

Spring Budget 2023 Pre-Budget Briefings

Social security and gender

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A pre-budget briefing from the UK Women's Budget Group – Spring 2023

Key points:

- **Women are more likely than men to rely on social security** for a larger part of their income because of their generally **lower earnings**, longer lives and **greater caring responsibilities**. Some groups of marginalised women are even more likely to rely on social security.
- **Austerity measures and policy changes between 2010 and 2019** include the introduction of Universal Credit, the two-child limit, benefit cap and benefit freeze, which have gendered impacts. **Lone mothers, survivors of domestic abuse, disabled and minority ethnic women have been particularly disadvantaged, and children's, women's and in-work poverty increased.**
- **The Covid-19 pandemic** from 2020 prompted a health and socio-economic crisis, exacerbated by pre-pandemic inequalities. Government responses to the pandemic, such as the £20 Universal Credit uplift, have largely been reversed.
- Subsequently, the **cost of living crisis** has meant that inflation outstripped the increase in benefits received in April 2022, so increasing benefits from April 2023 in line with inflation is welcome, as is the uprating of the benefits cap. However, inequalities from measures introduced from 2010 remain.
- In the short term, the real value of benefits should be increased. Policies such as the benefit cap, two-child limit and the 'No Recourse to Public Funds' rule should be abolished and Child Benefit increased to £50 per child.
- In the longer term, insofar as is possible, **social security should be non-means-tested, based on individual entitlement and encourage the sharing of care.** This should be done in consultation with users, with the impact on equality assessed at every stage as part of a holistic review of public spending and taxation.

Social security is a fundamental element of a caring economy that should provide income security, promote well-being, decent living standards and opportunities for everyone to fulfil their potential.

Protection against social risks such as illness, poverty and unemployment can come in many forms. Public services provide for health, care and personal safety needs; regulation protects workers and consumers; and benefits provide financial support for those subject to social risks and facing additional costs, providing real income security and facilitating autonomy and agency for all.

The coronavirus pandemic and the economic impact of lockdowns confirmed the importance of a system available to all in times of crises. Yet the current system, while providing indispensable support, is also falling short for millions of people, especially women.

This briefing explains how recent reforms to the social security system for working-age people in the UK have disproportionately disadvantaged women, especially women from ethnic minority backgrounds, disabled and migrant women and

lone parents. It outlines how a more adequate and sustainable social security system is vital to the recovery of people's lives and the economy from the coronavirus pandemic. It also recommends creating a social security system that provides universal social protection and promotes equality, justice, dignity and human rights.

This briefing uses the shorthand 'social security' to mean *UK social security policy* that is primarily orchestrated from Westminster. Social security policy is reserved/devolved to different degrees in Wales, Scotland and Northern Ireland, so this briefing does not cover benefits that are the responsibility of other governments. Devolved governments have also developed their own 'mitigation packages' to limit the more restrictive elements of UK policy since 2010.

Women and social security

In the UK, women, on average, continue to earn less than men. This is the cause and consequence of the fact that women continue to take on responsibility for more unpaid care work than men – of children, and older or disabled people – leaving them with less time for paid work across a lifetime.¹ This means that, on average, women are more likely to rely on social security and receive more of their individual and household income from the social security system than men.

Many women cannot do much, if any, paid work due to sickness, disability or caring responsibilities: women are the majority of disabled people and those caring for disabled people.² A social security system that provides for these women is vital to recognise their humanity and wider contributions to society beyond paid employment.

Social security is also vital in securing economic independence for all women. Economic *dependence* makes women more vulnerable to domestic and sexual abuse and violence since they may be unable to leave abusive relationships, households or contexts due to financial constraints.³ And more

generally, economic dependence can undermine autonomy and equality in relationships.

Social security from 2010 – 2019

WBG's 2019 briefing on Social Security and Gender⁴ gives a full account of changes made from 2010 - 2019; only a short summary is provided here. Social security during the pandemic and the cost-of-living crisis is summarised below.

Cuts and changes made to benefits from 2010 have resulted in reductions in payments and increases in women's, children's and in-work poverty.⁵ The introduction of Universal Credit, the benefit cap, the two-child limit, the 'bedroom tax', the benefits freeze and other changes have exacerbated inequalities of gender, race, class⁶ and disability⁷.

Universal Credit (UC) was announced in 2010 and gradually rolled out from 2013. UC is replacing six means-tested benefits and tax credits into one, means-tested and monthly-paid benefit.⁸ Migration to UC is not expected to be complete until 2024,⁹ so some people still receive the former means-tested benefits and/or tax credits.

