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The impact of welfare reform and welfare-to-work programmes: an evidence review

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Research

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Executive summary

This report examines the impact of the welfare reform and welfare-to-work programmes introduced by the 2010–15 Conservative/Liberal Democrat Coalition Government and the Conservative Government elected in May 2015. A particular aim of the review was to examine the evidence about the ways in which protected groups, and subsets of these, for example lone parents, have been affected by these reforms. A further aim was to examine the gaps in the research evidence, both for particular reforms, and by protected characteristic. The research was commissioned by the Equality and Human Rights Commission (EHRC) in 2017 as part of a staged programme of work, which also included a cumulative impact assessment (CIA) (Portes and Reed, 2018) and built on earlier work on CIA (Reed and Portes, 2014; EHRC, 2012, 2015).

Since 2010, the UK welfare system has experienced far-reaching changes and major welfare reforms have been introduced. These range from high-level policy design, in terms of eligibility and payments, to delivery and implementation. This has included: the replacement of six key benefits with Universal Credit (UC); the introduction of an intensified conditionality and the sanctioning regime, whereby claimants are required to meet certain conditions or face losing benefits; and changes to assessment and entitlement to incapacity and disability-related benefits. The changes to social security and welfare-to-work were introduced gradually from the 2010 emergency Budget and some of the reforms, notably UC, have yet to be fully implemented. Thus the context is an evolving one and the impacts of the reforms are still emerging.

Methods

This report consists of: a detailed literature review; a brief analysis of the total number of recipients of the benefits relating to the reforms, including proportions in protected groups where feasible; and interviews with stakeholders, some of whom have direct engagement with protected groups and who have conducted their own assessments of the impact of the reforms. We have examined both the existing evidence of impact and the likely impact of future changes planned until the end of the current Conservative Government's term of office in 2022.

Main findings

The main findings of the research examine the drivers of the reforms, their implementation and the capacity to respond to them. They also cover the impact on protected groups.

Drivers of reforms

Our research shows that the reforms were backed by a clear strategy and set of policies aimed at incentivising paid work over inactivity and reducing welfare expenditure. They were also aimed at simplifying the welfare system. Over time, the focus of the reform programme shifted towards a stronger focus on cost cutting within the UK Government's austerity agenda. Most importantly, while the original objective of UC was to simplify the system and improve work incentives, by the time of its national roll-out, it had become primarily a cost-saving measure.

Many of the likely impacts on protected groups were understood and others could have been expected had a fuller assessment been carried out by the UK Government before implementation. Most published equality impact assessments (EIAs) merely detailed the proportion of existing claimants by protective group, rather than conducting a more detailed exploration of possible financial and non-financial impacts. The impacts could also have been better foreseen had it been acknowledged that many individuals and households are affected by changes to a range of benefits. Some equality groups, in particular disabled people and women (especially as lone parents), are affected in this way. Future changes should incorporate a cumulative impact assessment, as carried out in the related research study by Portes and Reed (2018).

Employment growth overall has been extremely strong, and this means that substantial numbers of people have moved from benefits to work. In some cases (for example, lone parents) reforms are likely to have contributed to this outcome; in others, particularly with regard to disability and incapacity benefits, movement from benefits to work was much smaller than planned. Some reforms, for example, to Council Tax Benefit, have entailed additional costs to the welfare system rather than reducing expenditure. Our review has focused not on whether the reforms have worked, but on their impact on protected groups, and we have gathered together a large body of evidence on whether there has been a disproportionately adverse effect on some groups. The research focused on those with protected

characteristics, as defined by the Equality Act 2010, including age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation.

Implementation of reforms

Overall, the impact of the reforms appears to be largely a result of their design, but implementation has been a significant factor in some reforms. For example, there is some evidence of a differential use of sanctions. There is also evidence that some of the impacts of reforms to disability benefits have been caused by the assessment process, which is sometimes so stressful that it has adversely affected the health and wellbeing of claimants. This is most apparent in the literature on the Work Capability Assessment (WCA) for applicants for Employment and Support Allowance (ESA). Contributing factors include a lack of understanding by assessors of specific conditions, especially those which fluctuate in their symptoms and severity, including mental health.

There is also evidence of an impact resulting from the delivery model of some benefits, in particular the move to single monthly payments in UC and payment via one nominated account. These have a disproportionate impact on women as those who most commonly manage household budgets.

Some of the adverse impacts of the reforms have resulted from the difficulties experienced by people transitioning from discontinued legacy benefits to new ones, and delays to payments. Examples include the change from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) and, again, UC. The same applies to reforms around disability and work, with the impact of ESA largely relating to the experience of the WCA, which is reported to exacerbate the conditions of some benefit claimants. This impact has been explained as much by the process of implementation as by the benefit change itself. The changeover to UC has also caused financial difficulties and stress. Any period with a reduction in benefit leads to greater dependence on family and charities, and evidence of this is particularly strong in relation to disability benefit transitions and delays. It is also a consequence of sanctioning.

Capacity to respond to reforms

While we have not focused on whether the reforms achieved their intended aims, there is mixed evidence on whether they have facilitated or encouraged a movement into work. Overall, the evidence suggests that the impact of conditionality has varied. Some groups are more likely than others to find work. These include: women compared to men, and lone parents in particular; younger participants compared to older ones; and those without health conditions and disabilities compared to those with them. The evidence suggests the Work Programme has largely sought to support transitions to work through a regime of conditionality and sanctions, and that significant gaps have existed in the provision of personalised support for those furthest away from the labour market. In particular, poor outcomes for groups requiring the most specialist support (for example, ESA claimants), as well as evidence of a lack of appropriate support and opportunities facilitated by the Work Programme, suggest some significant reconsideration is required for the upcoming Work and Health Programme.

There is evidence that increased conditionality, and the resultant increase in sanctioning, has had many adverse impacts, including increased debt and borrowing, destitution, increased homelessness and the use of foodbanks, all of which have had implications for the physical and mental health of people. Some individuals and families directly affected by reforms such as the benefit cap and the 'bedroom tax' face barriers in reducing their costs and in downsizing. These groups include disabled people, pregnant women and new mothers. Some households therefore have little choice but to 'stay and pay', thereby reducing spending on essential and non-essential items. Moreover, the option to move is constrained by the shortage of smaller properties available in some localities.

The reforms also created some perverse incentives; for example, UC in particular has reduced incentives for second earners to work more than a small number of hours. It is too early to assess UC's impact on progression within work. However, due to the weaker incentives for second earners, who are often female, concerns have been expressed that the reform has a male breadwinner model that discourages equal workplace participation within a household.

Impact on protected groups

Some reforms, for example UC, have winners and losers, but some have losers by definition, for example the benefit cap, 'bedroom tax' and sanctioning. Moreover, while some individuals and groups may be affected by only one or two reforms, others will be affected by a wide range of them, and this can only be measured by a cumulative impact assessment as carried out by Jonathan Portes and Howard Reed (2018) in their separate report for the EHRC.

Our review finds evidence that the reforms have affected the income, living standards and opportunities of a number of protected groups. The most affected protected group is disabled people, driven largely by reforms targeting disability benefits directly. Families with disabled adults and disabled children have faced the largest financial loss in cash terms compared to any other household type. In addition, the evidence demonstrates the negative and stressful experience of the PIP application process.

In addition, there is a particularly strong adverse impact on lone parents and larger families, including their children. The adverse impact on women is mainly driven by the fact that women represent the vast majority of lone parents and receive a larger proportion of their income from benefits and tax credits, and have therefore been affected by cuts across the board. Meanwhile, the adverse impact on larger households and their children is driven mainly by the decision to limit eligibility to tax credits and UC to the first two children, as well as the benefit cap's negative impact on larger families.

There is evidence that those groups most affected were already the most disadvantaged. Ethnic minorities have been affected disproportionately because of existing higher rates of poverty and because of family size, for some groups, and location. The impact on some ethnic minority groups may to some extent be cushioned by lower rates of claiming benefits, yet under-claiming itself contributes to poverty. There is also evidence of differential treatment of ethnic minority claimants expressed in higher rates of sanctioning.

Sanctioning is another example of how the reforms have had most impact on more disadvantaged claimants, who are less able to get interim support from family and friends and have problems of addiction and homelessness. People with mental health conditions have experienced higher rates of sanctioning, exacerbating their existing problems.

It is also apparent that people who fall into more than one protected group, for example age and disability (older people and children), are more affected than others by the reforms. Portes and Reed (2018) find that families with both a disabled adult and at least one disabled child experience particularly large losses of income.

Evidence gaps: protected groups

We have reviewed a large body of literature on the impact of the reforms and, while we have found evidence of some protected groups affected in a number of ways, for others there is little published evidence. The body of evidence relating to the impacts on disabled people and families with children is reasonably strong, although gaps exist in the types of impacts experienced. Groups for which there is little evidence includes lesbian, gay, bisexual and transgender (LGBT) people, which reflects a shortage of evidence more generally on their lives and experiences of services. There is a shortage of evidence on the impact of the reforms on pregnant women and new mothers, and on married people and civil partners. The protected characteristic of religion and belief has also received relatively little attention, although it is recognised that some groups will have been affected by reforms such as the benefit cap because of larger family size. More evidence is therefore required in relation to the following groups and experiences:

- the impact of the reforms according to sexual orientation and gender reassignment, where there is almost no evidence at all
- the impact of reforms to Housing Benefit on the independence of young people
- the ways in which young people seeking to enter or progress in the labour market are affected, including by sanctioning and reliance on family members
- the longer-term outcomes of ESA applicants who are found 'fit for work' and who may be neither in employment nor on benefits
- the wider impacts on pregnant women and new mothers beyond the effects of specific benefits, and how this group fares in the welfare system at this critical period in their lives
- the impacts by religion or belief
- the impacts by race; existing evidence is largely restricted to the benefit cap, housing and family size

- the reasons for the lower rates of claiming among some black and ethnic minority groups, which, while reducing the impact of some reforms, exacerbate levels of poverty, disadvantage and vulnerability
- the impact of the reforms on Gypsies and Travellers, who are an under-researched group
- whether, and in what ways, recent migrants from ethnic minorities have been affected by the reforms
- the ways in which marital status might affect access to benefits
- how individuals and households that fall into two or more protected groups are affected by the reforms and how specific configurations of intersectionality increase impact.

Evidence gaps: the reforms

We provide detailed evidence of the impact of the reforms and on particular protected groups where this is available. However, there are some specific gaps in evidence in relation to the impact of particular reforms:

- For a number of benefit changes, including the benefit cap and Local Housing Allowance, further evaluations could be beneficial to provide an updated assessment of the impact of the reforms, and there is a particular need for high-quality academic research, including in-depth qualitative studies, in order to understand their impacts on protected groups.
- There is a particular need for the Department for Work and Pensions to provide an updated equality impact assessment (EIA) for UC, as the most recent one was published in 2011 and is therefore based on outdated assumptions about work allowance levels, taper rates, childcare support costs etc.
- It is necessary to understand how the reforms have a cumulative impact on individuals, households and groups, as carried out in the related study by Portes and Reed (2018).
- More research is needed on how the reforms have different impacts on specific protected groups by geographical location, because of differences in labour and housing markets, among other factors.
- The negative impacts, including on health and wellbeing from delays in assessments and periods without benefits and support, are not fully

understood. Research on the transition between benefits could help identify ways in which the process could be improved.

- UC includes a number of features that discourage equal participation by second earners (who are mostly women), and the impact in practice needs to be understood.
- More research is required to ensure a better understanding of the impacts of sanctioning. In particular, there is a need for much more evidence on the impacts of sanctions in the longer term on income, work sustainability and the range of exit destinations from benefits, as well as on the differential impact on claimants by age, disability, gender and race.

Evidence gaps: types of impact

We have provided evidence of some of the ways in which the reforms have affected the equality and human rights of protected groups. Research has focused on the financial implications of the reforms, especially the reduction in income (the principal impact) experienced by individuals, families and equality groups. This has resulted in reduced spending on essentials, including food and heating, as well as on non-essential items. There is strong evidence that cuts in welfare and payment delays are responsible for increased use of foodbanks.

There is a smaller body of evidence on other ways in which a fall in income affects equality and human rights. However, there is evidence of impact on family life; for example, in some cases, the bedroom tax has led to a loss of private space for children for activities such as homework, with implications for their education as well as for their wellbeing. There is evidence of impacts on health; for example, where recipients are older or in poor health. Research has found particular impacts on mental health for people affected by changes to disability benefits.

There has also been national and regional variation in impact. The Scottish and Welsh Governments have reduced the impacts on their citizens in a number of ways, including meeting the shortfall in Council Tax Benefit payments and using Discretionary Housing Payments to eliminate the impact of the 'bedroom tax'. At the same time, some impacts have been felt more strongly in London and the South East of England than elsewhere, in particular those relating to housing costs. These impacts strongly indicate the importance of structural factors.

Our interviews with stakeholders identified a number of impacts that have received relatively little attention in the published literature, but which they were aware of

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through close contact with protected groups. These impacts include the effects of living on a reduced budget for people in a range of family types and circumstances. Stakeholders were finding that cuts in state support have reduced levels of independence among disabled people and increased their reliance on families and charities.

In addition, stakeholders reported that low incomes were increasing the use of loans by families and, consequently leading to problems of debt, stress and relationship strain. Housing reforms, in encouraging relocation away from family support networks, were also reported to be having an impact on the health and wellbeing of those affected.

Finally, stakeholders identified a movement into poorly paid and insecure work, with fluctuating hours, as a further consequence of the reforms, and this again has not been examined in any detail in research on impacts. It is important to understand the dynamics of movement into and out of work, and the structural barriers to reducing dependence on state benefits. These clearly vary by locality, therefore potentially introducing further variation in how protected groups are affected by welfare reforms.

We therefore conclude that future research on types of impact should aim to fill gaps in data, knowledge and understanding of the following:

- the impact of the reforms on the daily lives of individuals and households where there is a shortage of in-depth and robust research
- the impact of the reforms on decisions about where to live and the consequences for people who relocate as a result of Housing Benefit changes and the 'bedroom tax'
- the experiences of people in protected groups, for example lone parents, who move into insecure work as a result of benefit changes
- structural barriers in labour and housing markets that make it difficult for people in protected groups to take action to lessen the impact of welfare reforms. These include, for example, barriers for older people or disabled people in relocating, transitioning into work or increasing hours in work as a response to welfare reforms.

Conclusions: the future of welfare reform

A number of the reforms are still to take effect or to have their full impact felt. These include: the full roll-out of Universal Credit; the two-child limit on child benefits; and in-work conditionality within UC. Expert stakeholders expressed the view that further Equality and Human Rights Commission – www.equalityhumanrights.com

reform may be constrained by the time and resources devoted to Brexit. Other factors that might slow the pace of reform were seen as a change in public attitudes towards welfare reform and opposition towards austerity. Furthermore, as the European Union referendum outcome showed, some communities feel both left behind and without support.

Some stakeholders also considered that the Grenfell Tower tragedy reinforced the notion that public services, including social security, are failing communities. There is a view that the current climate presents an opportunity to review the welfare reform agenda.

Our review provides some guidance on how the negative impacts of reforms to welfare and welfare-to-work might be reduced. Principally, this would involve simply reversing some measures that have had most impact on the living standards and welfare of protected groups. Priorities for such action should include the freeze on benefits and Personal Independence Payments (PIP). Universal Credit should also revert to its original intended design of simplifying the benefits system, aligning out-of-work and in-work benefits, and making it easier to transition into employment.

Many of the likely impacts on protected groups were understood and others could have been expected had a fuller assessment been carried out before implementation. Most published EIAs merely detailed the proportion of existing claimants by protected group, rather than conducting a more detailed exploration of possible financial and non-financial impacts. Some protected groups, in particular disabled people and women – especially as lone parents – are affected by changes to a range of benefits. Future welfare reforms should incorporate a cumulative impact assessment as carried out in the related research study by Portes and Reed.

Apart from redesigning some benefits and ending the more damaging measures, the UK Government could reconsider welfare reforms in the light of evidence about the disproportionate impact of the reforms on some protected groups. This should include serious consideration of: how welfare and welfare-to-work policies can actively support the equal participation of women and lone parents; how to ensure that disabled people who are able to work have the support they need; and how to ensure that disabled people and their families are adequately financially supported when they cannot work.

A change in policy direction requires the use of evidence to review how people can be supported into work in ways that do not involve benefit cuts, and their impacts. It requires revising the theory of change behind the reforms – that economic inactivity

is a lifestyle choice and that cutting support will facilitate movement into work. It also requires acknowledging that structural, not just individual, barriers to work need to be better understood and addressed. More generally, there is a case for reframing welfare positively, as something needed by all sections of society at points in their lifetime. At the same time, it could be regarded as a means to promote equality and inclusion and to achieve an acceptable standard of living.

1 | Introduction

Since 2010, the UK welfare system has experienced far-reaching changes. First under the 2010–15 Conservative/Liberal Democrat Coalition Government, and then under the Conservative Government first elected in May 2015, major welfare reforms have been introduced. These range from high-level policy design, in terms of eligibility and payments, to delivery and implementation. This has included: the replacement of six key benefits with Universal Credit (UC); the introduction of an intensified conditionality and the sanctioning regime, whereby claimants are required to meet certain conditions or face losing benefits; and changes to assessment and entitlement to incapacity and disability-related benefits. The changes to social security and welfare-to-work were introduced gradually from the 2010 emergency Budget, and some of the reforms, notably UC, have yet to be fully implemented. Thus the context is an evolving one and the impacts of the reforms are still emerging.

In May 2017, the National Institute of Economic and Social Research was commissioned by the Equality and Human Rights Commission (EHRC) to carry out a literature review of the impact of welfare reform and welfare-to-work programmes. The review focuses on a selected number of welfare benefits and welfare-to-work programmes. A particular aim is to examine the evidence about the ways in which protected groups¹ and subsets of these, for example lone parents, have been affected by these reforms. A further aim is to examine the gaps in the research evidence, both for particular reforms and by protected characteristic.

This study was commissioned as part of a wider EHRC programme of research on welfare. The research has been conducted in tandem with a cumulative impact assessment (CIA) study by Jonathan Portes and Howard Reed (Portes and Reed, 2018) and the two projects have strongly influenced each other. It also built on earlier work on CIA (Reed and Portes, 2014; EHRC, 2012; 2015).

¹ Protected characteristics, as defined by the Equality Act 2010, include age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation.

1.1 Methodology

The research for this report consists largely of a systematic literature review of the UK-wide evidence covering the main reforms to welfare and welfare-to-work programmes implemented in the UK from 2010 onwards. We complemented the literature review with qualitative research involving 26 stakeholders in either one-to-one interviews or a roundtable discussion held in October 2017. Findings from this stage of the research are integrated into the report, providing context and interpretation.

Literature searches were undertaken using a predetermined protocol and a wide range of databases and search engines. This was supplemented by manual searches of key organisations' websites. Bibliographies of publications identified to be relevant were also searched to ensure maximum coverage. Stakeholders also sent us copies of relevant papers and reports.

The review covered published and unpublished literature from 2010 onwards. It covered evidence from the entire UK as well as national evidence for Scotland (where the term 'social security', rather than 'welfare', is used) and Wales. It also included evidence of regional impacts in England. Sources included published quantitative and qualitative analyses of recent and planned welfare and welfare reform in the form of academic papers, reports produced for government departments, agencies and stakeholder bodies, papers by research teams in universities, research institutes and think tanks. It also included impact assessments. We found 2,498 sources in our initial sift based on title and abstract, and determined by occurrence of keywords listed in the scoping protocol.

A two-stage sift process was followed, with the first sift assessing relevance specifically to recent welfare reform and government spending decisions, and to specific protected characteristics where appropriate. The second sift involved an assessment of relevance and quality. This included whether the methods were appropriate and reliable, the data of good quality and findings reliable and credible. Papers not meeting good standards in this respect were not necessarily excluded, but our assessment of evidence took into account the quality of data. Throughout the scoping and review stage we looked for gaps in evidence relating to the reforms, to protected groups, or to a combination of both. Our final review included approximately 400 sources.

As part of the review, we also used Department for Work and Pensions administrative data and the Family Resources Survey (FRS)² to show the characteristics of claimants of the key benefits covered by the report. The purpose of this was to understand more about the potential impact of specific reforms on protected groups.

Results are also provided by number of children in the household. Data were sourced from the most recent FRS, 2015–16. Data on gender reassignment, sexual orientation and religion or belief is not held by the FRS. This is a contributing factor to current gaps in evidence.

The research included interviews with selected stakeholders representing a range of interests in welfare reforms and protected groups. We carried out 14 one-to-one interviews with academics, journalists and representatives of stakeholder organisations. We also hosted a roundtable discussion attended by 12 participants. As we explain in Chapter 2, the purpose of the interviews and the roundtable event was to ascertain the policy reasons for new welfare benefits or welfare-to-work programmes introduced since 2010, interviewees' assessment of their impact to date, and possible further impact up to 2022. They were therefore aimed at collecting contextual and explanatory data as well as identifying any sources of evidence that could be used in the review.

The one-to-one interviews were carried out by telephone and took up to an hour. They were semi-structured to take account of the varying expertise of interviewees. However, a topic guide was used, with sections covering the reforms and their drivers, impacts and the future of welfare reform. The roundtable event was also structured around a topic guide covering similar ground but with a stronger focus on drivers and impacts on the equality and human rights of protected groups. The discussion was two hours in duration and took place in October 2017 at King's College London.

All interviews and the roundtable discussion were recorded digitally and transcribed verbatim. They were then analysed using a social research framework approach. This involved drawing themes and messages from the interview transcripts and coding them into a framework structured according to the sections of the topic guide. This approach allowed for the variety of impacts to be identified and also for some common themes in the drivers and impacts to be tracked. Findings from the

² The FRS is a continuous government survey that collects information on a representative sample of private households in the UK.

stakeholder interviews and roundtable were then written up as a separate chapter, but also informed other chapters of the report, in particular the discussion and conclusions.

1.2 Structure of the report

The findings of the research are presented in four sections. The first section (Chapter 2) outlines the findings from the stakeholder consultation. The second section (Chapters 3–15) then examine the evidence in turn for the following areas of welfare reform:

- benefit cap
- Carer's Allowance
- Council Tax Benefit
- Disability Living Allowance/Personal Independence Payment
- Employment and Support Allowance
- sanctioning
- the Spare Room Subsidy
- tax credits
- Winter Fuel Payment
- Universal Credit
- the Work Programme
- Lone Parent Obligations
- Local Housing Allowance.

A brief description of the nature and implementation of reform is provided for each area, alongside data on the total number of recipients, as well as the proportions of each protected group, where feasible. The evidence identified by our review is then presented. This includes an exploration of overall impact, national and regional impacts (where relevant), as well as the impact on each relevant protected group.

In accordance with the evidence, we focus on social and economic impacts, including barriers to access, opportunities for employment, household income/standard of living, food poverty, fuel poverty, access to housing, social inclusion and human rights. For each area of reform, we also establish the strength and quality of the evidence base to identify evidence gaps, providing recommendations for further research.

The third section (Chapter 16) presents the evidence on the impact of welfare reforms by protected group. For each protected characteristic, we provide a description of overall impact, as well as that relating to specific reforms.

The final section (Chapter 17) outlines the conclusions of the research and the gaps in the evidence, and provides recommendations for further research.

2 | Stakeholder consultation

2.1 Introduction

To supplement the literature review, the research included interviews with selected stakeholders representing a range of interests in welfare reforms and protected groups. We carried out 14 one-to-one interviews with academics, journalists and representatives of stakeholder organisations including Gingerbread, Child Poverty Action Group, Age UK, Just Fair, Disability Benefits Consortium, Race Equality Foundation and the Runnymede Trust. We also hosted a roundtable discussion in London on 31 October 2017, which was attended by 13 participants. While many of the participants in either the interviews or roundtable were academics, journalists or from stakeholder organisations, we also included the perspective of a range of policy makers from the Scottish and Welsh Governments, the Department for Work and Pensions (DWP) and Her Majesty's Treasury (HMT). We approached a number of senior politicians from the current and former governments. Most of those approached declined to participate but one senior politician did take part.

The aim of the interviews was to ascertain the policy reasons for new welfare benefits or welfare-to-work programmes introduced since 2010 as well as the interviewee's assessment of their impact to date. A further purpose was to gain perspectives on the expected impact of reforms up to 2022. The roundtable discussion focused on trends in welfare reform, the drivers and principles that have operated since 2010, and their impacts on protected groups. As with the interviews, the stakeholder roundtable discussed the future of welfare reform and how any negative impacts might be reduced. Both the interviews and roundtable event were also aimed at identifying any sources of evidence that the literature search had not found.

This chapter summarises the findings of both aspects of the stakeholder research. In order to protect the confidentiality of the process, contributions of all participants in the research have been anonymised.

2.2 Main policy drivers and rationales

A range of views were given by stakeholders, both in the one-to-one interviews and the roundtable. However, there was a strong consensus on some of the issues discussed, principally in relation to the drivers of the reforms. Most stakeholders identified two main drivers to the reforms: first, to incentivise paid work over inactivity; and second, to reduce welfare expenditure. Each of these was seen to comprise a number of elements and perspectives on welfare. On the first driver, work was conceptualised as a route out of poverty and unemployment, and inactivity seen as a choice for some individuals. It was therefore supported by a rhetoric that made use of such terms as ‘strivers vs skivers’. An emphasis was placed on individual rather than structural barriers to work, such as local labour market characteristics, and brought the capacity of disabled people into view. The emphasis on individual responsibility was seen to drive increased conditionality around benefits and the use of sanctions.

The second driver identified by many stakeholders encompassed the belief that the welfare system had become unaffordable and, as well as being reduced in size, needed to be refocused on people who need and deserve it. It was believed that the Conservative/Liberal Democrat Coalition Government was concerned that the costs of the welfare system were too high, and rising. Some stakeholders with close links to government reported the view that housing costs were seen to be particularly large and that housing benefit needed to be cut. Stakeholders with an interest in disability were aware of the view from government that payments to people with disabilities and health conditions were too large, and dis-incentivised work.

Some stakeholders considered many of the reforms fitted either one or both of these objectives. They also argued that some reforms were driven more by ideology than having a basis in fact. For example, reforms affecting larger households were seen as being informed by the view that some individuals have children in the expectation of state support. Some considered the impetus behind the Spare Room Subsidy (the ‘bedroom tax’) was a view from coalition politicians, and Conservatives in particular, that welfare recipients were over-occupying high-value housing. These two drivers were expressed in the following way by a member of the House of Commons Work and Pensions Select Committee interviewed for the research:

‘The philosophy behind it all is very straightforward, which is in 2010 we had a simply unaffordable welfare state that was increasing by the year enormously. It was dis-incentivising people from working because it was

easier to live off an alternative lifestyle that provided for benefits of literally limitless amounts. There's a limit to the amount of money you've got and you need to focus it on the people who most need it and most deserve it.'

A further driver, expressed particularly in the design of Universal Credit, was the need to reduce the complexity of the welfare system. Introduced at the 2010 Conservative Party conference as bringing 'fairness and simplicity' to the British system of social security (BBC News, 2010), it sought both to reduce and align the number of out-of-work and in-work benefits in order to facilitate movement into work.

While the two drivers were considered to work in tandem initially, some stakeholders argued that reducing expenditure on welfare gradually took on a much stronger significance with successive cuts to public expenditure being introduced by George Osborne as Chancellor of the Exchequer between 2010 and 2016. Austerity and cuts in benefits were presented as a necessity rather than a choice. In relation to Universal Credit, the budget was cut by reducing the working income allowance and removing other premium payments, making it a significantly different programme to its original design. A stronger emphasis on in-work benefits also emerged over the period 2010–15 and particularly from 2015 onwards, including through in-work conditionality requirements in Universal Credit. More generally, the programme of reform was driven by cost cutting, making some elements, for example support to disabled people, difficult to deliver. Some stakeholders also suggested that the expenditure cuts were politically driven by George Osborne's desire to change the direction of welfare reform under the previous Labour Government. They argued that he did so in the knowledge of the likely impact on poverty.

2.3 Chief architects and exponents

Changes to welfare and welfare-to-work were introduced progressively from 2010 by the Coalition Government and continued under the Conservative Government from 2015 (Portes and Reed, 2018). They were driven by a set of goals and a strategy in relation to welfare and welfare-to-work. From the outset, the 2010 emergency Budget and the Autumn Statement set out reduced government spending, especially in the areas of social housing, childcare and all benefits with the exception of pensions (Taylor-Gooby, 2012). It was the view of most stakeholders that the reforms were also driven by a policy agenda around work and the role of the welfare state. It was also stated that the reforms have affected people in work and on low

incomes, as well as those who are unemployed or unable to work. Moreover, stakeholders were also in agreement that, while affecting many, the impact of the reforms is much greater on some households than on others.

A number of stakeholders considered that the main drivers to welfare reforms, particularly those introduced between 2010 and 2015, were rooted to some extent in theories of welfare, in particular those expressed through the work of the Centre for Social Justice (CSJ), set up by Iain Duncan Smith, a former Conservative Party leader, in 2004 (see, for example, CSJ, 2009). These included a desire to help move people out of poverty and into work and to reduce social exclusion, combined with a critique of a cumbersome welfare system and welfare state. Some stakeholders viewed this as a strong driver of reform, which aligned closely with wider Conservative thinking, but was to some degree accepted by the Liberal Democrat members of the Coalition Government. Subsequently, however, from around 2012, the dominant motive became the aim to cut costs and reduce levels of support. This approach was viewed as driving most of the reforms since 2012.

A number of stakeholders also remarked that some reforms introduced from 2010 had their roots in the previous Labour Government led by Tony Blair (1997–07) and Gordon Brown (2007–10). Under Labour, people with long-term health conditions and disabilities had been transferred from Incapacity Benefit to Employment and Support Allowance, a process involving some degree of conditionality (see Newman, 2010). The Labour Government also extended conditionality to lone parents with younger children. The stakeholders saw the policy emphasis as one of support for transitions into work and on achieving sustainable work rather than employment of any kind. The wider political emphasis was also on child poverty and on raising living standards more widely rather than on addressing family instability and workless households.

2.4 Targeted areas of welfare reform

When asked about specific areas of welfare policy and welfare-to-work since 2010, a number of stakeholders identified disability benefits as an area most targeted for reform, in particular long-term sickness and disability benefits. The reforms generally singled out as having greatest impact were the introduction of the Work Capability Assessment (WCA) for Employment and Support Allowance (ESA) and the change from Disability Living Allowance (DLA) to Personal Independence Payment (PIP).

Some stakeholders considered that housing was the other specific benefit area most targeted for reform. Specific reforms comprised the cap on benefits, the Spare Room Subsidy or 'bedroom' tax, and changes to Local Housing Allowance (see Chapters 3, 9 and 15).

Support for families was also seen as an area targeted for reform, with changes to Child Tax Credit, support for childcare and a freeze on child benefits. Some stakeholders saw these reforms as targeted at working families rather than those claiming out-of-work benefits.

In-work benefits were identified by a number of stakeholders as a later target for reform, particularly from 2015, with changes to tax credits and to in-work benefits within Universal Credit.

More generally, as we discuss later, many stakeholders saw the aims of the reforms were to reduce access to benefits and levels of financial support. They cited as evidence the benefit caps introduced from 2013 and the freeze on a range of benefits. Some stakeholders also cited increased conditionality and the application of sanctions.

There was broad agreement that benefits relating to pensions have been less targeted for reform than other welfare areas.

2.5 Protected groups

Stakeholders were asked which protected groups were most affected by welfare reforms, what impacts these reforms had had and whether these impacts were intended.

Affected groups

Stakeholders generally agreed that disabled people have been affected by the reforms to a greater extent than any other protected group. It was argued that changes in benefits and support have been far-reaching and include increased conditionality for disabled people considered to be able, or to have 'capacity', to work through ESA, and the change from DLA to PIP. Caps on benefits have also resulted in a further impact on households where there is a disabled person or when family members are in a caring role.

Some stakeholders considered that women had experienced a greater impact from the reforms and cuts in welfare expenditure than men. These impacts were partly felt through reforms affecting lone parents, 90% of whom are women (Office for National Statistics, 2017d: Table 1). Conditionality in relation to out-of-work benefits was extended during this period but changes to 'earnings disregards' for lone parents (which determine how much benefit individuals keep or lose as their earnings increase) were thought to have a bigger impact. At the same time, women were thought by some stakeholders to be more affected than men by rules relating to second earners within Universal Credit that allow a smaller disregard of earnings and therefore, perhaps unintentionally, discourage full-time work.

Some stakeholders, including from race equality bodies, considered that larger families were affected disproportionately and that this had an impact on some ethnic minority groups in particular. Reforms to tax credits and the benefit cap were cited as having a particular impact on larger families, primarily from 2015 onwards. Black and ethnic minority families are also more likely to live in the private rented sector and in larger towns and cities, and therefore are more affected by reductions in housing benefits (see Chapter 15).

There was general agreement among stakeholders that pensioners have been affected less by welfare reforms than other groups. However, their living standards have been affected by cuts elsewhere, and local authority expenditure in particular. At the other end of the age spectrum, young people were seen as affected by cuts to welfare through increased conditionality and sanctioning, which makes them more reliant on family and friends for support for their basic needs. Children were also generally seen to be affected by the cuts through reduced family income and housing support.

Impacts

A number of stakeholders who represented protected groups, or who had researched the reforms or cuts, identified a wide range of impacts on protected groups. The most immediate and visible impact was reduced income and a lowering of living standards. They argued that, given already low levels of benefit payments to unemployed and economically inactive people and their families, this has resulted in difficulty in affording essential items such as food and heating. Impacts had been felt on health, wellbeing and quality of life more generally. Some stakeholders referred to impacts on children, for example that families are not able to take holidays, pay for after-school activities, and generally are less able to participate in social activities. It Equality and Human Rights Commission – www.equalityhumanrights.com

was suggested that as they had less money to spend on food, parents were making increasing use of foodbanks and also skipping meals to save money. Evidence for impacts such as foodbank use is included in Chapter 8, and is largely from small-scale qualitative research. Some stakeholders in charities working closely with protected groups said that these impacts were experienced increasingly by working families as well as by those where adult members were unemployed or economically inactive.

Stakeholders who had looked at the impact of the reforms on disabled people argued that levels of independence had been reduced, with disabled people increasingly reliant on their families for support and for funds. It was suggested that experiences of assessment for work capability and for PIP were sometimes highly stressful, and had an adverse impact on wellbeing regardless of whether the assessment resulted in the required level of support. It was argued that reduced support for disabled people was increasing reliance on other family members and reducing, rather than increasing, independence. Some evidence for this can be found in Chapter 6. Similarly, sanctioning rates among young people had increased their reliance on family members who were often on low incomes themselves. Some stakeholders also noted that families experiencing reduced income through benefit cuts had made increasing use of loans, leading to problems of debt. All of these impacts had increased levels of stress within families and led to relationship strain. These impacts have been reported more by journalists than by researchers, reflecting evidence gaps noted in Chapter 17.

Some stakeholders reported that housing benefit reforms and caps had resulted in housing insecurity, evictions and overcrowding, with implications for physical and mental health. These changes had also resulted in a relocation of families away from their support networks, again affecting their health and wellbeing.

A number of stakeholders noted that increased conditionality had increased rates of entry into work (see Chapter 8). However, some also argued that it had led to some individuals moving into low-paid, poor-quality and insecure work. Therefore it was argued that poverty was increasingly found among working families rather than just in unemployed or economically inactive households. Some stakeholders acknowledged that Universal Credit had increased financial incentives for working.

Stakeholders from national governments were able to talk about how they had mitigated or reduced the impact of welfare and social security reforms. For example, both the Scottish and Welsh Governments mitigated the Spare Room Subsidy through making Discretionary Housing Payments. The Scottish Government also

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chose not to pass on the 10% cut in Council Tax Support. Regional mitigating action was also noted, with a number of stakeholders reporting that support for disabled people provided by local authorities across the UK has also lessened the impact, to varying degrees. Charities have provided a safety net through foodbanks and services offering advice and support.

Design and implementation

Stakeholders were asked about the extent to which the negative impacts of welfare reform have been a consequence of their design or their implementation. They generally agreed that in most cases the design of the reforms, for example the benefit cap and freeze on benefits, had an impact almost regardless of its implementation. However, some types of benefits, in particular disability benefits, involved decisions about eligibility or levels of support. Some stakeholders also pointed out that assessors did not always have adequate knowledge of claimants' conditions to make a fair and accurate assessment. This undermined the aim of personalisation in assessments (see Chapters 6 and 7). Sanctioning was also an area in which implementation decisions affected eligibility and payments. There is some evidence that Jobcentre Plus was encouraged to increase levels of sanctioning by Iain Duncan Smith, or even given targets, but participants at the roundtable event agreed that evidence was not clear.

Stakeholders were asked whether they thought the consequences of the reforms were anticipated and understood. The general view was that they were, and that impact assessments were made for each benefit change that identified what these were likely to be. However, the longer-term impacts of the reforms were not taken into account, with the focus on the immediate savings to be made. It was generally argued that sufficient evidence was made available by stakeholder organisations, journalists and researchers but was not taken into account. In addition, the combined, or cumulative, impact of the range of changes that an individual and family may experience was not understood, since such calculations were not made.

2.6 Conclusions

Most stakeholders expressed the view that the reforms were backed by a clear strategy and set of policies aimed at incentivising paid work over economic inactivity and reducing welfare expenditure. There was a general consensus that, over time,

the focus of the reform programme shifted towards a stronger focus on cost cutting within the Government's austerity agenda. There was also general agreement among stakeholders that the impact of the reforms is largely a result of their design, but implementation has been a significant factor in some reforms. For example, there is some evidence of differential use of sanctions. Stakeholders with an interest in disability talked of the assessment process for disability and welfare-to-work benefits being stressful to the extent of affecting the health and wellbeing of claimants.

Stakeholders identified a number of impacts that have received relatively little attention in published literature, but which they were aware of through close contact with protected groups. These impacts include the actual effects of living on a reduced budget. For families with children these include not being able to afford holidays, after-school clubs and social activities as a family. Disability stakeholders also reported that cuts in state support have reduced levels of independence among disabled people and increased their reliance on families and charities. Stakeholders reported increased use of loans and levels of debt across groups affected by the reforms, resulting in impacts such as stress and relationship strain. By encouraging relocation away from family support networks, housing reforms were also reported to be impacting on the health and wellbeing of those affected.

Some stakeholders identified movement into poorly paid and insecure work as a further consequence of the reforms, and this again has not been examined in any detail in research on impacts. Some stakeholders, particularly academics, talked of regional disparities and impacts, which have been given insufficient consideration in the literature.

Stakeholders involved in the research commented that a number of the reforms are still to take effect or to have their impact felt. At the same time, few new reforms were envisaged and the period was seen as one of implementation and embedding of existing reforms. We discuss stakeholders' views on the future of welfare reform in the concluding section of this report.

3 | Benefit cap

3.1 Introduction

In April 2013, the UK Government introduced a cap on the total amount of benefits that households could receive. The benefit cap applies (or applied in the past) to the following benefits: Bereavement Allowance, Child Benefit, Child Tax Credit, Employment and Support Allowance (except those on the support component), Housing Benefit, Incapacity Benefit, Income Support, Jobseeker's Allowance, Maternity Allowance, Severe Disablement Allowance, Widowed Parent's Allowance and Universal Credit (except for those who have had a Work Capability Assessment and are not fit for work).³ The benefit cap applies to out-of-work, working-age households. There are some exemptions, which are mainly related to disability.

The stated aim of the benefit cap was to improve work incentives, introduce greater fairness for taxpayers in employment and deliver financial savings (DWP, 2012b). The first benefit cap was fully rolled out nationally by September 2013 and capped total household benefit payments at £500 per week for a family (£26,000 per year) and £350 per week for a single person with no children (£18,200 per year). Households with income from benefits in excess of those thresholds would experience a reduction in their Housing Benefit entitlement. As Table 3.1 shows, from November 2016 a tiered approach was introduced, in which the benefit cap was lowered for families to £23,000 in London (£15,410 for singles) and £20,000 for families outside London (£13,400 for singles).

³ Until November 2016, the benefit cap also applied to Carer's Allowance and Guardian's Allowance.

Table 3.1 Benefit cap thresholds for single and family households

	Single		Family	
	Per year (£)	Per week (£)	Per year (£)	Per week (£)
2013 benefit cap				
GB	18,200	350	26,000	500
2016 benefit cap				
London	15,410	300	23,000	440
Rest of GB	13,400	260	20,000	380

Source: Kennedy *et al.* (2016).

3.2 Density and quality of evidence

The Government published an equality impact assessment (EIA) on the first benefit cap in July 2012, as well as one on the reduced benefit cap in 2016. In addition, the Department for Work and Pensions (DWP) published an equality analysis for the draft Universal Credit (Benefit Cap Earnings Exception) Amendment Regulations 2017, which contained some further information on protected groups.

In addition, we have examined the wider literature, including the reports that formed part of the official government evaluation of the first year of the benefit cap, published in 2014 (DWP, 2014b). While the EIAs estimate the number of capped claimants in the absence of ‘behavioural responses’, the wider literature also explores to what extent capped households take actions to avoid the cap. These actions include transitioning into employment, moving to lower rent areas and making claims for disability-related benefits.

It should be noted that the majority of the reviewed literature examines the impact of the higher 2013 benefit cap, while the subsequent lowering of the benefit cap in 2016 is yet to be thoroughly explored. Its differential effects are nevertheless fairly clearly understood. While the 2013 cap almost exclusively affected families with a large number of children and/or very high rents, particularly those in London, the 2016

lower cap has had a wider impact on other areas of the country as well as on some smaller families.

The following sections contain charts based on an analysis of the most recently available (August 2017) benefit claimant data from DWP's Stat-Xplore. They detail the number of households affected by the benefit cap, and their average capping level. Charts are included for age, gender and household type (including lone parents and number of children). The DWP does not currently collect data on the disability status,⁴ gender identity, race, sexual orientation or religion/belief of individuals within capped households.

3.3 Overall impact

Compared to other welfare reforms, a relatively small minority of families are affected by the benefit cap, though some of those face substantial financial losses. The Government's 2016 equality impact assessment estimated that, in the absence of any 'behavioural responses' from claimants, 88,000 households would be affected by the lower benefit cap, compared to around 20,000 under the 2013 higher benefit cap. The average financial impact was estimated at £60 per week (median £49 per week), though this figure masked substantial variations in financial impacts, with some families facing substantial losses in benefit entitlements (DWP, 2016).

The actual DWP benefit claimant data shows that 68,265 households were capped in August 2017, up from around 20,000 before the lowering of the cap (Figure 3.1). Thus the data clearly reveals the impact of the introduction of the new lower benefit cap.

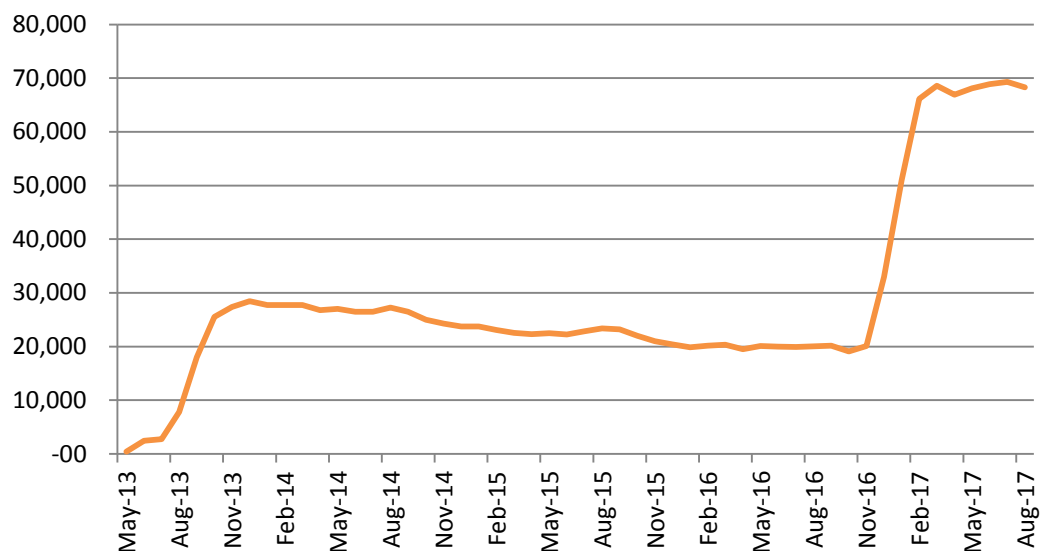
The DWP published a quantitative analysis on the transitions into work resulting from the benefit cap, and concluded that capped households were 41% more likely to enter tax credits (used as a proxy for transitions into employment) than a similar uncapped household (DWP, 2014a). However, the Institute for Fiscal Studies (IFS) argued that this overstated the employment impact, citing a study of claimants that showed that only 5% of claimants moved onto Working Tax Credit as a direct result of the cap (Emmerson and Joyce, 2014).

In a further analysis, IFS concluded that the majority of those affected by the benefit cap will not respond by transitioning into work, relocating, or starting to claim a

⁴ Households in receipt of disability-related benefits are exempt from the benefit cap.

disability benefit. Instead, the main mitigating factor is Discretionary Housing Payments (DHPs) paid at the discretion of local authorities to tenants struggling to pay rent. About 40% of those affected by benefit cap have received DHPs (Hood and Joyce, 2016). For the last financial year (2016–17), 18% of DHPs (a total of £29.7 million) were awarded to mitigate the impact of reductions in Housing Benefit due to the benefit cap (DWP, 2017e).

Figure 3.1 Number of households affected by the benefit cap, 2013–17



Source: DWP Stat-Xplore (August 2017).

3.4 National and regional impact

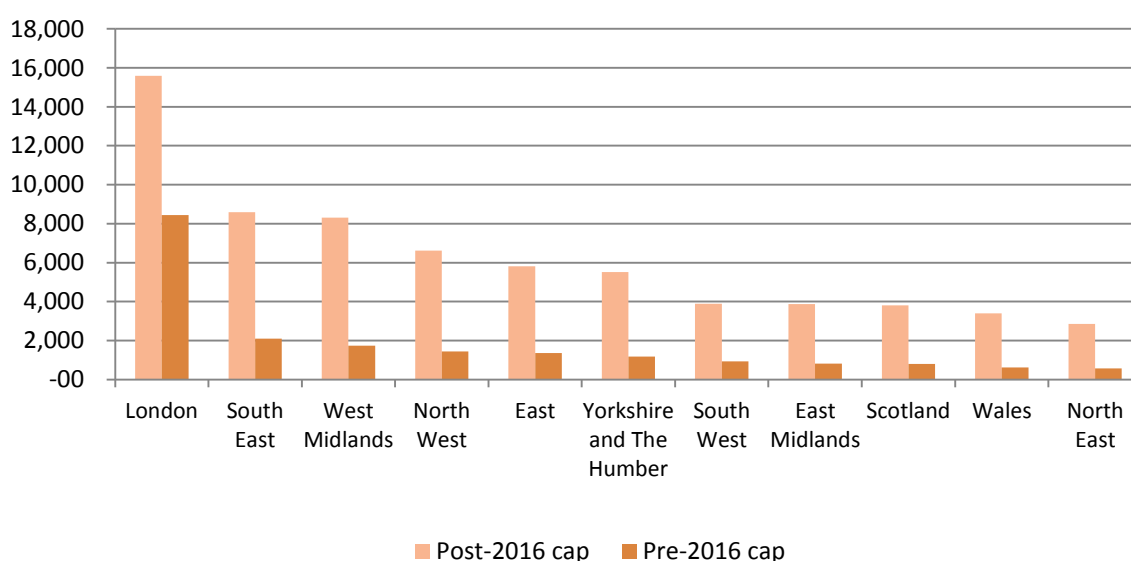
The pre-2016 benefit cap overwhelmingly affected households in London claiming large sums of Housing Benefit due to high rent levels (Beatty and Fothergill, 2016a; DWP, 2012b). The original 2012 EIA of the pre-2016 benefit cap estimated that around 49% of those affected would be based in Greater London (DWP, 2012a). Similarly, based on the outturn to March 2016, a study on the regional impacts of welfare reforms found that 13,000 (46%) of affected households were based in London, with a substantially higher financial loss per working-age adult compared to the rest of the country (Beatty and Fothergill, 2016a).

The post-2016 benefit cap adopts a ‘tiered approach’, in which a higher cap of £23,000 in London results in a more equitable distribution of capped cases, with around 19,000 (22%) estimated to be in London (DWP, 2016). Beatty and Fothergill

(2016a) estimated the anticipated impact in 2020–21 and found a similarly more equitable distribution of capped households, with 24% in London and with similar losses per working-age adult across English regions. Citizens Advice Scotland estimated in 2016 that 3,642 households in Scotland would have their housing support capped as a result of the lowering of the cap. Lone parents with three or more children made up 57% of those affected (Gowans, 2017).

The actual number of capped households by region is shown in Figure 3.2.

Figure 3.2 Number of capped households pre- and post-2016 benefit cap, by region



Source: DWP Stat-Xplore (August 2016 and August 2017).

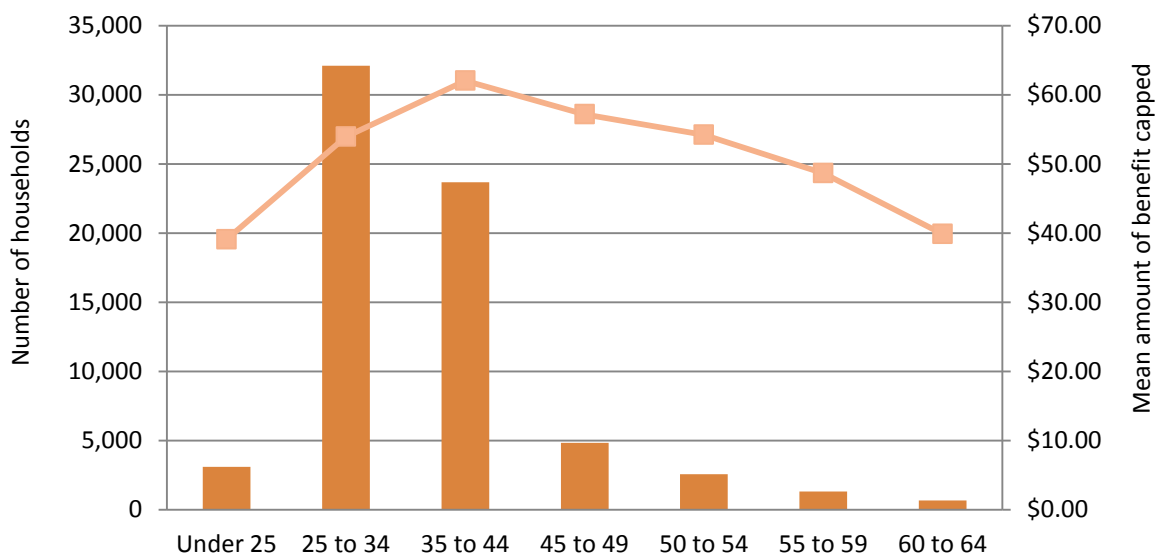
3.5 Impact on protected groups

Age

The age distribution of capped claimants is broadly similar under the 2013 and 2016 caps. The 2016 EIA suggests that around 79% (80% in 2012 EIA) of capped claimants will be aged 25–44, with most of the remaining aged 45 or over. Under-25s tend to receive fewer benefit payments and are less likely to have children, making them unlikely to be impacted. The cap only applies to working-age claimants and will therefore not affect those who have reached the qualifying age for Pension Credit (DWP, 2012a; 2016).

The most recent figures show that the number of capped households stood at 68,247 in August 2017. Of these, 82% (55,773) of households' main claimants were aged 25–44 (Figure 3.3).

Figure 3.3 Number of households affected by the benefit cap and mean amount capped, by age of main claimant



Source: DWP Stat-Xplore (August 2017).

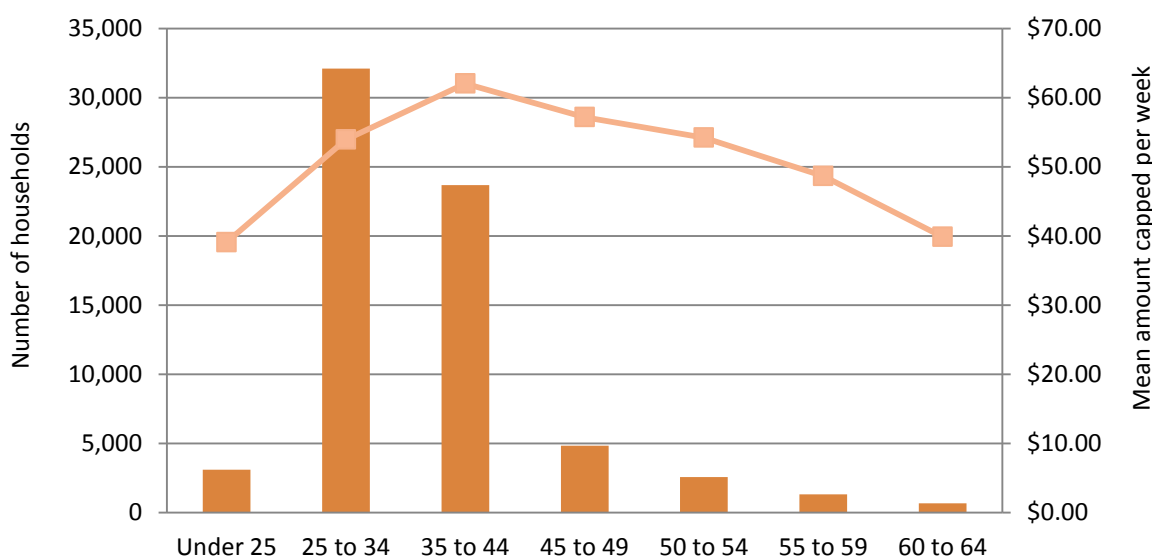
In a longitudinal survey of capped claimants commissioned by the DWP (Finlay and Hill, 2014), there were a number of age-related findings regarding claimants' responses to the 2013 benefit cap. In particular, respondents aged under 35 were more likely to say they had taken no action in response to their benefit being capped. Regarding employment transitions as a possible response to being capped, the survey found that poor health was more often cited as a barrier to work among older respondents aged 45 or over. In addition, those aged 45 or over were also more likely to say that they had not done anything to overcome the barriers to employment and to say they had made 'no progress at all' in overcoming those barriers (Finlay and Hill, 2014).

Children

The evidence strongly suggests that the benefit cap has had a disproportionate impact on children, due to the impact being concentrated on families with dependent children and particularly on larger families. Under the 2013 cap, more than half of Equality and Human Rights Commission – www.equalityhumanrights.com

capped households had at least four children (Hood and Joyce, 2016). The new cap has widened the impact to include an increasing number of smaller families, although the most recent DWP claimant data shows that among those households affected by the benefit cap, 74% (50,494) had three children or more (Figure 3.4). Citizens Advice Scotland has estimated that 57% of those affected are lone parent households with three or more children, amounting to 11,050 children (Gowans, 2017).

