

Gender Implications of Current Social Security Reforms

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Abstract

This paper examines some current reforms to social security benefits / tax credits and changes to employment provisions from a gender perspective. It analyses tensions between the trend towards ‘individualisation’ and growing emphasis on the couple/household as a policy focus.

New tax credits change the distribution of resources within many couples. Incentives to work for some second earners should improve; but extending in-work subsidies to childless couples raises questions. Payment of child tax credit to the ‘main carer’ has been welcomed, though the implications of joint ownership of tax credits are unclear, and joint assessment will be extended.

Many claimants’ partners can now access employment services. However, this is aimed at reducing the number of workless households rather than expanding individuals’ opportunities. Joint claims for jobseeker’s allowance, and work-focused interviews, involve increased responsibilities for partners but no right of access to individual income.

A more consistent critical analysis of reform from a gender perspective is required.

JEL classification: D13, D31, D63, I38.

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A summary version of this paper was originally presented at a conference on social security reform, organised by the Institute for Fiscal Studies, on 22 May 2002. Thanks to the authors listed in the Introduction, and also to Mike Brewer, Richard Dorsett, Dan Finn, Alissa Goodman, Sue Himmelweit, Donald Hirsch, Jane Lewis, Ruth Lister, Jane Millar and two referees, for help with the presentation and/or article. None of them carries any responsibility for the contents, in terms of either factual accuracy or interpretation. (Note that ‘work’ in this article is used to refer to paid employment; this is not intended to suggest that unpaid caring does not constitute work.)

I. INTRODUCTION

This paper examines some current and forthcoming ‘welfare reforms’ in the UK from a gender perspective. It does not attempt to provide a comprehensive gender impact assessment of all the changes in these areas of policy implemented by the Labour government since 1997, but concentrates on selected reforms, especially the more recent ones. The focus here is largely on reforms to means-tested benefits / tax credits and related labour market provisions.¹

The paper builds on previous studies by Eithne McLaughlin and colleagues, Jane Lewis, and Jill Rubery and Katherine Rake, amongst others. It draws on these analyses and on the work of the Women’s Budget Group,² which is engaged in an ongoing dialogue with the government about the gender implications of its economic and social policies. The main focus of the article is, on the one hand, ‘individualisation’, in terms of both labour market ‘activation’ and access to an independent income, and, on the other, the joint assessment of couples’ resources and needs. It acknowledges that gender issues should be seen as relevant to both men and women, but examines the position of women in particular. By and large, the paper does not engage in numerical analysis of the impact of the changes but in unravelling the conceptualisation of current ‘welfare reforms’ and exploring their implications for gender relations.

Section II describes gender-sensitive analysis, policy-making and monitoring; Section III assesses the recent Labour governments’ progress in this area. Section IV defines women’s right to financial autonomy as access to an independent income and outlines some of the complexities inherent in attempts to achieve this goal. Section V sets this in the context of recent trends in the UK towards greater ‘individualisation’ and the increased use of joint assessment of couples’ resources and needs. Sections VI, VII, VIII and IX start the more detailed policy analysis by examining the new generation of tax credits — working tax credit, child tax credit and childcare tax credit — from a gender perspective. Sections X and XI analyse the tensions between activation measures for individuals and a continuing focus on workless households and couple-based benefit payments in the New Deal for Partners and joint claims for jobseeker’s allowance. Section XII concludes by drawing out some broader issues about the implications of current policy changes in benefits / tax credits and employment provisions for gender roles and relationships.

¹The paper does not, therefore, examine changes to maternity/paternity benefits and pay, pensions or bereavement provision, for example.

²The Women’s Budget Group develops analysis and debate on the gender implications of economic and social policy: see www.wbg.org.uk.

II. GENDER-SENSITIVE ANALYSIS, POLICY-MAKING AND MONITORING

As Lister (2000) notes, ‘gender functions as a “difference that makes a difference”’; a gender perspective ‘provides a lens through which to describe and analyse the institutions, relations and discourses which constitute social policy’. In particular, gender-sensitive analysis will critically examine whether typically male patterns of behaviour are being taken for granted as the norm for both sexes. It also goes ‘beyond the front door’, as Daly (2000) describes it. This means that it is interested in the distribution of resources and bargaining power *within* the unit of the couple/family/household, rather than treating that unit as a ‘closed box’ (Lister, 2000).

More generally, gender-sensitive analysis of policy instruments for income transfer and redistribution examines not only, for example, how much income is being redistributed to different kinds of family unit, but also: where it comes from; who receives it within the family; how it is labelled; what purpose it is intended to serve; and especially how it might affect gender roles, relationships and inequalities, both within the home and outside. This paper attempts to apply this kind of analysis to current reforms.

Scale is also important. To assess the significance of any reform, its impact must be examined in relation to pre-existing patterns of gender inequalities, and therefore in relation to the distance still to be travelled towards gender equity. For example, even using conventional family units as the measurement, and ignoring any ‘hidden poverty’ within them, we know that 24 per cent of women were living in poverty in 1999/2000, compared with 20 per cent of men (Department of Social Security (2001), cited in Howard et al. (2001)). The gender pay gap still stands at 18 per cent — though reduced from 20 per cent in 1997 (*Hansard*, 2002b). The impact of any relevant policy measures must be judged against these and other gender disparities. In addition, the potential effects of any reform on men’s and women’s ‘capabilities’,³ and therefore on their ability to achieve longer-term security and autonomy in the future, should also be taken into account. This means that a dynamic perspective is also essential.

III. GENDER AWARENESS IN LABOUR’S REFORMS

The Labour government has made some progress on producing better statistics using a gender perspective (see, for example, Office for National Statistics (2001 and 2002)), and the Office for National Statistics is currently conducting a user consultation on how to improve them further. Shortly after taking office, the government also produced guidance on ‘policy appraisal for equal treatment’ (*Hansard*, 1998), which was intended to help departments assess the impact of

³The concept of ‘capabilities’ was developed by Amartya Sen — see, for example, Sen (1992).

their policies in terms of gender (as well as race and disability). In relation to social security more specifically, a document on women and social security published in 1998 declared the government's 'intention to ensure that the [benefits] reform agenda is based on policy appraisal which ... takes gender into account' (Department of Social Security, 1998a).

