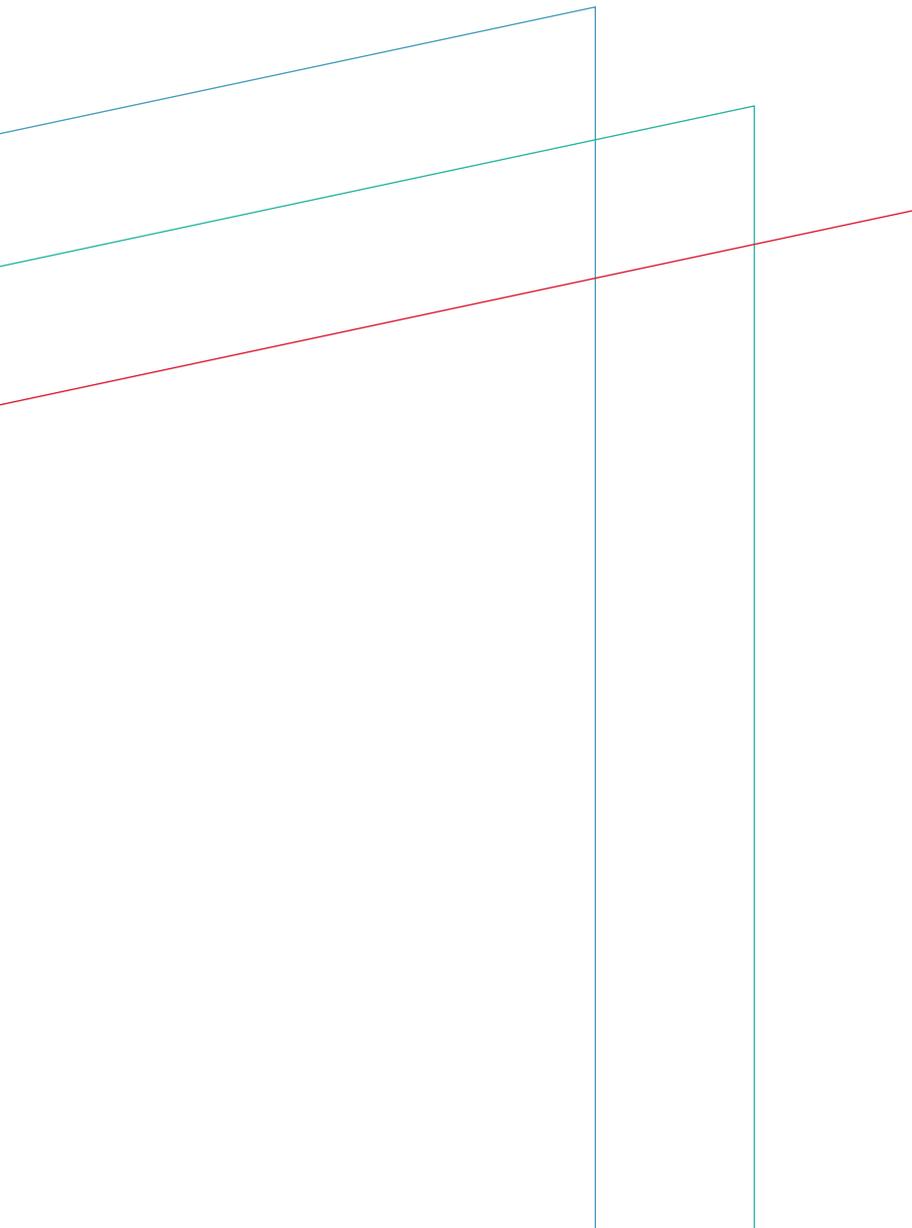


“WE’RE ALL TRYING TO DO ONE THING: LIVE”

THE IMPACT OF OUR SOCIAL
SECURITY SYSTEM, AND HOW
IT NEEDS TO CHANGE, AS TOLD
BY WOMEN WHO USE IT

**BETI BARAKI, LUCILLE HARVEY,
BRELL WILSON, EMILY MITCHELL**



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EXECUTIVE SUMMARY

A decade of social security cuts, stagnating wages, and the erosion of public services has left millions of households living in preventable poverty, with little choice but to sink further into debt as their incomes fail to keep pace with the cost of living. As a direct result of this degradation of the welfare state, low-income households have been left inexcusably exposed to the economic crises of the early 2020s. This is particularly true of women, who continue to endure the brunt of the austerity measures placed on social security.

Engrained societal norms, from caring responsibilities to gender pay gaps, mean women are more reliant on social security; as a result of the inadequacy of rates, they are also more likely to live in persistent poverty. In the 2010s, women made up 60% of the increase in relative poverty. In the 2020s, with food bank use at an all-time high, the pandemic and cost of living crises have only intensified the experience of living in poverty.

To better understand these dynamics between everyday life and social security, we conducted semi-structured qualitative interviews to share the stories of 16 women living in poverty in Liverpool and Manchester. They either have first-hand experience navigating social security or are prevented from accessing government support as a result of their no recourse to public funds (NRPF) status.

The income safety net is threadbare, failing its most basic objectives

Interviewees unanimously describe the support from social security as failing to meet their families' daily needs. Unable to afford essentials like food, rent, and utilities, the women and their children experience severe financial strain, pushing them to fall back on emergency food aid while many of the interviewees rely on informal borrowing from friends and family or formal loans, including universal credit (UC) advances. Repaying these debts reduces their already insufficient income, perpetuating a cycle of financial struggle.

I've been lending [sic] money off my dad, and he's getting made redundant soon. So, he said to me, "I

"WE'RE ALL TRYING TO DO ONE THING: LIVE" THE IMPACT OF OUR SOCIAL SECURITY SYSTEM, AND HOW IT NEEDS TO CHANGE

can't keep lending you money, it's going off credit cards," and stuff like that. – Woman, early 20s, two children, UC recipient

Punitive policies limit women's autonomy

I'm a mum, and regardless if I work or not work, I should be able to be okay to support a new baby, and you can't, you can't at all. So it's a horrible world we live in. And that's where it's put me, that I'd say the benefits system that I was on, has made me [end the pregnancy]. – Woman, late 20s, two children, UC and disability living allowance (DLA) recipient

Lifestyle rules, such as the two-child limit and bedroom tax, limit the women's self-determination and autonomy over their lives and the lives of their families. They describe how these policies often result in difficult choices regarding family planning, mental health, and relationships. The household-level assessment also perpetuates economic dependence on partners, which, in some cases, traps women in abusive relationships.

Conditionality and an inability to find childcare that fits with good work lock families in poverty

Women feel pressured to accept any available job, regardless of its wage, suitability, or long-term stability, shaping their low expectations of interactions with the system. This pressure is driven by the threat of sanctions and a conditionality regime that appears more focused on monitoring compliance than guiding or supporting career development.

That's how it feels, like, they're [Jobcentre staff] looking at you like, "You just need to get off your arse and get any job. I don't care if it's, like, you have to travel out or it's hard for you, or it triggers your mental health. Just get out." – Woman, early 30s, two children, self-employed UC recipient

These roles are often poorly paid with zero-hours contracts, contributing to the sense of entrapment in economic insecurity. For those who do move into work, childcare options are limited, failing to match their working patterns.

Internal interactions are inhospitable and external attitudes entrenched

Navigating social security is difficult for many and poor communication from the Department of Work & Pensions (DWP) further reinforces the

perception that the system is unsupportive. These interactions require significant time, energy, and digital literacy, a burden which results in partial take-up of entitlements and detracts from other important aspects of their lives, such as trying to find employment, pursuing education, or caring for their families. However, not all the women interviewed are entitled to support. The experience of three of the women sheds light on living with NRPF, forced to juggle multiple jobs while failing to make ends meet.

And they make you feel like you’re basically a tramp... you’re a scrounge - you’re scrounging for things. And we’re all trying to do one thing, just live. – Woman, early 30s, one child, UC recipient

Most of the women also report that the stigma of social security receipt is pervasive and entrenched. Often present in the media and political narratives, the women feel this stigma is based on stereotypes portraying recipients as lazy, opportunistic, or taking an easy way out, which affects their self-perceptions and interactions with others. The stigma is often gendered and compounded by racial and anti-migrant prejudices.

You know when people look at you and they’re like, “Oh, it’s these people,” especially when they know you’re not from here, you don’t speak [with] the accent. They’re like, “Maybe these ones have come to take the money.” – Woman, early 50s, two children (one living at home), UC recipient

A weak financial foundation worsens physical and mental health

Physical and mental health are directly impacted by the constant juggling of bills and the burden of debt, while the inadequacy of UC prevents social participation, contributing to isolation and exacerbating feelings of shame. Conditionality and the threat of sanctions also have a significant impact on their overall wellbeing while the incompatibility of some low-paid work results in mental or physical health breakdowns and the eventual re-enrolment in social security.