Figure 3.4 Number of households affected by the benefit cap, by number of children



Source: DWP Stat-Xplore (August 2017).

Figure 3.4 also shows that larger families (with more children) incurred substantially larger financial losses than the average. This is consistent with an analysis by the Child Poverty Action Group (CPAG), which estimates that a family with two children would lose on average £130 per year under the Universal Credit system as a result of the benefit cap; a family with three children would on average lose £460 per year, and a family with four or more children would on average lose £1,200 per year (Tucker, 2017).

From the DWP data, it can be calculated that 83,026 adults and at least 205,148 children⁵ are currently affected by the benefit cap (authors' calculations). Similar

⁵ 1,697 households with six children or more are affected by the benefit cap. The estimate assumes that these households contain six children, as the data does not provide further breakdown into the number of children in each household.

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calculations have also been done in the wider literature to illustrate the disproportionate impact on children (The Children's Society, 2013). Based on an analysis of the 2013 benefit cap and on Office for National Statistics (ONS) population estimates, The Children's Society (2013) calculates the proportion of adults and children affected as a percentage of the population. Using the updated figures, The Children's Society's calculation would show that 0.21% of adults aged 18–64 and 1.57% of children aged 0–17 are now affected by the benefit cap, meaning that children are around 7.5 times more likely than adults to be affected.

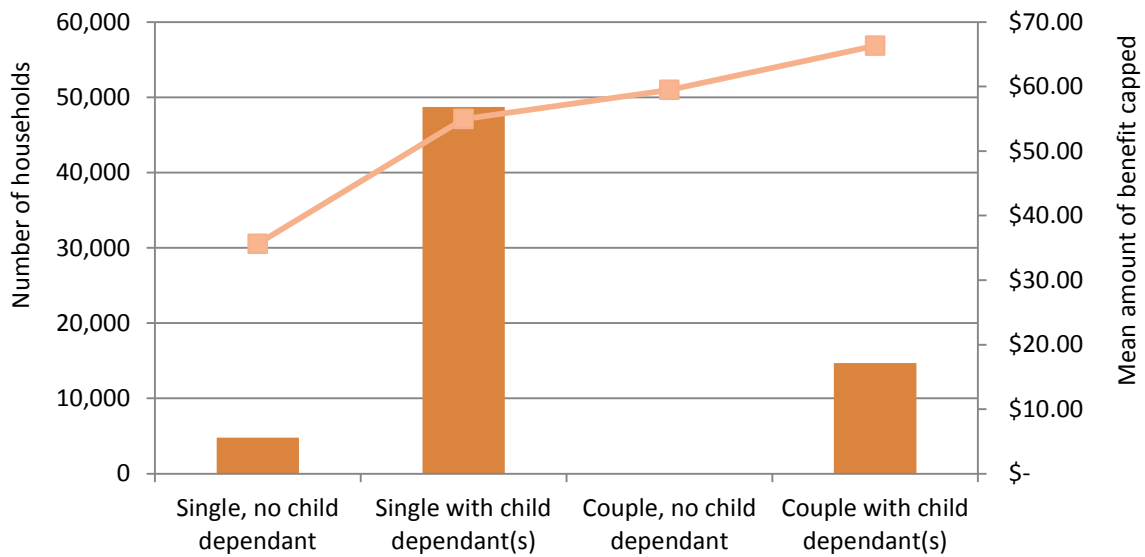
Action for Children sent Freedom of Information (FOI) requests to English local authorities in 2013, asking them to identify the number of children affected by the benefit cap, and how many of these children were in need. This was defined as those who had been referred to their local council and found to be in need of services such as family support or social care, typically due to being at risk of abuse or neglect, or because the child was disabled. While 75% of authorities were able to state the number of affected children, only 10% were able to provide estimates for the number of children in need, leading Action for Children to conclude that no reliable data on the extent to which vulnerable children were affected by the benefit cap existed (Rennison, 2014).

Sex

Both the 2012 and 2016 EIAs found that women were disproportionately affected by the benefit cap. The 2016 EIA suggests that around 66% (60% in the 2012 EIA) of capped claimants are likely to be single females, but only around 13% (10% in 2012 EIA) will be single men (DWP, 2012b; 2017a). As the majority of affected households will have children, most of the single claimants are likely to be lone parents. The DWP estimates that around 61% of the caseload will be female lone parents (DWP, 2017a).

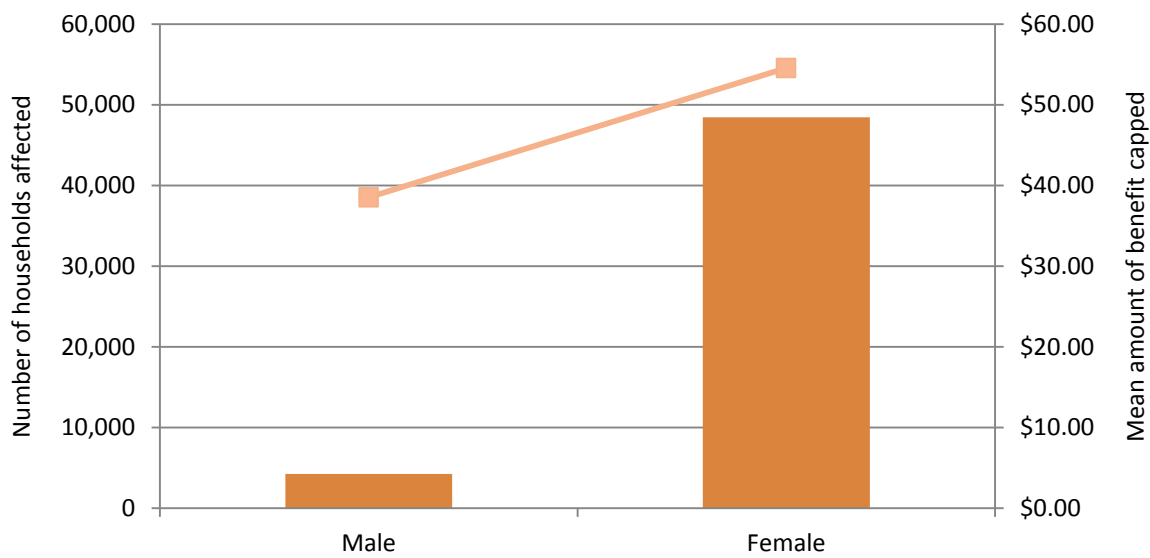
The most recent DWP benefit claimant data also demonstrates the impact on lone parents, the great majority of whom are women. Of the 68,247 households affected by the benefit cap, 78% (53,502) were single claimant households (Figure 3.5). Of all these single claimant households, 90% (48,436) were female (Figure 3.6).

Figure 3.5 Number of households affected by the benefit cap, by household type



Source: DWP Stat-Xplore (August 2017).

Figure 3.6 Number of single claimant households affected by the benefit cap, by sex



Source: DWP Stat-Xplore (August 2017).

Other evidence also supports the finding that women are disproportionately affected. This includes an analysis of Citizens Advice benefit cap caseload, of which 69% were women (Citizens Advice, 2015a), and an Ipsos MORI survey where 80% of affected respondents were women (Finlay and Hill, 2014).

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It should be noted that the EIA modelling estimates the impact in the absence of any 'behavioural responses' by claimants, while one of the stated policy objectives was to increase work incentives. A DWP analysis of employment outcomes of capped claimants under the 2013 cap found that lone parents were 4.9 percentage points (51%) more likely to enter work after a year than similar uncapped households. In London, this rose to 8.4 percentage points (70%) (DWP, 2014a).

Other studies show different results regarding women's and lone parents' transition into work. In the second wave of their longitudinal Ipsos MORI survey of capped claimants, Finlay and Hill (2014) found a statistically significantly lower proportion of women than men who were no longer capped. In contrast, men were significantly more likely to have entered work. Similarly, the survey found that lone parent families were less likely to have made progress in overcoming barriers to employment (Finlay and Hill, 2014). Furthermore, data from Citizens Advice Scotland suggests that only 20% of capped households moved into work (Gowans, 2017).

This survey identified one of the main barriers as the cost and availability of childcare (Finlay and Hill, 2014). A qualitative study based on in-depth interviews with capped claimants found that lone parents tended more often to cite the difficulties of fitting a job around caring responsibilities than the costs of childcare. This study identified some lone parents who had managed to increase hours or find work, often on a part-time basis, and noted that those were more likely to have children aged four or over, enabling them to fit work hours around school or nursery hours (Clarke, 2014).

In terms of living standards, the Ipsos MORI survey showed that lone parent households were statistically significantly more likely than all respondents to have reduced spending on essentials and non-essentials (Finlay and Hill, 2014).

Disability

Recipients of disability-related benefits are exempt from the benefit cap. This is in recognition of the additional financial costs related to disability and the fact that disabled people may have less scope to reduce spending patterns or make the choice to return to work (DWP, 2012a; 2016). The exempt benefits include: Disability Living Allowance (DLA) (or its replacement, Personal Independence Payment); Attendance Allowance; Industrial Injuries Disablement Benefit; the support component of Employment and Support Allowance; and the limited capability for work-related activity element of Universal Credit. Under the new and lower benefit cap, any household including a claimant entitled to Carer's Allowance or Guardian's

Allowance, or the equivalent group under Universal Credit, is also exempt from the benefit cap. This follows a high court judgment that failure to exclude unpaid carers constituted a breach of Article 14 of the European Convention on Human Rights (EHRC, 2016).

However, the DWP's 2012 EIA acknowledges that being a recipient of a disability-related benefit is only one potential way of defining disability. While Stat-Xplore does not contain any data on the number of disabled claimants that are affected by the benefit cap, the 2012 EIA uses a broader definition of disability in its internal modelling, estimating that around half of affected households will contain somebody who is 'classed as disabled under the Equality Act' (DWP, 2012a). Similarly, in the Ipsos MORI survey of capped claimants, 40% self-reported a 'limiting long-term illness, health problem or disability' in their household that did not entitle them to a disability-related benefit that could exempt them from the cap (Finlay and Hill, 2014).

Particular problems may be experienced by self-reported, disabled, capped claimants who are not entitled to claim disability-related benefits. Finlay and Hill (2014) found that disabled claimants reported a lower inclination to seek work as a response to the benefit cap, and those who did apply for jobs reported less success in overcoming the barriers to finding work. As a result, in the second wave of the survey, those with a self-reported limiting health problem or disability were statistically significantly less likely to state that the reason they were no longer being affected by the benefit cap was because they had found work (Finlay and Hill, 2014).

Regarding living standards, those who reported a self-defined limiting health problem or disability were statistically significantly more likely to have spent less on essentials as a response to the benefit cap (Finlay and Hill, 2014). In a qualitative study, several of the families who reported particular difficulties discouraging them from contemplating the logistics of moving to a lower-rent area as a response to being capped, also reported experiences of ill health, seriously ill children, stress or other family crises (Clarke, 2014).

Some claimants could respond to being capped by starting to claim a disability-related benefit that the household, for whatever reason, had not claimed in the past despite being entitled to it. An IFS report in 2014 noted that of the 79,000 households that had been capped since the policy's introduction, 12,000 had become exempt due to a new disability benefit claim. The authors argued that at least some new claims could have been a direct result of them being capped rather than a result of a new disability (Emmerson and Joyce, 2014).

There is some indicative evidence that this has happened in some cases. For instance, in a case study examining how local authorities had worked with capped claimants, Clarke and Williams (2014) found that some households reported having a child eligible for DLA, but only started claiming to avoid the benefit cap. Similarly, Finlay and Hill's survey of capped claimants showed that around 49% of those who reported a 'limiting health problem or disability' were no longer affected in the second wave of the survey as they had started to receive other benefits, which exempted them from the cap (Finlay and Hill, 2014).

Race

The evidence suggests that ethnic minority households are disproportionately impacted by the benefit cap. The 2012 EIA estimated that 40% of affected households would contain someone from an ethnic minority, compared to only 17% of Jobseeker's Allowance claimants (DWP, 2012a). Finlay and Hill (2014) found that 37% of sampled households under the 2013 cap were from an ethnic minority background. Similarly, an analysis of Citizens Advice caseload showed that 37% of clients in England who had sought advice about the benefit cap were from an ethnic minority background, more than twice the ethnic minority share of the overall population (14%) (Citizens Advice, 2015a). Unfortunately, the 2016 EIA did not seek to quantify the number of ethnic minority capped households due to 'unreliability of the recording of ethnicity in benefits administrative data' (DWP, 2016).

The literature highlights two factors to explain the disproportionate impact on ethnic minority claimants. Firstly, there is a greater impact on larger families, which implies that those ethnic groups with larger family sizes on average are more likely to be affected. The EIA cites ONS statistics showing that Bangladeshi, Pakistani and Indian households are generally larger than any other ethnic group (DWP, 2012a).

Secondly, a larger proportion of affected claimants are in London, which has an ethnically diverse population, and these claimants also incur a substantially higher cash loss compared to claimants in the rest of the country due to higher housing costs (Beatty and Fothergill, 2016a; DWP, 2012a; 2016). However, the 2016 benefit cap adopts a 'tiered approach' with a higher cap for London households. This has resulted in a more equitable distribution of capped households, with only approximately 22% of the caseload being in London, compared to around half under the 2013 cap (Beatty and Fothergill, 2016a; DWP, 2012a; 2016). This could lead to a smaller impact on ethnic minority households (DWP, 2016). Due to the higher proportion of ethnic minorities in London, the 2016 benefit cap could therefore lead

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to a smaller impact on this group relative to other groups, though the absolute number of affected ethnic minority households will be larger (DWP, 2016).

There is some evidence that ethnic minority households respond differently to other households to being capped. A qualitative research report identified that a number of affected claimants in higher rent areas had chosen to stay in their accommodation despite being capped. Some of these included immigrants with little knowledge of other parts of the country, who were keen to stay in their local communities and close to family and friends with whom they shared a common language and culture (Clarke, 2014). However, there is also evidence that ethnic minority claimants responded more positively by moving into work. Finlay and Hill (2014) found that those from an ethnic minority background were more likely to have looked for work, and subsequently report having made 'a great deal' of progress in overcoming the barriers to work. In an analysis of the employment outcomes of capped claimants, ethnicity was not considered as a possible variable to include in the dataset due to a number of missing records (DWP, 2014a).

Sexual orientation

This review identified no evidence that specifically explored the impact of the benefit cap in regard to sexual orientation.

Religion or belief

Government reports state that 'there may be some religions with a high prevalence of large families that are more likely to be affected by the benefit cap' (DWP, 2016; 2017b). Similarly, other papers made passing reference to this, but none with sufficiently strong quality data or qualitative evidence to be included in this review.

Gender reassignment

This review identified no evidence that specifically explored the impact of the introduction of the benefit cap in regard to gender reassignment.

Pregnancy and maternity

Neither EIA contains any analysis of the impact on this protected group. However, in its equality analysis for the draft Universal Credit (Benefit Cap Earnings Exception) Equality and Human Rights Commission – www.equalityhumanrights.com

Amendment Regulations 2017, the DWP acknowledged that pregnant women and new mothers, particularly single mothers, may find it harder to increase their working hours in order to meet the higher earnings exception threshold (DWP, 2017b).

The evidence is also sparse in the wider literature. One exception is the qualitative study by Clarke (2014) of the first year of the benefit cap, which notes that one interviewee found it difficult to get a job due to being pregnant. It also reports that several families found it difficult to contemplate the logistics of moving house as a response to the cap, due to facing difficulties relating to pregnancy.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of the introduction of the benefit cap in regard to marriage and civil partnership.

3.6 Conclusions and evidence gaps

This review finds that the primary impact of the benefit cap is financial, with families reducing spending on essentials. To a lesser extent, the cap also results in an increase in transitions into employment and relocations to lower rent areas. The major mitigating factor is Discretionary Housing Payments (DHPs), which will be covered in Chapter 15.

The main affected protected groups are:

- **Age:** Families with dependent children, particularly larger families. This means that adults aged 25–44 and their children are disproportionately affected.
- **Sex:** Of families affected, an overwhelming majority are lone parents, of whom over 90% are women.

Regarding other protected groups, there are a number of evidence gaps. Given that recipients of disability-related benefits are exempt from the benefit cap, the impact on disabled claimants (when defined more broadly, for example, by self-classification rather than benefit entitlement) has been underexplored in the literature. This may be problematic given that indicative evidence suggests that the additional financial costs related to disability may reduce the scope for changing spending patterns and that structural barriers may prohibit the choice to return to work or relocate to cheaper accommodation.

Furthermore, while it is well understood in the literature that larger families and households in London are disproportionately affected by the benefit cap, there is little concrete evidence that explores the specific impacts and experiences in relation to ethnicity and religion or belief, other than studies noting the general assumption that some ethnic minorities and religious groups may tend to have larger than average families and be more likely to live in London.

Finally, there is a complete lack of evidence on a number of protected groups including pregnancy and maternity, gender reassignment, sexual orientation, and marriage and civil partnership.

More broadly, it should be noted that the majority of literature explores the impact of the higher 2013 benefit cap, while the lower and two-tiered benefit cap introduced in 2016 is still not thoroughly examined in the literature. While the general differences between the two benefit caps are fairly well understood, in particular the extension to smaller families and to areas outside London, the individual experiences and the behavioural responses to the new benefit cap have still not been comprehensively examined.

4 | Carer's Allowance

4.1 Introduction

Carer's Allowance (CA) is a taxable, non-means tested source of financial income available for carers of severely disabled people. Carers must be over the age of 16, meet residence requirements, and not be in full-time education or in gainful employment earning more than £110 a week (Kennedy, 2016). Changes to CA under the Care Act 2014 came into force in England from 1 April 2015. The main change placed responsibility for carers onto local authorities, as part of a nationwide localisation scheme. Local authorities became duty bound to identify carers within their area, carry out an assessment of needs and provide the services required by carers (Betts and Thompson, 2016, p. 23). The Care Act 2014 was originally intended to be rolled out in two phases. Phase 2, which includes the introduction of a cap on the costs of care that an individual pays, has now been pushed back from April 2016 to April 2020.

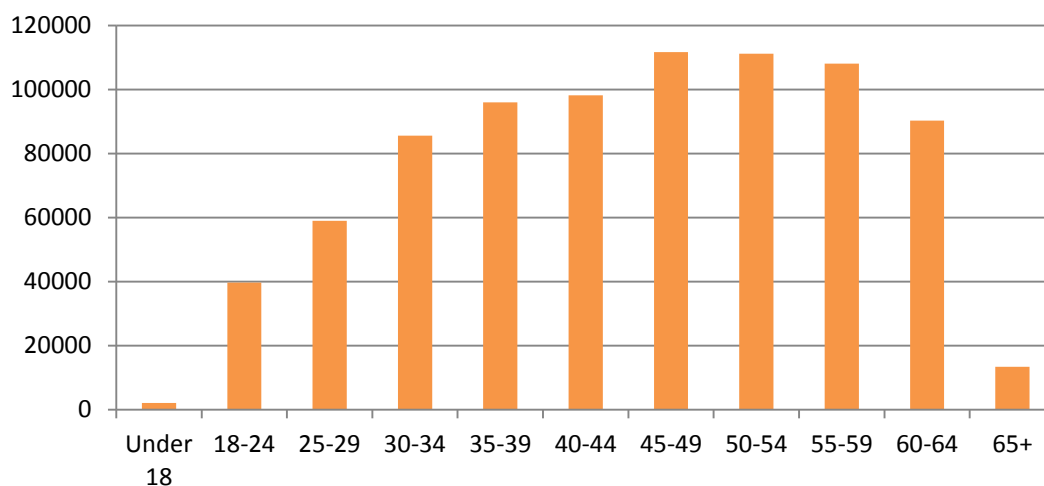
In England, additional changes under the Care Act 2014 included broadening the eligibility criteria for respite care breaks that would allow carers to maintain personal relationships, engage in work, training and education, or participate in recreational activities. However, the Scottish and Welsh Governments have adopted slightly different approaches. In Scotland, CA has been wholly devolved to the Scottish Parliament since 2016. The Carers (Scotland) Act 2016, which will take effect in April 2018, aims to provide young carers with further support so that they can enjoy childhoods similar to their peers (Betts and Thompson, 2016, p. 30). Scotland is also set to bring CA into line with Jobseeker's Allowance payment amounts (Simpson *et al.*, 2017, pp. 57–59). In Wales, the Social Services and Wellbeing (Wales) Act 2014 came into effect in April 2016. This brings together the duties and functions of local authorities to improve the wellbeing of carers and those who need care (Betts and Thompson, 2016, p. 32).

4.2 Data on Carer's Allowance

The most recent DWP claimant data (May 2017) shows that 815,164 individuals were then in receipt of CA, a higher figure than in the past. For example, in August 2014, 692,000 people had been in receipt of CA, which was a 6% increase on the previous year (Citizens Advice, 2015c, p. 2). 72% of these recipients were female.

There are differences between the number of people eligible for CA and the actual number of recipients. The most recent DWP data indicates that 413,653 individuals were entitled to CA in May 2017, but were not in receipt of payment, and that the majority of these were women (59%). Those aged 45–9 are more likely than other age groups to be in receipt of CA, and the vast majority of all recipients are of working age (18–64). Most recipients are the partner of the person needing care; 36% are in a couple with no children, and 39% in a couple with children. Family Resources Survey data (2015–16) shows that the majority of those in receipt of CA are White (89%) and that 54% of recipients report that they are disabled.

Figure 4.1 Number of individuals in receipt of Carer's Allowance, by age group



Source: DWP Stat-Xplore (August 2017).

In March 2016, the Northern Ireland Assembly estimated that there were around seven million informal or family carers in the UK, contributing £130 billion per year to the economy (Betts and Thompson, 2016). In 2016, the Carers Trust found that 69% of carers who responded to its survey had noticed no difference in benefits or services since the Care Act 2014 was introduced (Betts and Thompson, 2016, p. 7).

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The same survey found that 65% of respondents had not received a CA assessment and 34% of those who had been assessed did not find the assessment helpful (Betts and Thompson, 2016).

4.3 Density and quality of evidence

Charities supporting carers, including Citizens Advice, Age UK and Carers UK, have published a large amount of research on CA. Citizens Advice (2015c) looked at the role of CA in supporting unpaid care in 2015; Age UK (2016) analysed case studies of carers over 50 and the barriers they face; and the Centre for Responsible Credit (Gibbons, 2017) assessed the role of community care support in England. An in-depth review of CA was published by the Northern Ireland Assembly, which provided a comprehensive overview of the reform changes and impact across the UK (Betts and Thompson, 2016).

As CA is now a devolved benefit, it is the responsibility of individual local authorities to provide evidence of the impact on claimants. This has resulted in less standardised evidence collection, and the literature available to assess the impact of this reform varies. The evidence available for Scotland and Wales is also limited although the Scottish Parliament Information Centre briefing on CA lays out the changes to the system in Scotland (Georghiou and Berthier, 2016; Simpson *et al.*, 2017, pp. 57–59).

4.4 Impact on protected groups

Age

Until 2002, CA could not be claimed by those aged 65 or over, although it remained payable to those who were eligible immediately prior to their 65th birthday. From 28 October 2002, however, the upper age limit for claiming CA was abolished. Ministers in the 2010 Coalition Government stated that they had no plans to amend the rules for pensioners eligible for CA (Kennedy, 2016). Carers can be automatically eligible for other welfare benefits, known as 'passporting'. However, pensioners are not eligible for passported carer's benefit. Age UK and Carers UK reported that this rule caused carers a 'sense of profound grievance' and called for it to be reformed. Their

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report also proposed the introduction of a carer's private pension credit to be paid by the UK Government, to compensate those who may not have had an opportunity to save for a private pension due to caring responsibilities (Age UK and Carers UK, 2016).

Young carers under the age of 18 currently do not receive any type of allowance or benefit. It is the responsibility of local authorities to support young carers through local funding and third sector organisations. As they do not receive CA, it is not possible to provide data and evidence of their experience. However, as noted above, the Scottish Government acknowledged the role of young carers in the Carers (Scotland) Act 2016; an estimated 44,000 young carers in Scotland will be eligible for support under this legislation at the age of 16 (Betts and Thompson, 2016).

Sex

This review identified no evidence that specifically explored the impact of the changes to CA in regard to sex. However, since 72% of CA recipients are female, any welfare reforms will have a significant gender impact. Despite this, there is little or no evidence that provides a gendered perspective, constituting an evidence gap.

Disability

Over half of CA recipients self-report as disabled and there is evidence that carers can suffer from additional physical and mental health problems, sometimes as a result of caring. A regional needs assessment in Halton in North West England found that the health of carers was worse than that of non-carers. An analysis of national and regional census data and national surveys found that only 10% of the 15,010 carers in the region were known to their GPs, while 17% had a disability that limited their everyday lives (McAteer, 2016).

The NHS National Survey of Carers in 2015 (which had 4,500 respondents) found that 76% of respondents were concerned about the impact of caring on their own health (McAteer, 2016). The changes to CA under the Care Act 2014 mean that carers now have access to social services home respite care. This can be beneficial, since 53% of carers surveyed in 2015 were concerned about the impact of caring on the relationship they had with the person they cared for, while 61% were worried about the impact that caring would have on their relationship with friends and family. 53% of those surveyed had used the respite care system. However, of these, just

27% had found it a positive experience and 33% had stopped using the service due to concerns about quality (McAteer, 2016).

Financial stress can exacerbate mental health problems (Unum, 2016). Withdrawal from the labour market and the stigma associated with receiving benefits can also be detrimental to the mental health of carers (Singleton and Fry, 2015). One study reported that delays would make CA claimants liable to pay for care costs. Citizens Advice found that CA payments were insufficient to enable carers to manage a household budget due to the delays, administrative issues, allowance amounts and lack of time for part-time work due to the required 35 hours of care giving (Citizens Advice, 2015c). This research also highlighted other issues raised in relation to CA, including the level of allowance compared to real income and the fact that carers were unable to participate in education, work or training programmes. Rises in minimum wages pushed the income of some carers over the £110 limit and have caused financial issues for many carers. Almost 60% of carers surveyed by Citizens Advice said they were close to breaking point, and 25% of those had sought medical help as a result of this stress. The National Survey of Carers in 2015 found that 45% of respondents found financial worries caused by low income and CA were affecting their health (Citizens Advice, 2015c).

The Children and Young People's Commissioner Scotland published research in 2017 which found that young carers with high levels of responsibility are less happy, sleep less and they are more likely to report more stress-related factors and negative health symptoms than those with lower levels of responsibility (Children and Young People's Commissioner Scotland, 2017).

Race

This review identified no evidence that specifically explored the impact of the changes to CA in regard to race. The Scottish Government's Carer Benefit Advisory Group, however, noted that attention needs to be paid to how digital information about the Carers Allowance Supplement need is conveyed, noting concerns about its accessibility. In particular, they note that carers, and particularly older carers from ethnic minority communities, have a preference for face-to-face support, as do Gypsies and Travellers (Disability and Carers Benefit Expert Advisory Group, 2018).

Sexual orientation

This review identified no evidence that specifically explored the impact of the changes to CA in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of the changes to CA in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of the changes to CA in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of the changes to CA in regard to pregnancy and maternity.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of the changes to CA in regard to marriage and civil partnership.

4.5 Conclusions and evidence gaps

This review finds that CA has had the greatest impact on the mental and physical health of carers who have struggled with changes to financial support. The stress of budgeting household income and caring for a disabled person has often been detrimental to their mental health. Additionally, pensioners who receive CA also struggle as they are unable to passport to other benefits.

The main affected protected characteristics are age and disability. There is a complete lack of specific evidence on a number of protected groups, including: sex;

race; sexual orientation; religion or belief; gender reassignment; pregnancy and maternity; and marriage and civil partnership.

5 | Council Tax Benefit

5.1 Introduction

In April 2013, Council Tax Support (CTS) was replaced by Council Tax Benefit (CTB), simultaneously known as Council Tax Reduction (CTR), a reform first announced in the Coalition Government's 2010 Spending Review. Responsibility for its administration was devolved to local authorities, with CTB policy now becoming the responsibility of the Department for Communities and Local Government (Ollerenshaw, 2016). In England, the 326 local authorities devised their own council tax schemes based on receiving a reduction in funding from the UK Government of 10% (Ollerenshaw, 2016). They were able to change council tax schemes on an annual basis and determine the difference in tax payments for all members of the community. However, they were required to maintain levels of support for pensioners while balancing other spending.

CTB was also devolved to a local level in Wales and Scotland, and there was also a 10% funding cut in both countries. However, unlike in England, the Welsh Assembly and Scottish Government rather than local authorities met the 10% funding cut. Thus claimants in Scotland and Wales did not face as many changes (Bushe *et al.*, 2014). The Scottish Government further extended the child allowance in the Council Tax Reduction scheme by 25%, benefiting 77,000 households by an average of £173 per year (Scottish National Party, 2017). In 2013, 58 (18%) local authorities retained CTB at its previous levels; 232 (71%) required working-age adults to contribute through minimum payments to council tax and 36 (11%) made changes that did not affect CTB claimants (Bushe *et al.*, 2014). Since 2013, the number of councils requiring payments from working-age claimants has increased. In 2015–16, 129 local authorities required residents to pay at least 20% of their council tax, and the number of local authorities retaining the same levels of pre-2013 council tax dropped to 42 (Wilson and Murphy, 2017).

The drivers behind this reform were primarily the savings that could be accumulated by a 10% cut in funding for local authorities. A 2011 impact assessment (IA) of CTB estimated that the national budget would be reduced by £420 million, with the money

being transferred to the Departmental Expenditure Limit (Department for Communities and Local Government, 2011). Additionally, the Coalition Government wanted to provide work incentives to residents and increase the power of local authorities. The Institute for Fiscal Studies and the Joseph Rowntree Foundation (JRF) warned in 2012, however, that these proposals would increase the complexity of CTB, create a postcode lottery system, reduce transparency and could hit poorer families the hardest (Adam and Browne, 2012).

5.2 Data on Council Tax Benefit

Data about CTB claimants is limited, due to the devolution of the scheme. While local authorities retain some data on CTB recipients, there is no national government database that records the demographics of claimants.

Data from the Family Resources Survey (FRS) indicates that there were 5,824,963 benefit users in receipt of CTB in 2015–16. Households with no children made up 67% of CTB, while pensioners, either in a couple or single, made up the largest recipient group (36%). Over 50% of benefit users were aged over 55, with those aged 18–24 comprising the smallest recipient age group. However, there is limited data on the demographic profile of recipients, except in Wales.

Each local authority decides which residents are the most vulnerable and should be protected from enforced minimum payments. Some local authorities introduced minimum payments for working-age claimants, as a way of making up the 10% lack in funding. The particular issues faced by disabled residents and carers are often taken into consideration and these groups have not faced as many changes to their CTB. In the 20156 FRS, 69% of CTB claimants self-reported as disabled, making up a large majority of CTB recipients.

Each local authority begins from a different tax budget starting point and responds in a different way to the situation. One early assessment by the New Policy Institute (NPI) noted that although deprived areas would be hit by this new scheme, low-income families living in affluent areas would suffer more (Paskins, 2010). A later NPI report found that 69% of local authorities that had made changes and charged minimum payments had experienced a decrease of council tax collection rates (NPI, 2014a).

5.3 Density and quality of evidence

Most of the literature we have reviewed has been published by government departments, the NPI and the JRF. A few articles focusing on the impact of CTS on lone parents have been published by Gingerbread. This evidence focused mainly on changes to local authority provision in England, rather than in Wales or Scotland, where the scheme was implemented in different ways. Reports and other publications by third sector organisations, notably the Child Poverty Action Group, have tended to highlight the adverse effect that CTB has had on children and lone parents. Furthermore, NPI has produced an annual report highlighting the issues caused by CTB and additional benefit cuts.

An equality impact assessment (EIA) was carried out in 2012, and since that date EIAs have been carried out at a regional, rather than a national, level. In 2016, an independent review of local CTB schemes was published that considered the differences between schemes in England and Wales (Ollerenshaw, 2016). Significantly, this independent study stated that the impact of CTB cannot 'properly and confidently be arrived at by looking at it in isolation due to its interaction with welfare changes and socioeconomic shifts' that were beyond the remit of the report (Ollerenshaw, 2016, p. 21). Additionally, the data held by the UK Government about CTB schemes is so limited, apart from the fluctuating minimum payments, that even local authorities do not know how much funding is provided for CTB and their subsequent budgets. The Welsh Government, however, has successfully collected sophisticated data referring to the CTB and produced annual reports (Ollerenshaw, 2016).

To date, no attempt has been made to collate the evidence presented in from the annual EIA and IA reports from all the local authorities in each country. This report has included a range of data, but has not combined all the data from these assessments. The lack of a national CTB database means that the demographics of those most adversely affected cannot be significantly highlighted. Lone parents, low-income working-age households and, in some cases, disabled recipients are most likely to be adversely affected by these reform changes, whereas pensioners have been protected from the impact of all the reforms by local authorities.

5.4 National impact

A report by NPI (2016) found that by the time 2016–17 CTB annual changes had been announced, 2.2 million families had been negatively affected. In the first year of CTB, families paid £145 in council tax payments on average, rising to £167 in 2015–16 and £169 in 2016–17.

One of the aims of localising CTB was to reduce the national budget. In this regard, the evidence suggests that CTB has been somewhat successful due to the 10% in national expenditure on council tax. There were hidden costs as the implementation of CTB involved additional administrative work and collection rates fell. In 2015, it was reported that 24 out of 33 London boroughs continued to charge residents who were deemed too poor to pay. This resulted in 122,749 residents falling behind on payments, while 102,204 residents faced court proceedings after falling behind on payments, with resultant court costs of £8.5 million. The number of court summons more than doubled between 2013–14 and 2014–15 (Ashton *et al.*, 2015). In 2016, court costs for failure to pay council tax were reported at £8.9 million and the number of residents referred to bailiffs increased by 51% (Ashton *et al.*, 2015). Nationally, court costs relating to council tax payment failure increased from £210 million in 2012–13 to £280 million in 2015–16 (Ayrton, 2016).

Wales

In Wales, Council Tax Reduction Schemes (CTRS) replaced CTB, a similar localised council tax scheme, with applications for CTRS to local authorities, 'passporting' available and advice provided from Citizens Advice (Welsh Government, 2013). In the schemes' first year, applications dropped by 1.3% and expenditure fell by £2.3 million.

The Welsh Government has regularly recorded the changes to CTRS and published an annual report. The most recent data (for March 2017) highlights the decrease in caseload for working-age recipients. Between March 2016 and March 2017, the number of cases fell by 2,991 (1.7%). It was suggested that this was due to financial improvement and employment resulting in people exiting the benefit system (Welsh Government, 2017b). The number of pensioner cases also fell by 3.3% in the same period, due to the pension age for women rising to 65. Most recipients of CTRS were passported and also received Jobseeker's Allowance, Employment and Support Allowance (ESA), Income Support or Pension Credit. The most commonly

passported group in March 2017 were those receiving ESA (25.8%), an increase of 1.6% on March 2016.

In recent years, single individuals with no dependants comprised the largest recipient group of CTRS. In March 2017, 55,356 single individuals received CTRS, a 3.3% decrease on March 2016. 46,003 couple-households were in receipt of CTRS (a decrease of 6%). The number of couples and dependent children in receipt of this benefit also fell by 5.6% over this period, while there was a fall of 12.9% in the number of recipients in households with a child under the age of five. This was attributed to low numbers of CTRS households with new births compared to other CTRS claimants (Welsh Government, 2017b).

Scotland

Local authorities reported that there were 490,000 recipients of CTB in Scotland in March 2017. Just over three-quarters were awarded the benefit in full. Those living in higher property bands in Scotland had to pay slightly more than before the changes took effect, but the Scottish Government also takes household income into account. Lone parents often suffered from means-tested CTB awards, since local authorities included child maintenance in household income. However, new regulations in 2017 increased the allowance for a dependent child by 25% to £83.63 a week. As in the rest of the UK, it appears that single adult households and low-paid young people are the groups those most severely affected by CTB changes (Berry and Shaw, 2017). Scottish Government suggests that 525,000 vulnerable households in Scotland, including 200,000 pensioners and 86,000 lone parents, were assisted in meeting their council tax liabilities (McKechnie, 2016).

5.5 Impact on protected groups

Age

The Coalition Government agreed that low-income pensioners could not be expected to seek paid employment to top up their council tax payments. Therefore pensioners would be protected from any changes to CTB as a result of the Care Act 2014 (Department for Communities and Local Government, 2012). However, this meant that only the funds remaining after pensioners had received CTB could be shared

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among younger, low-income recipients, thus penalising the youngest group, perhaps unfairly (Berry and Sinclair, 2011).

An EIA conducted by Maidstone Borough Council in 2016 found that those aged 55–64 received the highest weekly amount on average and those aged 18–24 the lowest, which was in line with the most recent FRS data (Maidstone Borough Council, 2016). An EIA conducted by Northampton Borough Council in advance of the 2016–17 changes found that recipients under the age of 25 were most likely to be adversely affected due to an increase in council tax payments. Consequently, children of low-income families would also be affected. The council intended to enforce these changes while retaining protection for low-income pensioners (Northampton Borough Council, 2015).

While the data indicates that parents with children do not make up a significant proportion of CTB recipients, these households are still vulnerable to council tax scheme changes as additional benefits and finance count towards household income. Receipt of CTB is based on household income and the income threshold can fluctuate yearly.

Disability

On average, working-age disabled people continue to receive a higher amount per week than working-age people without disabilities (Maidstone Borough Council, 2016). Bassetlaw District Council protects severely disabled people by categorising them as a vulnerable class that is not affected by CTB changes. The council's EIA for 2016–17 protected pensioners and disabled people, leaving 774 working-age low-income families affected by the changes and facing increased minimum payments (Bassetlaw District Council, 2015). However, Northampton Borough Council found that its 2015–16 CTB scheme adversely affected disabled working-age households, adding that the proposed changes could place an additional strain on its finances. This was also due to the fact that a CTB reduction would not lead to other benefit increases (Northampton Borough Council, 2015). However, there is little evidence to suggest that the majority of local authorities do not continue to protect disabled residents and maintain the level of CTB.

Race

This review identified no evidence that specifically explored the impact of the introduction of CTB in regard to race.

Sex

Maidstone Borough Council (2016) reported that women made up a higher proportion of the caseload (69%), but argued that the gender difference was due to 'the factors relating to circumstances which directly affect the calculation' of CTB rather than to the sex of the claimant. Since most lone parents are female, we can assume that the majority of lone parents affected by CTB are women. Nonetheless, there is limited evidence available on this protected characteristic.

Lone parents

The complex nature of a localised system also means that local authorities can decide how to calculate income measurements and there are often disputes about whether child maintenance should be included or excluded from these calculations. Gingerbread reported in 2015 that 92% of English councils did not include child maintenance payments in council tax-related income calculations, but this meant that in 26 local authorities single parents faced higher CT than their partners. Gingerbread warned that when local authorities include child maintenance in the calculation, it increases the chances of child poverty and reduces potential revenue savings (Gingerbread, 2015).

The Resolution Foundation estimated in 2013 that the council tax payments of lone parents working part time who had children in childcare and earned the National Minimum Wage would rise on average from £96 to £577 – an increase of 333%. The same report also estimated that payments for lone parents with children but no childcare would increase from £96 to £446, depending on the local scheme in operation (Pennycook and Hurrell, 2013). These significant increases could have a substantial adverse effect on the financial income of lone parent households.

Sexual orientation

This review identified no evidence that specifically explored the impact of the introduction of CTB in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of the introduction of CTB in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of the introduction of CTB in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of the introduction of CTB in regard to pregnancy and maternity.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of the introduction of CTB in regard to marriage and civil partnership.

5.6 Conclusions and evidence gaps

This review finds that the main impact of the introduction of CTB relates to younger claimants and lone parents. Evidence is also provided that shows lone parents often pay more than their couple counterparts, which has a simultaneous impact on the number of women affected by these welfare changes. The available evidence and data are irregular, however, due to the devolved CTB process and the sporadic assessments carried out by local authorities.

The main affected protected characteristics are age and disability. There is some additional limited evidence on sex. There is a complete lack of specific evidence on a number of protected groups, including: race; sexual orientation; religion or belief; gender reassignment; pregnancy and maternity; and marriage and civil partnership.

6 | Disability Living Allowance and Personal Independence Payment

6.1 Introduction

In April 2013, Personal Independence Payment (PIP) replaced Disability Living Allowance (DLA) for disabled people of working age (Kennedy, 2015a). Both benefits were devolved to the Scottish Government in 2016. However, as the administration of these benefits has not yet transferred to Scotland, the data in this section refers to UK benefits.

The PIP assessment covers sensory impairments, developmental needs, cognitive impairments, mental conditions and physical disabilities (Kennedy *et al.*, 2018). PIP involves an application followed by a face-to-face assessment with a non-medical health professional to determine the support required. After the age of 64, older claimants can remain on the DLA system or change to Attendance Allowance (AA). The system was gradually rolled out across the UK and by June 2013 had been introduced for new claims for all parts of Great Britain. The UK Government's expectation was that by late 2017 all remaining working-age DLA claimants would have been given the opportunity to claim PIP (Harris, 2014). To achieve this, since October 2013 the Department for Work and Pensions has used a structured roll-out postcode system to invite working-age recipients of DLA to claim PIP if their claim needs to be renewed. This could be due to new information, if the claimant's fixed term was about to expire, if a child recipient turned 16, or the claimant chose to claim PIP instead of DLA (DWP, 2017i). Since October 2015, all remaining DLA working-age recipients have been invited to claim PIP.

Between July 2014 and October 2014, waiting times for new claimants varied between five and 42 weeks. However, DWP guidelines stated that by the end of the roll-out in July 2017, normal claims were cleared in 11 weeks and claims for terminally ill individuals took just six working days.

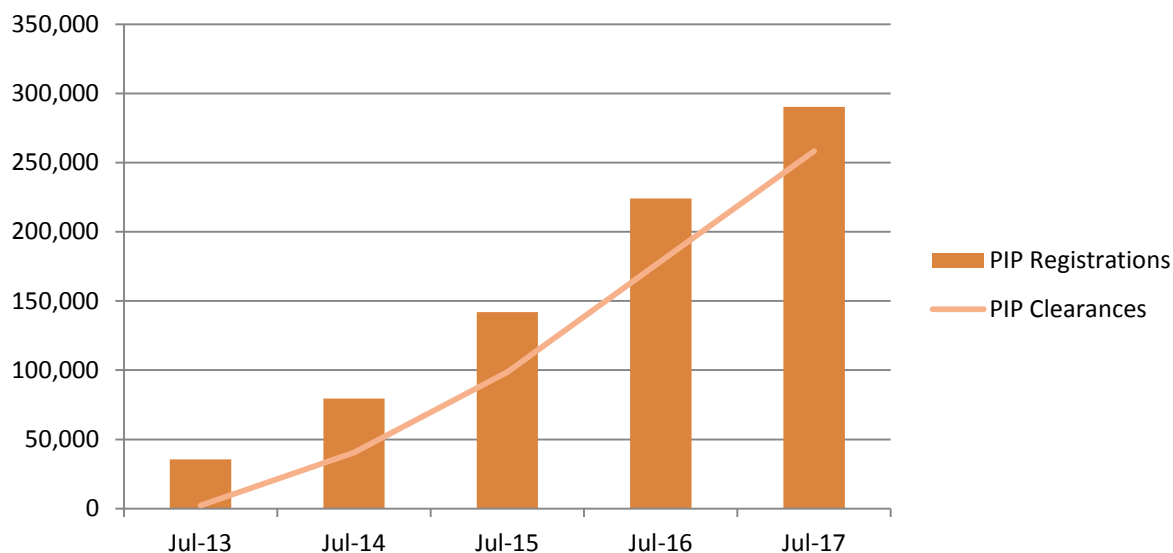
The design of PIP has two principles: to ensure that those who need support, based on an assessment of the impact of their disability upon their independent life, receive

it; and to create a financially sustainable benefit. PIP was forecast to save £780 million during the Spending Review period to April 2015. However, a revised timetable meant that just £640 million a year in savings were achieved. It is still expected to save the DWP £3 billion annually from 2018–19 (Comptroller and Auditor General, 2014). However, the Office for Budget Responsibility (OBR) believes that PIP will not deliver savings relative to DLA (Kennedy *et al.*, 2018; OBR, 2017).

6.2 Data on PIP

At the end of October 2017, 1.6 million PIP claimants received payment in Great Britain, but this figure was expected to rise to 2.9 million by 2021/2 (Kennedy *et al.*, 2018). 3% of the claims were categorised as special care for terminally ill individuals and 37% were reassessed DLA claims. Between December 2015 and October 2016, the number of clearances increased due to the wider roll-out of assessments.

Figure 6.1 Number of PIP registrations and clearances, 2013–17



Source: DWP Stat-Xplore (August 2017).

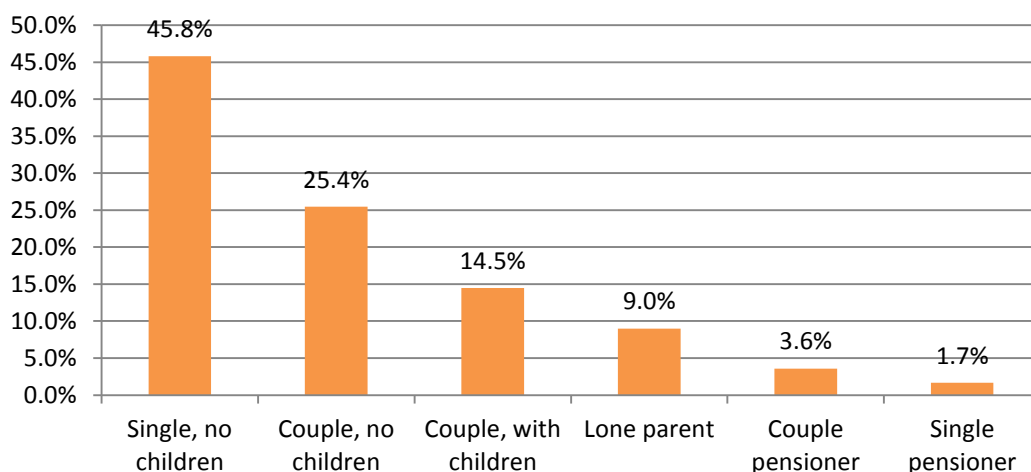
A 2018 UK Government report stated that of around three million PIP claims, 1.1 million (37%) were for DLA claimants reassessed for PIP and 1.9 million (63%) were new claims. Since the roll-out in April 2013, 118,800 (18%) of mandatory

reconsiderations have resulted in the change of an award (Kennedy *et al.*, 2018). The three most common disabilities of PIP recipients were psychiatric disorders (523,728), musculoskeletal conditions (510,768) and neurological diseases (179,329).

The DWP does not collect data on the ethnicity of individuals in receipt of PIP. However, data from the Family Resources Survey (FRS) 2015–16 showed that 93.6% of individuals in receipt of PIP identified as White. Similarly, the DWP does not collect data on the gender identity, religion or sexual orientation of PIP claimants, and this data is not covered by the FRS analysis.

The FRS 2015–16 also showed that the largest group of PIP claimants were single adults without children (45%) and that 54% (804,948) of individuals claiming PIP were female. The largest recipient age group were those aged 60–65 and the smallest groups were those aged 20–24 and 25–29. 65% of recipients were over the age of 45.

Figure 6.2 Proportion of PIP claimants, by household type

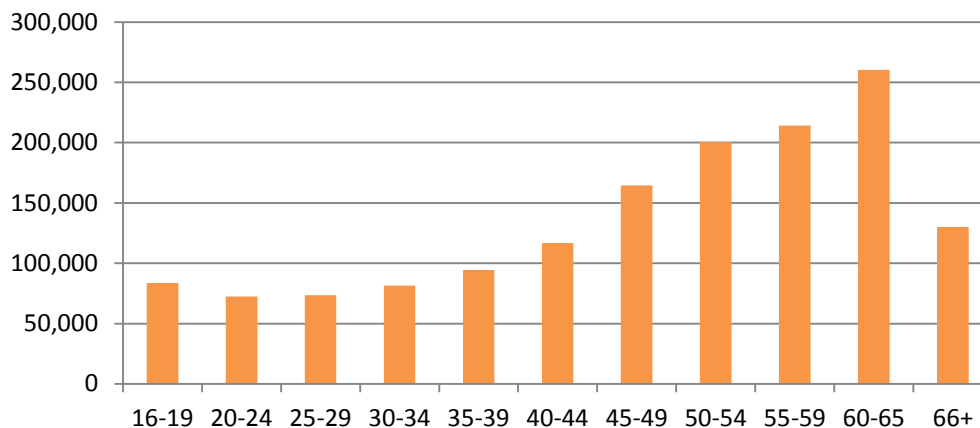


Source: DWP Stat-Xplore (August 2017).

Although the DLA and PIP are not means-tested benefits, there is a connection between unemployment, disability and poverty. According to the most recent Office for National Statistics (ONS) data, working-age adults are twice as likely to be employed as working-age adults with an impairment (69% compared to 33%) (ONS, 2015). Additionally, a higher proportion of disabled people were in part-time

employment. Consequentially, disabled individuals were more likely to be unemployed and in lower-income households (Hartfree, 2014).

Figure 6.3 Number of individuals in receipt of PIP, by age group



Source: DWP Stat-Xplore (August 2017).

6.3 Density and quality of evidence

The evidence about the impact of PIP focuses on the system of application rather than on the actual financial support itself. As PIP was rolled out over a four-year period, the available evidence focuses on the transfer from DLA to PIP and the application experience, rather than on the effects of the reform. The DWP, Ipsos MORI and various independent academics have carried out research to evaluate the ease of application, timescales and assessment process. In 2018, the UK Government published a report that included evidence from a Citizens Advice survey, oral evidence heard in winter 2017 and an independent review by Social Security Advisory Committee chair Paul Gray on the assessment process (Gray, 2017; Kennedy *et al.*, 2018). While this research was beneficial for the adaptations made to the programme, it fails to explain the effect that the introduction of PIP has had on claimants as it focuses on the assessment process.

Part of the evidence from this research on the application process included an analysis of the waiting times for receipt of PIP. These peaked between July and October 2014, causing financial hardship for those waiting. The induced stress and financial hardship have been commented on and make up the bulk of evidence about PIP (Harris, 2014; Citizens Advice; 2015d; Gray, 2014). Some evidence was

also produced on the issues raised about the face-to-face assessment and the 'passporting' of PIP benefit that freezes other financial incomes.

6.4 Impact on protected groups

Disability

As DLA and PIP are welfare benefits designed for disabled members of society, this protected characteristic is covered extensively in the literature. As previously mentioned, however, the evidence focuses on the application experience and impacts of increased waiting times for PIP recipients.

Macmillan Cancer Support responded to an independent review of the PIP assessment service by highlighting the impact that delays in payments could have on vulnerable disabled individuals. In a survey of Macmillan benefit advisers, 30% knew of someone who had died while waiting for their benefits, 48% found patients who could not afford to feed themselves, and 59% reported that delays had meant individuals were not able to heat their homes (Macmillan Cancer Support, 2014; Kennedy, 2015b). Citizens Advice reported that as financial support is a source of direct help for those who receive it, it also offers indirect support for families and carers of the recipient. The eligibility for PIP also provides 'passporting' for other means-tested benefits and exemptions from non-dependent deductions in Housing Benefit and Council Tax Support (Citizens Advice, 2015d). However delays in PIP payments result in a freeze of all other connected benefits.

In 2017, NatCen reported on the experiences of PIP for people with sensory loss. It found that the application process was an overwhelmingly negative experience for claimants. The problems included: inaccessible correspondence and PIP2 form for sensory impaired claimants; poor quality assessors; and a need to produce evidence of disability that was particularly distressing for some claimants (Davies *et al.*, 2017). In 2017, a high court decision found that PIP mobility component regulation changes, which affected those with psychological distress, were unlawful (Disability Rights UK, 2018).

The Scottish Government reported that the most significant loss is for claimants of the higher care and higher mobility rate of DLA who were disallowed PIP when re-assessed (Scottish Government, 2017a). The Scottish Government (2017a) further

estimated that while 45% of claimants may see their awards increased, 44% were likely to see their awards reduced or ended prior to appeal.

Age

DLA was gradually replaced by PIP for people aged 18–64 after April 2013. Those aged 65 and receiving DLA were not reassessed and remained recipients of the benefit as long as they remained eligible. Those who were assessed for the first time and were aged over 65 would be able to access the daily living and mobility component of PIP, but would not be eligible for the full PIP allowance, instead claiming Attendance Allowance (AA) (DWP, 2013c). A Joseph Rowntree Foundation report assessing the relationship between disability and poverty in later life found that the dual systems of DLA and AA, while they are not connected and do not overlap, are good at using limited resources to minimise the number of old people falling into poverty. However, the systems are less successful at protecting already poor, disabled and elderly claimants from falling into deep poverty (Hancock *et al.*, 2016).

Other research has blamed waiting times for the adverse effects of the changes to the benefit. Age UK warned that delays to DLA payments and changes in circumstances were linked to periods of hardship for those aged over 64. Some pensioners were expected to travel long distances to reach assessment centres and applications were delayed for up to nine months, which resulted in the loss of linked means-tested benefits. Families and charities were often relied upon for support during these periods (West, 2014).

Race

This review identified no evidence that specifically explored the impact of the introduction of PIP in regard to race.

Sex

This review identified no evidence that specifically explored the impact of the introduction of PIP in regard to sex.

Sexual orientation

This review identified no evidence that specifically explored the impact of the introduction of PIP in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of the introduction of PIP in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of the introduction of PIP in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of the introduction of PIP in regard to pregnancy and maternity.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of the introduction of PIP in regard to marriage and civil partnership.

6.5 Conclusions and evidence gaps

Since DLA and PIP are designed to assist disabled people, the literature focuses on this protected characteristic. Disabled people have had diverse experiences with the changeover from DLA to PIP. The evidence review included sources on the experience of those with sensory impairments and terminal illnesses. It also provided evidence about older disabled people, who can either remain on the DLA system or transfer to AA. There is an important gap in evidence about the lived experience of PIP claimants post-assessment, as opposed to how they experience the application and assessment processes.

The main affected protected characteristics are age and disability. There is a complete lack of specific evidence on a number of protected groups, including: sex; race; sexual orientation; religion or belief; gender reassignment; pregnancy and maternity; and marriage and civil partnership.

7 | Employment and Support Allowance and the Work Capability Assessment

7.1 Introduction

Employment and Support Allowance (ESA) offers financial support for people with a health condition or illness that prevents them working. It was introduced for new claimants from October 2008, and in late 2010 for claimants of previous incapacity-related benefits, such as Incapacity Benefit, Income Support by virtue of a disability and Severe Disablement Allowance. There are two forms of ESA: contributory ESA, for those with sufficient National Insurance contributions; and income-related ESA, which is means tested.

