interviewees in our qualitative research were largely partners in long-established couples, and (except for one) were married - though some of these were remarriages. Whilst togetherness may work for many couples, and for most of our sample was the acclaimed norm at least in theory, universal credit has to work for couples in many different kinds of relationships, and different stages of their relationships. The government wishes to give the message that committed coupledom is valued and encouraged. However, it is possible to argue that universal credit may have the opposite effect. Its jointness (together with the proposed payment arrangements – see below) gives it an 'all or nothing' quality which could make those contemplating living together as a couple think twice. (See Lewis 2006 for research findings on the importance of individual financial security for women in particular in countering the potential risk of entering couple relationships.) Separateness and jointness in terms of household finances may be used by individuals in different combinations in order to negotiate the complexities of modern couple relationships, in which either or both partners may have other commitments (such as children from previous relationships) (Bennett and Sung 2013).

Recent research suggested that an imbalance of power or control of financial matters could result in relationship problems, and this was sometimes related to gender role expectations – though, importantly, lack of adequate finance was the most frequent cause (Ramm *et al.* 2010). (These issues were reported in a representative sample of couples in long-term relationships interviewed in 2002-03 who had stayed together.) The government should not be unaware of the potential for inequalities of access to resources within the household. The latest issue of its official low income statistics, for example, noted: 'Research has suggested that, particularly in low income households, the … assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income' (DWP 2011e, para. 38). But in the context of welfare reform, there appears to be little questioning in official documents of the benefits of jointness for couples, and little awareness of the co-existence of common and separate interests.

Neither does the government really consider joint claims, joint assessment and joint responsibility of couples for universal credit as relevant elements of the policy proposals for discussion in its EIAs. This absence of comment suggests that such jointness is taken for granted; and, as noted above, it already applies to joint claims for the means-tested element of jobseeker's allowance, as well as tax credits. However, joint liability for the poll tax (the community charge, introduced in the Thatcher years and levied on individuals) was one of the key problems of the policy in terms of principle and practice (Esam and Oppenheim 1989); lessons could have been learned and transferred from this experience to universal credit. In particular, this means that both partners are liable for any overpayment of benefit that has occurred; and, as women in couples with children often retain responsibility for children when partnerships split, they may be more easily pursued for the debt.

To sum up, the government's plans for the design of universal credit do not represent a flexible enough response to changing family patterns in the UK, and for those who become claimants will remove an important means of managing the fluidity of couple relationships today. In terms of the principles for gender impact assessments set out by Veitch with Bennett (2010), the potential effects of the government's proposals for universal credit on the autonomy and financial security of men and women have not been sufficiently recognized or addressed.

5.2. 'Second earners' and independent income

Secondly, the coalition government's priority is to reduce the number of workless households, because this entails dependence (so-called 'dependency') on benefits. So the focus is on trying to get one person in each household into work (DWP, 2011b). This may help lone parents (though see Brewer *et al.* 2011) and main breadwinners in couples. However, many 'second earners' will face higher losses from each (additional) pound of wages than they do under the current system. (See DWP 2011b, Hirsch and Beckhelling 2011.) In addition, the percentage of childcare costs taken into account for financial assistance via tax credits was reduced from 80 to 70 per cent in April 2011, and has not been increased again. After significant pressure, the government has now increased spending on such assistance, in order to include those working under 16 hours per week (although the resources for this extension will be taken from other spending on universal credit). Most recently, it has announced that additional help with childcare costs will be given to couples both of whom are earning at least the amount of the personal tax allowance, but it is not yet clear how this will be done. Under universal credit, with the introduction of 'real time' information about payment of earnings sent by employers to HM Revenue and Customs, and from HMRC to the DWP, there will also be a faster response to any additional income that claimants receive - and hence quicker withdrawal of part of the universal credit award if earnings are higher than before, thus making the 'poverty trap' more visible.