My mental health is just shocking constantly. It’s just one thing after another. I’m constantly getting phone calls, letters saying I owe this, I owe that and I’m sitting there like, “I don’t know what I’m expected to do if I’m borrowing at the end of the month to buy food.” – Woman, late 20s, two children, UC recipient

Several of the women say these negative impacts on health and wellbeing also extend to their children, despite their best efforts to shield them from the harshest realities of poverty.

Designing a social security system that works for women is necessary

These experiences highlight the major challenges faced by women in the current social security system. To end these negative encounters with the state, social security needs to be improved – NEF has proposed replacing UC with the national living income (NLI). This system is rooted in three core principles:

- Providing adequate support benchmarked to need.
- Rebalancing the benefits system with a stronger universal pillar.
- Improving financial work incentives.

However, these principles do not cover the look and feel of a reformed social security system. To cap the interviews, we explored which principles the women felt were key to reform. They agree that reform must ensure social security provides adequate support, targeted to those most in need. Such support would include tailored measures to help individuals moving into work, such as appropriate training, job placement assistance, and easier access to good childcare.

On the interaction with the DWP, the women call for the immediate overhaul of conditionality and sanctions, promoting a fairer approach that listens and learns from the experience of those navigating the system every day. A fairer system would help lift them from the clutches of poverty and restore the autonomy many of the women feel is missing from their lives. Key to achieving this aim is effective communication between the DWP and people in need of support, simplifying the claimant experience and widening eligibility to create a strong safety net for everyone.

The biggest worry in life is financial, isn’t it? So, to know you’ve got that financial security would be massive, it’d be absolutely massive. It would make things a lot better for everyone, not just for me, for everyone. – Woman, mid-30s, one child, UC and DLA recipient

1. INTRODUCTION

The crises of the early 2020s have ripped into the finances of low-income families across the UK, exacerbating economic insecurity and the risk of destitution for the 13.4 million people living in poverty.¹ Social security should have protected families as wages fell by record amounts, but a decade of cuts pushed millions of people to turn to emergency food aid in 2022.²

This increasing burden of poverty is falling on women more than it is on men, just as it did in the 2010s, with women making up 60% of the 1.5m increase in relative poverty between 2010/11 and 2019/20.³ Before the pandemic, 7.6 million women were living in relative poverty across the UK, almost a quarter of all women in the country (23%). Women from black and minority ethnic groups are also more likely to be in poverty (37%) than white women (20%).⁴

Women’s poverty is closely linked to their caring responsibilities; gender norms that contribute to women earning less from paid employment; and their family status, with single parents (most of whom are women) more likely to be in poverty. In the UK, a growing proportion of those in poverty are also in work, and women are overrepresented in sectors associated with low pay, such as caring.⁵ Having younger children also affects women’s ability to work, due to childcare responsibilities and limitations on travel.⁶

It should come as little surprise then that as the number of women living in poverty has risen, so has the proportion of children. After housing costs, 27% of children were in relative poverty in 2010/11. By 2019/20, this had risen to 31%, driven by the increasing prevalence of poverty in larger families over the same period, from 35% to 47%.⁷ Low-income families are not evenly distributed, with children in the north more likely to grow up in poverty than their counterparts in the south. Indeed, while 15% of children in the south-east live in relative poverty before housing costs, this rises to 24% in the north-west. In Liverpool and

Manchester, this is as high as 29% and 35%, respectively.⁸

These disturbing increases in poverty arrived as deep cuts were made to social security, with most rates frozen between 2016 and 2020. By 2019, it was estimated that of the £56bn in cumulative cuts to social security since 2010, 57% would be coming from women’s pockets.⁹ Policies such as the two-child limit and benefit cap, both of which reduce the maximum support a household can receive, continue to predominantly impact women. As of February 2023, 114,000 households had their benefits capped; 86% of these families include children, and 70% are lone parents, almost entirely single mothers.¹⁰

At the same point that austerity obliterated the adequacy of the income safety net, a major upheaval of the system was also being rolled out. Introducing universal credit (UC), which brought six benefits together into one single payment, at the same time as these cuts led to further hardship for low-income families. Key changes included the introduction of the five-week wait for support (originally six weeks) and the further expansion of the scope of conditionality.

Within the context of the highest inflation in 40 years, this research seeks to better understand that relationship and the impact that poverty has on families by sharing the stories of 16 women from the north-west living in poverty. In particular, we explore the interaction between everyday life and the social security system.

1.1 METHODOLOGY

The research consisted of semi-structured qualitative interviews conducted between November 2022 and April 2023, with 16 women who have experience of being supported by UC and other benefits and are currently living in Liverpool and Manchester. The identification of interviewees was made possible through the collaboration of three key women-led organisations: The Women’s Organisation, Mama Health and Poverty Partnership, and Citizens Advice Liverpool. We applied purposive sampling to a diverse group of women that the organisations found met initial criteria, resulting in the 16 participants. Thirteen of the interviews took place in person; we conducted the other three online.

The interviews focus on the women’s lived experience of the UK social security system and explore the existing problems with UC; the relationship between social security, work, and care; and what changes the participants would like to see in the social security system.

Furthermore, the interviews capture their reflections on NEF’s proposals for the national living income (NLI) and gather new qualitative insights and perspectives to further develop the policy. Linked to this, we also explore with interviewees the principles they think should underpin the design of the social security system. During the interviews, the researchers shared materials explaining the NLI policy including two graphs showing a comparison between UC and the NLI and opened a discussion on the differences between the two policies. The interview guide used to capture women’s insights is included in the appendix.

The interviews aimed to answer the following four research questions:

1. What are the current issues with social security and how are interviewees impacted by these issues?
2. What would the NLI – where social security payments are sufficient to meet need - mean for women facing economic insecurity?
3. What principles and practices should underpin the design of a living income?
4. Are there any other issues, perhaps not covered by the NLI, that are important for women with lived experience of social security?

1.1.1 Introducing the women

The sample included representation of women with children and women from black and minority ethnic backgrounds, ensuring a diverse range of views were captured. The interviews reveal several themes related to the challenges the women face within the social security system:

- Black, Asian, or minority ethnic: 4 of the 16 women identify as being from a black or minority ethnic background

- Children: All 16 women interviewed have children. While not intentional, this indicates that the research project focuses on the experiences of women with children who are receiving benefits.
- Universal credit (UC): 15 of the 16 women were receiving UC at the time of the interview. The research project was specifically interested in the experiences of women receiving UC. One woman was not eligible for UC because of their no recourse to public funds (NRPF) status.
- Work: 4 of the 16 women were in work, one was working part-time on a zero-hours contract and the others were in self-employment at the time of the interview.
- No recourse to public funds (NRPF): Of the 16 women, one has NRPF, meaning that they are not eligible for most types of state support. Two other women had previously experienced NRPF status but had regularised their status by the time of the interview. The inclusion of these women in the research is considered crucial to acknowledge and address the additional barriers women may face in accessing support.
- Disability living allowance (DLA) or personal independence payment (PIP): 6 of the 16 women were receiving DLA or PIP at the time of the interview, either themselves, or as part of their household. As such, the sample includes women who may have additional support needs due to disability or health conditions, or are carers themselves.
- Single: 13 of the 16 women (81%) identified as single at the time of the interview, meaning the research is based largely on the experiences of single mothers or women who are not living with a partner.

All names and personal details have been removed or changed to protect the identities of the women.

2. HOW EXISTING PROBLEMS WITH SOCIAL SECURITY IMPACT THE LIVES OF WOMEN

The research findings suggest that universal credit (UC) and the wider social security system are failing to provide adequate levels of support, respond to the diverse needs and circumstances of women and families, and ensure fair and compassionate treatment of those in need. The shortfalls of the system and the impact they have on the lives of the women interviewed are set out theme by theme.

2.1 NAVIGATING INSUFFICIENT AND UNRELIABLE INCOME: MOTHERS AS SHOCK ABSORBERS OF POVERTY

All the women suggest the amount they receive from UC fails to meet the day-to-day needs of their families. They describe not being able to cover the combined costs of utilities, food, and rent, particularly as social security payments have not kept pace with rising prices. All have relied on emergency food aid, for example from a food bank, often on an ongoing basis. Struggling to cover daily costs, many also describe being unable to pay for one-off expenses such as clothes for their children or household goods.

