

## **How government sees couples on Universal Credit: a critical gender perspective**

**Fran Bennett, Senior Research Fellow, Department of Social Policy and Intervention, University of Oxford**

**Abstract** Universal Credit is a fundamental reform of the UK's social security system. It is also seen as embodying a traditional view of the family. Drawing on principles for gender analysis of 'welfare reform', this article critically examines how couples claiming Universal Credit are conceptualised by the UK government, in relation to equality impact assessments of the proposals; guidance for, and data and studies about, claimants; policy debates; and research by or for government. It demonstrates a failure to interrogate the concept of the unitary household or the two-way influence of gender roles, relationships and inequalities within couples and 'welfare reform'.

**Key words** Gender analysis; Universal Credit; joint claims; couples; unitary household; welfare reform.

**Word count** 8359 words

## Introduction

Universal Credit entered public debate in the UK in a Green Paper in 2010 (DWP, 2010a). This far-reaching plan for a new benefit for those under pension age drew on proposals from the Centre for Social Justice (2009), set up by Iain Duncan Smith MP (who as Secretary of State for Work and Pensions subsequently steered through the reform). Most found it hard to disagree with Universal Credit's high level aims (Millar and Bennett, 2017), including simplification, making all work pay, 'combat[ing] worklessness and poverty', and saving money through reducing fraud and error and administration costs (House of Lords Economic Affairs Committee, 2020, p. 7). The proposals also drew on beliefs about the need to transform the lives of those on low incomes from a culture of worklessness and dependency, allegedly encouraged by the benefits system (Millar and Bennett, 2017).

The perspective of this article is based in the tradition of feminist analysis of social policy, family policy and the welfare state (e.g. Daly, 2020). It starts from a critique of the concept of the family as a unitary whole developed by Becker (1981) and others, arguing instead for recognition of both common and individual interests of partners within the household (Sen, 1997). This is particularly important for women, whose interests are often subsumed within the family (Nussbaum, 2000, p. 227). Thus, a unitary view of the household can also be 'gender blind'. The article draws on gender analysis of 'welfare reform' (conducted in the UK by the Women's Budget Group (WBG), amongst others), based in this tradition, to explore how couples are conceptualised and dealt with in Universal Credit.

Universal Credit has been investigated from a gender perspective elsewhere (Garnham, 2018; Griffiths, 2018). Here, the objective is to dissect the UK government's own perspective, in particular in relation to couples. The objects of analysis therefore include official communications (including equality impact assessments, guidance for claimants, and official data and studies); examples of government thinking about specific (gendered) policy concerns; and research carried out by or for government. Documents were selected as being relevant to the treatment of couples in Universal Credit, with a range of types of evidence for triangulation purposes. Through this forensic examination of the UK government's approach to Universal Credit, we see a failure to interrogate critically the concept of the 'unitary household' (Bennett, 2013). There is also a demonstrable 'gender blindness', in a lack of sensitivity to gender roles, relations and inequalities within couples, leading to fundamental flaws in the design of 'welfare reform' that in turn risk exacerbating such inequalities.

## Background

Universal Credit is not universal. Instead, it replaces six means-tested benefits and tax credits (Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit). It is administered by one institution – the Department for Work and Pensions (DWP) – and can be claimed by eligible individuals and couples in or out of employment (Brewer *et al.*, 2019, pp. 9-10). Whilst previous means-tested provision distinguished between being in and out of paid work, Universal Credit was intended to simplify transitions between these. Indeed, it implied a need to fit into the increased flexibility of the UK's labour market (Judge and Cominetti, 2019). Key features include common rules for components (standard allowance, child element, payment towards housing costs etc.), and one taper rate for withdrawing benefit with earnings.

Universal Credit is not a credit, either; it is paid monthly in arrears - to imitate wages, according to the government (WBG, 2011a). More stringent conditionality with increased

sanctions was introduced and extended to more groups, including for the first time both partners in couples with children (OBR, 2018) and people in work but not earning 'enough'.

Following the Welfare Reform Act 2012, Universal Credit was rolled out gradually, being 'reset' in 2013 following implementation problems (NAO, 2018), and using first 'live service' and then 'full service' IT.(1) Rollout was delayed further and Universal Credit will now not be fully in operation until September 2024 - perhaps later (OBR, 2020). Most claimants have moved to it through 'natural migration', triggered by new claims or changing circumstances. A 'managed migration' pilot, with claimants being moved from 'legacy' benefits and tax credits to Universal Credit, began in mid-2019.(2) Before the pandemic, the future caseload was forecast to be some 6,550,000 households (DWP, 2018a) containing 8.5 million claimants (NAO, 2018).

From the 2010 Green Paper, Universal Credit has been analysed from a gender perspective (e.g. Veitch with Bennett, 2010; WBG, 2011b). Several concerns were highlighted. First, as Universal Credit is means tested, income, assets and needs are assessed jointly for couples living together, whether female/male or same sex (LITRG, 2015). Women are more often out of the labour market caring for others, so this is more likely to leave them without access to independent income in cohabiting or marital relationships (Griffiths, 2017). The Universal Credit process of joint claims for couples, with joint responsibility for reporting changes and repaying overpayments, is both more thoroughgoing than for previous benefits (being comprehensive) and, arguably, more demanding (with its online operation). Joint claims – replacing claims by one partner, with a 'dependant' – are relatively new, though they applied to tax credits, and were rolled out for couples on income-based Jobseeker's Allowance from 2001.

Both partners must sign a 'claimant commitment' about what they undertake to do. If one refuses, the claim cannot proceed. Couples with children nominate one partner as the 'lead carer', with no automatic recognition for the other of any parental responsibilities in their 'claimant commitment'. Universal Credit is also usually paid in one lump sum monthly into one bank account - although a 'split payment' can be granted, exceptionally and ideally temporarily, in demonstrable cases of domestic abuse or financial mismanagement (Howard, 2019a). The couple chooses the bank account, with a DWP decision in cases of failure to agree. There is now a 'nudge' in the online claim form, to suggest to couples the main carer should be payee (Rudd, 2019).

