

# Gender and Social Security as a Human Right



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This briefing considers the right to social security for women in the UK. Social security is important for women because, overall, women tend to rely more on social security than men, in large part as they remain disadvantaged in the economy. Internationally, women are recognised as requiring rights because their needs are often neglected, including in the way the welfare state has been designed based on gendered assumptions.

This briefing is structured as follows:

- Section 1 sets out the International Conventions that establish social security as a Human Right in the UK.
- Section 2 describes women's position in the UK economy, including how this is affected by other forms of inequality, and sets out why this results in greater reliance on social security.
- Section 3 shows how regressive social security policies pursued since 2010 violate several international principles on the right to social security, including the right to adequate protection.
- Section 4 concludes with a series of recommendations.

This briefing has been authored by the UK Women's Budget Group (WBG), supported by Amnesty International UK. WBG is the UK's leading feminist economics think tank, providing evidence and analysis on women's economic position and policy alternatives for a gender-equal economy. We act as a link between academia, the women's voluntary sector and progressive economic think tanks. We produce academically robust analysis of the gender impact of economic policy in order to influence policy discussions and promote gender equal policy outcomes, including in relation to social security.

## Social Security is a Human Right

The right to social security is proclaimed in Articles 22 and 25 of the 1948 Universal Declaration of Human Rights<sup>1</sup>. It is also recognised in Article 9 of the 1966 International

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<sup>1</sup> UN General Assembly Resolution 217 A, Universal Declaration of Human Rights (10 December 1948).

Covenant on Economic, Social and Cultural Rights (ICESCR), signed and ratified by 172 States, including the United Kingdom (UK) in 1976<sup>2</sup>.

The right to social security is also contained in other human rights and labour treaties the UK has signed up to. These include:

- the 1989 Convention on the Rights of the Child,
- the 1965 Convention on the Elimination of All Forms of Racial Discrimination,
- the 1974 Convention on the Elimination of All Forms of Discrimination Against Women,
- the 2006 Convention on the Rights of Persons with Disabilities, and
- the 1952 International Labour Organization Convention No. 102 on Social Security Minimum Standards<sup>3</sup>.

The UN Committee on Economic, Social and Cultural Rights (CESCR) defines the right to social security as encompassing the following:

- the right to access and maintain benefits, in cash or in kind, without discrimination;
- protection from lack of work-related income caused by sickness, disability, maternity, employment injury, unemployment, old age, death of a family member, and insufficient family support, particularly for children and adult dependents.

The right to social security is closely interrelated and interdependent with other human rights, particularly with economic, social and cultural rights (ESCR). These rights include the right to protection and assistance to the family (Article 10 ICESCR), the right to an adequate standard of living – including food, clothing, water and sanitation, housing and the continuous improvement of living conditions – (Article 11 ICESCR), and health (Article 12 ICESCR).

The right to social security is, therefore, protective of these related rights. Conversely, violation of the right to social security may trigger the violation of a series of related everyday rights.

Social security, as implicit in the UN CESCR, performs a range of functions, including risk-pooling, providing income security, and redistribution (towards those with low incomes or with additional needs irrespective of income). In this way, social security can contribute to

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<sup>2</sup> UN Treaty Series Vol. 993, p. 3. Status of ratification:

[https://treaties.un.org/Pages/ViewDetails.aspx?src=TREATY&mtdsg\\_no=IV-3&chapter=4&clang=en](https://treaties.un.org/Pages/ViewDetails.aspx?src=TREATY&mtdsg_no=IV-3&chapter=4&clang=en)

<sup>3</sup> Status of ratification of UN human rights treaties: <https://indicators.ohchr.org/>; status of ratification of ILO treaties: <https://normlex.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:11001:0::NO::#U>

poverty reduction and alleviation, promoting social inclusion and reducing inequalities<sup>4</sup>. These functions are particularly important to women, given their relative economic disadvantage.

## The economic position of women and reliance on social security

Women in the UK, on average, continue to be disadvantaged in the economy relative to men.