...I’m like, “She’s in nursery, she’s two and you want to do a uniform?” But then you feel like you have to buy it because you want her to look like all the other kids. And it’s stuff like that where you don’t have the funds to be able to buy more than one uniform, so I’m literally sitting there at 10:00 in the night sometimes washing her uniform, so she’s got it for the next day. – Woman, late 20s, two children, UC recipient

Several women have children in receipt of disability living allowance (DLA) with complex health conditions and support needs. However, all feel that the amount they receive does not adequately cover their children’s needs. One woman, a mother of two, described having to focus resources on her youngest child:

I have to give so much to Rachel, and Alexandra goes away with less things now that I do have a disabled daughter. People think, because you’re getting DLA, you’re rich. No. – Woman, late 20s, two children, UC and DLA recipient

Many say they regularly get through each month by foregoing their own needs to better cover their children’s. This includes regularly skipping meals so that their children eat enough, and never buying new clothes – patching holes in leggings and wearing uncomfortable, worn-out bras – so that they can afford their children’s clothes. These women suggest that they would naturally make such sacrifices for their children, but also that it is just a necessary part of surviving on an inadequate income:

You prioritise that and that’s what you do. And it’s fine, it’s not an issue and I don’t begrudge it. And if she [her daughter] needs something or my little son needs something, you’re going to go out and buy it. But it’s always the cost of yourself, and you’re never going to have enough to do everything you need to do. – Woman, early 30s, two children, UC recipient

Several describe sadness at being unable to do things as a family, have days or meals out together, and afford classes for their children. They recognise that extra-curricular activities would enrich their lives and support their children’s development but suggest they are largely impossible. One woman, who is struggling to pay for her daughter’s swimming lessons (already at a reduced rate), explains the importance of this:

...I put her in swimming lessons because when we go swimming she loves it. So I think it’s not even just [that] she needs to be able to swim, it’s more for her, to give her that activity out of school, to give her that, like, “You are free, you are doing things without me, you are capable of doing it.” – Woman, late 20s, two children, UC and DLA recipient

Some describe a sense of shame that they cannot provide more, often compounded by a feeling that they don’t want their children to know that they are on benefits. Many work hard to minimise their children’s awareness of their financial difficulties:

I’ve permanently got mum guilt. Permanently thinking “I don’t want them to grow up seeing that I’m on benefits, I’ve got to be off these. I’ve got to be well enough before they get old enough to understand.” That’s everything that goes through my head. – Woman, early 30s, one child, UC and DLA recipient

They feel social security is largely responsible for their situation and are very aware of how much they sacrifice for their children, challenging the idea that it is they who are failing, even as they internalise a narrative of personal responsibility.

Well, it feels like you can’t provide for your own kids. So it’s as if you’re not good enough for them. But why aren’t I?...If you get what I mean? I’m still their mum? – Woman, early 30s, two children, carer and UC recipient

Several women mention features of UC which can make it feel like an unreliable or precarious income. Some describe the difficulty of stretching payments over longer calendar months and how never having enough for pressing needs makes holding back some money until the end of the month impossible. This is a greater stress in the longer months, knowing things will be very squeezed by the end, and often relying on short-term borrowing from friends or family to tide them over.

The sense of UC as an unreliable and precarious income is also keenly felt by our interviewees who are in work. Either on zero-hours contracts or self-employed, their work income (and subsequently their UC payments) is variable. These women describe constant stress and anxiety as to whether they will be able to pay their bills:

I also get worried every month as well for what I’m going to get off Universal Credit. Like, I will sit there for two days before I get my statement and check, just to get everything on a calculator and just to see if I’ve got enough to pay out, it’s stressful, it’s not nice, I’m anxious all the time. – Woman, early 30s, one child, works part-time and UC recipient

Some interviewees also describe unexpected and unexplained fluctuations in their payments. A few women recall months where their payments had gone down unexpectedly, and the frustration that there was no communication from the Department for Work & Pensions (DWP) as to why this had happened.

2.2 CYCLE OF DEBT

For most of the women interviewed, cutting costs to extreme levels is still not enough to make ends meet and most are forced to rely on an unending cycle of borrowing – either informally from friends and family or through formal loans. As well as loans from private providers, UC advances are a common formal debt among interviewees. Many first used one to cover the initial five-week wait before their payments started when moving onto UC. Some highlighted the unfairness of this system, which forces them to repay money even though they would have been entitled to support during that period if the system was able to assess their needs more quickly:

I didn’t understand why I had to get it [the UC advance], kind of thing, because if I was entitled to that money, why did I have to get myself into debt with them and [borrow] money? – Woman, early 30s, two children, full-time carer and UC recipient

Repaying the advance through future deductions means that families are forced to get by on less than the basic rates of UC they should be receiving. Several women also described using these loans for one-off expenses which are impossible to save for from their monthly payments, for example purchasing a piece of medical equipment for a child, or replacing broken household goods:

So I get [an advance] every time it’s available because you fall in the habit of doing it and it looks really good because it’s a nice lump sum that you get, brilliant. And you can buy stuff for your house that you can’t normally buy and you can buy paint or you can go and get clothes for your kids or repair that chair that’s broken. So, it’s great. But then you have to pay it off every month. – Woman, early 30s, two children, UC recipient

Many also borrow informally from family and friends. This ranges from smaller examples of day-to-day support – bringing around some shopping, cooking meals if they run out of money, and buying clothes for their children – to borrowing for larger costs and avoiding formal debts where possible. Some women discussed how the timing of payments forces them to regularly borrow money for bills that fall late in the month. One woman describes covering her son’s swimming lessons in this way:

I get paid on 27th of every month, that [the swimming lessons] comes out on 25th and they can’t change that. So, every single month, I have to lend [sic] money off my nan to pay that for two days and then pay her back. – Woman, early 30s, two children, carer and UC recipient

This constant cycle of informal borrowing to get through each month is common – as one woman puts it:

You can’t afford to live. So, you’re borrowing money all month, and then, when you get paid, you’re paying people back and then borrowing again. So, you’re just constantly in debt, as well. – Woman, mid-30s, one child, DLA and UC recipient

While informal borrowing and reliance on family and friends is a common lifeline among interviewees, it is also clear that these networks are themselves precarious and under increasing strain. Often the relatives lending money – commonly parents or grandparents – are only marginally better off than those borrowing, and many of them are also struggling with long-term illness and the threat of losing their income. One woman described her reliance on her dad, who already supporting several members of the family, was himself under huge strain and recently diagnosed with leukaemia:

I’ve been lending [sic] money off my dad, and he’s getting made redundant soon. So, he said to me, “I can’t keep lending you money, it’s going off credit cards, and stuff like that. – Woman, early 20s, two children, UC recipient

While interviewees hugely appreciate the support that they receive from family and friends, many also feel guilty or embarrassed, finding it emotionally difficult to navigate this reliance. One woman

described how she would like to be less dependent on her nan for financial support:

...just to be able to say, “Nan, I don’t need your help anymore. You can actually just be a nan and I can be a granddaughter.” That’s the main thing for me because as you say, she’s not going to last forever and I don’t want her to always think I just took, took, took, took, took. – Woman, late 20s, two children, UC and DLA recipient

2.3 SHAME AND STIGMA

All the interviewees feel that receiving benefits was deeply stigmatising, and they experience this both in their day-to-day interactions with other people and more widely in media and political rhetoric. They are keenly aware of perceptions that people on benefits are lazy, choosing not to work, and ‘milking the system’. Several noted that the stigma around benefits is gendered, with people assuming that they are bad mums who are prioritising themselves and not their children:

I think people are very, very judgemental – very judgemental – and that there’s a big stigma around people who claim benefits. And certainly people who are young women, just like ourselves.” Woman, early 30s, one child, UC recipient

When explaining the stigma associated with benefits, many recognise the resentment underpinning it. They recognise a common narrative that people on benefits have it easy while others are struggling to get by:

As you know, the cost of living’s gone up dramatically, hasn’t it? You know, and there are single mums out there on a small wage, trying to raise children, and I think they would look at me and go, “Well, she gets to stay at home with her son and doesn’t have to work.” – Woman, mid-30s, one child, DLA and UC recipient

Several women also discuss the perception of people on benefits as a cost weighing on the working population. One woman explains a conversation with a teacher who was dismissive of her concerns about her son’s free school meals:

The teacher looked at me and looked at my son, like, “This is my tax money.” I was so annoyed. – Woman, mid-40s, three children, self-employed UC recipient

Several black women also describe how racism and anti-migrant politics compound the stigma around benefits, the accusation that they came to the UK to take advantage of the system rather than to contribute:

You know when people look at you and they’re like, “Oh, it’s these people,” especially when they know you’re not from here, you don’t speak [with] the accent. They’re like, “Maybe these ones have come to take the money.” – **Woman, early 50s, two children (one at home), UC recipient**