As well as questions about this 'glued-together' couple unit (Sen, 1997, p. 371) in relation to Universal Credit, its design was criticised because of worse incentives for many 'second earners' in couples compared with tax credits (e.g. Bennett, 2011), likely to make it harder to achieve financial autonomy. More 'second earners' are female. Concerns were also raised more generally that Universal Credit amounts to 'discrimination by design' against women (Garnham, 2018; Griffiths, 2018).(3)

Suggestions about how meaningful gender analysis of 'welfare reform' policies should be undertaken included analysing not only the amount of resources transferred between women and men, but also the make-up and labelling of these resources, and their impact on gender roles and relationships, the financial autonomy of women and men, and gender inequalities within and outside the household, both at the time of change and in the longer term (Veitch with Bennett, 2010) (adapted from Daly and Rake, 2003). These ideas were even cited by the government in its first equality impact analysis of Universal Credit (DWP, 2010b) but, to our knowledge, have not subsequently been adopted.

The remainder of this article examines official documents, data, debates and research about Universal Credit to see how far they match up to these principles, or conversely to what extent they may betray a continuing 'unitary' perspective on couple households and be 'gender blind', in failing to fully recognise inequalities between (gendered) individuals in couples.

### **Equality impact assessment**

Under the Equalities Act 2010, the UK government was obliged to consider the impact of the Universal Credit proposals on women. This 'fourth generation' equality legislation (Fredman, 2012) means that when considering policies or practices, public bodies should have 'due regard' to the need to eliminate unlawful discrimination, advance equality of opportunity, and foster good relations between those with a 'protected' characteristic and others. The main Equality Impact Assessment (EIA) was carried out in 2011 (DWP, 2011). Joint assessment and responsibility in couples for the Universal Credit claim are presumably seen as irrelevant or unproblematic, as they go unmentioned (Bennett and Sung, 2013).

In the 2011 EIA, the comparison of gains from employment under the previous system and Universal Credit is based on the first earner in a household entering work of ten hours per week. Under 'risks of negative impact', it is stated: 'as the focus of Universal Credit is to help reduce workless households there is a risk of decreased work incentives for second earners in couples (primarily women)'. However, this is seen as acceptable because the priority is to have one adult in work, to counteract intergenerational effects of worklessness on children (DWP, 2011, para. 68). The possibility that second earners would reduce or rebalance working hours, or leave work, because of reduced incentives was seen as 'improving family life', with 'the improved ability of the main earner to support his/her family' increasing the 'options available for families to strike their preferred work/life balance'. Thus access to independent income is ignored as an issue; and work/life balance and worklessness are seen as household rather than individual issues. One commentator noted that the government effectively argue in the EIA that its policies were 'gender neutral' because existing policy already disadvantages women (Runge, 2018, cited in Howard, 2019b).

Also discussed in the EIA are the payment arrangements for Universal Credit. The government notes that both partners must meet the conditions to claim, but likens payment of Universal Credit into one account to choosing an account for wages, and sees decisions over allocation of money as best left to the household. As well as ignoring the fact that many couples have two wages, not one, and any issues of differential power within the household, this confuses receipt of income with decisions about spending (Bennett, 2013). The government said it was considering potential impacts of Universal Credit, alongside evidence on how families share income and how money for children is spent, and would report in the Welfare Reform Bill EIA. This was not done, however (Howard, 2019b); and no further EIAs have been carried out, despite many changes to Universal Credit. The government reportedly says this is normal (Reddaway, 2020).

### **Official guidance, and data and studies about claimants**

Universal Credit is signposted on government websites, with guidance for individual and joint claimants<sup>(4)</sup> and families.<sup>(5)</sup> Assistance is also available from organisations including Citizens Advice and Citizens Advice Scotland (which from April 2019 are funded to help new claimants with digital claims and personal budgeting through 'Help to Claim').<sup>(6)</sup>

However, couples claiming jointly could be confused by how this guidance addresses them. This is arguably not helped by English grammar, with 'you' as either singular or plural;<sup>(7)</sup> it can be unclear which is intended. For example, 'Universal Credit and you' says: 'if you are

earning as much as can be expected depending on your current circumstances, you will receive financial support without any other conditions to increase your earnings'. But, if you claim with a partner, this rule does not depend solely on you. If your partner earns enough to take you as a couple over the joint conditionality earnings threshold – the total at which it is considered you are 'working enough' - this may change your own conditionality status too (SSAC, 2018). (See below, in the section on in-work progression and in-work conditionality.)

Another example comes in 'further guidance for families',<sup>(8)</sup> discussing alternative arrangements to the single Universal Credit payment 'if your partner will not allow you access to the payment'. This is about a possible 'split payment'. It is unclear what happens, however, if the person reading this is the perpetrator of financial coercion, rather than 'you' as the partner affected, which seems to be assumed. An announcement (House of Commons, 2019a) that Universal Credit payment statements would make clearer whether someone was being paid as a single person or as part of a couple suggests the government has recently, to some extent, recognised the potential confusion in some official communications.

This confusion continues in other areas of guidance. The online Universal Credit 'personal planner'<sup>(9)</sup> asks questions to ensure someone is well prepared before claiming. It asks whether you are married and living together, or living with a partner, and whether you manage your money together or separately. It gives no other choices, though increasingly couples deal with their money partly jointly and partly separately (Work and Pensions Committee, 2018; Bennett, 2013). If you indicate that you manage your money separately, the next section warns: 'before claiming Universal Credit you may need to change how you manage your money'. This is despite ministerial declarations that 'we believe that most couples can and want to manage their finances jointly, *without state intervention*' [our emphasis] (Opperman, 2019). The guidance refers readers to the Money Advice Service advice for couples.<sup>(10)</sup>

Universal Credit statistics also lack clarity on couples' claims. The National Audit Office (2018) distinguishes between claimants (expected to be around 8.5 million) and 'households' or benefit units (nuclear families) (some 6.6 million). But the DWP's monthly figures do not reveal clearly how many Universal Credit 'claimants' are joint claimants, or how many subject to conditionality are partners in couples. Both claimants in a joint claim appear in the caseload figures and which individuals are linked is unclear; and each individual's conditionality regime is specific to them, with these unlinked as well. Household data *are* published by the DWP, but quarterly, not monthly. Here, joint claimants are combined in one household entry; but there is no information on conditionality. So information on the conditionality of both partners in the same couple is unavailable using current data, without a Freedom of Information inquiry.<sup>(11)</sup>

One recent government publication focused on families with children as part of 'test and learn' evaluation of Universal Credit (Ipsos Mori, 2017), using longitudinal quantitative and qualitative methods. Some questions were asked about joint responsibilities in couples, including the sharing of 'lead carer' and 'jobseeker' roles, and about payment of Universal Credit and household budgeting. Findings bore out the difficulty of dividing 'lead carer' and 'jobseeker' roles rigidly within couples; to date, however, no changes have been made. Commonalities are also recognised (p. 77) between lead carers in couples and single carers. But there is no explicit reference to gender; it is unclear which interviews were joint or individual; and the report is described as analysing the views and experiences of 'families'.