In our qualitative research, women generally said that they valued access to an independent income, either from wages or benefit, which was likely to mean that an individual had more control over financial decision making within the household and could spend money on themselves without having to justify this. For some women, it meant that they did not have to ask for money from their partner all the time, or could even keep their money rather separate if that is how they wanted to arrange their finances.

Evidence from other qualitative research also concludes that independent income can give women more 'say' in household finances (Goode *et al.* 1998, Rake and Jayatilaka 2002, Warburton Brown 2011). Thus, this research confirms our findings that access to an independent income may be important to women in particular;

that this can make a positive difference to their power within the household; and that, as noted above, neither 'togetherness' nor joint accounts can necessarily guarantee equal access to resources.

Yet our research and that of others shows that in practice who has access to such an independent income within the couple, and what amount they have, is often gendered, because a traditional division of labour makes it more likely that the woman is the 'second earner'. The broader research project of which our research was part explored the differential, gendered impacts that family choices affecting the gendered division of labour within couples could have (Bennett *et al.* 2012) - meaning that policy that disadvantages 'second earners' compared with their current position cannot be considered gender neutral.

The EIA of the White Paper on welfare reform (DWP 2010c) did not seem to recognize the issue of second earners' disincentives, however. It did recognize that work-related conditionality would affect some groups more than others, but argued that this would have a positive impact. However, the EIA of the Welfare Reform Bill (DWP 2011d) is more comprehensive. This may be because in the meantime the Fawcett Society had taken the government to judicial review, arguing that the Treasury should have produced an EIA of its 2010 spending review proposals. But the impact assessment of the Welfare Reform Bill (published a month earlier) had already highlighted the higher 'participation tax rate' for many 'second earners' going into work initially compared with first earners in couples (pp. 18-19, p. 27) - albeit claiming that universal credit has little effect (p. 19). It also noted that over 300,000 second earners would face a higher increase in marginal deduction rates on additional earnings than first earners (p. 21) – though the example of a family given was a single earner couple with two children (pp. 24-25).

Previous research has demonstrated that 'second earners' are in general more influenced by disincentives than primary earners. The government has said: 'Although the number of workless households will reduce [as a result of universal credit], it is possible that, in some families, second earners may choose to reduce or rebalance their hours or to leave work. In these cases, the improved ability of the main earner to support his or her family will increase the options available for families to strike their preferred work/life balance' (DWP 2010b: para. 43; and see DWP 2011c, para. 73).

The EIA of the Bill confirms that in the government's eyes both worklessness and work/life balance are primarily seen at a household rather than individual level. Changes in participation tax rates are shown for first earners in workless households only, although female earners facing marginal deduction rates of 60-70 per cent are shown to more than quadruple. Losses/gains are calculated for single people and couples as a unit (because, as previously noted, the government does not currently have a method of looking at individual income within households).

There is a brief consideration of incentives for 'second earners' in the EIA of the Bill, and it is noted that these are 'primarily women' (para. 68); but the government argues that any such risk of decreased work incentives for women in couples is justified, because its priority is workless households, in order to break the cycle of intergenerational worklessness. In contrast, it argues a few paragraphs later (para. 71) that 'universal credit improves financial incentives to work for women and men to broadly the same degree'.

The government's position appears to be based on a view that gender equality requirements are satisfied if women and men who find themselves in the same position are treated similarly (para. 71). This is a very limited view of the meaning of gender equality, however, that on the surface would not appear to be consistent with the requirements of the statutory equalities duties. A senior judge who was asked to advise the Equality and Human Rights Commission was forthright (Monaghan 2011, para. 30):

> ‘As can be seen, the introduction of Universal Credit may reduce the incentive for [the] second earner (presumed usually to be a woman) to work.’