One woman describes a conversation she overheard between two other parents at her son’s Christmas play:

I just overheard a conversation behind, and it wasn’t only aimed at people on benefits, but it was foreigners on benefits... and I could just hear him, and they were talking about illnesses and stuff and how everyone’s got a cold and there’s a virus going around. This man just went, “Yes, it’s all these foreigners just coming in, bringing in these illnesses, and then, they get to have, like, state money and stuff like that.” – **Woman, early 30s, two children, self-employed UC recipient**

Many of the interviewees describe how the stigma around benefits affects them. Although they feel it is fair that they receive benefits, many also still feel ashamed. Some of this shame is related to feeling that their children deserve better than they are currently able to provide, and that – while justified – being on benefits is ultimately a worse way of living than work. One woman, who has had to leave work due to mental health problems, describes her current situation:

I never thought in a million years I’d go through uni and end up in this situation... It is embarrassing because you feel as though this is the rock bottom. – **Woman, early 30s, one child, UC and DLA recipient**

Another describes the viciousness of the stigma around benefits and how it affects her self-perception. In naming that shame and its source, she also resists it:

And they make you feel like you’re basically a tramp... you’re a scrounge - you’re scrounging for things. And we’re all trying to do one thing, just live. – **Woman, early 30s, one child, UC recipient**

This simultaneous impact of, and resistance to, stigma is very common among the women we interviewed. It is often managed through a contradictory sense that the system makes life incredibly difficult but that others, nonetheless, are still managing to exploit it. The women we interviewed are clear that what they receive from UC is not enough for a decent life for their families and leaves them struggling. However, this awareness is sometimes contradicted by an assertion that many other people on benefits are, in fact, making an easy living from the system. It seems important for many of the women we interviewed to differentiate themselves from these others. The frequency with which this happened reflects the strength of the stigma around benefits, as well as the experience of the benefits system which constantly demands that they justify themselves. One woman, describing an entitlement she had received, explained:

I felt like I’d cheated the system for getting that help. And yes, that’s how you’re made to feel. – **Woman, early 30s, one child, UC and DLA recipient**

In maintaining this contradiction – that benefits are not enough to live well on but that there are still people taking advantage – the women we interviewed are both responding to, and responding within, a dominant political narrative that public spending is inherently scarce and that we are all in competition for it. Some express quite explicitly the idea that others on benefits, those who aren’t really deserving, might be taking away from what they themselves could receive.

2.4 A HOSTILE SYSTEM

The volume of administration, organisation, and personal responsibility required to navigate the benefit system day-to-day, and the continuous investment of time and energy this entails, is described as an often overwhelming aspect of life on UC. Interviewees spend hours filling out forms, gathering documentation, making phone calls, or attending appointments. This time and energy drain, they say, takes away from other important aspects of their lives, such as trying to find employment, pursuing an education, or taking care of their families.

Some of the challenges of navigating the system are practical, such as managing childcare around appointments at the Jobcentre (scheduled during

school pick-up time despite it being known that they have school-age children); keeping up to date with their online UC journal; the ongoing evidence requirements of childcare payments and fit notes; and the financial management of debt and payments with insufficient income. Many women interviewed described the UC system as unresponsive and feel that it is purposefully difficult to navigate. The constant paperwork, confusing information, and burden of proof required create a sense of frustration, helplessness, and anxiety.

One woman describes the stress she experienced when enrolling for UC after fleeing domestic violence and the seeming lack of understanding from the system about what documentation she could provide:

They were like, “How can you not have it? How can you not find these things?” And then I had to find letters of basically, all recent bills, all this, all that. And I’m sorry, with a newborn and a toddler, how can you keep track of these things? Like, my toddler runs around eating paper. – Woman, late 20s, two children, UC recipient

The complexity and lack of personalised support within the social security system can create barriers to accessing the entitlements individuals are eligible for. This can result in individuals not receiving the support they need to improve their living conditions or address specific challenges they face. One interviewee describes her attempt to receive a ‘cost of living payment’, which she had hoped to use to pay off her energy bills:

So, I was eligible, checked the eligibility, £150. I’m eligible for it, never received it, and the problem is on the Gov website as well, it tells you what you’re eligible for, it doesn’t tell you how to apply for it if you didn’t get it. It doesn’t say where to go... So, I’ve missed that £150... and then it says, “Spring, you’ll get the next lot of payment,” which is brilliant, and what I’ll do is ring [my energy company] and give them all of it, not a problem. But the problem is, when is ‘spring’? – Woman, early 30s, two children UC recipient

Individuals who lack digital literacy or access to technology are further marginalised by the increasing reliance on online platforms and digital processes within the benefits system. Digital exclusion can limit someone’s ability to navigate the system effectively, access information and

resources, and complete necessary tasks online. It may perpetuate inequalities and it certainly disadvantages individuals who already face challenges in accessing and utilising digital tools.

The administrative challenges that many of the women describe are compounded by their experience of the system as hostile, distrustful of their need for support, casting them as lazy and unwilling to work, and ready to punish any mistakes they might make. These dynamics play out across the application process, the ongoing administration of claims, disability assessments, and relationships with the Jobcentre around work. Many are frustrated that the staff show little consideration of the women’s care responsibilities, often requiring them to apply for jobs or attend Jobcentre appointments that are not compatible with their care responsibilities. This creates considerable stress as they are fearful of failing conditionality requirements and getting sanctioned.

Many feel judged by hostile staff, treated as liars trying to game the system, and as undeserving of their entitlements, which several describe as invasive and humiliating:

They’re questioning you, like you’re lying to them, I’m not lying love, come and look at the living state, you know. – Woman, early 30s, one child, UC and DLA recipient

Another woman explains how she felt applying for a UC advance, and the resistance from staff:

It’s like they were giving me it personally, like, out of their own pocket. It was really degrading and if you didn’t need it, I probably wouldn’t ask if that makes sense. Like, if it wasn’t desperate for my son, I couldn’t get by without it, I probably wouldn’t have asked, because it’s not, yes, it was degrading then, speaking to them. – Woman, mid-30s, three children, UC and DLA recipient

Feeling unfairly treated rather than supported by the system is also a common theme for the women who have gone through disability assessments. For some, this begins at the earliest stages of trying to secure a work capability assessment (to decide if they are too ill or disabled to be expected to work). One woman described the unhelpfulness of Jobcentre staff which obstructed her from getting the assessment:

This is three times I went [to an appointment] and each of the three times... the lady who interviewed just said, “Yes, someone else-, she’s not in until Monday, you’ll have to see her on Monday.” I phone up all the time and they go, “You’ll have to wait until your next interview.” So I’ve filled the forms in and I still haven’t received anything off them about the work capability assessment form for the Universal Credit, what they tell me to fill in. – Woman, late 20s, two children, UC recipient

At the assessment stage, several describe a process that is unsuitable and unfair. The lack of medical expertise of assessors and the questions that they ask, are unsuitable and unable to accurately capture their conditions. This is especially the case for chronic issues and conditions where symptoms fluctuate, as well as mental health problems:

Some days are manageable but then other days are really, really not. So, they’ll rather look at the good days than the bad days. So, on the good days, I can get up, I can go out, I can do things but on the bad days I’m lying on the coach all day nearly crying my eyes out. – Woman, late 20s, two children, UC recipient

Another interviewee feels that she has to present as the worst version of herself, knowing from experience that she will not be believed unless she ‘looks’ ill:

Because they’re not there to see the horrific things that I go through when I can’t even get out of bed or the night sweats and all the things that go with it. And it’s embarrassing because you don’t want to do it. I had to go and let my hair grow out so my hair had gone grey where I hadn’t dyed it. I couldn’t have nail varnish on, took all my makeup off. – Woman, early 30s, one child, UC and DLA recipient

Getting the system to recognise their health conditions is a struggle for several of our interviewees. Throughout the process they describe a distrustful system that obstructs them rather than supports them to access what they are entitled to. This leads to experiences that are draining, difficult, and protracted. Rejections that are overturned on appeal lead to months without much-needed payments, and some women feel unable to appeal despite being in need:

I just think it’s really difficult because with the PIP process and stuff, I’ve been through the PIP process before and I got knocked back and with my mental health issues, I just didn’t have the energy to appeal the process. – Woman, late 20s, two children, UC recipient

2.5 FEAR OF SANCTIONS

Overall, the women interviewed describe a sense that they have to beg and prove themselves ‘deserving’ in interactions they find stressful and emotionally draining. In this dynamic, many fear that they could be punished at any moment for administrative mistakes – either their own or the DWP’s. Although the examples that they describe may not necessarily conclude in sanctions, their mental health is nonetheless impacted by the fear of sanctions whether or not those would actually be applied. They describe a culture of fear around sanctions, often with little to no clarity provided by the DWP on exact consequences for different types of errors, which could result in deductions. The sense that sanctions would be used to punish mistakes creates anxiety around all interactions with the system.