The government also commissioned a survey of the Universal Credit 'full service' (fully digitalized), carried out in two waves by telephone (IFF Research, 2018). The report refers to

the 'claimant', even when describing someone in a joint claim. The latest annual survey of claimants on a range of benefits (DWP, 2019) who had had recent contact with the DWP found that Universal Credit had the lowest satisfaction rate. The methodological note<sup>(13)</sup> states (p. 6) that a claimant 'was defined as somebody currently claiming (or having recently claimed)' one of certain benefits, drawn from administrative datasets derived from operational management information. The fact that claims for Universal Credit by couples are joint, meaning that either partner can be 'the claimant', is not discussed; neither is the fact that different answers might have been given by each partner.

Because of concerns about the single Universal Credit payment, the Work and Pensions Committee (2018) amongst others called for separate payments to individuals in couples (see below). This led to demands for information about whose bank account the single payment of Universal Credit was paid into. Whilst recent official figures for GB demonstrate that it is more common to suggest benefit be paid into a bank account with a woman's name, this does not differentiate between joint and individual bank accounts, and is of limited value in other ways too.<sup>(12)</sup> It seems that requests for such information were not anticipated.

## **Policy and research**

This section examines debates about policy issues key to the gender analysis of Universal Credit, in particular related to the treatment of couple claimants, and research published about these. They include 'welfare to work'; in-work progression and in-work conditionality; and payment arrangements for Universal Credit. Again, the focus is on the UK government's perspective, rather than analysis of design and delivery.

### ***'Welfare to work' and partners***

The Labour government in the early 2000s undertook research about 'partners' of benefit claimants, especially around mandatory work-focused interviews (Thomas and Griffiths, 2005; 2006), the impact of joint claims for income-based Jobseeker's Allowance for childless couples (Coleman and Seeds, 2007), and policies to help lone parents and partners in couples with children into work (Griffiths, 2011).

Labour was committed to improving the position of women in the social security system from 1997 (DSS, 1998). But the commissioning of this research and evaluation appeared to be more about the relevance of what goes on within the couple household to Labour's aims of increasing income and tackling child poverty. With a previous policy focus on lone parents, it was also felt that couple families might have been somewhat neglected. A report by Harker (2006) also recommended taking parents' specific needs more fully into account in welfare to work strategies.

However, once the coalition government took office in 2010, official interest in what goes on within couples on means-tested benefits seems to have waned. This may more recently have been in part due to the slow growth in numbers of couples on Universal Credit, because take-on was initially limited to single people without housing costs or other complex circumstances. The major welfare conditionality research project funded by the Economic and Social Research Council (ESRC)<sup>(14)</sup> was therefore unable to include couples in the initial sample for its longitudinal qualitative study, although another ESRC-funded research project<sup>(15)</sup> is now examining how couples on Universal Credit deal with paid work, care and household finances (Griffiths *et al.*, 2020).

Even leaving aside their significance for gender equality, gender roles and relationships – and, in couples, intra-household communication and negotiation – are clearly relevant to achieving the key goals of Universal Credit, in particular in relation to increasing numbers in

employment and improving in-work progression, in order to reduce '[welfare] dependency' (Duncan Smith, in DWP, 2010, p. 1). To what extent are these issues recognised within government documents, therefore?

The summary of the full business case for Universal Credit is key to its implementation and direction of travel (DWP, 2018a). The estimate of additional people moving into employment due to Universal Credit has fallen over time, to some 200,000 in the business case summary - about 110,000 as a result of improved incentives (of whom 70,000 are expected to work under 16 hours per week); about 30,000 because of additional conditionality; and about 60,000 due to the increased simplicity and smooth operation of Universal Credit. (This excludes self-employment.)

However, it is worth noting the 'gender blind' assumptions made in this document. First, 'issues relating to intra-household allocations of income are ignored' (DWP, 2018a, Annex B, p 17). Secondly, the employment projections are described as based on the supply side, with the assumption that everyone can find a job of their preferred number of hours. In addition, 'for simplicity of approach it is assumed that, for couple benefit units, the number of hours worked / participation decision by the other member of the benefit unit remains constant' (DWP, 2018a, Annex B, p. 17). This is despite the 'jointness' of many elements of Universal Credit for couples, described above, and the earnings threshold for escaping work related requirements being not only individual but also a joint goal for partners in couples (below).

The National Audit Office (NAO) (2018) was critical of the business case estimates of additional employment. It did not highlight gender issues. But it noted that claims of additional employment in early evaluation of Universal Credit referred only to (single) claimants with relatively simple circumstances, and more resources spent on them (p. 55) (see also DWP, 2018b, setting out how the impact of Universal Credit on the labour market is estimated).

The autumn 2018 Budget saw a suite of policy proposals. From April 2019 the work allowance (monthly earnings ignored before they start to count against benefit) was increased by £1,000 per year for eligible groups, including those with children. But the Institute for Fiscal Studies (Adam *et al.*, 2018) had shown that increasing the work allowance further privileges one-earner relative to two-earner couples, as couples have only one between them. The then Secretary of State, Amber Rudd MP, committed to women's economic independence, should have been particularly sensitive to this issue. Gender issues were clearly still not an obvious priority for the government. In addition, however, pragmatically, whilst policy-makers may prioritise having one adult in a household in work, they should also be aware of the greater responsiveness of 'second earners' to incentives; this is especially relevant here, given the business case reliance on this group.

The Institute for Fiscal Studies (2016, p. 256) had noted that many people brought into conditionality would face weaker financial work incentives under Universal Credit. Finch and Gardiner (2018) also argued that the Budget changes 'continued to overlook incentives to enter work at low earnings for (potential) second earners in the 1.9 million couples with children eligible ..., only 600,000 of which are currently dual-earning' (p. 4); and that the 'relatively un-tested extension of conditionality to those in work is unlikely to be enough to address these concerns' (p. 4). Gardiner (2018) called for the design to be made 'more female-friendly'.

