

## **PRELIMINARY DRAFT - PLEASE DO NOT CITE OR QUOTE**

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### **Gender Implications of Benefits and Tax Credits in Low/Moderate Income Couples: Fran Bennett, Senior Research Fellow, University of Oxford<sup>1</sup>**

#### **Abstract (as submitted for SPA conference, February 2009)**

Daly and Rake (2003) argue that assessment of the gender implications of welfare state policies should take account of the impact of such policies not only on the amount of resources available to men and women but also on (gender) roles and relationships. We also know from research on money management and financial arrangements within heterosexual couples that, in terms of these gender roles and relationships, in addition to the amount of income coming into the household its source, its purpose, who receives it, what it is called and how it is managed, used and controlled may all prove to have some significance.

This paper draws on evidence from semi-structured interviews with individuals within a sample of 30 low- to moderate-income man/woman couples in England, Wales and Scotland to reflect on the functions performed by benefits and tax credits in these couples, not only in relation to what resources they may supply to men and women, but also in terms of what messages they may be seen as conveying, and what influence they appear to have on gender roles and relationships. In particular, case studies will be used to examine couples which include men on incapacity benefits or women claiming carer's allowance, and to explore their perceptions about these benefits and their implications for how the couples deal with managing money and other aspects of their relationships.

Relevant messages will be drawn out from the evidence for the current direction of UK welfare reform, which appears currently to be proceeding in the absence of the sort of nuanced gender awareness advocated by Daly and Rake.

#### **Introduction**

As Burgoyne *et al.* (2006, p. 619) point out, much economic behaviour takes place literally behind closed doors, within the family. Previous research has established that within-couple relationships can be characterised by inequalities of resource allocation, of roles and of power, and that these may frequently be of a gendered nature (see, for example, Pahl, 1999; Rake and Jayatilaka, 2002). Research focusing specifically on

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<sup>1</sup> The qualitative research on which this paper draws was carried out with Dr Sirin Sung (now Lecturer in Social Policy, School of Sociology, Social Policy and Social Work, Queens University Belfast), as part of the Within Household Inequalities and Public Policy research project. Other elements of the project include quantitative research and policy simulation. The other researchers working on the project are Prof Susan Himmelweit and Dr Jerome de Henau (Open University) and Prof Holly Sutherland (University of Essex). The research project is part of the Gender Equality Network ([www.genet.ac.uk](http://www.genet.ac.uk)) funded by the Economic and Social Research Council (RES-225-25-2001).

low-income families has often revealed clear gender inequalities in the distribution and control of resources within some man/woman couples (Goode *et al.*, 1998), though this has not always been found to be the case (e.g. Daly and Leonard, 2002).

This paper draws on the qualitative element of a research project, 'Within Household Inequalities and Public Policy', with the overall aim of investigating these gender inequalities and drawing out their implications for policy making. Whilst the project as a whole is not limited in its focus to those on low incomes, the sample for the qualitative research was made up of low- to moderate-income couples. A key reason for this choice was that the policy area of central relevance to the project's concerns is 'welfare reform' – benefits/tax credits policy and associated labour market measures – and these couples were thought more likely to be the target of such policies. This was also the reason for focusing on people of working age.

The paper draws on evidence from semi-structured interviews with individuals in a sample of 30 low- to moderate-income man/woman couples in England, Wales and Scotland. The couples had all had children at some point, and virtually all were married; the vast majority were both of working age, though in a few couples one partner was of pension age. Most were on means-tested benefits or tax credits at the time of the interview and/or had been in the relatively recent past. Although this was not deliberate, all the individuals involved were white.

The couples had all been interviewed previously, most recently in 2001, for the British Household Panel Survey.<sup>2</sup> The interviews began with updating questions, which established (amongst other things) whether the couples were currently receiving benefits and/or tax credits, and if so which ones. (As the interviews were individual rather than joint, it was possible to receive different answers to these questions from the man and the woman, and this did occasionally happen.) The interviews investigated money management and the division of labour within the household. But they also included some questions aiming to explore individuals' perceptions of and views about benefits and tax credits. This paper draws primarily on replies to these questions, but also on other responses from the interviewees.