The stress of the threat hugely impacts them and lowers their expectations about interactions with the system. This feeling is both fed by and feeds into a fear of a broader concept of ‘the system’ that some women feel, particularly about social services and their children. Several are afraid, for example, that using food banks will trigger social services to deem them unfit mothers. While this may not be accurate, it is illustrative of the depth of feeling that they were being monitored and punished rather than supported.

This sense that the system is unsupportive is reinforced by poor communication. Many women describe difficulty communicating with the DWP – either logging questions in their journals that go unanswered or trying to call and getting no response:

You call and nobody picks [up]... Sometimes they say, “Leave your name and number,” and nobody ever gets back to you, you know. – Woman, early 50s, two children (one at home), UC recipient

There is a strong sense of a palpable imbalance of power, where the system is unresponsive to their needs but they are expected to be very responsive to any demands from the system. This imbalance, underpinned by the implicit or explicit threat of sanctions, is a huge source of stress. Interviewees feel that there is no tolerance in the system for contingencies and no forgiveness for things out of their control. They feel constantly watched for mistakes. One woman describes the emotional cost of this – the relief of getting financial support but the stress of feeling under constant scrutiny:

From the time I wasn’t getting the universal credit, I felt like there was that sort of peace of mind, in the way that I don’t feel like somebody’s watching my back... While, when you’re on this side, yes, the support is there but it’s emotionally draining.
 – Woman, mid-40s, three children, self-employed UC recipient

2.6 CONDITIONALITY AND WORK

Some of the interviewees describe interactions with more helpful and understanding staff at a Jobcentre. However, these are exceptions, and overall there is a strong sense of monitoring and hostility. Although many of the women are not currently subject to conditionality because of illness, disability, or caring responsibilities, they often have been in the past. They describe feeling that staff are simply monitoring them and pressuring them into finding any work whether or not it was suitable:

They don’t even help you anymore, they don’t actually do anything, I don’t know what they’re paid for, you find your own jobs. Years ago I was on Jobseekers [Allowance]... And I remember... those job coaches did used to help you, they’d send you jobs. These, now, they don’t do anything, they just tell you, “You’ve got to find a job or you get sanctioned,” that’s their job, there’s no support. – Woman, mid-30s, one child, DLA and UC recipient

Several describe feeling like a number, not a person – that staff aren’t interested in engaging or supporting them towards meaningful, suitable work but instead are just interested in shifting one more file off their workload:

If you’re going out looking for your job yourself, you’re going to pick a better job or one that’s more suited for you. But in the Jobcentre, they just tell you

to pick as many jobs as possible and apply for them: “I don’t care what you do, what your skills are, what you’re interested in. Just apply for them and hit this quota so that I can sign you off and I’ve done my bit and received my pay cheque.” I feel like it’s very much a numbers game for them because you have to just apply and apply and apply. – Woman, early 30s, two children, UC recipient

There is an overall sense that the Jobcentre does not help support people to find work that aligns with their personal circumstances such as health problems or caring responsibilities. One woman describes being pressured to work in a betting shop against her will, under threat of sanctions:

Because if you’re going to go to work... you need to know that people’s mental health can be affected if they’re doing a job they don’t want to do. And I’m not saying everyone loves their job, you may not love your job every day. But you should be able to have the comfort of knowing if you desperately don’t want to work somewhere, don’t work there. – Woman early 30s, two children UC recipient

This leaves the interviewees with the feeling of being trapped in a cycle of unsuitable work, leading to health breakdowns (both mental and physical), which in turn means they have to depend more heavily on support from UC:

If they come back and say no, I absolutely have to go to work even though I know if I go into work I will be having disassociation because I had [it] in the workplace before and I know that everything that I went through when I was in work and what you go through will just happen again. Which then is that cycle of... needing to take time off, that’s how it’s going to be instead of being able to come to a place where you know you are fully well and ready to go back but I can’t afford to live. So something needs to change. – Woman, early 30s, one child, UC and DLA recipient

All the women, to some degree, express a desire for a more personalised and empathetic approach that recognises their individual circumstances and challenges. Instead, the system seems to demoralise and demotivate them, making them feel judged, undeserving of support, and trapped, rather than giving them the time and space to try to find long-term, suitable, stable work:

That’s how it feels, like, they’re looking at you like, –You just need to get off your arse and get any job. I don’t care if it’s, like, you have to travel out or it’s hard for you, or it triggers your mental health. Just get out. – Woman, early 30s, two children, self-employed UC recipient

It’s looking at the person as a person... because half of the time we do feel just like a number that’s sponging off the government and not trying hard enough. But I feel like a lot of people do try, even if it’s just volunteering or getting involved and just trying, people are trying. – Woman, early 30s, two children, self-employed UC recipient

Some interviewees are receiving UC while working or have been subject to in-work conditionality in the past. Working without salaries – either on zero-hours contracts or self-employed – they feel huge pressure to meet the income targets on which their UC payments depend. They describe an inflexible system that does not tolerate any instability in their work income, and the constant stress around this. One self-employed woman explains the fear of not reaching her targets:

There’s a kind of relief, like, “Yes, I’m going to get the support,” but, as a business person, there’s also that fear, like, “What if? What if a customer doesn’t come? What if I don’t reach that limit that they’re expecting me to? That margin?” – Woman, mid-40s, three children, self-employed UC recipient

2.7 TRAPPED BY CHILDCARE AND LOW PAY

Interviewees communicate a real sense of frustration with the inflexibility of the system, particularly regarding working patterns and available care options. Many express frustration that the current options for childcare are not compatible with their work schedules, making it difficult for them to find employment that accommodates their caring responsibilities:

*I would love to go back to work. I think the reality is, I would have to possibly go, like, self-employed because of Jamie’s [son] needs. Like, school could ring me at any time and I have to go and get him. It’s not, “Can you?” It’s “I have to go.” So, yes, I don’t really see a way out, at the moment, it’s like you’re stuck, and it’s, like, how can things get better?
 – Woman, mid-30s, three children, UC and DLA recipient*

Indeed, this pattern of inflexibility and the lack of consideration of care responsibilities is not only limited to places of employment but is manifest within the institution of the Jobcentre itself, making even meeting conditionality requirements difficult:

I know a lot of people who, they just dread going [to the Jobcentre] because it’s like, again, how can I go to work when I have children in school times, or they have given me appointments in the past for ten to three. I’m like, “It’s on the system I have children, who gets them from school?” So I don’t think they realise... how hard it is. – Woman, mid-30s, three children, UC and DLA recipient

Interviewees also raise the unreliability of the UC system for covering childcare costs. One woman on a zero-hours contract explains that, as her child’s nursery fees needs to be paid in advance and their place secured, that cost is set. Her zero-hours contract, on the other hand, fluctuates and so the amount of childcare that she can claim back also fluctuates. In this situation, childcare – already unaffordable for many across the country – becomes even more difficult to access and manage.

Several women also highlight the issue of low pay, where working does not offer sufficient financial stability compared to receiving benefits, undermining the incentive to work when the financial gain is minimal or even non-existent due to the cumulative impact of deductions from their benefits, childcare, and travel costs. In one example, an interviewee explains her close friend’s struggle to get into work and juggle childcare:

My friend did the childcare thing – she tried to get a job, got a job and it was going really well, a little part-time one and she had to get childcare, which was lovely and the [UC] covered 80% of the cost – brilliant. She couldn’t afford the other 20% so it wasn’t cost effective, in the end, for her to go to work because she had to pay for travel, pay for the childcare and pay for uniform and by the time she did all that it wasn’t cost effective, she ended up in debt so she just quit her job. So, even when you try and help yourself, you can’t. So, what’s the point in trying if it’s not going to help? – Woman, early 30s, two children UC recipient

2.8 FEELING IN CONTROL OF LIFE

A clear theme throughout the interviews is the lack of self-determination and autonomy that the women feel over their lives and the lives of their families. This is discussed in relation to three features of the benefits system: limiting benefit entitlements to two children per household (often referred to as the ‘two-child limit’), the under-occupancy penalty (more commonly known as the ‘bedroom tax’) for those in social housing, and assessing benefits for households as a single unit rather than individuals. Each of these features impact how the women we interviewed live, the choices they make, and for some erode a sense of self-determination over their futures.