Both new and reassessed claimants typically undergo a Work Capability Assessment (WCA) to determine eligibility for ESA.⁶ WCAs are carried out by an approved healthcare professional, consider an individual's physical and mental capabilities, and concentrate on the functional effects of an individual's condition rather than the condition itself. Applicants are usually assessed during the first 13 weeks of their claim. There are three possible outcomes of a WCA: the work-related activity group (WRAG), which offers support in preparing for work via Jobcentre Plus or the Work Programme; the support group (SG), for those unable to work; and the fit for work group (FFW), for those not eligible to claim ESA. Claimants in both the SG and WRAG are periodically reassessed to determine whether their functional ability has improved or deteriorated since their last assessment, and whether they still remain eligible for ESA.

Claimants who disagree with the outcome of their work capability assessment can appeal the decision. From October 2013, claimants have been able to apply for a mandatory reconsideration (MR). This is when the evidence for the original decision is reviewed by a decision-maker within the Department for Work and Pensions (DWP).

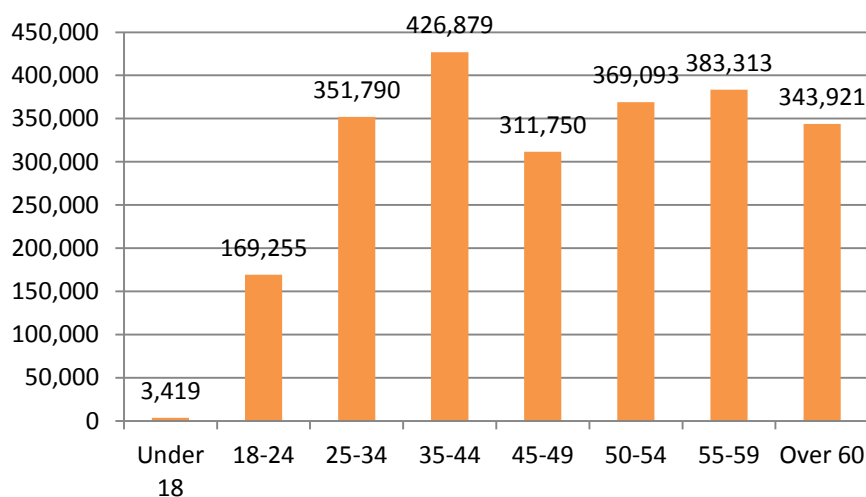
⁶ Some claimants may not require a face-to-face assessment, and may be assessed on the basis of their capability to work questionnaire (ESA50 form).

Since April 2013, income-related ESA has been gradually replaced by a 'limited capability for work element' as part of the roll-out of Universal Credit. A lower rate is paid to those with a 'limited capability for work' (equivalent to the WRAG) and a higher rate is paid for those with a 'limited capability for work-related activity' (equivalent to the support group). Contributory ESA remains as a separate benefit.

7.2 Data on Employment and Support Allowance

In May 2017, 2,359,415 individuals were in receipt of ESA. Of these, 41% (957,356) were reassessed claimants. Of all ESA claimants, 52% (1,225,135) were male. As shown in Figure 7.1, the highest proportion of ESA claimants is aged between 35 and 44. Since physical disabilities typically increase with age, recipients of incapacity-related benefits in the UK have typically tended to be older. However, increasing proportions of young people, and women, claim incapacity benefits (Kemp and Davidson, 2010). Correspondingly, evidence from Holmes *et al.* (2015) suggests that the caseload proportion of older men receiving out-of-work incapacity-related benefits has fallen sharply, while the proportion of younger claimants (aged 16–34) has increased.

Figure 7.1 Number of ESA claimants, by age group



Source: DWP Stat-Xplore, May 2017.

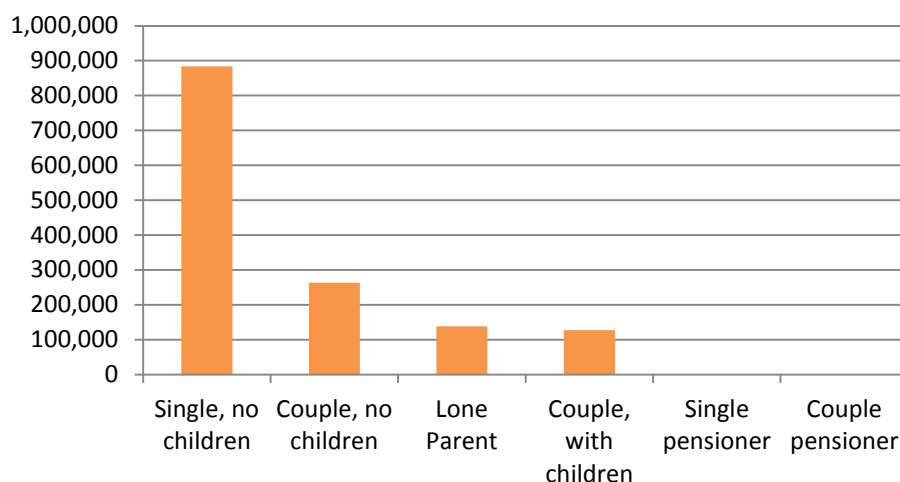
DWP administrative data shows that in May 2017 the vast majority (49%) of ESA claimants' primary condition related to mental health. Evidence shows that there has Equality and Human Rights Commission – www.equalityhumanrights.com

been a marked increase in the proportion of claimants with primary diagnoses relating to mental health conditions, such as stress and depression, and a corresponding decline in those with physical health conditions (Beatty and Fothergill, 2013a; Holmes *et al.*, 2015; Kemp and Davidson, 2010). Data from the Family Resources Survey (FRS) (2015–16) suggests that only 7.9% of the self-reported disabled population in the UK were in receipt of ESA.

While there has been significant change in the characteristics of incapacity-related benefit claimants, the regional distribution has stayed fairly consistent. Claimants are strongly concentrated in the North of England and in many old industrial areas (Beatty and Fothergill, 2016b; Holmes *et al.*, 2015; McVicar, 2011).

DWP administrative data shows that the vast majority (89%) of ESA claimants in May 2017 were reported as being White. Data from the FRS (2015–16) shows that 2.9% (1,279,269) of the UK population who identified as White or White British were in receipt of ESA. This is equal to the proportion of the Black or Black British population (41,518). Proportions are, however, smaller for all other ethnic groups, with only 2.5% (13,629) of mixed/multiple ethnic groups and only 1.4% (44,574) of Asian/Asian British reported as being in receipt of ESA.

Data from the FRS (2015–16) also shows that the majority (64%) of ESA claimants were self-reported as single, with no children (Figure 7.2). The number of pensioners claiming ESA, as shown in Figure 7.2, is likely to be low due to retirement and, by definition, being in receipt of a pension, as well as because of their eligibility for other benefits such as Attendance Allowance from the age of 65.

Figure 7.2 Number of ESA claimants, by family type

Source: Family Resources Survey, 2015–16.

Neither the DWP nor the FRS holds information on the gender reassignment, sexual orientation and/or religion or belief of ESA claimants.

7.3 Density and quality of evidence

There is a relatively large body of evidence on the impacts of the introduction of ESA, much of which focuses on the WCA. Much of this evidence comes from DWP-commissioned evaluations (Barnes *et al.*, 2010; 2011a; 2011b), as well as independent reviews (Harrington, 2010; 2011; 2012; Litchfield, 2013; 2014). There is some additional qualitative research and analyses of survey data that explore the experiences of ESA applicants, as well as supporting service providers. Much of the evidence identified takes a UK-wide approach, but some is specifically relevant to services in Scotland.

Despite the relatively large evidence base, few studies have specifically looked at the impact of ESA on protected groups. The exception to this, of course, is the impact on those with a disability, for which all the evidence is relevant by the nature of the benefit.

In addition to evidence regarding the introduction of ESA and the WCA, this review also identified some evidence on the impacts of two additional reforms; namely the limiting of contributory ESA to one year for those in the WRAG, and the removal of

the additional work-related activity component for new ESA claimants who are placed in the WRAG. This evidence predominantly comes from the DWP's own equality impact assessments.

We begin by presenting the evidence on the impacts ESA has on disabled people and then outline the evidence as relevant to other protected groups.

7.4 Impact on protected groups

Disability

Over recent years, a number of studies have explored the experiences of applicants for ESA. These have included explorations of the initial stage of application: completing the capability for work questionnaire (ESA50). In their evaluation for the DWP, Barnes *et al.* (2010) found that 46% of claimants found the ESA50 difficult or impossible to complete. Nearly half the claimants interviewed stated they needed help to complete the questionnaire, despite the majority not having any additional language or literacy needs (Barnes *et al.*, 2010). Another study also found that the ESA50 was too complicated. The questionnaire was also not extensive enough, inhibiting claimants from fully explaining how their condition affects them on a daily basis (Harrington, 2012).

Barnes *et al.* (2010) and Harrington (2011; 2012) found that the ESA50 was particularly problematic for those with complex or multiple conditions. In particular, both these studies identified mental health as a particular barrier to completing and submitting the ESA50. Furthermore, Harrington (2011) found that without sufficient advice and support, claimants with dyslexia and other literacy problems were likely to submit ESA50s that were inaccurate or incomplete, putting them at risk of being inappropriately assessed. Correspondingly, Barnes *et al.* (2011b) reported that claimants were deterred from continuing to complete their applications due to the ESA50.

Beyond the ESA50, qualitative research suggests that the broader application process for ESA can have a profound impact upon the health and wellbeing of long-term sick and disabled benefit recipients (Garthwaite, 2014). Harrington (2012), for example, found that the application process was too stressful for some people, particularly those with mental health conditions, and could exacerbate existing conditions.

Both Barnes *et al.* (2010) and Harrington (2012) identified travel to the face-to-face WCA as problematic for many applicants, especially for those with mobility problems or mental health conditions. Furthermore, Harrington (2010; 2011; 2012), and Dwyer *et al.* (2016) found that broadly speaking the WCA was seen as mechanistic, impersonal and lacking empathy. More specifically, Harrington (2010; 2011) reported that descriptors used in the WCA were not adequately measuring or reflecting the full impact on capability to work. This was identified as particularly the case for 'subjective conditions', such as mental, intellectual and cognitive disabilities, generalised pain and/or fluctuating conditions. Corresponding survey research undertaken by the Disability Benefits Consortium identified that 60% of 4,300 disabled ESA applicants disagreed that their WCA assessor had asked about all the symptoms/aspects of their impairment or health condition that affect their ability to work. Moreover, 68% stated that the assessor did not take into account how their symptoms/aspects of their impairment or health condition change/fluctuate (Disability Benefits Consortium, 2012). Research with assessors by Barnes *et al.* (2010) similarly revealed concerns about the suitability of the WCA for fluctuating conditions, some mental health conditions and for multiple sclerosis (MS).

Despite the fact that a significant proportion of people going through the WCA are recorded as having mental and behavioural problems (DWP, 2014c), evidence suggests that the assessment process is particularly problematic for this group. Davies (2014), for example, found individuals with mental and behavioural problems are more likely to experience distress if the process is not accurate or appropriate.

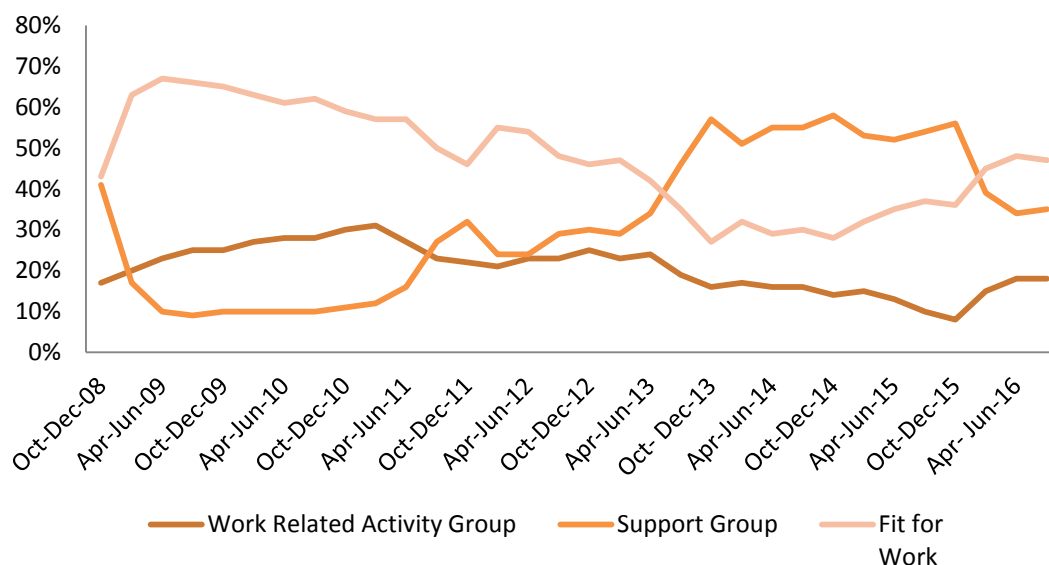
More generally, there is evidence that not only are WCAs too short properly to assess a claimant's capability to work (Harrington, 2010) but also that assessors do not have the necessary training or qualifications to complete the assessment sufficiently (Harrington, 2012). Survey research undertaken with advice services suggests that this is particularly the case for assessments of people with: severe mental illnesses (Gulland, 2011; Harrington, 2012; 2013); addictions (in Scotland) (Gulland, 2011); and learning disabilities (Litchfield, 2014).

In line with this, a number of studies have identified a significant degree of inaccuracy in the outcome of WCAs, as well as variability in decision making (Benstead *et al.*, 2014; Citizens Advice, 2012a). The latter study, for example, found that 43% of WCA reports included inaccuracies so serious they could have affected the final decision.

WCA outcomes for new claims have varied since ESA was introduced. The general trend has been towards fewer claimants being found fit for work (FFW), and higher Equality and Human Rights Commission – www.equalityhumanrights.com

proportions being placed in the support group (SG). More recent statistics, however, suggest a change in outcomes, with a greater proportion of applicants being found FFW (Figure 7.3).

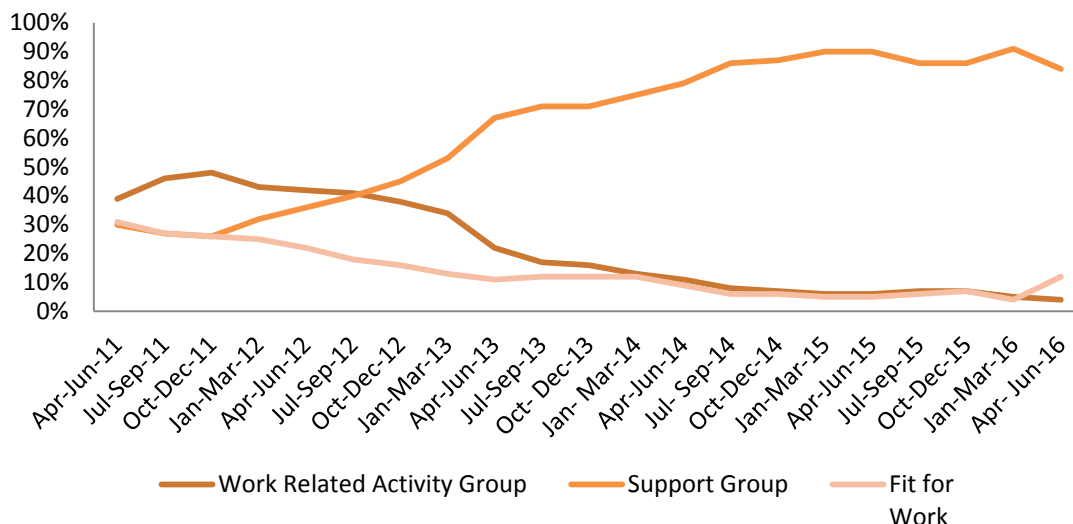
Figure 7.3 WCA outcomes for new ESA claimants, 2008–16



Source: DWP (2017f).

WCA outcomes for claimants previously in receipt of Incapacity Benefit show a consistently higher proportion of SG outcomes, although a recent spike in FFW outcomes (Figure 7.4).

Figure 7.4 WCA outcomes for Incapacity Benefit reassessments, 2011–16



Source: DWP (2017f).

Harrington (2010) identifies a high degree of poor WCA decision making, resulting in a high rate of appeals. In 2010, around 40% of claimants found FFW appealed against the decision. 40% of these appeals were successful (70% with proper legal representation) (Harrington, 2010). In 2017, 60% of appeal decisions around FFW were successful (DWP, 2017f).

Since 2013, the number of WCA appeals has fallen significantly. This decrease has been linked to the introduction of the MR. This is seen as acting as a disincentive to challenges to benefit decisions because the process is perceived by claimants as time consuming and stressful (Baumberg *et al.*, 2015; Litchfield, 2014). Of the 440,400 WCA outcomes subject to MR between November 2013 and January 2017, 81% were upheld (DWP, 2017f).

Some evidence also suggests that ESA reassessments occur too frequently, an issue that has been raised repeatedly by claimants, representative groups and by the independent reviews (Work and Pensions Committee, 2014; Litchfield, 2013). Given the significant amount of criticism surrounding the WCA, some commentators have suggested the development of an alternative means of assessment that takes into account broader factors that may affect whether a person with a health condition or disability is able to secure or retain a suitable job. This has included the development of real-world assessments, which would take into account personal factors such as: age; education and qualifications; work experience; and other issues such as: the local labour market; the national economic situation; employer behaviour; and other barriers to work, for example caring responsibilities (Baumberg *et al.*, 2015; Berthoud, 2011; Garthwaite, 2014).

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In addition, disability representative organisations, in response to Harrington (2011), provided recommendations on how to develop an alternative to the WCA to improve consistency and the assessment of fluctuation in physical and mental conditions. In 2013, the DWP undertook an evidence-based review where the outcomes of 438 different WCAs and 'alternative assessments' were compared. The overall finding suggests that the former performed better than the latter, with the WCA producing more consistent results, and acting as a more accurate indicator of work capability (DWP, 2013e).

In a survey of 569 people in the WRAG, over 50% said that their health, financial circumstances, confidence about working, sense of purpose and proximity to personal goals had all deteriorated as a result of being in the WRAG (Hale, 2013). Furthermore, in a survey of 884 people, 95% stated that they found the assessment damaged their health (Burgess *et al.*, 2014).

Once they have progressed through the WCA process, the payments ESA claimants receive are not substantial, particularly given that they spend long periods out of work (Beatty and Fothergill, 2013b). As discussed by MacInnes *et al.* (2014), this is significant given that disabled people will incur higher costs to reach the same standard of living as those who are not disabled.

In addition to the introduction of ESA and the WCA, two other reforms have affected disabled people. The first of these is the limiting of contributory ESA claimants to one year in the WRAG, introduced by the Coalition Government in 2012.

As described by Kennedy (2011), the reform was introduced in light of the WRAG being seen as an interim measure, and because WRAG claimants receive a 'prognosis' of when they are expected to be fit for work. By its nature, this policy change predominantly affects disabled people (DWP, 2011g). The DWP impact assessment suggested that 700,000 disabled claimants would be affected by 2015–16, with an average net loss of income for those affected of £36 per week in 2010–11 prices (DWP, 2011h). Another DWP study (DWP, 2010d) argued that two-thirds of this group would have an average net loss of £50 per week, once the loss of ESA was partially offset by increases to income-related ESA, Housing Benefit or tax credits. DWP (2011g) estimated that only 60% of those who lost their entitlement to contributory ESA through this measure were partially or wholly compensated by income-related ESA. For the remainder, it was suggested that losses would be covered by support into work via the Work Programme. A number of charities argue that those with progressive conditions are sometimes wrongly allocated to WRAG;

an issue that makes the one-year limit of contributory ESA WRAG claimants particularly problematic (Cystic Fibrosis Trust *et al.*, 2014; Baumberg *et al.*, 2015).

The second additional reform that relates to ESA is the loss of the additional work-related activity component for new ESA claimants who are placed in WRAG, or of the limited capability component for those under Universal Credit – a cash amount of approximately £30 a week, or around a 10% reduction in net income (DWP, 2015c; Kennedy *et al.*, 2017c). This reform was introduced to remove financial incentives for disabled people to remain out of work, in part by aligning the rate of benefit paid to Jobseeker's Allowance (JSA) (DWP, 2015c).

A 2015 review argued that this drop of £1,500 a year in benefit income would exacerbate poverty among disabled people, their families and their carers (Low *et al.*, 2015). Evidence submitted to the Work and Pensions Committee (2017) reinforced this point, suggesting that aligning the income of disabled people to those on JSA fails to take into account disabled people's higher living costs. Furthermore, Low *et al.* (2015) consider that this cut in income would hinder disabled people's ability to find work as the wider reform package fails to address factors such as employer attitudes, difficulty with transport, and lack of qualifications, experience, confidence and opportunities. There is limited evidence on the longer-term impacts of being found 'fit for work' via the WCA. Some evidence suggests that ill and disabled people fall into benefit deprivation and poverty. For example, a National Autistic Society survey of 500 people on the autism spectrum identified that a third were neither in employment nor on benefits (Redman, 2009).

Age

This review identified no evidence that explored the impact of the introduction of ESA and the WCA specifically in regard to age. Nevertheless, since the prevalence of disability rises with age,⁷ it is reasonable to suggest that older people would be disproportionately affected by the factors described earlier.

Furthermore, the DWP's impact assessment on the limiting of contributory ESA claimants in the WRAG to one year suggests that older people have been disproportionately affected. While it was expected that 81% of those under the age of 30 who reach the time limit would be eligible for income-related ESA, this was only the case for 52% of those aged 50 or over. The average household net income loss

⁷ 45% of adults over state pension age are identified as disabled. This compared to 16% of working-age adults, and around 6% of children (DWP, 2017f).
Equality and Human Rights Commission – www.equalityhumanrights.com

was therefore greater for older people. This is exacerbated by those older people who may find it more difficult to get into work (DWP, 2011g).

Race

This review identified no evidence that specifically explored the impact of the introduction of ESA, the WCA, or associated ESA reforms in regard to race. Survey evidence, however, suggests that due to a lower proportion of ethnic minorities being in receipt of incapacity benefits, there is a low risk that ethnic minorities could be disproportionately affected by reforms to incapacity-related benefits (DWP, 2011b). Conversely, since higher proportions of the White population in the UK are in receipt of ESA, and it is likely that a higher proportion of contributory ESA White recipients in the WRAG will not be eligible for income-related ESA once they reach the new threshold, they will see a relatively larger loss in income (DWP, 2011a).

Sex

This review identified no evidence that specifically explored the impact of the introduction of ESA and the WCA in regard to sex. However, given that a larger proportion of claims for ESA on the grounds of mental health are made by women, it seems reasonable to suggest that they may be disproportionately affected by the inaccuracies of the WCA, as discussed above.

DWP (2011a) identified that although limiting contributory WRAG ESA claimants to one year is more likely to affect men than women, women, on average, lose £10 more than men in terms of household net income. This is predominantly due to women being less likely to be entitled to income-related ESA (DWP, 2011a).

Furthermore, evidence about the removal of the work-related component of ESA WRAG suggests that although on an individual basis an equal number of men and women are likely to be affected, men are likely to lose a slightly higher weekly amount (£22 for men and £20 for women) and a higher proportion of their net weekly income (7% for men and 6% for women) (DWP, 2015c).

Sexual orientation

This review identified no evidence that specifically explored the impact of the introduction of ESA, the WCA or the associated reforms in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of the introduction of ESA, the WCA or the associated reforms in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of the introduction of ESA, the WCA or the associated reforms in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of the introduction of ESA, the WCA or the associated reforms in regard to pregnancy and maternity. DWP data suggests that only a small number of claimants are in receipt of ESA on the basis of pregnancy and maternity (DWP, 2011h; 2015c). Impact assessments therefore do not have the basis to envisage any adverse impact of the reforms.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of the introduction of ESA, the WCA or the associated reforms in regard to marriage and civil partnership.

7.5 Conclusions and evidence gaps

This review finds that the main impact of the introduction of ESA relates to the stress and wellbeing of disabled applicants while undergoing the WCA. These impacts are particularly pertinent for those with mental health conditions, and may be more regularly felt by women and older people. Furthermore, this review identifies evidence of disabled people experiencing cumulative financial hardship. This is due to the removal of the work-related activity component for ESA WRAG claimants, which equates to £30 per week loss in income, as well as to the limiting of contributory ESA to one year.

The main affected protected characteristics are age, disability and sex. There is a complete lack of specific evidence on a number of protected groups, including: race; sexual orientation; religion or belief; gender reassignment; pregnancy and maternity; and marriage and civil partnership. The longer-term outcomes of ESA applicants who are found 'fit for work' is a significant evidence gap. Some evidence suggests that these people are neither in employment nor on benefits, resulting in benefit deprivation and poverty. Future research on the impacts of benefit exclusion for disabled people should therefore be considered a key priority.

8 | Sanctioning

8.1 Introduction

Benefit sanctions are where benefit payments are cut or stopped as a result of claimants not meeting the conditions of their entitlement. Since the 1980s, successive governments have developed numerous reforms that have gradually increased the stringency of the UK benefit system. These have intensified the monitoring of benefit claimants, expanded in-work conditionality and increased the use of sanctions for non-compliance (see Watts *et al.*, 2014, for a full review).

A key period of reform came under the 1997-2010 Labour Government, whereby the far-reaching ‘work first’ approach saw previously exempt groups increasingly targeted for conditionality and sanctioning. This included the targeting of lone parents, who were subject to compulsory ‘work-focused interviews’ for the first time in 2001, and subject to Lone Parent Obligations (LPO) from 2008 onwards. It also incorporated sick and disabled people, with the introduction of Employment and Support Allowance embracing more conditional elements and the use of sanctions for those deemed capable of ‘work-related activity’ (Watts *et al.*, 2014)

The reform most relevant to this review is the strengthening of the sanctioning regime for Jobseeker’s Allowance (JSA) and Employment and Support Allowance (ESA) claimants that occurred as a result of the Welfare Reform Act 2012. This sought to produce a clearer and stronger sanction to instil effective deterrents to claimant non-compliance as part of the reform’s broader package of conditionality. Changes, as outlined by DWP (2013g), included:

- the introduction of higher, intermediate and lower categories of sanctions
- the introduction of escalating levels of sanctions for first, second and third offences
- the maximum period of sanctioning for JSA claimants increasing from six months to three years for repeated high-level non-compliance

- the strengthening of sanctions for ESA claimants in the work-related activity group (WRAG) by following open-ended sanctions with a fixed-period sanction upon re-compliance
- increasing the cash amount of sanction for ESA claimants in the WRAG from 50% to 100% of the work-related activity component.

Other indirect reforms relevant to the sanctioning regime include:

- the introduction of mandatory reconsideration (MR) in 2013, whereby those wishing to challenge a sanction decision can no longer lodge a direct appeal with HM Courts and Tribunals Services (HMCTS), but rather must ask the DWP to reconsider first
- the increased stringency of hardship payments, including the closure of the Social Fund⁸ and funding for local welfare support schemes in 2015.

8.2 Data on sanctioning

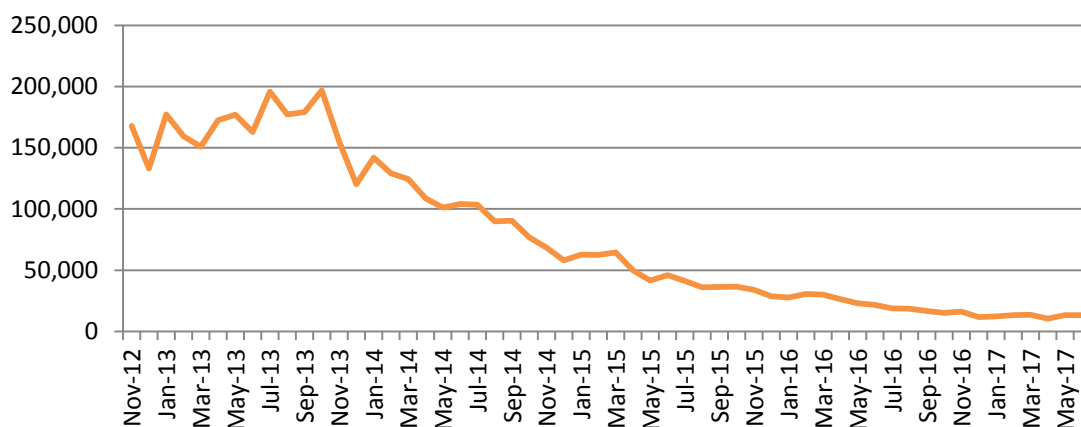
Care needs to be taken when inferring trends from DWP sanctioning data. As described by Webster (2016b), decreases in the number of sanctions by and large reflect falls in the number of claimants. This could be caused by the roll-out of Universal Credit (UC), or the fall in the number of ESA claimants in the WRAG, for example. Furthermore, as described by Webster (2016a), the increase and then decline in the Work Programme client group from June 2011 accounts for a major part of the rise and fall in JSA sanctions, and probably for all of the change in ESA sanctions.

Jobseeker's Allowance

Between October 2012 and June 2017, 4.4 million JSA claimants were referred to the DWP to be sanctioned. As shown by Figure 8.1, the number of JSA sanction referrals has reduced significantly over time, from a high of 195,729 in July 2013 to a low of 10,493 in April 2017. The recent fall in decisions is in part due to the fall in JSA claimants as claimants move to Universal Credit. This trend also coincides with lower numbers of JSA claimants joining the Work Programme. 60% of all JSA sanction decisions in the last year were due to Work Programme sanction referrals.

⁸ The Social Fund was a provision payable for exceptional or intermittent funds available for those in receipt of Jobseekers Allowance or Income Support.
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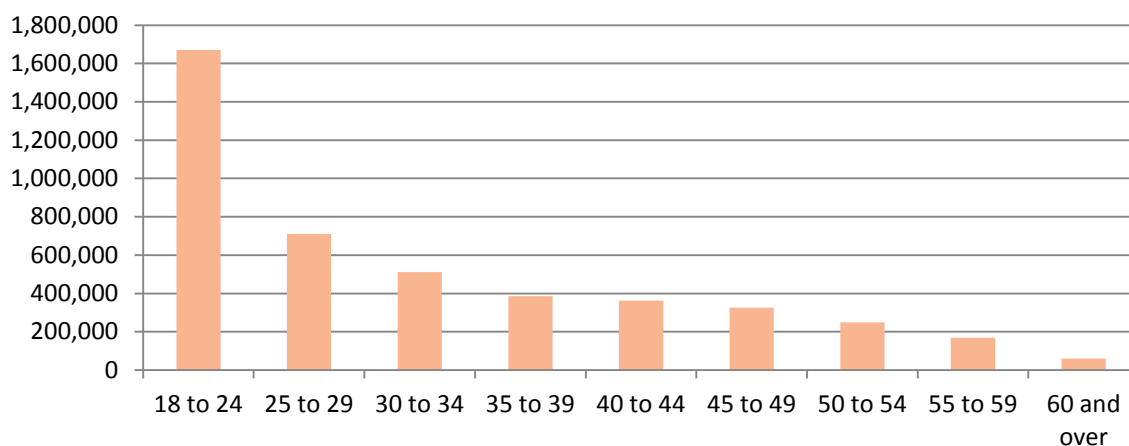
Figure 8.1 Number of JSA sanction referrals, 2012–17



Source: DWP Stat-Xplore (2012–7).

As shown by Figure 8.2, the vast majority of referrals for JSA sanctions since October 2012 have been against those aged 18-24. Over this time period, 70% of JSA claimants referred to be sanctioned were male, while 81% were White. 28% were recorded as being disabled.

Figure 8.2 Number of JSA sanction referrals, by age group (2012–17)



Source: DWP Stat-Xplore (2012–17).

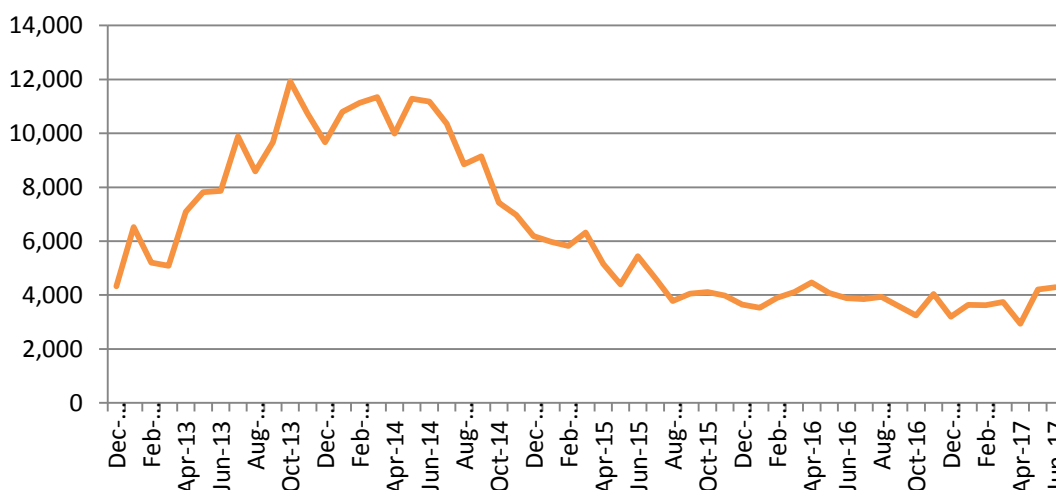
Out of all JSA sanction referrals made since December 2012, 47% were upheld. Over time, the proportion of JSA sanction referrals being upheld has increased. Cancellations of JSA sanction referrals have generally decreased, going from 23% in December 2012 to 18% in June 2017. The proportion of JSA claimants sanctioned,

after challenges, in 2013–14 was 18.4%, compared to 13.2% in 2011–12 (Webster, 2016b).

Employment and Support Allowance

Between December 2012 and June 2017, 345,00 ESA claimants were referred to be sanctioned. As shown by Figure 8.3, the number of ESA sanction referrals has been declining, from a high of 11,285 in May 2013 to a low of 2,933 in April 2017. It is expected that as UC full service continues to roll out and the claimants move from ESA to UC, then the number of ESA sanctions will continue to fall (DWP, 2017g).

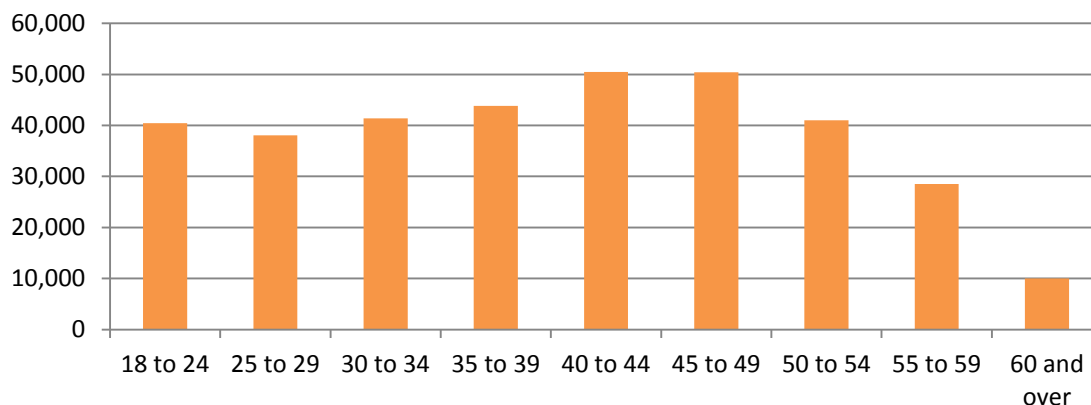
Figure 8.3 Number of ESA sanction referrals, 2012–17



Source: DWP Stat-Xplore (2012–7).

As shown by Figure 8.4, ESA claimants aged between 40 and 49 were the most likely to be referred to be sanctioned. Moreover, 54% of ESA claimants referred to be sanctioned were men, while 88% were reported as being White.

Figure 8.4 Number of ESA sanction referrals, by age group



Source: DWP Stat-Xplore (2012–17).

Out of all ESA sanction referrals made since December 2012, 33% were upheld, 30% were not upheld, and 37% were cancelled. Over time, the proportion of ESA sanction referrals being upheld has decreased. The proportion of cancellations, on the other hand, has significantly increased.

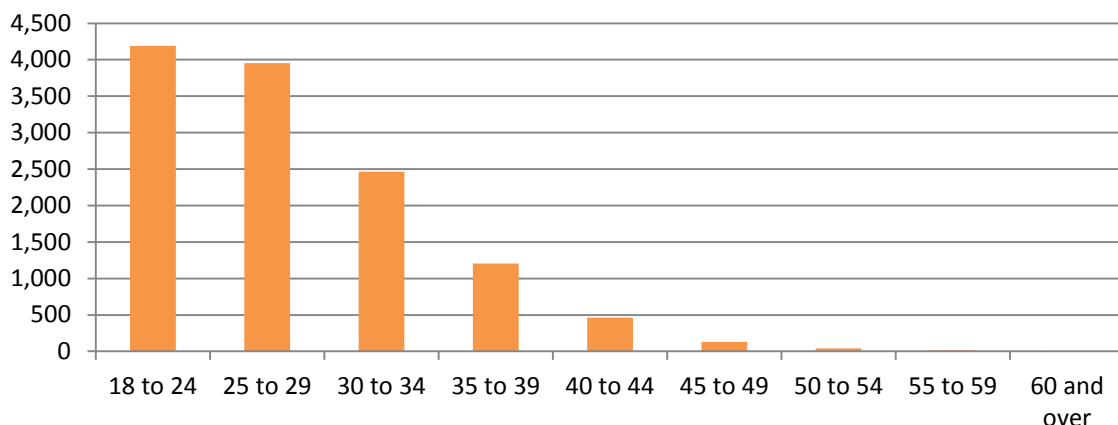
In Scotland, around 430 disabled people were subject to an ESA sanction in the year to March 2017, with nearly half of those sanctioned recorded as having mental and behavioural disorders. Many reported having little or no financial resilience to fall back on should delays in processing occur or sanctions be imposed (Scottish Government, 2017a). Furthermore, Scottish Government (2014) states that in 2013–14 over 86,000 JSA sanctions were put in place, affecting over 54,000 people, some of whom received multiple sanctions.

Income Support

Between October 2016 and June 2017,⁹ 12,480 Income Support (IS) claimants were referred to be sanctioned. As shown by Figure 8.5, the vast majority of these were aged under 30. Moreover, the overwhelming majority of IS claimants who were referred to be sanctioned were women (96%), lone parents (97%), and White people (92%). In addition, 15% were disabled. Analyses of IS claimant data suggest that lone parents and young people are disproportionately sanctioned, accounting for approximately 63% and 36% of IS claimants, respectively. Data is not available in regard to disability or race (DWP, 2017g).

⁹ Income Support sanction data is only available from October 2016 onwards. Equality and Human Rights Commission – www.equalityhumanrights.com

Figure 8.5 Number of Income Support sanction referrals, by age group



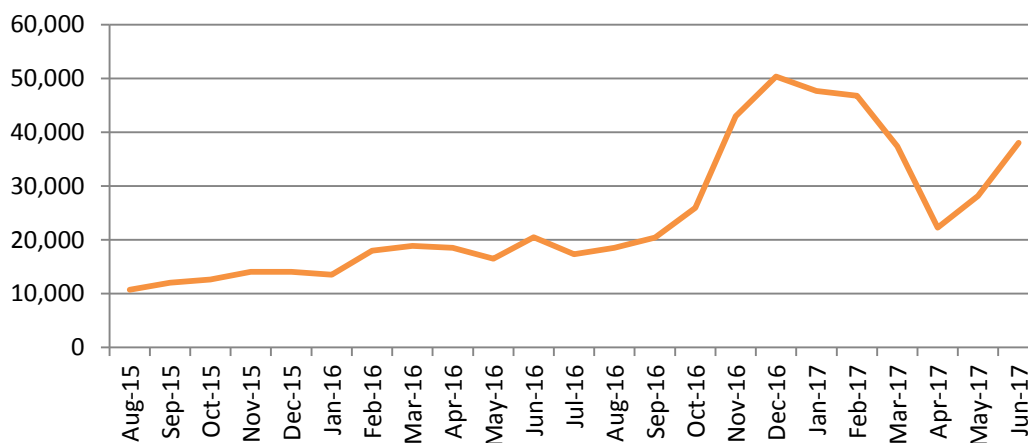
Source: DWP Stat-Xplore (2012–17).

Outcomes of IS sanction referrals have been fairly consistent over time, with, on average, 86% being upheld, 3% not being upheld, and 11% being cancelled.

Universal Credit

Between August 2015 and June 2017, 564,990 UC claimants were referred to be sanctioned. As shown by Figure 8.6, the number of UC sanction referrals has been steadily increasing, with the exception of a significant decline in April 2017. These trends likely reflect the continued roll-out of UC.

Figure 8.6 Number of Universal Credit sanction referrals, 2015–17



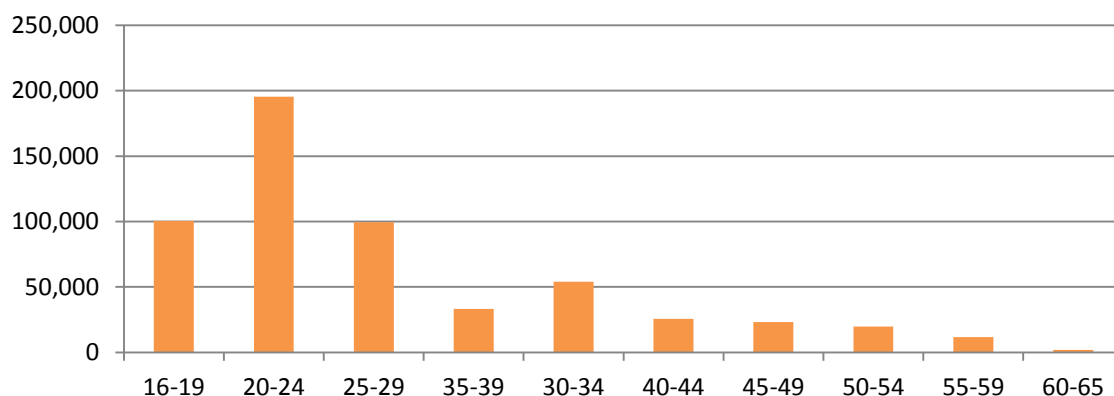
Source: DWP Stat-Xplore (2015–17).

Figure 8.7 shows that the majority of those being sanctioned are under the age of 25. Moreover, between August 2015 and June 2017, the majority of UC claimants

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referred to be sanctioned were men (72%). Data is not available on the ethnicity or disability status of UC claimants referred to be sanctioned.

Figure 8.7 Number of Universal Credit sanction referrals, by age group (2015–17)



Source: DWP Stat-Xplore (2015–17).

During the same period, the proportion of UC sanctions that have been upheld fell from 71% in August 2015 to 56% in June 2017. The number of cancelled UC sanctions, on the other hand, increased, from 5% in August 2015 to 16% in December 2017.

8.3 Density and quality of evidence

This review identified a relatively large body of research on the impacts of sanctioning, which covered issues of compliance, job outcomes, financial hardship and food poverty, as well as physical and mental wellbeing. It also identified a large Equality and Human Rights Commission – www.equalityhumanrights.com

body of research that explored the misapplication of sanctioning, including variations across regions and providers. Much of the research identified by this review was quantitative, making use of administrative sanctioning data over time and across local authorities. Some qualitative and survey research, however, was also identified.

There is less evidence on the impact on sanctioning on protected groups, with the exception of sex, and specifically lone parents. Much of the research identified in regard to protected groups is quantitative, and explores the substantial demographic inequalities that exist in the application of benefit sanctions.

8.4 Overall impact

Overall, the evidence on the impact of sanctions on claimant compliance is mixed. Some research suggests that the threat of sanctions makes claimants more likely to comply with conditionality requirements, such as by encouraging ESA claimants to attend work-focused interviews (Barnes *et al.*, 2011b). However, other research suggests sanctions do little to change claimant motivation, and actually encourage hostility towards support services (Griggs and Evans, 2010), and worsen relationships with Jobcentre staff (National Audit Office, 2016; Finn and Gloster, 2010).

Overall, the evidence suggests that while sanctions may lead to reductions in the number of claimants in receipt of JSA, this does not translate into an increase in employment. Analyses of aggregate sanction data found that higher sanction rates within local authority areas have led to a greater number of people ceasing to claim JSA (Loopstra *et al.*, 2015). However, there is no evidence that increased use of sanctions has either decreased unemployment or increased employment (Loopstra *et al.*, 2015; Reed, 2014). Similarly, analyses of sanction data by NAO (2016) suggest that while sanctions have a large and significant impact on JSA claimants by reducing the length of their benefit claims, the impact on destinations upon leaving benefit is mixed, with just as many claimants entering work as not doing so. The evidence therefore suggests that sanctions are not achieving their desired goal to increase employment.

In addition to raising questions about the effectiveness of sanctions in increasing rates of employment, many studies have explored the longer-term negative impacts of sanctions. Some research, for example, suggests that benefits sanctions have a long-term negative impact on financial wellbeing. This is because recipients

experience financial hardship and even destitution as a result of benefit payment cessation, or experience post-sanction transitions into employment that are poorly paid and not sustained (Dwyer and Bright, 2016; NAO, 2016; Scottish Government, 2013). This finding is reinforced by survey research from Griggs and Evans (2010), which showed that 50% of sanctioned claimants said they were more likely to experience hardship in the future, compared with 25% of non-sanctioned claimants. In line with this, negative outcomes about the impacts of benefit sanctions, such as rising debt and increased borrowing, are recurrent themes within qualitative research (Watts *et al.*, 2014; Dwyer and Bright, 2016), as are suggestions of increased crime rates (Griggs and Evans, 2010) and street homelessness (Watts *et al.*, 2014). Accordingly, qualitative evidence suggests that sanctions have severely detrimental financial, material, emotional and health impacts on those subject to them, with certain individuals disengaging from services or being pushed toward 'survival crime' (Dwyer and Bright, 2016).

Further research suggests that experiences of financial hardship among sanctioned benefit claimants have been exacerbated due to the increased stringency of hardship payments. Webster (2014), for example, suggests that only a quarter of sanctioned JSA claimants receive hardship payments. In the review commissioned by the DWP into the operation of sanctions, Oakley (2014) suggests it is the most vulnerable claimants who find it hardest to access hardship payments, in part due to a lack of proactive support from Jobcentre Plus (JCP). Depending on local access rules, sanctioned claimants facing hardship previously could access support through local welfare support schemes (which replaced key elements of the Social Fund from April 2013). DWP funding for these schemes, however, ceased in 2015.

As part of these concerns regarding financial hardship as a result of benefit sanctions, many studies have reported an increased use of foodbanks. In-depth narrative interviews with food aid recipients, undertaken by Dowler and Lambie-Mumford (2014), for example, make clear links between sanctioning and food poverty. Moreover, qualitative research with 40 foodbank users across the UK identified immediate income crisis resulting from the benefits system (with problems including waiting for benefit payments, sanctions, or a reduction in disability benefits) or tax credit payments as a key reasons for foodbank use (Perry *et al.*, 2014).

Furthermore, Loopstra *et al.* (2016), by linking data from the Trussell Trust with records on sanctioning rates across 259 local authorities in the UK, found that as the rate of sanctioning increased by 10 per 100,000 adults, the rate of adults fed by foodbanks increased by an additional 3.36 adults per 100,000. Additional analyses

from Loopstra *et al.* (2015) also found a great degree of regional variation in the relationship between sanctioning and food poverty, with higher rates of sanctioning and associated increase in food parcel distribution more likely to be found in the most deprived areas of England.

In addition to concerns regarding financial hardship and food poverty, many studies have suggested the experience of sanctioning to be damaging to the physical and mental health of recipients. As summarised by the NAO (2016), a number of departmental evaluations identify sanctioning to have negative impacts on mental health, including depression and anxiety. Furthermore, evidence submitted to a 2013 inquiry by the House of Commons Work and Pensions Committee into sanctions attracted a large number of critical submissions by charitable organisations and claimants themselves describing mental health consequences of stopped payments (Work and Pensions Committee, 2015b).

Furthermore, the weight of evidence tends to suggest that those who are particularly vulnerable to sanctions are also the most disadvantaged. This includes: people who lack work experience or who face practical barriers to work, such as not having access to a car; those with health problems, including drug and alcohol dependencies; and those with mental health difficulties (Griggs and Evans, 2010). In line with this, survey research by Citizens Advice with benefit claimants who had been sanctioned reported that they found themselves in a state of destitution due to sanctioning. This is especially the case for those who are already without resources, especially where they do not have support from relatives or friends, and have barriers to employment such as age, literacy/numeracy problems and sickness (Citizens Advice, 2013). Furthermore, evidence from Dwyer and Bright (2016) suggests that sanctions could undermine the process of recovery for addiction or mental or physical problems. Correspondingly, there is a significant body of research that explores the detrimental impact of sanctioning on vulnerable groups, including homelessness service users and problem drug users (Batty *et al.*, 2015; Bauld *et al.*, 2012; Crisis and St Mungo's, 2013; Homeless Watch, 2013; Reeve, 2017; Watts *et al.*, 2014; Webster *et al.*, 2014). Additionally, evidence suggests a dramatic increase in sanctioning for homelessness service users since the introduction of the Work Programme (Crisis and St Mungo's, 2013).

As well as providing evidence on the adverse impacts of benefit sanctions, a growing body of research has explored the misapplication of sanctions and its detrimental impact on benefit claimants. As outlined by Webster (2016b), a significant proportion of sanction referrals are not implemented. In the 12 months to September 2015, an

estimated 55,800 JSA sanctions and 6,800 ESA sanctions were overturned via reviews, reconsiderations or appeals. Thus in 62,600 cases the claimant's payments would have been unnecessarily stopped (Webster, 2016b).

In line with this, Webster (2016b) shows that around 25% of JSA claimants challenge their sanction decisions, and of these challenges, 75% are successful. Challenge success rates for ESA are around 50%. The introduction of MR has been identified as significantly reducing the proportion of JSA sanctions that are challenged, but also to increase the proportion of challenges that are successful. The impact of MR on ESA sanctions has been that the proportion of challenges that are successful has fallen sharply and this has subsequently lowered the proportion of sanctions that are overturned. As a result of these lower challenge rates, as of February 2016, only about 16% of JSA and 26% of ESA sanctions had been overturned (Webster, 2016b).

In addition to providing evidence on the misapplication and challenge of benefit sanctions, several studies have also explored variations in the use of sanctions between providers. NAO (2016) provides evidence about how the use of sanctions varies substantially between JCP and Work Programme (WP) providers, with some WP providers making more than twice as many sanction referrals as other providers supporting similar people in the same area. Furthermore, the same study suggests that sanctions have not been used consistently, with referral rates increasing and decreasing in ways that cannot be explained by changes in claimant compliance. NAO (2016) therefore argues that the DWP's use of sanctions is linked as much to management priorities and local staff discretion as it is to claimants' behaviour.

Webster (2016b) identifies WP providers as a key driver in the rise of benefit sanctions since 2012, having been responsible for twice as many sanctions on the people referred to them as they have produced job outcomes: 394,759 sanctions and 198,750 job outcomes (up until January 2014) (Webster, 2014). WP providers are also identified as a key cause of high rates of cancelled referrals, as a result of provider mistakes, missing information and poor administration and communication (Webster, 2014). It has also been argued that poor communication between JCP and WP providers has undermined the effectiveness of the sanctioning process, and resulted in a high number of (incorrect) sanctions (Newton *et al.*, 2012; Oakley, 2014; Webster, 2014). Poor communication from both JCP and WP providers has also been identified as a key issue in claimants' understanding of the conditions of entitlement and the subsequent sanctioning process. Oakley (2014), for example, suggests that the sanctioning system unjustifiably penalises some claimants, and

can be seen to be unfair as sanctions could likely result from a poor understanding of the system.

8.5 Impact on protected groups

Age

A wide body of evidence suggests that benefit sanctions strongly disproportionately affect young people. Research shows that not only are those aged under 25 more likely to be referred for sanction, but they are also more likely to receive a sanction than any other age group (de Vries *et al.*, 2017; Reeves and Loopstra, 2017; New Policy Institute, 2015; Scottish Government, 2013; Watts *et al.*, 2014)

Statistics from the DWP on JSA sanctions by age show that claimants aged 18–24 receive a higher proportion of sanctions compared to their representation in the JSA population as a whole (DWP, 2011f). This is also true for claimants of ESA, with a higher proportion of young claimants receiving sanctions compared to the overall proportion of young claimants in the ESA caseload (DWP, 2011f). In line with this, Inclusion (2014) suggests that young people are 1.5 times more likely to be sanctioned than the expected rate. A 2013 Scottish Government survey found that young people received a disproportionate share of sanctions: 16-24 year olds received 39.3% of sanctions in February 2014 but only accounted a quarter of JSA claimants (Citizens Advice Scotland, 2014).

The DWP's equality impact assessment suggests that the fact that a higher proportion of younger than older people were sanctioned was considered by some to be a consequence of their attitude towards sanctioning. This was said to be more relaxed than that of other groups, possibly because younger claimants are often financially supported by their family (DWP, 2011f).

Disability

Analyses of 2013 DWP data by Inclusion (2014) suggest that disabled people are not disproportionately sanctioned when in receipt of JSA. However, while the number of sanctioned ESA claimants has historically been relatively small compared to those in receipt of JSA, there was a discernible upward trend in both the number and rate of ESA claimants who were sanctioned (Watts *et al.*, 2014). Inclusion (2014), for

example, demonstrated a seven-fold rise in the number of ESA claimants being sanctioned between 2011–12 and 2013–14; a figure largely attributed to WRAG claimants referrals to the WP (Webster, 2014).

A Scottish Government report stated that nearly half of those sanctioned under ESA in the 12 months to March 2017 (257 people in total) were recorded as having mental and behavioural disorders (Scottish Government, 2017a).

ESA claimants have been more likely to be sanctioned repeatedly than those on JSA, with one in eight ESA claimants sanctioned three times or more during 2014–15, compared to one in 10 of those in receipt of JSA. More recent analysis demonstrates a longstanding decline in ESA claimants exposed to sanctions. This, however, is largely attributed to fewer referrals to the WP, the general shrinkage of the WRAG population and the roll-out of UC (Webster, 2016b).

In addition to receiving a disproportionate number and frequency of sanctions, since 2012 claimants with mental health conditions have received a disproportionately high number of sanctions. DWP (2014c), for example, shows that six out of 10 ESA claimants who were sanctioned were people with a mental health condition or a learning difficulty, with the proportion increasing from 35% of sanctioned claimants to 58% in 2013. Data obtained by Mind (2015) shows that among people with mental health problems up to three times more benefit sanctions were issued in 2014 than people were supported into work. Church Action on Poverty *et al.* (2015) also show that in 2010 seven out of 10 ESA sanctions in Wales were given to claimants who were unfit for work due to mental health problems.

The DWP equality impact assessment for conditionality, hardship payments and sanctioning suggests that disabled JSA claimants are slightly less likely to receive a sanction at the higher and lower levels. This is principally due to disabled JSA claimants more often being able to show 'good reason' (DWP, 2011f).