The National Centre for Social Research investigated for the government how Universal Credit influences employment behaviour (Rahim *et al.*, 2018). A key aim of Universal Credit

was seen here as persuading claimants to extend their job search to include seeking short-term and/or short hours jobs. In-depth interviews were carried out with 21 single claimants, 9 childless couples and 17 'families'; workshops were held involving 27 single and 34 'family' claimants; there were consultations with work coaches; and some experiments were carried out testing messages. The sample comprised people who would have been on Jobseeker's Allowance. 'Family' claimants appear to include a mix of lone parents and couples with children. This study did find more collaborative job search amongst some joint claimants, but also a couple who felt that all the pressure to do this was on one partner (p. 56). 'Families' faced barriers to looking for part-time, short-term and flexible work, because continuity of income and availability of child care were key priorities.

This study tends to see gender as a personal characteristic, meaning the sex to which someone belongs. However, it does highlight some structural gender issues analysed above. For example, the authors note that 'for some women partners in two parent households, having access to an independent source of income was a motivation to work' (p. 34). On the other hand:

'(i)n families where one parent was caring for young children and not subject to full job search conditionality, there were indications that personal factors such as conforming to traditional gender roles and aversion to formal child care could create barriers to labour market engagement in the future.' (p. 14)

However, these are described as 'personal' factors; and the frequent lack of differentiation between 'family' claimants - making it hard to know whether these are lone parents, or males or females in couples - leads to a failure to realise fully the potential of this more gender aware analysis.

### ***In-work progression and in-work conditionality***

The authors of a study of a randomised controlled trial of in-work progression by Ipsos Mori (2018) for the DWP state: 'When Universal Credit (UC) is fully rolled out ... around three million [households] will be in work and about a million of these will move into in-work conditionality' (p.18). Yet only individuals can be in the labour market, not households. Describing Universal Credit claims as being from those 'in work' is also problematic. Given that couples make joint claims, many such claims may include one partner in the labour market and one who is not. The label 'in-work' to describe these claims implies a priority on the partner already in employment. Yet a study of poverty amongst one-earner (largely male breadwinner) couples with children (Cribb *et al.*, 2017) suggests that it may be as, if not more, important to pay attention to the situation of the partner out of employment (see also Bennett, 2014). It would therefore be more accurate to say that when Universal Credit is fully rolled out, the households relying on it will include around 3 million *with at least one person in work* (DWP, 2018b, p 10).

In-work progression is seen as a key goal for Universal Credit. This is described as 'people becoming more self-reliant' – hence less likely to need to claim benefits. Piloting of different approaches and proof of concept tests were started relatively early (DWP, 2018d), and the 2017 Autumn Budget allocated £8 million over four years for research into ways to support in-work progression (DWP, 2018b, p 10). The document explaining how the impact of Universal Credit on the labour market is being assessed explains that increased average earnings for those in work is one of the desired outcomes in the performance framework (DWP, 2018b).

To encourage in-work progression, Universal Credit introduces in-work conditionality - which, for couples, may involve both partners, unless they have very young children or other



substantial caring responsibilities. Claimants who have not attained what is seen as an appropriate earnings level should demonstrate they are attempting to do so. (This does not apply to self-employed claimants, who instead are assumed to be earning a certain level of profits, known as the 'minimum income floor', whether they are or not.) However, currently, with the exception of those with very low earnings (below the 'administrative earnings threshold'), in-work conditionality is not yet in operation. There is little international evidence of 'what works' (Brewer and Finch, 2018). Until there have been more trials, the DWP is reluctant to fully implement in-work conditionality.

However, in the meantime it is not clear how the government is thinking about in-work progression for couples. As noted, the earnings thresholds at which conditionality status can change are joint as well as individual. Thus, there could be a choice between (for example) encouraging a 'second earner' in a couple into work (or to work more hours) and encouraging a 'primary earner' to earn more. Such efforts could have very different, gendered, effects, with additional implications for gender inequalities in the longer term. These effects were suggested as a focus of the framework for gender analysis of 'welfare reform' described earlier (Veitch with Bennett, 2010). There seems to have been little or no discussion of these policy choices or their effects, or the dilemmas they may pose, in relevant government documents.

Ministers often refer to the '16-hour rule' as a significant problem that is solved by Universal Credit. Sometimes they imply that the rule applied to all out-of-work legacy benefits, instead of only Jobseeker's Allowance. The guidance on Universal Credit for couples, moreover, states (p. 7): 'Unlike Jobseeker's Allowance, your payment won't stop when you work more than 16 hours a week'(16) – without mentioning that for lone parents, this could trigger eligibility for the (more generous) working tax credit, with eligibility for couples with children if they worked at least 24 hours per week between them (e.g. House of Commons, 2019c). Even the section of the online guidance on Universal Credit called 'Opening up work' says the new system is 'removing barriers, allowing you to work more than 16 hours a week and still claim Universal Credit',(17) again with no reference to tax credits.

The focus on the 16 hour rule suggests the government thinks single people and childless couples without disabilities will now be able to increase their working hours. Yet there seems to be a disconnect, in that as noted the business case summary (DWP, 2018a) makes clear that additional hours of work are expected to come overwhelmingly from mothers, who were not usually affected in the same way by the 16-hour rule. Those in work are expected to work about 113 million more hours per year (lone mothers 78 million hours, mothers in couples 29 million, and single childless women six million) (NAO, 2018, note 22). Moreover, the additional hours it is anticipated Universal Credit claimants will work are net of any reductions. These may come in part from lone parents, who have tended to work at least 16 hours per week precisely because of the advantages of working tax credit over out-of-work benefits (Finch and Gardiner, 2018), and may now instead work fewer hours.

In the study for the DWP of how Universal Credit influences employment behaviour (Rahim *et al.*, 2018) 'families' were often opposed to in-work conditionality, many preferring more time with their children rather than in employment. Again, it is not always clear what gender these 'family' claimants were. But for them, being 'better off' meant not just more money, but also quality of life; and predictability and stability of income were crucial. Conditionality could override personal preferences; but some people avoided in-work conditionality by withdrawing from Universal Credit altogether, despite continuing eligibility (p. 65). There are likely to be gendered intra-household processes at work here, not yet examined in detail by this government.

Some effort has gone into exploring both the support and the conditionality envisaged in relation to in-work progression. A report from the Social Security Advisory Committee (SSAC, 2018) investigated how these might operate and what was needed for success. It highlighted the complex rules for couples (p. 9). Conditionality is based on each partner's circumstances, but also on the couple's combined earnings. Between certain earnings thresholds, both partners will be in the 'light touch' (in-work) conditionality group, with two work search interviews only. 'This could complicate things for couples ... because a change in one partner's earnings can have a bearing on the conditionality group of the other' (p. 22). Partners in lower-income couples could both be in the 'light touch' regime, even if one has no earnings. So they could be in the same conditionality group, despite their relationship to the labour market perhaps differing greatly (p. 23). In addition, as noted, neither partner will have to fulfil conditionality if one earns enough for them to reach the joint conditionality earnings threshold. This threshold will change over time for those with children as they grow, as it depends in part on the hours the lead carer is expected to work (or look for work). If household earnings are below that threshold, individual earnings are considered, and one partner may still have to fulfil conditionality.

