

Executive Summary

Welfare reforms introduced by the UK Government through the Welfare Reform Act 2012 as well as through successive budgets, Autumn Statements and the Spending Review have resulted in significant changes to the benefits system. Many of these changes have a significant impact on women – largely due to women’s caring responsibilities.

Women lose out in a direct financial sense from changes already introduced and other planned changes through their role as carers to children and because certain benefits are typically paid to women. Child Benefit, Child Tax Credits and the Childcare Element of Working Tax Credit are paid to the main carer of children, usually a woman - in April 2013, 83% of in-work couples receiving Child Tax Credits had a female payee. The income women receive from these benefits has been reduced in real terms as increases in some benefits have not matched inflation, and in some cases also in nominal terms where the value of benefits have been reduced or changes to eligibility criteria mean some people no longer receive certain benefits. The key changes with a significantly larger impact on women than men are:

- Child Benefit freeze from 2011 to 2014, and 1 per cent uprating from 2014 to 2016,
- reduction of Child Benefit for households where an individual earns above £50,000, and removal where one individual earns above £60,000,
- reduction in the proportion of childcare costs covered by Working Tax Credit,
- removal of the Baby Element of Child Tax Credits,
- increase in the taper rate for Tax Credits,
- requirement for lone parents on Income Support with a youngest child aged 5 or 6 to move to JSA,
- abolition of the Health in Pregnancy Grant,
- restriction of Sure Start Maternity Grants to the first child only,

- abolition of the Child Trust Fund,
- a system of charges for those requiring access to the new statutory child Maintenance Service and collection charges where the payment of maintenance is not through voluntary agreement.
- the benefit cap which is expected to primarily impact on households with children (89 per cent of households affected) and lone parents (50 per cent of households affected).

Women will also lose out because of how the new Universal Credit system is structured. Unlike the current system, where different benefits can be paid to separate members of a household, Universal Credit will be paid as one single household payment. In couple households where this is paid to the man, this will represent a loss of independent income for women. This concentrates financial resources and power in the hands of one person and may result in resources not being shared equally. Money provided to women is more likely to be spent on children's needs than money allocated to men, therefore the move to a household benefit payment could reduce spending on children.

There is also concern that other Universal Credit changes could mark the start of a return to a 'male breadwinner' model in dual headed households. The single earnings disregard under Universal Credit improves the incentive for one person in a couple household to move into employment, however it may weaken the incentives for many second earners (mainly women) to enter work or continue working.

Furthermore, Universal Credit is likely to make day-to-day budgeting more challenging for women. Universal Credit will be paid as a single monthly payment, a sharp contrast to the current system of multiple benefits paid at different times in the month. Women in low income households tend to be responsible for day-to-day budgeting and any problems with the payment of Universal Credit or difficulties in monthly budgeting are likely fall to them. Additionally reductions in household's income from benefits may impact on women's ability to manage on limited resources.

Overall welfare reform has a significantly gendered impact - with women being negatively impacted by a large number of the changes introduced.

Contents

Executive Summary	1
Contents	3
Introduction	5
Welfare Reform	5
Cumulative Impact of Welfare Reform	7
Impact in Scotland	9
Gender Impact of Welfare Reform Policies	10
<i>Universal Credit</i>	10
<i>Universal Credit Payments</i>	11
<i>Impact on Work Incentives</i>	12
<i>Loss of Independent Income for Women</i>	12
<i>Impact of Allocation of Income in Household</i>	13
<i>Monthly Payments – Impact on Financial Management</i>	13
<i>Digital Participation</i>	14
<i>Changes to Benefit Uprating</i>	14
<i>Household Benefit Cap</i>	15
<i>Housing Benefit</i>	15
<i>Income Support for Lone Parents</i>	19
<i>Employment and Support Allowance</i>	20
<i>Disability Living Allowance</i>	22
<i>Social Fund Localisation</i>	23
<i>Changes to the System of Child Support</i>	24
<i>Child Benefit</i>	25
<i>Childcare element of Working Tax Credit</i>	26
<i>Child Tax Credits</i>	28
<i>Abolition of the Health in Pregnancy Grant</i>	29
<i>Restriction of Sure Start Maternity Grants</i>	29
<i>Abolition of Child Trust Fund</i>	29

Impact of wider spending cuts on women30
Conclusion31
Annex: Comparison of benefit claimants by gender in Scotland & Great Britain.34
References.....37

Introduction

Since coming to power in May 2010, the UK coalition Government has launched a major reform of the welfare state. The Welfare Reform Act received Royal Assent in March 2012 but this is just one part of the reforms which have been introduced through successive budgets, Autumn Statements and the Spending Review. Given the significance of these changes, it follows that there are implications for those in receipt of benefits and tax credits. The DWP equality impact assessments show that the majority of the reforms have a negative impact on the main equality groups, and that the scale of these impacts is often felt differently within those groups.

This briefing note provides an overview of the impacts of each element of welfare reform on men and women and shows that the impact of welfare reform on women is likely to be significant, and larger than the impact on men. In addition, it illustrates how spending cuts more generally are likely to have a larger negative impact on women than men.

Welfare Reform

On 8 March 2012 the Welfare Reform Act received Royal Assent.¹ According to the UK Government, the Act represents the biggest change to the welfare system since it was founded over 60 years ago.

The Welfare Reform Act covers:

- The introduction of Universal Credit replacing:
 - Income based Jobseeker’s Allowance,
 - Income-related Employment and Support Allowance,
 - Income Support,
 - Child Tax Credits,
 - Working Tax Credits, and;
 - Housing Benefit.

¹ <http://www.dwp.gov.uk/policy/welfare-reform/>

- Reform to Disability Living Allowance through the introduction of the Personal Independence Payment for working-age claimants.
- Reforms to Housing Benefit
 - under-occupancy deductions will apply in the social rented sector.
 - CPI inflation will be used to uprate Local Housing Allowance.²
- Devolving discretionary elements of the Social Fund to the Scottish Government.
- Reforms to the Employment and Support Allowance (ESA)
 - Limiting entitlement to contributory ESA to one year for those in the Work Related Activity Group (WRAG).
 - Removing youth provisions which previously allowed young people to qualify for contributory ESA without having the required contributions history.
- Changes to the system of child support.
- A cap on the amount of benefit a household can receive.
- Lone parents with a youngest child aged 5 or over are no longer able to claim Income Support and instead must claim Jobseekers Allowance (JSA) – previously this only applied to lone parents with a youngest child aged 7 or over.
- A claimant commitment which must be signed by all recipients of Universal Credit. This increases the level of conditionality applied to some recipients, improves the sanctions regime and introduces Mandatory Work Activity.

Additionally, the UK Government has made wider changes to the welfare system which are not part of the Welfare Reform Act. These changes include:

- Changing benefit uprating from RPI to CPI.
- For three years from April 2013, most working age benefits and tax credits, excluding disability and carers benefits, will be uprated by 1%.
- Changes to Working Tax Credit and Child Tax Credit
 - Reduction in the proportion of childcare costs covered by Working Tax Credits from 80% to 70%.
 - Removal of the Baby Element paid to families with a child aged 0 – 12 months.

² Local Housing Allowance (LHA) is paid to recipients of Housing Benefit living in the private rented sector.