One stark example of the coercive potential of features is one interviewee’s description of her very recent decision to end her unexpected third pregnancy as a direct consequence of the two-child limit on UC payments:

I’m a mum, and regardless if I work or not work, I should be able to be okay to support a new baby, and you can’t, you can’t at all. So it’s a horrible world we live in. And that’s where it’s put me, that I’d say the benefits system that I was on, has made me [end the pregnancy]. – **Woman, late 20s, two children, UC and DLA recipient**

The suggestion that the two-child limit impacts women’s decisions is common. This is a burden directly impacting women, on whom the responsibilities of birth control, pregnancy, and childcare (both physically and financially) often fall. Another interviewee highlights the negative impact of policies restricting family size, suggesting that it could damage an individual’s mental health:

I think to not have family is a really horrible thing, and then reducing people’s family down and trying to put a limit on it, surely that’s bad for people’s mental health. – **Woman, early 30s, two children, UC recipient**

The household-level assessment is seen by our interviewees as perpetuating dependency on partners and limiting financial independence, particularly for women. Being based on total household income and made in one household payment, the assessment assumes that the household shares all income according to need.

However, many of our interviewees express concern about the reality of this. Some explain that their economic dependence on male earners in the household has at times trapped them in abusive relationships, and even leads to situations where asking for their share of the money is potentially a trigger for domestic violence to occur:

I think that’s absolutely disgusting... because what about the women that are in domestic violence relationships, that can’t leave their partner? They don’t get a penny off their partner but yet, the Universal Credit still looks at that lady, as if to say, “Oh, you know, he’s earning a lot more there.” No, I don’t think they should assess it by household, I think that’s absolutely out of order. – **Woman, early 30s, one child, UC recipient**

Another explains:

I think [the household assessment is] disgusting. I think it takes away what women have fought for, if I’m honest because there’s been so much in terms of women making it-, so we’re trying to be equal and we’re still not, and that’s an issue for another time about equality of women. But [the household assessment is] basically saying because you’re in a couple now, that you can financially rely on each other. You’ve taken away some of my freedom, there, actually. I used to have to ask my ex for permission to spend this money. I don’t want to. – **Woman, early 30s, two children, UC recipient**

A further critique of the household assessment is how it limits women’s choices over who they live with. This is discussed in relation to living with partners, and whether that is affordable or desirable in terms of retaining financial independence:

I’m an independent woman, I’m fine on my own, and if we live together, it should be that we live together out of choice and we should have the freedom to pick that and not have it dictated by finances. – **Woman, early 30s, two children, UC recipient**

Another interviewee discusses how the system limits her autonomy to arrange care in her wider family. Living with a chronic pain condition which means that some days she is completely unable to move around the house, she is clear how difficult it would be – physically and mentally – to live alone once her son leaves for university. She had hoped

to invite her niece to move in to support her when he leaves, but her niece’s (low) income would drastically reduce her UC making this an option she could not afford. Ultimately, she explains, this may mean her son lives at home while studying in a different city, potentially to the detriment of his own mental health and his education.

The bedroom tax is a further factor limiting housing choice. Many interviewees express concerns about the additional burden of the bedroom tax, and the risk of one day losing their home because of it. One woman criticises the system for failing to acknowledge the significance of people’s homes and their attachment to them, and shares a personal example of her parents:

They still have to pay bedroom tax on the third bedroom. But they’ve lived in that house for... over 31 years. – Woman, early 30s, two children, carer and UC recipient

Many of the interviewees discuss the impact of the benefit system’s rules on their housing choices. They feel that the system strictly limits what type of housing they can access and where they can live. This restriction can make it difficult for them to find suitable and affordable housing that meets their needs, especially in areas with high rental prices or limited availability. Interviewees express concerns about the quality of housing available to them, which they feel often fails to consider their specific needs, such as accommodating disabilities or children. They mention instances where the housing provided through the system is inadequate, poorly maintained, or located in areas with high crime rates, negatively impacting their safety and wellbeing.

One describes the sense of insecurity in her private rented accommodation and the sense that, if she loses that home, she would struggle to find another:

I always worry because it’s not my house, someone else owns it, and if at any point, he could turn around and go, “Right, I’m going to sell it.” Cool, where am I going to live?... I’d lose all my stuff, I haven’t got anywhere for it to go, and it’s a big constant, black cloud over my head. I always worry about it. I wouldn’t be able to afford to set up a storage for my stuff. I haven’t got enough friends to

give my stuff to, to look after, and it’s that security of not knowing that you’re going to be okay, and you just have to hope and pray that nothing happens.

– Woman, mid-40s, three children, self-employed UC recipient

Another describes her private landlord not keeping up with maintenance on the property, a failing that she feels she can do little about having found a home she can afford:

My house is in a state of disrepair. It’s not mould or anything like that, but there are a lot of jobs that need to be done, and it’s very much, they’ll do it if it’s really necessary. So, they don’t want to do it, but for me, I pay £450, and I know that’s a very good deal, and I’m in a very dodgy area. – Woman, early 30s, two children, UC recipient

The women feel that the benefit system rules contribute to a sense of unstable and insecure housing. They repeatedly indicate that the household-level assessment limits their control over their life and care and support decisions, restricting their ability to make changes or seek additional support based on their needs. Additionally, they mention that changes in their benefit eligibility or payments can directly impact their ability to afford housing, leading to the risk of eviction or homelessness. They feel that the system sometimes lacks flexibility around changing circumstances, or blends family setups, making it harder to maintain stable housing.

The benefit system’s structure and the limitations and financial constraints it places on families are a cause of stress, anxiety, and depression among the women. They feel trapped, angry, and worried about a future over which they feel little control, which negatively impacts their overall wellbeing.

2.9 WOMEN WITH NO RECOURSE TO PUBLIC FUNDS

Three of the women we interviewed have NRPF or have experienced this in the past, and describe the impact that this has had on them. They recount enormous pressure to keep their families afloat, a tier of second-class citizenship that their children fell into, and huge precarity for their families. One woman describes the constant hustling - juggling several jobs, to make ends meet:

I’m, kind of, like an octopus, my fingers and my hands are in so many different pots, anything, any work to earn me more money...I mean, I have to have a job, otherwise I can’t keep a roof over my head, over my children... So, I just have to do it, otherwise I will drown. – Woman, late 30s, two children, NRPF

This creates an enormous sense of pressure both around working long hours and the stress of balancing tight finances with no safety net, which she describes:

Anxiety and sleepless nights and maths, a lot of maths, trying to balance the pennies and make sure that everything worked. – Woman, late 30s, two children, NRPF

Barred from accessing public funds, and more likely to lack local networks of extended family for support, these women and their families are living particularly precarious lives. One woman describes how the NRPF condition means her son, a British citizen, cannot receive entitlements designed to avert destitution for other British children such as free school meals and child benefit:

He’s a second-class British citizen because I don’t have recourse to public funds. – Woman, late 30s, two children, NRPF

The impact of this on families can be huge. One woman explains how her family’s financial situation had prompted social services to intervene, to avoid a scenario where poverty means that her children need to be taken into care:

You’re pressing children into foster care just because you cannot support a parent who has no issues with her children, you end up paying a foster carer more money than what you can give to the mother, it doesn’t make sense. So they really fought, they said, “No, the children are still staying with the mother, but we just wanted to support.” So they did their part for so many months, where they were just supporting us as a family, until when the renewal came, they had to request that, you know, they need to give back the support that we need. So then they gave back the Universal Credit. – Woman, mid-40s, three children, self-employed UC recipient

2.10 HEALTH, WELLBEING, AND ISOLATION

The women we interviewed describe the impact that insufficient and unreliable income has on them and their families in terms of their mental and physical health. They explain the impact of constant financial stress on their mental health in several ways. Unable to cover all monthly bills, most describe a constant juggling between payments that have to be prioritised and payments which have to lapse into arrears, and the resulting stress of needing to manage finances in that way. All the interviewees are in some level of debt and many describe the unrelenting daily impact of this, with several explaining how it has triggered or worsened depression and anxiety:

My mental health is just shocking constantly. It’s just one thing after another. I’m constantly getting phone calls, letters saying I owe this, I owe that and I’m sitting there like, “I don’t know what I’m expected to do if I’m borrowing at the end of the month to buy food.” – Woman, late 20s, two children, UC recipient

Several women mention the impact of poverty on their children’s mental health. While they try to ensure that their children are not aware of their situation, the façade sometimes slips and several are worried about the effect that this stress is having on their children. One woman describes getting upset during a conversation with her son, who had asked to switch his (free) school meals for a packed lunch:

I said, “Why did you think I was crying?” and he said, “Because I’m wasting your money.” Then I start crying some more, and I thought, “Oh my god.” Those are my words, I must have uttered those at some point. You know, because being in that mindset of, like, “Don’t waste money.” – Woman, early 30s, two children, self-employed UC recipient