With admirable under-statement, the report notes: 'Communicating this to claimants is likely to be difficult' (SSAC, 2018, p. 23; p. 24 has an example). Indeed, it asks whether in-work support should be directed at households rather than, as currently, at individuals (p. 32); to our knowledge, this has not to date received a government response. Another suggestion is to quickly develop in-depth understanding of tax credits claimants (for couples, meaning at least one partner in work); this is being done (DWP, 2018d).

The DWP evaluated randomised controlled trials of in-work progression experiments, in which over 30,000 claimants had different frequencies of contact with work coaches (DWP, 2018c). Those with frequent or moderately frequent support had modestly higher earnings after a year than those with minimal support. An external evaluation, using qualitative and quantitative methods, with a smaller sample over two waves (Ipsos Mori, 2018) found no statistically significant difference between the groups in earnings or attitudes to work. Although the authors emphasise that tackling personal and practical barriers was important, it is unclear how joint claimants were treated in relation to the earnings thresholds for selecting the sample, or how the researchers dealt with claimants in couples, if any.

### ***Payment of Universal Credit***

Women's and domestic violence groups in the UK are concerned about the potential for the Universal Credit single payment to exacerbate the risk of coercive control, and to make it harder for survivors to escape (Howard, 2019a). In addition to the exceptional arrangements for split payments in these situations, the guidance for all new couple claimants has been amended, as noted, to 'nudge' couples with children to choose payment to the lead carer. Whilst this change was hinted at in the then Secretary of State's speech (Rudd, 2019) under a heading of 'women's economic empowerment', thus linking it to financial autonomy, the content suggested an association of the payment issue with domestic abuse.

However, if a couple only has a joint account, this 'nudge' may not make much difference in practice; and it only affects those with children. Moreover, despite the former Secretary of State's commitment to economic independence for women (Rudd, 2019), she maintained her opposition to more general arrangements for separate payments to partners in couples. She had argued previously that a single benefit payment is an established feature of the welfare system; that with this arrangement 'everybody' can see how much is coming into the household, anticipate their spending and have more control over money; and that the

principle is to protect the taxpayer, so those funding it know it is fair (Rudd, 2018). She also said she had found people appreciated having one payment for the family.

This continued the previous official line. The Secretary of State who introduced Universal Credit, Iain Duncan Smith MP, for example, was adamant that having separate payments more generally would complicate the system and defeat its aim – to design Universal Credit around what the majority does, and then deal with isolated instances that differ (Smith, 2018). He also argued that basing Universal Credit on the household made it possible to understand all about the household and any problems they had.

Perhaps because problems with the single payment have been linked to domestic abuse, this seems to be seen officially as a minority issue, despite briefings from women's organisations emphasising its relevance to facilitating more autonomy and more equal relationships (WBG, 2012). This narrow interpretation is supported by government spokespersons repeating a finding that only 7 per cent of cohabiting and 2 per cent of married couples had completely separate finances (Maplethorpe *et al.*, 2010). But this statistic relates only to families with children, in which dealing with finances jointly may be more likely (Bennett, 2018); and even so, the Work and Pensions Committee (2018) noted that the same study showed only about half of married/cohabiting couples with children sharing and managing their finances completely jointly. In relation to domestic abuse, the government emphasised having specialists within Jobcentres, and referral arrangements, rather than the potential of alternative payment systems to lessen risk. It did undertake to monitor the more extensive arrangements planned by the Scottish Government for separate payments for partners in couples. But the current Secretary of State says the UK government will not introduce separate payments by default (Coffey, 2019).

## Conclusion

The UN Special Rapporteur on Extreme Poverty and Human Rights, visiting the UK in 2018, reportedly said of recent UK 'welfare reforms':

'There is a really remarkable gender dimension to many of the reforms... If you got a group of misogynists together in a room and said "how can we make a system that works for men but not women?" they wouldn't have come up with too many other ideas than what's in place.'(3)

Yet the then Minister for Employment asserted that 'the welfare system treats individuals of all genders equally' (House of Commons 2019b).

This article, building on previous gender analysis of Universal Credit, has examined the ways in which joint claims from couples have been dealt with in official guidance, data, policy discussions, and research by or for the UK government. This forensic investigation has uncovered a persistent tendency to treat such claims as emanating from a 'unitary household' (Becker, 1981), rather than recognising the separate as well as joint interests and perspective of that household's adult members (Bennett, 2013). In addition, it has revealed a failure to explore sufficiently the gendered dynamics and negotiations within couple households in relation to paid employment, caring responsibilities and the control and management of household finances (Griffiths *et al.*, 2020).

This lack of attention to gender roles, relationships and inequalities is papering over some fundamental flaws in the design of Universal Credit, as well as contributing to its failure to achieve its own objectives. Even when key gender issues relevant to couples - such as domestic abuse - are addressed, the risk that features of Universal Credit may exacerbate these is not fully acknowledged or comprehensively addressed. And the managed migration

pilot, with 'legacy benefits' claimants moved to Universal Credit, included no couples at all before it was suspended because of COVID-19 (House of Lords, 2020), making it hard to learn more.

Despite the employment focus of Universal Credit, and official analysis showing that additional hours of work will largely be contributed by mothers, there is also insufficient emphasis on how policy might facilitate this. In particular, whilst behaviour in relation to the labour market is seen as infinitely malleable, care preferences within couples (and indeed for lone parents) may be seen as fixed (see, e.g., SSAC, 2018, p. 17). Yet it is clear from other countries (Lundqvist, 2017), and in the UK over time (Curtice *et al.*, 2019), that gender norms and attitudes to the gendered division of labour can change.

A more nuanced gender analysis would assess the impact of the design and delivery of Universal Credit on gender roles and relationships, the financial autonomy of women and men, and gender inequalities within and outside the household, both at the time of the change and in the longer term (Veitch with Bennett, 2010). This article demonstrates that this is still very far from being achieved, at least insofar as official documents and government policy perspectives and impact evaluation are concerned.

**Acknowledgments:** Many thanks to my colleagues in the ESRC-funded research project, Couples Balancing Work, Care and Money under the Shifting Landscape of Universal Credit. Although this article does not draw on the research findings directly, the analysis was carried out in my capacity as a member of the project research team.