### **Perceptions of benefits and tax credits**

Issues about the ownership and payment of benefits and tax credits were often hard to disentangle. In part, this was due to some lack of clarity on the part of individuals (and sometimes differences between men and women) about exactly which benefits were in payment to the household, and to whom. But in part it seemed to stem from the recent move from order books (in which benefits were usually clearly identified by name) to direct payment into bank accounts – as well as the prevalence amongst the sample of joint accounts, into which many benefits and tax credits were paid. In these circumstances, it is more difficult to argue that such payments are being made to a specific recipient (as is common in discussions of child tax credit being paid to the main carer, for example). We wanted to know whether the fact that one member of the couple is named as the claimant, and/or any recognition that a certain transfer

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<sup>2</sup> The researchers are grateful to colleagues at the University of Essex for their help in locating and contacting the sample.

payment 'belongs' to one of them, made any difference to how that benefit or tax credit was perceived and used.

There was often resistance amongst our sample to the idea of individual ownership of benefits and tax credits, in particular in relation to income replacement benefits and various kinds of tax credits. A significant number, including both male and female interviewees, said that any benefits and tax credits they received, or used to receive, belonged to the family, or to both of them (eg Case 16, male; Case 3, female; Case 29, female). (In one case, a man said that, whilst two benefits belonged to his wife and one to him, he did not see it like that (Case 31, male).) This included the former working families tax credit, which was seen as belonging to the family (Case 11, female; Case 7, female); on the other hand, working tax credit could occasionally be seen as belonging to the main earner (Case 4, female) – perhaps in part because at the time of interviewing, it had been paid by employers in the wagepacket for several years.<sup>3</sup>

But the idea of benefits in particular as intended for the household as a whole is perhaps more a matter of pragmatism than principle. It often appeared to be linked to benefits being paid at a level that was seen as being only enough for the basics, with no discretionary extras (e.g. Case 27, female); therefore, there was nothing left over for an individual to spend by the time bills and goods common to the household had been paid for. One woman, for example (Case 3, female), argued that 'it all goes to pay the same things anyway, so it's no good arguing over whose money it is ... unless they're going to upgrade all the benefits and give you a lot more money'.

The alternative to benefits being joint often appeared to be seen as the selfish pursuit of personal interest, which was counterposed to loyalty to family. Many interviewees evoked the image of the person - usually seen as a man - who treats the money meant to be spent on the home and family as theirs alone, and therefore drinks or otherwise wastes it. It was this image, rather than equal financial autonomy, that often appeared to be evoked when the idea of benefits belonging to individuals was mentioned. One man (who admitted often spending money on 'gadgets' now) expressed this when he talked about his past experience of claiming jobseeker's allowance:

'It belongs to [his wife], it's for the home.' (Interviewer: For the house ...)

'Yes, it's not just to spend to go on drinking, it's not to buy gadgets with, maybe smaller gadgets, but that is its purpose, you know, you buy the gadgets while you're working, not out of social security money.' (Case 24, male)

It might be thought that people would feel differently about non-means-tested income replacement benefits, and in particular about contributory benefits – which are increasingly individualised, and for which people may feel they have 'paid' via their contributions. Not very many people received contributory benefits in our sample, however; the ones who did were more likely to be men. Some were clear that it was necessary to work and pay contributions in order to receive such a benefit, whereas other benefits were means-tested (Case 3, male). One man who received jobseeker's allowance intermittently saw it as his because he had 'paid for it in the past'; but on the other hand, 'it's not mine as such, it just goes into the pot' (Case 9, male); his wife

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<sup>3</sup> From the time of its introduction in 2003 until 2006; this is now no longer the case, and in fact was in the process of changing whilst the interviews were being carried out. Couples can now choose to whom (to which account) working tax credit is paid.

used the same kind of language. Ownership and use are being clearly distinguished here.