However, the most recent edition of the *Households Below Average Income* figures (Department for Work and Pensions, 2002) did not include the kind of gender analysis that the previous year's edition had contained. Also, as commentators have pointed out, the emphasis of 'policy appraisal for equal treatment' was largely on gender proofing existing policies. This meant that departments' policies were to be assessed for their impact on gender; but there would be no imperative to formulate proactive policies to achieve greater gender equity (Rubery and Rake, 2000). Gender impact assessment, which was a response to these limitations developed primarily by the Women's Unit,⁴ still seems to be being applied in a somewhat experimental and uncoordinated way by several government departments, rather than being genuinely 'mainstreamed', or applied consistently across all government policies. (Indeed, 'gender' itself is a term that, although commonly used in international development circles, does not seem to be one with which domestic policy-makers feel at ease.)

In addition — and of most relevance to social security — the specific focus on gender promised in the 1998 DSS document has not been followed through consistently in the 'welfare reform' agenda. Sensitivity to gender issues is not even always demonstrated in the language used in government documents, particularly those emanating from the Treasury. For example, one recent publication, referring to the government's plans to introduce a system of new tax credits, stated that 'under the old system a couple with two young children would have had to have earned more than £260 a week in order to be £40 a week better off in work than on benefit' (HM Treasury, 2000); and another, also referring to the new tax credits to be introduced in 2003, asserted that 'a family on £20,000 a year will pay around £35 a week in net tax' (HM Treasury / Inland Revenue, 2002). Using categories such as 'couple', 'family' or 'household' appears gender neutral (Rubery and Rake, 2000). But these words suggest a view of the 'couple' or 'family' as an undifferentiated whole — rather than as a unit made up of individuals who may share many things, but whose experiences in the labour market and the couple/family will also be different, in part because of their sex. Using this alternative, gendered, perspective, it would be more likely to be made clear that it is usually individuals rather than couples who 'earn' (and who will often earn different amounts depending in part on whether they are men or women) and that under the current UK tax system, it is not 'families' but individuals who pay income tax.

⁴Established by Labour after its election in 1997; now known as the Women and Equality Unit.

This lack of gender awareness is clearly not a product of ignorance amongst Treasury civil servants. Instead, it must reflect a particular conceptualisation of the major issues facing the UK and the government's resulting policy priorities. These have undoubtedly been influenced by academic analysis of the problem of worklessness:

employment rates of men have fallen, while those of women have risen. However, the increase in women's employment has been almost exclusively among women with a working partner, leading to a polarisation of work across households. Since workless households face a high risk of poverty it seems very likely that this will have a significant effect on poverty rates.

Dickens, 2002

Labour has been quite explicit in aiming first to reduce the number of workless households, rather than increasing employment opportunities for people in general, or women in particular, as individuals: 'the priority must be to get one member [of the household] into work' (HM Treasury, 1998a).

On the other hand, the targets in the National Action Plans on Employment, drawn up recently by all the Member States of the European Union, specify that governments should aim to ensure that a certain percentage of the workforce — and more specifically of women — is in paid employment. Despite the focus on individuals/women in the wording of these targets, however, the UK government's emphasis on workless households has persisted in domestic policy debates.

Other government goals have included the reduction of 'dependency' (Department of Social Security, 1998b). But this aim has been interpreted primarily as reducing 'passive' dependence on the State — or more specifically on benefits — without a similar focus on the financial dependence of individuals on their partners. The government is also aiming to eliminate poverty amongst children (Blair, 1999) rather than amongst women (at least directly).⁵

When the government *has* applied a gender lens to its tax and benefit policies, it has typically tended to focus on mothers (Rubery and Rake, 2000). For example, in one early press release, the government summarised the impact on women of policy measures in this area by saying that 'a typical mum will have up to £70 a week more in the household budget [by April 2000]' (Women's Unit / Cabinet Office press release CAB 205/99, 6 October 1999). It is true that some more recent statements have focused on women as women. For example, in March 2001, the government said that by October 2001, women would, on average, be £440 per year better off (and men £225 per year better off) from personal tax and benefit measures over the first parliament, compared with an

⁵However, there is a valid argument that as far as women with children are concerned, unless child poverty is vigorously and successfully tackled, many will continue to fail to meet their own needs because their priority is to attempt to protect their children from the impact of poverty.

indexed 1997 base (*Hansard*, 2001a). What is often not made clear even in such cases, however, is how much of any additional income accruing to women is in fact income that they are expected to spend on others (especially children) rather than on their own needs, because of their caring roles.

IV. WOMEN'S RIGHT TO FINANCIAL AUTONOMY

Gender, of course, is not only about the position of women. But the focus of this paper is on women's right to financial autonomy.

Achieving financial autonomy for women — in terms of improving their access to independent income in their own right — is not an uncomplicated aim. For example, a fundamental step towards achieving this could be to base benefit entitlements and obligations on the individual rather than the family or household. Indeed, in 1987, as part of its policy development on 'equal treatment', the European Commission issued a draft directive suggesting that Member States should move towards individual, rather than 'derived', entitlement as the basis for benefits. ('Derived' entitlement means entitlement acquired via someone else rather than in one's own right.) But treating people who have had very restricted opportunities to build up individual rights in the past as though they are now economically independent is by no means the same as creating genuine financial autonomy. Also, individuals do tend to 'clump together', especially to occupy housing and to have children; choices are therefore still required about the appropriate unit for the assessment and payment of benefits for these purposes.

In addition, improving women's access to some forms of independent income may undermine their access to others. As Lister (1992) points out, for example, paying benefits to women undertaking household or caring duties may act as a disincentive to their efforts to seek a more sustainable independent income via paid employment. Instead of transforming traditional gender roles and relationships in the home and the labour market, such a policy move might tend to confirm them. Policy proposals to achieve financial autonomy for women must always be alive to these tensions and complexities. In particular, in seeking to encourage independence, they should assess whether any of those affected are, in practice, still dependent; and in promoting access to an independent income, they should pay attention to gendered patterns of behaviour, rather than merely the question of benefit receipt.

V. AUTONOMY, INDIVIDUALISATION AND MEANS TESTING

There has in recent years been a growing focus on 'individualisation' in the UK, as elsewhere, not least in the area of labour market 'activation'. The government has declared that its 'long-term employment goal' is to achieve 'a higher

proportion of people in work than ever before' by the end of the decade (HM Treasury, 2001b). Self-provision, via presence in the labour market, is seen as increasingly necessary: 'Jobcentre Plus will enshrine the principle that *everyone* has an obligation to help themselves, through work if possible' (emphasis added) (HM Treasury, 2001a).