The evidence on the impact of sanctioning for disabled ESA claimants suggests particular negative outcomes, with sanctions reducing time in employment and increasing time in receipt of benefit (NAO, 2016). In line with this, Inclusion (2014) suggests that sanctioning has very significant impacts on disabled ESA claimants, negatively affecting their finances, wellbeing and health. Additionally, analyses of 346 British local authorities between 2009 and 2014 show that when the number of sanctioned claimants rises (as a proportion of all claimants), this disability rate among economically inactive people becomes larger (Reeves, 2017).

Race

The evidence on the relationship between sanctions and race is mixed. While some research based on analyses of sanctioning data suggests that ethnic minority groups are not disproportionately sanctioned (Inclusion, 2014), other research suggests that there is a weak positive association between sanction rates and ethnic minority claimants (Reeves and Loopstra, 2017). Moreover, while ethnic inequalities are generally smaller than those relating to age and gender, consistent patterns emerge in that in all age and gender combinations, White claimants are the least likely to be referred for sanction (de Vries *et al.*, 2017). For example, analyses of DWP data between November 2011 and December 2016 show that among 18–24 year old men, 11.7% of White claimants were referred for sanction per month compared to 13.8% of Black, 14.0% of Mixed, and 12.2% of Asian claimants. Across almost all ages and genders, claimants of Black and Mixed ethnicity are the most likely to be referred for sanction. The exception to this pattern is 25–49 year old female claimants. Overall, an average of 6.9% of White claimants were referred for sanction per month, compared to 8.0% of Mixed, 7.3% of Asian, and 7.2% of Black claimants (de Vries *et al.*, 2017)

When considering the reasons why ethnic minority groups may be disproportionately affected by sanctions, research tends to suggest that issues around language, understanding and communication are most important (Scottish Government, 2013; Watts *et al.*, 2014). There is also anecdotal evidence that women who have English language difficulties are sanctioned repeatedly, simply because they do not understand what the system requires of them (Ariss *et al.*, 2015).

The DWP's equality impact assessment (EIA) on conditionality, hardship payments and sanctioning shows that Black and Asian claimants receive more medium-level type sanctions compared to their representation in the overall JSA population (DWP, 2011f). Conversely, White claimants receive a higher proportion of higher-level type sanctions. There is no robust analysis as to why this occurs, but it may be due to different average claim durations, which may lead to a lesser or greater frequency of some sanctions.

Sex

Overall, the evidence suggests that men are not only more likely to be referred to be sanctioned than women, but that men's sanctions are also more likely to be enforced

(de Vries *et al.*, 2017; Griggs and Evans, 2010; NPI, 2015). The EIA on conditionality, sanctions and hardships suggests that this is probably due to JSA claimants being more likely to be male and that they are more likely to claim JSA for longer periods than their female counterparts (DWP, 2011f).

This review identified a significant amount of research on the nature and impacts of sanctioning on lone parents, 90% of whom are women. A number of studies, both quantitative and qualitative, indicate that lone parents face a disproportionately high rate of sanctioning, with very large increases since the introduction of the 2012 sanctioning (Ariss *et al.*, 2015). Gingerbread (2014), for example, shows that in the first 21 months of the new sanctions regime, 145,000 single parents claiming JSA had received a sanction decision, representing 6% of all individual decisions. Additionally, Reeves and Loopstra (2017), through analyses of aggregate sanction data, show that with every percentage point increase in claimants who were single parents, sanctions rose by 0.003 percentage points. Furthermore, analyses of sanction data by Rabindrakumar (2017) show an increase in multiple referrals for lone parents under the new system, with the average number of sanction referrals per single parent increasing.

In line with this evidence of lone parents being subject to disproportionately high rates of sanction referrals, some research suggests that single parents are more likely to have been unfairly sanctioned compared to other groups. Gingerbread (2014), for example, found that single parents on JSA were more likely to have sanction referrals overturned than all other claimants. This is reinforced by Kelly (2017), who identifies that 62% of formal challenges to single parent sanctions have been successful, compared to 53% of others.

Johnsen (2016) suggests that one of the main reasons for inappropriate referrals for single parents is that lone parent flexibilities (Lone Parent Obligations) are not sufficiently implemented by JCP advisers. This results in lone parents being unfairly sanctioned as they fail to meet demands that should not have been imposed on them in the first place (Gingerbread, 2014; Johnsen, 2016).

Many studies have also looked at the effects that sanctions have on lone parents and their children. Research suggests that lone parents who are sanctioned often have complex and challenging home lives (Goodwin, 2008), and often lack the support to overcome structural barriers to work (high childcare costs, low pay, and a lack of flexible working) (Gingerbread 2014). Within this context, the evidence suggests that sanctions have a significant negative, and sometimes severe, impact

on the financial situation of single parent families, which has significant detrimental impacts on children (Johnsen, 2016).

Sexual orientation

This review identified no evidence that specifically explored the impact of sanctioning in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of sanctioning in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of sanctioning in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of sanctioning in regard to pregnancy and maternity.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of sanctioning in regard to marriage and civil partnership.

8.6 Conclusions and evidence gaps

The reform most relevant to the remit of this review is the strengthening of the sanctioning regime for JSA and ESA claimants that occurred as a result of the Welfare Reform Act 2012, introduced by the Coalition Government. This review identified a relatively large body of research on the impacts of sanctioning, which covered compliance, job outcomes, financial hardship and food poverty, as well as physical and mental wellbeing. Most of this research looked at the benefit-claiming Equality and Human Rights Commission – www.equalityhumanrights.com

population generally, with the exception of sex where there is a relatively large body of research on the impacts of sanctioning on lone parents.

The review also identified a large body of research that explores the misapplication of sanctions, including variations across regions and providers. A large body of quantitative research was also identified that shows substantial demographic inequalities in the application of benefit sanctions, with younger people, disabled people, men and lone parents shown to be disproportionately referred for sanctions. There is mixed evidence as to whether this is also the case in regard to race.

The main affected protected characteristics are age, disability and sex, as well as race, but to a lesser extent. There is a complete lack of specific evidence on a number of protected groups, including: sexual orientation; religion or belief; gender reassignment; pregnancy and maternity; and marriage and civil partnership.

9 | The Spare Room Subsidy ('bedroom tax')

9.1 Introduction

The Removal of the Spare Room Subsidy, commonly known as the 'bedroom tax', came into effect on 1 April 2013. It limits Housing Benefit payments to working-age households in the social rented sector to a level reflecting the number of bedrooms that the Department for Work and Pensions (DWP) deems justified by the size and age composition of the household. Those with spare bedrooms have their Housing Benefit reduced by 14% (for one spare bedroom) and 25% (for two or more spare bedrooms). The 2010–15 Coalition Government gave a number of reasons for the introduction of the bedroom tax, including: the need to reduce Housing Benefit expenditure; the desire to encourage behavioural changes among social housing tenants; the aim to secure a more effective and fair allocation of housing; and the wish to improve work incentives for working-age claimants (DWP, 2012d).

9.2 Density and quality of evidence

Although the bedroom tax features heavily in media coverage and is mentioned throughout the welfare reform literature, relatively few reports of a sufficient quality explore its impact on specific protected groups. In addition to the DWP's equality impact assessment (EIA) (DWP, 2012c), one exception is a number of academic articles about the impact on children and parents. These are based on a small-scale qualitative study of children in families and schools in the Manchester area (Bragg *et al.*, 2015; Burman *et al.*, 2017; Winter *et al.*, 2016). In addition, a few reports by stakeholder organisations focus on the impact of the tax by disability and ethnicity (Papworth Trust, 2013; Finney and Harries, 2013).

This chapter primarily relies on a number of detailed reports and evaluations of the overall impact of the bedroom tax, which contains findings on specific protected groups. In particular, a key source of evidence is the DWP-commissioned evaluation

of the bedroom tax by the Cambridge Centre for Housing and Planning Research (CCHPR) and Ipsos MORI. This evaluation consisted of an interim and final report based on a survey of social landlords, a longitudinal survey of affected and non-affected claimants, qualitative interviews with claimants, and case study work in local authorities (Clarke *et al.*, 2014; 2015). Another key source of evidence is a wave of studies commissioned by the National Housing Federation, and conducted by the CCHPR and Ipsos MORI in 2012–14. These comprised online and telephone interviews as well as qualitative interviews with housing associations and social tenants (National Housing Federation, 2015).

Finally, the following sections include charts based on analysis of benefit claimant data from DWP's Stat-Xplore, detailing the current number of claimants by age, gender and family structure. Data on the disability status, gender identity, race, religion/belief and sexual orientation of claimants is not available.

9.3 Overall impact

The DWP's impact assessment (IA) in 2012 estimated that approximately 31% of Housing Benefit claimants in the social rented sector would be affected, equivalent to around 660,000 claimants. This included 540,000 people with one spare bedroom (81% of affected claimants) and 120,000 with two or more bedrooms (19% of affected claimants) (DWP, 2012d).

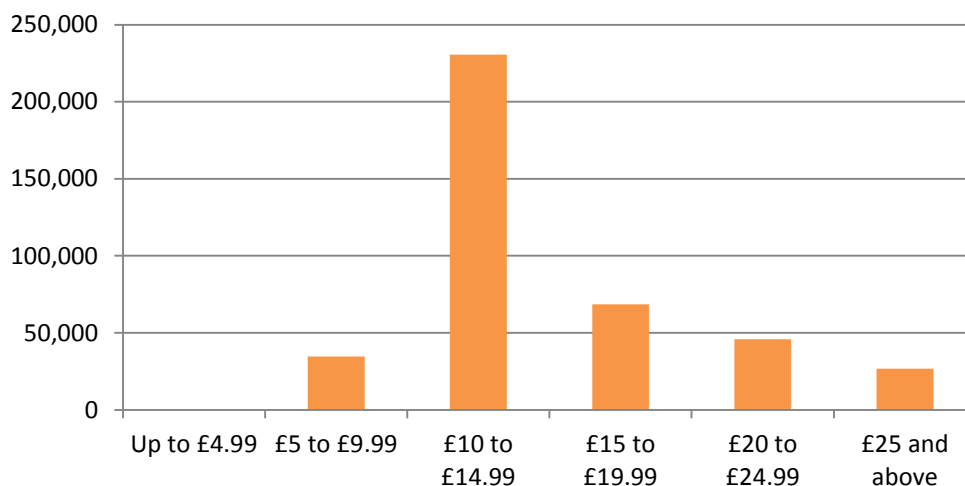
The most recent Housing Benefit caseload figures put the number of affected claimants at 406,922 in August 2017, down from an initial 547,000 claimants in May 2013 after the introduction of the bedroom tax. There were therefore initially a lower number of affected claimants than the IA had assumed, and there has been a notable reduction in affected households since the bedroom tax was implemented.

It is, however, difficult to estimate the exact reasons for this reduction. A Joseph Rowntree Foundation report cautions against an interpretation that the reduction in claimants reflects the bedroom tax's success in encouraging claimants to respond, to avoid being affected. It points out that in the same period the number of Housing Benefit claimants in all tenures experienced a fairly sharp 5% reduction as the UK economy began to recover (Wilcox, 2014). The report notes that pre-emptive tenant moves prior to implementation could have contributed to a lower than expected number of affected claimants, along with landlords reclassifying bedroom numbers, though this practice is believed to be limited (Wilcox, 2014).

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The DWP’s EIA estimated that those affected with only one spare bedroom would incur an average loss of about £12 per week, while those with two or more spare bedrooms would incur substantially higher average losses, averaging about £22 per week. DWP claimant data shows that the majority of claimants (56%) suffer losses between £10 and £15 per week (Figure 9.1).

Figure 9.1 The financial weekly impact of the bedroom tax



Source: DWP Stat-Xplore (August 2017).

The DWP’s IA and EIA note that affected claimants are faced with the choice of staying in their homes or moving elsewhere. In order to stay, claimants have to meet the financial shortfall by drawing on savings, moving into work, increasing working hours, or letting out the spare room. In contrast, moving to a smaller accommodation avoids the bedroom tax, although it should be noted that there will be some removal costs (DWP, 2012d). In practice, affected claimants have mainly responded by ‘paying and staying’, absorbing the financial losses primarily by reducing essential and non-essential spending, applying for Discretionary Housing Payments (DHPs), and borrowing money from friends and family (Clarke *et al.*, 2015; Moffatt *et al.*, 2015; Ipsos MORI, 2014a). In addition, housing associations report an increase in rent arrears, including among tenants who had never previously experienced these (Ipsos MORI, 2014a; 2014b; Rolnik, 2013; Wilcox, 2014; Williams *et al.*, 2014b). While it may still be too early to tell conclusively, there is emerging evidence that ‘paying and staying’ may prove hard to sustain for some families, making them look for alternative options (Williams *et al.*, 2014a).

The alternative option, and one of the key drivers behind the policy's introduction, is that it gives people the opportunity to downsize; that is, by moving to a smaller dwelling in the social sector or, alternatively, to the private sector. However, relatively few affected tenants have moved in response to the bedroom tax (Clarke *et al.*, 2015; Wilcox, 2014). This had partially been anticipated in the IA, where it was acknowledged that traditionally there was very little tenant movement in the social rented sector (DWP, 2012d).

The evidence suggests that this is due to both supply and demand factors. First, there is a limited availability of suitably sized (smaller) dwellings, and as a result, there is a mismatch between demand and supply for transfers (Williams *et al.*, 2013; Wilcox, 2014; Clarke *et al.*, 2015). This was also acknowledged in the DWP's own IA, which cited estimates from the Department for Communities and Local Government that there was a surplus of three-bedroom properties and a lack of one-bedroom properties in the social sector (DWP, 2012d).

Second, it is also partly determined by tenants' unwillingness to move (DWP, 2012c; 2012d). There is evidence that many social renters place a strong value on staying in their 'home', in which they have lived their life and raised their children, and in their local area, thereby retaining ties to family, friends, carers and their local safety net (Williams *et al.*, 2014a; Moffatt *et al.*, 2015; Bragg *et al.*, 2015; Rolnik, 2013). In addition, there might be a discrepancy between what affected claimants, on the one hand, and the DWP, on the other, consider an appropriate number of bedrooms, meaning that people are reluctant to downsize because they consider their current property appropriately sized. One analysis of data about dwelling sizes in the English Housing Survey found that three-quarters of affected households lived in 'small' or 'very small' dwellings, which could suggest that the 'spare bedroom' was making up for a general lack of space in the house (Morgan and Cruickshank, 2014).

A longitudinal survey, which formed part of the government evaluation, examined the responses of the 94 claimants who, in the second wave of the survey, were no longer affected. The primary reasons cited were: finding work/increasing earnings (20 respondents); having a friend or relative move in (17 respondents); and changes in age of children that meant that the household was no longer considered to have a spare bedroom (16 respondents). Eleven respondents had moved to smaller social-rented sector homes, although the evaluation cautions that this could underestimate the total due to problems in tracing respondents to their new addresses (Clarke *et al.*, 2015).

Apart from the financial impacts due to the reduction in Housing Benefit payments, some qualitative studies have identified psychological impacts of the bedroom tax. They have reported a pervasive feeling of stress and greater social isolation among respondents, leading to a detrimental impact on mental health and wellbeing (Moffatt *et al.*, 2015). These studies have also identified feelings of shame and embarrassment among respondents who had to rely on foodbanks and financial assistance from friends and family (Moffatt *et al.*, 2015; Bragg *et al.*, 2015).

9.4 National and regional impact

A number of studies found a North/South divide in terms of the proportion of affected claimants (Beatty and Fothergill, 2016a; DWP, 2012d; Association of Retained Council Housing and National Federation of ALMOs, 2017). Prior to the implementation of the reform, the DWP suggested that a lower proportion of social rented sector claimants in London and the South of England would be affected, though claimants in these areas would tend to experience larger losses reflecting the higher rent levels. Meanwhile, areas in the North of England and Wales would be more affected than the national average, but affected households would experience lower than average financial reductions (DWP, 2012d). The reason for this was that there is a higher proportion of social rented housing stock in these areas, and in some cases also higher worklessness (Beatty and Fothergill, 2016a). In Scotland, the impact of the 'bedroom tax' on claimants has been averted due to the Scottish Government's use of DHPs (Beatty and Fothergill, 2016a).

Furthermore, the DWP's evaluation report noted that London experienced the highest proportion of claimants moving off the bedroom tax between its introduction in May 2013 and November 2014. London claimants may be more likely to move, due to higher than average losses in entitlements, as well as landlords being more willing to assist with downsizing due to overcrowding in the South of England. In contrast, Wales had experienced less downsizing, probably due to the higher support provided by DHPs (Clarke *et al.*, 2015).

In 2017, the Scottish Government set aside £47 million to mitigate the impact of the bedroom tax on over 70,000 households. Between 2013 and 2016, a further £129 million had been spent on mitigation (Scottish Government, 2017b).

9.5 Impact on protected groups

Age

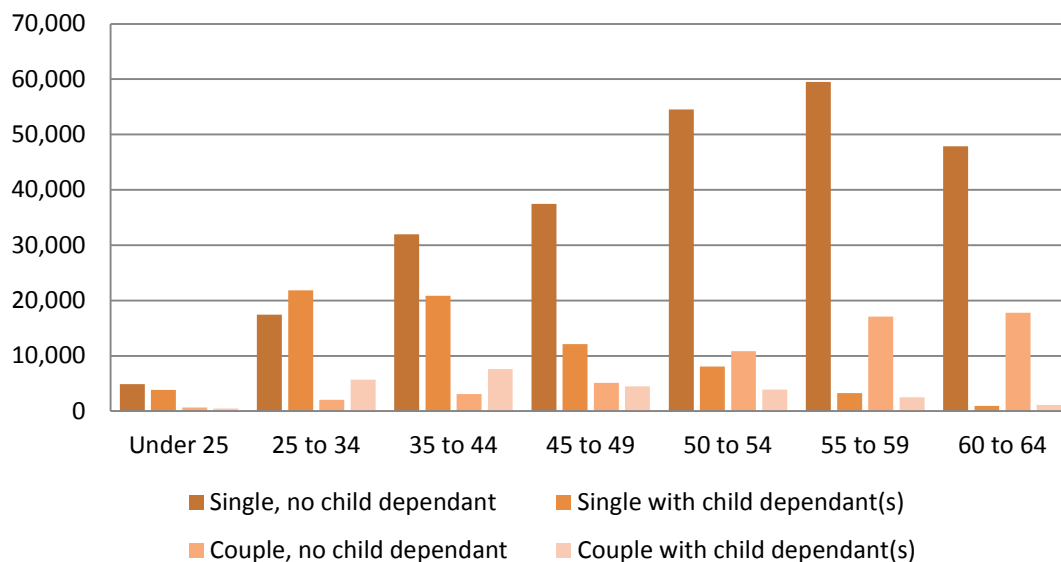
The DWP's EIA estimated that older claimants were more likely to be affected by the bedroom tax, particularly those aged over 55 up to the qualifying pension age.¹⁰ In contrast, the three youngest age groups (under-25s; 25–34; and 35–44) were less likely to be affected (DWP, 2012c). This finding is backed up by surveys of social housing tenants comparing affected and non-affected groups (Ipsos MORI, 2014a) and qualitative studies with tenants and housing associations (Williams *et al.*, 2014a). Older claimants are also the most likely to be occupying more than one bedroom, and thus face the largest reductions in entitlements (Clarke and Williams, 2011).

The EIA explains that older claimants are more likely to be under-occupying once their children have left home. In contrast, younger people are more likely to have children in the household and will on average have been placed in social housing more recently, making it less likely that their size requirements will have changed (DWP, 2012c).

DWP claimant data from August 2017 shows that the majority of the 406,922 Housing Benefit claimants subject to the bedroom tax were aged 50 or over (64%), which is higher than the EIA estimates (Figure 9.2). The DWP-commissioned evaluation of the bedroom tax also found an increase in the average age during the period of the research. It attributed this in part to the rise in the upper age limit for being affected by the bedroom tax (in line with the increases in women's qualifying pension age). It also suggested that altered allocation rules had reduced the proportion of new lets to under-occupying tenants, thereby lowering the number of younger claimants (Clarke *et al.*, 2015).

¹⁰ Those over the qualifying age for state Pension Credit are not affected by the measure. Equality and Human Rights Commission – www.equalityhumanrights.com

Figure 9.2 Family type of Housing Benefit claimants subject to the bedroom tax, by age group



Source: DWP Stat-Xplore (August 2017).

In general, the DWP-commissioned evaluation showed that in the second wave of the longitudinal survey younger claimants were more likely no longer to be affected (Clarke *et al.*, 2015). This can be explained by a number of factors, in particular differential responses by age groups. First, in terms of labour market impacts, younger claimants were more likely to have looked for work in response to the bedroom tax. In contrast, older people reported concerns about having been out of the labour market for an extended time, and as a result lacked the experience and skills perceived necessary to re-enter the labour market (Clarke *et al.*, 2014). Second, in terms of the likelihood of downsizing, older tenants reported that they were less likely to look into downsizing in response to the bedroom tax (Ipsos MORI, 2014a). This was often due to psychological and social reasons for staying, such as an emotional attachment to their home, neighbourhoods and communities, including a desire to stay close to friends and family. In addition, there was limited availability of suitable nearby properties that accommodated their support needs, such as healthcare providers (Pannell *et al.*, 2012; Clarke *et al.*, 2015).

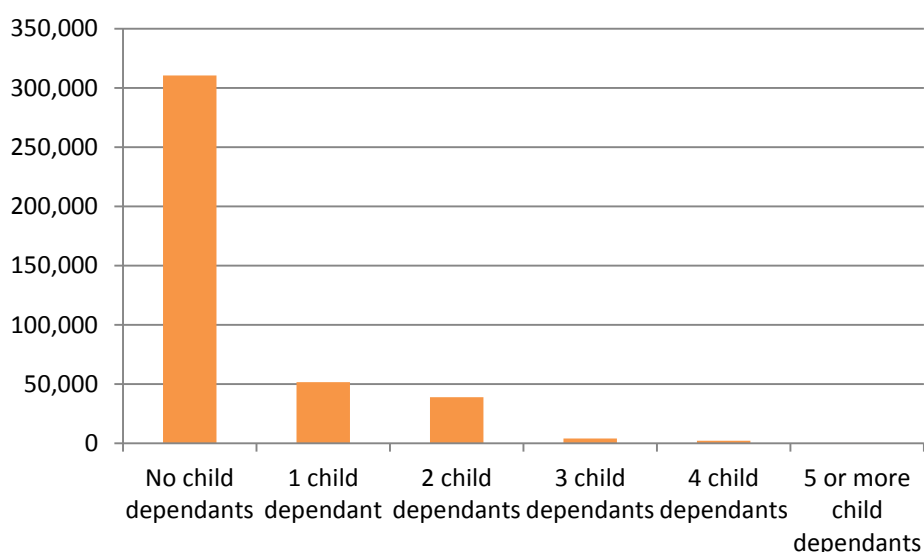
Children

The EIA suggested that claimants with dependent children are much less likely to be affected than those without. As an example, the EIA estimated that as a proportion of

working-age social rented Housing Benefit claimants, only 21% of lone parents and 20% of couple parents would be affected. In contrast, 68% of couples without children and 38% of single people would be affected.

This is also reflected in DWP claimant data. In households affected by the bedroom tax, around three-quarters of affected households had no dependent children, compared to one quarter with one or more dependent children (Figure 9.3). This is similar to findings in survey studies of affected tenants (Ipsos MORI, 2014a).

Figure 9.3 Households affected by the bedroom tax, by number of dependent children



Source: DWP Stat-Xplore (August 2017).

Nearly all affected families with children are over-occupying by only one spare bedroom, meaning they will face the smallest (14%) reduction in Housing Benefit entitlement (Clarke and Williams, 2011). In addition, the DWP-commissioned evaluation found that families with children were more likely no longer to be affected in the second wave (Clarke *et al.*, 2015; Ipsos MORI, 2014b).¹¹ This was possibly due to the greater availability of larger houses for downsizing or because changes in household composition and circumstances are more likely in families with children; that is, there are new births or older children require their own bedroom (Clarke *et al.*, 2015).

¹¹ Note that this cohort had a small sample size.
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However, it should be noted that families with children face particular and substantial barriers to try to avoid the bedroom tax. These include a greater reluctance to move to another area due to the location of the child's school (Clarke *et al.*, 2015; Ipsos MORI, 2014a) or to take in lodgers due to concerns about child protection issues (Clarke *et al.*, 2014).

In addition, there may be negative knock-on effects on children arising from parents having to reduce spending on essentials and non-essentials, including family day trips, school uniforms, extracurricular activities and additional tuition (Winter *et al.*, 2016; Clarke *et al.*, 2014). Some (small-scale) qualitative studies have focused on the impact on an older child of having to share a bedroom with a younger, possibly crying or bedwetting, younger sibling. This potentially: leads to a disruption to sleep or to homework/revision; results in a reduced opportunity to invite friends over; and more generally prevents the older sibling from having a free space to function independently and form their identity (Bragg *et al.*, 2015; Winter *et al.*, 2016). Where there is a substantial gap in the ages of their children, parents are particularly likely to report that they do not feel it is appropriate for their children to share a room (Clarke *et al.*, 2015).

The bedroom tax also limits parents' flexibility around their living arrangements (Clarke, 2012). Downsizing may result in lack of space for young adults or university students to come home and visit (Bragg *et al.*, 2015), and it reduces the ability to accommodate flexibly visiting family members and grandchildren (Moffatt *et al.*, 2015). It also allows little flexibility for changing family circumstances: studies report that interviewed parents chose to stay and pay for a limited period because they knew that their housing composition and bedroom tax eligibility would soon change, either by their oldest child qualifying for a new room or a new baby being born (Moffatt *et al.*, 2015; Clarke *et al.*, 2014; 2015).

In addition, the policy fails to accommodate flexibly part-time child custody arrangements and 'second time around families', as the policy mandates that a child is allocated to a bedroom at one specific address (Bragg *et al.*, 2015; Greenstein *et al.*, 2016; Clarke, 2012; Moffatt *et al.*, 2015). The evidence is covered in more detail in the section on the gendered impact of the bedroom tax. Moreover, some authors argue that the design of the bedroom tax policy distances children from separated and divorced fathers, by removing the possibility of fathers having a spare bedroom to use for sharing parental responsibilities equally or partly (Greenstein *et al.*, 2016; Burman *et al.*, 2017).

Disability

The available evidence suggests that disabled claimants are negatively affected by the bedroom tax, compared to other claimant groups. This finding is supported by surveys comparing groups of affected and non-affected social sector tenants (Clarke *et al.*, 2014; Clarke and Williams, 2011; Housing Futures Network, 2011). However, one report found little difference between affected and non-affected tenants reporting long-term illness, health problems or disability (Ipsos MORI, 2014a). In addition, the DWP's EIA found that a higher proportion of affected households contained a disabled person, both when disability was defined broadly and when it was defined narrowly (DWP, 2012c). Current DWP claimant data does not provide breakdowns based on disability status.

Part of the reason for the higher impact on disabled claimants is that they are, on average, older than non-disabled claimants (Ipsos MORI, 2014a; DWP, 2012c). This is associated with a higher likelihood of having spare bedrooms, partly due to children having left home and the greater attachment to the house and local area (DWP, 2012c). However, a number of other reasons relating to specific challenges with having a disability explain why disabled claimants would be disproportionately affected. Couples and children may not be able to share bedrooms due to a disability, and 'spare' bedrooms may be required for storing disability-related equipment (Wilcox, 2014; Clarke and Williams, 2011; Housing Futures Network, 2011). In particular, the problems that could arise by having children sleeping in the same room, such as disruption to sleep routines and getting homework done, was often compounded when one of the children had health problems (Winter *et al.*, 2016). The poor health or disability of family members needing to stay over regularly was a common reason for claimants to feel they needed an extra bedroom (Clarke *et al.*, 2015).

In response to criticism about what constituted an appropriate number of bedrooms for disabled people, the DWP subsequently introduced provisions that have addressed some, but not all, of these issues. Amendments have meant that foster carers and families with children whose disability or medical condition means that they cannot share a bedroom with another child are entitled to an extra room. Following a Supreme Court decision in November 2016, further amendments were introduced in April 2017 to exempt certain cases involving disabled adults, as well as cases where a disabled child or non-dependent adult reasonably requires overnight care from a non-resident carer (Wilson, 2017a). However, there is currently no

general provision to exempt adults with illness or disability similar to the exemption from the benefit cap.

There is also evidence that disabled claimants face substantial barriers when responding to the bedroom tax. In terms of labour market impacts, survey and qualitative studies found that those with a disability were less likely to have looked for a job, and when doing so were less successful in entering employment, often facing the same long-term barriers that had previously kept them out of work (Ipsos MORI, 2014a; Clarke *et al.*, 2014).

Disabled claimants also faced difficulties and long waiting times to downsize, due to a fundamental mismatch between the supply and demand of suitable and smaller adapted homes (Clarke *et al.*, 2015; Papworth Trust, 2013; Williams *et al.*, 2013). In this context, disabled claimants reported concerns in qualitative interviews that local authorities would struggle to provide them with a suitably adapted property.

Moreover, if they accepted a temporary move to unadapted accommodation, they feared facing a long wait until the necessary adaptations would be installed (Clarke *et al.*, 2015). The House of Commons Joint Committee on Human Rights noted that forcing disabled claimants to move into unsuitable accommodation may breach their Article 8 rights (under the Human Rights Act 1998) to respect for private and family life. Finally, the independent government evaluation identified practical difficulties that disabled tenants faced in moving house, including packing and transporting belongings, and limited financial and practical support with this task (Clarke *et al.*, 2015).

A longitudinal claimant survey conducted as part of the independent government evaluation showed that households with a disabled person are more likely than those without a disabled person to remain affected in the second wave of the study. In addition, another survey found that those with a disability were more likely to report having reduced spending on essentials, such as heating, energy and food (Ipsos MORI, 2014a).

The main DWP response to these concerns has been to refer to the availability of DHPs. This will be covered in detail in Chapter 15. However, Wilcox (2014) argues that short-term DHP awards may not be the best way to support the difficulties for disabled tenants associated with a long-term disability.

Race

Ethnic minority claimants are slightly less likely to be affected by the bedroom tax than White claimants (DWP, 2012c; Finney and Harries, 2013; Ipsos MORI, 2014a). For instance, the DWP EIA estimated that the ethnic minority group would make up 10% of affected working-age, social-renting Housing Benefit claimants compared to 15% of all Housing Benefit claimants in the social sector (DWP, 2012c). Similarly, an Ipsos MORI (2014a) survey found that those with an ethnic minority background were slightly less likely to be affected (13%) than not affected (17%). In contrast, research by the Cambridge Centre for Housing and Planning Research (CCHPR), which analysed data from the 2009 English Housing Survey, showed that White claimants are slightly less likely to be affected (87%) compared to their share of all social tenants (91%), though the sample size of ethnic minority tenants was too small to draw any conclusions about ethnic minorities (Clarke and Williams, 2011). Finally, a Race Equality Foundation briefing paper notes that some ethnic minority groups, namely people with African, Bangladeshi and Caribbean backgrounds, are more likely than average to live in social rented accommodation and thus may be more affected by the measure (Finney and Harries, 2013).

The EIA explains that a higher proportion of working-age ethnic minority claimants than other claimants have children living at home and generally have larger average family sizes. This means that properties are more often appropriately sized (DWP, 2012c), or indeed over-occupied.

Meanwhile, the average weekly Housing Benefit reduction is estimated to be higher for ethnic minority claimants (£19) than for White claimants (£14) (DWP, 2012c). This is explained, in part, by the higher proportion of ethnic minority claimants in London with higher rents (DWP, 2012c; Ipsos MORI, 2014a).

Sex

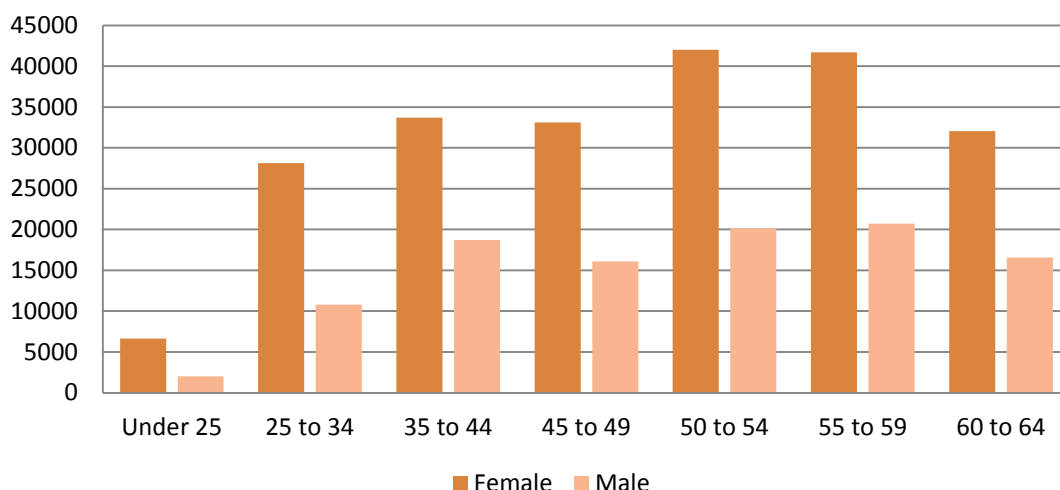
The EIA suggested that the bedroom tax would affect a greater number of female than male claimants, mainly because the majority of them would be lone mothers (DWP, 2012c). The DWP noted that this was caused by the relatively high number of single female Housing Benefit claimants. The proportion of social-renting Housing Benefit claimants affected, who are single women (51%) is very similar to the female proportion of all Housing Benefit claimants in the social rented sector (51%). The same is true for single men (around 24% of affected claimants) and couples (around

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24%). Based on the comparison with the overall social rented sector claimant population, the DWP (2012c) concludes that the bedroom tax does not have a significantly different impact on claimants by gender. In contrast, the Women’s Budget Group has repeatedly argued that a much more meaningful comparator would be women in the overall population, which suggests that women are disproportionately affected.

According to DWP claimant data, the proportion of female Housing Benefit claimants who are affected by the bedroom tax is substantially higher than that estimated by the IA (67%). The disproportionate impact on women applies to all age groups (Figure 9.4).

Figure 9.4 Sex of single Housing Benefit claimants subject to the bedroom tax, by age group¹²



Source: DWP Stat-Xplore (August 2017).

An analysis of the English Housing Survey 2009 by CCHPR showed that the majority of tenants affected would be women (61%), compared to 53% of all social tenants, a finding more in line with the current claimant data. It argued that this was probably because women are more likely than men to have had children living with them in the past, and therefore are more likely to have had children leaving home (Clarke and Williams, 2011). The EIA estimated the average weekly reduction in Housing Benefit is similar at £14 for single females and males, and £15 for couples (DWP, 2012c).

¹² Sex is only reported for those who are claiming Housing Benefit as a single claimant. Equality and Human Rights Commission – www.equalityhumanrights.com

Finally, some literature notes the failure of the bedroom tax to accommodate flexibly part-time custodial arrangements and 'second time around families', since the policy mandates that a child is allocated to a bedroom at one specific address (Bragg *et al.*, 2015; Greenstein *et al.*, 2016; Clarke, 2012; Moffatt *et al.*, 2015). A qualitative study identified lone parents with shared custody of their children who had been forced to downsize and reported having to sleep on the sofa when the child was visiting. This study also identified conflict between separated parents about the children's primary place of residence, which would decide who would be liable for the subsidy (Bragg *et al.*, 2015). Concern has also been expressed that arrangements that are subject to court orders potentially could be prejudiced against parents who have been forced to downsize, due to the requirement that separate sleeping arrangements for children are available (Clarke, 2012).

These effects are most likely to be experienced by separated fathers (Clarke, 2012). Some authors argue that the design of the bedroom tax policy distances separated and divorced fathers from their children, by removing the possibility for fathers to have a spare bedroom to use for sharing parental responsibilities equally or partly. It is argued that this endorses an engendered notion that children are primarily the responsibility of the mother and places a greater burden on separated mothers, thus tacitly endorsing the notion that the second parent's responsibilities are optional for poorer families (Greenstein *et al.*, 2016; Burman *et al.*, 2017).

Sexual orientation

This review only identified one academic journal article that argues that the introduction of the bedroom tax, through its prescriptions into what is deemed to be appropriate sleeping arrangements for families, essentially formulates into legislation for a heterosexual paradigm. The authors describe how the bedroom tax introduces an arbitrary age threshold of 10 years. Under this age, the child is 'presumed asexual, ungendered child', but thereafter acquires a new status of 'he' or 'she', and then is assigned an assumed heterosexuality by being prescribed to share bedrooms with children of the same gender (Greenstein *et al.*, 2016).

Religion or belief

This review identified no evidence that specifically explored the impact of the introduction of the bedroom tax in regard to religion or belief. The EIA notes that

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'where larger families are associated with a particular religion or belief', this may result in the group being less likely to be affected, since properties are more likely to be appropriately sized for the claimant (DWP, 2012c).

Gender reassignment

This review only identified one academic journal article that argued that the introduction of the bedroom tax extends state surveillance into the domestic sphere and legislates the sleeping arrangements of families with a fixed and binary view of gender and gender identities. The authors explain that the bedroom tax treats and portrays gender as universal and (unlike age) fixed as male or female, and note that gender only acquires importance at the arbitrary age of 10 years (Greenstein *et al.*, 2016).

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of sanctioning in regard to pregnancy and maternity.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of the introduction of the bedroom tax in regard to marriage and civil partnership.

9.6 Conclusions and evidence gaps

Around 400,000 claimants are currently affected by the bedroom tax policy, with the average affected tenant facing losses of between £10 and £15 per week. There are large national and regional differences in impact; most prominently, the Scottish Government has used DHPs extensively to eliminate the impact of the bedroom tax. The evidence indicates that rather than moving to smaller accommodation, claimants have so far primarily responded by 'paying and staying', absorbing the financial losses by reducing spending, applying for DHPs and borrowing money from friends and family. The limited incidence of downsizing can be explained by both supply factors (the limited availability of suitably sized dwellings) and demand factors (social

renters placing a strong value on their home and local ties, or considering their current accommodation to be suitably sized).

Generally, there are a limited number of reports exploring impacts of the bedroom tax by specific protected groups. Instead, most evidence is found in broader and comprehensive government evaluations or large-scale housing surveys and qualitative work, which contains findings on protected groups, particularly by age, gender and disability:

- **Age:** There is strong evidence that older tenants are the most likely to under-occupy, in most cases because children have left home. In addition, the proportion of older affected tenants has increased since the policy's introduction, partly due to the rise in the upper age eligibility (in line with women's qualifying pension). But there is also evidence that older tenants are less likely to downsize due to psychological and social reasons.
- **Children:** While younger families with children only account for around a quarter of affected households, some studies identify considerable impacts on the children of these families. These relate to siblings having to share a room and to limitations to parents' flexibility around living arrangements, such as the necessity to provide space for visiting younger adults and accommodate part-time custodial arrangements.
- **Disability:** The disproportionate impact on disabled tenants stems partly from their higher than average age, but also because they face specific challenges, such as sharing bedrooms or requiring space for storing equipment. Some of these concerns have been addressed by subsequent amendments, but there are no general provisions for disabled adults. The review also identified evidence that disabled claimants face specific barriers in responding to the bedroom tax, including difficulties in transitioning into employment and downsizing, and instead respond by reducing spending.
- **Gender:** Women, particularly lone mothers, are disproportionately affected relative to women in the overall population, but this is largely driven by the disproportionate number of single female Housing Benefit claimants. Some sources identified a gendered impact arising from the failure of the bedroom tax to accommodate part-time custodial arrangements, as the policy mandates that a child is allocated to a bedroom at one specific address. This risked endorsing a gendered notion that children are primarily the responsibility of one parent, often placing a greater burden on separated mothers and distancing divorced fathers from their children.

In regard to sexual orientation and gender reassignment, a few theoretical academic papers argue that the policy formulates a heterosexual and fixed-gender paradigm into legislation, but there is no qualitative or quantitative evidence on the actual impacts and lived experiences among these groups. There are very limited and only indicative findings in regard to ethnicity and religion or belief, mostly in relation to the general assumption that larger families may be more likely to live in appropriate (or over-occupied) dwellings, but due to high rent levels in London those who are under-occupying may tend to be affected to a greater extent financially. Finally, there is a complete lack of evidence on pregnancy and maternity, and marriage and civil partnership.

10 | Tax credits

10.1 Introduction

The tax credit system provides tax relief to low-income working families with children and individuals. Working Tax Credit (WTC) supports those in work, often through childcare payments, and Child Tax Credit (CTC) supports those with children under the age of 16. The 2015 Summer Budget proposed cuts to in-work tax credits by £4.4 billion in 2016–17, an increase in income tax personal allowance and the introduction of the National Living Wage (Work and Pensions Committee, 2015a). This Budget was the most significant in terms of tax credits, creating savings of £8.8 billion annually. These savings account for a significant proportion of the promised £12 billion reduction per year on all welfare expenditure. Changes to tax credits included removing additional support for a third child, thus abolishing the family element of CTC and reducing the value of household income thresholds (Clegg, 2015). The changes also reduced the amount of support available for childcare through the childcare element of WTC. From April 2011, the government covered 70% of childcare costs, compared to 80% previously. It was estimated in 2011 that this reduction would save £270 million in the following financial year, rising to £385 million in 2014–15 (Green, 2011).

The previous Labour Government had made changes to the tax credit system, including merging some elements. In the Tax Credits Act 2002, some family support elements were removed from WTC and rolled into the new CTC, which was payable to low-income families with children, irrespective of work status. Tax credit expenditure increased after this period from £13.7 billion in 2002/3 to £22.1 billion in 2003–04. However, in 2010 Iain Duncan Smith unveiled plans to merge tax credits and additional means-tested benefits more fully. These changes were formally adopted into the Welfare Reform Act 2012 (Clegg, 2015).

In 2016–17, the threshold was cut from £6,420 to £5,135 (rather than £3,850 as originally envisaged) and the taper was increased from 41% to 44.5% (rather than 48%), allowing less reduction than expected after the threshold is passed. The cuts would then be made in full in 2017–18. For the vast majority of tax credit recipient

families, this would simply halve the reward reduction in their tax credit award for 2016–17. The average income loss per family would be around £650. Savings to the Exchequer in 2016–17 would halve from £4.4 billion to around £2.2 billion (Work and Pensions Committee, 2015a).

Universal Credit (UC) subsumed many of the changes to tax credits when it began to be rolled out in 2013. The changes made in 2015, including the two-child limit, would affect those who have a first, third or subsequent child after April 2017 (Kennedy *et al.*, 2017a). For those starting a family after April 2017, their tax credit entitlement would no longer include a family element in addition to a child element. Instead this would be included in the UC first-child premium (The Children's Society, 2015).

The drivers behind the two-child element were twofold. One aim was to reduce the public deficit and rebalance welfare expenditure. The second was to restore fairness between those receiving benefits and those paying for them, thereby forcing families on public support to make the same financial decisions as those supporting themselves through work (Ghelani and Tonutti, 2017). The two-child tax limit is expected to save the government £1 billion per year by 2020 (Ghelani and Tonutti, 2017). In response to these changes, Clegg (2015, p. 493) argued that since 2010 the tax credit system has been 'systematically dismantled, qualitatively and quantitatively'.

10.2 Claimants of tax credits

HM Revenue and Customs (HMRC) statistics show that 5.3 million awards were provided to low-income families in 2015–16, costing £29 million (HM Revenue and Customs, 2017). These statistics include the underpayment and overpayment of awards. The Work and Pensions Committee (2015a) reported a slightly lower estimate that 4.6 million families containing 7.6 million children were receiving tax credits in April 2015.

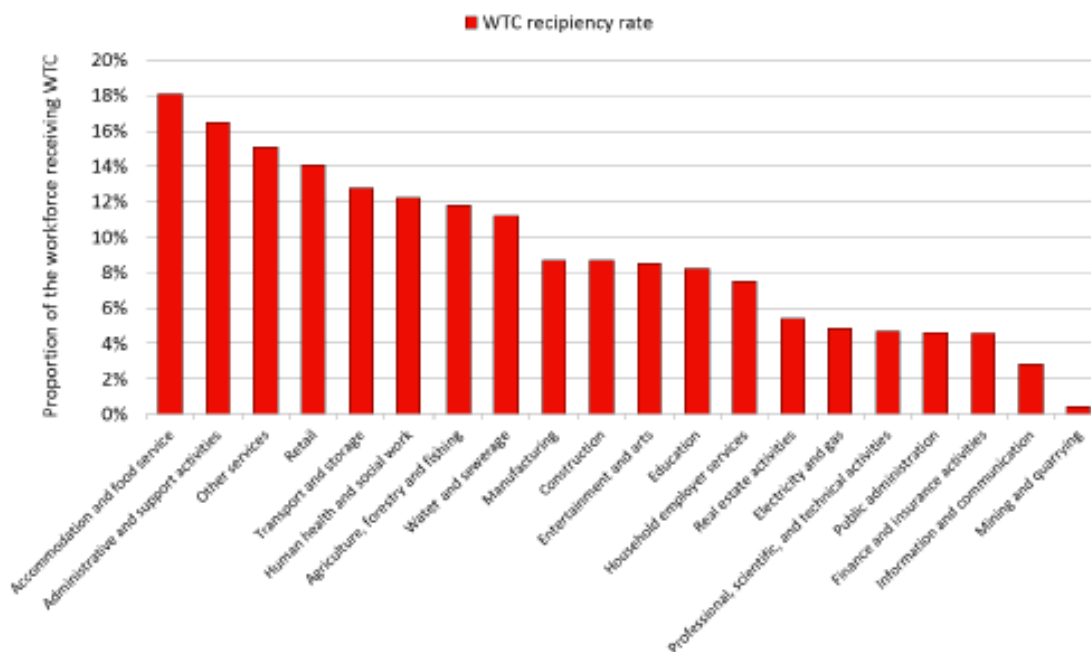
The Work and Pensions Committee (2015a) also reported a slightly lower figure than official HMRC statistics for the number of in-work families receiving WTC. It estimated that in April 2015 3.3 million families receiving tax credits (72%) included someone in work, of which 2.7 million also included at least one child (Work and Pensions Committee, 2015a). However, HMRC reported that 2.56 million in-work families with children received WTC in 2015–16, while 1.24 million out-of-work

families with children were recipients. A total of 480,000 families with no children received WTC (HM Revenue and Customs, 2017).

The majority of recipients of WTC and CTC were in the £5,000 to £10,000 income bracket in 2015–16 (the second lowest), whereas the most overpaid awards were given to those in the £10,000 to £15,000 bracket (HM Revenue and Customs, 2017).

WTC was paid to those employed in different parts of the economy. A 2014 report found that the sectors with the highest number of recipients of WTC were retail, human health and social work, which together accounted for 38% of the WTC expenditure. Overall, 80% of WTC recipients worked in the private sector, 10% in local government and 5% in a health authority or the NHS (New Policy Institute (NPI), 2014b). A separate report by NPI, which examined the WTC received by local government workers, showed how tax credit changes adversely affect low-income families. NPI also reported that the local government workforce received £380 million a year in WTC, a similar proportion to that received in the manufacturing and administrative sectors and two and half times higher than the rest of the public sector (Tinson, 2014). Figure 10.1 depicts the spread of WTC across the economy, based on Family Resources Survey data for 2010–11 and 2011–12.

Figure 10.1 Adults in each sector benefiting from Working Tax Credit



Source: Family Resources Survey. The data is an average for 2010-11 and 2011-12.

Source: Family Resources Survey (2010–11 and 2011–12).

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10.3 Density and quality of evidence

The roll-out of UC included a lot of the changes to tax credits, and so, after 2013, the literature focuses on the overlap between tax credits and UC. Much of the evidence examines the two-child limit change to CTC. Many children's charities, including The Children's Society and Child Poverty Action Group (CPAG), responded to government bills highlighting the potential child poverty effect (CPAG, 2016). Research institutes including Policy in Practice, The Children's Society and Landman Economics compiled statistical evidence about the impact of the two-child limit and made the same warnings about the consequences (Ghelani and Tonutti, 2017; The Children's Society, 2015; Reed and Horton, 2011). A government report looked at the effectiveness of the information roll-out in regard to tax credit changes (Tu and Ginnis, 2011). Most studies found that recipients of tax credits were well informed about the planned changes; however, a Netmums survey carried out by the Resolution Foundation found that many parents were unaware of the changes and had therefore not made the childcare arrangements that were now required (Green, 2011). Two NPI reports examined the sectoral breakdown of WTC recipients, comparing local government and the private sector and other parts of the economy (Tinson, 2014; NPI, 2014b). These reports support more empirical papers that highlight the socio-economic divide on the impact of tax credit changes (Tinson, 2014; NPI, 2014b).

There is a lack of evidence on the effects that changes to WTC and CTC have on families with a disabled person. However, this may be partly due to the fact that there have been additional changes to Personal Independence Payment and other disability benefits. While there is some discussion on the gender element of WTC, only a few sources cover this topic. The primary role of childcare is often fulfilled by the female parent, and changes to WTC that affect the financial support for childcare have a greater impact on mothers than fathers, who tend to reduce work hours.

10.4 National impact

The Resolution Foundation predicted that with the changes introduced by the Summer Budget 2015, 22% (700,000) of the 3.3 million families affected by the tax credit cuts would be better off in real terms in 2020–21 than they would have been in

2016–17. The remaining 78% would still be worse off (Work and Pensions Committee, 2015a).

Clear losers in the distributional effects of the Coalition Government's tax credit changes were lone parent families, large families, children, and middle-aged people. Those who gained from the reforms included couples who both earn and those in their 50s and 60s (De Agostini *et al.*, 2014). On average, families lost £1,100 per year, a reduction the Work and Pensions Committee (2015a) found they could not afford.

In an analysis of the impact of tax and welfare reforms, Portes and Reed (2018) find that changes to tax credits and benefits can have a detrimental impact on an individual's cash levels. Their analysis does not separate tax credits and additional benefits, so while their report does not show the direct impact of tax credit changes, it can be used to highlight overall effects of which tax credits form a large part. The impact of changes to tax credits and benefits was greatest on the lowest three income deciles, where average losses have been around £2,250 per household per year, whereas the top two deciles lost on average around £340 per household (Portes and Reed, 2018). The Resolution Foundation reported that the subsequent changes made to tax allowances after 2011 were more generous for higher earners as they raised the earnings threshold above which people pay 20% tax, but did not lower the earnings above which they pay 40% (Hirsch and Hartfree, 2013).

The Children's Society combined various occupations and family types to provide an empirical resource explaining how the changes to tax credits would affect different groups in society. They forecast that a lone parent, working as a nurse earning £530 per week with two children, would lose £424 a year by 2015. A couple with three children and with one parent earning £470 per week in the Army would lose £552 a year by 2015 (The Children's Society, 2013).

Scotland

Citizens Advice Scotland reported that in April 2012 changes to the number of working hours that couples must work to be eligible for WTC affected thousands of families in Scotland. There was a 10% increase in the number of people coming forward for advice on WTC from 2011. 11,770 families and over 23,500 children faced losing their WTC payments (which averaged £2,600 per year) if parents did not increase their working hours to 24 per week. Couples are required to work a combined 24 hours a week, with one partner working 16 hours. In the middle of a Equality and Human Rights Commission – www.equalityhumanrights.com

double-dip recession, Citizens Advice reported that its clients found this hard to do. Overall, Citizens Advice reported that these changes would remove over £30 million from the incomes of claimants in Scotland (Citizens Advice Scotland, 2012).

The changes to CTC meant that families could be affected by both CTC and WTC. Before April 2012, families could claim CTC if their income did not exceed £41,300. However, subsequently families would not receive CTC if they had only one child and their income was more than £26,000 or they had two children and their income was more than £32,000. These changes meant that 73,000 families in Scotland lost CTC worth £545 per year (Citizens Advice Scotland, 2012).

10.5 Impact on protected groups

Disability

Changes to CTC have affected the amount that families with disabled children can receive, since additional disability benefits are counted as a form of income. The Children's Society (2015) estimated that after the Welfare Reform and Work Act 2016, a disabled child would receive an annual total income of £1,513, compared to £5,960 before the changes introduced by the legislation. However, most of the literature has focused on the impact of the two-child limit rather than on the changes affecting disabled children. This review cannot therefore provide any conclusive evidence of the impact of the WTC or CTC on disability even though certain charities have highlighted the potential impact.

Age

Children are the indirect beneficiaries of WTC and CTC, due to the financial support they provide to facilitate childcare provision and to assist families achieve financial stability. Policy in Practice found that the two-child limit to tax credits will affect over one million children. 70% of the families receiving CTC are in work, and it was reported in 2017 that it is expected that 104,000 children will be born to this group of parents in the next 12 months (Ghelani and Tonutti, 2017).

Children will also feel the adverse effects of changes to Income Support. It is predicted that 8,000 children will miss out on support of up to £2,780 a year (Ghelani Equality and Human Rights Commission – www.equalityhumanrights.com

and Tonutti, 2017). CPAG warned in 2016 that the two-child limit will push families deeper into poverty, with the Institute for Fiscal Studies predicting a further 600,000 children living in absolute poverty by 2020–21 (CPAG, 2016; Browne and Hood, 2016). Policy in Practice echoed this evidence, arguing that the adverse effects of changes to tax credits mean that a quarter of a million children will fall deeper into poverty and an additional 266,000 children will be living in poverty by 2019. A further 609,000 children in working households will be pushed closer to the poverty line (Ghelani and Tonutti, 2017). 36% of children in families with three or more children live in poverty after housing costs, compared to just 26% of those in families with one or two children (CPAG, 2016).

Table 10.1 Effect of Child Tax Credit (CTC) limit

Limited Child Tax Credit to two children: Analysis by Policy in Practice						
	Households with 2+ children		Households losing CTC	Average no. of siblings	Children affected	
	Share	Number			2017–18	2019–20*
Household in poverty	23.2%	487,200	24,128	3.5	84,448	256,000
Households at risk of poverty	20.9%	438,900	21,736	3.2	69,555	266,000
Just about managing households	55.9%	1,173,900	58,136	3.5	203,476	609,000
Totals	100%	2,100,000	107,000	3.4	357,479	1,131,000
*2019–20 analysis takes into account other policy reforms including NLW, UC, inflation and benefit freeze						

Source: Ghelani and Tonutti, 2017.

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Lone parents

The changes to the number of hours required to ensure eligibility for WTC were intended to incentivise parents into work. A Netmums survey in partnership with the Resolution Foundation (Green, 2011) found that the changes to the childcare element of WTC had similar predicted effects on both couples and lone parents. The authors highlighted the impact of tax credits on lone parents who were working. 36% of single parents received an award, compared to just 15% of couples, thereby highlighting the importance of tax credits for lone parents. A single parent on the National Minimum Wage with two children would lose £1,630 per year (13% of their income) due to the changes to working hours. Single parents earning just under £26,000 a year would lose around 7% of their income (Reed and Horton, 2011).

Wiggan (2010) suggested that financial support provided for lone parents through tax credits enhanced their autonomy, allowing them to balance childcare and paid work. It was argued that Labour Government policies provided incentives for lone parents and low earner second parents to enter work or increase hours. However, in response to the reduction of childcare support by the Coalition Government, 25% of lone parents said they would reduce their hours to cover childcare, and 30% of couples said they would reduce their hours (Green, 2011).