From 2015 more restrictions were announced, in addition to tighter conditionality and sanctioning, including:

- **The two-child limit** (2015) which limits the amount of extra means-tested help to two children, with one of few exceptions being a child conceived via rape.
- **The UC five-week wait** from application to first payment (reduced from six weeks in 2016).
- **Cuts to the UC work allowance and taper rates** (2015) which limit how much people can earn without UC starting to be withdrawn. These have since been partially reversed.
- **The benefits freeze** (2016-2020) meant that many working-age benefits, such as Child Benefit, tax credits, and benefits being replaced by UC and UC elements, were not increased in line with inflation, pushing families with

¹ WBG (2020) [Creating a caring economy: a call to action](#)

² WBG (2018) [Disabled women and austerity](#)

³ WBG (2021) [Distribution of money within the household and current social security issues for couples in the UK](#)

⁴ WBG (2019) [Social security and gender: a story of increasing vulnerability](#)

⁵ Joseph Rowntree Foundation (2020) [What has driven the rise of in-work poverty?](#)

⁶ WBG (2019) [Intersecting inequalities](#)

⁷ WBG (2018) [Disabled women and austerity](#)

⁸ Though it is possible to apply for Alternative Payment Arrangements under certain circumstances. In Scotland and Northern Ireland there are other special payment arrangements.

⁹ GOV.UK (2022) [Managed move of claimants to Universal Credit set to restart](#)

children in particular into poverty.¹⁰ In 2019, the Chancellor confirmed the end of the benefits freeze from 2020.¹¹

- **The benefit cap** (2016) limits how much social security many people can claim depending on their circumstances.¹² Benefits are clawed back via UC or Housing Benefit. 69% of households that are capped are single parents¹³ (who are predominantly women).

These and other changes to social security since 2010 affect women particularly, because women are more likely to rely on the social security system at some point, as noted above. For example:

Universal Credit

UC is failing in its ambitions to 'make work pay', lift people out of poverty and provide income to meet basic needs.¹⁴ Key gender issues related to UC include:

- Cuts to work allowances and the increased taper rate (compared with tax credits) reduced employment incentives for many 'second earners' (often women), thus affecting the capacity of many women to enter employment or earn a decent living.
- Women are also much more likely than men to be victims/survivors of domestic abuse, so the benefit cap can leave survivors trapped with an abusive partner.¹⁵ Payment of UC into a single bank account can make women more vulnerable to economic abuse.¹⁶
- The work-related conditionality in UC affects a large group of women for the first time.¹⁷ Parents of young children are expected to be available for (limited hours of) paid work and actively seeking it. This can be problematic in particular for lone parents (90% of whom are women) who struggle with combining job-seeking and looking after their children. And in couples, the parental role of partners who are

not the 'main carer' is not recognised in their work conditionality.

- Childcare support under UC is paid in arrears (when costs usually have to be met in advance) and is only sufficient to cover part-time hours, because it is subject to a cap on total eligible costs, which has not been updated.¹⁸
- There is concern that there is little awareness amongst Jobcentre staff of the complexities of gender roles and relationships, and especially domestic abuse.¹⁹

Child Benefit

Child Benefit is paid to most parents or guardians to help with the cost of raising children. Since 2013, the universal nature of Child Benefit has been compromised by the High-Income Child Benefit Tax Charge (HICBTC). Those with an income over £50,000 per year with one or more children living in their household must pay a charge, in effect, additional income tax, to pay back some or all of the Child Benefit received by themselves or their partner, unless it is given up. The real value of Child Benefit has also been significantly reduced by consecutive freezes and/or uprating by less than inflation.²⁰ These cuts have disproportionately affected women as they account for around 9 out of 10 Child Benefit recipients. Children often live in poverty because their mothers do so.

Disabled women and disability/incapacity benefits

Disabled people have unique needs for social security but have faced a similar pattern of cuts since 2010. Disability Living Allowance (DLA) is being replaced by Personal Independence Payment (PIP). These are non-contributory, non-means-tested benefits intended to contribute to the additional costs of disability.