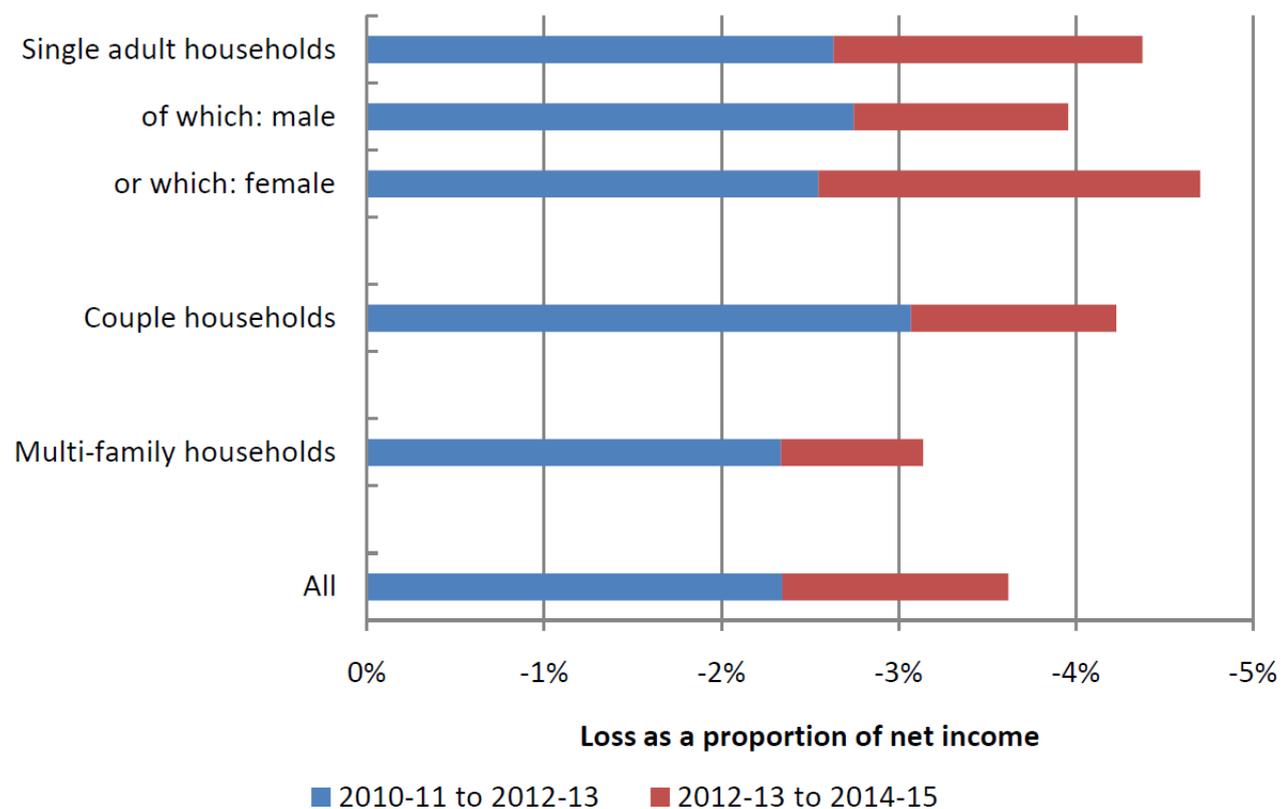
- No introduction of a Toddler Element paid to families with a child aged one or two.
- Increase in the taper rate, the rate at which tax credits are removed, from 39% to 41%
- From April 2012, the disregard for increases in income was reduced to £5,000 and a £2,500 disregard for falls in income was introduced.
- The second income threshold for tapering the Family Element of Child Tax Credit was removed from April 2012.
- Child Benefit will be reduced for households with an individual earning over £50,000 and removed for households with an individual earning over £60,000.
- Under Universal Credit the proportion of childcare costs covered will increase to 85% for lone parents and couple households paying income tax (i.e. each earning over the tax-free threshold of £10,000).
- From April 2011 major changes were introduced to Housing Benefit
 - Local Housing Allowance is paid to those living in private accommodation.
 - Rates for LHA are set at the 30th percentile in the area rather than the 50th percentile.
 - The four bedroom rate is the maximum payable.
 - A maximum weekly rate has been introduced for each sized property.
 - Customers can no longer keep the difference between their rent and the LHA rate.
 - From January 2012 the age threshold for the shared accommodation rate of Local Housing Allowance (LHA) will be increased from 25 to 35 (with some exceptions).
- Abolition of the Health in Pregnancy Grant.
- Restriction of Sure Start Maternity grants to the first child only.
- Abolition of the Child Trust Fund.

Cumulative Impact of Welfare Reform

The IFS conducted a basic analysis of the gender impact of the welfare changes up to 2014-15 (although this did not include analysis of Universal Credit) and found that women are set to lose more from welfare reform than men (IFS, 2011). Whilst the

average single adult male household is predicted to lose just under 4% of their net income, the average single adult female household is predicted to lose over 4.5% of its net income, see figure 1. This is largely driven by the particularly large loss for lone parents, 90% of whom are women. Lone fathers are predicted to lose 7.5% of their net income, compared to single males with no children losing just under 4% of their net income. Lone mothers are predicted to lose 8.5% of their net income compared to just over 3% for single women with no children, see figure 2.

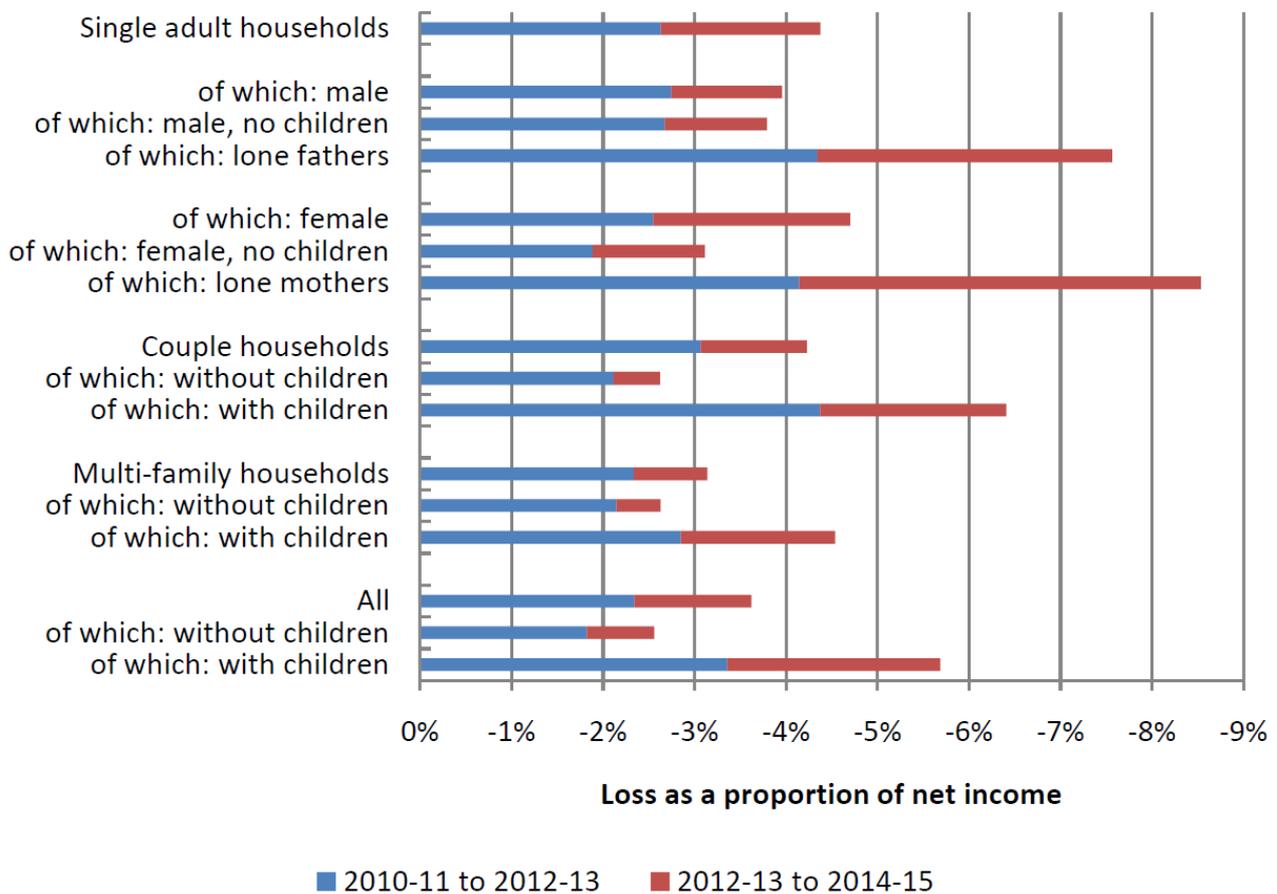
Figure 1: Impact of tax and benefit reforms on household incomes for single adult households by sex of adult, with average loss for couple and multi-family households for comparison



Source: IFS (2011) *The impact of welfare reforms by sex: some simple analysis*

<http://www.ifs.org.uk/bns/bn118.pdf>

Figure 2: Impact of tax and benefit reforms on household incomes for single adult households by sex of adult, couple households and multi-family households by presence of children.