Sex

Women are most likely to be affected by the child element of WTC as they often take on the primary childcare responsibility. Evidence on the impact of tax credits has shown that the weak incentives for second earners to take up paid work or reduce hours have clear gender equality implications.

A 2011 survey by the Resolution Foundation of Netmums respondents found that families stood to lose between £440 and £1,300 per year due to the changes in the childcare element of WTC. This would have a significant impact on the working incentives for a mother when childcare became unaffordable. The survey of mothers found that 68% would have to make significant adjustments to work and childcare arrangements, 22% said they would stop working and 29% said they would reduce working hours to cover childcare. 37% of mothers working full time and 26% of those working part time said they would reduce their hours to cover childcare costs. Furthermore, 14% of mothers working full time and 24% of those working part time said they would stop work altogether (Green, 2011). While the drivers for these

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changes were meant to encourage parents into work, the changes reduced the financial gains for single parents by an average of £492 a year and reduced the chances of mothers returning to work while childcare remains unaffordable (Reed and Horton, 2011).

Race

In response to the 2015 Summer Budget, the Runnymede Trust produced a summary of its effects on ethnic minority people. While not providing a fully costed assessment of the impact, it points to a number of areas where there is evidence that they are likely to be worse off. These include tax credits, which account for a higher proportion of income in ethnic minority households (Runnymede, 2015). However further evidence on the effect of tax credits on ethnic minorities is limited.

Sexual orientation

This review identified no evidence that specifically explored the impact of tax credits or the associated reforms in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of tax credits or associated reforms in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of tax credits or the associated reforms in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of tax credits or the associated reforms in regard to pregnancy and maternity. The only issue related to the two-child limit rule of CTC. Some organisations expressed concern that the two-child limit would affect parents who had more than two children due to a range of circumstances, including rape, a failure of contraception, adoption, 'blended

families' (families with children from previous relationships), 'saviour siblings' (children born to provide organ or cell transplants for siblings) and multiple births (CPAG, 2016). Exemptions to the two-child policy were announced for parents with adopted children, and those affected by kinship care, multiple births and non-consensual conception (Brocklehurst, 2017). However, the traumatic process of women proving their children were non-consensually conceived has been condemned by multiple political outlets, organisations and individuals (Ghelani and Tonutti, 2017).

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of tax credits or the associated reforms in regard to marriage and civil partnership.

10.6 Conclusions and evidence gaps

This review finds that the changes to tax credits mainly affect mothers, who are more commonly the primary child carer, and lone parents, who are predominantly female. The childcare element of WTC and the two-child limit of CTC, in addition to the change in income thresholds, put mothers and lone parents at risk of having to reduce their working hours and thus fall into financial instability. The review also provides some evidence for the potential impact on children, who are the indirect benefactors of tax credits.

The main affected protected characteristics are sex and age. Some minor additional evidence was found on disability and pregnancy and maternity. There is a complete lack of specific evidence on a number of protected groups, including: race; sexual orientation; religion or belief; gender reassignment; and marriage and civil partnership.

11 | Winter Fuel and Cold Weather Payments

11.1 Introduction

Winter Fuel Payments are a tax-free annual payment to help people aged over 65 with the costs of their winter fuel bills. The benefit was devolved to the Scottish Government in 2016. Older people are more susceptible to the negative effects of cold weather so are the sole recipients of this non-means tested benefit. Other UK citizens living overseas are also eligible for this payment. The standard rate is £200 per eligible household where the oldest person is aged under 80 and £300 where at least one person in the household is aged 80 or over. However, those living in residential care, or those receiving free treatment in hospital, or those detained in custody do not qualify for Winter Fuel Payments. Nor do recipients of Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA) or Pension Credit as they are entitled to Cold Weather Payments (Kennedy, 2013). Payments are made automatically between November and December to those eligible.

Cold Weather Payments are paid automatically to those low-income households that are eligible when the temperature is recorded or forecast to be zero degrees Celsius or below for seven consecutive days between November and April (Kennedy and Parkin, 2016). Cold Weather Payments were frozen at a rate of £25 under the Coalition Government. In 2014–15, 422,000 awards were made costing £10.6 million (Kennedy and Parkin, 2016).

One of the most significant changes in regard to fuel poverty has concerned its definition. The 2012 Fuel Poverty Review by John Hills (which was commissioned by the Department of Energy and Climate Change) recommended that the definition of fuel poverty change from the historic '10% of income' to 'low income high costs' (LIHC), which has now been adopted across England (Hills, 2012; Christman and Russell, 2016). Jansz and Guertler (2012) highlighted the falling expenditure on fuel

payments for low-income households. In 2009, the Labour Government spent £1.2 billion on 'fuel poor' households in England. After the Coalition Government assumed office in 2010, expenditure was reduced and was expected to fall to £879 million in 2013, a reduction of 26% (Jansz and Guertler, 2012).

In 2012, UK citizens living in European Economic Area states excluding Cyprus, France, Gibraltar, Greece, Malta, Portugal and Spain were also eligible for Winter Fuel Payment. The number of recipients peaked in 2014–15 but has since decreased, costing £8 million in 2016-17 (DWP, 2017h).

In 2011, the UK Government introduced the Warm Home Discount Scheme, which replaced social tariffs (cheaper energy bills for low-income families) previously offered by the 'Big 6' energy companies. Pensioners and low-income families automatically received £140 based on DWP means testing, while a broader group of pensioners were granted lower prices on a first come, first served basis (Snell *et al.*, 2015b). This payment has not changed and in winter 2017–18, low-income families and pensioners can still claim £140 between September and March. This is paid directly to energy companies rather than going into the bank accounts of claimants (GOV.UK., 2017).

11.2 Density and quality of evidence

A range of academic literature focuses on the concept of fuel poverty. Notably researchers from the Universities of Leicester, York and Manchester have looked into the idea of fuel poverty and disabled people, providing evidence about evidence gaps (Snell *et al.*, 2015a; 2015b). Most research focuses on the amounts spent by the UK Government, the definition change and how to improve the energy efficiency of houses for fuel-poor families.

Most sources focus on the impact of Winter Fuel Payments, which are predominantly provided to those aged 65. Therefore the literature tends to focus on the impact of fuel poverty on age. Age UK produced an in-depth briefing note on the importance of Winter Fuel Payments (Age UK, 2015). Evidence from government reports is more sporadic, commenting on the expenditure and potential policy changes to the Winter Fuel and Cold Weather Payment systems (Kennedy, 2013; DWP, 2013b; Thurley and Kennedy, 2017).

11.3 Data on Winter Fuel and Cold Weather Payments

A 2015 report analysed both qualitative and quantitative evidence to show that the fuel poverty gap has widened in the last decade, while average UK household energy consumption has decreased. The authors argued that the UK Government was not taking effective, practical measures to combat fuel poverty. Many fuel-poor households faced a range of challenges, including poor quality house fabric, high energy costs, fuel supply problems, unstable household income, difficult landlord relations, poor social relations with families and neighbours, and ill health (Middlemiss and Gillard, 2015).

No definitive statistics examine the demographic profile of recipients of either Winter Fuel Payments or Cold Weather Payments. However, all Winter Fuel Payment recipients are aged over 65 since the UK Government is committed to the 'triple lock' (a guarantee to keep state pensions in line with inflation rises or a minimum 2.5% increase) on pension protection. However, the number of pensioners receiving Winter Fuel Payments is expected to fall as the State Pension Age rises in line with inflation. In 2012–13, a reported 12.5 million people in over nine million households in the UK received Winter Fuel Payments, at a cost of £2.15 billion (Kennedy, 2013). Age UK forecast that there would be 12.3 million recipients in 2014–15 but only 11.5 million in 2019–20 and that the cost would fall from £2.1 billion to £1.8 billion (Age UK, 2015).

While older people are most often the recipients of fuel poverty prevention payments, a reported 3.5 million households across the UK live in fuel poverty, to varying degrees (Christman and Russell, 2016). In 2012, 10% of people over the age of 75 were reported as living in fuel poverty (Hills, 2012). In 2015, think tank Policy Exchange stated that 10.4% of households in the UK were fuel poor (Howard, 2015). Another study found that the rates are higher in Wales (29%), and Scotland (27%) (Christman and Russell, 2016).

Policy Exchange reported in 2015 that 49% of fuel-poor households were working and 30% had children (Howard, 2015). In 2012, the Hills Review commissioned by the Department of Energy and Climate Change, found that 20% of households suffering from fuel poverty contained a child aged five or under (Hills, 2012). However, as the sources used different measures of fuel poverty, we cannot be sure if the number of children living in fuel poverty is increasing. 60% of fuel-poor households live in inefficient properties and 14% are located in rural areas (Howard,

2015). Those most commonly affected by fuel poverty are often the most vulnerable to the effects of a cold home, namely disabled people and those living with a long-term illness, the elderly and infants (Hills, 2012).

11.4 National impact

Scotland

Under the Scotland Act 2016, responsibility for a number of benefits was devolved to the Scottish Government, including Winter Fuel Payments. Similar to the rest of the UK, Scottish recipients receive £200, £300 or £100/£150 depending on the household and who is living in the house. As in the UK, the payment is made automatically to those receiving a State Pension (Age UK, 2015). Scotland has notably higher levels of fuel poverty compared to the UK, due to its natural climate. In 2016, 27% of households in Scotland were reported to be living in fuel poverty (Christman and Russell, 2016).

Wales

Fuel poverty affects those living in rural and poor housing areas in Wales. It affects a higher proportion of households than in England but a lower proportion than in Scotland or Northern Ireland. In 2011, the Welsh Government launched a scheme to improve the energy efficiency of homes. The Warm Homes Nest Scheme provided 21,000 home energy efficient measures to around 18,000 homes between April 2011 and March 2015. The estimated level of fuel poverty in Wales in 2012 was 29%, but was projected to be 23% in 2016 (Welsh Government, 2017a).

11.5 Impact on protected groups

Disability

Disabled people are particularly at risk from the adverse effects of a cold home, due to their more vulnerable health. A Welsh Government report found that energy efficient homes have a positive impact on cardiovascular and respiratory systems, Equality and Human Rights Commission – www.equalityhumanrights.com

and lower GP admissions from illnesses caused by cold houses (Welsh Government, 2017a).

A Demos think tank study conducted in 2011 found that electricity and gas headed the list of issues on which disabled people felt they spent more money than non-disabled people (George *et al.*, 2013). A statistical analysis of the 2014 English Housing Survey found that fuel poverty rates in England were typically higher in households containing disabled people, particularly single disabled people, as disabled people use more energy and electricity (Snell *et al.*, 2015a). The Hills Review commissioned under the Coalition Government found that 34% of households suffering from fuel poverty contained someone with a disability or a long-term illness (Hills, 2012). Furthermore, people with mental health problems also suffer from fuel poverty. 10% of people with common mental health problems are not able to keep their home warm enough during the winter, compared to just 3% of those without mental health problems (George *et al.*, 2013).

Data on the number of disabled people affected has fluctuated due to differences in terminology. Under the old definition of '10% of income', 20.4% of households containing a disabled person were in fuel poverty, compared to 14.6% of households that were not. Under the new LIHC definition, this figure fell to 13.2% of households with a disabled person (Snell *et al.*, 2015a). This new definition primarily adversely affects disabled people who use more electricity and energy in their daily life than non-disabled people. Within LIHC, disability benefits are treated as general income, which artificially elevates household income despite not being available as fuel payment (Snell *et al.*, 2015b).

Age

As previously mentioned, people aged over 65 are provided with Winter Fuel Payments. Older people are particularly susceptible to the cold and its effects. In 2015, Age UK (2015, p. 2) reported that 25,000 older people die every year due to the cold, quoting a harrowing statistic of 'one person over the age of 65 every 7 minutes'. Older people in cold homes cost the NHS on average £1.36 billion per year, money that Age UK claims could be saved through timely payments of Winter Fuel Payments (Age UK, 2015). In contrast, however, a report by Policy Exchange claims that just 10% of pensioner households are in fuel poverty (Howard, 2015).

Young children are also at risk from living in cold homes. These households can be covered by Cold Weather Payments, but they are a less stable form of financial fuel Equality and Human Rights Commission – www.equalityhumanrights.com

support as they are paid only when the temperature drops is zero degrees Celsius or below for seven days or more. Little evidence is available on the effects of fuel poverty on infants and children, mainly because no policy continuously protects low-income families and children throughout the winter.

Sex

This review identified no evidence that specifically explored the impact of Winter Fuel or Cold Weather Payments in regard to gender.

Race

This review identified no evidence that specifically explored the impact of Winter Fuel or Cold Weather Payments in regard to race.

Sexual orientation

This review identified no evidence that specifically explored the impact of Winter Fuel or Cold Weather Payments in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of Winter Fuel or Cold Weather Payments in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of Winter Fuel or Cold Weather Payments in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of Winter Fuel or Cold Weather Payments in regard to pregnancy and maternity.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of Winter Fuel or Cold Weather Payments in regard to marriage and civil partnership.

11.6 Conclusions and evidence gaps

This review finds that old people are in need of Winter Fuel Payments due to their vulnerability to the cold. However, the non-means tested approach means that all older people are eligible regardless of financial need. Conversely, there are a substantial number of low-income families who do not receive constant financial support for fuel bills, and find themselves in fuel poverty. The review does provide evidence for the need to support disabled people as research has shown warm houses can improve the health of disabled people, who are equally vulnerable to the cold. However, the review did not provide findings on whether the payments are sufficient.

The main affected protected characteristics are age and disability. There is a complete lack of specific evidence on a number of protected groups, including: race; sex; sexual orientation; religion or belief; gender reassignment; pregnancy and maternity; and marriage and civil partnership.

12 | Universal Credit

12.1 Introduction

Universal Credit (UC) should have been fully introduced by October 2017, but has been subject to delay. At the time of writing, the Department for Work and Pensions (DWP) expects the roll-out of the full service to be operational in all parts of the UK by September 2018, with the remaining benefit and tax credit claimants gradually subsumed into UC by March 2022 (Kennedy *et al.*, 2017b). UC will consist of one single payment for working families, which will replace six means-tested benefits and tax credits from the previous benefit system (DWP refers to this as ‘the legacy system’): Income Support, income-based Jobseeker’s Allowance (JSA), income-based Employment and Support Allowance (ESA), Child Tax Credit (CTC), Working Tax Credit (CTC); and Housing Benefit. The design of UC is relatively simple: each household has a ‘maximum entitlement’ that, in most cases, is equal to the maximum entitlement in the legacy system. It is comprised of any of the following elements that the household is eligible for:

- **standard allowance** for all claimants, which varies according to household type and is lower for those aged under 25
- **child element** for parents, with further additions to disabled or severely disabled children
- **childcare cost element** for working parents paying for registered childcare
- **limited capability for work elements** for those who satisfy a Work Capability Assessment
- **carer element** for those with regular and substantial caring responsibilities for a severely disabled person
- **housing cost element** for those who pay rent or have a mortgage.

This maximum entitlement is then withdrawn at a constant ‘taper rate’ once earned income after tax exceeds the ‘work allowance’.¹³

The fundamental design of UC described above has not changed. However, substantial changes have been made to the levels of the taper rate and the work allowance. First, the planned 65% taper rate was reduced to 63% from April 2017, which means that families lose 63p (rather than 65p) for every £1 of net earnings above the work allowance threshold. Second, as Table 12.1 shows, the levels of the work allowance, which are set according to household type and whether families receive the housing cost element of UC, have been substantially reduced, and for some groups entirely abolished, since the policy’s original announcement (Browne *et al.*, 2016).

Table 12.1 Changes in planned work allowance for different family types (£ per month)

Family type	2012	2015	% cut since 2012
Not claiming support for housing costs			
Single, no children	£114	£0	100%
Lone parent	£755	£397	47%
Couple, no children	£114	£0	100%
Couple with children	£551	£397	28%
Disabled	£667	£397	40%
Claiming support for housing costs			
Single, no children	£114	£0	100%
Lone parent	£272	£192	29%
Couple, no children	£114	£0	100%
Couple with children	£228	£192	16%
Disabled	£198	£192	3%

Source: Browne *et al.*, 2016.

¹³ Any unearned income is withdrawn pound-for-pound. Unearned income is income other than from employment or self-employment: it includes most income-replacement benefits such as contribution-based JSA.

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The UC system has been made more generous in the level of subsidy given to childcare costs. UC now covers 85% of childcare costs up to a maximum of £175 per week for one-child families and £300 per week for families with two or more children. This compares to 70% in the tax credit system and the original plan for UC.

12.2 Density and quality of evidence

The literature on UC is fairly extensive, but somewhat fragmented and uneven for a number of reasons. Firstly, some sources (which are omitted from this chapter) use ‘universal credit’ as a catch-all term for the wider changes to benefits and tax credits since 2010. Many of these welfare reforms will, of course, be subsumed into UC once it is fully implemented; however, most of these apply both to UC and the legacy system. The aim of this chapter is to review the isolated impacts of UC, insofar that is possible, so that equivalent reforms in both systems will not be included. Most contentiously, the literature diverges somewhat in the decision to include the two-child limit and removal of the family element in the tax credit system (which has corresponding elements in UC). In line with the highest quality literature, these issues are covered in Chapter 10 on tax credits.

The key features of UC, which determine incomes and work incentives, are the taper rate, work allowances and childcare cost support. While the impacts of these are the primary focus of this review, the chapter also covers other design features of UC, when there is evidence of an impact on specific protected groups. These include: the waiting time for a first payment; the intensifying of the conditionality/sanctions regime; the digitalisation of the claimant process; the shift from weekly and fortnightly payments to a single monthly payment to one member of the household; and the ‘transitional protection’ scheme.

Secondly, the roll-out of UC has repeatedly been delayed since it was first announced, mainly related to problems with IT administration systems. The initial UC proposal was published in a Government White Paper in 2010, which envisaged all legacy benefits and tax credits claims to cease by April 2014 and all existing claimants to be transferred to UC by October 2017. It was envisaged that UC would affect around seven million families by autumn 2017, but the most recent available DWP claimant data (for November 2017) showed that only 660,597 families were then in receipt of UC. Until now most of the caseload has only included the simplest cases, that is, those who are unemployed and single claimants, but not claimants

with children, childcare support or a disability. The caseload is, however, set to rise, as Jobcentre Plus areas increasingly start to include all claimant types via the 'full service'. From October 2017, up to 50 additional Jobcentres a month will roll onto UC full service, with the aim being that all claimants will have migrated by March 2022 (DWP, 2017d). In addition, it should be noted that some individuals who are currently claiming UC are covered by 'transitional protections', meaning that family claimants will not experience any reduction in support (in cash terms) when they are first transferred into UC, even if their entitlements are lower under UC than under the current tax credit system. Their entitlement will remain constant, in cash terms, until either their UC entitlement exceeds their entitlement under the previous system or certain changes happen to their family circumstances. These include a family member moving out of employment, couples splitting up or a single person forming a partnership. This means that many claimants rolled onto UC will experience gains in the short run.

These factors have a number of implications for the reviewed evidence. First, DWP claimant data will be presented to provide a snapshot of current claimants, but this does not provide any indication of the final composition of claimants by the end of UC roll-out. Second, there is a distinct lack of practical experience about the actual impacts of the policy, particularly among certain protected groups who have generally not been included in the caseload to date. This means that the evaluation and qualitative research literature is not as rich or detailed as for other welfare reforms and there is a lack of evidence exploring claimant experiences and behavioural responses to the policy. The latter includes a lack of research on labour market impacts, one of the stated aims of the policy reform, though DWP has conducted some initial modelling on the overall population, including by gender and age (DWP, 2015a, 2015b; 2017d). The main DWP-commissioned evaluations explore, via the use of survey and qualitative evidence, the impact on the early 'gateway' and 'pathfinder' claimants in specific geographical areas (Johnson *et al.*, 2015; DWP, 2013d; 2014d; Johnson *et al.*, 2017). However, apart from this aspect, most qualitative-based research explores the potential impact for future claimants who do not yet have any direct experience of UC.

In the absence of rich data on implementation, a large part of the literature is instead concerned with modelling and forecasting the likely impacts (both the number of affected claimants and changes in entitlements) based on benefit/tax modelling. This sometimes includes the impact by specific household types (including lone parents, second earners and families with children), age groups, disability and ethnicity. This

literature generally models the long-term impact of UC, assuming full implementation without any remaining transitional arrangements. Due to a lack of information about behavioural responses, the models often assume no dynamic labour market effects, while making different assumptions about take-up of benefits, which the DWP has argued is likely to increase (DWP, 2012e). Moreover, the models generally compare the impact on claimants in a future tax year (say, 2021/2) under UC compared to what it would have been under the legacy system in the absence of UC, assuming that all welfare changes are fully in place in both systems. This allows the models to isolate the impact of UC, that is, to assess the impact of the work allowance, taper rate and childcare support.

Thirdly, and finally, there is a substantial limitation in the vast majority of the reviewed evidence, including the benefit/tax modelling literature: the system of UC has been substantially and repeatedly changed since it was first announced in 2010. As a result, the majority of reports that examine the impact of UC are effectively out of date, since they use old assumptions about taper rates and work allowance levels. The subsequent evidence review needs to be read with this in mind. As an example, the Government's impact assessment (IA) and equality impact assessment (EIA) date back to 2011 and 2012 respectively, at a time where the original design of UC was envisaged to be more generous than the legacy system. In contrast, the Office for Budget Responsibility (OBR) (2016) confirmed that UC is now less generous on average than its predecessor. Therefore, this review will focus most extensively on recent literature, but also – when appropriate and relevant, as it may provide more details of the specific impact on protected groups – review earlier sources while acknowledging their limitations.

12.3 Overall impact

The Government's most recent IA was published in December 2012. Overall, households were estimated to benefit by £0.3 billion, with an average increase in entitlement of £16 per month. The DWP calculated that around 3.1 million households would receive a higher household entitlement (on average £168 higher per month) under UC than the legacy system. In contrast, 2.8 million households were estimated to suffer a loss in entitlement (on average £137 per month). As such, it is worth noting that even in the early and generous version of UC, the new benefit system created a system of 'winners and losers.'

Of course, UC has changed substantially since the 2012 IA. The OBR has confirmed that 'Universal Credit is now less generous on average than the tax credits and benefits system it replaces' and that spending will be reduced by around £3.1 billion compared to the legacy system (OBR, 2016, p. 46). This assessment has been confirmed by subsequent analysis and benefit/tax modelling from various organisations such as the Resolution Foundation and the Institute for Fiscal Studies (IFS). IFS estimated that the changes to the level of work allowances by themselves mean that spending in the 'steady state' UC (that is, once it is fully implemented with no remaining transitional protections in place) will be nearly £5 billion a year lower. Moreover, overall UC would cut benefit spending by £2.7 billion per year in the steady state, equivalent to an average reduction for households of £625 per year (Browne *et al.*, 2016; Brewer *et al.*, 2017).

Both organisations stress that the impacts will vary, often in a complex manner between different types of household and income. IFS estimated that 3.2 million households would experience a reduction in benefit entitlements (an average loss of £1,800 per year) while 2.2 million would experience higher entitlements (an average gain of £1,400 per year) (Browne *et al.*, 2016). The reports found differential impacts between working and non-working families. In particular, many non-working families will not experience a change, and some low-income working families, particularly single-earner couples with children, will experience an increase. In contrast, working lone parents and two-earner couples are more likely to lose under UC (Browne *et al.*, 2016; Brewer *et al.*, 2017).

The different tax/benefit models also analyse the impact on financial work incentives. Firstly, they assess the impact on incentives to move into work (as opposed to not being in work at all), as measured by the 'participation tax rate' (PTR). The PTR shows the proportion of earnings that an individual loses when they enter paid work because of either higher taxes or withdrawn benefits. Secondly, the models assess the impact on the incentive to increase hours for those already in work, as measured by the 'marginal deduction rate' (MDR). The MDR shows the proportion of earnings that is lost to either higher taxes or withdrawn benefits. In both cases, higher numbers indicate weaker work incentives.

In UC, the instruments that determine the financial work incentives are the levels of work allowance and the taper rate. UC entitlement is reduced by the taper of 63% only after the earnings exceed the level of the work allowance. Once income tax is paid, the effective withdrawal rate increases to 75%, compared to 73% in the current tax credit system or 91% if Housing Benefit is taken into account (Brewer *et al.*, Equality and Human Rights Commission – www.equalityhumanrights.com

2017). The most significant impact of this system is that it improves the incentive to enter work at very low levels of hours or earnings (Browne *et al.*, 2016; Brewer *et al.*, 2017). However, once an individual works more than 16 hours per week, UC is less generous than the tax credit system, which may encourage some groups of claimants to reduce their working patterns and become trapped at low levels of pay (Brewer *et al.*, 2017).

These models acknowledge that some types of claimant may face barriers beyond monetary matters that prevent them from responding to financial incentives. Some emerging studies examine the observed labour market impacts of UC, but these are limited due to the slow roll-out of UC, and are particularly scarce on the labour market impacts on specific group of claimants. This is because the caseload has concentrated on unemployed, single claimants without children. The notable exception is that the DWP has published a series of reports evaluating the short-term impacts of UC on labour market outcomes. The first two reports were published in February 2015 (DWP, 2015a) and December 2015 (DWP, 2015b). They were based on a peer-reviewed methodology, but had a very small sample (fewer than 2% of all Jobcentre Plus offices). An updated analysis was published in September 2017, using broadly the same methodology, and covering more recent claims and more Jobcentre Plus offices. However, as with the earlier reports, the analysis is limited to single unemployed claimants without children (DWP, 2017d). The updated analysis shows that UC claimants (63%) were three percentage points more likely to be in work six months after their claim had started, compared to a control group of JSA claimants (59%). This is similar to the findings in the December 2015 report (DWP, 2015b). Furthermore, the analysis showed that UC claimants are four percentage points more likely to have been in work at some point within the first six months of making their claim, smaller than the eight percentage point impact in December 2015. In addition, this report shows that despite the substantially increased chance that an individual was in work at some point in the nine months after the claim started, there is no statistically significant difference in the earnings of UC claimants compared to the control group (DWP, 2015b).

It is too early to draw any (even tentative) conclusions from this analysis. It could be suggested that, because of UC, more people are working a small number of hours in short-term employment. However, the data might also indicate that certain aspects of UC intended to help with job progression, such as in-work conditionality, could take more than nine months to have a full effect (Joyce, 2016). Generally, it is too early at this point to assess the effects on behaviour of financial and non-financial changes,

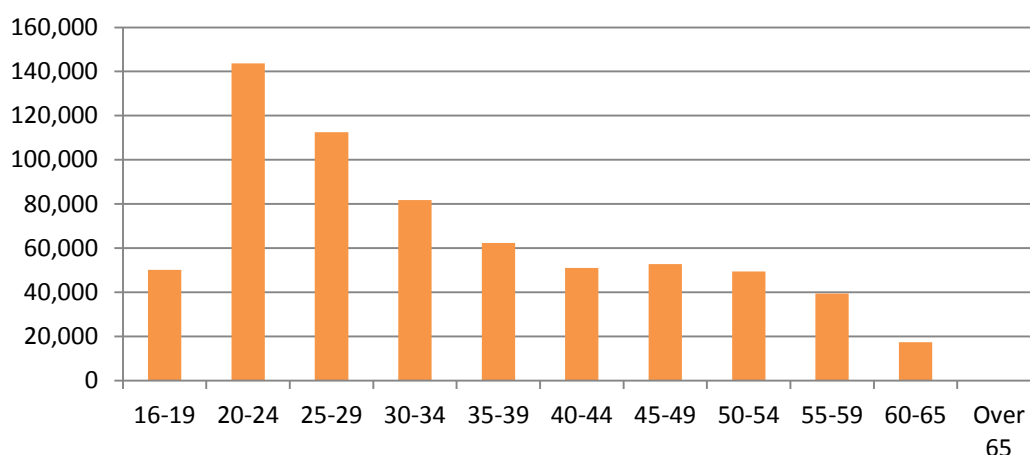
including the balance and interaction between them. The DWP reports note that it may extend its analysis in future to specific types of claimant, including lone parents, but this has not yet been published (DWP, 2015b).

12.4 Impact on protected groups

Age

Figure 12.1 shows that the majority (58%) of current claimants are aged under 35, although this was expected as UC roll-out has largely focused on the least complex cases, mostly unemployed, single claimants without children.

Figure 12.1 Number of people in receipt of Universal Credit, by age group



Source: DWP Stat-Xplore (November 2017).

The DWP’s EIA estimated that under-25s are the least likely to see a reduction in entitlement and conversely the most likely to see an increase in entitlement, though the average increase would be smaller than for other groups. People in the middle age band, 25–49, are more likely to see an increase in benefit entitlement and also less likely to see a reduction, compared to over-50s. The EIA estimated that around 68% of households in this age group have children, and will be mainly covered in the section on children. Finally, over-50s make up the worst affected group, as they are the least likely to see an increase and conversely the most likely to see a reduction, and on average this reduction will be higher than for any other age group (DWP, 2011e).

Older people

The disproportionate impact on older claimants seems to be largely driven by one specific change that has had a very substantial financial impact on some older claimants. UC introduced a significant change for 'mixed-age couples' with one person below and one above the qualifying age for Pension Credit. UC means that the older person will no longer qualify for Pension Credit, but will be supported through the younger partner's UC award. Government reports argue that this approach is justified to ensure that people under pension-qualifying age remain supported through the benefit system and subjected to the appropriate levels of work-related requirements (DWP, 2012e). Although the EIA includes no estimates of the number of mixed-age households, it recognises that the financial losses will be substantial. This is confirmed by an IFS analysis, which shows that the group that experiences the largest average reductions in benefit entitlement is non-working couples without children, driven largely by very large reductions for mixed-age couples (and some disabled claimants) (Browne *et al.*, 2016).

A briefing by Age UK (2012) estimates weekly losses of £100 or more due to the loss of Pension Credit for non-working couples, and notes that older partners could experience additional losses of other benefits that are linked to the receipt of Pension Credit, such as Cold Weather Payments and the Warm Home Discount. Overall, Age UK highlights that the older partner could be forced to use retirement savings to support the younger partner, putting pressure on family relationships and potentially causing marriage breakdown since the older partner in some cases could be financially better off living alone and claiming Pension Credit (Age UK, 2012).

However, some older workers could also benefit from UC. Although the introduction of capital means tests reduces the incentive to save into a standard saving scheme, UC improves the incentive to save into a pension, as recipients of means-tested benefits (in contrast to the legacy system) have all their pension contributions disregarded. Additionally, as with other groups, the higher incentive to work low hours could benefit those who wish to work part time and retire gradually, or are unable to work full time due to poor health or caring duties. However, UC no longer contains the generational advantages of the tax credit system, where those aged 60 or over only needed to work 16 hours to qualify for tax credits, regardless of whether they had children or disabilities, compared to single adults, whose threshold was 30 hours (Cory, 2013a).

Younger people

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Compared to the tax credit system, UC entails an extension of in-work support to under-25s without children (Brewer *et al.*, 2017; Ghelani and Stidle, 2014). By extending new entitlements to this group at lower hours of work, UC might incentivise younger people to transition into employment and improve their longer-term labour market potential, though it is hard to predict how this group responds to the changes (Alakeson *et al.*, 2015). In contrast, UC means that out-of-work lone parents aged under 25 have had their basic allowance cut by £15 per week, compared to the current system where they are entitled to the same benefit level as older lone parents (Brewer *et al.*, 2017; Alakeson *et al.*, 2015, Finch, 2015; Gingerbread and The Children's Society, 2013). Gingerbread and The Children's Society (2013) estimated that at least 175,000 non-working lone parents under 25 would probably be affected, alongside 67,000 working single parents in the same age group. The Government has estimated that the change will lead to a loss of around £65 per month and put around 100,000 people at risk of poverty (House of Commons, 2013).

Other impacts

Sanctioning and conditionality

In research with 'extended UC gateway' claimants, older claimants over 35 were less likely to consider that all the actions in their 'claimant commitment'¹⁴ would improve their chances of finding work (Johnson *et al.*, 2015). Generally, younger claimants under 25 reported more positive experiences about the 'work search review' meeting and its contribution to facilitating an improvement in job prospects, including by improving confidence to apply for jobs. The study indicated that this may relate to older claimants' history with job centres and conditionality schemes, with previous claimants of JSA accounting for more than half of UC claimants, the majority of whom were comparatively older claimants aged over 25. In addition, the same study showed that those aged over 35 were most likely to find it difficult to complete the requirement of 35 hours' job search per week. One of the most commonly cited reasons was a lack of internet access or a computer at home, which was most common among older claimants (Johnson *et al.*, 2015).

Digitalisation

¹⁴ A 'claimant commitment' is a record of the claimant's responsibilities in relation to their award of UC.

The UK Government recognises the risk that older people may find it harder to assess and claim UC, including UC 'budgeting advances'¹⁵, on the online system (DWP, 2011b; 2011e; 2012e). In research with extended UC gateway claimants, older claimants aged 35 or above were least likely than average to have internet and computer access at home, less likely to claim online, and more likely to use telephone and face-to-face channels. The small number of claimants who knew they could claim online but still chose a different method were mostly aged over 35 and reported low confidence about their digital skills (Johnson *et al.*, 2015). To put this in context, the most recent Office for National Statistics (ONS) data shows that households with one adult aged 65 or over have the lowest level of internet access (61%) compared to the UK average of 90% (ONS, 2017b).

Single, monthly payments

In addition, claimants aged over 35 were less likely to feel confident about budgeting on a monthly basis (Johnson *et al.*, 2015). Another paper (Hartfree, 2014) reviews the evidence on how low-income households manage their finances, exploring the consequences of moving to single, monthly payments. Based on the evidence, Hartfree (2014) creates different typologies of households that will struggle with the transition to monthly payments. These include, in particular, younger adults with dependent children who may have less budgeting experience, and may face more unpredictable expenditure patterns and find it harder to reduce essential spending due to having children (Hartfree, 2014).

Children

The reforms that from April 2017 limited eligibility to tax credits and UC to two children, and removed the family element in tax credits and the corresponding first-child premium in UC, are covered in Chapter 10. The impact on disabled children is covered in the UC disability section.

The cumulative impact assessment by Portes and Reed (2018) shows that while cash losses arising from all welfare reforms increase by the number of children in a household, the isolated impact from UC is broadly similar regardless of the number of children (except for families with three or more children), including when compared to families without any children. As with other groups, this, however,

¹⁵ A 'budgeting advance' is an extra amount of UC for certain expenses, such as furniture and household equipment, clothing and footwear.

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masks substantial differences between different types of household. In general, couples without children are on average relatively worse off as a result of UC than those with children (Browne *et al.*, 2016). In contrast, for single adults the impact of UC is worse for parents (both in and out of work) than for those without children. Overall, lone parents will lose, on average, £26 per week, more than couple parents (£2 per week) and non-parents (£14 per week). But the average impacts vary even within these groups in accordance with the number of earners. The comparatively worse impact for couples without children is more pronounced for couples with one earner or no earner, but only for one-earner couples with children does UC have a positive impact compared to the legacy system (Browne *et al.*, 2016).

UC will extend childcare support to those in work, including those working less than 16 hours per week, to cover 85% of childcare costs compared to 70% under the tax credit system (Finch *et al.*, 2014). This is an increase in generosity, as it is estimated to cost a further £350 million per year in the long term (Browne *et al.*, 2016). According to DWP estimates, the removal of the current requirement of 16 hours of work would make childcare cost support available to around 80,000 more households, and potentially particularly benefit lone parents and second earners' transition into employment (DWP, 2011e). Providing incentives for second earners to transition into employment could be particularly beneficial for children, as previous research has shown that children in dual-earner families are less likely to be in poverty than those relying on a single breadwinner (Lawton and Thompson, 2013). Finally, it should be noted that qualitative research with UC claimants in the government-commissioned 'test and learn evaluation' found that family claimants were typically unaware of the possibility of receiving assistance with childcare costs through UC, and that only 6% of claimants in the survey, or 33% of those who used formal childcare, had claimed childcare costs as part of their UC claim (Johnson *et al.*, 2017).

The movement to a position where all means-tested benefits are received in one single payment to a designated bank account could also have important implications for budgeting and the wellbeing of children. The old system labelled benefits for specific purposes, and provided them at different intervals to different recipients, and thus provided a 'vital set of links in a chain of money management' (Daly and Kelly, 2015, p. 176). In UC, this flexibility is abolished with the introduction of one single payment to one designated bank account. This could affect children negatively as evidence shows that certain 'nudges' (such as labelling benefit payments for children

or paying to the main carer) maximises the expenditure on children (Bennett, 2011; Work and Pensions Committee, 2012).

Sex

DWP claimant data shows that, as of November 2017, 45% (around 300,000) of UC claimants were female, but this is set to increase further in line with the roll-out of UC full service, having already risen from 32% in November 2013. Much of the evidence on gendered impact has focused on lone parents and second earners as proxies for women, and will be reviewed below.

It should be noted that previous evidence shows that within groups of single adults and lone parents, women tend to do better than men under UC (Brewer *et al.*, 2011). It can therefore be argued that the adverse impact on women is primarily related to their higher likelihood of being lone parents and second earners. As such, the DWP has stated in its IA that ‘...the Universal Credit policy is gender neutral. Where men and women are in the same circumstances, they are treated equally under Universal Credit’ (DWP, 2012a, p. 23). However, this review has also identified evidence on more specific gendered impacts, particularly related to the introduction of single monthly payments and conditionality, which will be reviewed at the end of the section.

The Scottish Government suggests that changes in payments under UC could mark the start of a return to a ‘male breadwinner’ model in dual headed households and that the single earnings disregard discourages women (often seen as secondary earners) from working. Not only did the Scottish Government see this as being potentially a loss of earnings for women, but it was also likely to reduce income for children on the basis that women are more likely to spend income on their families than men (Scottish Government, 2013).

Lone parents

A recent Resolution Foundation report shows that almost twice as many lone parents will see a decrease in their benefit entitlement (0.7 million) than an increase (0.4 million) (Brewer *et al.*, 2017). The losers will see their entitlements reduced, on average, by £57 per week, compared to average gains of £31 per week. Overall, lone parents will lose, on average, £26 per week, more than couple parents (£2 per week) and non-parents (£14 per week) (Brewer *et al.*, 2017). Similarly, IFS estimated that working lone parents lose around £1,000 per year, while non-working lone

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parents lose around £500 per year (Browne *et al.*, 2016). In their cumulative impact assessment, Portes and Reed (2018) found that lone parents lose just under £300 per year from the introduction of UC, even assuming higher take-up than in the legacy system.

The tax/benefit modelling evidence has also explored how UC affects lone parents' work incentives. Previous evidence suggests that single parents are particularly responsive to financial work incentives in the tax credit system, as they tend to cluster around the minimum requirement of 16 hours a week (Brewer *et al.*, 2017; Alakeson *et al.*, 2015). As with other groups, the UC disregard improves incentives for lone parents to enter work at very low levels of hours/earnings (Brewer *et al.*, 2017; Alakeson *et al.*, 2015). This could prove particularly beneficial as lone parents face some of the greatest barriers to work, including difficulties in making the jump to 16 hours under the tax credit system (Lane *et al.*, 2011; Alakeson and Cory, 2014; Brewer *et al.*, 2017). However, UC is less generous than the tax credit system for those working more than 16 hours of work. This means that the combination of a low work allowance and a relatively high taper rate of 63% risks incentivising some lone parents to reduce working patterns to between 5–10 hours per week, resulting in a lower wage income and more dependency on state support (Brewer *et al.*, 2017).

As measured by PTR, IFS found that lone parents as a group face the most weakened work incentives: 73% of lone parents would see a reduction (an average eight percentage point increase in PTR (Browne *et al.*, 2016)). Similarly, the Resolution Foundation found that at part-time hours (20 hours), the share of lone parents with very low PTRs of under 30% had fallen from 45% to almost 25% (Brewer *et al.*, 2017). In general, as with most other groups, UC did improve on the greatest barriers to enter part-time work. At full-time hours (40 hours), the tax credit system and UC provided similar incentives, although again UC improved the work incentives for those facing the greatest barriers, but also reduced the proportion of parents with the strongest working incentives (Brewer *et al.*, 2017).

It should be cautioned again that the impact varies even within this subgroup, depending on factors such as age, income, savings and number of children, and whether the claimant is entitled to the housing support element of UC. For instance, some lone parents with high levels of savings who currently receive CTC (but no other means-tested benefits) will not receive any UC, as they may become ineligible due to the stricter asset requirements compared to tax credits (Brewer *et al.*, 2011). In general, however, it is estimated that higher-earning lone parents will be relatively better off compared to lower earners as a result of UC, particularly due to the

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increases to childcare cost support (Finch, 2015; Cory, 2013b). Another example of the differential impact is that the basic allowance paid to lone parents aged under 25 will be reduced by £15 per week under UC (Alakeson *et al.*, 2015).

Another factor is the individual's reliance on unearned income sources, which will be treated more harshly under UC than in the tax credit system. This could negatively affect lone parents, as such payments often play an important role in supporting these families. For instance, maintenance payments from former partners currently do not count as income under tax credits. However, in UC, these will be treated as unearned income. They will therefore not be subject to the disregard and instead be reduced pound-for-pound. Other benefits, such as Widow's Pension and private pensions, count as income in both systems, which means the benefit income will be tapered at 100% under UC, instead of 41% in Child Tax Credit (Brewer *et al.*, 2011; 2012). In the transitional period between the two systems, it is estimated that while lone parents are among those most affected, there will also be a larger proportion of lone parents eligible for transitional protection (Brewer *et al.*, 2011).

Second earners

A strong finding from the literature is the adverse impact of UC on incomes and work incentives for second earners.¹⁶ Since second earners have traditionally been primarily female parents, the impact on this group is included as a proxy for female claimants. However, it should be noted that an increasing number of fathers work part time, doubling to 100,000 between 2002 and 2016 (Brewer *et al.*, 2017). Nevertheless, the majority (75%) of main earners in couples with children entitled to in-work support are men, and among UC-eligible families where both parents work, women are the second earners in 80% of instances (Finch, 2015).

Evidence suggests that second earners (alongside lone parents) are among the most likely to respond to financial work incentives (Brewer *et al.*, 2017). Second earners already experience relatively poor incentives to work in the current tax credit system, whereby they lose 41% of earnings through withdrawal of tax credits, rising to 73% once tax and NI are paid. However, this is set to worsen under UC, where the disregard is calculated at a household level. Under normal circumstances, the main earner will already have reached the work allowance threshold. This means that the second earner will instantaneously be subjected to the taper rate of 63%, increasing to 75% when tax and NI are paid, and increasing even further when

¹⁶ 'Second earners' refers to partners in couples who work or earn less than their spouse, or do not work at all.

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taking into account childcare costs and council tax (Alakeson *et al.*, 2015; Hirsch and Hartfree, 2013; Brewer and De Agostini, 2015a; 2015b; Brewer *et al.*, 2017; Bennett, 2011; Browne *et al.*, 2016).

Recent tax/benefit modelling reports by the Resolution Foundation and IFS assess the impact of UC on work incentives, as measured by PTRs and MDRs (Brewer *et al.*, 2017; Browne *et al.*, 2016). The biggest effect of UC is to strengthen the incentive for couples with children to have one person in work, as two-thirds of one-earner couples see their PTR fall (Browne *et al.*, 2016). The analysis by Browne *et al.* (2016) of the distribution of PTRs found that almost two-thirds of second earners in families with children entering employment at part-time hours (20 hours) would keep less than 40% of their earnings under UC. This compared to only a fifth in the tax credit system. If this group entered employment at full-time hours (40 hours), almost two-fifths would keep no more than 40% of their earnings under UC, compared with a fifth in the current system (Browne *et al.*, 2016).

Regarding the marginal effective tax rate, the analysis illustrates the incentives faced by a second earner, with two children aged one and three, when paying for childcare and earning the National Living Wage (NLW). When working part-time hours up to 20 hours, their marginal deduction rate is 74% (higher than the usual 63% taper due to childcare costs). The underlying marginal tax rate increases to 75% when the second earner moves to full-time hours, and rises to 93% when they start to pay for both children to use formal childcare. The report states that for someone on the NLW, this is the equivalent of working for 52p an hour, illustrating the poor incentives for second earners to increase hours (Brewer *et al.*, 2017). Older reports found similarly negative effects on work incentives and an adverse impact on income for second earners, including that some second earners would only be able to keep around one-third of their first £10,000 of annual earnings (Alakeson *et al.*, 2015; Finch, 2015).

The negative impact on second earners is a deliberate design feature of UC, which is acknowledged in government reports, including the IA and EIA. The interaction of work allowances and the taper rate means that families keep more of their UC award at low levels of hours/earnings but lose more as their earnings rise or second earners increase hours (Alakeson *et al.*, 2015). Government reports state that the focus of UC is to help reduce workless households, that is, making sure that at least one parent is in work (DWP, 2011e). The DWP recognises that second earners (primarily women) may respond by reducing or rebalancing hours, or leave work entirely (DWP, 2010c; 2011e). It cites reports demonstrating the adverse impact that Equality and Human Rights Commission – www.equalityhumanrights.com

having no parent in work has on young people's lives and attitudes to work, to justify why helping at least one person in work could break the cycle of unemployment in a family (DWP, 2010c; 2011e). Indeed, the only group to experience an increase in their average entitlement under UC are single-earner couples with children, gaining around £500 per year on average (Browne *et al.*, 2016).

Bennett and the Women's Budget Group note that the adverse impact on second earners has gender implications apart from the reductions in income and work incentives (Bennett, 2011; 2012; Millar and Bennett, 2017). UC means that fewer women have access to an income of their own, entrenching the gendered economic dependency of many women within families (Bennett, 2012). This matters because evidence shows that lone parents who were in employment prior to family breakdown are more likely subsequently to enter paid work (Bennett, 2011), and an individual's human capital and future earnings depreciate rapidly after only small breaks from the labour market (Bennett and Himmelweit, 2013).

Meanwhile, additional dependencies are created as a result of the conditionality regime, in which a couple's claim fails if one partner will not sign the claimant commitment (Millar and Bennett, 2017). Bennett (2011) also notes the contradiction inherent in UC that personalised conditionality will encourage both individuals in couples to work and seek work, while the work incentives for second earners are reduced substantially.

Overall, this literature identifies problems with welfare dependency within the family and a lack of financial autonomy, and highlights the possibility that the incentive structure could encourage a return to the single-earner family model, in which men do paid work and women stay at home to look after children and other dependants (Bennett, 2011). It indicates that the male breadwinner model is even implicitly acknowledged in the EIA by DWP, which argues that in response to second earners leaving work or reducing hours, 'the improved ability of the main earner to support his or her family will increase options available for families to strike their preferred work/life balance' (DWP, 2011e, p. 24).

Single, monthly payment

The movement to receiving all means-tested benefits in one single payment to a designated bank account could have important implications for budgeting, as well as gender roles and relationships. Since women are more likely to manage budgets in low-income families, and tend to be responsible for frequent purchases, single

monthly payments could potentially have a disproportionate impact on them (Bennett, 2011). It has also been highlighted that nominating a single payee risks exacerbating imbalances within couples and posing a risk of financial abuse, most commonly against women (Howard and Skipp, 2017). Qualitative research has found that abused women feared it would risk leading abusers to spend all the money, failing to make allowances for essential spending on children, and leaving the abused person with even fewer resources to find safety (Howard and Skipp, 2017). DWP decision makers have the discretion to split payments if deemed necessary, and it is often recommended that exemptions should be introduced to allow couples to split payments (see Work and Pensions Committee, 2012). However, research with abused women indicated a fear that this would worsen the level of abuse (Howard and Skipp, 2017).

Conditionality

The UC conditionality regime will extend work-focused requirements to a wider range of claimants. In particular, the DWP estimated that around 70% of the partners who will be affected are female (DWP, 2012e), while lone parent conditionality is likely to affect women (particularly younger women) more than any other groups (DWP, 2011e).

Disability

The initial roll-out of UC has been focused on less complicated groups, excluding disabled claimants. However, once more Jobcentre Plus areas start to be transferred from 'live service' to 'full service' the provisions in UC will have a substantial impact on disabled people. The Government's EIA estimated that, as defined by the Disability Discrimination Act 1995, around 2.9 million potential UC households self-report at least one disabled person, though only around 60% of these are entitled to a disability benefit. An analysis by Citizens Advice, based on the Family Resources Survey (FRS) 2014–15, estimates that when UC is fully implemented, 58% of families with a disabled adult will receive UC (Foley, 2017).

The literature outlines the specific changes to disability entitlements under UC, compared to tax credits. Firstly, the severe and enhanced disability premiums (SDP and EDP), which provided support for those with no carer or a young carer under tax credits, are abolished in UC and replaced by two elements based on 'limited

capability for work' (LCW) and 'limited capability for work-related activity' (LCWRA). The change will create a complex set of 'winners and losers' among the disabled population. Some groups – those with the most severe disabilities who claim the middle or higher rates of the care component of Disability Living Allowance (DLA) – will receive less support, and others – those in the ESA support group who are not entitled to DLA – will receive more (Browne *et al.*, 2016; DWP, 2011e; Disability Rights UK *et al.*, 2012; Citizens Advice, 2012b; The Children's Society, 2012; Brewer *et al.*, 2017; Royston, 2012; Brewer *et al.*, 2012).

Furthermore, the child disability elements of CTC will be replaced by a 'disability addition' and a 'higher disability addition.' Households with children currently in receipt of the disability element of CTC will receive the disability addition. Those with children entitled to both the disability element and severe disability element will instead receive the higher disability addition. The level of disability addition is being introduced at about half the level of the disability element of CTC, around £28 per week compared to the previous £57. The higher disability addition will remain approximately equivalent to the old disability plus severe disability element, around £80 per week. This change is intended to provide increased support for the most severely disabled children (DWP, 2011e). However, the Government has estimated that around 100,000 disabled children will lose out as a result of the reduction to the disability element (Royston, 2012; The Children's Society, 2012).

Even before taking account of the reduction in UC generosity, the EIA shows that, overall, disabled households on average lose £1 per week, compared to an average gain of £5 for non-disabled households (DWP, 2011e). This masks large variations between disabled households, with 0.8 million expected to benefit, 0.8 million expected to lose, and 1.3 million seeing no change in their entitlements. In general, the EIA shows that a disabled household is less likely to see a change (in either direction) in its entitlement compared to non-disabled households, as disabled households are more likely to be out of work. For those households who do see an increase in entitlement, the average gain is higher for disabled households, but for those who experience a lower entitlement, the average reduction is larger for disabled households, which is related to the reallocation of resources to the most severely disabled.

More recent reports, incorporating the new design features such as the reduced work allowance, also show disabled people to be disproportionately affected by the introduction of UC. For instance, a Resolution Foundation report identifies that those with a disability or caring responsibilities are generally worse off under UC, though a Equality and Human Rights Commission – www.equalityhumanrights.com

large part of this group is expected to lose no more than 5% of their total income (Alakeson *et al.*, 2015). A Child Poverty Action Group report shows that reversing the cuts in the universal system since 2013 would lead to substantial gains in annual income, among both non-disabled and disabled households, and in particular in severe disability families (Tucker, 2017).

Furthermore, in contradiction of the Government's stated aims of reallocating resources to the most severely disabled, the evidence shows that it is the most severely disabled who will experience the largest cuts in entitlements. In their cumulative impact assessment of welfare reforms since 2010, Portes and Reed (2018) found that UC is particularly disadvantageous for households with 'core' disabled adults, and especially for those with disabled children. By generating a 'disability score' from Family Resources Survey (FRS) data, they also found the higher the percentage losses in household income, the higher the disability scores. For instance, households with a disability score of six or higher lost on average just over 2% of their net income from the introduction of UC. In contrast, those without any disability experienced no losses due to UC (Portes and Reed, 2018).

In the absence of evaluation studies on observed labour market impact, the literature has explored the financial incentives for disabled people to enter work or increase hours in work under the UC system. The UK Government's EIA argued that disabled people will have substantially improved financial incentives to enter work, estimating that 90% (20% in the old system) will have a PTR of below 60%, and only 4% will face a PTR above 70% (33% in the old system). The EIA notes that disabled people will still see slightly higher PTRs than non-disabled people due to being more likely to claim contributory benefits (DWP, 2011e).

The increase in the incentives to enter work is caused by the introduction of the work allowance, though it has been substantially lowered since the EIA analysis. Since the announcement of UC, the monthly work allowance for disabled claimants without housing support was reduced in 2015 by 40% to £397, and for those with housing support by 3% to £192 (Brewer *et al.*, 2017). This means that UC only improves the incentive to work at very low levels of hours or earnings, as the work allowance is set at a level of earnings equivalent to either five or 10 hours' work at the NLW. Nevertheless, compared to the tax credit system this leads to a big boost in income for people who want to work but could not make the jump to 16 hours per week under the old system. Certain groups, including disabled people, could potentially benefit from this (Brewer *et al.*, 2017; Finch, 2016; Gregg and Finch, 2016; Finch, 2015).

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Meanwhile, the EIA found that the incentives to increase hours of work for disabled claimants, as measured by MDRs, are broadly similar under UC, compared to non-disabled claimants (DWP, 2011e). While UC succeeds in eliminating those facing very high MDRs (above 80%), for both disabled and non-disabled claimants, UC will not, as with other claimants, provide the same level of incentives for disabled workers who work at least 16 hours under the tax credit scheme (Lakhani, 2012).

Some of these reports acknowledge that disabled claimants may be less responsive to financial work incentives than other groups, and the potential impact on work patterns of disabled people would have to be monitored before drawing any firm conclusions about the labour market impact of UC (Brewer *et al.*, 2017; Alakeson *et al.*, 2015). This group faces other significant and often complex barriers to work that go beyond purely monetary concerns (Alakeson *et al.*, 2015; Finch, 2015; The Children's Society, 2012). This is well understood in the wider literature, but due to the limited roll-out of UC, there are limited evaluation and qualitative studies exploring these impacts on disabled UC claimants.

A series of reports published in 2012 by The Children's Society, Citizens Advice and Disability Rights UK, based on survey responses by a total of 3,500 disabled people, did explore some of these barriers, which could have implications for the experience of being transferred to UC. For instance, employment among lone parents with disabled children was found to be lower, on average, with many respondents facing difficulties in finding jobs with suitable hours to fit in with caring for disabled children and therapeutic activities (The Children's Society, 2012). Another study identified the most common barriers to increasing work hours for disabled people, namely health/impairment, and that there was a risk of deteriorating health if disabled people worked longer hours per week (Disability Rights UK *et al.*, 2012).

Digitalisation

Several reports, including the Government's EIA, have noted that disabled people may face more difficulties than others in accessing and claiming UC online (DWP, 2011e; Foley, 2017). This is because there is a correlation between disability and digital exclusion (due to difficulties with vision, hearing, mobility, cognitive processing or literacy) as well as lower rates of internet access at home (Tarr and Finn, 2012; Ipsos MORI, 2015). In a DWP-commissioned survey of UC family claimants, those with health conditions, and particularly those reporting that their disability severely affects their day-to-day activities, were more likely to report having experienced issues when making their work search claim online, compared to those with no

mental or physical health condition. This often resulted in the claim taking much longer than expected (Johnson *et al.*, 2017).