The government is certainly not following the principles suggested by Veitch with Bennett (2010) - which, as noted above, include an examination of the potential effects of policy proposals on the autonomy and financial security of men and women; on the volume, and division, of their caring responsibilities; and on inequalities within the household in the short and longer term. All of these may be affected by structural features of the tax and benefits system which worsen the incentives for families in many different situations to have two earners rather than one. This is strikingly true of the government’s proposals for universal credit, as demonstrated above.

5.3. Payment of universal credit

The third characteristic of universal credit with gender implications is the arrangements for payment. Couples will have to choose one partner as the payee (DWP 2011a); in practice, this means they must choose one account for the whole of universal credit to be paid into (which could be a joint account - see below). The senior judge advising the Equality and Human Rights Commission noted that if women’s incentive to work were reduced by universal credit, the proposed payment arrangements meant that another issue arose:

> ‘… women in such circumstances may not retain access [to] money paid in benefits, though in receipt of some now (because only one partner will receive all the benefits), so reducing women‘s autonomy over some of the family finances.’ (Monaghan 2011, para. 30).

Universal credit for couples will usually be paid as one amalgamated single monthly payment, therefore, including those elements which in couples with children would currently be paid to the partner designated by the couple as the ‘main carer’ (tax credit for the child/ren and help with childcare costs). The government is not continuing with this arrangement under universal credit, despite the fact that the conditionality arrangements for couples with younger children means that one partner will need to be designated by the couple as the ‘lead carer’ (DWP 2011c, p. 30), and will have less stringent work-related conditions. (Child benefit will, however, continue to be paid to mothers by default separately from universal credit.) In addition, the significance of a single payment is heightened because housing benefit will be absorbed into universal credit (rather than being paid to the tenant, as it is in many cases now, who may not be the same partner receiving other benefits).[4]

Universal credit will be paid monthly in arrears for most people. Currently many means-tested benefits are paid once a fortnight, and claimants can choose whether to receive tax credits weekly or four-weekly; where child tax credit was above the family element (i.e. amongst low-/moderate-income rather than better-off families), more people in the past requested weekly payment (HMRC 2011, table 7.1). An Ipsos Mori study for the government found that two-thirds of benefit claimants sometimes run out of money before their next payment comes through, and for one third this happens most weeks (Guy 2012). Our research with low-/moderate-income couples showed that traditional gender roles persisted amongst many of the couples interviewed, in particular in relation to managing the household budget (Sung and Bennett 2007). Previous research has shown this often to be women’s responsibility in families in which resources are limited, with the role therefore being a source of stress (though sometimes also pride in a job well done) (Goode *et al.* 1998). If the government places the emphasis, in terms of the responsibility for good money management that it wishes to encourage by

[4] Some tenants currently have their housing benefit paid direct to their landlord; this will largely cease under universal credit, which will be paid in full to claimants themselves, including an element for housing.

monthly payments on paying monthly bills regularly, in full and on time, it is the other elements of family spending that will take the strain. These other elements are the items on which spending is more frequent, such as food and things for children, which are more likely to be women's responsibility (WBG 2012). This will not only result in increased responsibility, but is likely also to mean women bearing any consequent costs. (Evidence from other qualitative research suggests that women in low-income families are often the 'shock absorbers' of poverty (Lister in WBG 2006), trying to protect their children and partners from its effects.)

The make-up and labelling of payments are highlighted as relevant issues in the principles for gender impact assessment of welfare reform proposals set out by Veitch with Bennett (2010). But different elements of universal credit will not be labelled clearly - or necessarily directed via the 'main carer' for children. (See, e.g., Lister 2011.) Our interviewees told us in almost all cases that the woman was (or had been) the partner with the main responsibility for ensuring the children's needs were met. Other qualitative research confirms that this is still often the case (e.g. Warburton Brown 2011, Rake and Jayatilaka 2002). The failure to separate elements of universal credit, and label some as intended to meet children's needs, automatically paid to the 'main carer' as with child tax credit, is therefore likely to affect women in particular - and may also make it less likely that this money is spent on children.[5]