- Women do significantly more unpaid domestic work than men, meaning that their opportunities for paid work are more limited<sup>5</sup>.
- Women's employment rate is 71.8%, compared to 78% for men, and 70.2% of part-time workers are women<sup>6</sup>.
- Women are over-represented in low-paid segments of the labour market, holding 60% of all jobs paid below the real living wage<sup>7</sup>.

As a result, women's earnings lag behind those of men. The overall earnings gap between men and women stood at 29% in 2023<sup>8</sup>. Partly as a result of this, women are more likely to be in poverty<sup>9</sup> than men and more likely to rely on social security payments for a greater proportion of their income:

- 58% of claimants of Universal Credit (UC) are women<sup>10</sup>.
- 23% of single female pensioners live in poverty, compared to 20% of single male pensioners<sup>11</sup>.
- Single-parent households are the household type most likely to be in poverty (42% of such households<sup>12</sup>), and 89% of these households are headed up by women<sup>13</sup>.

Note, however, that while poverty is clearly gendered, the conventional method of collecting data on poverty and incomes means that the full extent of women's poverty is

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<sup>4</sup> CESCR, General Comment No. 19: The Right to Social Security (Article 9), UN Doc. E/C.12/GC/19 (2008), para. 2 and 12-21.

<sup>5</sup> ONS (2023) [Time use in the UK: 23 September to 1 October 2023](#)

<sup>6</sup> ONS (2025) EMP01 SA: Full-time, part-time and temporary workers (seasonally adjusted) 21 January 2025

<sup>7</sup> Living Wage Foundation (2024) [Employee jobs paid below the Living Wage: 2023](#)

<sup>8</sup> ONS (2023) Dataset Earnings and hours worked, place of residence by local authority: ASHE Table 8. Table 8.7a Annual pay - Gross, median values for men and women in the UK

<sup>9</sup> WBG (2024) [The cost of living and gender: Briefing for a new government](#)

<sup>10</sup> DWP (2024) Stats-Xplore 'People on Universal Credit', Nov 24

<sup>11</sup> Age UK (2024) [Briefing: Poverty and financial disadvantage in later life](#)

<sup>12</sup> DWP (2025) Households Below Average Income

<sup>13</sup> IFS (2024) [Child poverty: trends and policy options](#)

poorly understood<sup>14</sup>. The full extent of women's poverty is unlikely to be known as most official figures on poverty are based on household income, which evidence suggests is not always equally shared<sup>15</sup>.

## Intersections with other inequalities

The effects of gender intersect with, and are compounded by, disability, ethnicity, and household type. This means that some women from some backgrounds are more likely to experience poverty than others.

Disabled people are more likely to rely on social security than non-Disabled people, and women are more likely to be disabled than men.<sup>16</sup> 58% of individuals claiming a disability benefit are women<sup>17</sup>. In terms of paid work, Disabled people have lower employment rates and earnings than non-Disabled people, and gender compounds this such that Disabled women earn less than Disabled men<sup>18</sup>. The effect of these factors in terms of poverty for Disabled people is well-documented. The Trussell Trust reports that 75% of those referred to foodbanks in their network say they are Disabled or that a member of their household is Disabled<sup>19</sup>.

Regarding ethnicity, the poverty rates for people of Pakistani (47%), Bangladeshi (53%) heritage, and 'Other' ethnic groups (44%) are more than twice as high as for white people (18%)<sup>20</sup>. Moreover, Black/Black British women are over-represented among single-parent households, which have the highest rates of poverty of any household type<sup>21</sup>. A recent study by the Joseph Rowntree Foundation found that people from these ethnic backgrounds were most likely to report being in arrears or going without essentials<sup>22</sup>.

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<sup>14</sup> Bennett, F. and M. Daly (2014) [Poverty through a gender lens: Evidence and policy review on gender and poverty](#)

<sup>15</sup> Ponthieux, S. (2010) 'Assessing and analysing in-work poverty risk', in A. B. Atkinson and E. Marlier (eds.) *Income and Living Conditions in Europe*, Eurostat Statistical Books, Luxembourg: Publications Office of the European Union, pp. 307-328.