Source: IFS (2011) *The impact of welfare reforms by sex: some simple analysis*

<http://www.ifs.org.uk/bns/bn118.pdf>

Impact in Scotland

Analysis shows that Scotland’s population, household and benefit unit composition is not significantly different from Great Britain as a whole (WRSB, 2011). However, as highlighted in Table 1 in the Annex, Scotland has more than its population share of key benefits claimants. Whilst Scotland’s share of Great Britain’s population is 8.6 per cent,³ its claimant share across different benefits ranges from 9.2% to 11.1%. Table 2 in the Annex shows that the female share of the caseload for each benefit type is similar in

³ Office for National Statistics 2011 Census <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcn%3A77-270247>

Scotland to Great Britain. Therefore the gender impacts of welfare reform can be expected to be broadly similar in Scotland and Great Britain as a whole.

Gender Impact of Welfare Reform Policies

The following sections consider the gender impact of the different aspects of welfare reform.

Universal Credit

Universal Credit is a new single payment for households with low incomes - it will cover both those in- and out-of-work and will begin to be rolled out nationally from October 2013.

Universal Credit will replace:

- Income based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

This is a significant restructuring of the benefits system and will create one single income-replacement benefit for working age adults in- and out-of-work. This unifies the current system of means-tested out-of-work benefits, tax credits and support for housing. Individuals will not have to apply for new benefits when they move into work, which should smooth the transition into work and make it easier for people to understand their entitlement. This single benefit will be paid monthly to one individual in the household, representing a significant change from the current system where several benefits are paid to different members of the household at different times during the month.⁴ Universal Credit will be tapered at a single rate resulting in a smoother and more transparent reduction in benefit as an individual's earnings

⁴ For more information on the impacts of a move to household benefit payments see the Scottish Government report (Scottish Government, 2012c).

increase, this should improve work incentives. Universal Credit will also be “digital by default”; most people will be expected to apply online and manage their claim through an online account.

Universal Credit Payments

DWP’s Equality Impact Assessment for Universal Credit (DWP, 2011f) estimates that in the steady state⁵ 2.8 million households in the UK will have higher entitlements under Universal Credit than they would have received under the current system, while 2 million households will be entitled to less. An estimated 2.7 million households will experience no change in entitlement as a result of the reform. Of the estimated 1.7 million single male households affected, 25% will see an increase in their entitlement. This compares to 33% of the 2.9 million single female households who are expected to see an increase in their entitlement. However households headed by single females are slightly more likely to see a reduction in entitlement with 22% of single female households seeing a reduction in entitlement compared to 20% of single male households. It is important to note that this assesses the impact of Universal Credit in isolation from other welfare reforms which will also impact on household incomes.

Universal Credit is expected to reduce poverty by around 550,000 working-age adults and by around 350,000 children (DWP, 2011f). Around 100,000 individuals in single female households are expected to be lifted out of poverty as a result of Universal Credit; this is approximately the same as the number of individuals in single male households who are expected to be lifted out of poverty. This reduction in poverty is the result of Universal Credit, other changes to the welfare state are expected to increase poverty and the overall impact is forecast to be an increase in poverty. Recent analysis by the IFS (2013) projected that in Scotland the proportion of working-age adults in relative income poverty (before housing costs) would increase from 14.6 per cent in 2011 to 16.9 per cent in 2020.

As part of the move to Universal Credit, DWP are offering transitional protection which avoids a cash loss at the point of change but is eroded over time. This will apply to

⁵ The steady state occurs once all existing claims have been migrated and transitional protection is no longer in payment.

those households who are moved to Universal Credit and whose circumstances remain the same. Households with a significant change in circumstances will lose their transitional protection (DWP, 2012f). Significant changes in circumstances include a partner leaving/joining the household, the Universal Credit award ending, one or both members of the household stopping work and/or a drop of earnings beneath the level of work expected in the claimant commitment. This means that those awarded transitional protection will either lose it as it is eroded over time, or as their circumstances change.

Impact on Work Incentives

Universal Credit improves the incentive for one person in a couple household to move into employment. However couple households will have one shared earnings disregard. The earnings disregard is amount of earned income which the household can keep before the amount of UC the household receives is reduced. In the case of a couple when the first individual starts working they will be able to earn up to the value of the disregard before their UC is reduced; once they have earned more than this disregard their income is reduced. If the other member of the couple then starts working the household's UC payment will be reduced immediately if the main earner has already earned more than the disregard. Universal Credit may weaken the incentives for many second earners (mainly women) to enter or continue working. If women are discouraged from seeking paid work, there will be an immediate impact on their independent income, and there may be negative long-term impacts as this limits the opportunities for women to contribute to a pension (Engender, 2012).

Loss of Independent Income for Women

Universal Credit will be paid as a single monthly payment to the main claimant in each household. There is concern this could mark the start of a return to a 'male breadwinner model' (Oxfam, 2010). Universal Credit will be paid as one payment per household which may concentrate financial resources and power in the hands of one person, potentially making the 'dependent' member of a couple (usually female) less financially independent. Child Tax Credit is currently paid to the 'main carer' (usually a woman), this provides women with their own independent income. In December 2012 83% of in-

work couples receiving Child Tax Credits had a female payee.⁶ The inclusion of Child Tax Credit in Universal Credit will remove this independent income for women.

Impact of Allocation of Income in Household

Research suggests that income is not shared equally between opposite-sex couples. Qualitative research showed that in two-thirds of couples surveyed, the woman was in charge of day-to-day budgeting but that in half of couples surveyed the man had overall control of how the money was spent (Goode et al, 1998). Women in low income households tend to sacrifice their own needs on behalf of other family members (Westaway and McKay, 2007) and money provided to women is more likely to be spent on children's needs than money allocated to men (Goode et al, 1998). Therefore a potential impact of a move to household benefit payments may be a reduction in the proportion of benefit income spent on children.

Control of financial resources can also be used as a form of abuse, 89% of respondents in research by Refuge reported economic and financial abuse as part of their experience of domestic violence (Sharp, 2008). A literature review by the Welfare Analysis Unit in the Scottish Government concluded that for some women in low-income households, joint bank accounts do not equate to sharing money management and that having a joint bank account can mean women having to justify spending to their partner (Scottish Government, 2012c). Therefore it is expected that the single payment of Universal Credit replacing several income sources paid to both members of a couple will have a negative impact on women's financial independence and may result in an increase in economic abuse in relationships where domestic violence is present.

Monthly Payments – Impact on Financial Management

DWP argue that the single monthly payment of Universal Credit will help prepare people for the world of work where payments are monthly. However, DWP's own briefing note on payments for Universal Credit shows that only 75% of those in employment receive earnings monthly, for those earning under £10,000 a year only 51% receive their earnings monthly (DWP, 2011e).

⁶ <http://www.hmrc.gov.uk/statistics/prov-main-stats/cwtc-dec12.pdf>

Many of those on benefits have problems with financial management. The 2008 Families and Children Study (FACS) found that 37% of families in the lowest income quintile (always, most often or more often than not) run out of money before the end of the month (Maplethorpe et al, 2010). Women tend to be responsible for household budgeting, juggling limited resources and managing any debt resulting from shortfalls, often at great cost to themselves (Women's Budget Group, 2006). Women act as "shock-absorbers" of poverty putting the needs of other members of their family above their own needs during periods of inadequate income, frequently going without food, clothing and warmth. (Goode et al., 1998; Middleton *et al.*, 1994, Farrell and O'Connor, 2003, as read in Women's Budget Group, 2006)

The risk is greater with Universal Credit as any problems apply to the single source of income, rather than one of several benefit payments. The difficulties in monthly budgeting and increased financial pressures are expected to impact heavily on women who are responsible for budgeting.

Digital Participation

One area of the Universal Credit policy where there does not appear to be a gendered impact is in the policy of "digital by default", research by the Scottish Government (2012a) has shown that there is very little difference between men and women when it comes to internet use.

Changes to Benefit Uprating

In the June 2010 Budget the UK Government announced that the Retail Price Index (RPI) will no longer be used to determine increases in benefits and state pensions, instead the Consumer Price Index will be used. In general the CPI measure is lower than the RPI measure, whilst in a single year the move to CPI does not make much difference, the effects are cumulative and overtime will result in the real value of benefits being eroded. In the 2012 Autumn Statement, the Chancellor announced that for three years from April 2013 most working age benefits and tax credits, excluding

disability and carers benefits,⁷ will be uprated by 1%. This will further erode the real value of these benefits. As previously discussed women in low-income households tend to be responsible for day-to-day budgeting and the reduction in the real value of benefit payments will impact on their ability to do so.