The principles for gender impact assessment of welfare reform proposals set out by Veitch with Bennett (2010) also make clear that the impact of any proposals on the autonomy and financial security of individuals within the couple should be taken into account. But the proposed arrangements for payment of universal credit to most couples, involving payment of the whole amount to one account, suggest that this is not a priority for the government, at least when compared with other imperatives. In the EIA of the Welfare Reform Bill (DWP 2011d), for example, the government argues (para. 69):

> '(t)he way that Universal Credit is paid will smooth the transition from benefit to work by ensuring that the experience of people on Universal Credit will mirror the experience of those in work. In the same way that people can choose where their salary is paid, people on Universal Credit will be able to choose who their benefit is paid to within the household.'

This is a rather bizarre analogy, however, since wages are individual, whereas universal credit is jointly owned and assessed. The policy briefing on payment of universal credit (DWP 2011a) also suggests that couples may pay it into a joint account, implying that both partners will thereby benefit. But, as noted above, research shows clearly that this cannot be taken for granted. Our qualitative research also indicated that joint accounts are not necessarily managed jointly, as some women did not use/have access to joint accounts (Sung and Bennett 2007). One possibility is the development of bank accounts that allow both partners access but do not involve joint liability. It is not yet clear whether the financial services sector would be able to provide these, and if so whether they would work for couples and/or come at a cost to claimants.

The EIA of the Bill also contains a statement (para. 69) that 'in making a joint claim [for universal credit], both partners will be aware of and must meet the relevant conditions'. It is curious that the government highlights this seeming equality between partners in a couple, since in practice, whereas both of them will be responsible for the universal credit claim, for reporting changes and for any overpayments (as noted above), as well as both having to fulfil any work-related conditionality, in many couples only one partner will receive the whole payment.

[5] Recent government-commissioned research into pilot projects involving the childcare element of working tax credit showed that participants showed a clear preference for having this paid separately from the rest of WTC, so that childcare costs were managed independently of the rest of their budget (Hall *et al.*, 2011).

(Originally, there were also hints from policy makers that, if one partner was receiving their own contributory benefit for either unemployment or incapacity for work, this might be paid to the partner (or account) getting universal credit. However, the government now appears to have retreated on this proposal - which could have involved a benefit for which an individual had paid contributions being paid to their partner instead, just because they were receiving universal credit.)

The EIA of the White Paper on welfare reform (DWP 2010c) did consider what the government called the 'purse to wallet' issue. (This phrase goes back to the amalgamation of family allowances and child tax allowances in the UK in the late 1970s into child benefit. Child benefit is payable by default to the mother, and the change was described as resulting in a transfer from 'wallet to purse', which might be resisted by men.) In a section on 'risks of negative impact' (p. 10), the EIA cited statistics showing that 86 per cent of couples with an earner and getting child tax credit had a female payee (statistics on couples out of work are unavailable); it also noted that the principal claimant of out-of-work benefits in couples with a dependent partner is usually the man. At this stage, the government therefore sounded fairly open in terms of considering the gender impact of its proposed payment arrangements for universal credit; but this openness appeared to diminish in later stages of the legislative process.

The potential for 'purse to wallet' income transfers (from women to men) is still noted in the EIA of the Bill (para. 69); but payment to one partner is said to be justified because it mimics wages, and because decisions over allocation of resources are best made by members of the household themselves. We have dealt with the first argument above. The second justification is also odd, however, since in a growing number of couples both partners are in employment and therefore receive wages; and paying money to both partners rather than one could not be said to amount to the allocation of resources for different purposes by the government. The couple will still be able to allocate their resources in this way; the debate is about whether payment of resources to one account may influence this process, as well as affecting the pattern of inequalities within the couple (which the proposed principles for gender impact assessment cited above suggest should be taken into account). Research on within-household distribution suggests that this may well be the case.