Employment and Support Allowance (ESA) can be payable as a contributory benefit for those who have paid or been credited with enough national

¹⁰ Joseph Rowntree Foundation (2019) [End the benefit freeze to stop people being swept into poverty](#)

¹¹ WBG (2019) [Social security and gender: a story of increasing vulnerability](#)

¹² GOV.UK [Benefit cap](#)

¹³ DWP (2022) [Benefit cap: number of households capped to May 2022](#)

¹⁴ House of Lords Economic Affairs Committee (2020) [Universal Credit isn't working: proposals for policy reform](#)

¹⁵ Women's Aid (2017) [Women's Aid responds to the Department for Work and Pensions' 'Benefit Cap: Number of Households capped to May 2017' report](#)

¹⁶ Marilyn Howard and Amy Skipp (2015) [Unequal, trapped & controlled: Women's experience of financial abuse and potential implications for](#)

[Universal Credit](#), Women's Aid and TUC; WBG (2021) [Distribution of money within the household and current social security issues for couples in the UK](#)

¹⁷ WBG (2017) [Universal Credit: a 2017 briefing from the UK Women's Budget Group](#)

¹⁸ Frozen since 2005 (predecessor schemes under tax credits) <https://committees.parliament.uk/publications/33299/documents/180253/default/>

¹⁹ In 2018, a [Work and Pensions Committee Inquiry](#) found that service providers reported that training on domestic abuse 'lack[ed] detail'

²⁰ Bennett, F. and Himmelweit, S. (2020) [Taxation and social security: overview paper](#) for the WBG Commission on a Gender-Equal Economy

insurance contributions (called 'New Style' ESA). It can also be paid as a means-tested benefit (called 'income-related' ESA) and it is the means-tested aspect of ESA which is being replaced by UC. ESA can be paid to those with a disability or health condition that affects how much they can work.

Cuts to DLA/PIP and ESA were achieved through a combination of changes to uprating and eligibility conditions, as well as cuts to amounts. One of the most significant changes to amounts was the alignment of ESA with Jobseeker's Allowance (JSA) rates from April 2017 for those in the work-related activity group, as well as time-limiting contributory ESA for this group to a year.

Disabled people have been disproportionately affected by austerity.²¹ Women have been disproportionately affected by the cuts to disability benefits, both as claimants and as carers.²² Almost 55% of those claiming PIP are women.²³

58% of carers are women (60% among those caring for more than 50 hours per week).²⁴ Almost 73% of people who receive Carers Allowance are women.²⁵

As in the case of other working-age benefit cuts, reductions in the level of support for disability may be framed as a labour market activation policy. However, recent government decisions have created a tougher regime that restricts people's opportunities rather than fostering them. Cuts to social care and other social services have a role to play in this discrimination.²⁶

Housing benefit and tenants²⁷

Housing Benefit (HB) is paid to help with the cost of accommodation and is being replaced as part of UC. Since 2010 the amount of HB that someone can receive has been reduced.²⁸ These measures include:

- Extending the 'bedroom tax' (or under-occupancy penalty) to social housing tenants, which reduced the level of HB to tenants deemed to have more bedrooms than necessary for their household size
- Changes to Local Housing Allowance (LHA) rates, which determine the amount of HB that people can claim. In 2011 LHA rates were reduced from the 50th percentile of local rents for properties of the relevant size to the 30th percentile. In 2013, they were indexed only to the Consumer Price Index (CPI), which is often significantly lower than rental increases.²⁹ LHA rates have been frozen since 2020 so they haven't been following inflation rates.

This has left many low-income private renters facing a shortfall between the HB they can claim and their actual rents.³⁰ The subsequent benefit freeze meant many HB payments did not even cover the 30th percentile of rents in 2019.³¹

It is difficult to estimate the proportion of women receiving HB as it is based on a household means test; however, just over 50% of HB recipients are in women-headed households, and almost 17% of couple households (many of which will include women).³² Around two-thirds of private-sector tenants on HB are women.³³

Migrant women³⁴

Many migrant women and men have a condition on their visas, which means they have no access to certain public funds, including HB or housing support and UC. This is called 'No Recourse to Public Funds' (NRPF).³⁵ NRPF leaves many women on family and dependant visas economically dependent on their partners and facing destitution if the relationship breaks down. Undocumented

²¹ Disability Benefits Consortium (2019) [Has welfare become unfair? The impact of welfare changes on disabled people.](https://www.dbc.org.uk/wp-content/uploads/2019/04/Has-welfare-become-unfair-The-impact-of-welfare-changes-on-disabled-people.pdf)

²² <https://wbg.org.uk/wp-content/uploads/2018/10/Disabled-women-October-2018-w-cover-2.pdf>

²³ Calculated from [DWP StatExplore](https://www.dwp.gov.uk/statistics/statexplorer): PIP cases with entitlement, Table 4: age and gender by Daily Living Status, as of May 2022

²⁴ See Carers UK [fact sheet](https://www.carersuk.org/fact-sheet).