**Funding:** This work was supported by the Economic and Social Research Council under Grant ES/R004811/1. The author declares that there is no conflict of interest.

## Notes

- (1) <https://revenuebenefits.org.uk/universal-credit/guidance/who-can-claim-universal-credit/live-service-areas/> (accessed 13 April 2020).
- (2) <https://revenuebenefits.org.uk/blog/universal-credit-managed-migration-pilot-suspended> (accessed 17 April 2020).
- (3) <https://www.telegraph.co.uk/news/2018/11/16/welfare-system-cruel-misogynistic-un-expert-warns-damning-report/> (accessed 13 April 2020).
- (4) For example, see <https://www.gov.uk/government/collections/universal-credit-detailed-information-for-claimants> (accessed 13 April 2020).
- (5) <https://www.gov.uk/government/publications/universal-credit-and-your-family-quick-guide/universal-credit-further-information-for-families> (accessed 13 April 2020).
- (6) <https://www.citizensadvice.org.uk/benefits/universal-credit/> (accessed 13 April 2020).
- (7) <https://www.gov.uk/government/publications/universal-credit-and-you> (accessed 13 April 2020).
- (8) <https://www.gov.uk/government/publications/universal-credit-and-your-family-quick-guide/universal-credit-further-information-for-families> (accessed 13 April 2020).
- (9) <http://ucpp.dwp.gov.uk/universal-credit-preparation/> (accessed 13 April 2020).
- (10) <https://www.moneyadvice.service.org.uk/en/articles/joint-universal-credit-payments-for-couples> (accessed 13 April 2020).

- (11) Thanks to Chris Johnston of the DWP for this clarification (August 2019).
- (12) <https://www.gov.uk/government/statistics/gender-of-bank-account-holders-on-universal-credit> (Northern Ireland excluded) (accessed 13 April 2020).
- (13) [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/774527/methodological-note-dwp-claimant-service-and-experience-survey-2017-2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/774527/methodological-note-dwp-claimant-service-and-experience-survey-2017-2018.pdf) (accessed 13 April 2020).
- (14) <http://www.welfareconditionality.ac.uk/> (accessed 13 April 2020).
- (15) See Funding below.
- (16) <https://www.gov.uk/government/publications/universal-credit-and-couples-an-introduction/universal-credit-further-information-for-couples> (accessed 13 April 2020).
- (17) [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/777302/universal-credit-and-you.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/777302/universal-credit-and-you.pdf) (accessed 13 April 2020).

## References

- Adam, S., Hood, A. and Joyce, R. (2018) *Submission to the Work and Pensions Committee's Universal Credit Rollout Inquiry*, London: Institute for Fiscal Studies. Available at: <https://www.ifs.org.uk/publications/10334> (accessed 13 April 2020).
- Becker, G.S. (1981) *A treatise on the family*, Cambridge, MA: Harvard University Press.
- Bennett, F. (2011) 'Universal credit: the gender impact', *Poverty* (journal of Child Poverty Action Group) 140: 15-18.
- Bennett, F. (2013) 'Researching within household distribution: overview, developments, debates and methodological challenges', *Journal of Marriage and Family* 75: 3 582-597.
- Bennett, F. (2014) 'The "living wage", low pay and in work poverty: rethinking the relationships', *Critical Social Policy* 34: 1 46-65.
- Bennett, F. (2018) *Evidence to the Work and Pensions Select Committee Inquiry: Universal Credit and Domestic Abuse*, UCR0222: <http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/universal-credit-rollout/written/82156.pdf>. data.parliament.uk %C2%A0 (accessed 7 October 2020).
- Bennett, F. and Sung, S. (2013) 'Dimensions of financial autonomy in low/moderate-income couples from a gender perspective and implications for welfare reform', *Journal of Social Policy* 42(4): 701-719.
- Brewer, M. and Finch, D. (2018) *Breaking Out: Progressing out of low pay in the UK labour market*, for Peer Review on 'In-work Progression: Approaches and challenges', DG Employment, European Commission. Available at: <https://ec.europa.eu/social/BlobServlet?docId=19375&langId=en> (accessed 2 September 2020)
- Brewer, M., Joyce, R., Waters, T. and Wood, J. (2019) 'Universal Credit and its Impact on Household Incomes: The long and the short of it', *Briefing Note BN248*, London: Institute for Fiscal Studies.

Centre for Social Justice (2009) *Dynamic Benefits: Towards welfare that works, A policy report from the Economic Dependency Working Group*, London: CSJ in association with Oliver Wyman.

Coffey, T. (2019) Oral evidence to Work and Pensions Committee, 16 October. Available at: <http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/the-work-of-the-secretary-of-state-for-work-and-pensions/oral/106392.html> (accessed 2 September 2020).

Coleman, N. and Seeds, K. (2007) *Work Focused Interviews for Partners and Enhanced New Deal for Partners Evaluation: Synthesis of findings*, DWP Research Report 417, London: Department for Work and Pensions.

Collard, S. and Atkinson, A. (2009) *Making Decisions about Work in One-earner Couple Households*, DWP Research Report 560, London: Department for Work and Pensions.

Collard, S. and Davies, S. (2014) *Making Decisions about Work in Low-income Couple Households*, DWP Research Report 869, London: Department for Work and Pensions.

Cribb, J., Hood, A., Joyce, R. and Norris Keiller, A. (2017) *In-work Poverty among Families with Children*, London: Institute for Fiscal Studies. Available at: [https://www.ifs.org.uk/uploads/publications/comms/r129\\_ch5.pdf](https://www.ifs.org.uk/uploads/publications/comms/r129_ch5.pdf) (accessed 13 April 2020).

Curtice, J., Clery, E., Perry, J., Phillips, M. and Rahim, N. (eds.) (2019) *British Social Attitudes: The 36th report*, London: The National Centre for Social Research (chapter on 'women and work'), pp. 82-111. Available at: <http://www.bsa.natcen.ac.uk/latest-report/british-social-attitudes-36/women-and-work.aspx> (accessed 13 April 2020).

Daly, M. (2020) *Gender Inequality and Welfare States in Europe*, Cheltenham: Edward Elgar.

Daly, M. and Rake, K. (2003) *Gender and the Welfare State: Care, work and welfare in Europe and the USA*, Cambridge: Polity Press in association with Blackwell Publishing Ltd.