<sup>16</sup> House of Commons Library (2024) [UK disability statistics: Prevalence and life experiences](#)

<sup>17</sup> IFS (2024) [Health-related benefit claims post-pandemic: UK trends and global context](#)

<sup>18</sup> ONS (2022) [Census 2021: Disability pay gaps in the UK: 2021](#)

<sup>19</sup> Trussell Trust (2023) [Hunger in the UK](#)

<sup>20</sup> DWP (2025) Households Below Average Income

<sup>21</sup> Gingerbread (2023) [Single Parents in 2023](#)

<sup>22</sup> Joseph Rowntree Foundation (2022) [Ethnicity and the heightened risk of very deep poverty](#)

## Violations of international principles on the right to social security

Since 2010, social security has been significantly cut in real terms and conditionality has increased significantly. The cuts have disproportionately affected women, with Disabled women, low-income women and women from minority-ethnic backgrounds most severely affected. Further changes to health and disability benefits announced by the UK Government in March 2024 will add to these losses for Disabled women. These cuts have violated international principles on the right to social security in a number of ways as set out here.

### Adequacy of social security and discriminatory impacts

Article 11 of ICESCR states ‘the right of everyone to an adequate standard of living for himself [sic] and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions’. This human right is being breached in the UK for a growing number of people in poverty who cannot access these essentials, with real-term levels of support having reduced significantly since 2010. WBG’s cumulative impact analysis of cuts to social security since 2010 clearly shows the disproportionate impact on women: women, on average, lose £1,790 per year (7% of their baseline income) as a result of changes in benefits, while men, on average, lose £1,023 (3% of their baseline income)<sup>23</sup>.

The overall average, however, masks the fact that low-income women, Disabled women, single mothers and women from minority-ethnic groups have been hardest hit as a result of changes to social security since 2010<sup>24</sup>:

- Women in the lowest income decile (the poorest) lose on average £3,348 per year.
- Black women (Black African, Black Caribbean, and Black British), across all income groups lose on average £2,498 per year.
- Single parents lose nearly £7,000 per year on average.
- Disabled women lose on average £2,553 per year.

On top of this, 44% of Disabled single women stand to lose a further £1,610 on average from the disability cuts introduced in March 2025<sup>25</sup>.

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<sup>23</sup> WBG (2024) [Who bears the brunt? Intersectional analysis of social security cuts since 2010](#)

<sup>24</sup> All findings in this section taken from WBG (2024) Ibid.

<sup>25</sup> Department for Work and Pensions (2025) Spring Statement 2025 health and disability reforms - Equality Analysis

CEDAW (Art. 1) states that it is not sufficient for a discriminatory legal framework to be absent; policies must also not be discriminatory in effect. Given the blatant disproportionality of austerity measures affecting women, Disabled people and minority groups, there is a clear violation of CEDAW and of the right to protection from discrimination (Art. 2(1) and 26 ICCPR, Art. 2(1) ICESCR, Art. 14 ECHR).

The erosion of benefits has been driven primarily by the on-and-off freeze of working age and children's benefits, followed by other reforms including the two-child limit to Universal Credit child elements, benefit cap, "Bedroom Tax", changes to Local Housing Allowance (LHA), and the roll-out of Universal Credit<sup>26</sup>.

The result has been an increase in households in poverty and a related increase in child poverty rates. Joint research by the Joseph Rowntree Foundation and Trussell Trust finds that five in six low-income households on Universal Credit are going without essentials<sup>27</sup>. The relative child poverty rate, which had fallen to 27% by 2010/11, was at 31% again by 2023/24<sup>28</sup>. 42% of children in single-parent households – 89% of which are female-headed – are in relative poverty<sup>29</sup>. This clearly shows that the social security system changes have reduced adequacy of payments to a point where they impinge on Article 11 of ICESCR. They are also a clear violation of the right of children to an adequate standard of living (art. 27 UNCRC), and to the right to family life (Art. 8 Human Rights Act), given the disproportionate numbers of children in poverty that are separated from their families<sup>30</sup>.