In 1998, the government described its central goal for welfare reform as 'work for those who can, security for those who cannot' (Department of Social Security, 1998b). But the description of 'those who cannot [work]' was tightly drawn; and such people now form an ever-dwindling band, as the government constantly expands the boundaries of the groups of benefit recipients for whom paid employment is considered the most appropriate activity. Dependants' additions to many benefits have been pared back over time, and are now rare, at least for claimants of working age, within the non-means-tested benefit system. These changes have been characterised as forming part of moves, across a range of countries, away from a 'male breadwinner' model and towards an 'adult worker' or 'citizen worker' model (see, for example, Lewis (2000 and 2001)).

Many commentators, including Lewis, have noted the need for a clear gender analysis to accompany this increased emphasis on individualisation, to ensure that it is not detrimental to the interests of (some) women. In particular, they have emphasised the need to focus on questions about the quality and quantity of care provision for both children and adults — in terms of infrastructure and of the gendered division of labour — and about labour market conditions, especially the continuing gender pay gap, job segregation and lack of training for women workers. In this paper, however, the major focus is the potential tensions between this increased emphasis on individualisation in labour market policy — with the expanding scope of 'activation' and with conditionality for benefit receipt — and the promotion of the couple rather than the individual as the unit of assessment for benefits and tax credits, via the increased scope of means testing.⁶

VI. WORKING TAX CREDIT

The government is due to introduce a new generation of tax credits from April 2003. The existing working families' tax credit (WFTC) is to be abolished. It will be replaced by child tax credit (CTC), incorporating all means-tested allowances and tax relief for children (but not child benefit), and working tax credit (WTC), for certain groups of low earners. Childcare tax credit (CCTC), to help with childcare costs, will be assessed as part of WTC for qualifying parents but will be paid alongside CTC. In addition, the assessment and delivery of the new tax credits will be radically different, introducing awards for longer periods based on annual taxable income (Inland Revenue, 2001). The introduction of these tax

⁶Because of this focus, the paper concentrates largely on the government's policies as they affect heterosexual couples rather than lone-parent families, single people or same-sex couples.

credits raises various general issues for gender roles and relationships; in addition, WTC raises some specific issues for couples.

The discussion of both the outgoing WFTC and the new WTC in relation to couples has often been bedevilled by a confusion between low gross hourly pay for individuals, caused by labour market disadvantage and/or discrimination, and low net weekly income for families with someone in work, which can be caused by a much broader range of factors. Thus in his Budget Speech in 2002, for example, the Chancellor declared that ‘building on the increase in the minimum wage from October, working families with children will have a guaranteed minimum income of £237, over £6 an hour for a 35 hour week’ (Brown, 2002). This confusion has been less than helpful in analysing problems and devising appropriate policy solutions; and it has often allowed gender issues to remain invisible in debates about low pay and low family income.

However, there had in fact been debate around some key gender issues relating to the previous generation of tax credits. WFTC was introduced by the Labour government in 1999 as a more generous replacement for family credit, another in-work supplement for families with children who had a wage-earner but were nonetheless living on a low income. WFTC, like family credit, was to be jointly assessed as a means-tested payment. But unlike family credit, when WFTC was initially proposed, it was to be paid through the pay packet to the main wage-earner (usually the man), on behalf of the family. The government saw this as key to the reduction of stigma and to the broader acceptability of WFTC, by identifying it with the income tax rather than the benefits system.

However, representations from lobby groups, and research evidence about the way in which families with children on means-tested benefits handle their money (Goode, Callender and Lister, 1998), led to a change of heart. The government was convinced by the argument that money was more likely to reach the children in such families if received via the main carer as a benefit payment — hence usually going into the woman’s ‘purse’ rather than the man’s ‘wallet’. Although it would not abandon payment through the pay packet, the government decided to allow couples free choice as to which one claimed WFTC, and therefore whether it was paid via the pay packet to the main earner or as a benefit to the main carer.⁷ The decision was widely welcomed as an improvement, despite some continuing concerns about the position in families on WFTC with the most unequal relationships, in which the ‘choice’ of claimant might not be so ‘free’.

There seemed to be a general view that the ‘purse-to-wallet’ problem had been solved, by paying WFTC as a benefit to the main carer when requested. The government had certainly proved itself alive to the dangers of child poverty being exacerbated by the (mal)distribution of income within the family. What did not

⁷Lone parents had no choice but had to continue to have WFTC paid via the pay packet. They and others, however, may temporarily receive WFTC payments direct on renewal of a claim, if there are problems with payment by the employer or if they are self-employed.

emerge so clearly as an issue, however, was the position of dependent partners with no access to an independent income to meet their own needs (usually women). This could give the impression that the only legitimate concern about women's financial dependence on partners arises in connection with their caring duties.⁸

WTC will effectively replace the adult portion of WFTC for parents from 2003. This may adversely affect the incomes of some women in families with children now on WFTC, depending on their current situation.⁹ In February 2002, out of 625,000 couples on WFTC, only 228,000 (just over a third) had planned to receive it via the employer;¹⁰ the remainder therefore could be assumed to be receiving WFTC direct as a benefit payment to the main carer. Because WTC will normally be paid via the pay packet to all qualifying employees, the main carer (usually the woman) in such couples will lose the adult portion of the WFTC payment to their partner. They will retain only the tax credit for their child/ren (CTC), which will be paid direct to them (see Section VII). The concern of some women's organisations is that payment of WTC via the pay packet, and its link with the rewards for paid employment rather than with the needs of children or the household, may result in some men retaining more for their own spending and passing less on to their partners. The government's continuing commitment to payment via the pay packet seems to have convinced it that choice of payment method is not an option for WTC.

The government does, however, seem to have considered another issue, raised by the Women's Budget Group and others. Because of its structure, WFTC, like its predecessor family credit, could be seen (if rather crudely) as a payment to lone parents to go out to work and a payment to mothers in couples to stay at home. Previous work on WFTC had highlighted the potential for disincentives to the employment of mothers with low-earning partners (Blundell et al., 2000). Concern about possible disincentives to second earners under WFTC has led the government to propose some changes to the system for WTC — in particular, basing the calculation on gross rather than net income, and allowing up to £2,500 in additional income to be ignored for the remainder of the tax year in which it is earned.