The EIA of the Bill does go on to say (para. 70):

> 'The Government intends to retain powers to split payments and to override nomination by members of a couple and to guide payments if required. For example, where there is misuse of money by one partner, there will be safeguards in place where necessary.'

This refers to the exceptions to the default payment arrangements that are envisaged, in the same way as under the current benefits system. However, a parliamentary question (House of Commons *Hansard* Written Answers 18 October 2011, cols. 939-940W) revealed that the government has no statistics on the current exceptions that it operates, and so it is difficult to know how often they are requested or granted, and for what reasons. The Women's Budget Group (2012) has argued that there may be many wider reasons than just domestic violence or financial abuse why it might be more appropriate for the couple to split the payment of universal credit between them, and that therefore couples should be allowed to choose this option for themselves. This would not remove the need for certain exceptions in situations such as those envisaged in the EIA, when both partners might not be prepared to sanction the split (or the redirection of all the universal credit away from one partner to the other). But at the time of writing, the government is still determined to maintain the idea of one single payment of universal credit to couples as the default, with exceptions being as limited as possible.

6. Potential explanations for government perspective

It is clear from this article that the government has not followed the principles for comprehensive gender impact assessment put forward by Veitch with Bennett (2010); see also Bennett 2010), despite having cited them itself following the consultation on its welfare reform proposals. We have also argued above that, if the government had followed them, a rather different picture of the advantages and drawbacks of universal credit might have emerged. That gender aware picture is instead revealed with the help of our own research on low-/moderate-income couples drawn on here, and the other qualitative research on similar issues that is also cited.

Of course, the coalition government coming into office in May 2010 already had a clear idea about its objectives and its favoured scheme for putting them into effect. This was primarily due to the relevant Secretary of State's commitment, which he took with him into government and managed to persuade other colleagues to support - a significant achievement, given the need for additional spending on introducing universal credit at a time of austerity (though longer-term administrative savings are anticipated). Special advisers have reportedly also been very influential in shaping the agenda. Such advisers may have strong ideological beliefs about ideal family forms that are shared by government ministers.[6] A specific model of the family, foregrounding marriage and even a traditional sole breadwinner pattern, seems to be behind the welfare reform proposals, according to the Family and Parenting Institute (2011). Gender inequalities within households remain largely unacknowledged.[7]

These factors can begin to explain why the significance of (gendered) roles and relationships within these household units, which qualitative research can reveal, has not been sufficiently taken on board. And yet the government's proposals for universal credit could prejudice the success of its own objectives. Worse incentives for 'second earners', for example, could undermine the operation of the proposed individualized form of work-related conditionality. This potentially allows the government to be in direct contact with far more partners in couples than hitherto; but if these partners are going to have a much higher withdrawal rate than currently if they go out to work or work more hours, efforts to make them comply with conditionality could be harder. In addition, a sole breadwinner model does not fit well with the government's support for shared parenting, demonstrated in its proposals for more flexible sharing of leave. And, given that those who separate from their partner and become lone parents are more likely to stay at work if they were earning when living in a couple, any discouragement of 'second earners' may also contribute in the longer term to a failure to reduce workless households (one of the government's main goals).

As demonstrated above, it is evident that there is some awareness in government circles of the issues discussed here, including the implications of payment arrangements and frequency of payment. One leaked internal government document suggested paying universal credit by default to women – though this would probably not have been legal under equalities legislation. The government has also undertaken to monitor the distribution of income within the household after the introduction of universal credit (HC *Hansard* 2011b). In the meantime, however, the gender impact assessments of the proposals for universal credit do

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[6] See Lister and Bennett (2010) for analysis of the Conservatives' attitudes towards the family; whilst not always shared by their Liberal Democrat partners in coalition, these seem to have been dominant in the welfare reform proposals in particular, given Secretary of State Iain Duncan Smith's personal commitment to them.

[7] For a similar lack of recognition of gender inequalities - albeit reached via a view of the modern family as having now achieved more equal, interchangeable gender roles - see Woodall (2010).

not appear to be robust enough to overcome the stronger influences on policy from other directions.