Household Benefit Cap

From 2013 a cap on the total amount of benefit that working-age people can receive will be introduced so that households on out of work benefits will no longer receive more in benefit than the average weekly wage earned by working families. The caps on total entitlement to benefit payments are as follows:

- £500 per week for couples and lone parents.
- £350 for single adults.

The household benefit cap will not apply to all working-age households. Households with a member in receipt of Working Tax Credit, the Employment and Support Allowance, Disability Living Allowance, Attendance Allowance, Industrial Injuries Benefit or a war widow / widower's pension are exempt from the Benefit Cap.

The benefit cap is expected to have a significant impact on households with children, 89% of households affected will contain children and 50% of households affected are lone parents (DWP, 2012c). Around 60% of those affected will be single females, largely lone parents, and only around 10% will be single males, the remainder are couple households. Therefore, household benefit cap is expected to impact significantly more women than men.

Housing Benefit

Housing Benefit is a means-tested benefit paid to those on low incomes to support them with the costs of housing. The amount paid depends on the household composition and whether the household lives in the private rented sector or the social rented sector. The amount paid to households in the private rented sector is known as

⁷ Disability Living Allowance, Attendance Allowance, Carer's Allowance, the main rate of Incapacity Benefit, the Employment and Support Allowance Support Group and disability related premiums paid with pension credit and working-age benefits will all be uprated by CPI in 2013-14. However the work related activity component of the Employment and Support Allowance will only be uprated by 1%.

Local Housing Allowance (LHA). LHA is set for 18 Broad Rental Market Areas in Scotland by the Scottish Government's Rent Service Scotland.

As part of the Welfare Reform Act, the following changes have been introduced to Housing Benefit:

- Housing Benefit will be replaced by the Housing Element of Universal Credit and will be paid directly to the claimant rather than to the landlord.
- CPI inflation rather than market rents will be used to uprate LHA. However in the Autumn Statement 2012 it was announced that LHA rates will be uprated with a cap of 1% in 2014 – 15 and 2015 – 16. It was also announced that 30% of the potential savings from this policy will be used to exempt rates in those areas where rent increases are highest.
- Size criteria will apply in the social rented sector (eg council and housing association properties) replicating the size criteria that applies to Housing Benefit claimants in the private rented sector under the Local Housing Allowance rules. Households deemed to be 'under-occupying' their property will see a reduction in their Housing Benefit. This is known colloquially as the "bedroom tax". For those under-occupying by one bedroom there will be a 14% cut in the 'eligible rent' and for those under-occupying by two bedrooms or more a cut of 25% will be applied.

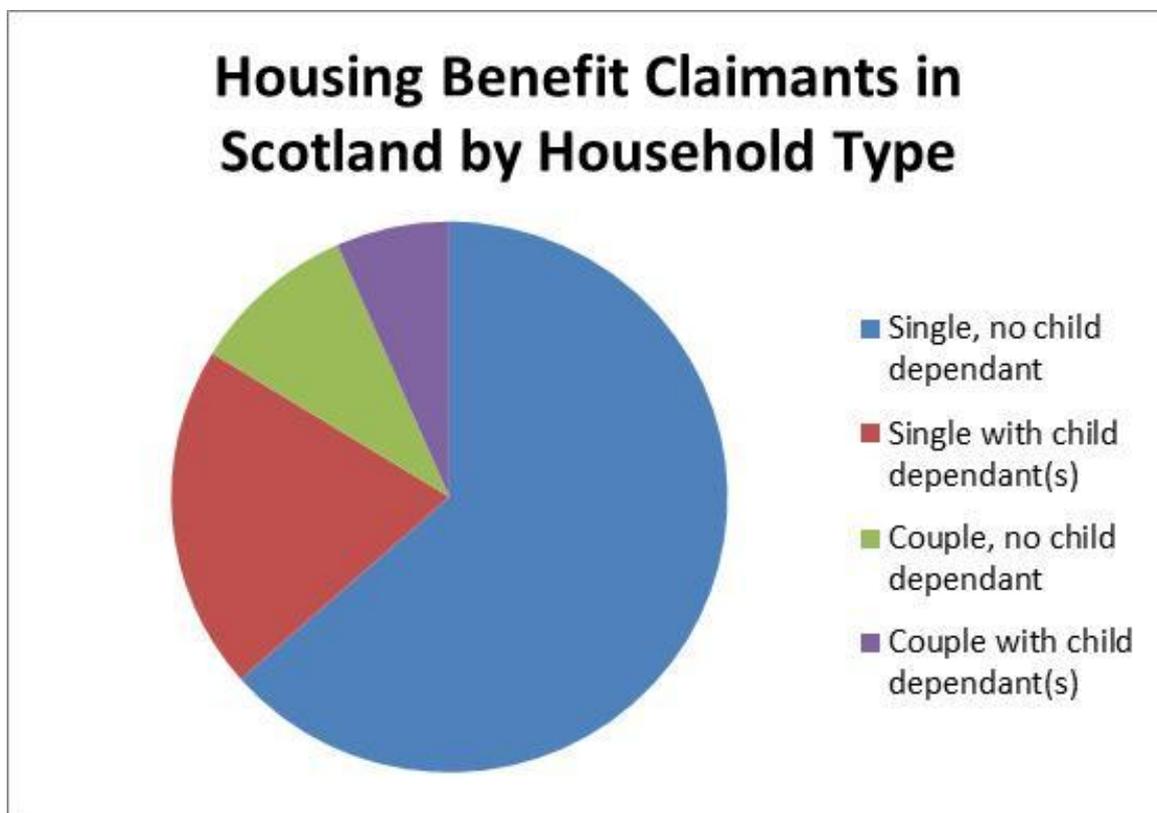
Other changes to Housing Benefit have been introduced as part of the UK Government's wider welfare reforms:

- From April 2011 rates for LHA have been set at the 30th percentile in the area rather than the 50th percentile.
- The LHA rate for five bedroom homes was abolished from April 2011 so that the maximum rate that can be claimed is for four bedroom homes. A maximum weekly rate has been introduced for each sized property.
- From April 2011 claimants can no longer keep the difference between their rent and the LHA rate, the maximum LHA they can receive is limited to the value of their rent or the LHA rate, whichever is lower.
- The age threshold for the shared accommodation rate of Local Housing Allowance (LHA) has been increased from 25 to 35 (with some exceptions) from

January 2012. Individuals aged under 35 will receive the shared accommodation rate, previously only paid to those aged under 25.

These reforms are expected to reduce the amount of Housing Benefit households receive, claimants can either move to more affordable properties or absorb the reduction in Housing Benefit by paying rent from other sources of income. Additionally, there are concerns that some will run up arrears as a result of reduced benefit payments; either landlords will allow this or the households will be evicted.

Figure 3: Housing Benefit Caseload in Scotland



Source: Single Housing Benefit Extract (SHBE), Department for Work and Pensions taken from Stat-Xplore tool for Scotland for February 2013

In February 2013, there were 483,170 claimants in Scotland in receipt of Housing Benefit, Figure 3 shows the proportion of Housing Benefit claimants by household

type.⁸ The vast majority (63%) of these were single claimants with no children, 20% were single claimants with children, 10% were couples with no children and 7% couples with children.