Both these changes should improve financial incentives to work for second earners compared with the current situation under WFTC. The Women's Budget Group has suggested that the proposal to allow couples to add their working hours together to qualify for the 30-hour bonus under WTC may help facilitate a shift in gender roles, towards a more equal sharing of paid and unpaid work.

⁸Indeed, recent threats to withdraw child benefit from 'parents' who allowed their children to truant had seemed to suggest that access to benefit for children would in future be defined more strictly as dependent on the satisfactory performance of caring duties.

⁹See Bennett and Hirsch (2001, pp. 81–3) for more detailed information.

¹⁰More detailed figures, derived from February 2002 edition of *WFTC Statistics: Quarterly Enquiry* (Inland Revenue).

However, as Bennett and Hirsch (2001) note, there are inherent limits to how much can be done to improve financial incentives under a means-tested system. Also, though incentives to work will be stronger for primary earners under the new system, the extension of means-tested payments up the income scale will mean weaker incentives to work for more second earners:

whether these changes are seen as beneficial or not will to an extent depend on the extent to which the government cares about reducing the number of workless households (a goal that [the changes] ... look relatively well-designed to achieve) as against increasing the total level of workforce participation (which they look much less certain to promote).

Brewer and Clark, 2002

It is more difficult to gauge the effect, if any, on the gendered nature of the labour market of the introduction of WTC, especially its extension of means-tested in-work supplementation beyond families with children and disabled people to some able-bodied single people and childless couples. On the one hand, it can be argued that in-work supplements of this kind can be seen as subsidising, and hence potentially consolidating, the gender pay gap; currently, those claimants with the largest payments of WFTC are likely to be either lone parents or couples in which the woman is the main earner. On the other hand, some people argue that in-work income supplementation may potentially have a progressive impact on gender segregation within employment, since the supplement may persuade men to pursue low-paid and/or part-time employment (Rubery and Rake, 2000). So the implications of WTC, or in-work supplements more generally, for the adequacy of income that women have access to are difficult to assess. A fruitful area for research would be to explore the malleability of individuals' perceptions of acceptable gender roles in relation to the labour market, and the relative strength of in-work supplements in influencing these perceptions — and subsequent behaviour.

WTC is extending in-work income supplementation to (some limited groups of) able-bodied single people and childless couples.¹¹ The extension of WTC to childless couples without any inquiry into the reason(s) why, in the majority of cases likely to qualify, one partner has little or no income of their own sits awkwardly alongside the government's increasing emphasis on 'activation' measures elsewhere in the labour market (see Sections X and XI). As the authors of a recent briefing put it, 'non-working partners of WTC claimants without caring responsibilities ... will be subsidised not to earn' (Campbell and Roberts, 2002, p. 7).

The idea that WTC — that is, an additional payment to the main wage-earner, to support the dependent partner — is the most appropriate solution in such a

¹¹WTC will be paid to these groups only if they are aged 25 or over and (by and large) one person works 30 hours per week or more. See Bennett and Hirsch (2001) for an exploration of these and other issues about the proposals for WTC (then called employment tax credit).

situation also seems rather odd. Indeed, Bennett and Hirsch (2001) argue that WTC may function as a substitute for other forms of social protection and/or employment rights that are either lacking or inadequate for those partners without access to an income of their own. This may be seen by supporters of in-work supplements as evidence of WTC being a 'flexible friend', capable of fulfilling many diverse functions. Critics, however, could argue instead that WTC is a blunt instrument, and that more 'targeted' policies are needed to address the causes of one partner lacking an adequate source of independent income, rather than merely treating the symptoms. Instead, however, the person whose partner will receive WTC via the pay packet to maintain them will have access neither to an independent income of their own nor, apparently, to employment services such as help with jobsearch — and simultaneously will not be in a position to contribute to their own longer-term financial security by paying National Insurance contributions or receiving credits.

Such an outcome does not seem appropriate to the increased fragility of family forms today, when partners in such situations may find themselves alone in future. In addition, it hardly fits comfortably with the government's strategy to further 'individualisation' and self-provision or with moves away from the 'male breadwinner' model and towards the 'adult worker' model (mentioned in Section V). Similar issues are raised by other current welfare reforms. For example, quantitative research on those young couples potentially affected by joint claims for jobseeker's allowance (see Section XI) revealed that in over half the cases where workless women partners were not actively looking for work, this was because they were pregnant or had recently given birth (Bonjour, Dorsett and Knight, 2001); it is worth asking why they were not able to claim a benefit for this contingency in their own right, rather than having to rely on the benefit paid to their partner because of his unemployment status.

Finally, though the government's rhetoric suggests that it wants WTC to be associated with in-work income, which is individually based, and income tax, which is individually based, the new tax credits will of course be jointly assessed, or in other words means tested (though the government promises that this will be 'lighter touch' means testing than hitherto).¹² This means that the family, or benefit unit, will be taken as the relevant unit for assessing both resources and needs. The government argues that 'a key objective of the new [tax credits system is] to target support to families on the basis of need. That means that entitlement to tax credits must take account of family, rather than individual, circumstances' (Inland Revenue, 2001, p. 14). As Lewis (2001, also citing Lister) argues, 'both increased means testing and the move toward tax/benefit integration

¹²In addition, the new tax credits will in fact be 'income tested' rather than 'means tested', because the entitlement test applies to income (including income from capital over a threshold) but not to capital/assets per se.

work in the opposite direction of individualisation and the promotion of an adult-worker model’.

VII. CHILD TAX CREDIT

Child tax credit is part of the new structure of tax credits and will be introduced in 2003 alongside working tax credit. It is a radical step, replacing the means-tested child allowances in income support and jobseeker’s allowance, as well as in working families’ tax credit. (Some non-means-tested child additions are going to be abolished at the same time, though child benefit continues, at least for the moment.) CTC will also replace children’s tax credit, which was introduced in April 2001 a year after the abolition of the married couple’s allowance and additional personal allowance in the income tax system, to provide additional resources directed only at taxpayers with children. CTC will be phased in from April 2003, with existing claimants of income support and jobseeker’s allowance for children being transferred last. The government says that around 5.75 million families will receive CTC, which will channel around £13 billion of support to families with children in total (HM Treasury / Inland Revenue, 2002).