Some of the interviewees also describe feeling isolated. The inadequacy of UC contributes to this directly by leaving them without enough money to get out and see friends. For some, the stigma of poverty is also isolating, making it harder to be open with friends. One disabled woman, who is unable to carry supplies home from the food bank and relies on friends for lifts, explains her feelings when this isn’t available:

The one friend that I would go and I trust with anything, was busy. So another person said, “Oh, where do you need to go? I’ll take you.” [I] didn’t want to tell her because I just felt like I couldn’t tell her where I was going. – **Woman, early 30s, two children, UC recipient.**

Many interviewees also discuss how inadequate incomes impact their physical health, for example as a result of regularly skipping meals to ensure that their children are eating, or being unable to heat their homes. One woman describes the impact of their cold home on her son’s health:

I can’t keep the heating on all the time and he’s like, “Mum, the bedroom is so cold. My bedroom is so cold.” ... So, of course he’s had many days off college. He’s been ill, ill, ill, ill. – **Woman, early 50s, two children (one at home), UC recipient**

Some also mention longer-term health impacts. One woman, unable to afford a private dentist appointment, is very clear that this will create problems later, but it cannot outweigh more immediate priorities:

I haven’t seen a dentist in years. You can only go if you’re going to go private because they’re the only appointments they have. Okay, can’t afford it, so I’m just not going to have any teeth, and that will be the next crisis, the dental one. So I can’t afford that.
– **Woman, early 30s, two children, UC recipient**

Other women interviewed discuss things like gym membership and healthy food in similar ways – they want these things and can see clear longer-term, preventative benefits, but they are unaffordable.

3. WOMEN’S VOICES ON THE NATIONAL LIVING INCOME: A POLICY THAT WOULD MAKE A DIFFERENCE

The experiences described in the previous chapter point to social security not just failing to prevent destitution, but limiting the opportunity of women and their families to live a more comfortable life. Reform of working-age welfare is required urgently. In December 2022, NEF put forward a plan to replace universal credit (UC) with the national living income (NLI), a bold vision for the income safety net:¹¹

- A genuine minimum income guarantee would support every family, with levels benchmarked to the cost of living. Punitive caps would be removed, higher rates of support would be available to those with barriers to work, and the full cost of living with a disability would be covered.
- Financial work incentives would be improved, with a lower taper rate and the introduction of second-earner work allowances. When combined with benchmarked support, this would mean nobody paid any tax or had their social security tapered, until they could afford a decent standard of living.
- The provision of social security would be expanded through auto-enrolment and a near-universal element called the national allowance, removing the current requirement for the five-week wait.

To help develop these proposals further, we sought the perspectives of the women on this reform. During the interviews, the researchers shared materials explaining the NLI policy including two graphs showing a comparison between UC and NLI and opened a discussion on the differences between the two policies. The interview guide used to capture women’s insights is included in the appendix.

The women share how the NLI would impact their lives, focusing on three key areas: adequate income, improved mental health from feeling more secure, and the possibility of good, appropriate employment.

The primary effect the women identify is having a sufficient income to look after their children without constant daily worry and struggle. One woman says that, for her, the biggest effect would be being able to afford enough food:

I know it sounds stupid, but being able to have a random snack throughout the day because right now I’m literally affording meals and that’s all I can afford. – Woman, late 20s, two children, UC recipient

Another describes how it would feel to be able to shop without stress:

It would make the world of difference... because you wouldn’t have to second-guess yourself when you’re at Tesco or Asda. You wouldn’t have to shop online and sit there and panic. – Woman, early 30s, two children, UC recipient

Several women expand on this reduction in day-to-day stress, to identify how more financial stability would improve their mental health if they were constantly preoccupied and worried about how to stretch the month’s money. One woman explains:

The biggest worry in life is financial, isn’t it? So, to know you’ve got that financial security would be massive, it’d be absolutely massive, it would make things a lot better for everyone, not just for me, for everyone. – Woman, mid-30s, one child, DLA and UC recipient

This link between financial stability and improved mental health is repeated often by our interviewees. When discussing the NLI proposal, another woman explains:

I think that’s really positive for people’s mental health. I think this gives people security, financial stability, and I think that’s what people need.

– **Woman, early 30s, two children, UC recipient**

Several women also discuss how financial stability, and a reduction in their everyday anxieties of getting by, would also improve family life by allowing them to be more present with their children. One woman explains:

You’d be able to comfortably afford your shopping, and I think that’s just a big thing as a parent, you don’t want to have to worry about spending as well as doing this, this, and this.

– **Woman, early 30s, two children, UC recipient**

Another says:

It would just allow me to be more present at home, not constantly feel like I’m running around and I wouldn’t feel pressured to do things.

– **Woman, early 30s, two children, self-employed UC recipient**

Several women also comment that an adequate income would allow them to treat their children – they desperately want to be able to do nice things with their children, but most never have the money for it. One woman describes the relief of no longer having to avoid the street where the ice cream van is parked, to be able to say yes to her daughter’s request for an ice cream:

Just being able to go, “Let’s go to the park, here’s £1 for an ice cream.” Like, I don’t walk that way to the park because I know the ice cream man’s there and I can’t go. Come off it, it’s fifteen minutes shorter but I don’t do it because I can’t take her to the ice cream man.

– **Woman, late 20s, two children, UC and DLA recipient**

The women interviewed want to give their children more opportunities and experiences and to have the chance to enjoy family life together. They talk often about small things that they would love to do together – go out for a meal or take a day trip.

Some frame this more widely still, talking about the reduced isolation from being able to be out and about more rather than isolated at home.

The women also discuss how the NLI proposal might improve people’s relationships to work. There is a strong sense from many of our interviewees that their daily struggle of living on an inadequate income and dealing with the administrative burden of being on benefits makes thinking about work impossible. One woman explains:

The last thing you’re thinking when you’re trying to make ends meet and you’re literally living day to day, the last thing you’re thinking of is work because you’re panicking about all what’s going on at home and how you’re going to afford to get to employment if you had a job.

– **Woman, early 30s, one child, UC and DLA recipient**

Several talk about how the NLI proposal, by providing financial stability, would offer ‘breathing space’, reflecting the sense of unrelenting stress and struggle that they face in the day-to-day. There is a strong feeling that this struggle keeps them stuck, without a solid foundation from which to think about the future. The NLI would help people into a better headspace from which they could start to think about moving into work. One woman explains:

Go back to work. Yes, because, not a pressure and I feel like you’d be more supported. Whether that’s financially or mentally. I do think that would give you the push.

– **Woman, mid-30s, three children, UC and DLA recipient**

Several women also discuss how a more solid foundation of financial security could help them move into better work than the current system would allow. Again, this is tied to the relief from the financial pressures currently imposed on them and having enough flexibility to consider paths that are currently out of the question. Some discuss this in terms of being able to afford childcare and no longer needing their work hours to be tied so closely to the school day, while others talk about the possibility of going back to education or training. Some talk about the possibility of getting into work that offers them something more – more meaning, more purpose, or more security than zero-hours contracts. There is a sense that financial security would unlock more options for them:

With me being a single parent with two kids, like I said, I’m going to have to find a job that is suitable around schools and things like that. Maybe that extra £200 will make me not have to be able to do that kind of thing. I can actually do a career that I want and it wouldn’t just be a job. I’d be able to push for a career. – Woman, early 30s, two children, carer and UC recipient

Another woman, who has started volunteering and through that has developed new ideas about what she wants from work, explains:

When they back-off off you, you can allow the person to actually pursue something that’s more meaningful or more stable in the long run... I couldn’t imagine myself just going back to the warehouse or going back to retail or call centres just because to make a living. I actually want to do something more purposeful. – Woman, early 30s, two children, self-employed UC recipient

Overwhelmingly, the women interviewed feel that the NLI proposal would open up possibilities for them in relation to work, allowing them to move into more secure and fulfilling jobs by releasing them from the constant daily struggle of survival. This is underpinned by the strong sense that it would change their relationship to work, and work could become an arena where they could shape their own lives.

4. WOMEN-CENTRED PRINCIPLES FOR SOCIAL SECURITY REFORM

The research sheds light on the significant challenges women face within the current UK social security system. Through the interviews, the women share their dissatisfaction with the current system and provide multiple examples of its extensive flaws. They also provide explicit suggestions for what they would like to see in a new social security system offering analysis of how some components would help to overcome the negative outcomes they were experiencing.