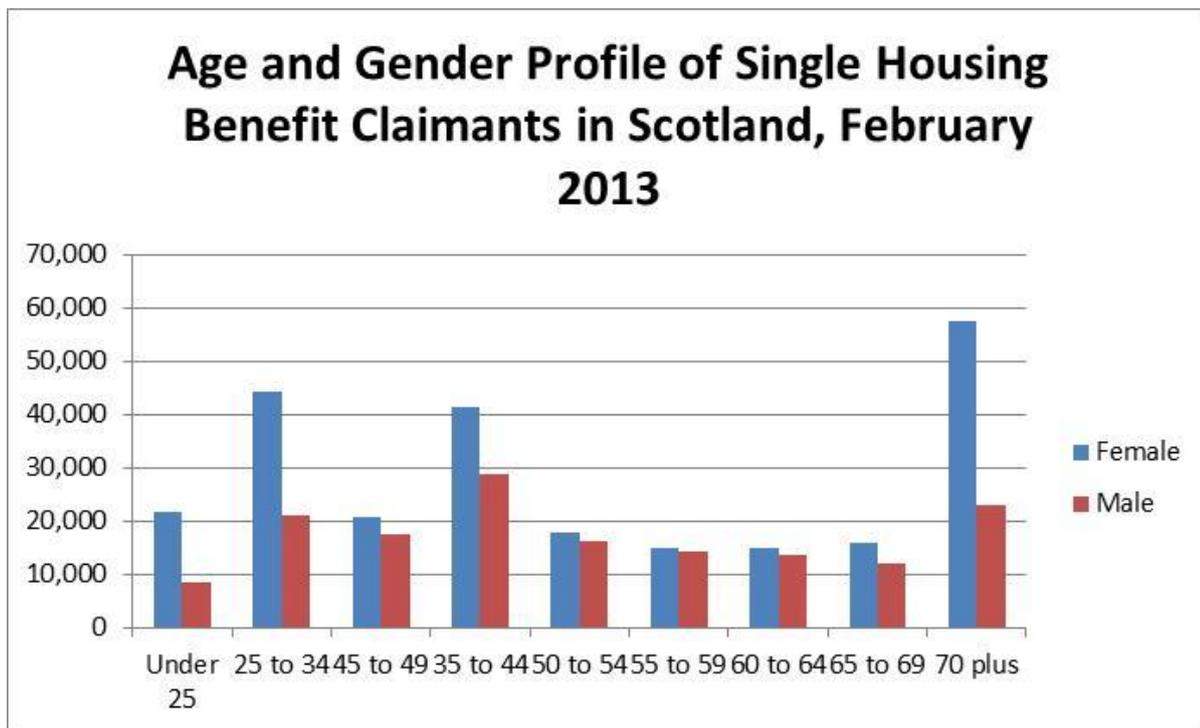
Women represented 62% of the single claimants in Scotland in February 2013; this is similar for both the Private Rented Sector and the Social Rented Sector. Whilst 51% of single recipients with no children are women, 95% of single recipients with children are women.⁹ Of the whole female single claimant caseload, 37% have dependent children compared to just 3% of the male single claimant caseload. Therefore changes to Housing Benefit which affect lone parents will have a significant impact on women.

The gender make-up of the single Housing Benefit claimant caseload varies significantly by age. Figure 4 shows that single women form a larger proportion of the caseload for all ages, but that the difference is most pronounced for those aged under 44 and over 70. For those aged 35 to 69, women make up 55% of the single claimant caseload in Scotland. For those aged under 35, women make up 70% of the caseload. For those aged over 70, women make up 71% of the caseload. The age and gender profile is similar across the Private Rented Sector and Social Rented Sector with single women forming a significant proportion of the Housing Benefit caseload, it is likely that women will be disproportionately affected by the changes to Housing Benefit which affect payments to tenants in both sectors.

⁸ Single Housing Benefit Extract (SHBE), Department for Work and Pensions taken from Stat-Xplore tool. The number of claimants is the number of benefit units (which may be a single person or couple). There may be more than one claimant unit per household, i.e. three single claimants living together.

⁹ Single Housing Benefit Extract (SHBE), Department for Work and Pensions taken from Stat-Xplore tool for Scotland in July 2013

Figure 4: Single Housing Benefit Claimants by Age and Gender



Source: Single Housing Benefit Extract (SHBE), Department for Work and Pensions taken from Stat-Xplore tool for Scotland for February 2013

Income Support for Lone Parents

From May 2012, lone parents with a youngest child aged 5 or over were required to move from Income Support to JSA. Previously this requirement was only for lone parents with a youngest child aged 7 or over. This means that these lone parents will now need to sign on every two weeks and provide evidence of actively seeking work – this can mean attending work-focused interviews, preparing for work (attending training courses or preparing a CV), searching for employment, and being available and willing to take up work. Job-seeking flexibilities mean people caring for a child only have to be available for work on one week’s notice, or 28 days notice if their caring responsibilities make it unreasonable for them to take up a job within a one week period. Sanctions for those who do not present sufficient evidence of actively seeking work include reduced or stopped benefit payments for varying lengths of time.

As 96% of lone parents on Income Support with a child aged 5-6 are female this measure will impact more on women than men (DWP, 2011b). In February 2012, prior

to the introduction of the requirement to move to JSA, there were 45,260 female lone parents in Scotland (with children of any age) claiming Income Support compared to just 1,350 male lone parents claiming Income Support.¹⁰ A higher proportion of female lone parents are workless, 43% of all lone mothers are workless compared to 35% of lone fathers.¹¹ Overall this policy will have a very significant impact on women - almost all of those affected are female.

Employment and Support Allowance

The Employment and Support Allowance (ESA) was introduced in 2008 to replace Incapacity Benefit. Customers applying for ESA must have a Work Capability Assessment (WCA), which assesses their capability to work. Following the WCA, individuals are either:

- Placed in the Support Group, where they are not expected to work
- Placed in the Work Related Activity Group (WRAG), where they receive support to help prepare them for suitable work, or
- Found Fit for Work - they are no longer eligible for ESA and may claim JSA.

ESA is either claimed by individuals on the basis of their National Insurance contributions (contributions-based ESA), or for those without the required contributions record income-related ESA is available as a means-tested benefit.

Income-related ESA will be incorporated in to Universal Credit, however two reforms to ESA are being introduced prior to the introduction of Universal Credit. A time limit of 12 months for those placed in the WRAG and claiming contributions-based ESA has been introduced and youth provisions allowing young people to qualify for contributions-based ESA have been abolished.

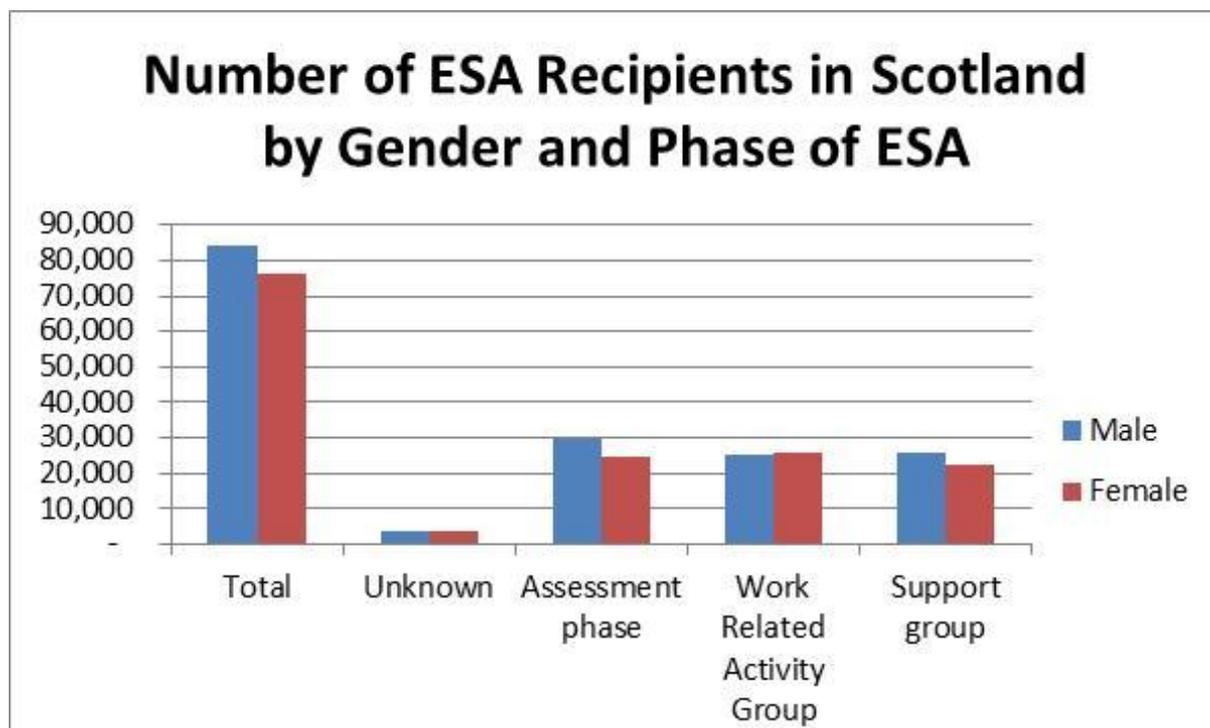
The time limit of 12 months entitlement to contributions-based ESA for those in the WRAG means that after 12 months, individuals will be able to apply for income-related ESA if they are eligible or will lose their access to the benefit. This policy applied from the 1st May 2012, DWP have not published figures on the impact of this change. Income-related ESA is means tested and the amount received is dependent on the

¹⁰ DWP Tabtool February 2012

¹¹ Household Labour Force Survey, 2010, Qtr 2 as read in DWP (2011b)

income and capital of both the claimant and their partner. An individual cannot get income-related ESA if they have capital valued over £16,000 or if their partner is working for 24 hours or more per week. Whilst men form a larger share of the total Scottish ESA caseload than women, the proportion of women in the WRAG is slightly higher than the proportion of men, see the graph below. Unfortunately the WRAG cannot be broken down by gender and contributory/income-based ESA at a Scottish level, however in GB as a whole in November 2012 52% of contributory ESA recipients in the WRAG were men.¹² Whilst slightly more men than women could be affected, DWP (2011c) estimated that of those contributory ESA recipients affected by the 1 year time limit, 66% of men would qualify for income-related ESA compared to 54% of women. For those who do not qualify for income-related ESA on the basis of their partner's earnings, this will represent a loss of independent income and increased dependence on their partner.