The outgoing children’s tax credit does not technically involve joint assessment as such, but relies on one partner within married/cohabiting couples with children claiming it; if s/he pays higher-rate income tax, s/he must be the one to claim, however, and children’s tax credit is then tapered away. But with the new CTC, joint assessment will apply all the way up the income scale, to the ceiling of joint income at which entitlement runs out. The Chancellor has argued that under CTC, ‘because the test is overall family income, the income of one-earner families is treated in the same way as [the income of] two-earner families’ (Brown, 2002). The second tier of CTC, for moderate-income and better-off families, is largely a flat-rate payment, with withdrawal only within a restricted band of joint income above about £50,000 per year. However, a mechanism for joint assessment — and presumably counter-fraud measures, for income reporting and cohabitation etc. — will nonetheless need to be established for all families with joint incomes up to this ceiling. It is perhaps worth asking whether the creation of a means-tested structure for the second tier of CTC is justified in the effort to exclude some one in ten families from eligibility — especially since it could be argued that this is a replacement for non-means-tested tax allowances (via the short-lived children’s tax credit in the interim).

On the other hand, the government’s decision to pay CTC direct to the ‘main carer’ has been widely welcomed. Many women are likely to gain access to significantly more income in their own right.¹³ Some of these will be in families in which the main earner currently claims WFTC via the pay packet (see Section

¹³This will not be the case for all families, however, because of the government’s decision to pay WTC through the pay packet rather than allowing choice (see Section VI).

VI). But many will be in families currently on income support or jobseeker's allowance, in which all the benefit for the family — except child benefit — is currently claimed by the man in the vast majority of couples. In future, the main carer (usually the woman) should get the CTC for the children. The effect on child poverty is likely to be positive (Goode, Callender and Lister, 1998). The impact of payment of CTC via bank accounts is as yet unknown, especially for those main carers who have only a joint account.¹⁴ Moreover, the arrangements for claiming and payment do not mirror those in either child benefit or the outgoing WFTC. In practice, for child benefit, the woman is usually the default payee, and the man can only be paid child benefit with the woman's agreement. For WFTC, the tax credit is owned by the person who claims it and receives payment. But CTC will be jointly owned, and the couple will decide which of them is the main carer, who will therefore receive payment direct (see Section IX).¹⁵

The likely impact of the new tax credits, in addition to other post-1997 policies, on incentives is examined by Brewer and Clark (2002). But the behavioural effects of paying CTC direct to the main carer — especially on their incentive to enter, or remain in, paid employment — are as yet unknown. The planned increases in rates both before and on the introduction of CTC will mean more money for lone parents and many main carers in two-parent families. Those mothers whose partners have been receiving WFTC in the past will also get a higher payment in their own right. In addition, a 'baby tax credit' will be paid as an extra element of CTC for the first year after a baby is born.¹⁶ The Chancellor has argued that because of the policy changes proposed, mothers (*sic*) will 'find it easier' to 'leave work and be with their children at home' (Brown, 2002). This suggests that the effect he envisages could be described as a financial disincentive to work. The balance will inevitably be tilted further in this direction for larger families — already those in which it is less likely that mothers will be in paid employment. (As noted in Section VI, however, some changes in the new tax credits system will improve incentives to work for some second earners.)

Leaving aside any practical impact on mothers' incentives to work, the increased emphasis in the 2002 Budget Speech on the inequities between one- and two-earner families in the short term, rather than between men and women over the longer term, is a new focus for this government.¹⁷ It is also rather

¹⁴The government says it will be made clear that 'main carers who do not wish to use an existing joint or sole account to receive payments of their CTC can open another account for those payments if they wish' (*Hansard*, 2002a).

¹⁵There will be arrangements for appeals in the case of disagreement between couples; and guidance is available on how to make the decision about the main carer in cases where the responsibility for the child/ren is split between different households.

¹⁶This replaces a similar payment under the outgoing children's tax credit.

¹⁷It was also clear from the Budget Speech that the announced increases in CTC etc. would mean that single-earner families would be compensated for the proposed freezing of the personal tax allowance for the under-65s

unexpected, especially in the light of the Women's Unit's analysis, *Women's Incomes over the Lifetime*, which did not choose this focus but instead examined the impact of the costs of children falling disproportionately on women (Rake, 2000b).

VIII. CHILDCARE TAX CREDIT

Childcare tax credit — a contribution towards the cost of formal/approved childcare — already exists, linked to the outgoing working families' tax credit; it replaced the childcare disregard under family credit. Entitlement to CCTC under the new generation of tax credits will be linked to entitlement to working tax credit. This seems to reflect the importance of the connection made by the government between paid employment and childcare provision, rather than seeing childcare in the context of child development. However, the government has been persuaded to pay CCTC direct to the main carer in couples, alongside CTC (rather than in the pay packet, alongside WTC), in recognition of the fact that childcare expenses are often paid by women.

This decision has been widely welcomed in principle. However, in practice, few couples currently qualify for CCTC, as it is only available to couples in which the second earner is working at least 16 hours per week: in February 2002, only 16,600 couples were receiving CCTC, compared with 143,600 lone parents (Inland Revenue, 2002). (This number may increase somewhat under WTC — see Section VI.) Another reason for the decision to pay CCTC to the main carer may have been the administrative imperative, as it may make it easier to implement the swift changes to CCTC entitlement and amount that the government hopes to be able to make under the new system.

IX. NEW TAX CREDITS OVERALL

The way in which the government is proposing to implement the new tax credits raises at least two additional gender issues. First, joint ownership between couples of all the new tax credits above is uncharted territory (also, see Section XI). In principle, joint ownership seems preferable to ownership of a benefit or tax credit by one person in the couple, with the other person being treated as a dependant. But the introduction of joint ownership may reflect a widely held ideal about the sharing of resources within couples, rather than the practical reality, which may be more unequal (see, for example, Rake and Jayatilaka (2002)). Both members of the couple have responsibility for information provided on the tax credit claim form. If both partners are liable for any

and 1 per cent additional National Insurance contributions, to be implemented in 2003; this would not necessarily be the case for dual-earner families.

overpayments,¹⁸ problems may be caused for couples who separate, or partners who form a new relationship but carry liability with them from the previous one.