Gender roles could be significant in relation to contributory benefits. Incapacity benefit could be seen by someone as their contribution to the household (Case 3, male). One man on incapacity/invalidity benefit for the past twenty years (Case 26, male) also saw the benefit as his contribution to the household; although he said his wife, who had a paid job, saw 'watching the children' as his contribution, he did not necessarily seem to agree. He also felt he had to justify his personal spending because he was not bringing in a lot of money. And to the outside world he described himself as a computer programmer, because of the stigma attached to incapacity benefit. Similarly, another man on incapacity benefit for a decade or so (Case 29, male), with a partner currently at home, saw himself as not really making a contribution: 'I mean it's the Social putting the money, not me, you know'.

One woman linked her view of her husband's incapacity benefit (and top-up income support) as being jointly owned to men's breadwinning role:

'I mean, a man that works, his money is supposed to keep his wife, so I mean [incapacity benefit] belongs to both of you, the way I see it – some people think different because the man's working for it' (Case 30, female)

This woman clearly articulates here the tension between the idea of the 'family wage' and related income replacement benefits on the one hand with the principle of earning/ownership lying behind contributory benefits on the other. Another woman, however, found the fact that incapacity benefit and top-up income support were in her husband's name frustrating; to her, this seemed a sign of inequality of treatment (Case 29, female). This bears out the common view of (income replacement) benefits, regardless of their type, as intended for the family as a whole.

Cost-related benefits such as child benefit and disability living allowance were more likely than income replacement benefits or tax credits to be seen as belonging to someone - at least in the sense that they were clearly intended to be used for that person's benefit. Child benefit was seen by some parents as 'belonging to the children' in this sense – or, more realistically, that it should do so, but that in practice it all went 'into the pot' (Case 6, male). These benefits were often spent on the people they 'belonged' to, however (eg Case 26, female); and when child benefit was used for something other than children's needs or general housekeeping expenses, parents seemed to be very conscious that this was so – i.e. that it was not usual (Case 29, male; Case 7, female).

Receipt was distinguished from ownership in the case of child benefit. Woolley (2004) has argued that whilst it has a 'maternalist' function in being meant to be spent on children's needs, it also has a 'feminist' function, in providing an independent income for women who may have no other source of income. This was only mentioned infrequently by individuals in our sample: 'I mean obviously it's independent from a wage from the male' (Case 3, male) (see also Bennett with Dornan, 2006). Only a few people talked about child benefit belonging to themselves (Case 29, female; Case 6, female), or to the mother or person looking after the children (Case 28, male); this included the only example of a househusband (Case 31, male), but as noted above, he said that whilst the child benefit did belong to him, he

did not see it that way himself. On the other hand, there was virtually no disagreement from either men or women with the payment of child benefit by default to the mother.

There was some opposition to the label of 'main carer' for the recipient of child tax credit; this opposition came from men in particular, but also from some women. This co-existed with the acceptance (noted above) of the default position of child benefit being paid to the mother. The main reasons given for unease about the 'main carer' label included the implication that the other adult did not care for (about?) the child/ren. Some people also seemed to find the highlighting of one parent's role divisive in terms of the family unit.

Disability benefits were also often seen as belonging to the person with the disability – even if they were a child, and/or not capable of dealing with them, and in practice the money went to 'one pot' (Case 5, male). Disability living allowance was clearly seen as being owned in this way (Case 21, female; Case 22, female), although its use was not always so narrowly defined (Case 19, female). (See Case study 19 below for the way in which receipt of disability benefits, even though they are for someone else, may help to give a woman with no source of income other than benefits more of a voice in deciding on financial issues within the home.)

### **Case studies: carer's allowance**

Several of the women, but no men, in our sample were receiving carer's allowance, which is payable to those spending at least 35 hours per week looking after someone getting attendance allowance or certain levels of disability living allowance because of disability. It is a non-contributory non-means-tested income replacement benefit, which is paid at a lower rate (£53.10 per week in 2009/10) than equivalent contributory benefits.