Department for Work and Pensions (2010a) *21<sup>st</sup> Century Welfare*, Green Paper, Cm 7913, London: The Stationery Office.

Department for Work and Pensions (2010b) *Equality Impact Assessment: Universal Credit - welfare that works*, London: DWP. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/181148/universal-credit-equality-impact-assessment.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/181148/universal-credit-equality-impact-assessment.pdf) (accessed 13 April 2020).

Department for Work and Pensions (2011) *Welfare Reform Bill: Universal Credit: Equality impact assessment, November 2011*, London: DWP. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/220152/eia-universal-credit-wr2011.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/220152/eia-universal-credit-wr2011.pdf) (accessed 13 April 2020).

Department for Work and Pensions (2018a) *Universal Credit Programme Full Business Case Summary*, London: DWP. Available at: <https://www.gov.uk/government/publications/universal-credit-programme-full-business-case-summary> (accessed 13 April 2020).

Department for Work and Pensions (2018b) *Understanding the Impact of Universal Credit on the Labour Market*, DWP Ad Hoc Research Report 64, London: DWP. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data)

ta/file/714858/understanding-the-impact-of-universal-credit-on-the-labour-market.pdf (accessed 13 April 2020).

Department for Work and Pensions (2018c) *Universal Credit: In-work progression randomised controlled trial: Impact evaluation*, DWP Research Report 966, London: DWP. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/739767/impact-assessment-universal-credit-in-work-progression-randomised-controlled-trial.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/739767/impact-assessment-universal-credit-in-work-progression-randomised-controlled-trial.pdf) (accessed 13 April 2020).

Department for Work and Pensions (2018d) *DWP Response to SSAC Report on In-work Progression and Universal Credit: Government response*, London: DWP. Available at: <https://www.gov.uk/government/publications/government-response-ssac-report-on-in-work-progression-and-universal-credit/dwp-response-to-ssac-report-on-in-work-progression-and-universal-credit-government-response> (accessed 13 April 2020).

Department for Work and Pensions (2019) *Claimant Service and Experience Survey 2017/18*, London: DWP. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/774560/dwp-claimant-service-and-experience-survey-2017-2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/774560/dwp-claimant-service-and-experience-survey-2017-2018.pdf) (accessed 13 April 2020).

Department of Social Security (1998), *Women and Social Security: A policy appraisal by the Department of Social Security*, London: DSS.

Duncan Smith, I. 'Foreword', in Department for Work and Pensions (2010a) *21st Century Welfare*, Green Paper, Cm 7913, London: The Stationery Office, p. 1.

Finch, D. and Gardiner, L. (2018) *Back in Credit? Universal credit after Budget 2018*, London: Resolution Foundation. Available at: <https://www.resolutionfoundation.org/app/uploads/2018/11/Back-in-Credit-UC-after-Budget-2018.pdf> (accessed 13 April 2020).

Fredman, S. (2012) 'Breaking the mold: Equality as a proactive duty', *American Journal of Comparative Law* 60(1): 265-288.

Gardiner, L. (2018) 'Three steps needed to make it a happier New Year for universal credit', *Resolution Foundation blog*, 18 December. Available at: <https://www.resolutionfoundation.org/media/blog/three-steps-to-make-it-a-happier-new-year-for-universal-credit/> (accessed 13 April 2020).

Garnham, A. (2018) 'Something needs saying about universal credit – it is discrimination by design', *Child Poverty Action Group blog*, CPAG. Available at: <https://cpag.org.uk/news-blogs/news-listings/something-needs-saying-about-universal-credit-and-women-%E2%80%93-it-discrimination> (accessed 13 April 2020).

Griffiths, R. (2011) *Helping More Parents Move into Work: An evaluation of the extension of New Deal Plus for Lone Parents and In Work Credit: Final report*, DWP Research Report 732, London: Department for Work and Pensions.

Griffiths, R. (2017) 'No love on the dole: The influence of the UK means-tested welfare system on partnering and family structure', *Journal of Social Policy* 46(3): 543-561.

Griffiths, R. (2018) 'Universal credit, women and gender equality: - a retrograde step?', *Institute of Policy Research blog*, University of Bath. Available at:

<https://blogs.bath.ac.uk/iprblog/2018/09/19/universal-credit-women-and-gender-equality-a-retrograde-step/> (accessed 13 April 2020).

Griffiths, R., Wood, M., Bennett, F. and Millar, J. (2020) *Uncharted Territory: Universal Credit, couples and money*, Bath: Institute for Policy Research, University of Bath: <https://www.bath.ac.uk/publications/uncharted-territory-universal-credit-couples-and-money/> (accessed 7 October 2020).

Harker, L. (2006) *Delivering on Child Poverty: What would it take?*, Cm 6951, London: Department for Work and Pensions. Available at: <https://webarchive.nationalarchives.gov.uk/20090605204547/http://www.dwp.gov.uk/publications/dwp/2006/harker/> (accessed 13 April 2020).

House of Commons (2019a), *Hansard*, Parliamentary Written Question 251202, answered 13 May.

House of Commons (2019b), *Hansard*, Parliamentary Oral Question, 12 June, col. 635.

House of Commons (2019c), *Hansard*, Parliamentary Oral Question, 13 May, col. 24.

House of Lords (2020), *Hansard*, Parliamentary Written Question QWA HL 3622, answered 14 May.

House of Lords Economic Affairs Committee (2020), *Universal Credit isn't Working: Proposals for Reform*, 2<sup>nd</sup> Report of Session 2019-21, HL Paper 105, London: House of Lords: <https://publications.parliament.uk/pa/ld5801/ldselect/ldeconaf/105/105.pdf> (accessed 2 September 2020).

Howard, M. (2019a) *Benefits or Barriers? Making social security work for survivors of violence and abuse across the UK's four nations*, London: Women's Budget Group, EVAW and SEA. Available at: <https://wbg.org.uk/wp-content/uploads/2019/06/Benefits-or-barriers-4-nations-report.pdf> (accessed 13 April 2020).

Howard, M. (2019b) "Gender-neutral": Universal Credit Equality Impact Assessments', *blog for Women's Budget Group*, 16 January: <https://wbg.org.uk/blog/gender-neutral-universal-credit-equality-impact-assessments/> (accessed 2 September 2020).

IFF Research (2018) *Universal Credit Full Service Survey*, DWP Research Report 958, London: Department for Work and Pensions. Available at: <https://www.gov.uk/government/publications/universal-credit-full-service-claimant-survey> (accessed 13 April 2020).