Second, there has been an ongoing debate about whether tax credits threaten independent taxation. The government stresses that individuals will retain their own personal tax allowance and income tax rates and will continue to be taxed on their own income (see, for example, Inland Revenue (2001)). It therefore argues that independent taxation is not threatened — but that ‘to create a truly family-friendly tax system we must integrate tax and benefits’ (Brown, 2002).

However, on a wider definition of independent taxation, under which the amount of income tax that one partner pays should not be affected by the decisions of their partner about earnings and income, the new tax credits could be seen as a threat. The government’s denial of this threat has necessarily to be based on making a sharp distinction between the new tax credits and the remainder of the income tax system — rather than seeing them as an integral part of it, which is what the government seems to wish to do in most other situations (see, for example, Inland Revenue (2001, p. 30)). (The joint ownership of the new tax credits underscores this distinction between them and the income tax system.)

X. NEW DEAL FOR PARTNERS

We can be less tentative about the impact on gender roles and relationships of changes that have already been implemented. From April 1999 onwards, the partners of jobseeker’s allowance (JSA) claimants were given access to some New Deal services, on a voluntary basis, after six months of the JSA claim. From April 2001, this was extended to the partners of claimants of several other benefits, which led to a name change — from ‘New Deal for Partners of the Unemployed’ to ‘New Deal for Partners’. The benefits included in addition to JSA at that time were income support, incapacity benefit, severe disablement allowance and invalid care allowance. Some 450,000 partners of existing long-term claimants were immediately eligible, with a further 80,000 partners becoming eligible during the first year (*Hansard*, 2001b).

In several of the other New Deals, the percentage of female participants has been low: 27 per cent on the New Deal for Young People and 16 per cent on the New Deal for the Long-Term Unemployed (Rubery and Rake, 2000). The New Deal for Partners is radically different, however, in that the vast majority of those affected are women (85 per cent, according to a government press release of 30 March 2001). Unlike the largely male — and compulsory — New Deals, there has as yet been little investment in human capital in the New Deal for Partners (Rake, 2001), despite qualitative research revealing that participants consistently

¹⁸A code covering recovery of overpayments is to be issued in late 2002.

request paid-for training (Thomas and Saunders, 2002). Instead, the service largely consists of meetings with a personal adviser.

The New Deal for Partners may seem to fit with the trend towards 'individualisation' described earlier, because it is drawing in claimants' partners to benefit from services in their own right. But the declared government aim for the New Deal for Partners is not so much to increase employment opportunities for individuals, but rather to 'reduce the number of workless households through helping partners of jobseekers achieve sustainable entry into employment' (cited in Griffiths and Thomas (2001a)). The focus is still on workless households rather than individuals. This may mean that insufficient attention is being paid to the specific, and gendered, needs of individual jobseekers.

Early research does suggest that this may be the case. It has revealed deep-seated attitudes to gender roles in relation to employment and the household amongst participants. For example, 'the assumption is made [by the male jobseeker] that the (female) partner would only be able to work within school hours, as it is her responsibility to care for the children, even though he is not working'; and '[female partners] do not trust the male jobseeker to look after the children or the home adequately and ... they feel that they will end up doing the household chores and the majority of the childcare as well as working' (Thomas and Saunders, 2002).¹⁹ As a study of workless couples in 2001 concluded, 'worklessness among partners differs by gender and policies should be sensitive to this' (Dorsett, 2001a). Although the minister responsible for the New Deal for Partners did mention the government's intention to provide 'support tailored to [each person's] individual needs' (Department for Education and Employment press release, 5 January 1999), this appeared to be a reference to the personal adviser service, rather than demonstrating the gendered perspective on this reform which appears to be necessary.

As several authors have pointed out (for example, Rubery and Rake (2000)), it is therefore still the case that help from employment services can depend primarily on the status of one's partner rather than on one's own needs as an individual. In addition, presumably because of the priority placed on the reduction in the number of workless households, partners of people in paid employment (even those claiming in-work support such as WFTC), unlike partners of claimants of many out-of-work benefits, have no automatic right to access such employment services (see Section VI).

¹⁹This study comprised 162 couples, reflecting a mix of participants and non-participants in the New Deal for Partners programme, as well as covering a range of demographic characteristics; but it evaluated only that element covering partners of jobseekers claiming jobseeker's allowance.

XI. JOINT CLAIMS FOR JOBSEEKER'S ALLOWANCE

Under the Welfare Reform and Pensions Act 1999, childless couples in which at least one partner was aged between 18 and 24 found that from March 2001 claims to jobseeker's allowance became 'joint claims'. The consequences were that both partners had to sign on; both had to be available for work and actively seeking work; and each had to sign up to a 'jobseeker's agreement' and be subject to sanctions for breaking it.²⁰ This also meant that the New Deal for Young People would apply to all (childless) young people who were unemployed and on JSA for more than six months, including partners. Research revealed, however, that joint claims by young people might be few and often quite short-lived, especially because relationships break up or the female partner becomes pregnant (Bonjour, Dorsett and Knight, 2001).

From October 2002, these arrangements are extended to childless couples with at least one partner aged under 45. The announcement about extending joint claims to this group was billed in *The Times* (1 December 2000) as: 'Chancellor will send housewives out to work'.

Joint claims are known as 'mandatory enhancement' (*sic*) of JSA, and introduce a new kind of benefit, which is jointly owned by the couple. Although this may not always be clear, either in government descriptions or in research reports, joint claims only apply to income-based (means-tested), rather than contribution-based, JSA. The latter is based on the contribution record of the individual claiming, and lasts for only six months. Unlike income-based JSA, it is therefore an individually based benefit — and now has no additional payments for dependants attached.²¹

The woman is the claimant on behalf of the couple in only some 10 per cent of income-based JSA claims (Department of Social Security, 1998c). So the 'partners' who are affected by the introduction of joint claims for JSA are most likely to be women (Bonjour et al., 2001). Men will find little change in their relationships with officialdom. What is not yet clear is whether the change to a joint claim — with both partners owning the benefit and both partners subject to the 'active' benefits regime — will have any impact on the tendency for men to see JSA as the equivalent of a wage given to them in return for the activity of jobseeking (Woodfield and Finch, 1999).

Research before the introduction of joint claims showed that the equal treatment of partners was warmly welcomed in principle (Woodfield and Finch, 1999).²² In practice, however, there was reported to be some 'cultural resistance'. This was shown by some 'traditional working-class' couples. It was also found amongst some ethnic minority groups, including Muslims, for whom the idea of

²⁰There are some limited exemptions from the requirement (for example, for partners who are in full-time education or who are pregnant).