Unlike some benefits and tax credits described above, carer's allowance was usually seen as clearly owned by the individual:

'I think I feel that belongs to me' (Case 19, female)

'Carer's allowance – it's mine' (Case 27, female)

There are various possible reasons for this prevalent view. One is perhaps that it was in most cases seen as the equivalent of a wage for caring (albeit totally inadequate as a wage, and recognised as such):

'You see it in some ways as a sort of payment for [caring work]'

(Case 19, male)

Indeed, when asked what kinds of income were coming into the household, one man explicitly talked about his wife's carer's allowance as her wage (Case 27, male). This is not how the government sees carer's allowance; and, for example, if someone cares for more than one person, they do not receive twice the amount. However, when work focused interviews were introduced for those on carer's allowance, they were rapidly withdrawn following protests from carers that they were already fully occupied. And the exemption of those on carer's allowance from the extension of conditionality requirements to many more claimants (including parents of younger children) may reinforce this view of carer's allowance as the equivalent of a wage.

The second reason why carer's allowance was usually seen as owned by the individual is perhaps that in our sample it was only claimed by women, and that most of the couples had fairly traditional views of gender roles; so the woman's income was less likely to be seen as the main family income, and more likely to be seen as 'extra', and therefore their own. (Commonly, the man's wage was paid into a couple's joint account if there was one, whilst benefits and tax credits were paid into the woman's individual account if she had one.) In addition, we found that women were more aware than men of the tensions between togetherness and autonomy, and more likely to recognise the idea of 'money in your own right' (see Bennett and Sung, 2009).

*Case study: 19*

Carer's allowance appeared to be serving different purposes for the women who received it. One couple had three children of primary school age, two of whom had a form of learning disability. The woman (who also had grown-up children from a previous marriage) stayed at home, also looking after her grandchild two days per week. Although they had a fairly traditional division of labour, and the man worked full-time, he had organised flexible hours to fit around his family life and said he would have liked to work part time if it had been possible; and when asked what message he might want to give the government about policies which affected families like his, he advocated both parents being able to work part time.

They each had an individual bank account, but seemed to operate a fairly joint system in terms of dealing with finances, though their division of labour here was also traditional (he paid the bills, whilst she dealt with household expenses). She appreciated the way he dealt with money and their honesty with each other (after a first marriage in which her husband had got the family into debt). The man said they had arranged for the benefits to be paid into the woman's account so that she had access to them but that in practice they tended to treat both accounts as joint accounts.

For this woman, carer's allowance seemed to fulfil various functions. She said she found it difficult to keep up with housework because of her children's situation, and the carer's allowance meant that she felt entitled to pay a friend to do a couple of hours' cleaning each week. Had it not been for the children's diagnosis, she would have been looking for paid work by now; carer's allowance made her feel she was doing a job at home. In addition, asked whether there had been any changes to the way they managed money, she said (in what may have been a reference to disability living allowance as well):

'... I feel I have more independence with money now, now that I get the money for the children ... I mean we've always discussed money anyway, but I have a lot more control over money now.

(Interviewer: That's interesting, yes.)

I think I feel that I'm entitled to have my say. You know, I think when you haven't got any money of your own you always feel that you haven't ... you know, that you're not entitled to say where it goes as much.'

(man and woman aged 41-50)

Despite their fairly traditional gendered division of labour, this appeared to be a relatively equal relationship, in which carer's allowance seemed to have positive functions. The combination of child benefit, disability living allowance, child tax

credit and carer's allowance gave this woman access to fairly significant resources, which were paid into her own account (at least in name) rather than a joint account - although she still had access to less money in her account than her husband did in his, and admitted to feeling some guilt about personal spending. It could be argued that carer's allowance was helping to prolong her worklessness; but with her children's condition, and her grandparental childcare role, it was difficult to see how she could have taken a job at present anyway. (She was taking a series of courses, including some about her children's condition but others as well.) And she seemed clear that carer's allowance was important in various ways to her exercise of agency at home.