Monthly payments

The EIA also notes that disabled people may face particular difficulties with adjusting to single, monthly payments. The IA acknowledged that this represents a significant change for many claimants, including for disabled people (DWP, 2011e; DWP, 2012e), and in a DWP-commissioned survey, disabled UC claimants reported feeling less confident about the prospect of monthly budgeting compared to non-disabled claimants (Johnson *et al.*, 2017).

Waiting days

Disabled households, as defined by at least one member in the household being in receipt of ESA or Personal Independence Payment/DLA, were slightly under-represented in the households flowing into the work-related requirements groups compared to all households flowing onto UC. This suggests that the waiting days policy affects disabled households to a slightly lesser extent than other groups (Browning, 2014).

Conditionality and sanctioning

While UC represents an extension of conditionality to new groups, such as those in work and partners of claimants, it also represents an intensification of work-related conditionality for other groups, including ill and disabled people. The IA estimates that over 25% of individuals who will be affected by the new conditionality regime will have a disability (DWP, 2012e). Claimants with a disability or serious health condition that prevents them from working or preparing for work will still not be subject to conditionality. But claimants with a disability or a health condition that causes a limited capability for work at the current time will be in the 'work preparation' conditionality group and will be expected to take reasonable steps to prepare for work (Dwyer and Wright, 2014). The DWP argues that the work-focused requirements for this group have the potential to increase labour market equality for disabled people (DWP, 2012e).

A Government-commissioned survey and qualitative research with UC family claimants (Johnson *et al.*, 2017) found indications that disabled claimants had more negative experiences of the intensified conditionality and sanctions regime. For instance, in the claimant survey, disabled claimants were less likely to say that their

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'work coach' had explained the conditions of claiming UC 'very' or 'fairly well' (78%), compared to the overall population (90%). There was also a significant minority (10%) of those with more serious health conditions who were unable to remember signing a claimant commitment at their initial interview, unlike the overall population of claimants. In addition, disabled claimants were also less likely to say that all of the actions in the claimant commitment took into account their personal circumstances. Finally, 24% of all claimants found it 'very' or 'fairly difficult' to complete the required hours of work search obligations, with qualitative research identifying that this was often caused by disability and literacy issues (Johnson *et al.*, 2017).

Race

There is sparse evidence on the impact of UC on ethnic minority people. Although the 2011 EIA is based on largely outdated assumptions about some of UC's design features, it is nevertheless the most detailed piece of evidence exploring the impact on ethnic minority claimants. It showed that around 16% of the potential UC caseload consists of people from an ethnic minority background, a larger proportion than in the population as a whole, reflecting the group's lower average incomes and higher proportion of benefit claimants. Overall, the EIA estimated that ethnic minority households would be comparatively better off as a result of UC. It explained that the positive impact on ethnic minority households was related to them being more likely to live in couple households and to be in low-earnings employment. Both these groups tend to benefit more from the work allowance (DWP, 2011e).

Specifically, the EIA estimated that the average income rise for households with at least one adult from an ethnic minority background would be £9 per week, compared to £1 per week for other household types. In addition, the EIA also broke down entitlement changes for white and ethnic minority claimants into those who would experience an increase, reduction or no change. It found that a larger proportion of ethnic minority households would see an increase in their entitlement compared to white households. The increase for ethnic minority claimants was also slightly higher than average. Meanwhile, ethnic minority households were less likely to see a reduction in their entitlement, though this reduction on average is slightly higher (DWP, 2011e).

In a cumulative impact assessment based on the most recent data and up-to-date assumptions about the design of UC, Portes and Reed (2018) model the impact on protected groups in the tax year 2021/2. They found that UC, in isolation, led to

income losses for 'White', 'Mixed' and 'Asian' households, no substantial cash impacts for 'Black' and 'Differing' households (where adults are of different ethnicities), but a gain in income for 'Other' households (ethnicities that do not fit into any of the other four categories) (ONS, 2017c).

In addition to assessing the impact on entitlements, the 2011 EIA also estimated impacts on work incentives. Specifically, it showed similar and positive impacts on the incentives to move into work for both ethnic minorities and White individuals. With respect to incentives to increase hours, UC generally removes the highest levels of MDRs above 80%. The EIA estimated that this would benefit ethnic minority households in particular, as they are more likely to have lower incomes and face higher tapers in the current system. However, UC also generally leads to a transfer from the lower bands (below 60%) of MDR to the middle bands (60–80%). This is particularly true for people of ethnic minority backgrounds, which the EIA explained was related to the differences in the earnings profiles of each group, with ethnic minority households more likely to have lower incomes and thus less likely to lose their entitlement to UC (DWP, 2011e).

This review has not identified any evidence exploring the labour market impacts of UC on this group. Regarding the likelihood of responding to financial incentives in UC, a longitudinal survey of extended gateway claimants showed that ethnic minority individuals were more likely to answer that they had 'no idea' whether people on low incomes could still receive UC no matter how many hours they worked (Johnson *et al.*, 2015).

The EIA argued that the simplification of the benefit system might increase the relatively low current benefit take-up among ethnic minority households, which may be related to language difficulties. It noted that there might be an adverse impact on ethnic minorities due to the digitalisation of the benefit system. While there is little evidence to suggest that ethnic minorities have smaller internet usage than other groups, some ethnic minority claimants may experience problems arising from language barriers when navigating UC digital services. In addition, the EIA also recognised that previous studies had indicated that some ethnic minority claimants might be more likely to prefer face-to-face contact, compared to British claimants (DWP, 2011e).

The IA also noted that the UC system will extend appropriate work-focused requirements to a wider range of claimants. It estimated that around 15% of partners who would be affected by the revised conditionality regime would be from an ethnic

minority. It cites previous evidence showing that a significant majority of this group does not consider English as their first language, which means they may require additional support for it to have positive labour market impacts (DWP, 2012e).

Finally, the DWP completed an equality analysis for the introduction of waiting days into UC in 2014 (Browning, 2014). The seven day waiting period was abolished at the end of 2017. The decision to scrap the waiting period would seem to benefit ethnic minority claimants, who were slightly over-represented among claimants in the 'all work-related requirements' group (20%), compared with their total flow into UC (15%) (Browning, 2014).

Sexual orientation

The review identified no evidence that specifically explored the impact of the introduction of UC in regard to sexual orientation. However, a DWP equality analysis of the waiting day period in UC noted that its provisions treat couples and single claimants the same way regardless of sexual orientation (Browning, 2014).

Religion or belief

The review identified no evidence that specifically explored the impact of the introduction of UC in regard to religion or belief.

Gender reassignment

The review identified no evidence that specifically explored the impact of the introduction of UC in regard to gender reassignment.

Pregnancy and maternity

Someone on maternity leave from work is likely to be entitled to either Maternity Allowance (MA) or Statutory Maternity Pay (SMP). Whether a woman receives the less generous MA or the more generous SMP depends partly on the length of time she has been working for her current employer as well as her earnings. In the legacy system, both benefits are treated in the same way, in the sense that the woman is still considered to be in work during maternity leave and Working Tax Credits are paid throughout the leave period. However, under UC, SMP will be treated as earned

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income, which means that the work allowance is applied to it before the award of UC starts to be reduced by the 63% taper (DWP, 2011e; Citizens Advice, 2014). In contrast, MA will be treated as unearned income alongside other contributory benefits, which means it will be taken into account in full, reducing the UC award pound for pound (DWP, 2011e; Citizens Advice, 2014). The DWP argues that this distinction is justified, since it recognises that statutory payments are paid by employers (DWP, 2011e).

Overall, this means that the impact by pregnancy and maternity depends on which combination of payments would have been received under the legacy system (DWP, 2011g). The Citizens Advice report shows that while the disposable income for the two groups is relatively similar in the legacy system, there is a large drop-off in entitlement for those receiving MA under UC (Citizens Advice, 2014).

Furthermore, as the UC system has now become less generous than the legacy system, it is likely that there will be a negative impact, on average, on households the sooner they are forced to migrate to UC and the transitional protections end. One of the triggers is a change in claimants' circumstances, such as the birth of a first child, which ends the protections from transitional arrangements. Thus, there could be an adverse impact by pregnancy and maternity in the early stages of UC, but this review has not identified any evidence on this impact.

Marriage and civil partnership

The review identified no evidence that specifically explored the impact of the introduction of UC in regard to marriage and civil partnership. A DWP equality analysis of the waiting day period in UC noted that its provisions do not treat those who are married (or not) differently from those in civil partnerships, leading the analysis to conclude that there is no reason to expect the policy to result in any particular disadvantage for any types of partnership (Browning, 2014).

12.5 Conclusions and evidence gaps

UC has changed substantially since its introduction. Originally envisaged as representing a slight increase in benefit entitlements, UC is now – particularly due to reductions in the level of work allowances – less generous on average than the tax credits and benefits system it replaces. On average, households will face a reduction

of £625 per year once UC is fully rolled out. However, the average figure masks substantial differences in impact for different household types and protected groups, with a complex system of winners and losers. With regard to the impact on financial work incentives, by removing the requirement of 16 weekly work hours, UC strengthens work incentives at low levels of hours or earnings, but is less generous beyond 16 hours.

Due to the limited and delayed roll-out, there is limited evidence on the lived experiences and actual behavioural responses of claimants. This is particularly true for protected groups, as the caseload during the initial roll-out has focused on unemployed, single, childless claimants. Furthermore, due to the many substantive changes since UC was first introduced, a majority of research reports are fundamentally outdated, including the Government's equality impact assessment from 2011, which is based on very old assumptions and should be updated. However, the literature is most extensive and updated on modelling the expected income and work incentives impacts caused by the specific design features of UC, such as the taper rate, work allowance and childcare cost support. This includes by various protected groups such as specific household types (including lone parents, second earners and families with children), age groups and disability:

- **Gender:** The evidence focuses on lone parents and second earners as proxies for women. The evidence suggests that the income of lone parents is negatively affected. Meanwhile, work incentives are improved for those on lower hours/earnings, which could be beneficial when juggling childcare, but UC is less generous than the tax credit system for those working more than 16 hours work per week. Second earners face very weak work incentives under UC, since the primary earner will normally have used up the household's work allowance. As such, UC provides strong incentives for couples with children to have only one person in work, possibly encouraging a return to a single-earner family model and potentially creating welfare dependencies within families.
- **Disability.** The restructuring of disability premiums will create winners and losers among disabled claimants compared to the tax credit system. On average, however, disabled claimants and particularly severely disabled people face lower benefit entitlements. The work allowance provides better financial incentives to enter low-hours work up to 10 hours, which might be particularly beneficial for disabled people who may not have been able to fulfil the requirement of 16 hours work per week in the tax credit system.

- **Age.** The evidence suggests that there is a negative impact on older claimants. This seems largely driven by one specific change. Under UC, in ‘mixed-age couples’ – those with one person below and one above the qualifying age for Pension Credit – the older partner will no longer qualify for Pension Credit but will be supported through the younger partner’s UC award. This has very substantial financial impacts for those affected, and may also put pressure on family and marriage relationships. In addition, qualitative studies indicate that older claimants may feel less confident about the digitalisation of the claim process.

The review has identified very limited evidence on the impact by ethnicity. There is a complete lack of specific evidence on a number of protected groups, including: sexual orientation; religion or belief; gender reassignment; pregnancy and maternity; and marriage and civil partnership.

13 | The Work Programme

13.1 Introduction

The Work Programme was a flagship welfare-to-work programme introduced by the Coalition Government in June 2011. Replacing a range of schemes that existed under the previous Labour Government, the Work Programme aimed to support a wide range of claimants in receipt of different benefits into sustained work. The Work Programme's emphasis on sustainable job outcomes signifies a departure from previous welfare-to-work programmes which have previously been criticised for a lack of emphasis on work retention (Ray *et al.*, 2014). This has been driven partly by recognition of 'work-benefit cycling', that is, intermittent work punctuated by spells on benefits (Mulheirn *et al.*, 2009; Shildrick *et al.*, 2012; McCollum, 2013; Ben-Galim *et al.*, 2011).

Outsourced to a range of public, private and third sector providers, the Work Programme was implemented under a 'black-box' approach, which gave providers flexibility to develop tailored solutions for individuals. Providers were paid through a staged, outcomes-related differential payment scheme structured around nine different payment groups (Table 13.1). Claimants were referred to Jobcentre Plus (JCP) at specific stages of their claim, and could remain attached to the Work Programme for a maximum of 104 weeks.

In November 2015, the Department for Work and Pensions (DWP) announced that it was replacing the Work Programme with a new Work and Health Programme for the longer-term unemployed and those with a health condition. Since February 2017, new referrals to the Work Programme have been discontinued. The programme officially stopped on 1 April 2017. The Work and Health Programme was launched in North West England and Wales in November 2017 and will roll out across the rest of England during early 2018.

Due to its closure and a subsequent decline in referrals, most recent DWP administrative data on the outcomes of the Work Programme should be interpreted

with caution. As such, this section will rely on DWP analysis of historic time-series data, and other sources. Between June 2011 and June 2017, 1,950,649 people were referred to the Work Programme by Jobcentre Plus, 98% of whom were attached to a provider (1,915,916). Since individuals generally remained on the Work Programme for two years, the overall number of people on the Work Programme increased month on month until late May 2013, at which point the first intake began to complete the programme (DWP, 2017f).

Nearly two-thirds of those who joined the Work Programme were male. This was because over 80% of all referrals to the Work Programme were in the Jobseeker's Allowance (JSA) payment groups, in which males outnumber females by around two to one. Almost eight in 10 individuals joining the programme self-identified as White, roughly one in 15 as Black/Black British and just over one in 18 as Asian/Asian British. Of all attachments to the Work Programme, 19% were in receipt of Employment and Support Allowance (ESA), and therefore had some form of disability (DWP, 2017f). Further evidence from Meager *et al.* (2014) identified that a quarter of Work Programme participants had no qualifications, one in 10 had never worked, and two-thirds had not worked for a year or more.

Performance for people who have completed the full two years on the Work Programme has been similar to previous welfare-to-work schemes (House of Commons Committee of Public Accounts, 2014). Between June 2011 and June 2017, 590,000 individuals found sustained employment of at least three months while part of the Work Programme; only 30.8% of all claimants who had had enough time to achieve it (DWP, 2017f). Outcomes of the Work Programme, however, varied significantly between payment groups. The National Audit Office (NAO) (2016) identified that the Work Programme had helped people claiming JSA who had completed two years of the programme get into and stay in work at about the same rate as previous welfare-to-work schemes, with 27% of those aged over 25 achieving a job outcome. The programme's achievement rate for harder-to-help groups (that is, ESA claimants) was much lower, averaging around 11%, which was still approximately the same as previous welfare-to-work schemes (NAO, 2016). These findings are reinforced by Davies and Raikes (2014), who, through an analysis of localised provider data, find much higher outcomes for JSA-related claimants. More specifically, analyses from the Learning and Work Institute (2015) showed that two-year job outcome performance was highest for the JSA 18–24 starters group (32%). This was followed by the JSA over-25s group (26%); JSA 'early entry' (25%) groups; the JSA ex-Incapacity Benefit (IB) group (20%); and then JSA prison leavers (14%). The performance for the ESA-related groups was typically lower, with Income

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Support (IS)/IB groups achieving the highest job outcome performance at 19%, followed by ESA new claimants (12%), ESA volunteers (10%) and ESA ex-IB (5%) (Learning and Work Institute, 2015).

Table 13.1 Maximum payment to Work Programme providers, by payment group

Maximum payments available over two-year attachment period

Payment group	Max year 1 attachment fee	Max year 1 job outcome fee	Max year 1 sustainment fee (monthly)	Total
JSA aged 18–24	£400	£1,200	£2,210	£3,810
JSA aged 25+	£400	£1,200	£2,795	£4,395
JSA early access	£400	£1,200	£5,000	£6,600
JSA ex-IB	£400	£1,200	£5,000	£6,600
ESA volunteers	£400	£1,000	£2,300	£3,700
New ESA claimants	£400	£1,200	£4,700	£6,500
ESA ex-IB	£600	£3,500	£9,620	£13,720
IB/IS	£400	£1,000	£2,300	£3,700
JSA prison leavers	£300	£1,200	£4,000	£5,500

Source: DWP (2013h).

13.2 Density and quality of evidence

There is a relatively large body of evidence on the Work Programme. This comes in two main forms: qualitative evidence, which focuses on the experience of individuals attached to the Work Programme; and quantitative evidence, which looks at rates of success of different payment groups via job outcomes and sustainment payments.

Of the evidence identified, the vast majority focuses on experiences and outcomes in relation to age, sex, disability and lone parent status, and to a lesser extent, race. No evidence was identified according to gender reassignment, marriage and civil partnership, pregnancy and maternity, religion or belief, or sexual orientation.

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There is also evidence that looks at regional variations in outcomes of the Work Programme, as well key issues in the implementation of the programme by providers, such as giving preference to easier-to-serve claimants while neglecting harder-to-serve clients (sometimes referred to as ‘creaming and parking’ in the literature).

13.3 Overall impact

Several studies have raised concerns regarding the underlying model of the Work Programme and its ability successfully to support claimants into sustained employment. Carter and Whitworth (2015), for example, through an analysis of UK panel data, suggested the payment groups found within the Work Programme demonstrated virtually no consistency in outcomes, and therefore provided a poor basis for profiling and price setting. Similarly, both Foster *et al.* (2014) and Meager *et al.* (2014) suggest that the differential pricing of the Work Programme had little impact on how providers segmented customers and prioritised support. This is further reinforced by the findings of a DWP-commissioned evaluation of the Work Programme, which identified evidence of providers engaging in ‘creaming and parking’, despite the differential payments regime (Newton *et al.*, 2012).

Furthermore, Newton *et al.* (2012) identified mixed evidence as to whether the barriers faced by Work Programme participants, such as caring responsibilities, health conditions, drug or alcohol dependence, housing or debt problems, were being tackled in an effective and consistent manner. Furthermore, Newton *et al.* (2012) suggest that providers were able to do more for participants with fewer and less severe barriers to employment, while support for those who might benefit from specialist, personalised interventions was less widespread. This is reinforced by Meager *et al.* (2014), who identified one in 10 surveyed Work Programme participants did not receive any additional support beyond adviser meetings

Survey research with 4,715 Work Programme participants showed that 62% thought the support they received via the Work Programme was adequate. The same research showed that disabled people and people with health conditions and highly qualified people were, however, significantly more likely to feel that they had not received enough support when compared to other groups (Meager *et al.*, 2014).

In addition to this, survey research with 643 small and medium enterprises from the Yorkshire and Humber area provides evidence of the Work Programme’s ability to

address the demand side of unemployment; 95% of respondents had not recruited any staff through the Work Programme in the past 12 months, with one in three not knowing what the Work Programme offered (Ingold and Stuart, 2014).

13.4 National and regional impacts

There is some evidence of national and regional variations in the effectiveness of the Work Programme, even among those groups more regularly achieving sustainable work outcomes. Analyses of aggregate Work Programme provider data, for example, show that an individual was twice as likely to find employment through the programme in one part of the country as in another (Davies and Raikes, 2014). Similar evidence was identified in regard to Wales, with sustained employment outputs ranging from 9% to 14% in different areas (Welsh Affairs Committee, 2013).

In Scotland, elements of the work programme have now been devolved, particularly in relation to the support provided to disabled people. Since 2017, two major programmes have fallen under the Scottish Government's responsibility. Work First Scotland will deliver employment support for up to 3,300 disabled people, working with existing DWP providers of Work Choice in Scotland. Work Able Scotland, managed by Skills Development Scotland, will ensure up to 1,500 starts for people with a health condition who want to enter work (Scottish Government, 2017c).

13.5 Impact on protected groups

Age

Evidence suggests that job outcome rates in the Work Programme declined with age. Age UK (2016), for example, showed that the 55–9 age group had experienced only a 15.5% chance of moving back into sustained work, compared to a 27.4% chance among 25–34 year olds. Multivariate statistical analysis of Work Programme outcome data also found younger participants were more likely to enter work than older participants, with those over the age of 50 identified to be the most disadvantaged (Meager *et al.*, 2014; Work and Pensions Committee, 2014). More specifically, analyses of Work Programme job outcome data show that 77% of participants aged 50 plus left the programme without employment, compared with 66% of 25–49 year olds and 65% of 18–24 year olds (Meager *et al.*, 2014)

In addition to this, some evidence suggests that the youngest and oldest participants of the Work Programme were most likely to report not receiving sufficient support from their providers. More specifically, older participants were more likely to suggest their needs were not met by Work Programme providers due to a lack of personalisation, and were more negative about the effectiveness of support (Meager *et al.*, 2014).

Disability

Outcome data shows that the Work Programme demonstrated consistently low performance outcomes for disabled people. They were the least successful of the six groups of disadvantaged jobseekers in the Work Programme, and less likely to find sustained employment than lone parents, people over 50, and those from ethnic minority backgrounds. Job outcome data for individuals with mental and behavioural disorders has been identified as particularly poor, with only 5.1% achieving a sustained job outcome (Work and Pensions Committee, 2014). This is reinforced by Rees *et al.* (2014), whose analysis of 40 Work Programme contracts' outcome data found relatively lower outcomes rates for 'disadvantaged' payment groups, including in regard to disability.

Survey research with 550 ESA claimants who were in the work-related activity group (WRAG) suggests that the main strategy implemented to support transitions to work was a regime of conditionality and sanctions, not matched by appropriate support and opportunities (Hale, 2013). More specifically, Hale (2013) suggests that participants in the WRAG were offered very little beyond generic employability programmes that focused on basic literacy, IT and jobseeking skills. Of the 550 respondents, only 10% of Work Programme participants and 15% of JCP participants reported being offered specialist disability employment support (Hale, 2013).

Moreover, Hale (2013) suggests that the mandatory activities promoted through the Work Programme were often thought to be inaccessible to disabled people, with reasonable adjustments rarely made. Furthermore, survey research undertaken by Meager *et al.* (2014) found that among Work Programme participants who identified a health condition as a barrier to finding work, a clear majority (70.6%) received little by way of mental or physical health services. This is a finding reinforced by the DWP qualitative evaluation of the Work Programme, which found that JSA claimants with ongoing health issues reported that they were not receiving support that took into account their health conditions while also helping them to move back into work
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(Barnes *et al.*, 2011b). Ceolta-Smith *et al.* (2015), who undertook a review of 18 'prime provider' bids for the Work Programme, found significant variation in the support intended to provide participants with a health condition, with 'primes' not routinely assessed on the adequacy of their health-related support.

Sex

Overall, analyses of Work Programme outcome data suggest that women were more likely to enter work through the Work Programme than men (Meager *et al.*, 2014). This is despite males being more likely to claim JSA and to reach unemployment durations than females, and males accounting for around 58% of the WP Incapacity Benefit caseload (DWP, 2011i). Ingold and Etherington (2013), however, suggest a high degree of gendered outcomes, whereby partnered women were pushed into short-term, often inappropriate, jobs that failed to take into account caring commitments, and therefore undermined sustainable pathways into work. This was due to providers' lack of experience of working with parents, and the programme design's lack of recognition of the limited availability of jobs that could accommodate caring labour (Ingold and Etherington, 2013)

Race

This review identified little evidence regarding the experience or impact of the Work Programme in regard to race. The evidence in terms of job outcomes for ethnic minority participants is mixed. While some evidence suggests that the proportion of job outcome payments achieved across the ethnicity groups is consistent with the proportion of referrals from each of these groups (DWP, 2013i), others suggest outcomes for ethnic minority groups are higher (Bivand, 2016). More specifically, Johnson (undated) identifies ethnic minority groups to account for 16% of Work Programme attachments, and 17% of job outcomes. Alternatively, an analysis by the Employment Related Services Association (ERSA) shows that ethnic minorities have accounted for 17.6% of Work Programme referrals and 18.6% of job outcomes for the Work Programme (ERSA, 2017).

Recent studies suggest that ethnic minority groups do not experience routine discrimination in terms of the services that they receive and the opportunities that they are offered through the Work Programme (DWP, 2014c). Survey research with Work Programme participants, however, confirmed that participants from an ethnic minority background were significantly more likely to report seeing the same adviser

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‘sometimes’ (rather than ‘always or almost always’), and that those from an ethnic minority background were more likely to say Work Programme support was ‘not very well matched to their needs’ when compared to those who were not from an ethnic minority (Meager *et al.*, 2014).

Sexual orientation

This review identified no evidence that specifically explored the impact of the Work Programme in regard to sexual orientation.

Religion or belief

This review identified no evidence that specifically explored the impact of the Work Programme in regard to religion or belief.

Gender reassignment

This review identified no evidence that specifically explored the impact of the Work Programme in regard to gender reassignment.

Pregnancy and maternity

This review identified no evidence that specifically explored the impact of the Work Programme in regard to pregnancy and maternity.

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of the Work Programme in regard to marriage and civil partnership.

13.6 Conclusions and evidence gaps

Overall, the evidence suggests outcomes for the Work Programme varied considerably, with older people and those with health conditions or disabilities, particularly in regard to mental health, achieving the worst job outcome performance. This was due to a lack of appropriate support offered by Work Programme providers, Equality and Human Rights Commission – www.equalityhumanrights.com

as well as a result of payment incentives embedded within the programme's funding model that seemingly encouraged providers to focus support on those nearest to the labour market. With the closure of referrals to the Work Programme, future research should focus on the long-term implications of the ineffectiveness of the Work Programme to promote sustainable employment for those groups that have the lowest economic activity rates. Future research should also focus on measuring the Work Programme, and indeed the upcoming Work and Health Programme, performance on poverty reduction, a feature currently missing from previous evaluations (Ray *et al.*, 2014).

14 | Lone Parent Obligation

14.1 Introduction

Lone Parent Obligation (LPO) and Lone Parent Income Support (LPIS) (the terms were often used interchangeably) were designed to encourage lone parents to return to work by reducing the available financial support. Reform of LPO began under the Labour Government. Previously lone parents had received Income Support (IS) until their youngest child turned 16 (Avram *et al.*, 2013). In 2008, the Labour Government reduced this age to 12 and in 2009 reduced it again to 10. In 2010, the Coalition Government continued the reforms by reducing the age of the youngest child to seven in 2010, and then to five in 2012 as part of the Emergency Budget and the 2011 Welfare Reform Bill (Garaud, 2014; Lane *et al.*, 2011). Upon becoming ineligible for IS, lone parents could claim Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA), and could also voluntarily take part in a 'work-focused interview' to begin the process of employment and training options (Garaud, 2014).

14.2 Lone Parent Income Support claimants

In February 2015, the Department for Work and Pensions (DWP) reported that there were 448,000 recipients of LPIS, down by 32,000 since 2014. In January 2016, the DWP reported another decrease to 420,000 recipients. There have been no reports on the gender split of IS claimants; however, most research focuses on the mother's experience as the main care provider, since 90% of lone parents are women. Little to no research reports on the intersectionality of lone parents, identifying potential gender, race or disability differences. However, a longitudinal survey conducted by the DWP between 2010 and 2012 found that previous LPIS recipients with a longstanding illness, disability or mental health problems, or with English as a second language, were less likely to be employed and thus struggle with the new measures.

Overall, studies show that lowering the age limit of children for parents receiving LPIS has succeeded in increasing the number of lone parents in work. An impact assessment (IA) carried out by the DWP in 2013 (Avram *et al.*, 2013) found that reducing the age limit of the youngest child for parent claimants had reduced the share of lone parents receiving IS by 47 and 58 percentage points, respectively, equating to 230,000 fewer claimants. Of those parents who were no longer eligible for LPIS, 130,000 began receiving JSA and 45,000 began receiving ESA. These numbers were higher than was expected from previous pilots and programmes. The DWP concluded that its effectiveness was due to its 'mandatory nature and the conditionality' associated with the move to another set of benefits (Avram *et al.*, 2013). However the impact of this move to different benefits was negative as the Work Programme does not allow the flexible timetabling of childcare (Johnsen, 2016).

14.3 Density and quality of evidence

The DWP and Policy Exchange published small-scale IAs that examined LPIS. These reports looked at the impact of childcare and work incentives. Research was both qualitative and quantitative using trends to track the position of lone parents over a number of years. The largest scale study was a longitudinal, quantitative survey of affected lone parents conducted in two waves in 2010 and 2012 (Coleman and Riley, 2012). Like most research, this survey followed the journeys of lone parents as they moved off LPIS and into work or benefits. The study looked at the role of childcare, job characteristics for employed parents, wellbeing, future employment prospects and barriers to employment. It found that while more lone parents found employment over time, this result was dependent on previous work experience, educational attainment and physical ability (Coleman and Riley, 2012).

There are significant gaps in the evidence surrounding LPO, as the most recent data was published in 2013 (Avram *et al.*, 2013).

14.4 Conclusions and evidence gaps

The evidence review shows that LPO's greatest impact was on the employment potential and material wellbeing of lone parents since it moved more parents into

work than previous programmes. In 2013, after the changes to the LPO, the DWP recorded that 50,000 fewer lone parents were receiving an out-of-work benefit and 30,000 more were in work than before (Avram *et al.*, 2013). A longitudinal DWP study found that 24% of respondents were employed after their IS eligibility ended. Of these, 48% gained a job before their payments were scheduled to end (Coleman and Riley, 2012). Previous work experience, higher qualifications and access to childcare increased transitions into work, although the majority (60%) of previous IS recipients surveyed used informal childcare networks. Lone parents with older children and lone parents aged under 25 were most affected by LPO, as they were less likely than other lone parents to be in the labour market and often had less work experience (Avram *et al.*, 2013).

The longitudinal DWP study found that in their first year without LPIS, 52% of lone parents had an income of less than £200 and an additional 25% had a weekly income of less than £300 (Coleman and Riley, 2012). However, over time, there were considerable improvements in the financial and material stability of lone parents. Wave 1 of the study found that 40% of lone parents struggled financially, whereas in Wave 2 this decreased to 26%. Wave 1 also found that 23% had trouble with debt and 47% never had money left at the end of the week, whereas in Wave 2 these figures were reduced to 16% and 29% respectively.

Moreover, research undertaken by Meager *et al.* (2014) suggests that Work Programme providers did not offer widespread support to parents and carers. Furthermore, Johnsen (2016) suggests that Jobcentre advisers did not treat lone parents with sufficient flexibility. Consequently, they were unfairly sanctioned as they failed to meet demands that should not have been imposed on them in the first place (Gingerbread, 2014; Johnsen, 2016). In line with this, Rees *et al.* (2014) suggested that younger lone parents fared consistently less well than younger non-lone parents in terms of job outcomes. In contrast, older lone parents fared consistently better than older non-lone parents.

The main evidence gaps pertain to a lack of up-to-date LPO outcome data, whether the programme acts an effective incentive to encourage lone parents to look for paid employment, and whether the programme supports workless lone parents to find, enter and sustain paid work. Furthermore, there are evidence gaps on the relationship between LPO and experiences of poverty, as well as on third parties, including children.

15 | Local Housing Allowance and other Housing Benefit changes

15.1 Introduction

This report has already covered some reforms related to housing, namely the bedroom tax and the benefit cap. This chapter covers some of the remaining reforms to Housing Benefit, particularly with regard to whether there is any evidence of a disproportionate impact on specific protected groups. The chapter will mainly focus on the changes to Local Housing Allowance (LHA), which sets the maximum Housing Benefit that can be paid to support housing costs to claimants in the private rented sector. The changes to LHA have happened in stages from 2011:

- Maximum rents were set at the 30th percentile of local rents, rather than the 50th percentile (April 2011).
- Caps were placed on maximum rents for each property size, with a four-bedroom limit: one bedroom (£250); two bedrooms (£290); three bedrooms (£340); and four bedrooms (£400). There was a separate rate for five bedrooms (at any amount) (April 2011).
- The £15 excess formerly retained by tenants paying below maximum LHA rent was abolished (April 2011).
- The age limit for the 'shared accommodation rate' (SAR) was raised from 25 to 35 (January 2012). This means that a larger group of claimants than previously are only entitled to a Housing Benefit entitlement equal to the rate for renting a single room in a shared house.
- There was a switch from 30th percentile rents to Consumer Price Index indexation for LHA (April 2013).
- An annual uprating of rates by 1%, or by the 30th percentile of local market rents if this is lower, was introduced (April 2014).

- Annual uprating of rates ceased for four years. This was reduced to the 30th percentile of local market rents if this is lower than the rate in place (April 2016).

The chapter also covers the withdrawal of the automatic Housing Benefit entitlement for out-of-work 18–21 year-olds, which was introduced in April 2017 (Citizens Advice, 2015b). Finally, it examines Discretionary Housing Payments (DHPs), which are awarded to people entitled to Housing Benefit or Council Tax Benefit and who are deemed in need of further help with their housing costs. The funding for DHPs has increased since 2010, and in some cases has been instrumental in mitigating the impacts of the reforms to LHA, the bedroom tax and the benefit cap.

15.2 Density and quality of evidence

The Department for Work and Pensions (DWP) has published a number of equality impact assessments (EIAs) on specific Housing Benefit reforms, including a number for the various changes to uprating of LHA. The EIAs generally note that most Housing Benefit reform measures in the private sector affect everyone on Housing Benefit, without directly targeting protected groups, and therefore generally conclude that the measures are not disproportionately affecting any particular group (see DWP, 2011d; 2013a). However, the EIAs also compare the proportions that are entitled to Housing Benefit in the private rented sector, compared to a protected group's share of the overall population. This shows, in some cases, that there is a disproportionate impact on some protected groups since they are more likely to claim Housing Benefit.

Apart from the DWP's EIAs, the evidence exploring the impacts on specific protected groups is fairly limited. In the wider literature, the main sources on this are the reports that form part of the DWP-commissioned evaluation of the impact of changes to LHA (see Beatty *et al.*, 2012; 2013c; 2014b). This includes various surveys and qualitative research with claimants, landlords and housing advisers, as well as econometric analyses of claimant data. It should be noted that the interim reports were published in 2013 and the final reports in 2014, which means that the findings are based on research conducted at the early stages of the reform's introduction. This evidence review identifies a clear need for a follow-up study monitoring the impact of these reforms.

15.3 Overall impact

The reforms to LHA have reduced claimants' existing maximum entitlement substantially. The official government evaluation found that during the first 11 months, the average reduction was £6.84 per week (Brewer *et al.*, 2014). Broadly speaking, it appears that tenants have responded primarily by reducing essential and non-essential spending and borrowed from friends and family, while housing-related and work-related responses have been less common (Beatty *et al.*, 2014c). The impact of the reforms to LHA have been most felt in areas with a high proportion of private sector renters and in high rent areas. Therefore, the greatest impact has fallen on London, with high housing costs, and a number of seaside towns with large numbers of private rented housing (Beatty and Fothergill, 2016a). The impact and responses have also varied, sometimes substantially, by protected groups, which will be explored in subsequent sections.

Since 2010, the funding for Discretionary Housing Payments (DHPs), which is distributed at the discretion of local authorities, has been increased to mitigate the impacts from the reductions in Housing Benefit entitlements, particularly due to the introduction of the benefit cap and bedroom tax, and the changes to LHA. In reports about Housing Benefit reforms, the UK Government commonly argues that DHPs comprise one of the main mitigation measures. Table 15.1 shows the most recent financial returns data from local authorities, which indicates how DHPs have been allocated to claimants, and what reforms the award is in response to.

Table 15.1 Discretionary Housing Payment spending, 2016–17

	Amount spent (£)		Percentage of total spend (%)	
	GB	GB (excl. Scotland)	GB	GB (excl. Scotland)
Benefit cap	29.7m	27.9m	18%	23%
Bedroom tax	85.5m	42.0m	50%	35%
LHA	16.2m	15.0m	10%	12%
Combination of reforms	2.5m	2.3m	1%	2%
Award not for welfare reforms	35.6m	33.5m	21%	28%
Total	169.8m	120.1m	100%	100%

Source: DWP (2017e).

Notably, the table demonstrates the Scottish Government’s policy of using DHPs extensively to eliminate the impact of the bedroom tax (Beatty and Fothergill, 2016a; Wilson, 2017b). The data also provides the percentage of total expenditure according to the purpose of DHP awards. It shows for Great Britain that 17% of DHPs are awarded to help with short-term rental costs while the claimant secures and moves to alternative accommodation, 12% to help with short-term rental costs while the claimant seeks employment, 10% to help secure and move to alternative accommodation (for example, rent deposit) and 4% to help with ongoing rental costs for disabled people in adapted accommodation. Meanwhile, the majority of DHPs (56%) are awarded to help with ongoing rental costs for ‘any other reason’ (DWP, 2017e). In general, the allocation of DHPs has often been criticised as representing a ‘postcode lottery’ and concerns have been expressed about whether the, by definition, short-term nature of DHPs is appropriate for certain claimants who face long-term structural challenges (Wilson, 2017b). This will be covered in the sections on specific protected groups.

15.4 Impact on protected groups

Age

The EIAs that explore the impact of the various changes to LHA argue that most of the measures are not, by design, targeted specifically at any age group. However, they note that some age groups are over-represented among Housing Benefit claimants in the private rented sector, and therefore are likely to be disproportionately affected (DWP, 2013a). For example, those aged 25–34 are over-represented among Housing Benefit claimants in the private rented sector compared to their share of the overall population, while those aged above 60 are under-represented (DWP, 2011d; 2013a).

The DWP notes that those aged 25–34 may experience particular difficulties due to the changes to LHA uprating since they are also affected by other Housing Benefit reforms, such as the extension of SAR and the withdrawal of automatic Housing Benefit entitlement for those aged 18–21. On the other hand, younger single claimants' financial losses may be smaller and they may be more geographically mobile, and more capable of relocating or increasing their income than other claimants. In contrast, while older claimants are less likely to be negatively affected compared to their share of the overall population, they may be more disadvantaged than other age groups in responding to the reform changes. This is because they are more likely to have a health condition or disability, and therefore may find it harder to increase their income, or relocate to another area due to a desire to stay near to local support networks or if they have specific accommodation needs (DWP, 2013a).

Apart from these general observations about the proportion of old and young people in the private rented sector Housing Benefit caseload, the Housing Benefit reforms include two reforms aimed specifically at younger claimants. First, from January 2012, the age threshold for the SAR increased from 25 to 35. This means that single, childless Housing Benefit claimants aged 26–35 will have their LHA payment based on a room in a shared property rather than a self-contained one. Consequently, claimants in this age group who live on their own have had their housing entitlement significantly reduced. In contrast to some other measures, this policy is deliberately aimed at younger adults. The DWP emphasised that most adults in the affected age groups are either living with their parents, in couple and shared households, or are exempt from the policy (DWP, 2011a).

Subsequent analysis has shown that SAR has had a marked impact on this age group. An econometric analysis demonstrates that while the caseload for those aged 25–34 increased during the two years up to the changes, it began to fall steadily after the extension of the SAR (Brewer *et al.*, 2014). The impact was particularly notable in higher rent areas such as London (Beatty *et al.*, 2014a). On average, during the first 11 months, the affected 25–34 year olds saw their LHA awards fall by around £13.1 per week, which was significantly higher than for the overall sample (£6.8) or across all 25–34 year olds (£7.2) (Brewer *et al.*, 2014).

Another reform that by definition affects young people is the withdrawal of automatic Housing Benefit entitlement for out-of-work 18–21 year olds, and the corresponding housing cost element of Universal Credit. This came into force in April 2017, and was justified by the need to ensure that young people in the benefit system face the same choices as those in work who cannot afford to leave home. The exemptions to this policy include those who may not be able to return home to live with their parents, certain claimants who have been in work for six months prior to making their claim, and young parents (Wilson *et al.*, 2017).

The DWP has assessed that around 5,000 young claimants will be affected in the first year of implementation and 10,000 per year once fully implemented. Its EIA notes that the policy, by definition, affects only 18–21 year olds (DWP, 2017c). The analysis shows that 65% of 18–21 year olds live with their parents and the majority of the rest live away while studying (Wilson *et al.*, 2017). While some studies have argued that such a measure risks exposing young people who have not chosen to leave home and for whom Housing Benefit provides a crucial safety net (Cole *et al.*, 2015; YMCA England, 2015), the EIA argues that, with the exemptions in mind, the young people affected by this policy will only be those who left home for no good reason and who are unable to afford their housing costs. According to the EIA, the policy will encourage this group to remain at home and will improve work incentives (DWP, 2017c).

The wider literature has also explored tenants' responses to the Housing Benefit reforms. In qualitative interviews, housing advisers said that in many areas there were severe shortages of accommodation available at the SAR (Beatty *et al.*, 2013a). Similarly, a Scottish Government (2017b) analysis shows that rooms in shared accommodation are significantly constrained in many areas of Scotland, which means that many of those affected will struggle to find alternative affordable accommodation.

The available evidence suggests that older claimants and claimants under 25 were less likely to have moved property in response to the reform changes, compared to the wider working-age group, who were more likely to move (Brewer *et al.*, 2014; Kemp *et al.*, 2014). There is mixed evidence about the propensity to move of individuals aged 25–34 who were affected by the increased age threshold for the SAR. An econometric analysis showed that this group was more likely than other age groups to move house during the first 11 months. Moreover, the reform led to many more of this group living in shared accommodation and on average having fewer bedrooms than earlier (Brewer *et al.*, 2014). In contrast, survey findings of tenants showed that those aged 25–34 were no more likely to have moved than other tenants (Kemp *et al.*, 2014).

Claimant survey findings also showed that those aged between 25–44 were the most likely to have experienced difficulties with moving, while older claimants aged 55 or over were the least likely to have done so (Kemp *et al.*, 2014). In contrast, qualitative research with claimants identified that people aged 25–34 (those affected by SAR reforms) appeared less likely to have experienced difficulties with moving. Younger claimants were less likely to have dependent children of school age and were more mobile due to parental and family support and the higher likelihood that they rented furnished, rather than unfurnished, properties (Kemp *et al.*, 2013). Other qualitative research with claimants identified that younger people in the SAR affected group responded to the reform in various ways, including remaining at, or returning to the family home for extended periods and living in shared accommodation, while some participants had experienced homelessness and ‘sofa surfing’ with friends and family members (Cole *et al.*, 2017). Generally, younger tenants and those on the SAR were more likely no longer to claim LHA compared to other age groups (Kemp *et al.*, 2014).

The identified evidence also suggests that a small proportion of tenants have responded by looking for work and increasing hours, though this has varied by age group. Survey findings with claimants as part of the official government evaluation showed that older claimants aged 55 and above were much less likely than other claimants to have looked for a job in response to the reforms and to make up for the shortfall between LHA and rent (Kemp *et al.*, 2014). Qualitative interviews with claimants showed that some older claimants felt they faced considerable barriers to transitioning back into employment, including a lack of skills, literacy and language barriers, and a perceived preference among employers to recruit younger people (Kemp *et al.*, 2013).

Instead of relocating, evidence suggest that tenants have reduced essential and non-essential spending, and borrowed money from friends and family, though there are marked generational differences for these responses. In particular, older claimants were less likely to have reduced spending, and far less likely to have borrowed money from family and friends (Kemp *et al.*, 2014).

Another finding in the literature is the change in how landlords perceive younger tenants, particularly due to the reforms of the SAR. In qualitative interviews as part of the official government evaluation, a majority of landlords stated that the LHA reforms meant that they were no longer willing to rent to tenants under 35 who were only eligible for the SAR, though many had previously been willing to rent to this group (Cole *et al.*, 2014). This meant that there was very little accommodation available near the SAR for young people (Cole *et al.*, 2017). Second wave interviews identified that landlords not only focused on the financial marginality of this age group, but also increasingly commented on their negative behavioural traits, such as anti-social behaviour among young men (Cole *et al.*, 2016). Only a small minority of interviewed landlords were willing to reduce rents to make them more affordable on the SAR, explaining that the high demand for smaller properties meant that it was easy to find non-LHA tenants and as such renting at the SAR was not considered financially viable or profitable (Beatty *et al.*, 2013b; Cole *et al.*, 2014). Instead, the most common response of landlords with tenants facing rent arrears and shortfalls was to serve them notice or ask them to leave (Cole *et al.*, 2014). Concerns were expressed that this had contributed to an increase in homelessness, particularly given the lack of alternative accommodation at SAR (Beatty *et al.*, 2013b; Cole *et al.*, 2014). This concern was shared by housing advisers who attributed the increase in 'sofa-surfing' and 'hidden homelessness' among this group to the SAR measures, though it is difficult to give any precise indication of the scale of such outcomes (Cole *et al.*, 2014).

Sex

The EIAs note that most Housing Benefit reform measures in the private sector affect everyone on Housing Benefit, without directly targeting one gender group more than another. However, the EIAs acknowledge that there is a higher proportion of single females than single males in the Housing Benefit private rented sector caseload, which means that any negative change is likely to have a disproportionate impact on single women (DWP, 2011d; 2013a). For instance, the most recent EIA for

the uprating of LHA by 1% showed that single female claimants account for 46% of all Housing Benefit claimants in the private sector, compared to only 28% in the overall population (DWP, 2013a).

Furthermore, the EIA provides breakdowns for the proportion of different gender groups with and without dependent children. This shows that 62% of single female recipients of Housing Benefit in the private rented sector have at least one dependent child, compared to 19% for single females in the overall population and less than 10% for single males. The EIA acknowledges that families with school-age children may face more problems in meeting shortfalls via a combination of rent and LHA, may find it more difficult to relocate to a cheaper area due to the location of a child's school, and that lone parents may face barriers to work due to caring responsibility and childcare costs (DWP, 2013a).

In addition, various EIAs provide further detail about specific Housing Benefit reforms. For instance, women are disproportionately affected by the removal of the £15 excess and by applying caps to the one-to-five-bedroom rates, due to their larger share of private sector Housing Benefit claimants compared to the overall population (DWP, 2010a; 2010b; 2011c). The policy relating to the extension of the SAR to 25–34 year-olds is targeted at (young) single claimants with no dependants living with them. As such, the lower proportion of single parents among single male claimants means that this group is most affected. In total, the EIA found that 72% of people affected by the policy would be single men and 28% would be single women (DWP, 2011a). The larger impact on male claimants may also be caused by the higher tendency for single women than single men between 25–34 to live at home with their parents (Berrington and Stone, 2014).

In the wider literature, the vast majority of evidence exploring the specific impacts on gender is found in the DWP-commissioned evaluations of the impact of changes to LHA. The claimant survey found that there were no gender differences between tenants who were still claiming LHA compared to those who had ceased claiming, though lone parents were more likely still to be claiming (Kemp *et al.*, 2014). The average weekly reductions in LHA entitlement were highest for lone parents (£8.43), compared to couples with children (£7.96), single men (£5.18) and single women (£5.34), respectively. The higher than average reductions for lone parents were broadly in proportion with their higher initial entitlements, with lone parents losing 5.7% of their total LHA entitlement compared to the average 5.4% figure for all claimants (Brewer *et al.*, 2014).

The evaluation survey of claimants found that women were significantly more likely to have a shortfall between rent and LHA entitlement than men, and were also most likely to find it difficult to afford rent. As such, female claimants were about twice as likely to have borrowed money to make up for the shortfall during the last year. Meanwhile, there was no statistically significant difference between men and women in the likelihood of having looked for better paid jobs, though lone parents were more likely than all other households to have increased the number of hours they work. However, this may reflect the fact that more lone parents work part time and thus have more scope for increasing work hours (Kemp *et al.*, 2014).

Similarly, men and women did not differ significantly in responding to the changes in LHA by moving. The survey findings showed that lone parents were no more likely to move due to the reforms (Kemp *et al.*, 2014), though an econometric analysis of housing benefit data showed that lone parents were more likely to move 11 months after impact (Brewer *et al.*, 2014). The survey did find that lone parents had faced more difficulties in moving, with qualitative interviews identifying several cases where landlords refused to accept lone parent Housing Benefit claimants (Kemp *et al.*, 2014). This is reflected in a survey of landlords, where the proportion of all landlords who said they were currently letting to lone parents fell from 53% in Wave 1 to 46% in Wave 2 (Beatty *et al.*, 2014c). The reduction was higher in Inner London than elsewhere (Cole *et al.*, 2014). Additionally, interviews with housing advisers in London revealed that it was thought that increased levels of homelessness among households with children were specifically due to landlords' reluctance to renew tenancies with LHA claimants. The overall evaluation report argues that landlords considered they were vulnerable because of the changes to LHA (Kemp *et al.*, 2014).

Qualitative research has identified that participants with young children, in particular lone parents, face particular barriers to entering work and moving accommodation. Common reasons cited are: the lack of available, affordable or suitable childcare; the difficulty of finding a job that fits in with school hours; and childcare responsibilities. A particularly strong attachment to their local area has been reported by parents, including lone parents, concerned about the impact on their child in relation to education and personal development caused by a school change. Others have cited the desire to stay near their family and local support networks (Kemp *et al.*, 2013).

In a survey, 12% of local authorities reported that they had been more likely to award DHPs to lone parents since the introduction of the new regulations in April 2011,

though this was lower than for many other protected groups. It was also substantially lower than the proportion of local authorities (63%) that had not changed their practices (DWP, 2012f).

Disability

The evidence about the specific impacts of Housing Benefits reform in the private rented sector in regard to disability is limited to the analysis in various EIAs and the DWP-commissioned evaluation of the changes to LHA. With the exception of reforms to SAR and the removal of automatic housing support to 18–21 year olds, Housing Benefit reforms since 2010 have generally targeted all Housing Benefit claimants in the private rented sector. As such, the DWP's EIAs typically compare the proportion of disabled claimants in receipt of Housing Benefit in the private sector (51% in 2013), to the higher proportion of disabled claimants on Housing Benefits overall (65% in 2013). This is driven by the higher proportion of disabled claimants in the social rented sector, where there are more suitably adapted properties and the allocation policy is often more favourable to disabled claimants. Consequently, disabled claimants are less affected by changes to private rented sector benefits relative to reforms in the social sector. In addition, some EIAs make comparisons with the proportion of disabled people in the overall population in Britain (41% in 2013) (DWP, 2011d; 2013a), which show that disabled claimants are disproportionately affected by any reductions in Housing Benefit, whether private or social sector, relative to the overall population.

In addition, EIAs have noted that households in the private rented sector and in receipt of Housing Benefit are more likely to include at least one dependent relative than the total population (50% compared to 24%). Moreover, the incidence of disabled dependants in these families is also higher in the private rented sector in receipt of Housing Benefit (18%) compared to the population as a whole (DWP, 2013a). Furthermore, the EIA on the extension of the SAR to 25–34 year olds noted that the prevalence of disability among private renters (single childless) varied little between 25–34 year olds and under-25s, but was substantially lower for older age groups. It should be noted that claimants entitled to the severe disability premium are exempted from this policy, which has previously been estimated to apply to around 4,000 people (DWP, 2011a).

There are a number of other exemptions for disabled claimants to the Housing Benefit reforms. These include the introduction of an additional bedroom within the Equality and Human Rights Commission – www.equalityhumanrights.com

size criteria, where a disabled claimant has a proven need for overnight care provided by an overnight carer. This was initially estimated to benefit around 10,000 disabled LHA claimants (DWP, 2010a; 2010b). Some EIAs noted that disabled claimants or claimants with disabled dependants may face particular difficulties in responding to reductions in Housing Benefit payments. These difficulties include, for example, securing an alternative tenancy in the private rented sector due to specific needs for a suitably adapted property, a desire to stay near informal carers and support networks, or barriers to transitioning into work or increasing working hours (DWP, 2010a; 2010b; 2013a).

The finding that disabled tenants have difficulty responding to Housing Benefit reductions is backed up by other research findings on the impact of reforms in the private rented sector. For instance, a number of qualitative and survey-based research papers and government evaluations found that disabled tenants faced particular barriers to finding work and were less likely to have looked for work as a response to a reduction in their LHA (Herden *et al.*, 2015; Kemp *et al.*, 2013; 2014). While government documents recognised the possibility that disabled claimants would face particular barriers in moving to a different property or area in response to a reduction in Housing Benefit payments, there is limited evidence about this impact. The interim report of the official government evaluation of changes to LHA found no statistically significant differences in relation to disability status between movers and non-movers (Kemp *et al.*, 2014). In contrast, the interview-based research with tenants as part of the same evaluation identified that specific groups of tenants, including those with disabilities, reported a strong attachment to their local area. They were also reluctant to move as they wanted to stay close to their local support network, health and care services and local transport (Kemp *et al.*, 2013).

The DWP's evaluation identified that disabled claimants were less likely to experience a shortfall between their rent and their LHA, and were less likely to report problems paying rent (Kemp *et al.*, 2014; Beatty *et al.*, 2014c). This is related to disabled claimants being less likely to have a work income that is in excess of the 'applicable amount' above which LHA does not cover all of the rent. As a consequence, disabled households were less likely to have reduced expenditure on non-essentials over the past year and more likely still to claim LHA relative to other groups (Kemp *et al.*, 2014).

There is also some evidence about the awards and use of DHPs for disabled tenants. Surveys of local authorities have found that, apart from generally supporting

tenants with meeting unaffordable rent commitments and council tax, disability-related factors were among the most common reasons for awarding DHPs, in particular supporting the cost of an additional room (Wilson, 2017b; Durrant *et al.*, 2013). Some survey studies also found that local authorities sometimes prioritised disabled claimants in their approach to awarding DHPs. Some took a 'spend-to-save' approach, envisaging that awarding DHPs would be more cost effective than eventually having to support the cost of re-adapting a new suitable property. In the same way, DHP awards to disabled tenants were often of longer duration and more likely to be renewed (Marshall *et al.*, 2017).

However, some studies have also noted that disabled claimants disproportionately fail to apply for DHPs, often due to a lack of awareness of the benefit, or a failure to fill out their applications correctly. In addition, there was evidence that some local authorities had taken the additional income from disability benefits into account when means testing DHP applications, causing disabled tenants to fail the means-testing criteria (Clarke *et al.*, 2014). A High Court decision has held that this constitutes a failure of a council's discretion (Wilson, 2017b). Finally, the award of DHPs has been described in general as a 'postcode lottery' due to the different practices across different local authorities, including disabled tenants experiencing very different support opportunities for the cost of living in adapted properties (Wilson, 2017b). In addition, Wilcox (2014) argues that short-term DHP awards may not be the best way to support the difficulties for disabled tenants associated with a long-term disability.

Race

Government EIAs have shown that the proportion of different ethnic groups is similar among those in receipt of Housing Benefit in the private rented sector, those in receipt of Housing Benefits as a whole, and in the overall population. As most of the measures potentially affect everyone in the private rented sector, the EIAs argue that the reforms are not likely to affect any ethnic group more than another, relative to their size in the overall population. The largest group among private rented sector Housing Benefit recipients are White claimants (86%), which in absolute numbers will be the most affected group (DWP, 2011d; 2013a).