Figure 5: Employment and Support Allowance Claimants by Gender



Source: DWP Tabtool November 2012

¹² DWP Tabtool November 2012. Contributory ESA recipients covers those receiving “Contributions Based ESA” and excludes those receiving “Both Income and Contributions Based ESA”.

The provisions allowing certain young people to qualify for contributory ESA without having to pay National Insurance contributions were abolished from April 2012. Those not meeting the contribution conditions will be eligible to receive income-related ESA if they fulfil the conditions of entitlement – otherwise they will not receive ESA.

DWP estimated that 90% of those affected by the abolition of ESA “youth” provisions will qualify for income-related ESA. This will be either at the same rate as the contributory ESA would have been, or at a lower rate as a result of other income sources being taken into consideration. Men make up a larger proportion (57%) of the IB ‘youth’ caseload so are more affected by this policy (DWP, 2011a).

Disability Living Allowance

Disability Living Allowance (DLA) is a non-means tested tax-free benefit for children and adults who have a disability and as a result need help with personal care (care component) or getting around (mobility component) or both. The allowance is to help with the extra cost of personal care (for example, washing, dressing and bathing) or for supervision or getting around. It does not include help with activities such as shopping or housework. From April 2013, the Personal Independence Payment (PIP) has been introduced to replace DLA for disabled people aged 16 to 64. DWP argue that the new assessment will improve consistency in decisions and through regular reviews ensure that awards remain correct.

The Impact Assessment produced by DWP in May 2012 outlined a target of reducing working-age DLA expenditure by 20 per cent in 2015/16 (DWP, 2012b). In December 2012, DWP published caseload forecasts for PIP overall by May 2018, the whole PIP caseload is estimated to be 600,000 lower than the working-age DLA caseload would have been without the reform (DWP, 2012d).

The new criteria for PIP are expected to impact negatively on disabled men and women. The numbers of men and women in receipt of DLA is almost equal with women forming 48% of the working-age DLA caseload in Scotland.¹³ Disabled women of working age are

¹³ See Table 2 in Annex

much less likely to be in employment than non-disabled women (Breitenbach and Wasoff, 2007). However, there is no evidence to suggest that either men or women are more likely to be affected by the new benefit.

Social Fund Localisation

The Scottish Welfare Fund has been operational since April 2013 and replaced the two parts of the discretionary Social Fund abolished by DWP – Community Care Grants (CCGs) and Crisis Loans for Living Expenses (CLLEs). The Scottish Welfare Fund is regulated by the Scottish Government but administered by Local Authorities.

There are two aspects to the system: Community Care Grants (CCGs) and Crisis Grants (CGs). CCGs are awarded to support continued independent living and CGs provide a safety net in a disaster or emergency, when there is an immediate threat to the health or safety of the applicant and/or their family. The fund provides grants which do not need to be paid back.

Under the previous system administered by DWP a larger proportion of the applicants for CCGs were female (49% female compared to 36% male and 15% couples), and the success rates for single females (49%) was slightly higher for single men (42%) but lower than couples (53%) (Scottish Government, 2012b). This suggests that single females with children were advantaged by the system of CCGs operated by DWP.

For Crisis Loans administered by DWP the gender profile of recipients was slightly different, over 50% of awards were for single males, around 40% of awards were for single females and around 8% for couples. The success rates of all applicants was roughly the same with around 76% of applicants awarded a loan (Scottish Government, 2012b).

Proportionally women are more likely to be affected by the localisation of CCGs and more men are likely to be affected by the localisation of CLLEs, but whether there are differential impacts within those affected will depend on the policy. The Scottish Government has produced a comprehensive EQIA which considers the differences in

caseload by gender. The impact on the equalities groups will be monitored under the new scheme (Scottish Government, 2012b).

Changes to the System of Child Support

As part of the Welfare Reform Act 2012 changes were introduced to support a new system of child support to replace the current child maintenance system in Great Britain. The UK Government launched a consultation on proposals for the new system in July 2012 which outlined the new system (DWP, 2012e), and in January 2013 published their strategy for managing arrears and compliance (DWP, 2013).

The new system will have a more collaborative focus which is designed to encourage parents to come to voluntary agreements rather than using statutory services. For those unable to reach voluntary agreements, a more targeted statutory service will be provided; however, there will be charges associated with using this service. A one-off, upfront fee of £20 will be charged to make an application to the new statutory Child Maintenance Service. This fee will not be applied if the applicant has declared that they are a victim of domestic violence, or if they are aged 18 or under. If the non-resident parent then pays the parent with care directly there will be no further charges or fees levied on either parent. However if the non-resident parent is believed to be unlikely to pay or if the non-resident parent subsequently fails to pay in full and on time, the payment of maintenance will be enforced through the collection service with a collection fee charged. The collection service will levy a 20 per cent fee on the non-resident parent and a 7 per cent fee will be deducted from the maintenance paid to the parent with care. Where a non-resident parent fails to pay child maintenance enforcement measures will be taken to collect any outstanding maintenance and charges. Enforcement charges will be levied on the non-compliant non-resident parent. The new Child Maintenance Service was opened to a pathfinder group of new applicants from October 2012, the system will fully launch and charges will be applied in 2013. Under the current system there are no charges to either parent to access the system. Between 2014 and 2017 DWP will end liability on all existing Child Support Agency (CSA) cases.

Of the current CSA caseload, 95 per cent of parents with care are female, and equally 95 per cent of non-resident parents are male (DWP, 2012a). The gender composition of the caseload means that any policy with a negative impact for parents with care will have a negative impact on women and vice versa for non-resident parents and men. The application fee will be charged to the parent making an application to the new statutory Child Maintenance Service – this will affect parents with care who are primarily women. This is designed to act as an incentive for parents to co-operate and the charge can be avoided by making a family-based arrangement. However, the decision as to whether or not this charge is avoided lies largely with the non-resident parent. If they are un-cooperative then the parent with care will have to pay the application fee. However, the one-off fee of £20 is small in comparison to the average annual maintenance liability currently paid through the Child Support Agency - £1,700.

The collection charges will be levied on both non-resident parents and parents with care if non-resident parents do not pay their maintenance directly to the parent with care. The non-resident parent will pay an additional 20 per cent on top of their maintenance payment as a collection surcharge. As 95 per cent of non-resident parents are male it is mostly men who will be affected by this – however this surcharge will only be applied where the non-resident parent has not paid their maintenance. Parents with care will also be charged 7 per cent of their child maintenance payments, this is intended to also encourage parents with care to find a collaborative family-based arrangement rather than defaulting into the collection service. However where the non-resident parent does not pay through direct payment the parent with care is also penalised. The final charge for enforcement of payment is only levied on the non-resident parent where they default on child maintenance, as the vast majority of non-resident parents are male; this is likely to have a larger impact on men. However the charge can be avoided by paying child maintenance.

Child Benefit

There have been two aspects of policy affecting Child Benefit, one relates to the value of Child Benefit and the other removes Child Benefit payments for high earning households.

Child Benefit has been frozen from April 2011 to 2014. In the Autumn Statement 2012 the Chancellor announced that Child Benefit would be uprated by 1% in 2014-15 and 2015-16. These policies have reduced, and will continue to reduce, the real value of the benefit.

From January 2013 households where at least one person earns more than £50,000 have their Child Benefit effectively tapered. Those households where one parent has an income above £50,000 and where one parent is in receipt of Child Benefit are liable for a tax charge if they do not opt out of Child Benefit payments, this effectively tapers Child Benefit payments. Households with someone earning more than £60,000 will lose their entitlement to Child Benefit, they can either opt out of receiving Child Benefit or continue to receive Child Benefit and pay the full amount back as a tax charge at the end of the year.