*Case study: 4*

The man in this couple worked full time as a civil servant. The woman received carer's allowance for looking after her mother, who lived separately from them. She also did some housework every week for another very elderly woman; and she visited her parents-in-law who lived in a residential home weekly as well. She did virtually all the housework, including (by her own account) making her husband's sandwiches for work the following day before she went to bed. She saw this as part of the role of a good wife and mother:

'I'm not into this equality thing, I'm thinking that's my job.'

He described their financial management as joint and their expenses as shared because they were paid from the joint account. However, the woman said he managed the joint account, and she made their day-to-day financial arrangements sound quite separate. She had her own account and they never made transfers between the two accounts; indeed, she declared that 'I've never had to have anything off [him] and he's never had anything off me, no'. They managed this by paying for different things out of the joint account (most regular bills, holidays etc.) and her account (telephone bill, food shopping, her clothes etc.). She had two grown-up children from a previous relationship who were living with them, and this may have been significant in shaping their financial management patterns: for example, the contribution they paid for their keep was spent on the big weekly food shop, and they paid her for their share of the phone bill:

'I don't ask [him] for any housekeeping because their housekeeping money pays for the food each week.'

It is not just the difference between the impression of jointness given by the husband and the separateness articulated by the wife that is striking with this couple, but also the different views they have about decision-making. He portrays this as joint, but with him as 'the ship's captain'; in deciding whether to buy something for the family, '[she] would always look to my opinion'. She says she would take his opinion into account, and go along with it if it would cause real problems in the marriage not to. But when asked about how far she decides things herself as an individual, she replies:

'I more or less make all the decisions for myself, yes, I'm very independent, too independent sometimes.'

When asked about this in more detail, her chosen example is that she will overrule her husband when he tells her she is working too hard and should rest more. She describes having changed after her previous marriage, and having lived as a widowed mother:

'... now I tend to think for myself more and take things in hand, and think "no - I'm going to do this".'

(man aged 51-60, woman aged 41-50)

This woman described her husband as an ‘answer to a prayer’ when they met when she was on a low income as a widowed mother; and clearly his wage, topped up by working tax credit, provided the bulk of the household income. But her receipt of carer’s allowance helped to maintain her ability to deal with finances separately in the way that she seemed to want (she also had £15 weekly from the person she helped, a very small sum from an inheritance and a widow’s pension from her previous husband’s employer). She saw carer’s allowance as her contribution to the household, and as her own money to spend. She said she never drew money from the joint account, and the one-off food shop every few weeks was financed from her carer’s allowance. (Her husband’s descriptions of their practices differed from these.)

Asked about ‘money in your own right’, she said it gives her

‘... that bit of independence, it helps me to be independent when I’ve got that little bit of money there that I can do what I want with and I don’t have to keep asking [him] ...’ (unlike the situation with her previous husband).

‘I ran the house for 9 years and then I had my own wages up until I finished work in 2003, and now I’ve got my carer allowance - so I have that bit of independence since [my previous husband] died ...’.

However traditional their relationship in terms of gender roles, she clearly views carer’s allowance as helping to give her room to exercise some personal agency, and to continue a sense of personal independence she has enjoyed for many years.

(Interestingly, her husband’s previous wife had, according to him, ‘felt that whatever she earned shouldn’t be used for anything else other than herself really’; so for him, the current situation was a welcome change.)

*Case study: 27*

The third case study is of a couple in which the man worked full time (often doing long shifts) as a van driver and the woman cared for her brother-in-law and also did some gardening, housework etc. for her sister and family (‘whatever needs doing’). Unlike the women in the previous two cases, her only income was carer’s allowance; his only income was his wage. The man described carer’s allowance as ‘her money’ and his wife’s finances as ‘personal’, but when asked about money in your own right said ‘what’s mine is hers’. They were probably the most traditional couple of the three, at least in terms of his view of the male breadwinner role:

‘... it’s just a man thing isn’t it? The husband tries to provide for their wife. It might be old-fashioned but ...’.