²¹Income-based JSA may be paid on top of contribution-based JSA in some cases, however.

²²This research involved jobseekers and their partners, and some members of the general public.

the female partner engaging in active jobsearch and paid work was not seen as straightforwardly positive (Fielding, Judge and Bell, 2001). Quantitative research suggested that some 13 per cent of joint claims amongst young people might involve those from ethnic minority groups, especially Pakistanis (whose unemployment rate tends to be high relative to other groups) (Bonjour et al., 2001). The reported 'cultural resistance' may increase with the extension of joint claims to older couples from October 2002. Whilst there was little sympathy for religious exemptions amongst those involved in research prior to the introduction of joint claims, this may have been in part because the focus groups were almost exclusively made up of white people (Woodfield and Finch, 1999). The government will have to decide whether to allow exemption on religious grounds. (It is probably unlikely to do so, however, on the grounds of membership of the 'traditional working class'.)

When joint claims for JSA were introduced for younger couples, general support was evident in practice too, especially amongst those women affected. More couples adopted a joint strategy towards paid employment. The researchers also concluded, however, that joint claims polarised attitudes towards paid work, making those who were already keen even keener and those who were not keen even less enthusiastic (Fielding and Bell, 2002). Given that a key element of the justification for introducing joint claims for JSA appeared to be based on potential changes in attitudes, the government may find this evidence rather worrying.

However, the research also suggested that staff paid more attention to the payee (almost always the man) — despite the fact that female partners seemed to be more aware of the processes involved and were also more likely to need help to get into the labour market (Fielding et al., 2001). In addition, as commentators have pointed out, 'the combination of a New Deal programme targeted at individuals operating alongside a benefits system which employs family-based assessment for benefits creates a number of difficulties' (Rubery and Rake, 2000). (Dis)incentives are seen as a real issue by couples, for example, because income-based JSA is reduced by a pound for every pound of a partner's earnings, beyond a very small weekly sum (Fielding et al., 2001). A couple's strategy may involve both of them remaining out of work, in order to maintain entitlement to means-tested benefits and 'passported' additions in full (Fielding and Bell, 2002). This issue probably looms larger for female partners, because their earning capacity is likely to be lower, and therefore there is less likelihood of their entry into employment allowing the couple to jump clear of JSA entitlement altogether.

This is not a new concern; neither is it confined to unemployed couples themselves. Analysis of the reasons behind the recent increase in the number of workless households has often pointed to the rules governing means-tested support for couples as a possible culprit (see, for example, McKay et al. (1999, p. 112)). Leaving aside the small earnings disregards, most of any pay earned by one partner will only act to reduce the family's benefit income, unless the job is

‘full time’ and can spring the couple free of out-of-work benefits altogether. Yet there is evidence to show that a part-time job, however small, can be a useful route back into the labour market (Iacovou and Berthoud, 2000). Although there have been some minor policy changes to address this disincentive problem, it seems odd that little has been done to reform these benefit rules — or, more simply, to reduce dependence on means-tested out-of-work benefits.

The description of joint claims for JSA as ‘proposed reforms to the current arrangements for *payment of JSA to non-working partners* of job-seekers’ (emphasis added) (Woodfield and Finch, 1999) may easily be misinterpreted. So may the suggestion that ‘both partners will have the same rights and responsibilities’ (HM Treasury, 2001a). ‘Payment arrangements’ for JSA *are* affected by the introduction of joint claims. But one partner still retains the benefit, and is presumed to use it in part to maintain the other partner. As McLaughlin, Yeates and Kelly (2001) put it, ‘there is the oddity of joint claims/procedures — that is, individualised labour market requirements for couples claiming JSA, but couple income assessment and benefit unit payment to only the main claimant’. It is true that either partner now has the right to claim on behalf of the couple. But the benefit is jointly owned. In virtually all cases, the nominated ‘payee’ (formerly the ‘claimant’) is the man; indeed, research showed that many couples did not realise that it was possible for the woman to be paid JSA on behalf of the couple (Woodfield and Finch, 1999). Although either partner can claim for both, one partner will still have no right to receive any income (except when the other partner does not meet the conditions of entitlement for JSA, or is sanctioned — in which case they can claim as a single person, though still with joint assessment).

Martin Taylor, in his examination of the tax and benefit systems for the government, suggested that extending availability conditions to claimants’ partners ‘may strengthen the case for separate benefit payments’ (HM Treasury, 1998a). In the late 1990s, when Harriet Harman MP was a minister at the then Department of Social Security, pilots were also proposed in which benefit payments would be split between partners. As the *Guardian* (21 July 1998) pointed out at the time, ‘paying out of work benefits directly to women underlines the thinking that they are now expected to seek employment’. Research carried out in advance of joint claims for JSA (Woodfield and Finch, 1999) found ‘a move towards greater financial independence for women’ — meaning increased value was being put upon it — and a consciousness that dependency within relationships was problematic, especially for women. Indeed, the researchers found that joint claims would only be seen as wholly acceptable if the current arrangements for benefit receipt were also reformed to achieve more individual independence. But there have been no policy moves in this direction. JSA is therefore still received by one partner, with the other remaining dependent.

Research carried out for the Department for Work and Pensions (Snape and Molloy with Kumar, 1999) reported mixed feelings about benefit splitting amongst those interviewed. Goode, Callender and Lister (1998) highlighted the potential dangers for some women in unequal relationships, given the different definitions of 'personal' spending between men and women: if benefit were split, to give each partner their own entitlement, the man might feel that this was 'his' personal money and spend it on himself, rather than handing part of the benefit over to his partner (as he might have done before) to spend on children and household needs. Thus, benefit splitting could result in some women ending up with *less* to spend on household and children than under the current arrangements.

It is true that, at present, joint claims for JSA are only applicable to childless couples. For families with children, payment of child tax credit to the main carer will lessen these problems as far as children's needs are concerned; the focus then shifts to expenditure on more general family/household needs. The research evidence cited suggests that this issue of whether to 'split' benefit payments is not a straightforward or easy matter to resolve. However, instead of recognising these various issues, and engaging in a debate about possible solutions, the UK government appears to have discontinued the discussion altogether.