Following the analysis of these critiques and identification of common themes, we developed a set of principles that should underpin the design of a more effective social security system. These principles cover both the desired outcomes (what the system should offer) and the approach that should be taken in supporting the individuals who rely on the system (how it should work). Based on these insights, we propose the following principles and recommendations:

1. **Adequacy and financial stability, based on need:** Incomes should be sufficient to meet basic needs, including food, housing, utilities, healthcare, and childcare. Support should be based on need and targeted to those most in need taking into account gender-specific and intersectional needs including health conditions, caring responsibilities, and financial hardships. This should include widening eligibility and offering adequate and greater protection and support for women and others without recourse to public funds and protecting them and their children from extreme levels of poverty and inequality. The system should be adjusted regularly to keep up with the real cost of living. A well-functioning social security system should prioritise economic stability and address critical
2. **Fairness and compassion:** The system should move away from a central focus on conditionality and sanctions. It should treat individuals with empathy, dignity, and fairness, irrespective of their employment status or personal circumstances. It should not stigmatise or discriminate against those who rely on it for support. It should take the time to listen and understand the challenges faced by individuals and respond with compassion.
3. **Autonomy:** Restoring self-determination and autonomy to women, particularly concerning personal and intimate matters, such as family planning, and living arrangements should be a core focus granting women agency over their own lives. The system should enable individuals to make choices and pursue opportunities that align with their goals and aspirations and allow them to provide care to their families. It should foster self-determination to support long-term economic security and overall wellbeing. It should support individuals to find meaningful and suitable employment, including through providing tools, resources, and opportunities for skills development, education, and training.
4. **A user-friendly social security system:** The system should be streamlined and easy to navigate minimising bureaucratic hurdles and unnecessary complexity. It should enable women and others to access the support they need and are entitled to. This includes simplifying the application process, reducing waiting times, and providing clear and accessible information to women. Additionally, there should be effective communication and collaboration between individuals, support providers, and relevant agencies. This should start from working with individuals to understand their goals and challenges through to designing and implementing solutions together. It should also include effective coordination with healthcare professionals and social service providers.

5. **Employment support:** The system should better support individuals to transition from unemployment to work, ensuring that they have access to appropriate training, job placement assistance and childcare support.
6. **Continuous improvement:** The system should undergo periodic evaluation and improvement based on feedback from recipients and stakeholders. It should be responsive to changing social and economic conditions and strive for continuous enhancement in meeting the needs of individuals and families.

The insights from the women in this study support calls for a comprehensive social security system that ensures adequate income to meet basic needs, treats individuals with dignity, and offers targeted support to enable individuals, particularly women, to reach their full potential. These principles should form a guide for a social security system that promotes fairness and autonomy and addresses the diverse needs and circumstances of families living in the UK. These principles will contribute towards building a more effective system, fostering better relationships and outcomes with a long-term perspective, and ensuring that the social security system fulfils its purpose of providing essential support to those in need.

APPENDIX: RESEARCH INTERVIEW GUIDE

Interview with women with lived experience of universal credit (UC) and other benefits – reforming the social security system:

AIMS OF THE INTERVIEW

The interviews will focus on women’s lived experience of UC and other benefits. We want to briefly gather their reflections on what the existing problems are with UC and other benefits, the relationship between social security, work, and care, and what changes they would like to see in the social security system. Furthermore, we want to gather their reflections on the national living income (NLI) and bring in new qualitative insights and perspectives.

We will also allow space for interviewees to explore issues that are important to them, that may not be covered currently by the NLI, such as childcare and housing.

Research questions

We aim to answer the following four research questions.

1. What are the current issues with UC/the social security system? How are they impacted by these issues?
2. What would the NLI – where social security payments are sufficient to meet need and unconditional on work – mean for women facing economic insecurity? What impact would it have?
3. What principles and practices should underpin the design of a living income?
4. Are there any other issues, that may not be covered by the NLI, that are important for women with lived experience of UC (and/or other benefits)

Introduction

See information sheet

Materials to be shared with interviewees

- Printed list of all the benefits someone receives right now.
- A page explaining the NLI and two graphs showing a comparison between UC and the NLI.
- Information sheet and consent forms.

Background

Please tell me a little bit about your background

1. Demographic characteristics
 - a. Family/family size
 - b. Marital status
 - c. Ethnicity/ethnic background
 - d. Age
 - e. Disability
2. Living arrangement
 - a. Who do you live with? Where are you based (town)?
 - b. Housing situation (private, social housing, owner-occupier with a mortgage or owned outright, supported accommodation or temporary accommodation)
3. Education/work/care
 - a. Education? Working/income? Caring responsibilities?
4. Benefits in receipt of
 - a. Which benefits are you in receipt of?
 - b. How long on benefits?
 - c. Which conditionality they are in if known (e.g. no work requirement, limited capability)?

Lived experience of UC (or other benefits): Subjective feelings/thoughts around the treatment of those who access benefit

5. This project is focused on capturing the thoughts and experiences of women accessing the benefits system as it is now. Do you think there are differences in the ways women who access X [mention the specific benefit the interviewee accesses] are treated to other people who are not in receipt of social security? [If so – in what way? If not, why not?]

6. [If interviewee mentions there are differences]

Thinking about your own life, can you give me an example of when you feel you have been treated differently to other people who do not access or rely on benefits? [**Prompt:** by DWP- conditionality, access to housing, bills, access to work and childcare, debt, safety, health and healthcare, mental health, pursuit of education and career, leisure, etc.]

- a. Why do you think that happened?
- b. How did it make you feel?
- c. What could have stopped it from happening?

Problem identification of the system

I’d now like us to talk about the specific problems with the benefit system.

7. From your point of view, what are the main problems with the social security/ the benefits system [**Prompt:** sufficiency, benefit cap, two-child limit, housing support, stigma]
 - a. What are your thoughts on:
 - i. Payment in arrears (such as with childcare element of UC) and delayed payments (five-week wait)
 - ii. Two-child limit
 - iii. Bedroom tax as a result of children leaving home when they become adults
 - b. What impact has this had on you and your family? [**Prompt:** debt, mental health, work, care]

8. Is there anything good about the social security system/the benefits system?

Identifying policy details and priorities principles

We have been looking at what people think about claiming benefits and have identified a few issues we would like to explore with you.

Reflections on sufficiency

9. Do you think X [what you receive eg UC, UC and Child benefit] is sufficient to cover the essentials (food, electricity and gas, water rent and travel for work)?
 - a. If yes, do you think X covers your needs (any other things they may need including clothes, toiletries, travel and TV licence)? If so, why? If not, why not?

Children

10. In your opinion, who should receive payments for children? Why? [**Probe:** Both parents, why? Or why not (to encourage shared responsibility) or the person responsible for day-to-day care of the child, usually the mother (to reflect the reality of need)?]
 - a. If to be shared, how should it be split?

Administration

11. Do you think assessment for [UC or other benefits] should be based on a household or an individual basis? Why? (Do you think having access to an independent income is important to you? Why?)

Conditionality and sanctions

12. How is your relationship with your work coach?
 - a. How about the DWP in general?
 - b. What about your local authority?
13. Do you think receiving benefits should be conditional on looking for work? Do you think this rule should change? If so, why? If not, why not?
14. What are your thoughts on benefit sanctions? Have you ever received them? What was the impact on you and your family?

What good looks like for you

15. What changes to social security would you want prioritised and which would make the biggest difference to you? Why?
 - a. How would you like to be treated by the benefits system/DWP?

NLI Policy

Introduce NLI: At NEF we have developed policy ideas on how to reform the social security system. The policy is called the National Living Income.

NLI key elements: Adequacy, progressive universalism, work incentives

16. What would a living income – where payments are sufficient to meet your needs – mean to you?

17. What would a living income – where income support is not conditional on work – mean for you?
 - a. What would it change for you? What would it enable you to do in life? (**Probe:** employment, working hours, caring, autonomy and dependence etc).
 - b. What would an NLI not solve?

18. What other support would you like alongside an NLI?
 - a. What are your thoughts about having a work coach – someone who supports you to find a suitable work, if you want to, that matches your interests?
 - b. Would you like other support alongside an NLI, such as support with housing, mental health, or anything else?

Closing

Thank you for all your contributions today. We really appreciate it.

19. Is there anything else you want to discuss that we have not talked about today?

20. Would you be open to being involved in the NLI campaign and for us to contact you again?

If you want to withdraw any or all of what you've said today, let us know within two weeks.

Thanks again!

Stop recording

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WWW.NEWECONOMICS.ORG

info@neweconomics.org
+44 (0)20 7820 6300 @NEF
Registered charity number 1055254

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WRITTEN BY:

Beti Baraki, Lucille Harvey,
Brell Wilson, Emily Mitchell

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