With regard to the separate LHA rates based on property sizes, which effectively define a number of submarkets, ethnic groups who have larger families on average and therefore occupy larger properties may be more or less affected depending on the geographical concentration of ethnic minority populations. However, the DWP Equality and Human Rights Commission – www.equalityhumanrights.com

has no reliable data on this. The EIA also notes that they may find it more difficult to find suitable alternative accommodation, or place a stronger value than other groups on remaining in their local community, due to cultural links and religious reasons (DWP, 2013a). In relation to the extension of the SAR to 25–34 year olds, the DWP's EIA shows that single, childless private renters aged 25–34 are equally likely to be from an ethnic minority background as those under 25 who are already subject to SAR (around 20%), but the proportion is slightly higher than for all private renters (16%) (DWP, 2011a).

In addition to the EIAs, this review has not identified any evidence exploring the specific impact in relation to ethnicity. The main exception is the DWP's evaluation of the changes to LHA, which contains a number of survey and qualitative findings on the experiences and responses by different subgroups, including ethnicity. The evaluation shows that claimants from an ethnic minority background were less likely to have a shortfall between their LHA entitlement and rent, and less likely to have reduced spending on non-essentials over the last 12 months. However, at the second wave of the survey, they were also more likely to find it difficult to afford to pay their rent, and were also less likely to claim LHA (Kemp *et al.*, 2014).

Among claimants experiencing a shortfall between LHA payments and rent, Kemp *et al.* (2014) found that those from ethnic minority groups were less likely to have looked for a job to make up for the shortfall. They were also less likely than white claimants to have taken a number of housing-related actions to make up for the shortfall, including looking at lower rental properties in the private rented sector, spoken to the council or other organisations for housing benefit advice, registered with a council or housing association waiting list, or applied for DHPs or extra Housing Benefit payments. However, ethnic minority claimants were significantly more likely to have negotiated rent when moving into a new property and tried renegotiating rent during a tenancy. The survey also found that ethnic minority claimants were significantly more likely to have stayed in their current accommodation rather than move to new accommodation. Among those that had moved, ethnic minority claimants reported facing more difficulties in finding suitable accommodation (Kemp *et al.*, 2014).

Qualitative interviews with housing advisers and claimants found that larger families had been particularly strongly affected by the reduction in LHA rates and the abolition of the five-bedroom rate. It was found that larger ethnic minority families often placed a particularly strong attachment to local support networks, including

friends, family, shops and sometimes religious facilities, as well as the proximity to nearby schools for their children. As a consequence, they were less mobile in their response to LHA changes (Beatty *et al.*, 2014c; Kemp *et al.*, 2013; Walker and Niner, 2010).

Housing advisers therefore predicted that in London the LHA changes could result in overcrowding as tenants would prefer downsizing in their local area rather than moving to another area (Beatty *et al.*, 2014c). The EIAs on the changes to LHA note that the DWP, acknowledging the potential impact on larger families, considered commissioning primary research into the impacts of the changes on larger families and ethnic minority households and in particular areas such as London (DWP, 2010a; 2010b). However, this review has not identified any such reports.

Finally, English literacy was also reported to be a problem for recent immigrants, making them less aware of the possible impact of LHA changes and how to respond to them (Kemp *et al.*, 2013).

Sexual orientation

This review identified no evidence that specifically explored the impact of housing benefit reforms in regard to sexual orientation. The Government's EIA of the removal of the housing cost element for claimants aged 18–21 notes that where it is considered inappropriate for a claimant to live with their parents, they are exempt from the policy, including cases where a 'claimant is estranged from their parents due to sexual orientation' (DWP, 2017c).

Religion or belief

This review identified very limited evidence that specifically explored the impact of housing benefit reforms in regard to religion or belief. The DWP's EIA of the removal of the housing cost element for claimants aged 18–21 noted that claimants who are unable to live with their parents (including for reasons such as religious belief) are exempt from the policy (DWP, 2017c). In addition, the interim report for the evaluation of changes to LHA found in interviews with claimants that some were reluctant to move to more affordable areas due to their religious beliefs. This included Asian participants in Bradford and Orthodox Jews in London who wanted to

stay near their place of worship, and would prefer to downsize and overcrowd than leave their community (Kemp *et al.*, 2013).

Gender reassignment

This review identified no evidence that specifically explored the impact of housing benefit reforms in regard to gender reassignment. The DWP's EIA of the removal of the housing cost element for claimants aged 18–21 noted that claimants who are unable to live with their parents (including for gender reassignment reasons) are exempt from the policy (DWP, 2017c).

Pregnancy and maternity

This review identified a very small number of papers that explored or addressed possible impacts of housing benefit reforms in regard to pregnancy and maternity. First, the DWP's EIA for the extension of the SAR to those aged 25–34 noted that those who already have children, and have this recorded in their Housing Benefit assessment, will not be affected, but that a small number of single women aged 25–34 would now be entitled only to the shared rate during their first pregnancy, putting them in the same position as women aged under 25 living alone (DWP, 2011a). Secondly, the DWP's EIA for the removal of the housing element for 18–21 year olds stated that pregnant women who are unable to live with their parents are exempted from the policy. In addition, it recognises that pregnant women affected by the policy may find it harder to find a job and points to existing provisions that claimants in late pregnancy are exempted (DWP, 2017c).

Furthermore, some government papers on DHPs state that pregnant women are considered a priority group under the Housing Act 1996, and as such should be considered for DHPs. One survey of local authorities found that a small minority (six in total) had awarded DHPs for pregnancy-related reasons, with factors such as rent affordability, family circumstances and support with council tax and the cost of additional rooms being prominent factors taken into account (Marshall *et al.*, 2017).

Marriage and civil partnership

This review identified no evidence that specifically explored the impact of Housing Benefit reforms in regard to marriage and civil partnership. Government papers on Equality and Human Rights Commission – www.equalityhumanrights.com

the extension of the SAR to 35, as well as the removal of the housing cost element for those aged 18–21, are deliberately aimed at single claimants, which means couples are not affected by the policy, regardless of marital status (DWP, 2011a; 2017c).

15.5 Conclusions and evidence gaps

This review finds that the changes to LHA have led to a substantial reduction in Housing Benefit entitlements, and often led claimants to reduce household spending. There is fairly limited evidence on the impacts of changes to Housing Benefit reforms on specific protected groups. The main exception is the impact on young people, who are directly targeted by some reforms:

- **Age.** The evidence primarily centres on the adverse impact on young people due to the increase of the age threshold of the SAR from 25 to 35 and the withdrawal of automatic Housing Benefit entitlement for those aged 18–21. The evidence suggests that this has not only affected young claimants financially, but also led them to have a more marginalised position in the housing market, where landlords prefer letting to other age groups.
- Also in relation to age, there is some qualitative evidence that indicates that older people are less likely to move accommodation or seek work in response to Housing Benefit reforms.
- **Sex.** Single female claimants account for a larger proportion of Housing Benefit claimants in the private rented sector than their share of the overall population, and as such will be disproportionately affected by any changes to LHA. Female claimants have been found to be likely to face a shortfall between rent and LHA, and more likely to have borrowed money from family and friends.

This is a very limited, or a complete lack of, specific evidence on a number of protected groups, including race, gender reassignment, sexual orientation, ethnicity, religion and beliefs, and marriage and civil partnership.

The main sources of evidence were the reports that were part of the DWP-commissioned evaluation. This included various surveys and qualitative research with claimants, landlords and housing advisers, as well as econometric analyses of claimant data. However, the interim reports were published in 2013 and the final

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reports in 2014, which means that the findings are based on research conducted during the early implementation stages of the reforms. This evidence review identifies a clear need for a follow-up study to monitor the long-term impact of these reforms.

16 | Impact on protected characteristics

16.1 Introduction

In this chapter, we present evidence about the impacts of reforms to welfare and welfare-to-work on specific groups. As we show, stakeholder organisations have published much of the literature that focuses on the impacts experienced by particular protected groups. In contrast, academic research has tended to focus either on specific reforms, or on subgroups, and on financial rather than other impacts. We begin each section by bringing together evidence on the impact of the reforms before summarising the effects of specific reforms.

16.2 Age

The literature on the impact of the reforms has a focus on age in respect of two main groups: children in families accessing welfare benefits; and older people. At the request of the EHRC, we have included evidence on older people below statutory retirement age but over the age of 50. This is because the review was intended to cover working-age benefits rather than pensions. There are also sources that assess the impact of the reforms on young adults in the welfare-to-work system. These largely focus on cuts in Housing Benefit and on higher rates of sanctioning (see, for example, MacInnes *et al.*, 2014).

Children and their families

There is a large body of literature on the impacts of the reforms on children and on families with children, much of which has been driven by policy interest and concerns about child poverty. Organisations such as the Child Poverty Action Group (CPAG), The Children's Society and the Office of the Children's Commissioner have carried out programmes of work on the impacts of the reforms as they have unfolded since 2010. Documents produced by these organisations provide an overview of the

impact of the reforms on children and young people. Academic researchers have also analysed the impact of the reforms.

Researchers at the Centre for Analysis of Social Exclusion (CASE), the London School of Economics, have documented and examined the range of reforms that have affected children aged under five between 2010 and 2015. Measures with an adverse effect include the removal of a range of benefits for pregnant women and families with babies. Working Tax Credit (WTC) changes were reformed to increase the number of working hours to qualify and Child Tax Credit (CTC) and Child Benefit payments were frozen. The benefit cap and reforms to Local Housing Allowance also affected this group (Stewart, 2015). The Resolution Foundation also estimated that the benefit and tax measures announced in the 2015 Summer Budget would result in at least an extra 300,000 children falling into poverty by 2020, rising to 600,000 once all welfare policies had taken effect (Stewart, 2015).

The Children's Society supports children and young people through specialist services and children's centres, focusing particularly on children facing particular disadvantage, and has been monitoring the impact of the reforms throughout the period being reviewed. Its concerns have covered a range of measures, including childcare costs within Universal Credit (UC) and the benefit cap. It has expressed particular concern about the impact of reforms on disabled children and their families, for example: the level of support provided for disabled children and young carers under UC; the mobility component of Disability Living Allowance (DLA) for children in residential care; the financial impact of changes to DLA; and the assessment of 16 and 17 year olds for Personal Independence Payment (PIP). Many of these measures have resulted in levels of support substantially lower than before the reforms. The Children's Society argues that extra support for families of disabled children is particularly important given the additional costs they incur, such as higher travel costs, heating bills and additional dietary requirements. Given that families of disabled children are especially vulnerable to living in poverty, cuts in support are likely to hit particularly hard (The Children's Society, 2012). The Children's Society report on the Queen's Speech 2017 includes estimates of the financial impacts of reforms on children and families. It highlights the adverse consequences of the reforms, including increased levels of debt and food poverty (The Children's Society, 2017).

The CPAG has made a strong case for a social security system that prevents poverty and supports the wellbeing of children (Age UK *et al.*, 2011). It has

expressed concern that the reforms are pushing more children into poverty. This concern is shared by other leading organisations focused on the wellbeing of children. One example was a report for the Office of the Children's Commissioner (OCC) which notes that:

'Although the Child Poverty Act income targets remain in place, it seems highly unlikely that they will be achieved given the current programme of welfare reforms and cuts.... Since 2010, targeted redistribution through the tax and benefits system has been eroded, and attention has shifted from the responsibilities of the state to the responsibilities of families' (La Valle *et al.*, 2014, p. 49).

The CPAG has regularly monitored the impact of the reforms, including the reduction in the benefit cap, the two-child limit and full conditionality for carers of pre-school children. Its early concerns about the welfare reform proposals included child poverty experienced in families both in and out of work (Age UK *et al.*, 2011). In a recent report, it estimates the cost of the welfare reforms to families, estimating that a further 200,000 children will be pushed into poverty. The largest impact is projected to result from the two-child limit on benefits: the charity estimates, for example, that working families with three children will miss out on up to £2,780 a year as a result of cuts limiting UC to the first two children in a family (CPAG, 2017).

As well as direct financial impacts, the CPAG has also identified a number of the adverse impacts of delays in payment of benefits such as Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA). These include debt, food poverty and the use of foodbanks (CPAG, 2014). CPAG has particularly considered the concept of fairness in exploring the impact of reforms on children, noting, for example, that the two-child limit effectively punishes the child when a parent has a third or subsequent child (CPAG, 2015). Impacts may also take some time to become apparent. As the report by CASE notes: 'The impact of Coalition policies on children's wellbeing and life chances will take time to emerge fully' (Stewart and Obolenskaya, 2015, p. 5).

Stakeholder bodies, including the CPAG and the Office of the Children's Commissioner (OCC), have also investigated the human rights impact of the welfare reforms and their disproportionate adverse effect on children. The OCC (2013) carried out a child rights impact assessment on the tax, tax credit and welfare benefit changes implemented or scheduled between 2010 and 2015. The assessment found a significant financial impact on families with children and predicted a rise in the

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number of children living in poverty of around 700,000 over the period, to three million. The analysis also found that couples with children had experienced the largest losses in cash terms, while lone parents had experienced the largest percentage income losses. In addition, families with disabled children and children with disabled parents were also more affected than average (OCC, 2013).

Impacts of specific reforms on children and young people

There is substantial evidence that a number of reforms have particularly affected families and therefore children. An analysis of the impact of tax and welfare reforms between 2010 and 2017 by Portes and Reed finds that multibenefit households with children are among the most affected by the reforms, losing around £5,250 a year on average. Their analysis also finds that couples with children experience large average losses of just over £3,000 a year. Children in larger families are also disproportionately affected, with households with three or more children losing around £5,150 a year, compared to those with two children (around £1,600 a year), one child (around £750) and no children (around £100 a year) (Portes and Reed, 2018).

Specific measures that have affected children, via their families, include the WTC and CTC, the benefit cap and the bedroom tax. Details of these impacts have been described in earlier chapters. Here we summarise the evidence.

Evidence relating to the benefit cap strongly suggests a disproportionate impact on children because it largely affects families with dependent children and especially larger families. Department for Work and Pensions (DWP) claimant data shows that among the households affected by the cap, almost three-quarters had three or more children (DWP, 2016). From DWP data, it can be calculated that around 83,000 adults and more than 200,000 children are currently affected by the benefit cap (see Chapter 3). Families with more children incurred substantially larger financial losses than the average, and research by the CPAG reports that a family with four or more children would on average lose £1,200 a year (Tucker, 2017). However, the Institute for Fiscal Studies (IFS) has estimated that savings resulting from the benefit cap will be 'trivial' because the money saved will be mitigated by hardship payments to housing tenants who struggle to pay rent (Hood and Joyce, 2016).

Children are beneficiaries of WTC and CTC because of the role these benefits play in assisting family financial stability and access to childcare. The 2015 Summer

Budget included reforms limiting eligibility to tax credits and UC to two children and the corresponding first child premium in UC from 2017. The two-child limit to tax credits has been identified as having a particular impact on children, with the CPAG and the Institute for Fiscal Studies (IFS) predicting that the policy will lead to a further 600,000 children living in absolute poverty by 2020 (CPAG, 2016). Other research also suggests that substantial increases in child poverty will result from these particular measures (La Valle *et al.*, 2014; CPAG, 2017).

Bennett (2011) argues that the move to delivering all means-tested benefits in one single payment to a designated bank account has particular implications for budgeting and the wellbeing of children. She presents evidence that labelling benefit payments for children or paying to the main carer maximises the expenditure on children (Bennett, 2011; Work and Pensions Committee, 2012).

The bedroom tax affects all households considered to have space surplus to their requirements and most of those affected have no child dependants (DWP, 2012c). However, around a quarter of affected households have children for whom the consequences include overcrowding and associated disruption to sleep and homework (Bragg *et al.*, 2015; Winter *et al.*, 2016). Research has also identified knock-on effects on children resulting from the need of households to reduce spending, including on family day trips, school uniforms, extracurricular activities and additional tuition (Winter *et al.*, 2016; Clarke *et al.*, 2014). Families with separated or divorced fathers are also affected where they have needed to relocate to a smaller property to avoid the bedroom tax, with the result there is no spare room to accommodate children's overnight stays (Greenstein *et al.*, 2016; Burman *et al.*, 2017).

In relation to Council Tax Benefit, the Coalition Government provided some protection for pensioners in recognition that they could not be expected to seek paid employment to improve their ability to pay (Department for Communities and Local Government, 2012). Evidence from some local authorities indicates that people aged under 25 are most adversely affected by changes in council tax payments along with children in low income families (see, for example, Northampton Borough Council, 2015).

The academic literature on the impact of reforms to welfare and welfare-to-work largely focuses on the financial impacts. While other impacts, including the social and psychological effects of poverty, are noted, there is less research and a weaker evidence base for these. A particular gap exists in relation to the effects of fuel

poverty on infants and children, which may be explained by the absence of a policy that protects low-income families and children from its impact. There is more evidence on the impact of financial hardship on food poverty and the use of foodbanks by families and children. Higher levels of use of foodbanks among large family households have been explained by the impact of welfare reforms on this group (Loopstra and Lalor, 2017). Research for the Trussell Trust finds that over a third of households using foodbanks were waiting for a benefit application to be processed or a benefit payment they had recently applied for to be paid (Loopstra and Lalor, 2017). Other research also finds that payment delay is a strong factor in food poverty, as well as fuel poverty resulting from energy disconnection (Loopstra and Lalor, 2017; Cooper and Dumpleton, 2013; Downing *et al.*, 2014; Lambie-Mumford *et al.*, 2015).

A wide body of evidence also suggests that benefit sanctions disproportionately affect young people. Research shows that not only are under-25s more likely to be referred for sanction, but they are also more likely to receive a sanction than any other age group (de Vries *et al.*, 2017; Reeves and Loopstra, 2017; New Policy Institute, 2015; Scottish Government, 2013; Watts *et al.*, 2014). In addition, some Housing Benefit reforms, particularly the extension of the age threshold for the shared accommodation rate (SAR) from 25 to 35, are directly targeting young adults, and have contributed to a greater reluctance among landlords to rent to this group.

Key points: impacts by age (children)

- There is strong evidence that many of the reforms to welfare have affected disproportionately children of parents who are either out of work or on low incomes. Couples with children, and particularly lone parent families, have experienced the largest losses in cash terms. The adverse impact is felt harder in households with more children.
- The reforms are found responsible for the increase in child poverty since 2010, and are projected to continue this trend. As well as demonstrating impact on families with unemployed adults, research findings also show an impact on families who are in work but dependent on benefits.
- There is evidence that disabled children are particularly affected by the changes, partly because they are already living in households with higher levels of poverty and partly because they incur additional costs, for example for travel and heating.

- There is evidence of hardship on children and their families as a result of delays in welfare payments, leading to fuel poverty and the use of foodbanks.
- Evidence relating to the benefit cap suggests a disproportionate impact on children because it largely affects families with dependent children and especially larger families.
- The effect of some reforms is yet to be felt. For example, the two-child limit to tax credits is expected to lead to a further 600,000 children living in absolute poverty by 2020–21.
- Qualitative research has identified a number of ways in which reduced income from benefit cuts affects children, including through a loss of family day trips and extracurricular activities. There is a need for further research to establish the impact on children in families affected by the reforms.
- There is evidence that young people have been affected disproportionately through measures such as Housing Benefit and in the application of sanctions. However, the literature does not focus on young people as a group.
- There is a need for research with a specific focus on young adults and how they are affected by the reforms, in particular housing reforms and sanctioning, where there is currently some evidence of adverse impacts.

Older people below statutory retirement age

There is very little research that focuses on the general impacts of welfare reform on older people below statutory retirement age (SRA), while the focus of research for those above this age is on pension reforms and cuts in social care (see, for example, Fernandez and Forder, 2012), which we do not cover in this report. Research by Age UK in London identifies some adverse issues for older people below the SRA, including barriers to work for jobseekers aged over 50 that make work incentives less effective. Computer literacy and disability were also identified in the research as issues that cause difficulty for older people in London negotiating welfare reform (Donovan, 2015).

Impacts of specific reforms on older people

There is evidence that a number of reforms have affected older people below statutory retirement age. They include the change from DLA to PIP, UC and the 'bedroom tax'. Details of these impacts are described in earlier chapters. Here we

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summarise the evidence. We also include evidence of the impact of some reforms on people of pension age, in particular CTC and Carer's Allowance (CA).

There is evidence that the change from DLA to PIP has had a particular impact on older claimants because of the greater prevalence of disability with age and the combined effects of age and disability. Age UK has highlighted the impact of delays to DLA payments and changes in circumstances, and in particular periods of hardship. Delays of up to nine months have resulted in the loss of linked means-tested benefits. This has led to reliance on families and charities (West, 2014). Similarly, while we identified no research on the impact of ESA and Work Capability Assessment (WCA) on age specifically, since the prevalence of disability rises with age it is reasonable to believe that older people experience a disproportionate impact. Furthermore, there is evidence of the ineffectiveness of the Work Programme to support sustainable transitions into work for those aged 50 and above.

UC has affected older people in a number of ways. Firstly, people aged 40 and above are less likely than those in younger age groups to be in receipt of it. However, those aged over 50 are more likely to see a reduction, rather than an increase, in payments as a result of the move to UC. Moreover, this reduction is on average higher than for any other age group (DWP, 2011e). At the same time, UC offers more incentive to work few hours and may therefore benefit older workers wishing to work part time and to retire gradually for health or other reasons. A further impact of UC on older people is the move to an online system, with research finding that claimants aged 35 and above were least likely to have computer and internet access at home, less likely to claim online and more likely to use telephone and face-to-face channels. Claimants aged over 35 were also found to feel less confident about budgeting on a monthly basis (Johnson *et al.*, 2015).

UC also introduced a significant change for couples with one partner below and one above the qualifying age for Pension Credit (PC), with the older partner supported via UC rather than PC. An IFS analysis found very large reductions in payments for mixed-age couples (Browne *et al.*, 2016). Age UK (2012) estimated weekly losses of £100 or more as a result of the loss of PC for non-working couples, as well as the potential loss of other benefits linked to PC, including Cold Weather Payments and the Warm Home Discount. The financial impact on older partners was reported by the charity to put pressure on relationships where couples could be financially better off living apart (Age UK, 2012).

As discussed earlier, the bedroom tax has had more impact on older people than on families with children, with those older than 55, but below qualifying pension age, most affected (DWP, 2012c). The most recent DWP claimant count data shows that almost two-thirds of Housing Benefit claimants subject to the bedroom tax were aged over 50. This is explained by the changing circumstances of parents as adult children leave home. Research findings suggest that older people are less likely to be able to respond by increasing their household income through employment (Clarke *et al.*, 2014). They are also less likely to downsize for social and psychological reasons, including attachment to their neighbourhood and community, sources of support and services (Pannell *et al.*, 2012; Clarke *et al.*, 2015).

Carers can be automatically eligible for other welfare benefits, known as 'passporting'. However, pensioners are not eligible for passported carers' benefit (Age UK and Carers UK, 2016). Older people, particularly those aged over 65, are more affected by fuel poverty.

There is also evidence that older people of working age are more affected by changes in welfare-to-work, including sanctioning and conditionality whereby claimants are required to meet certain conditions or face losing benefits. Research with UC claimants finds older claimants less likely to feel all the actions in their claimant commitment would improve their chances of finding work (Johnson *et al.*, 2015). Older claimants are also less likely to respond positively to welfare reforms by finding work, since they experience greater labour market barriers to doing so (Finlay and Hill, 2014). However, they are less likely to be sanctioned.

Key points and evidence gaps: impacts by age (older people)

- There is evidence that the move from DLA to PIP has affected older claimants in particular because of the greater prevalence of disability with age and the combined effects of age and disability.
- Age UK reports that delays to DLA payments have resulted in particular hardship for older people and to dependence on families and charities.
- UC has been found to have more impact on older workers, with those aged over 50 more likely to see a reduction rather than an increase when moving onto the benefit. Older people may also be more disadvantaged by the online system and by monthly payments.

- The bedroom tax has affected older people to a greater extent than families with children, in particular those aged over 55 but below qualifying pension age. This is explained by changing circumstances as adult children leave home and some parents have less opportunity to increase household income because of labour market barriers faced by older workers.
- More generally, older people have more difficulty coming off benefits because of barriers to work that increase with age and the length of time out of the labour market.
- Research has also identified sizeable losses for mixed-age couples as a result of changes to PC, with the older partner supported via UC. This move has also resulted in the potential loss of other benefits linked to PC.
- As with other groups, there is a need for more research on the experiences of older people of living on welfare benefits, and of reductions in payments.

16.3 Disability

Disabled people and families with disabled children are generally considered to be among those most affected by reforms to welfare and welfare-to-work. A range of benefits for disabled people were targeted for reform, in particular DLA and ESA. It is also noted that disabled people are affected by the cuts to non-specific benefits. The change in uprating of all benefits has had the single largest impact in terms of numbers by affecting around 3.7 million disabled people (see MacInnes *et al.*, 2014). Much of the literature also considers cuts to social care and public spending (see, for example, Brawn *et al.*, 2013).

Disabled people and families with disabled children are also likely to be more affected by reforms to welfare because they are more dependent on state support. This is because of high levels of unemployment and low-paid employment among disabled people, resulting in lower incomes (Wood and Grant, 2010). In 2015–16, just over 2.5 million adults in Britain received incapacity benefits, largely ESA, five million people received extra-costs disability benefits (DLA, PIP and Attendance Allowance) and 733,000 people received CA. In 2013–14, 83% of families with at least one disabled adult received state support, as did 95% of families with a disabled child. This compares to 46% for families with no disabled adult or disabled child (Kennedy *et al.*, 2016).

The United Nations Committee on the Rights of Persons with Disabilities (UN CRPD) conducted an enquiry into the UK Government's policies on the rights of disabled people and found the reforms have led to 'grave and systematic' violations of the rights of disabled people. Particular concern was expressed in relation to the impact on standard of living that changes in Housing Benefit and PIP, and the ending of the Independent Living Fund, would have (UN CRPD, 2016).

In their research for the EHRC, Portes and Reed found that on average tax and benefit changes will reduce the income of families with a disabled adult by about £1,200 per year and that of families with disabled children by about £4,700. They also found the greatest 'losers' from the reforms on average are families with one disabled adult and at least one disabled child, losing over 13% of their net incomes.¹⁷

Impact of specific reforms

Benefit cap

Recipients of disability-related benefits are exempt from the benefit cap. This is in recognition of the additional financial costs related to disability and the fact that disabled people may have less scope to reduce spending patterns or make the choice to return to work (DWP, 2012a; 2016). The exempt benefits include DLA (or its replacement, PIP), Attendance Allowance, Industrial Injuries Benefit, the support component of ESA or the limited capability for work-related activity (LCWRA) element of UC. Under the 2016 lower benefit cap, any household including a claimant entitled to CA or Guardian's Allowance, or the equivalent group under UC, is also exempt from the benefit cap, following a high court judgment that failure to exclude unpaid carers constituted a breach of Article 14 of the European Convention on Human Rights.

However, the DWP's 2012 equality impact assessment (EIA) acknowledges that being a recipient of a disability-related benefit is only one potential way of defining disability. While DWP's Stat-Xplore does not contain any data on the number of disabled claimants that are affected by the benefit cap, the 2012 EIA uses a broader definition of disability in its internal modelling, estimating that around half of affected households will contain somebody who is 'classed as disabled under the Equality Act' (DWP, 2012a). Similarly, in an Ipsos MORI survey of capped claimants, 40% self-reported a 'limiting long-term illness, health problem or disability' in their

¹⁷ Personal communication from Howard Reed.

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household that did not entitle them to a disability-related benefit, which could exempt them from the cap (Finlay and Hill, 2014).

Some commentators have argued that the exemption of the benefit cap has increased the number of disabled claimants. An IFS report notes that of the 79,000 households who had been capped since the policy's introduction, 12,000 had become exempt due to a new disability benefit claim. It argues that at least some could be a direct result of the policy rather than as a result of a new disability (Emmerson and Joyce, 2014). Similarly, the Ipsos MORI survey of capped claimants showed that around 49% of those who reported a 'limiting health problem or disability' were no longer affected in the second wave of the survey, as they had started to receive other benefits that exempted them from the cap (Finlay and Hill, 2014).

Carer's Allowance

Over half of CA recipients self-report as disabled. Evidence has shown that carers can suffer from additional physical and mental health problems, sometimes as a result of caring. There is empirical evidence that suggests caring increases a risk to health due to workload, mental stress and lack of time for self-care. A regional needs assessment in Halton in North West England found that the health of carers was worse than that of non-carers. An analysis of national and regional census data and national surveys found that only 10% of the 15,010 carers in the region were known to their GPs, while 17% had a disability that limited their everyday lives (McAteer, 2016).

The NHS National Survey of Carers in 2015 (which had 4,500 respondents) found that 76% of respondents were concerned about the impact of caring on their own health. Furthermore, 53% of carers were concerned about the impact of caring on the relationship they had with the person they cared for, while 61% were worried about the impact that caring would have on their relationship with friends and family. 53% of those surveyed had used the respite care system. However, of these, just 27% had found it a positive experience and 33% had stopped using the service due to concerns about quality (McAteer, 2016).

Mental health problems are often exacerbated by financial stresses (Unum, 2016). Withdrawal from labour market and the stigma associated with receiving benefits can also be detrimental to the mental health of carers (Singleton and Fry, 2015). One study reported that delays would make the CA claimants liable to pay for care costs.

Citizens Advice found that CA payments were insufficient to enable carers to manage a household budget due to the delays, administrative issues, allowance amounts and lack of time for part-time work due to the required 35 hours of care giving (Citizens Advice, 2015c). This research also highlighted other issues raised in relation to CA, including the level of allowance compared to real income and the fact that carers were unable to participate in education, work or training programmes. Rises in minimum wages pushing the income of carers over the £100 limit have caused financial difficulties for many carers because they pay for such services directly. Almost 60% of carers surveyed by Citizens Advice said they were close to breaking point, and 25% of those had sought medical help as a result of this stress. The National Survey of Carers in 2015 found that 45% of respondents found financial worries caused by low income and CA were affecting their health (Citizens Advice, 2015c).

Council Tax Benefit

On average, working-age disabled people continue to receive a higher amount per week than working-age people without disabilities (Maidstone Borough Council, 2016). Bassetlaw District Council protects severely disabled people by categorising them as a vulnerable class that are not affected by CTB changes. Its EIA for 2016–17 protected pensioners and disabled people, leaving 774 working-age, low-income families affected by the changes and facing increased minimum payments (Bassetlaw District Council, 2015). However, Northampton Borough Council found that its 2015–16 CTB scheme adversely affected disabled working-age households, adding that the proposed changes could place an additional strain on its finances. This was also due to the fact that a CTB reduction would not lead to other benefit increases (Northampton Borough Council, 2015). It is assumed from the literature, however, that the majority of local authorities continue to protect disabled residents and maintain the level of CTB. Research by IFS has found that the most common group to have been protected is families containing someone who is disabled (87 or 27% of local authorities) (Adam *et al.*, 2014).

Disability Living Allowance/Personal Independence Payment

Macmillan Cancer Support responded to the independent review of the PIP assessment service by highlighting the impact that delays in payments could have on vulnerable disabled individuals. In a survey of Macmillan benefit advisers, 30% knew of someone who had died while waiting for their benefits, 48% found patients

who could not afford to feed themselves, and 59% reported that delays had meant individuals were not able to heat their homes (Macmillan Cancer Support, 2014; Kennedy, 2015b). Citizens Advice reported that as financial support is a source of direct help for those who receive it, it also offers indirect support for families and carers of the recipient. The eligibility for PIP also provides 'passporting' for other means-tested benefits and exemptions from non-dependent deductions in Housing Benefit and Council Tax Support (Citizens Advice, 2015d). However, delays in PIP payments result in a freeze of all other connected benefits. There is a weight of evidence on the experiences of disabled people in the benefits system, in particular the stress and anxiety induced by the assessment process itself (see, for example, Disability Benefits Consortium, 2012).

In 2017, NatCen reported on the experiences of PIP for people with sensory loss. It found that the application process was an overwhelmingly negative experience for claimants. The problems included an inaccessible correspondence and PIP2 form for those suffering sensory disabilities, poor quality assessors, and a need to produce evidence of disability that was particularly distressing (Davies *et al.*, 2017). In December 2017, the high court found that part of the rules governing PIPs are unlawful and discriminate against people with mental health conditions. This means that those who are unable to plan or undertake a journey because of their mental health are now entitled to the higher, rather than lower, level of support, as previously (Public Law Project, 2017).

Employment and Support Allowance

Over recent years, a number of studies have explored the experiences of applicants for ESA. These have included explorations of the initial stage of application: completing the capability-for-work questionnaire (ESA50). In their evaluation for the DWP, Barnes *et al.* (2010) found that 46% of claimants found the ESA50 difficult or impossible to complete. Nearly half the claimants interviewed stated they needed help to complete the questionnaire, despite the majority not having any additional language or literacy needs (Barnes *et al.*, 2010). Another study also found that the ESA50 was too complicated. The questionnaire was also not extensive enough, inhibiting claimants from fully explaining how their condition affects them on a daily basis (Harrington, 2012). Barnes *et al.* (2010) and Harrington (2011; 2012) found that the ESA50 was particularly problematic for those with complex or multiple conditions, highlighting mental health as a major barrier to completing the application.

Travel to assessments, impersonal applications and inadequate measurements of disability were also found to be problematic for many ESA applicants (Dwyer *et al.*, 2016; Harrington, 2010; 2011; 2012). Corresponding survey research undertaken by the Disability Benefits Consortium (2012) identified that 60% of 4,300 disabled ESA applicants disagreed that their Work Capability Assessment (WCA) assessor had asked about all the symptoms/aspects of their impairment or health condition that affect their ability to work. Citizens Advice (2012a), found that that 43% of WCA reports included inaccuracies so serious they could have affected the final decision. WCA outcomes for new claims have varied since ESA was introduced. Recent statistics, however, suggest a change in outcomes, with a greater proportion of applicants being found 'fit for work'.

In a survey of 569 people in the work-related activity group (that is, considered by the DWP to be capable of work at some time in the future), over 50% said that their health, financial circumstances, confidence about working, sense of purpose and proximity to personal goals had all deteriorated as a result of being in the WRAG (Hale, 2013). Furthermore, in a survey of 884 people, 95% stated they found the assessment damaged their health (Burgess *et al.*, 2014). In 2012 the Coalition Government limited the contributory ESA claimants to one year in the WRAG. The DWP impact assessment suggested that 700,000 disabled claimants would be affected by 2015–16, with an average net loss of income for those affected of £36 per week in 2010–11 prices (DWP, 2011g). Another DWP study (DWP, 2010d) argued that two-thirds of this group would have an average net loss of £50 per week, once the loss of ESA was partially offset by increases to income-related ESA, Housing Benefit or tax credits. DWP (2011g) estimated that only 60% of those who lost their entitlement to contributory ESA through this measure were partially or wholly compensated by income-related ESA.

The second additional reform introduced in 2012 was the loss of the additional work-related activity component for new ESA claimants who are placed in WRAG, or of the limited capability component for those under UC – a cash amount of approximately £30 a week, or around a 10% reduction in net income (DWP, 2015c); Kennedy *et al.*, 2017c). This reform was introduced to remove financial incentives for disabled people to remain out of work, in part by aligning the rate of benefit paid to JSA (DWP, 2015c). A 2015 review argued that this drop of £1,500 a year in benefit income would exacerbate poverty among disabled people, their families and their carers (Low *et al.*, 2015).

Bedroom tax

The available evidence suggests that disabled claimants are negatively affected by the bedroom tax, compared to other claimant groups. This finding is supported by surveys comparing groups of affected and non-affected social sector tenants (Clarke *et al.*, 2014; Clarke and Williams, 2011; Housing Futures Network, 2011). However, one report found little difference between affected and non-affected tenants reporting long-term illness, health problem or disability (Ipsos MORI, 2014a). In addition, the DWP's EIA found that a higher proportion of affected households contained a disabled person, both when disability was defined broadly and when it was defined narrowly (DWP, 2012c). Current DWP claimant data does not provide breakdowns based on disability status.

Part of the reason for the higher impact on disabled claimants is that they are, on average, older than non-disabled claimants (Ipsos MORI, 2014a; DWP, 2012c). This is associated with a higher likelihood of having spare bedrooms, partly due to children having left home and the greater attachment to the house and local area (DWP, 2012c). However, a number of other reasons relating to specific challenges with having a disability explain why disabled claimants would be disproportionately affected. Couples and children may not be able to share bedrooms due to a disability, and 'spare' bedrooms may be required for storing disability-related equipment (Wilcox, 2014; Clarke and Williams, 2011; Housing Futures Network, 2011). The poor health or disability of family members needing to stay over regularly was a common reason for claimants to feel they needed an extra bedroom (Clarke *et al.*, 2015).

Following a Supreme Court decision in November 2016, further amendments were introduced in April 2017 to exempt certain cases involving disabled adults, as well as cases where a disabled child or non-dependent adult reasonably requires overnight care from a non-resident carer (Wilson, 2017a). However, there is currently no general provision for adults with illness or disability, like the exemption from the benefit cap.

Disabled claimants also faced difficulties and long waiting times to downsize, due to a fundamental mismatch between the supply and demand of suitable and smaller adapted homes (Clarke *et al.*, 2015; Papworth Trust, 2013; Williams *et al.*, 2013). The Joint Committee on Human Rights noted that forcing disabled claimants to move into unsuitable accommodation may breach their Article 8 rights to respect for private and family life. Finally, the independent government evaluation identified practical

difficulties that disabled tenants faced in moving house, including packing and transporting belongings, and limited financial and practical support with this task (Clarke *et al.*, 2015).

The main DWP response to these concerns has been to refer to the availability of DHPs. However, Wilcox (2014) argues that short-term DHP awards may not be the best way to support the difficulties for disabled tenants associated with a long-term disability.

Tax credits

Changes to CTC have affected the amount that families with disabled children can receive, since additional disability benefits are counted as a form of income. The Children's Society (2015) estimated that after the Welfare Reform and Work Act 2016 a disabled child would receive an annual total income of £1,513, compared to £5,960 before the changes introduced by the legislation. However, most of the literature has focused on the impact of the two-child limit rather than on the changes affecting disabled children. This review cannot therefore provide any conclusive evidence of the impact of the WTC or CTC on disability even though certain charities have highlighted the potential impact.

Winter Fuel and Cold Weather Payments

Disabled people are particularly at risk from the adverse effects of a cold home, due to their more vulnerable health. A Welsh Government report found that energy efficient homes have a positive impact on cardiovascular and respiratory systems, and lower GP admissions from illnesses caused by cold houses (Welsh Government, 2017a).

A Demos study conducted in 2011 found that electricity and gas headed the list of issues on which disabled people felt they spent more money than non-disabled people (George *et al.*, 2013). A statistical analysis of the 2014 English Housing Survey found that fuel poverty rates in England were typically higher in households containing disabled people, particularly single disabled people. This was partly due to more disabled people being on prepaid fuel meters compared to the rest of the population, resulting in 'self-disconnection' for households who cannot afford to pay for heating (Snell *et al.*, 2015b). The Hills Review commissioned by the Department of Energy and Climate Change found that 34% of households suffering from fuel poverty contained someone with a disability or a long-term illness (Hills, 2012).

Furthermore, people with mental health problems also suffer from fuel poverty. 10% of people with common mental health problems are not able to keep their home warm enough during the winter, compared to just 3% of those without mental health problems (George *et al.*, 2013).

Data on the number of disabled people affected by changed to Cold Weather Payments have fluctuated due to differences in terminology. Under the old definition of '10% of income', 20.4% of households containing a disabled person were in fuel poverty, compared to 14.6% of households that were not. Under the new 'low income high costs' (LIHC) definition, this figure fell to 13.2% of households with a disabled person (Snell *et al.*, 2015a). This new definition primarily adversely affects disabled people who use more electricity and energy in their daily life than non-disabled people. As LIHC disability benefits are treated as general income, this can adversely affect the potential additional disability benefits as the household income is artificially elevated (Snell *et al.*, 2015a).

Universal Credit

The initial rollout of UC has been focused on less complicated groups, excluding disabled claimants. However, once more Jobcentre Plus areas start to be transferred from 'live service' to 'full service' the provisions in UC will have a substantial impact on disabled people. The Government's EIA estimated that, as defined by the Disability Discrimination Act 1995, around 2.9 million potential UC households self-report at least one disabled person, though only around 60% of these are entitled to a disability benefit. An analysis by Citizens Advice, based on the Family Resources Survey (FRS) 2014–15, estimates that when UC is fully implemented, 58% of families with a disabled adult will receive UC (Foley, 2017).

The abolition of the severe and enhanced disability premiums (SDP and EDP), replaced by limited capability for work (LCW) and limited capability for work-related activity (LCWRA) will create a complex set of 'winners and losers' among the disabled population. Some groups (those with the most severe disabilities who claim the middle or higher rates of the care component of Disability Living Allowance (DLA)) will receive less support, and others (those in the ESA support group who are not entitled to DLA) will receive more (Browne *et al.*, 2016; DWP, 2011e; Disability Rights UK *et al.*, 2012; Citizens Advice, 2012; The Children's Society, 2012; Brewer *et al.*, 2017; Royston, 2012; Brewer and Jin, 2012).

With the significant caveat that the DWP's EIA was published in 2011 using outdated assumptions, particularly about the levels of work allowances, the analysis shows that, overall, disabled households on average lose £1 per week, compared to an average gain of £5 for non-disabled households (DWP, 2011e). This masks large variations between disabled households, with 0.8 million expected to benefit, 0.8 million expected to lose, and 1.3 million seeing no change in their entitlements. In general, the EIA shows that a disabled household is less likely to see a change (in either direction) in its entitlement compared to non-disabled households, as disabled households are more likely to be out of work. For those households who do see an increase in entitlement, the average gain is higher for disabled households, but for those who experience a lower entitlement, the average reduction is larger for disabled households, which is related to the reallocation of resources to the most severely disabled.

The evidence shows that it is the most severely disabled who will experience the largest cuts in entitlements. In their cumulative impact assessment of welfare reforms since 2010, Portes and Reed (2018) found that UC is particularly disadvantageous for households with 'core' disabled adults, and especially for those with disabled children. By generating a 'disability score' from FRS data, they also found that the higher percentage losses in household income, the higher the disability scores. For instance, households with a disability score of six or higher lost on average just over 2% of their net income from the introduction of UC. In contrast, those without any disability experienced no losses due to UC (Portes and Reed, 2018).

The increase in the incentives to enter work is caused by the introduction of the work allowance, though it has been substantially lowered since the EIA analysis. Since the announcement of UC, the monthly work allowance for disabled claimants without housing support was reduced in 2015 by 40% to £397, and for those with housing support by 3% to £192 (Brewer *et al.*, 2017). This means that UC only improves the incentive to work at very low levels of hours or earnings, as the work allowance is set at a level of earnings equivalent to either five or 10 hours working at the National Living Wage (Brewer *et al.*, 2017; Finch, 2016; Gregg and Finch, 2016; Finch, 2015).

The Work Programme

Outcome data shows that there were consistently low performance outcomes for disabled people, who were identified as the least successful of the six groups of disadvantaged jobseekers in the Work Programme. Evidence also suggests job Equality and Human Rights Commission – www.equalityhumanrights.com

outcome data for individuals with mental and behavioural disorders was particularly poor, with only 5.1% achieving a sustained job outcome (Work and Pensions Committee, 2014). This is reinforced by Rees *et al.* (2014), whose analysis of outcome data for 40 Work Programme contracts found relatively lower outcome rates for 'disadvantaged' payment groups, including in regard to disability.

Research also suggests that the support offered to disabled people via the Work Programme was inadequate, offering little beyond generic employability programmes (Hale, 2013), and little in the form of mental or physical health services (Barnes *et al.*, 2011b; Hale, 2013; Meager *et al.*, 2014).

Sanctioning

Analyses of 2013 DWP data by Inclusion (2014) suggest that disabled people are not disproportionately sanctioned when in receipt of JSA. However, while the number of sanctioned ESA claimants has historically been relatively small compared to those in receipt of JSA, there was a discernible upward trend in both the number and rate of ESA claimants who were sanctioned (Watts *et al.*, 2014). Inclusion (2014), for example, demonstrated a seven-fold rise in the number of ESA claimants being sanctioned between 2011–12 and 2013–14; a figure largely attributed to WRAG claimants referrals to the Work Programme (Webster, 2014).

Evidence also suggests that disabled people in receipt of ESA have been more likely to be sanctioned repeatedly than those on JSA, with one in eight ESA claimants sanctioned three times or more during 2014–15, compared to one in 10 of those in receipt of JSA (Webster, 2016b). More recent analysis demonstrates a longstanding decline in ESA claimants exposed to sanctions (Webster, 2016b). This, however, is largely attributed to fewer referrals to the Work Programme, the general shrinkage of the WRAG population and the roll-out of UC (Webster, 2016b).

In addition to receiving a disproportionate number and frequency of sanctions, since 2012 claimants with mental health conditions have received a disproportionately high number of sanctions. DWP (2014), for example, shows that six out of 10 ESA claimants who were sanctioned were people with a mental health condition or a learning difficulty, with the proportion increasing from 35% of sanctioned claimants to 58% in 2013. Data obtained by Mind (2015) shows that there were up to three times more benefit sanctions issued by the DWP to people with mental health problems in 2014 than there were people supported into work. Church Action on Poverty *et al.*

(2015) also show that in 2010 seven out of 10 ESA sanctions in Wales were given to claimants who were unfit for work due to mental health problems.

The evidence on the impact of sanctioning for ESA claimants suggests particular negative outcomes, with sanctions reducing time in employment and increasing time in receipt of benefit (NAO, 2016). In line with this, Inclusion (2014) suggests that sanctioning has very significant impacts on the wellbeing of ESA claimants, negatively affecting their finances, wellbeing and health.

Key points and evidence gaps: impacts by disability

- Disabled people and families with disabled children have been found to be among those most affected by the reforms to welfare, reflecting higher levels of reliance on state support. A range of benefits for disabled people were targeted for reform. Disabled people, especially those who do not register as disabled and cannot claim disability benefits, are also affected by changes to other benefits,
- The related study by Portes and Reed (2018) has found the biggest losers from the reforms on average are families with one disabled adult and at least one disabled child, losing over 13% of their net incomes.
- Recipients of disability benefits are exempt from the benefit cap. There has been an increase in movement onto disability benefits, which is likely to reflect the relative protection from reductions through the cap. However, the reasons for this change are not known and research is needed into claimant behaviour.
- There is a sizeable body of evidence on the experiences of disabled people in the welfare system. This includes the application process, which is reported to be stressful, particularly for people with mental health conditions.
- There is also evidence of impacts on disabled people as a result of delays in payments.
- There is evidence that disabled people are disproportionately affected by the bedroom tax because they are, on average, older and more likely to have spare bedrooms. At the same time, they may need more space and find it more difficult to relocate than people without disabilities.

- There is less evidence on the experiences of living on disability benefits than on the application process and gaps in evidence on how people with different conditions and in different circumstances fare.
- There is little research looking at the impact of changes to Child Tax Credit on families with disabled children, although this is an issue that has been highlighted by charities.
- The impact of UC on disabled people has yet to be felt but existing research anticipates that it will be complex and that there will be ‘winners and losers’. At this stage, evidence shows that it is the most severely disabled who will experience the largest cuts in entitlements.
- There is an upward trend in sanctioning of disabled people when claiming benefits that are conditional on job seeking activity. This builds on a sizeable body of evidence that finds people with some conditions, in particular relating to mental health, are more likely to be sanctioned.

16.4 Gender reassignment

The quantity and quality of evidence on the nature and experiences of the transgender population in the UK is poor, hampered by data and sampling difficulties in regard to gender identity (Hudson-Sharp and Metcalf, 2016). In line with this, this review only identified one article that loosely explored the potential impacts of welfare reform on gender reassignment. This paper argued that the introduction of the bedroom tax (which allows an extra bedroom for children of different sexes over the age of 10) extends state surveillance into the domestic sphere and legislates the sleeping arrangements of families with a fixed and binary view of gender and gender identities. The authors explain that the bedroom tax treats and portrays gender as universal and (unlike age) fixed as male or female, and question the assumption that gender only acquires importance at the arbitrary age of 10 years (Greenstein *et al.*, 2016).

Key points and evidence gaps: impacts by gender reassignment

- There is almost no research on the impact of reforms on transgender people, reflecting a lack of evidence more widely on how this group fares in the welfare system, and wider society.

- As a first step, there is a need for research to understand the needs of transgender people for services such as employment and housing, and how these differ from cisgender people. Furthermore, there is a need for research to understand the experiences and position of transgender people in relation to income and poverty, in order to identify the likelihood of entitlement and receipt of welfare benefits subject to reform. This can arguably be best achieved by improving administrative data collection around gender identity.

16.5 Marriage and civil partnership

We have identified very little research on the impact of the reforms in relation to marriage and civil partnership. One exception to this is a study by Hirsch (2013) on whether couples in a variety of family circumstances would be better off living together or apart. He finds that families who separate while on low incomes or unemployed are worse off than those who stay together (Hirsch, 2013). However, this is not the same as a marriage or civil partnership premium, and neither does the research look at changes in impact over time.

Key points and evidence gaps: impacts by marriage and civil partnership

- There has been very little research on the impact of the reforms according to marriage and civil partnership.
- There is potential for research to explore specifically whether and how people who are married or in civil partnerships experience disadvantage in the welfare system.

16.6 Pregnancy and maternity

This report identified a limited amount of evidence on the impacts of welfare reform in regard to pregnancy and maternity. That which was identified looked at the implications of the benefit cap, tax credits, and UC.

Impact of specific reforms

Benefit cap

This review identified a significant lack of primary research on the impacts of the benefit cap on pregnancy and maternity. A qualitative study by Clarke (2014) of the first year of the benefit cap notes that one interviewee found it difficult to get a job due to being pregnant. It also reports that several families found it difficult to contemplate the logistics of moving house as a response to the cap, due to facing difficulties relating to pregnancy.

The only other evidence identified regarding the benefit cap and pregnancy and maternity comes from the DWP's equality analysis for the draft Universal Credit (Benefit Cap Earnings Exception) Amendment Regulations 2017. This acknowledged that pregnant women and new mothers, particularly single mothers, may find it harder to increase their working hours in order to meet the higher earnings exception threshold (DWP, 2017b).

Tax credits

While this review identified no evidence that specifically explored the impact of tax credits or the associated reforms in regard to pregnancy and maternity, some organisations have expressed concern that the two-child limit of CTC would affect parents who had more than two children due to a range of circumstances, including rape, a failure of contraception, adoption, 'blended families' (where parents have children from previous relationships but all the members come together as one unit), 'saviour siblings' (a child conceived as a potential source of donor organs or cells for an existing child with a life-threatening medical condition) and multiple births (CPAG, 2016). Exemptions to the two-child policy were announced for parents with adopted children, and those affected by kinship care, multiple births and non-consensual conception (Brocklehurst, 2017). However, the traumatic process of women proving their children were non-consensually conceived has been condemned by multiple political outlets, organisations and individuals (Ghelani and Tonutti, 2017).

Universal Credit

Although this review identified no primary research on the impacts of UC in regard to pregnancy and maternity, some organisations have raised concerns about the roll-out of UC and the implications for those entitled to either Maternity Allowance (MA)

or Statutory Maternity Pay (SMP). Someone on maternity leave from work is likely to be entitled to either benefit. Whether a woman receives the less generous MA or the more generous SMP depends partly on the length of time she has been working for her current employer as well as her earnings. In the legacy system, both benefits are treated in the same way, in the sense that the woman is still considered to be in work during the leave and Working Tax Credits are paid throughout the leave period. However, under UC, SMP will be treated as earned income, which means that the work allowance is applied to it before the award of UC starts to be reduced by the 63% taper (DWP, 2011e; Citizens Advice, 2014). In contrast, MA will be treated as unearned income alongside other contributory benefits, which means it will be taken into account in full, reducing the UC award pound for pound (DWP, 2011e; Citizens Advice, 2014). The DWP argues that this distinction is justified, since it recognises that statutory payments are paid by employers (DWP, 2011e).

Overall, this means that the impact by pregnancy and maternity depends on which combination of payments would have been received under the legacy system (DWP, 2011e). Citizens Advice (2014) shows that while the disposable income for the two groups are relatively similar in the legacy system, there is a large drop-off in entitlement for those receiving MA under UC.

Key points and evidence gaps: impacts by pregnancy and maternity

- Research on the impact of the benefit cap suggests that some families may find it difficult to relocate as a response to the cap, due to facing difficulties relating to pregnancy.
- By definition, the two-child limit within CTC will affect new mothers with more than two children but the precise impacts are not yet known.
- Within UC, Statutory Maternity Pay (SMP) and Maternity Allowance (MA) are treated differently, therefore affecting women according to which benefit they receive. The actual effects have not been explored by research. However, those in receipt of the non-contributory MA will experience more negative impacts.

16.7 Race

Research consistently finds that people from ethnic minority backgrounds experience higher levels of poverty and are more likely to be unemployed than other groups (Trotter, 2012). At the same time, ethnic minority groups are less likely to claim benefits to which they are entitled, including for disability. Research carried out by the DWP has also found that ethnic minority groups are more likely to express dissatisfaction with the benefits system (Jones and Tracy, 2010).

A report on care, income and ethnicity for the Joseph Rowntree Foundation explains that ethnic minorities are more likely to be affected by benefit changes because they are more likely to live in poverty, have higher rates of child poverty and, through living in London, are more affected by the benefit cap. Some ethnic minority groups, for example Caribbean and Somali populations, also have higher rates of lone parent households (Khan *et al.*, 2014). The same research also found that various benefit changes are likely to make it more difficult for many low-income ethnic minority families to balance work and care.

In response to the 2015 Summer Budget, the Runnymede Trust produced a summary of its effects on ethnic minority people. While not providing a fully costed assessment of the impact, it points to a number of areas where there is evidence that they are likely to be worse off. These include tax credits, which account for a higher proportion of income in ethnic minority households. They also include restrictions on housing benefits for young people, leading to overcrowding in ethnic minority households that already constitute nearly half of such households in the UK. The summary notes that ethnic minority people are over-represented among those who claim JSA and lone parents on income support. It also reports that some ethnic minority groups are more likely to have more than two children than White families and will therefore be more affected by the two-child limit on tax credits (Runnymede, 2015).

Research has also looked at the intersection between ethnicity and other characteristics. For example, ethnic minority disabled people are less likely to claim benefits such as DLA either because of cultural differences in the way disability is understood, or through unwillingness to report as disabled (Trotter, 2012). Another study (Sandhu *et al.*, 2015) found a number of ways in which spending cuts in Coventry affected ethnic minority women in the city. Its findings included that ethnic minority women are more likely to be living in poverty and that their households on

average receive a higher proportion of their income from working-age benefits or tax credits. The study also found that ethnic minority women are more likely than White women to lose ESA, are more likely to be sanctioned while on JSA, are more likely to lose DLA/PIP, and are less likely to appeal against adverse decisions. The research estimated that the cost to women in Coventry of all the cuts to welfare reforms and tax credits was around £76 million a year (Sandhu *et al.*, 2015).