Child Benefit is paid to the main carer, usually the mothers. The reduction in the real value of Child Benefit through the freeze and 1% uprating will directly reduce the real income of women with children. The removal of Child Benefit from households containing high earners will have the greatest impact on women who are either not working, or are low earners and rely on Child Benefit as a source of income independent from their high earning partner.

Childcare element of Working Tax Credit

The Childcare Element of Working Tax Credit (WTC) is paid out at a proportion of childcare costs faced by parents of up to £175 per week for one child and up to £300 per week for two or more children. In the 2010 Spending Review the UK Government announced that the percentage of childcare costs that can be covered by Tax Credits would fall from 80% to 70% from April 2011. This means that:

- The maximum financial support a family with one child could get for childcare costs has been reduced from £140 to £122.50 per week;
- The maximum financial support for childcare costs for a family with two or more children has been reduced from £240 to £210 per week.

The Childcare Element of WTC will be incorporated into Universal Credit. Currently lone parents working 16 hours or more per week and couples working 24 hours or more per week with one person working at least 16 hours per week are eligible for support with childcare costs. As part of Universal Credit there will be no hours requirement, DWP (2011d) estimate that as a result an extra 80,000 families in the UK will be eligible to receive support for childcare.

As a result of the reduction in the proportion of childcare costs covered, families claiming the maximum support for childcare could lose up to £1,500 a year. The reduction in childcare support may jeopardize the efforts of women working longer hours and may mean that work no longer pays. However the inclusion of the childcare element in Universal Credit will ensure that one taper applies to all benefits – including support for childcare costs, this should ensure that the impact of moving into work is clearer.

The reduction in the proportion of childcare costs covered may present a barrier to women working, however the removal of the hours requirements under Universal Credit is a positive step which supports those working just a few hours to enter the labour market.

Currently, the Childcare Element of WTC is paid alongside Child Tax Credit to the main carer of the children. In April 2013 83% of in-work couples receiving Child Tax Credits had a female payee.¹⁴ Therefore the reduction in the proportion of childcare costs covered by WTC represents a reduction in the real income of women on low incomes using childcare. Additionally the inclusion of the childcare element in Universal Credit paid monthly to one claimant per household could represent a loss of income to women if the man in couple households makes the claim for Universal Credit.

In the 2013 Budget the UK Government announced that the proportion of childcare costs covered by Universal Credit would increase to 85% for lone parents and couple households paying income tax (i.e. each earning over the tax-free threshold of £10,000). Dual parent families receiving Universal Credit but not both earning over the

¹⁴ Table 7.1 <http://www.hmrc.gov.uk/statistics/prov-main-stats/cwtc-apr13.xls>

£10,000 threshold will continue to receive childcare costs support at 70% of eligible costs. Analysis by the Resolution Foundation (2013) shows that whilst this policy reverses the previous reduction in support for childcare costs for around 40% of households on tax credits or Universal Credit, over 60% of working families on tax credits or universal credit will not qualify for the increased support for childcare costs due to one or both parents earning too little to pay income tax. Suggesting that the policy will not help low income households where one or both parents work part-time. In particular in households with children aged under five, just under a third will qualify for the higher level of support – in many of these households the mother works part-time.

Child Tax Credits

The Baby Element of Child Tax Credits was an additional payment of £545 per year to those in receipt of Child Tax Credits with a child aged 0 – 12 months. It was announced in the 2010 Budget that this would be removed from April 2011. This was previously paid as part of the Child Tax Credit and was usually paid to the mother. This policy reduces the income of women with a child aged 0 – 12 months.

The UK Government had previously announced the introduction of a toddler element for households with a child aged one or two. This would have been worth a maximum of £208 to lower income households with a child aged one or two, however the UK Government announced as part of the 2010 Budget that this would not be introduced. This policy would have benefited those in receipt of Child Tax Credits caring for children in this age group, the vast majority of whom would have been women.

Other changes introduced to Tax Credits have reduced the amount of Tax Credits that a household is entitled too thus reducing the income of the recipients, the majority of whom are women. Whilst 83% of in-work couples have a female payee, 94% of single working adults in receipt of Child Tax Credits are female.¹⁵ These changes include:

- Increasing the taper rate at which tax credits are withdrawn from 39% to 41% from April 2011.

¹⁵ Table 7.1 <http://www.hmrc.gov.uk/statistics/prov-main-stats/cwtc-apr13.xls>

- Prior to April 2011 a second income threshold existed of £50,000, the Family Element of £545 was only tapered after this threshold was reached, from April 2011 this was reduced to £40,000 and from April 2012 removed entirely.
- Disregards for increases in income were reduced from £25,000 to £10,000 from April 2011, and to £5,000 from April 2012. An individual's tax credit entitlement is calculated based on their previous year's income, only changes greater than the disregards result in changes to their tax credit entitlement. If a claimant's income increases by less than the disregard from their previous year's income their tax credit entitlement in that year is unaffected. From April 2012 if a claimant's income increases by more than the £5,000, the first £5,000 of the increase is disregarded when assessing tax credit entitlement for the year.
- From April 2012, if a claimant's income falls by less than £2,500 within a year, the fall is disregarded and the level of tax credits awarded do not increase. If a claimant's income falls by more than £2,500, the first £2,500 of the fall is disregarded when assessing tax credit entitlement for the year.

Abolition of the Health in Pregnancy Grant.

The Health in Pregnancy Grant was previously a universal payment of £190 for all pregnant women reaching the 25th week of pregnancy to support mothers with the additional costs in the period before childbirth. The grant was abolished from January 2011 and is a direct loss of income for pregnant women.

Restriction of Sure Start Maternity Grants

Sure Start Maternity Grants are payments of £500 to pregnant women on low incomes. From January 2011, these were restricted to the first child only; this is a loss of income for pregnant women on low incomes.

Abolition of Child Trust Fund

Parents of children born from April 2002 to December 2010 received a voucher worth up to £500 to invest on behalf of their newborn children. This was abolished from January 2011. This affects all households with children.

Impact of wider spending cuts on women

As well as welfare reform the UK Government's austerity policies have resulted in spending cuts across the public sector. These also have a disproportionate impact on women.

As a result of the comprehensive spending review, job losses of over 500,000 are predicted for the public sector between the end of financial year 2010-11 and 2014-15. Women make up 65% of the public sector workforce and a large proportion of women's jobs are in the public sector, just under 40% of women's jobs nationally are in the public sector, compared to around 15% of men's jobs (ONS, 2005). In local authorities, women make up 68% of the workforce. The job losses and pay freezes in the public sector are therefore likely to affect more women than men.

Local Government funding across the whole of the UK is due to fall by 27% in real terms between 2010-11 and 2014-15 as a result of the Comprehensive Spending Review. A wide range of services that benefit women and families will inevitably be cut or scaled back. Women are more likely than men to use many public services (Women's Budget Group, 2010); these including social care, libraries, education (further education and higher education), early years care services, sexual/reproductive health services, and healthcare services in general. Reductions to bus subsidies and increases in rail travel costs will have a disproportionate effect on women as they are more reliant on public transport – particularly buses – than men¹⁶.

Spending cuts are expected to have a significant impact on the third sector, the results of a recent SCVO survey released in November 2012 showed that 81% of third sector organisations expect the financial situation for the sector to worsen in the next 12 months.¹⁷ At the same time three quarters of charities expect demand for services to continue to increase significantly over the next year. Any cuts in funding for the voluntary sector will have a significant impact on women. Voluntary sector organisations offering services such as refuge accommodation, rape crisis services and

¹⁶ Scottish Government *Gender and Transport and Travel* from the Equality Evidence Finder

<http://www.scotland.gov.uk/Topics/People/Equality/Equalities/DataGrid/Gender/GenTransport>

¹⁷ <http://www.scvo.org.uk/uncategorized/media-release-criminal-cuts-from-westminster-will-devastate-families-and-communities-in-scotland/>

counselling are used primarily by women. In 2010 66% of third sector employees in Scotland were female (Scottish Government, 2012d), there may be negative consequences for the female workforce resulting from cuts to funding and increased demand for services.