Asked about whether he gave his wife housekeeping money, he said, ‘As and when she wants it, but she rarely asks for money, she’s very good’. They both had individual bank accounts, and only a joint savings account; he did not see a joint bank account as important ‘because if she wants some money then I give it to her’. He drove the car, and if anyone used the computer it was him. In terms of housework, he said his wife ‘definitely’ did most of it and he was happy about this if she was happy; asked if he thought the way they organised things were fair, he said if she needed help he was sure she would ask. (She also said she thought it was fair.) His previous wife also did the bulk of the housework, but (as he explained) she had a full-time job.

He described his wife’s current caring ‘job’ as part time, as did she: ‘I still have to do whatever at home’. She also talked of carer’s allowance as her ‘wage’, and of the

importance of 'paying your own way to a certain extent': 'It's just money you've earned yourself that you haven't had to ask anybody else for or anything'. At first she talks about using carer's allowance for household items:

'Well [he] always says that my wage is my little bit of money, which it's not very much, the carer's allowance, it's mine. But I tend to use it towards little bits and pieces that we might need sort of extra around the house or something like that, more than anything.'

But she then explained that her husband decided to put all the bills and the mortgage in his name, and that his wage is used for the bills and food, whereas:

'... mine, you know, like if it's for birthdays, you know, Christmas, because we've both got quite big families and we like to get everybody a little something, so that's the way it tends to go really.'

Like the woman in the previous case study, this woman stressed the importance of independence:

'... I've never been used to being totally hand in hand with somebody with finances'.

But her views about not drawing on 'his' money were if anything even stronger.

When asked about what money she saw as available for personal spending, she said:

'... only mine, I wouldn't dare to dream of spending his.'

(Interviewer: Really?)

'No, not unless he offered it to me, I don't like to ask unless I was absolutely desperate then I wouldn't ask.'

She said that they usually agreed on money issues, but that her husband 'probably' had the final say. He sometimes spent money on items he had said previously he would not buy any more; but she would not mention this. She was also 'a bit miffed' because she thought she had set up a joint savings account, but the correspondence about it was always addressed to him, 'and I think that's a bit wrong nowadays'.

(man aged 51-60, woman aged 41-50)

Both members of this couple had been better off in the past. The woman's previous experience had been of a husband who was 'reasonably well off', but who 'in the end' paid his wages into her bank account so that she could make sure the bills were paid, and 'I know it might sound daft now, but I had to give him so much pocket money per week'. She had gone from this situation to the current one, in which the bills were all in her husband's name and he appeared to be in control. Although she talked about joint discussions of financial and other issues, asked about deciding things for herself as an individual she talked about 'fitting it around with [him] and work and whatever', and said she had 'slightly more of a say with things' in her previous relationship. In this case, carer's allowance appeared to allow her not to have to ask her husband for money; this, and the feeling of earning her own money, seemed key in her ability to retain a sense of some modicum of independence, however restricted.

## Conclusions

It is perhaps not unsurprising that there was a less than straightforward view about income replacement benefits as belonging to individuals. A widely shared characteristic of our sample was a fairly traditional view of gender roles. A good man was seen by many, particularly the older couples, as one who provided for his family;

so his benefit when out of work was sometimes seen as the equivalent of his 'family wage'. Even leaving this aside, when considering benefits as joint and for the family as a whole, the counterfactual for many people was seen not as individual financial autonomy but as selfishness and the pursuit of individual interests. The standard image of such an individual in terms of common knowledge was a man. Quite a number of people had had personal experience of a partner who had behaved in this way, however - and these partners were not all men. And there were a number of men who wanted it known that they did not smoke or drink (though there were also some who admitted to buying 'gadgets', computer software and hardware etc.).