Gypsies and Travellers is a group that has received very little attention in the literature on welfare and welfare reform. A recent briefing paper by the House of Commons Library reports low rates of use of Jobcentre Plus services and a reluctance to claim out-of-work benefits. However, it also reports ways in which Gypsies and Travellers may be adversely affected by the welfare reforms. This includes: difficulties claiming UC because of limited access to the internet and low literacy and numeracy skills; payment difficulties because many Gypsies and Travellers do not have bank accounts; and monthly payments for people in insecure accommodation. The report also suggests that the group is disproportionately affected by the benefit cap and two-child limit because they have families of larger than average size (Cromarty *et al.*, 2017). However, many of these impacts are inferred rather than based directly on evidence, and indicate a need for more research on the impacts of the reforms on Gypsies and Travellers.

There is also a body of literature on access to benefits and welfare claims by recent migrants, particularly from the European Union. However, in general, this does not focus on reforms to welfare and welfare-to-work (for example, Drinkwater and Robinson, 2013; Corrigan, 2014; Dwyer and Scullion, 2014). Some literature does consider the application of 'habitual residence' criteria in access to non-contributory social benefits. However, this falls outside of the scope of this review (Shutes, 2016).

Impacts of specific reforms on ethnic minority groups

There is some evidence that a number of reforms have had a disproportionate impact on ethnic minority groups. The analysis by Portes and Reed (2018) of the impact of tax and welfare reforms between 2010 and 2017 found that ethnic minority households will be more adversely affected, with black households, in particular, experiencing average losses of around 5% of net income, more than double that for white households. Asian households also experience large reductions in net incomes from benefit and tax changes (Portes and Reed, 2018). This is because they are already poorer on average.

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Cumulative impact assessments by the Women's Budget Group (WBG) of reforms since 2010 have also found that women, particularly those from ethnic minority backgrounds and from the poorest families, will have lost the most. For example, it estimates that Asian women in the poorest third of UK households will lose 19% of their income, amounting to £2,250 a year compared to White women (loss of 12%) and Asian men (10%) (Hall *et al.*, 2017).

Research on the benefit cap provides the clearest evidence of differential impacts by race and ethnicity. The UK Government's EIA estimated that 40% of affected households would contain someone from an ethnic minority group and a survey by Ipsos Mori found that 37% of sampled households under the 2013 cap were from an ethnic minority background. Similarly, an analysis of Citizens Advice caseload showed that 37% of clients who had sought advice about the benefit cap were from an ethnic minority background, more than twice the ethnic minority share of the overall population (14%) (Citizens Advice, 2015a). The DWP reports that unreliability in the recording of ethnicity in benefits administrative data precludes accurate quantification of the number of ethnic minority capped households (DWP, 2016).

The literature explains the disproportionate impact of the benefit cap on ethnic minority groups, with reference first to family size, with some ethnic minorities in households with more children, in particular Bangladeshi, Pakistani and Indian households (DWP, 2012a). The impact is also explained by locality, with London accounting for a larger proportion of claimants affected because of high housing costs that are subject to the cap (Beatty and Fothergill, 2016a; DWP, 2012a; 2016). However, the 2016 benefit cap introduced a higher cap for London households. Since ethnic minority households are located disproportionately in the capital, this could lead to a smaller impact on ethnic minority households relative to other groups (DWP, 2016). Research has also identified different responses by ethnic minority groups affected by the benefit cap compared to other affected claimants. They are less inclined to relocate to avoid the cap since they have little knowledge or contacts elsewhere (Clarke, 2014). At the same time, a higher proportion has moved into work, compared to White households affected by the cap (Finlay and Hill, 2014).

The Government's 2011 impact assessment on UC covers ethnic minority claimants in detail, but is based on largely out-of-date assumptions about some of the design features of UC. It predicted that ethnic minority households would be positively affected as a result of living in couple households and being in low-paid employment (DWP, 2011e). In a cumulative impact assessment, which is based on the most

recent data and up-to-date assumptions about the design of UC, Portes and Reed (2018) found that UC, in isolation, led to income losses for 'White', 'Mixed' and 'Asian' households, no substantial cash impacts for 'Black' and 'Differing' households (that is, households where adults are of different ethnicities), but a gain in income for 'Other' households (that is, ethnicities that do not fit into any of the other four categories).

The evidence indicates that ethnic minority groups are less likely than White tenants to be affected by the bedroom tax (DWP, 2012c; Finney and Harries, 2013; Ipsos MORI, 2014a). This is because of lower levels of social housing tenancy among ethnic minority people of working age. However, while this may be true of the ethnic minority population as a whole, some groups, for example people with African, Bangladeshi and Caribbean heritage, are more likely to live in social rented accommodation and therefore are affected by the tax (Finney and Harries, 2013). Another factor that is likely to explain its lesser impact is that a higher proportion of working-age ethnic minority claimants than other claimants have children living at home or live in larger families. This reduces the incidence of under-occupation and indeed reflects overcrowding (DWP, 2012c). Where they are affected by the bedroom tax, ethnic minority claimants face higher reductions. This is explained in part by the higher proportion of ethnic minority claimants in London with higher rents (DWP, 2012c; Ipsos MORI, 2014a).

We were not able to identify literature on the impact of the ESA and WCA on ethnic minority groups. However, survey evidence suggests that a lower proportion of ethnic minorities are in receipt of incapacity benefits than the rest of the population. It is unlikely that they would be disproportionately affected by reforms in this policy area (DWP, 2011b); however, this may reflect lower rates of take-up rather than lower eligibility or need.

The evidence on the relationship between sanctions and race is mixed. While some research based on analyses of sanctioning data suggests that ethnic minority groups are not disproportionately sanctioned (Inclusion, 2014), other research suggests that there is a weak positive association between sanction rates and ethnic minority claimants (Reeves and Loopstra, 2017). Moreover, while ethnic inequalities are generally smaller than those relating to age and gender, consistent patterns emerge in that, in all age and gender combinations, White claimants are the least likely to be referred for sanction, and black claimants and claimants of mixed

ethnicity are generally more likely than claimants from other groups to be referred and sanctioned (de Vries *et al.*, 2017).

Key points and evidence gaps: impacts by race and ethnicity

- Research findings show ethnic minority groups are more likely than other groups to be affected by benefit changes because of higher rates of poverty.
- It is also very likely that the impact of the reforms on ethnic minority groups would be higher if rates of claiming were higher: research consistently finds that ethnic minority groups are less likely to claim benefits to which they are entitled, including for disability or unemployment.
- There is evidence of differential treatment of ethnic minority groups within the welfare system, which may both increase the adverse impact of reforms and also reduce claims.
- The benefit cap has had a disproportionate impact on ethnic minority households compared with White households because some groups have a larger family size on average and because residents in London are more affected by the measure.
- While fewer ethnic minority than White households are affected by the bedroom tax, those who are lose more since they are more likely to live in London, where rents are higher.
- Ethnic minority claimants are more likely to be sanctioned than White claimants across all age groups and for men (with the exception of those aged 18–24) and women.
- There is very limited evidence on the impact of the reforms on Gypsies and Travellers, yet it is likely that they are disproportionately affected by a number of changes. These include the benefit cap and methods of payment.
- While there is a body of literature on access to benefits by recent migrants, particularly from the European Union, this does not include consideration of the impact of changes.

16.8 Religion or belief

This report identified very little evidence on the impacts of welfare reform in regard to religion and belief. The only evidence identified came from government reports, Equality and Human Rights Commission – www.equalityhumanrights.com

which suggested there may be some religions with a high prevalence of large families that are more likely to be affected by the benefit cap (DWP, 2016; 2017c).

There has been some research on the role of religion in social welfare action, including the involvement of religious organisations in social policy and the provision of welfare services (Jawad, 2012). However, there is no published research on whether this type of provision has increased in response to cuts in mainstream welfare. The CPAG, among others, has expressed concern at the disproportionate adverse effect of some reforms, in particular the two-child limit, on the wellbeing and family life of some religious groups (for example, Catholics and Muslims) (CPAG, 2015).

Key points and evidence gaps: impacts by religion or belief

- There is very little evidence on the impact of the reforms by religion or belief, other than where larger families are disproportionately affected. It is noted that some religious groups, for example Catholics and Muslims, have families of larger than average size and may be affected by the benefit cap in particular.
- There is a large gap in evidence on the experiences of religion or belief groups in the welfare system and how they can respond to any impacts they experience from the reforms.

16.9 Sex

Much of the evidence on the impact of reforms by gender is found in literature about specific benefits, but some reports include summaries of the main impacts and reasons behind the differential effects by gender. The impact on women is given particular consideration in the literature for two main reasons. Firstly, women are more dependent on welfare than men, receiving 20% of their income via benefits and tax credits, compared to 10% from this source for men (Annesley, 2014; Engender, 2015). Secondly, women comprise 90% of lone parents and this group is widely considered to have experienced a greater impact from the reforms than other groups. Women also account for the majority of unpaid carers and are therefore affected disproportionately by changes in benefits for disability and care. Since women tend to be the primary carers in families, the impacts go beyond reductions in disposable income and also affect children (Engender, 2015). In this section of the

report, we look first at evidence in relation to women in general, and then at evidence relating to lone parents.

The literature has considered the intentions behind the reforms in relation to their impact on women; whether they were driven by ideological motives promoting a return to a traditional male breadwinner welfare state, or whether they were 'gender blind'. Evidence for the former interpretation is backed by features of UC that prioritise entry to employment for one household member and reduce the incentive for a second earner (Annesley, 2014). The independent fact-checking organisation Full Fact concludes that the disproportionate impact of benefit changes on women is a consequence of the gender profile of benefit recipients and not the result of targeting of women (Cracknell and Keen, 2016). The House of Commons Library's analysis of the impact of reforms on women, based on Treasury data, found it easier to discern a gender impact for some benefits than others. For example, reforms affecting lone parents are more clearly felt by women (see below). However, while benefits such as Child Tax Credit and Child Benefit are overwhelmingly claimed by women, a male partner is also affected by changes to the payments, although indirectly (Cracknell and Keen, 2016).

The Public Sector Equality Duty of the Equality Act (2010) requires the government to take due regard of the need to eliminate unlawful gender discrimination and to promote equality of opportunity between men and women. The Coalition Government and the current Conservative Government have both been criticised for not carrying out adequate assessments of the impact of spending reviews, including reforms to welfare. Following a judicial review brought by the Fawcett Society in relation to the 2010 Budget and a Section 31 assessment by the EHRC, the Treasury produced equality impact assessments (EIAs) of decisions. However, these were widely considered to be incomplete, covering only policy decisions and relying on low-quality evaluations with no quantitative impact assessment (Annesley, 2014). As the Women's Budget Group (WBG) points out, these assessments include no cumulative analysis. Its analysis of the impact of the 2015 Summer Budget on women argues that:

'It remains difficult to see how the Treasury can demonstrate compliance with its legal obligations under the Public Sector Equality Duty to have 'due regard' to equality without such an assessment' (WBG, 2015).

The EHRC commissioned Howard Reed and Jonathan Portes to carry out cumulative impact assessments on tax, welfare and spending policies in 2013 and

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2017 (Reed and Portes, 2014; Portes and Reed, 2018). Their 2014 analysis found that women lose out from changes to welfare and to tax in comparison to men. This is because, as described above, women receive a larger proportion of their income from benefits and tax credits relating to children, and such reforms formed a significant part of the programme from 2010 to 2015. Therefore, average losses were bigger for women than men in all age groups below 55 (Reed and Portes, 2014). This finding was replicated by their more recent analysis, which also showed larger losses for women than men in all age groups above 55 (Portes and Reed, 2018).

To address the absence of proper data on actual and projected impact, the WBG has carried out regular assessments of the impact and cumulative distributional effects of cuts in public spending, including to welfare reform and welfare-to-work programmes over the period 2010 to 2020. In a cumulative impact assessment of changes to benefits, tax and spending introduced since 2010, it found that women, particularly those from ethnic minority backgrounds and from the poorest families, will have lost the most. For example, it estimates that Asian women in the poorest third of UK households will lose 19% of their income, amounting to £2,250 a year compared to White women (loss of 12%) and Asian men (10%) (Hall *et al.*, 2017).

Lone parents

From 2008 onwards, lone parents' eligibility for Income Support (IS) has been progressively lowered; first, for those with children under 16 to those with children under 12 and then with children under five. While also affected by a range of other reforms, this change in welfare-to-work policy has been subject to most analysis and research (see, for example, Coleman and Riley, 2012; Avram *et al.*, 2013). Early analyses, including by the Fawcett Society using IFS data, found lone parents were among the biggest losers from welfare reforms (Browne, 2011; Ariss *et al.*, 2015). This is because lone parents are more reliant than other groups on income from benefits and tax credits. As such, they are also more likely to experience cumulative impacts. A cumulative impact analysis by the WBG found that lone parents will, on average, see their living standards fall by 20% (WBG, 2016a), and disabled people and families with disabled children experience a bigger impact. In establishing the impact of reforms across all groups, it concludes:

'The two groups that lose the most are the two that are predominantly female: lone parents and single pensioners' (WBG, 2016b, p. 1).

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This report found that lone mothers are projected to lose 18% of their household's living standards on average; a cut in real terms of almost £9,000 per annum, although this includes cuts on spending on schools and childcare as well as benefits and is therefore very similar to the research by Portes and Reed (2018), who calculate that lone parents lose almost 19% of their net income. The WBG report argued that among the welfare reforms, UC would have the greatest impact, as it becomes fully implemented over the next few years (WBG, 2016c).

Employment rates for lone parents have risen since 2010, although it has been argued that this would have happened in any case. While policy changes may have played a role, the age of lone parents has increased over time; they have older children than in the past and employment rates in the UK have also increased (Office for National Statistics, 2017a). Garaud (2013) notes that the increase in employment rates is larger for lone parents with high qualifications, and for mothers of older, rather than younger, children. A recent analysis of administrative data on single parent welfare recipients found that increased conditionality led some single parents into work, particularly those with substantial experience. However, others, especially those with weak labour market experience, were more likely to move onto disability benefits or non-claimant unemployment (Avram *et al.*, 2016). A further finding, including from research commissioned by the DWP, is that some lone parents do not move out of poverty when they move into work (see, for example, Rabindrakumar, 2015). Many lone parents work in poorly paid jobs and work part time (Coleman and Riley, 2012; Graham and McQuaid, 2014; Taulbut *et al.*, 2016). At the same time, children with a lone parent working full time are also more likely to experience poverty than children in families with two parents working full time (Graham and McQuaid, 2014). Research using two hypothetical lone mothers finds that, while incentives to work in a job of fewer than 16 hours have improved, those incentives to work longer hours are weaker than before the reforms began in 2010 (Kowalewska, 2015).

The costs of childcare are believed to present a persistent barrier to lone parents who seek to move into work, and to the raising of incomes and reduction of poverty (Garaud, 2013; Rabindrakumar, 2015). In addition to the costs of childcare, lone parents experience difficulties finding childcare that matches working hours and commuting and in managing upfront childcare payments while benefits are paid in arrears (Rabindrakumar, 2015). Other outcomes for lone parents also suggest that movement into work does not necessarily address disadvantage: research on the

health and employment of lone parents in Scotland found physical and mental health inequalities among lone parents largely unchanged (Taulbut *et al.*, 2016).

Impacts of specific reforms on women and lone parents

There is substantial evidence that a range of reforms have had a differential impact according to gender, with women particularly affected. To a considerable degree this is because of the impact of the reforms on lone parents, more than 90% of whom are women, and because women receive a higher proportion of their income from benefits and tax credits. The analysis of the impact of tax and welfare reforms between 2010 and 2017 by Portes and Reed finds that lone parents and women lose most from the reforms because they receive a much larger proportion of their income in benefits and tax credits than men. Lone parents lose almost 19% of their net income on average and women lose more than men from the reforms at every income level, amounting to around £940 a year on average, compared to losses of around £460 for men. Losses for lone parents are driven largely by substantial reductions in benefit and tax credit income (Portes and Reed, 2018).

Universal Credit

Women currently comprise 45% of UC claimants but this figure is expected to rise as UC is rolled out to a full service. Much of the impact on gender has focused on lone parents and second earners, who are more likely to be women. It is difficult to generalise about the impact of UC on women and lone parents because much depends on individual factors such as age, income, savings and number of children, and some of these complexities are discussed in Chapter 12.

In terms of financial losses or gains from UC, evidence produced by the Resolution Foundation (2017) shows that almost twice as many lone parents will see a reduction in their benefit entitlement as those who gain. It also shows average losses for lone parents of £26 per week, compared to £2 per week for couple parents and £14 per week for non-parents. The same research estimates losses to working lone parents at around £1,000 per year and non-working lone parents' losses at around £500. In their cumulative impact assessment, Portes and Reed (2018) found that lone parents lose just under £300 per year from the introduction of UC, even assuming higher take-up than in the legacy system. Tax/benefit modelling has also explored the impact on work incentives, finding lone parents particularly affected because their hours are more clustered around the minimum requirement of 16

hours a week (Alakeson *et al.*, 2015; Brewer *et al.*, 2017). The UC disregard improves incentives to work at very low levels of hours and earnings but UC is less generous than the previous tax credit system for individuals moving beyond 16 hours a week. The low work allowance and relatively high taper rate of 63% risks incentivising some lone parents to keep working hours below 10 a week, reducing their income and increasing dependency on benefits. A number of other features of UC may also affect lone parents more than others, for example the treatment of maintenance payments from former partners as unearned income (Brewer *et al.*, 2017).

Another strong finding from the literature is the adverse impact of UC on incomes and work incentives for second earners. Since second earners have traditionally been primarily female parents, the impact on this group is included as a proxy for female claimants. However, it should be noted that an increasing number of fathers work part time, doubling to 100,000 between 2002 and 2016 (Brewer *et al.*, 2017). Nevertheless, the majority (75%) of main earners in couples with children entitled to in-work support are men, and among UC-eligible families where both parents work, women are the second earners in 80% of instances (Finch, 2015).

Evidence suggests that second earners (alongside lone parents) are among the most likely to respond to financial work incentives (Brewer *et al.*, 2017). Second earners already experience relatively poor incentives to work in the current tax credit system, whereby they lose 41% of earnings through withdrawal of tax credits, rising to 73% once tax and NI are paid. However, this is set to worsen under UC where the disregard is calculated at a household level. Under normal circumstances, the main earner will already have reached the work allowance threshold. This means that the second earner will instantaneously be subjected to the taper rate of 63%, increasing to 75% when tax and NI are paid, and increasing even further when taking into account childcare costs and council tax (Alakeson *et al.*, 2015; Hirsch and Hartfree, 2013; Brewer and De Agostini, 2015a; 2015b; Brewer *et al.*, 2017; Bennett, 2011; Browne *et al.*, 2016).

The negative impact on second earners is a deliberate design feature of UC, which is acknowledged in government reports, including the IA and EIA. The interaction of work allowances and the taper rate mean that families keep more of their UC award at low levels of hours/earnings but lose more as their earnings rise or second earners increase hours (Alakeson *et al.*, 2015). Government reports state that the focus of UC is to help reduce workless households, making sure that at least one

parent is in work (DWP, 2011e). The DWP recognises that second earners (primarily women) may respond by reducing or rebalancing hours, or leave work entirely (DWP, 2010c; 2011e). It cites reports demonstrating the adverse impact that having no parent in work has on young people's lives and attitudes to work, to justify why helping at least one person in work could break the cycle of unemployment in a family (DWP, 2010c; 2011e). Indeed, single-earner couples with children are the only group to experience an increase in their average entitlement under UC, gaining around £500 per year on average (Browne *et al.*, 2016).

Other reports by Bennett and the Women's Budget Group note that the adverse impact on second earners has gender implications beyond the reductions in income and work incentives (Bennett, 2011; 2012; Millar and Bennett, 2017). UC means that fewer women have access to an income of their own, entrenching the gendered economic dependency of many women within families (Bennett, 2012). Discouraging women from becoming second earners may also have longer-term implications for their participation, since lone parents who were in employment prior to family breakdown are more likely subsequently to enter paid work (Bennett, 2011), and an individual's human capital and future earnings depreciate rapidly after only small breaks from the labour market (Bennett and Himmelweit, 2013).

Meanwhile, additional dependencies are created as a result of the conditionality regime, in which a couple's claim fails if one partner will not sign the 'claimant commitment' (Millar and Bennett, 2017). The Women's Budget Group reports also note the contradiction inherent in UC that personalised conditionality will encourage both individuals in couples to work and seek work, while the work incentives for second earners are reduced substantially (Bennett, 2011). This research also expresses concern at the male breadwinner model within UC, quoting the EIA statement that: 'The improved ability of the main earner to support his or her family will increase options available for families to strike their preferred work/life balance' (DWP, 2011e, p. 60).

Research by Bennett and the Women's Budget Group also discusses the implications of the move to payment of all means-tested benefits in one single monthly payment to a designated bank account. This measure potentially has more impact on women in couples, who tend to be responsible for frequent purchases (Bennett, 2011). There is also evidence that shared household income tends to benefit men, which could be further exacerbated by single payments (Social Market Foundation, 2016). It has also been highlighted that nominating a single payee risks

exacerbating imbalances within couples and posing a risk of financial abuse, most commonly against women (Howard and Skipp, 2017).

Benefit cap

The benefit cap was identified by the government's EIAs as having a disproportionate effect on women, with the 2016 EIA estimating that around two-thirds of capped claimants will be single women, a figure that is explained by the impact on lone parents (DWP, 2016). Recent DWP benefit claimant data shows that of the 68,247 households affected by the cap, 78% are single-claimant households, of which 90% were female. Research by Citizens Advice and by Ipsos MORI also finds high levels of women affected by the benefit cap (Citizens Advice, 2015a; Finlay and Hill, 2014). The adverse impacts of the cap have been found to include reduced spending on essentials and non-essentials (Finlay and Hill, 2014), and greater use of foodbanks (see later). Research has also examined the impact of the benefit cap on the movement of lone parents from benefits into work and found that while lone parents are more likely to move into work after a year than similar uncapped households, this reduces over time (Finlay and Hill, 2014). The cost and availability of childcare has been found to explain a lack of sustained transitions into employment for some lone parents (Clarke, 2014).

Working Tax Credit

There is evidence that women are more likely than men to be affected by reforms to WTC, particularly by changes to the child element because they often take principal responsibility for childcare. Weak incentives for second earners to take up paid work or to increase hours have clear implications for gender equality (Wiggan, 2010). Research by the Resolution Foundation found that families faced with losing up to £1,300 per year because of changes in the childcare element of WTC said that they would either stop work or reduce hours. Changes to the number of hours required to claim WTC were intended to incentivise lone parents to work. However, similar impacts have been found for this group (Green, 2011).

Bedroom tax

It has been suggested that the bedroom tax affects women more than men because of higher rates of claiming among single women, the majority of whom are lone parents. The most recent DWP claimant data estimates the proportion of female Housing Benefit claimants affected by the bedroom tax at 67%, considerably higher

than the EIA's 51%. Across all age groups, women comprise the majority of single Housing Benefit claimants affected by the bedroom tax, although, as discussed earlier, older women are more likely to be affected by this reform. This is probably because they are more likely to have had children living with them in the past, who have since left home (Clarke and Williams, 2011). Also, as discussed earlier in relation to the impact on children, the bedroom tax has affected lone parents with shared custody of their children and who have been forced to downsize (Bragg *et al.*, 2015). These effects are most likely to have been experienced by lone fathers and to have placed a greater burden on separated mothers to take responsibility for children (Greenstein *et al.*, 2016; Burman *et al.*, 2017).

Council tax payments

Reforms to council tax payments have been found to have a variable impact because of differences between local authorities in how they calculate income. For lone parents, the inclusion of child maintenance as a factor has an impact on living standards that the charity Gingerbread has linked to increases in child poverty (Gingerbread, 2015). More generally, increases in council tax payments have been found to have had a significant adverse impact on the income of lone parent households (Pennycook and Hurrell, 2013).

Employment and Support Allowance and Work Capability Assessment

This review found no research on the impact of ESA and WCA on women specifically. However, women comprise a larger proportion of applicants for ESA on grounds of mental health and they may therefore be disproportionately affected by the implementation of the WCA, as discussed in Chapter 7. The DWP has calculated that women are less likely than men to be entitled to income-related ESA (DWP, 2011a).

Carer's Allowance

Women will also have been more affected than men by CA because they account for 72% of recipients.

Food poverty

As we noted in relation to the impacts on age, the sources on the impact of welfare reforms largely focus on financial impacts, and while there are obviously other indirect impacts, the evidence base for these is weaker. In relation to lone parents, Equality and Human Rights Commission – www.equalityhumanrights.com

there is evidence of the impact of financial hardship on food poverty and use of foodbanks by families headed by lone parents. Research for the Trussell Trust found lone parents and their children constitute the largest number of people receiving help from foodbanks, although single male households are the most common household type to do so (Loopstra and Lalor, 2017).

Sanctions

Overall the evidence suggests that men are not only more likely to be referred to be sanctioned than women, but men's sanctions are also more likely to be enforced (de Vries *et al.*, 2017; Griggs and Evans, 2010; New Policy Institute, 2015). DWP statistics (based on 2010–11 JSA data), for example, show that, compared to their representation in the JSA population, male claimants receive a higher proportion of sanctions than female claimants (DWP, 2011f).

This review identified a significant amount of research on the nature and impacts of sanctioning on lone parents, 90% of whom are women. A number of studies, both quantitative and qualitative, indicate that lone parents face a disproportionately high rate of sanctioning, with very large increases since the introduction of the new, stricter, regime (Ariss, *et al.*, 2015). Gingerbread (2014), for example, shows that in the first 21 months of the new sanctions regime, 145,000 single parents claiming JSA had received a sanction decision; representing 6% of all individual decisions. Additionally, Reeves and Loopstra (2017), through analyses of aggregate sanction data, show that with every percentage point increase in the proportion of claimants who were single parents, the rate of sanctions among claimants rose by 0.03 percentage points. Furthermore, analyses of sanction data by Rabindrakumar (2017) show an increase in multiple referrals for lone parents under the new system, with the average number of sanction referrals per single parent increasing.

In line with this evidence of lone parents being subject to disproportionately high rates of sanction referrals, some research suggests that single parents are more likely to have been unfairly sanctioned compared to other groups. Gingerbread (2014), for example, found that single parents on JSA were more likely to receive an outcome in their favour when appealing against a sanctioning decision than all other claimants. This is reinforced by Kelly (2017), who identifies that 62% of formal challenges to single parent sanctions have been successful, compared to 53% of others.

Johnsen (2016) suggests that one of the main reasons for inappropriate referrals for single parents is that lone parent flexibilities (Lone Parent Obligations or LPOs) are not sufficiently implemented by Jobcentre Plus (JCP) advisers. This leads to lone parents being unfairly sanctioned as they fail to meet demands that should not have been imposed on them in the first place (Gingerbread, 2014; Johnsen, 2016).

Many studies have also looked at the effects that sanctions have on lone parents and their children. Research suggests that lone parents who are sanctioned often have complex and challenging home lives (Goodwin, 2008), and often lack the support to overcome structural barriers to work (high childcare costs, low pay, and a lack of flexible working) (Gingerbread 2014). Within this context, the evidence suggests that sanctions have a significant negative, and sometimes severe, impact on the financial situation of single parent families, which has significant detrimental impacts on children (Johnsen, 2016).

Lone Parent Obligation

- The evidence shows that Lone Parent Obligation (LPO) has had a greater impact of moving parents into work than previous programmes. In 2013, the DWP recorded that 50,000 fewer lone parents were receiving an out-of-work benefit and 30,000 more were in work (Avram *et al.*, 2013). A longitudinal DWP study found that 24% of respondents were employed after their Income Support eligibility ended. Of this, 48% got a job before their payments were scheduled to end (Coleman and Riley, 2012). Lone parents with older children and lone parents aged under 25 were most affected by LPO, being further from the labour market and often with less experience (Avram *et al.*, 2013).
- The longitudinal DWP study found that 52% of lone parents, in their first year without Lone Parent Income Support, had an income of less than £200 and an additional 25% had a weekly income of less than £300 (Coleman and Riley, 2012). The DWP study was conducted in two waves, and saw considerable improvements in financial and material stability. Wave 1 found that 40% of lone parents struggled financially, whereas in Wave 2 this decreased to 26%. Wave 1 also found that 23% had trouble with debt and 47% never had money left at the end of the week, whereas in Wave 2 this was reduced to 16% and 29%.

Key points and evidence gaps: impacts by sex

- Women receive a larger proportion of their income from benefits and tax credits relating to children and are therefore more affected by welfare reforms than men.
- The main impact of the reforms on gender has been a consequence of women comprising 90% of lone parents, but women are also affected as second earners and as those who take responsibility for childcare and household budgeting.
- Research has consistently shown that lone parents are among the biggest losers from the welfare reforms because of their greater reliance on benefits and tax credits compare to other groups.
- Research also shows that some groups, for example Asian women, are more affected by the reforms and there is a need for more research that explores how impacts vary between different groups of women.
- Although rates of movement into work by lone parents have increased, this does not necessarily mean they move out of poverty. This is firstly because incentives to work in a job with fewer than 16 hours have increased, but those to work longer hours are weaker than in 2010, and secondly because of low pay.
- The benefit cap has had a disproportionate impact on women, which is explained by reductions in payments to lone parents.
- Some qualitative research has explored the impacts of the benefit cap on women and lone parents, finding reduced spending on essentials and use of foodbanks.
- The bedroom tax also affects women more than men because of higher rates of claiming among single women, the majority of whom are single parents.
- Due to weak work incentives for second earners, researchers have expressed concern at the male breadwinner model within UC, which encourages traditional, gendered behaviour and disadvantages women in particular.

16.10 Sexual orientation

This review identified very little evidence on the impact of welfare reform in regard to sexual orientation, identifying only one relevant paper. This paper argued that the Equality and Human Rights Commission – www.equalityhumanrights.com

introduction of the bedroom tax, through its prescriptions into what is deemed to be appropriate sleeping arrangements for families, essentially formulates into legislation a heterosexual paradigm (Greenstein *et al.*, 2016).

Generally, the emphasis of literature on lesbian, gay, bisexual and transgender (LGBT) groups is on cuts in funding and reduced access to services, including health provision, rather than services relating to welfare and welfare-to-work (Davies *et al.*, 2016).

Research for the Joseph Rowntree Foundation notes that:

‘Whilst most literature addressing the lives of sexual minorities focuses on experiences of stigma, discrimination and harassment across a range of domains, very little research attends to the material consequences and life chances resulting from such inequality’ (Uhrig, 2013).

The general evidence base in relation to LGBT discrimination and disadvantage is small and relies on community studies of self-identified individuals (Hudson-Sharp and Metcalf, 2016). UK data sources are limited and in some cases of poor quality. One exception to this is the UK Household Longitudinal Study (UKHLS), which includes questions about benefit-claiming behaviour. It finds that gay men are more likely than heterosexual men to be in receipt of Income Support, Housing Benefit and Council Tax Benefit, and that young gay men are more likely to be represented among homeless populations. Lesbians are about as likely as heterosexual women to experience poverty and are significantly more likely to participate in the labour market. They are less likely to be in receipt of most state benefits, including Income Support, Housing Benefit, disability benefits and Council Tax Benefit (Uhrig, 2013).

More broadly, qualitative research by NatCen on the impact of austerity on LGBT people questions the assumption that gay men tend to be wealthy and therefore unaffected by welfare reforms (Hudson-Sharp and Metcalf, 2016). Some participants said that the impacts of austerity were worse than they had expected, with this view especially expressed by LGBT people with disabilities or on low incomes (Mitchell *et al.*, 2013). There was particular concern at the loss of advice and support services for LGBT groups. The research found evidence of adverse impacts of welfare reforms, for example the benefit cap and increased use of sanctions, but these do not appear to be specific to LGBT groups.

Key points and evidence gaps: impacts by sexual orientation

- There is very little evidence on the impact of the reforms on LGBT groups and existing research focuses largely on access to services.
- Research that has considered the impact on LGBT groups has not found specific effects, but that these were felt by those with disabilities or on low incomes.
- As well as research to understand any impact of the reforms, there is a more general need for research on the experiences of LGBT people of the welfare system, including employment and housing support.

17 | Conclusions

This report has examined the impact of the welfare reform and welfare-to-work programmes introduced by the 2010–15 Conservative/Liberal Democrat Coalition Government and the Conservative Government elected in May 2015. The research for the report consisted of a literature review and interviews with stakeholders. The review focused on a selected number of welfare benefits and welfare-to-work programmes. A particular aim of the review was to examine the evidence about the ways in which protected groups¹⁸ and subsets of these, for example lone parents, have been affected by these reforms. A further aim was to examine the gaps in the research evidence, both for particular reforms and by protected characteristic. The study was commissioned as part of a wider EHRC programme of research on welfare and carried out in tandem with a study of cumulative impact assessment (CIA) by Jonathan Portes and Howard Reed (2018).

The following sections outline the main findings of the research, before the final section considers the future of welfare and welfare-to-work.

Drivers of reforms

Our research shows that the reforms were backed by a clear strategy and set of policies aimed at incentivising paid work over inactivity and reducing welfare expenditure. They were also aimed at simplifying the welfare system. Over time, the focus of the reform programme shifted towards a stronger focus on cost cutting within the UK Government's austerity agenda. Most importantly, while the original objective of Universal Credit (UC) was to simplify the system and improve work incentives, by the time of its national roll-out it had become primarily a cost-saving measure.

Many of the likely impacts on protected groups were understood and others could have been expected had a fuller assessment been carried out before

¹⁸ Protected characteristics, as defined by the Equality Act 2010, include age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex, sexual orientation.

implementation. Most published equality impact assessments (EIAs) merely detailed the proportion of existing claimants by protected group, rather than conducting a more detailed exploration of possible financial and non-financial impacts. The impacts could also have been better foreseen had it been acknowledged that many individuals and households are affected by changes to a range of benefits. Some equality groups, in particular disabled people and women – especially as lone parents – are affected in this way. Future changes should incorporate a cumulative impact assessment as carried out in the related research study by Portes and Reed.

Employment growth overall has been extremely strong, and this means that substantial numbers of people have moved from benefits to work. In some cases (for example, single parents), reforms are likely to have contributed to this outcome; in others, particularly with regard to disability and incapacity benefits, movement from benefits to work was much smaller than planned. Some reforms, for example to Council Tax Benefit, have entailed additional costs to the welfare system rather than reducing expenditure. Our review has focused not on whether the reforms have worked, but on their impact on protected groups, and we have gathered together a large body of evidence on whether there has been a disproportionately adverse effect on some groups.

Implementation of reforms

Overall, the impact of the reforms appears to be largely a result of their design, but implementation has been a significant factor in some reforms. For example, there is some evidence of a differential use of sanctions. There is also evidence that some of the impacts of reforms to disability benefits have been caused by the assessment process, which is so stressful that it has adversely affected the health and wellbeing of claimants. This is most apparent in the literature on the Work Capability Assessment (WCA) for applicants for Employment and Support Allowance (ESA). Contributing factors include a lack of understanding by assessors of specific conditions, especially those that fluctuate in their symptoms and severity, including mental health.

There is also evidence of an impact resulting from the delivery model of some benefits, in particular the move to single monthly payments in Universal Credit (UC) and payment via one nominated account. These have a disproportionate impact on women as managers of household budgets.

Some of the adverse impact of the reforms has resulted from the difficulties experienced by people transitioning from discontinued legacy benefits to new ones and delays to payments. Examples include the change from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) and, again, UC. The same applies to reforms around disability and work, with the impact of ESA largely relating to the experience of the WCA, which is reported to exacerbate the conditions of some benefit claimants. This impact has been explained as much by the process of implementation as by the benefit change itself. The changeover to UC has also caused financial difficulties and stress. Any period with a reduction in benefit leads to greater dependence on family and charities and evidence of this is particularly strong in relation to disability benefit transitions and delays. It is also a consequence of sanctioning.

Capacity to respond to reforms

While we have not focused on whether the reforms achieved their intended aims, there is mixed evidence on whether they have facilitated or encouraged a movement into work. The evidence suggests that the impact of conditionality has varied. Some groups are more likely than others to find work. These include: women compared to men; younger participants compared to older ones; and those without health conditions and disabilities compared to those with them. By and large, the evidence suggests the Work Programme has largely sought to support transitions to work through a regime of conditionality and sanctions, and that significant gaps have existed in the provision of personalised support for those furthest away from the labour market. In particular poor outcomes for groups requiring the most specialist support (for example, ESA claimants), as well as evidence of a lack of appropriate support and opportunities facilitated by the Work Programme, suggest some significant reconsideration is required for the upcoming Work and Health Programme. There is evidence that increased conditionality, and the resultant increase in sanctioning, has had many adverse impacts, including increased debt and borrowing, destitution, increased homelessness and the use of foodbanks, all of which have had implications for the physical and mental health of people. Some individuals and families directly affected by reforms such as the benefit cap and the bedroom tax face barriers in reducing their costs and in downsizing. These groups include disabled people, pregnant women and new mothers. Some households therefore have little choice but to 'stay and pay', thereby reducing spending on

essential and non-essential items. Moreover, the option to move is constrained by the shortage of smaller properties available in some localities.

The reforms also created some perverse incentives; for example, UC, in particular, has reduced incentives for second earners to work more than a small number of hours. It is too early to assess UC's impact on progression within work. However, due to the weaker incentives for second earners, who are often female, concerns have been expressed that the reform has a male breadwinner model that discourages equal workplace participation within a household.

Impact on protected groups

Some reforms, for example UC, have winners and losers, but some have losers by definition, for example the benefit cap and bedroom tax. Moreover, while some individuals and groups may be affected by only one or two reforms, others will be affected by a wide range of them and this can only be measured by a cumulative impact assessment.

Our review finds evidence that the reforms have affected the income, living standards and opportunities of a number of protected groups. The most affected protected group is disabled people, driven largely by reforms targeting disability benefits directly. Families with disabled adults and disabled children have faced the largest financial loss in cash terms compared to any other household type. In addition, the evidence demonstrates the negative and stressful experience of the PIP application process.

In addition, there is a particularly strong adverse impact on lone parents and larger families, including their children. The adverse impact on women is mainly driven by the fact that women represent the vast majority of lone parents and receive a larger proportion of their income from benefits and tax credits and have therefore been affected by cuts across the board. Meanwhile, the adverse impact on larger households and their children is driven mainly by the decision to limit eligibility to tax credits and UC to the first two children, as well as the benefit cap's negative impact on larger families.

There is evidence that those groups most affected were already the most disadvantaged. Ethnic minorities have been affected disproportionately because of existing higher rates of poverty and because of family size, for some groups, and location. The impact on some ethnic minority groups may to some extent be

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cushioned by lower rates of claiming benefits, yet under-claiming itself contributes to poverty. There is also evidence of differential treatment of ethnic minority claimants expressed in higher rates of sanctioning.

Sanctioning is another example of how the most disadvantaged claimants are more adversely affected than others, as they are less able to get interim support from family and friends and have problems of addiction and homelessness. People with mental health conditions have experienced higher rates of sanctioning, exacerbating their existing problems.

It is also apparent that people who fall into more than one protected group, for example age and disability (older people and children) are more affected than others by the reforms. Portes and Reed (2018) find that the greatest losers on average are families with one disabled adult and at least one disabled child, who lose over 13% of their income.

Gaps in evidence

Protected groups

We have reviewed a large volume of literature on the impact of the reforms and the impacts on some protected groups are clear. However, there is a shortage of evidence on the impacts on particular groups and on the ways in which individuals, households and groups have been affected by the reforms. In some cases, it is especially important to consider current impacts, since these are likely to have longer-term implications, including for health, wellbeing and economic participation.

There is little evidence about the impact on **lesbian, gay, bisexual and transgender** (LGBT) people. This gap reflects a shortage of evidence more generally on the lives of LGBT people and their experiences of services, including the welfare system. One consequence of this gap in knowledge is the persistence of the stereotype of wealthy gay men when LGBT is in reality a very broad and varied group.

The protected characteristic of **age** covers a broad spectrum of age groups, although much research focuses specifically on older people. We have considered the impact of the reforms on children, where there is some evidence but where more detail would be useful to understand both the current and future impact of policies on individuals, households and whole communities. Research on the impact of some reforms, for example sanctioning and changes to Housing Benefit, provide insights Equality and Human Rights Commission – www.equalityhumanrights.com

into how **young people** might be affected, including in relation to their independence. There is a need for more thorough review of how young people are treated and how they fare in the welfare system. Again, this is important because negative impacts at this stage may have future ramifications.

The implications of the reforms for **pregnant women and new mothers** have been identified in a number of analyses of specific benefits. However, the impacts on this group have not been specifically considered, yet pregnancy and early parenthood is an important period that influences the future health and opportunities of individuals and households.

There is little evidence of the impact of the reforms according to **religion and belief**, other than where larger families in some religious groups have been adversely affected by reforms such as the two-child limit and the benefit cap. Impacts by **race** are sometimes considered alongside those relating to religion, yet are clearly quite different. The effects on some ethnic minority groups appear to be a consequence of family size and locality, yet there may be other ways in which they are affected, for example because of different patterns of labour market participation. Future research is required to consider why some ethnic groups have a different attitude towards welfare, which includes a reluctance to claim benefits. This undoubtedly exacerbates levels of poverty and disadvantage, though ironically may have lessened the potential impact of the reforms on some groups.

There is very little evidence on the impact of the reforms on Gypsies and Travellers, reflecting a wider absence of research on this disadvantaged and protected group. There is some literature on access to benefits and welfare claims by recent migrants, particularly from the European Union. However, in general this does not focus on reforms to welfare and welfare-to-work. It would be useful to understand whether, and in what ways, migrants have been affected by the reforms.

In relation to **marriage and civil partnership**, the literature does not consider the impacts by relationship status.

Finally, in relation to protected groups, while there is a strong body of evidence on how **disabled people** experience the new application processes, there is a gap in evidence on the effects of the changes themselves, including on finances and access to services, particularly in relation to the move from DLA to PIP. There is also a significant evidence gap on the longer-term outcomes of ESA applicants who are found 'fit for work'. In relation to disabled people, but also more generally, future

research is required to address the intersectionality of disabled welfare recipients and other protected groups in relation to specific benefits and wider experiences of welfare.

There is a particular need for more evidence on the following topics:

- the impact of the reforms according to sexual orientation and gender reassignment, about which there is almost no evidence at all
- the ways in which young people seeking to enter or progress in the labour market are affected, including by sanctioning and a reliance on their families
- the wider impacts on pregnant women and new mothers beyond the effects of specific benefits, and how this group fares in the welfare system at this critical period in their lives
- the impacts by religion or belief
- the impacts by race. Existing evidence is largely restricted to the benefit cap, housing, family size and locality
- the reasons for lower rates of claiming among some ethnic minority groups that, while reducing the impact of some reforms, exacerbates levels of poverty, disadvantage and vulnerability
- how Gypsies and Travellers have been affected by the reforms
- whether, and in what ways, recent migrants from ethnic minorities have been affected by the reforms
- the lived experience of PIP claimants post-assessment, rather than how they experience the application and assessment processes
- the ways in which marital status might affect access to benefits
- how individuals and households that fall into two or more protected groups are affected by the reforms, and how specific configurations of intersectionality increase impact.

The reforms

The shortage of evidence on some groups is a result of the limitations of much of the research on the impacts of the reforms and the lack of data about impacts. There are a number of key evidence gaps on specific reforms.

First, in relation to **Universal Credit**, while there has been detailed modelling of its impact on household types and groups, there is limited evidence on the lived experiences and actual behavioural responses of claimants. This is because the roll-

out to date has been limited and delayed and has focused on unemployed, single, childless claimants. Furthermore, due to the many substantive changes since UC was first introduced, a majority of research reports are outdated, including the UK Government's 2011 equality impact assessment.

In relation to the **benefit cap**, most sources explore the impact of the 2013 higher benefit cap, while the lower and two-tiered benefit cap introduced in 2016 has still not been thoroughly examined. The general differences between the two benefit caps are fairly well understood, in particular that smaller families and households outside London became affected when the cap was lowered. However the individual experiences of, and the behavioural responses to, the new benefit cap have still not been comprehensively examined. People in receipt of disability benefits are exempted from the cap, yet other disabled people may have been affected and this has been underexplored in the literature. This is an important gap given that indicative evidence suggests that the additional financial costs related to disability may reduce the scope for changing spending patterns and that structural barriers may prohibit the choice to return to work or relocate to cheaper accommodation.

There is fairly limited evidence on the impacts of changes to **housing benefit** reforms on specific protected groups. The main exception is the impact on younger people, driven by the reforms that are specifically aimed at this age group. These are, in particular, the increase of the age threshold of the shared accommodation rate (SAR) from 25 to 35 and the withdrawal of automatic housing benefit entitlement for those aged 18–21 under UC. Even then, the main source of analysis of the impacts on protected groups are reports published in 2013 and 2014, which are based on research conducted during the early implementation stages of the reforms.

There is a limited body of evidence on the impacts of the **bedroom tax** on specific protected groups and it largely consists of survey or evaluation evidence broken down by age, gender and disability. It has been argued that the policy incorporates a heterosexual and fixed-gender paradigm, affecting LGBT and gender non-conforming tenants, but there is no qualitative or quantitative evidence on the actual impacts and lived experiences of these groups. There are few findings in relation to ethnicity. Moreover, these are largely based on the general assumptions that larger families are disproportionately from ethnic minority groups and that larger families may be more likely to live in dwellings that are over-occupied, rather than under-occupied, and therefore less affected. There is very little published evidence in relation to religion or belief. Finally, there is a complete lack of evidence about the

impact of the reform on pregnancy and maternity, and on marriage and civil partnership. Yet some of these groups are potentially adversely affected and research could usefully establish whether they are and how the impact of the reform is experienced.

We mentioned previously that research on the move from **DLA to PIP** has focused on the application process rather than on the reforms themselves. The current evidence addresses the waiting times, application delays and the complexity of the process. However, there is little evidence relating to the impact of the reform change.

As with the change from DLA to PIP, there is a relatively large body of evidence on the impacts of the **WCA**. However, little is known about the experience of claiming **ESA** post-assessment. In addition to this, few studies have specifically looked at the impact of ESA on protected groups and the intersectionality of disability with other characteristics such as marriage and civil partnership, pregnancy and maternity, sexual orientation and race.

There are a number of gaps in evidence on the impact of changes to **Working Tax Credits** (WTC) and **Child Tax Credits** (CTC). These include the impacts on disabled people and on families with a disabled person. Furthermore, there is limited evidence about the gender composition of recipients of WTCs. The primary childcare role in two-parent families is often fulfilled by the female parent and the impact is likely to be greater on working mothers than on working fathers, yet few sources have examined the impact of these reforms on their labour market decisions. In particular, there is a need to examine whether the reforms incentivise women to work fewer hours than they would like to do.

The absence of a national database for **Council Tax Benefit** (CTB) means that the demographics of those most likely to be adversely affected (lone parents, low-income working-age households and, in some cases, disabled recipients) cannot be easily discerned. There is a particular gap in evidence in relation to lone parents yet it is known that they are affected by the cumulative nature of welfare reforms.

In contrast to some other reforms, the literature on the impacts of **Carer's Allowance** (CA) has considered the experience of carers with additional physical disabilities or mental health problems, because they are a significant proportion of CA recipients. However, there is a significant evidence gap on the gendered effects of changes to CA, even though women comprise 72% of recipients.

We have described how **conditionality** has been increased for a number of benefits and groups, in particular for lone parents, but also for most people seeking to claim out-of-work benefits. While there is information on the experiences and outcomes of conditionality within some areas of provision, for example the Work Programme, there is much less evidence on the impact of welfare-conditionality in other spheres, such as social housing. Furthermore, while there is a large body of research on the practice of prioritising the work-ready and ‘parking’ those considered at a further distance from the labour market within the Work Programme, this remains largely unquantified, including in relation to protected groups.

There is strong consensus in the literature that more research is required to ensure a better understanding of the impacts of **sanctioning**. In particular, there is a need for much more evidence on the impacts of sanctions in the longer term on income, work sustainability and the range of exit destinations from benefits, as well as on the differential impact on claimants by age, disability, gender and race.

While further research is required on the ways in which each of these reforms, and other benefit changes, affect protected groups, more evidence in relation to a number of areas is also necessary:

- A number of benefit changes have not been fully evaluated and high-quality, in-depth, qualitative research is required in order to understand their impacts on protected groups.
- There is a particular need to understand how the reforms have a cumulative impact on individuals, households and groups.
- An understanding of how the reforms have different impacts by location, because of differences in labour and housing markets, among other features, is also necessary.
- There is evidence of negative impacts on individuals, including on their health and wellbeing from delays in assessments and periods without benefits and support. Research on the transition between benefits could help identify ways in which the process could be improved.
- A number of features of UC discourage equal participation by women as second earners, and the impact in practice of this requires analysis.
- Further investigation of whether some groups, for example young people and ethnic minorities, are more harshly treated by conditionality and sanctioning practices, and what might be done to address this, is necessary.

Types of impact

We have provided evidence of some of the ways in which the reforms have affected the equality and human rights of protected groups. Research has focused on the financial implications, with a reduction in income being the main impact experienced by individuals, families and equality groups. This has resulted in reduced spending on essential items such as food and heating, as well as on non-essential items. There is strong evidence that cuts in welfare and payment delays are responsible for an increased use of foodbanks.

There is a smaller body of evidence on other ways in which a fall in income affects equality and human rights. However, a number of benefit reforms have been found to have a negative impact on families and on family life; for example, the bedroom tax has led to overcrowding and a loss of private space for children for activities such as homework, with implications for their education as well as for their wellbeing. Other adverse effects on children in families affected by benefit cuts include fewer day trips and reduced participation in extracurricular activities. There is evidence of impacts on health, for example where recipients are older or in poor health; for example over half of those receiving CA are disabled and have been negatively affected by changes to the benefit. Research has found particular impacts on mental health for older people affected by changes to this and other disability benefits.

There has also been national and regional variation in impact. The Scottish and Welsh Governments have reduced the impact on their citizens in a number of ways, including by meeting the shortfall in CTB payments. At the same time, some impacts have been felt more strongly in London and the South East, in particular those relating to housing costs. These impacts strongly indicate the importance of structural factors that could have been considered before the reforms were implemented.

Gaps in evidence: types of impact

Our interviews with stakeholders identified a number of impacts that have received relatively little attention in published literature, but which they were aware of through close contact with groups representing individuals affected. Some stakeholders argued that the low levels of benefit payments that unemployed and economically inactive people and their families received meant they found it difficult to afford essential items and heating. There had been adverse impacts on health, wellbeing

and quality of life more generally. Some stakeholders referred to impacts on children, for example that families are not able to take holidays, pay for after-school activities, and generally are less able to participate in social activities. Stakeholders reported that, as parents had less money to spend on food, they were making increasing use of foodbanks and also skipping meals to save money. Some stakeholders found that cuts in state support had reduced levels of independence among disabled people and increased their reliance on families and charities.

In addition, low incomes were reported to be increasing the use of loans and, consequently leading to problems of debt. High repayment rates further exacerbate levels of debt and poverty, leading to personal and household stress and relationship strain. The impact of housing reforms, in encouraging relocation away from family support networks, was also reported to be affecting the health and wellbeing of those affected. Further research is required to assess this type of impact.

Finally, some stakeholders identified a movement into poorly paid and insecure work, with fluctuating hours, as a further consequence of the reforms. This again has not been examined in any detail in research on impacts. Yet it is important to understand the dynamics of movement into and out of work, how this affects payments, and the structural barriers to reducing dependence on state benefits. These clearly vary by locality, therefore potentially introducing further variation in how protected groups are affected by the reforms. National and regional disparities also indicate that different policy solutions that take account of structural barriers are required. There is a need for research to build on the findings of different regional impacts of the reforms by Christina Beatty and colleagues to examine how different protected groups are affected across the UK (Beatty and Fothergill, 2016a).

We therefore conclude that future research should aim to fill gaps in data, knowledge and understanding of the following topics:

- the impact of living on a reduced budget, particularly for families and for disabled people where there is a shortage of in-depth and robust research
- the impact of the reforms on decisions about where to live and the consequences for people who relocate as a result of Housing Benefit changes and the bedroom tax
- the experiences of people in protected groups, for example lone parents, who move into insecure work as a result of benefit changes

- structural barriers in labour and housing markets that make it difficult for people in protected groups to take action to lessen the impact of welfare reforms.

The future of reforms to welfare and welfare-to-work

Some stakeholders involved in the research commented that a number of the reforms are still to take effect or to have their full impact felt. These include the two-child limit on child benefits, other caps on benefits and in-work conditionality within UC. It was also noted that rising inflation had the effect of reducing the value of benefits further than the cap in itself. At the same time, few new reforms were envisaged and the period from the present to 2022 was seen as one of implementation and embedding of existing reforms.

Some stakeholders identified constraints to further reform from the time and resources that were being devoted to Brexit and, to some degree, from a softening of public attitudes towards welfare and antipathy towards austerity. Furthermore, as the European Union referendum outcome showed, some communities feel both left behind and without support. Some stakeholders also considered the Grenfell Tower tragedy reinforced the view that public services, including welfare, are failing communities. It was suggested that shifts in attitudes would not bring about a change in direction, but rather exert a degree of restraint on the welfare reform programme. Media coverage was seen by stakeholders as influential in this respect, having led to some small changes to UC. Some stakeholders argued that the implementation of some forthcoming reforms, for example the two-child limit for tax credits, was in some doubt. At the same time, it seems likely that existing policies in relation to long-term illness, disability and work, with their emphasis on incentivising work, will continue. Whether future emphasis is on genuine support into work for some groups, such as disabled people, or for further reductions in benefits, remains to be seen.

Many of the likely impacts on protected groups were understood by the governments involved, but were considered justified by the aim of reducing the welfare budget and welfare dependency. Some protected groups, in particular disabled people and women – especially as lone parents – are affected by changes to a range of benefits. Future welfare reforms should incorporate a cumulative impact assessment as carried out in the related research by Portes and Reed (2018).

Our review provides some guidance on how the negative impacts of reforms to welfare and welfare-to-work might be reduced. Principally, this would involve simply reversing some measures that have most impact on the living standards and welfare of protected groups. Priorities for such action should include the freeze on benefits and Personal Independence Payments (PIP). Universal Credit should also revert to its original intended design of simplifying the benefits system, aligning out-of-work and in-work benefits and making it easier to transition into employment.

Beyond redesigning some benefits and ending the more damaging measures, there is potential for the welfare system to be reconsidered in the light of evidence of the disproportionate impact of the reforms on some protected groups. This should include: serious consideration of how welfare and welfare-to-work policies can actively support equal participation of women and lone parents; ensuring that disabled people who are able to work have the support they need; and ensuring that disabled people and their families are adequately financially supported where they cannot do so. It should also include ensuring that families in some ethnic minority groups where larger families are more usual are not penalised.

A change in policy direction requires the use of evidence to review how people might be better supported into work in ways that do not involve benefit cuts. More fundamentally, it requires revision of the theory of change behind the reforms – that inactivity is a lifestyle choice and that cutting support will facilitate movement into work. It also requires acknowledging that structural, not just individual, barriers to work need to be better understood and addressed. More generally, there is a case for reframing welfare positively, as something needed by all sections of society at points in their lifetime and as a means to promote equality and inclusion. Part of this, as suggested by Simpson *et al.* (2017), would involve embedding dignity and respect as core principles underpinning welfare and social security.

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