²⁵ Calculated from [DWP StatExplore](https://www.dwp.gov.uk/statistics/statexplorer): CA cases in payment, Table 1: Gender, as of May 2022

²⁶ WBG (2019) Gender and social care (<https://bit.ly/2YXzH2W>)

²⁷ WBG's report '[A Home of Her Own: Women and Housing](https://www.wbg.org.uk/wp-content/uploads/2019/04/A-Home-of-Her-Own-Women-and-Housing.pdf)' (2019) contains more detail on housing policy but there are important interactions with the social security system to cover here and further detail in <https://wbg.org.uk/wp-content/uploads/2022/03/Housing-and-gender-PBB-Spring-2022.pdf>

²⁸ W. Wilson and F. Hobson (2021) [The rent safety net: changes since 2010](https://www.parliament.uk/commons/libraries/research/all/2021-07-21-the-rent-safety-net-changes-since-2010). House of Commons Library.

²⁹ Andrew Hood, IFS, at [post Autumn Statement briefing](https://www.ifs.org.uk/publications/1044), 26 November 2015

³⁰ Institute for Fiscal Studies (2017) [The cost of housing for low-income renters](https://www.ifs.org.uk/publications/5444)

³¹ WBG (2019) [A home of her own: women and housing](https://www.wbg.org.uk/wp-content/uploads/2019/04/A-Home-of-Her-Own-Women-and-Housing.pdf)

³² Calculated from [DWP StatExplore](https://www.dwp.gov.uk/statistics/statexplorer): HB Table 4: family type by gender, as of May 2022

³³ Calculated from [DWP StatExplore](https://www.dwp.gov.uk/statistics/statexplorer) Housing Benefit - Data from April 2018, table 4, counting female single claimants and 50% of people in couples claiming housing benefits.

³⁴ For more on migrant women's experiences of the social security system read our 2020 briefing '[Migrant women and social security](https://www.wbg.org.uk/wp-content/uploads/2020/03/Migrant-women-and-social-security.pdf)'

³⁵ NRPF Network (n.d.) [Immigration status and entitlements](https://www.nrpf.org.uk/immigration-status-and-entitlements)

women and asylum seekers also do not have access to adequate support.³⁶

Most refugees supporting victims/survivors of domestic abuse cannot accept women with NRPF as they depend on HB to fund their services, leaving such women with very limited housing options. Many migrant women are forced to return to their abuser, depend on friends and acquaintances or find other means of survival – options that put them at risk of further harm. These are all parts of the hostile environment created towards migrants.

Social security from 2020 and Covid-19

The Coronavirus pandemic prompted a public health crisis and a socio-economic crisis, having an uneven and unequal impact on the population, with women particularly affected due to their pre-pandemic position in the labour market, caring responsibilities and poverty.³⁷

Lockdowns across the economy led to the closure of many sectors of the service-based British economy, including retail, hospitality and tourism.

The Government's response included:

- Support for job retention and self-employment, though with differences between men and women in access to, eligibility for, and amounts received, from these schemes.³⁸
- Increasing the standard allowance of Universal Credit (UC) (and the basic element of Working Tax Credit) by £20 per week. Despite calls for it to be made permanent, although extended by six months, the uplift ended in October 2021. The effect of other benefit rules (such as the benefit cap and deductions) meant that not all recipients benefitted from this uplift.³⁹ The £20 uplift was not applied to the means-tested benefits which are being replaced by UC, such as Income Support, ESA and JSA.⁴⁰ Neither did it apply to the contributory versions of ESA and JSA. Hence, not all groups were supported to the same extent.

- Tenant evictions were suspended until October 2021. The LHA rates were increased to the lowest 30th percentile of local rents in response to the coronavirus lockdown, but there was no 'rent freeze' equivalent to the 'mortgage holiday'. After a reset in April 2021 to September 2019 levels, LHA rates from April 2022 were reset to April 2020 levels. This is a real-terms cut in support as private rents increased by 2% during 2021 and a further 4.3% in 2022.⁴¹

Changes introduced in response to the pandemic have now largely been reversed.