7. Conclusions

Concern has been expressed from several quarters about the nature and quality of the government's EIAs of its welfare reform proposals. For example, the Joint Committee on Human Rights (JCHR) (2011) noted that some stakeholders had been concerned about gaps in the assessments (such as there being no mention of the impact on carers by the time of the JCHR report). It also regretted the fact that the EIAs of the Bill itself were not published until the Commons Committee stage in the House of Commons. In addition, there was no attempt to assess the cumulative impacts of the multiple provisions in the Bill on particular groups such as women; the JCHR therefore called on the government (para. 1.15) to improve its capacity to conduct EIAs, in particular such analysis of cumulative effects. The Equality and Human Rights Commission (EHRC) (2011) had already made both of these criticisms in its briefing for the Commons committee stage of the Welfare Reform Bill. It was thought that a revised EIA would be written when the draft regulations under the Act were published, but this had not happened by the time of writing.

More specifically (pp. 17-18), the Joint Human Rights Committee, whilst calling the EIAs 'limited', declares that they do make plain that some provisions will have a disproportionate impact on women. It describes the payment of universal credit as reducing the financial autonomy of women, and draws attention to research (Goode *et al.*, 1998) about the importance of paying benefits for children to the caring parent and the continued significance of the intra-household distribution of benefits. It concludes that there is a high risk that women will have little or no access to money and will struggle to pay bills or feed their children; but it cannot go beyond the Secretary of State's assurance that there should be scope to make alterations in payments where a change is required in specific cases. The recent report by MPs of their inquiry into the implementation of universal credit (House of Commons Work and Pensions Select Committee 2012) likewise focuses on the situation of 'vulnerable' groups, rather than suggesting that the scope of exceptions will either be too limited to respond to the problems highlighted by commentators or so extensive that (at a time of pressure on administrative costs) the operational viability of universal credit will be compromised (WBG 2012).

A senior judge advising the EHRC was critical of the EIAs of the Bill (as at April 2011) (Monaghan 2011, para. 65):

> 'It is not clear whether there has been inadequate consultation on the EIAs (though I suspect there has been little given the paucity of information in them) but it is clear that there has been inadequate information gathering, data collection and monitoring.'

And in the Joint Human Rights Committee report, the EHRC is described as being concerned that the EIAs do not meet the equality duty in the Equality Act 2010.

As Annesley (2012) has noted, the Minister for Women and Equalities alerted government departments on 9 June 2010 to their legal duty to consider their policy proposals in the light of equality legislation. Given the flaws in the EIAs that have been carried out, noted above, groups such as the Women's Budget Group have not only provided briefings on universal credit and other aspects of welfare reform themselves (see http://www.wbg.org.uk/RRB_Briefings.htm, Bennett 2011a, 2011b) but have also produced their own detailed audits of the gender impact of government proposals, using both quantitative and qualitative approaches, often in conjunction with 'mainstream' economic analysts. (See also MacLeavy 2011.) These economic analysts and others have also begun to 'gender' their own distributional models as a result of co-operation with the WBG and other organisations concerned with gender issues (for example, see Browne 2011), and have started to argue that the government could do so itself.

These examples not only assert the obligation of the UK government to consider gender equality in its economic decision making (Annesley 2012) but also begin to challenge the government's own inadequate gender impact assessments of its policies, including those on welfare reform, as demonstrated by the analysis above. However, instead of the government learning from such examples in the UK and elsewhere, the prime minister has, as noted above, declared instead that 'smart people in Whitehall' (Cameron 2012) will just consider equalities issues as they make policy, because the coalition government is 'calling time on EIAs'. However 'limited' the current EIAs (as noted above), they do at least give the opportunity for heightened awareness of the gender impact of proposals on welfare reform or other policy areas. It would be a significant step backwards in terms of progress towards gender equality if they were abandoned.

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