Another very practical reason for the general perception of benefits and tax credits as intended to be shared was the nature of the system in the UK. Although contributory benefits are individual in nature - and becoming more so - they have declined in value in relation to average earnings, and in significance as a proportion of the social security budget. It will be interesting to see what reactions there will be to the continuing process of abolition of dependants' additions for most non-means-tested benefits as part of the 'welfare reform' agenda. Means-tested benefits are becoming increasingly the norm. By definition, means-tested benefits are based on joint assessment of the family unit of the couple and any dependent children. Increasingly, as conditions get tighter for contributory benefits, many women in particular will be ruled out of entitlement for these, and will not qualify for the means-tested equivalents if their partners are in employment. (Of course, dependants' additions will remain for means-tested benefits - although partners may well have to engage in some form of activation to meet the conditionality requirements.)

The amounts of benefits/tax credits were also a key factor in how our sample saw their function(s). As various people clearly said, they had to pool their finances, especially if neither was in the labour market, because the inadequate levels at which benefits were paid meant that there was virtually no possibility of buying anything beyond common household goods. In addition, these inadequate payments seemed to result in marked social isolation for many of the couples we interviewed - especially for long-term benefit claimants. This appears to result in a forced retreat into coupledom in order to survive, and a decreasing amount of social engagement.

However, as we argued in a recent working paper (Bennett and Sung, 2009) this by no means backs up the case for thinking of these couples and their children as examples of an uncomplicated 'unitary family'. Women in our sample in particular were often very aware of the tensions between the jointness and co-operation needed in intimate relationships and the need for independence, choice and voice. As Williams (2002, p. 507) reminds us, in a comment on New Labour's opposition of paid work and 'welfare dependency', 'in practice, groups have campaigned for benefits and services as the means to help them get out of *unwanted dependency*'. The case studies above demonstrate how carer's allowance in particular was seen as an individually owned benefit (indeed, more like a - very inadequate - wage for caring work), and in several couples in our sample seemed to give the woman some opportunities for agency or a (limited) freedom of manoeuvre that she would otherwise not have had, especially in some of the apparently more unequal gender relationships.

Goode *et al.* (1998), in their qualitative research on low-income couples with children on benefits, explored their interviewees' views about the possibility of splitting

(means-tested) payments between the adults, rather than the claimant receiving such payments for themselves and their partner, as they (still) do at the moment. They found that, whilst such splitting might protect some women (and children) in the most unequal relationships in which resources were not shared fairly, there was also a view that individualising means-tested benefits in that way might detract from some men's commitment to the family's welfare, as they would see their half of the benefit as being intended for their personal expenditure only. A similar division of views was evident when we explored this question with our sample as well, a decade or so later.

Thus, some people argued in favour of benefit being split, because otherwise one adult (usually the man) may spend all or most of it on their own personal wants, whereas others argued that it should be paid en bloc because otherwise one adult (usually the man) could see his half as personal spending money rather than half the money for the household. This opposition was expressed by one person as between beer on the one hand and bread and butter on the other. Several people said that in their own situation it would make no difference, but they could see that for other families it might. Some people argued that it would just add to the paperwork, or costs; and others said that it was pointless because the two halves would have to be put back together again immediately to pay the household bills. Instead of working as a team, it would divide the couple up: 'there's got to be some sort of agreement between the two that the money is theirs, not mine and mine' (Case 4, male).

One person said men would think they only had half a right. But those people who argued in favour of individualising payment of benefit emphasised fairness and equality - and also pointed out that taxation was individual. Some said it would mean women getting more than some received at the moment under the current system. And in a shrewd comment, one person saw its advantages in families in which there were children from a previous marriage. And another could see the advantages of a claim in your own right in principle.

These dilemmas are at the core of some of the issues facing feminists in considering questions about the future direction of 'welfare reform'. We hope that this paper, and others examining the findings of our qualitative research about benefits and tax credits, will help to inform such debates, even if they do not provide easy answers.

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