The cost of living (and income) crisis

Following the pandemic, there has been an increase in prices, arising from supply chain bottlenecks, sharp energy price increases, and the war in Ukraine. This has generated a cost-of-living crisis, which is also a crisis of incomes, coming after more than a decade of austerity policies, low wage rises and social security cuts.⁴² These crises particularly affect those on the lowest incomes and who have already been affected by austerity measures, such as women, particularly due to their unpaid caring roles, lower savings levels, and poverty – especially women from ethnic minority communities. Other groups include disabled people, migrant women (those with NRPF), and victims/survivors of domestic abuse, who may find it harder to leave an abusive partner as incomes cannot keep pace with expenses.⁴³

Shortly before the £20 UC uplift was withdrawn in 2021, a £500 million Household Support Fund for winter support was announced, ending in March 2022. This was for small grants to meet daily needs such as food, clothing, and utilities, to be accessed in England via local councils (with devolved governments receiving up to £79 million of the £500m and deciding how to allocate this). But the Household Support Fund was insufficient to compensate for the losses arising from the end of the uplift.⁴⁴ Subsequently, different cost-of-living payments have been made to various groups.⁴⁵

³⁶ Women for Refugee Women (2020) [Will I ever be safe? Asylum seeking women and destitution](#).

³⁷ A. Johnston (2021) [Gender differences in access to Coronavirus government support](#) WBG; WBG (2020) [Crisis Collide: Women and Covid-19](#)

³⁸ WBG [HMRC data prompts concern of "gender furlough gap"](#)

³⁹ R. Griffiths (2021) [Complexities for claimants: The reality of the £20 weekly uplift to Universal Credit](#)

⁴⁰ Considered by the [High Court](#) to be lawful.

⁴¹ ONS (2022) [Index of private housing rental prices, UK: January 2022](#); ONS (2023) [Index of private housing rental prices, UK: January 2023](#)

⁴² G. Sangster, M. Stephenson and S. Reis (2022) [The gendered impact of the cost-of-living crisis](#), WBG; S. Reis (2022) [The income crisis - a gendered analysis](#), WBG.

⁴³ Women's Aid (2022) [Cost of Living and the impact on survivors of domestic abuse](#); Surviving Economic Abuse, [Cost-of-living crisis](#)

⁴⁴ WBG (2022) [WBG Spring Statement Response March 2022](#)

⁴⁵ GOV.UK (2022) [Cost of Living Payment 2022](#)

These are one-off payments, which were considered simpler to administer and enabled support to go to groups who had not received the £20 uplift.⁴⁶ However, increasing reliance on discretionary funds (including the Household Support Fund) is also being used to tackle the longer-term issue of benefit (in)adequacy.⁴⁷

Cost of living payments are also flat rate, which does not recognise higher costs that some households face, such as larger families or disabled people.⁴⁸ Furthermore, regular, predictable income rather than lump sums are more helpful for managing budgets.⁴⁹

The rapidly rising rate of inflation⁵⁰ has highlighted the issue of the gap between the reference point for uprating (September) and when an actual increase in benefits is received (April of the following year). In April 2022, claimants received benefits at the amount uprated by the September 2021 Consumer Price Index (CPI) rate of 3.1% (though by April 2022, inflation was 9%).⁵¹

As noted earlier, the LHA has also been frozen in real terms, making it harder for tenants to meet their actual housing costs.⁵² Furthermore, uprating since 2020 has not compensated for what was lost during the 2016-2020 benefits freeze.

Inflation also disproportionately affects lower-income groups (such as single parents) who spend a relatively high proportion of their income on food and fuel.⁵³

The current system is proving to be inadequate in mitigating the effects of the cost of living and incomes crisis, just as it was during Covid-19.⁵⁴

Autumn Budget 2022 changes

In the Autumn Budget, the Chancellor announced an increase in social security benefits of 10.1%, in line with the September 2022 CPI inflation rate. This was a welcome measure that will prevent the incomes of some vulnerable households from falling. However, successive cuts to the value of social security are already leaving many struggling.

The lifting of the benefit cap freeze, which had been in place since 2016, was a long-awaited decision. However, this cap, along with the two-child limit, is considered unjust and places added stress on large families and children. Women are often forced to cut back on essentials for themselves in order to provide for their families.

Households on means-tested benefits will receive a Cost-of-Living payment of £900 in 2023-2024. For pensioners, the additional support will be £300. There will also be a £150 Disability Cost-of-Living payment for individuals on disability benefits.