Institute for Fiscal Studies (2016) *Green Budget 2016*, London: IFS. Available at: <https://www.ifs.org.uk/green-budget/2016> (accessed 31 August 2020).

Ipsos Mori (2017) *Universal Credit Test and Learn Evaluation: Families*, DWP Research Report 944, London: Department for Work and Pensions. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/643978/research-into-families-claiming-universal-credit.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/643978/research-into-families-claiming-universal-credit.pdf) (accessed 19 April 2020).

Ipsos Mori (2018) *Universal Credit: In-work progression randomised controlled trial: Findings from quantitative survey and qualitative research*, DWP Research Report 966, London: DWP. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/739775/universal-credit-in-work-progression-randomised-controlled-trial-findings-from-quantitative-survey-and-qualitative-research.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/739775/universal-credit-in-work-progression-randomised-controlled-trial-findings-from-quantitative-survey-and-qualitative-research.pdf) (accessed 13 April 2020).



Judge, L. and Cominetti, N. (2019) *From Rights to Reality: Enforcing labour market laws in the UK*, London: Resolution Foundation. Available at: <https://www.resolutionfoundation.org/publications/from-rights-to-reality/> (accessed 17 April 2020).

Low Incomes Tax Reform Group of Chartered Institute of Taxation (2015) *Couples in the Tax and Related Welfare Systems - A call for greater clarity*, London: LITRG. Available at: <https://www.litr.org.uk/sites/default/files/CAT%20report%20FINAL.pdf> (accessed 13 April 2020).

Lundqvist, A. (2017) *Transforming Gender and Family Relations: How active labour market policies shaped the dual earner model*, Cheltenham: Edward Elgar.

Maplethorpe, N., Chanfreau, J., Philo, D. and Tait, C. (2010) *Families with Children in Britain: Findings from the 2008 Families and Children Study*, DWP Research Report 656, London: Department for Work and Pensions. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/214426/rrep656.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/214426/rrep656.pdf) (accessed 17 April 2020).

Millar, J. and Bennett, F. (2017) 'Universal credit: assumptions, contradictions and virtual reality', *Social Policy and Society* 16(2): 169-182.

National Audit Office (2018) *Rolling out Universal Credit*, HC 1123, Session 2017-19, London: NAO. Available at: <https://www.nao.org.uk/report/rolling-out-universal-credit/> (accessed 13 April 2020).

Nussbaum, M. (2000) 'Women's capabilities and social justice', *Journal of Human Development* 1: 219-247.

Office for Budget Responsibility (2018) *Welfare Trends Report*, Cm 9562, London: HMSO. Available at: <http://obr.uk/wtr/welfare-trends-report-january-2018/> (accessed 13 April 2020).

Office for Budget Responsibility (2020) *Economic and Fiscal Outlook*, CP230, London: HMSO. Available at: <https://obr.uk/efo/economic-and-fiscal-outlook-march-2020/> (accessed 17 April 2020).

Opperman, G. (2019) Oral Answer, House of Commons *Hansard*, 25 April, cols. 886-887.

Rahim, N., Graham, J., Kiss, Z. and Davies, M. (2018) *Understanding how Universal Credit Influences Employment Behaviour*, DWP Research Report 943, London: DWP. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/643952/understanding-how-universal-credit-influences-employment-behaviour.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/643952/understanding-how-universal-credit-influences-employment-behaviour.pdf) (accessed 13 April 2020).

Reddaway, J., National Audit Office (2020) Oral evidence to Work and Pensions Committee, 2 September. Available at: <https://committees.parliament.uk/event/1774/formal-meeting-oral-evidence-session/> (accessed 16 September 2020).

Rudd, A. (2018) Oral evidence to Work and Pensions Committee, 19 December. Available at: <http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/the-work-of-the-secretary-of-state-for-work-and-pensions/oral/94562.pdf> (accessed 13 April 2020).

Rudd, A. (2019) 'Universal Credit: Personal welfare', speech, 11 January. Available at: <https://www.gov.uk/government/speeches/universal-credit-personal-welfare> (accessed 17 April 2020).

Runge, J. (2018) 'Government "analysis" on equality impact flawed, but that is no excuse not to act', NIESR blog, 14 March. Available at: <https://www.niesr.ac.uk/blog/government-%E2%80%98analysis%E2%80%99-equality-impacts-flawed-no-excuse-not-act> (accessed 17 April 2020).

Sen, A. (1997) *Resources, Values and Development* (Expanded ed.), Cambridge, MA: Harvard University Press.

Smith, I.D. (2018) Oral evidence to Work and Pensions Committee, 23 May. Available at: <http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/universal-credit/oral/83489.html> (accessed 13 April 2020).

Social Security Advisory Committee (2018) 'In-work Progression and Universal Credit', *Occasional Paper 19*, London: SSAC. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/657842/ssac-occasional-paper-19-in-work-progression-and-universal-credit.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/657842/ssac-occasional-paper-19-in-work-progression-and-universal-credit.pdf) (accessed 13 April 2020).

Thomas, A. and Griffiths, R. (2005) *Work Focused Interviews for Partners and Enhanced New Deal for Partners: Qualitative evaluation, Phase one*, DWP Research Report 283, London: Department for Work and Pensions.

Thomas, A. and Griffiths, R. (2006) *Work Focused Interviews for Partners and Enhanced New Deal for Partners: Qualitative evaluation, Phase two*, DWP Research Report 386. London: Department for Work and Pensions.

Veitch, J. with Bennett, F. (2010) *A Gender Perspective on 21<sup>st</sup> Century Welfare Reform*, Oxford: Oxfam GB: <https://policy-practice.oxfam.org.uk/publications/a-gender-perspective-on-21st-century-welfare-reform-118087> (accessed 7 October 2020).

Women's Budget Group (2011a) *Universal Credit Payment Issues* (Welfare Reform Bill 2011), London: WBG: <https://wbg.org.uk/analysis/universal-credit/attachment/sept-2011-universal-credit-payment-issues/> (accessed 2 September 2020).

Women's Budget Group (2011b) *Memorandum Submitted by the Women's Budget Group (WR 28)*, Public Bill Committee on Welfare Reform Bill 2011, Session 2010-11: <https://publications.parliament.uk/pa/cm201011/cmpublic/welfare/memo/wr28.htm> (accessed 17 April 2020).

Work and Pensions Committee (2018) *Universal Credit and Domestic Abuse*, HC 1166, Session 2017-19, London: The Stationery Office. Available at: <https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/1166/116602.htm> (accessed 13 April 2020).