As a result of the spending cuts there are likely to be cuts to care and support services. According to Carers UK, over 500,000 people in Scotland are carers. Carers are more likely to be women than men with 58% of carers female and 42% male (Carers UK, 2012). 69% of those in receipt of Carers Allowance in Scotland are female.¹⁸ It is likely that women rather than men will step in to provide care services. Cuts to services will therefore place additional burdens on more women than men.

Conclusion

Welfare reform has a substantial impact on women. Gender analysis of the impact of welfare reforms (excluding Universal Credit) conducted by the IFS found that whilst the average single female was predicted to lose over 4.5% of their net income the average single male was predicted to lose just under 4% of their net income. Women form a substantial proportion of the caseload of many benefits and are disproportionately affected by changes to these benefits as a result.

Many of the welfare reforms have a larger impact on women due to women's roles as carers for children and their receipt of benefits directed towards children. In 2011, 92 per cent of lone parents were women¹⁹ and within couples women are more likely to be paid benefits for children: in April 2013, 83% of in-work couples receiving Child Tax Credits had a female payee.²⁰

As part of the wide ranging welfare reforms, there have been many cuts to benefits paid for children;

- Child Benefit freeze,

¹⁸ DWP Tabtool February 2012

¹⁹ <http://www.ons.gov.uk/ons/rel/family-demography/families-and-households/2011/sum-lone-parents.html>

²⁰ Table 7.1 <http://www.hmrc.gov.uk/statistics/prov-main-stats/cwtc-apr13.xls>

- reduction of Child Benefit for households where an individual earns above £50,000, and removal where one individual earns above £60,000
- reduction in the proportion of childcare costs covered by Working Tax Credit,
- removal of the Baby Element of Child Tax Credits,
- requirement for lone parents on Income Support with a youngest child aged 5 or 6 to move to JSA,
- abolition of the Health in Pregnancy Grant,
- restriction of Sure Start Maternity Grants to the first child only,
- abolition of the Child Trust Fund,
- a system of charges for those requiring access to the new statutory child Maintenance Service and collection charges where the payment of maintenance is not through voluntary agreement.

All these changes have a significantly larger impact on women than men through their role as carers to children and because these benefits are typically paid to women.

Additionally, other changes to the benefits system are likely to have a disproportionate impact on households with children and those with caring responsibilities. The household benefit cap primarily affects households with children, with 89 per cent of households affected expected to contain children (DWP, 2012c). Around 50 per cent of all households affected are expected to be lone parents, the vast majority of whom are women. Changes to Housing Benefit are expected to reduce the real value of Housing Benefit paid and the under-occupancy rules will reduce the Housing Benefit paid to those who are deemed to have a spare bedroom. The impact of these reforms on women has not been estimated, but women form a significant proportion of the Housing Benefit caseload, and in particular around 94% of single recipients with children are women.²¹ Any changes to Housing Benefit which have a particular impact on lone parents, will impact on women.

Policy changes to ESA are one area where a larger number of men are affected than women; this is due to men forming a larger proportion of the caseload than women. However men are more likely to qualify for income-related ESA than women,

²¹ http://research.dwp.gov.uk/asd/asd1/hb_ctb/hbctb_release_aug12.xls

individuals do not qualify as a result of their partner having sufficiently high earnings may be increasingly reliant on their partner for income.

The introduction of Universal Credit represents a significant restructuring of the welfare state. There are concerns about potential negative impacts on women through the proposed structure of Universal Credit. In couple households the payment of Universal Credit to one main claimant may result in the loss of an independent income for women. This concentrates financial resources and power in the hands of one person and may not result in resources being shared equally. Money provided to women is more likely to be spent on children's needs than money allocated to men, therefore the move to a household benefit payment could reduce spending on children. Universal Credit will be paid as a single monthly payment, a sharp contrast to the current system of multiple benefits paid at different times in the month. Women in low income households tend to be responsible for day-to-day budgeting and any problems with the payment of Universal Credit or difficulties in monthly budgeting are likely fall to them. The single earnings disregard under Universal Credit improves the incentive for one person in a couple household to move into employment, however it may weaken the incentives for many second earners (mainly women) to enter work or continue working. There is concern this could mark the start of a return to a 'male breadwinner' model in dual headed households.

As well as the welfare reforms, women are also affected more as a result of general spending cuts. Women make up the majority of the public sector workforce making them more vulnerable to public sector job cuts, pay freezes and reductions in working hours. Women are more likely to use publically provided services making them more vulnerable to cuts to these services. Additionally voluntary organisations providing services for women and employing women are also likely to see funding cuts. As women take on more care responsibilities than men, spending cuts to care and support services are likely to result in additional care burdens for women.

Equality and Tackling Poverty Analysis

Communities Analytical Services

August 2013

Annex: Comparison of benefit claimants by gender in Scotland & Great Britain

Table 1: Number of claimants by gender and benefit type in November 2012, Scotland & Great Britain

Benefits paid to individuals	Scotland			Great Britain			Scotland as % of GB		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Attendance Allowance (AA) *	51,630	106,250	157,890	562,780	1,146,970	1,709,750	9.2%	9.3%	9.2%
Council Tax Benefit (CTB) **				1,416,090	2,988,150	4,420,910			n/a
Disability Living Allowance (DLA) working age only*	106,150	99,000	205,150	993,060	885,060	1,878,110	10.7%	11.2%	10.9%
Disability Living Allowance (DLA) all ages*	171,310	180,840	352,150	1,663,780	1,647,890	3,311,680	10.3%	11.0%	10.6%
Employment Support Allowance (ESA)	84,030	76,470	160,510	773,620	674,360	1,447,980	10.9%	11.3%	11.1%
Housing Benefit (HB) **	155,553	249,261	404,814	1,406,971	2,562,642	3,969,613	11.1%	9.7%	10.2%
Incapacity Benefit (IB) ²²	51,940	40,720	92,660	509,290	367,970	877,260	10.2%	11.1%	10.6%
Income Support	36,210	74,980	111,180	355,560	833,670	1,189,230	10.2%	9.0%	9.3%
Jobseekers Allowance (JSA)	90,720	41,740	132,460	940,960	502,590	1,443,540	9.6%	8.3%	9.2%
Pension Credit***	92,760	154,260	247,020	977,750	1,519,700	2,497,450	9.5%	10.2%	9.9%

Source: DWP Tabtool except Housing Benefit statistics from Stat-Xplore and Council Tax Benefit statistics from the DWP Housing Benefit and Council Tax Benefit caseload website (<http://research.dwp.gov.uk/asd/index.php?page=hbctb>)

²² Scotland's share of Incapacity Benefit claimants will be affected by the migration process from IB to ESA.

Notes: All data relates to November 2012 except: Housing Benefit and Council Tax Benefit figures from February 2013.

All data relates to recipients of all ages unless specified.

* DLA and AA figures relate to entitled cases

** For Housing Benefit and Council Tax Benefit the statistics only refer to single claimants, those with and without children. The number of claimants is the number of benefit units (which may be a single person or couple). There may be more than one claimant unit per household.

*** Pension Credit figures refer to claimants rather than beneficiaries.

Table 2: Female share of the caseload by benefit type in November 2012, Scotland & Great Britain

Benefits paid to individuals	Scotland	GB
Attendance Allowance*	67.3%	67.1%
Council Tax Benefit (CTB) **	n/a	67.6%
Disability Living Allowance (DLA) working-age only*	48.3%	47.1%
Disability Living Allowance (DLA) all ages*	51.4%	49.8%
Employment Support Allowance (ESA)	47.6%	46.6%
Housing Benefit (HB) **	61.6%	64.6%
Incapacity Benefit (IB)	43.9%	41.9%
Income Support	67.4%	70.1%
Jobseekers Allowance (JSA)	31.5%	34.8%
Pension Credit***	62.4%	60.9%

Source: DWP Tabtool except Housing Benefit statistics from Stat-Xplore and Council Tax Benefit statistics from the DWP Housing Benefit and Council Tax Benefit caseload website (<http://research.dwp.gov.uk/asd/index.php?page=hbctb>)

Notes: All data relates to November 2012 except: Housing Benefit and Council Tax Benefit figures from February 2013.

All data relates to recipients of all ages unless specified.

* DLA and AA figures relate to entitled cases

** For Housing Benefit and Council Tax Benefit the statistics only refer to single claimants, those with and without children. The number of claimants is the number of benefit units (which may be a single person or couple). There may be more than one claimant unit per household.

*** Pension Credit figures refer to claimants rather than beneficiaries.

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