We welcome the extra support, although there are some gaps in these payments. As we mentioned, flat payments are not the best way to support households, especially during a cost-of-living crisis. Also, nearly 2.3 million low-income households that do not receive means-tested benefits will not get extra support.⁵⁵

The childcare element of means-tested benefits for working-age individuals was not adjusted for inflation. The childcare component of Universal Credit has remained frozen since 2016 and the childcare component of Working Tax Credits has not increased since 2006. This decision is at odds with the attempts of the Government to increase participation in the paid labour market. The UK has the most expensive childcare system amongst the richest countries,⁵⁶ making it unaffordable for many families.

Recommendations

In the short term:

Increase the real value of benefits, to at least restore their pre-pandemic values. Also, retain regular uprating of social security benefits in line with CPI. Otherwise, the ongoing cost of living crisis is set to further worsen low-income families' ability to afford essentials.

⁴⁶ House of Commons, Work and Pensions Committee (2022) [The cost of living](#)

⁴⁷ K. Handscomb (2022) [Sticking plasters](#) Resolution Foundation

⁴⁸ M. Brewer, E. Fry and L. Try (2023) [The Living Standards Outlook](#). Resolution Foundation

⁴⁹ House of Commons, Work and Pensions Committee (2022) [The cost of living](#)

⁵⁰ Ibid

⁵¹ I. Pinto and S. Reis (2022) [Who loses from benefit uprating changes? A gendered analysis](#). WBG

⁵² House of Commons, Work and Pensions Committee (2022) [The cost of living](#)

⁵³ I. Pinto (2022) [The cost crisis: a gendered analysis](#). WBG

⁵⁴ S. Reis (2022) [The income crisis – a gendered analysis](#). WBG

⁵⁵ Resolution Foundation (2022) [Help today, squeeze tomorrow](#)

⁵⁶ OECD (2022) [Net childcare costs](#) (2021 or latest available)

Abolish the Benefit Cap and 2-child limit to prevent child poverty, and make other changes to UC such as ending the UC five-week wait, single household payment and introducing a second-earner work allowance.

Increase Child Benefit, to £50 per child: Child Benefit fell significantly in real terms during austerity. We recommend an above inflation increase to counter this and also close the inequality gaps that widened during the Covid pandemic and the cost-of-living crisis.

Get Universal Credit to claimants sooner by making advances non-repayable grants: Currently families have to wait five weeks for a payment, or accrue debt in the form of an advance, which is only available as a loan. At least during the crisis, the Government should convert this into a non-repayable grant.

Remove the ‘No Recourse to Public Funds’ condition which excludes many migrant women from support.

In the longer term, a better social security system should be:

- **Based on individual entitlement as far as possible,** so as to foster economic autonomy for individuals and make financial abuse more difficult to perpetrate. Individual interests may not coincide within a family or household and therefore individual access to income also matters.
- **Non-means-tested,** to prevent and not just provide relief from poverty; to compensate people for additional costs (such as children or disability related); and to ensure that individuals have access to an alternative source of income, so as to be able to refuse degrading forms of employment. Some means-testing will still be required, but autonomy ought to be prioritised here.
- **Encouraging the sharing of care,** so that the gendered division of labour is not exacerbated. No policy should rely on just one individual having to be the main carer or the main earner in a family.

- **Taking a life-course approach,** so that the benefits system does not impede movement into and out of different types of employment that suit people at different stages of their lives. It should recognise that many people, particularly women, have employment histories interrupted by caring breaks and ensure that this does not lead to poverty in old age.
- **Designed by and for users,** so that the decision-making process on future reforms includes the views and voices of users, as well as those of other experts. This also includes adhering to the spirit of international obligations such as the UN Conventions on the rights of the child, disabled people and women.
- **Assessed for equality impacts at every stage** as an integral part of the policy-making process,⁵⁷ in other words when policies are designed, implemented and revised.
- **Part of a holistic review of social security, tax and public services,** because people need public services as well as income. Social security works in combination with other parts of the social protection system, including housing and health, social and child care, and needs to be evaluated as part of that system as a whole and the taxation system that funds it, including for its equality impact.

Revised version March 2023 by: Marilyn Howard and Ignacia Pinto

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Contact: press@wbg.org.uk

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⁵⁷ WBG (2018) Inquiry into Enforcement of the Equality Act, Response from the UK Women’s Budget Group <https://bit.ly/2ECTW3L>