The preferred option for those potentially affected by the joint claims process was to be treated as separate people, with each receiving equal amounts of benefit, as though they were single (Woodfield and Finch, 1999). It is not clear whether to interpret this as a rejection of joint assessment, and hence of means testing, as the basis for benefits. But the solution they favoured is certainly easier to implement via non-means-tested benefits, which are individually based (Lister, 1992). Changes would have to be made to the current National Insurance system, to make it more inclusive and to halt and reverse its recent decline, if this were to be the chosen route. But it is nonetheless possible — as both Ireland and Australia have shown in recent years — whilst retaining joint assessment, to implement some changes to the assessment and/or receipt of means-tested benefits that improve income distribution within couples. There is currently no sign, however, of the UK government actively exploring these options.

In addition to joint claims for JSA, the scope of work-focused interviews is being expanded. 'ONE', the single work-focused 'gateway' to most benefits for most working-age claimants (Department of Social Security, 1998b), is already in operation. So most claimants of certain benefits must attend a 'work-focused interview' — to discuss their employment opportunities, the barriers facing them, and sometimes other issues too — as one of the preconditions for benefit receipt. The 2002 Budget confirmed the extension of work-focused interviews to all lone parents claiming certain benefits with children under five years of age. The Employment Bill 2002 also seeks to extend work-focused interviews to working-age partners of working-age benefit claimants, including those with children; this

would initially be implemented for those who had already been claiming for six months, in order to 'target' resources.

There will be benefit sanctions for non-attendance — which would fall on the claimant partner, not the dependent partner who had failed to attend the interview, since they are not entitled to any payment in any case. The government's agenda of linking benefits with 'responsible' behaviour in a variety of different ways is already controversial; the extension of work-focused interviews to dependent partners, with their repercussions on claimant partners, extends this concept of 'responsibility' to joint responsibility between partners. In the current context of fluid family forms, such joint responsibility may be seen as inappropriate by some, and its effects may be unpredictable. It also introduces a focus on the couple, in a reform that otherwise might appear to be a further step on the road towards 'individualisation'.

XII. BROADER ISSUES

'To understand the needs of both men and women, we need to understand the way in which the real differences that exist between the lives of men and the lives of women interact on their relationship with the social security system' (Department of Social Security, 1998a) — and, we might add, how the social security system 'interacts on' their relationships with one another as well.

It has been argued in this paper that the government often has a tendency to see couples as 'one flesh', rather than as individual men and women; that increasing emphasis now seems to be being put on inequalities between one- and two-earner families, rather than on inequalities between men and women; and that a policy focus on 'workless households' does not facilitate measures to promote employment opportunities for all individuals, or to recognise and deal with the differences in the relationships of men and women to paid and unpaid work. However unsatisfactory current benefit arrangements may be for couples, involving a claimant and a dependent partner, the introduction of joint ownership of tax credits and jobseeker's allowance also seems to fail to problematise potential conflicts of interest, and differing degrees of power, within heterosexual partnerships.

In addition, reforms that impose increased responsibilities — to fulfil a new role of jobseeker — on the partners of benefit claimants (usually women) are not always matched by according them increased rights as individuals. In particular, claimants' partners are often not being granted the fundamental right to financial autonomy via the receipt of an independent income.²³ Also, despite the

²³The 2002 Pre-Budget Report (HM Treasury, 2002, para. 4.51) says that the government, 'building on the success of joint claims, ... is considering whether the benefit system can be further modernised to provide additional support to workless households'. The implications of this sentence are currently unclear, but could suggest that the government is considering some of the issues discussed in this paper.

government's decision in principle to pay child tax credit direct to the main carer, its commitment to the payment of working tax credit through the pay packet, together with the joint ownership of the new tax credits including CTC, may mean that some women have less secure access to an independent income in practice — even if this is only an income for children's needs rather than their own, in their traditional role as main carer.

Neither are the additional responsibilities for jobseeking, and increased expectations of individual self-provision, always matched by increased responsibilities on others (including government and employers) to 'level the playing field' for men and women in the labour market and the home. In other words, some current reforms may be taking 'individualisation' for granted and assuming that everyone is now capable of self-provision — thus outrunning the social reality of women's continuing dependence (argued by Lewis (2001)).

On the other hand, some reforms may lag behind the social reality of women's aspirations for economic independence (see McLaughlin, Yeates and Kelly (2001)). Thus, the changes being effected in customary gender roles for women are not always being matched by similar pressures on men to modify their gender-specific behaviours — despite research findings that financial independence for women is positively valued (see Section XI) and evidence from evaluation of the New Deal for Partners that entrenched attitudes about employment and household roles are holding back the success of government policies to extend employment opportunities (see Section X).²⁴

The government is not always consistent in applying a gender lens to its social security and employment reforms, or in championing change in gender roles and relationships in the same way that it is trying to shape public opinion in other policy areas. This may in part stem from the traditional British reluctance to intervene in 'private' family relationships. Thus, facilitating 'choice' has often been seen in a rather uncomplicated way as the key policy challenge, without recognising how 'choices' are rarely 'free', but are instead often hemmed around with constraints embedded in the traditional framework of gender relations. The government discusses how to allow mothers to 'choose' to work flexible hours to be with their children, for example, rather than enquiring more closely into the way in which fathers' long working hours may prevent them from doing the same, despite the European Union's Working Hours Directive (Pascall and Lewis, 2001).

It is clear that long-standing gender inequalities may have a dampening, or narrowing, effect on women's (and perhaps also men's) aspirations, and hence limit their perception of 'choices'. In other areas of policy, to do with 'race' and

²⁴There have been a limited number of initiatives to encourage more equal sharing of caring work, however. The government is introducing two weeks' paid paternity leave (albeit paid at a low level). Also, within the reforms considered in this paper, couples will be able to share the qualifying hours needed for the 30-hour bonus payment within the new tax credits, which it is thought may encourage more equitable role sharing.

poverty / social exclusion, the Labour government refuses to allow lowered aspirations to limit its ambitions for these groups. With regard to gender relations, however, it may be in danger of doing so. A key question to be asked of any policy proposal from a gender perspective, therefore, is not only whether it will make men's and women's 'choices' in the present easier, but also whether it will help to transform the existing gender roles and relationships that currently structure, and constrain, those choices, to allow both sexes to fulfil their capabilities to the full.

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