The increase in child poverty when women have been hardest hit by social security cuts is not unexpected. Children are dependent on their families' income for their living standard, and particularly their mother<sup>31</sup>. This is because women's spending choices are more closely related to the needs of their children and because many children live in single-parent families, which are more vulnerable to poverty<sup>32</sup>.

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<sup>26</sup> WBG (2024) [Where do we go from here? An intersectional analysis of women's living standards since 2010](#)

<sup>27</sup> Joseph Rowntree Foundation and Trussell Trust (2024) [An Essentials Guarantee](#)

<sup>28</sup> DWP (2025) Households Below Average Income

<sup>29</sup> Ibid.

<sup>30</sup> M Elliott (2020) Child Welfare Inequalities in a Time of Rising Numbers of Children Entering Out-of-Home Care, [The British Journal of Social Work](#), Volume 50, Issue 2, 581–597

<sup>31</sup> WBG (2025) [Women's and children's poverty: Making the links](#)

<sup>32</sup> Ibid.

## Conditionality and entitlement

Article 9 of ICESCR states the right of all persons to social security. This right can be compromised if conditions related to benefit entitlement are very onerous and the penalties for non-compliance are harsh. Whilst there is a balance between rights and responsibilities, work-related conditionality has been tightened in recent years. One concern is the increasing rates of benefit sanctions, which affect particularly those with caring responsibilities. Since 2012, the absolute number of sanctions to benefit claimants has risen considerably:

- In the year to July 2024, 583,780 UC sanctions were imposed on 449,817 individual claimants<sup>33</sup>.
- Around 120,000 claimants were serving a sanction at a point in time or the equivalent of around 5.6% of all claimants with conditionality<sup>34</sup>.
- Some 10.4% of sanctions completed in the month of August 2024 had been 27 weeks or longer, with a further 7.7% lasting 14 to 26 weeks.

People from Black and minority-ethnic backgrounds are over-represented among those sanctioned<sup>35</sup>. Research by Citizens Advice found that people with disabilities and caring responsibilities are also more likely to be sanctioned than non-Disabled people and those without caring responsibilities<sup>36</sup>. Single parents, the majority of whom are women, can be particularly affected by conditionality because of the challenges of managing childcare on their own<sup>37</sup>. The effect is to push sanctioned households, including children, further into poverty<sup>38</sup>.

Article 9 is also violated in the case of migrants who are subject to the 'No Recourse to Public Funds' (NRPF) condition. This condition is associated with certain migrant visas and means that a holder is not able to access state supports, including most forms of social security as well as public services. NRPF has been in existence for decades but was extended significantly in 2012. At the end of 2023, around 3.3 million people held visas that would usually have the NRPF condition<sup>39</sup>. It has been shown to lead to hardship and destitution, with women more vulnerable as the absence of a safety net, including access

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<sup>33</sup> Webster, D (2024) [Briefing: Benefit Sanction Statistics, November 2024](#)

<sup>34</sup> Ibid.

<sup>35</sup> Ibid.

<sup>36</sup> Citizens Advice (2023) [The sanctions spiral](#)

<sup>37</sup> Gingerbread (2024) [They are sanctioning the children](#)

<sup>38</sup> Citizens Advice (2023) [The sanctions spiral](#)

<sup>39</sup> House of Commons Library (2024) [No recourse to public funds](#)



to publicly funded refuges, can mean that, if they are facing abuse, they must choose between street homelessness or remaining trapped in the abusive relationship (see the 'right to security' below)<sup>40</sup>.

## Knock-on impacts: violation of the right to security

For women, the right to social security is integrally connected to the right to liberty and security (Art. 9 ICCPR) and to non-subjection to cruel, inhuman and degrading treatment (Art. 7 ICCPR). This is because financial hardship is connected to domestic violence in complex ways. Poverty can both be a cause of hardship and also increase women's vulnerability to domestic violence and prolong their exposure to it by reducing their ability to leave<sup>41</sup>. This has been noted as particularly acute for women with the NRPF condition<sup>42</sup>.

## Further violations

The austerity-driven changes to social security in the UK which have disproportionately affected women also violate several further principles contained in the ICESCR. The ICESCR principles stipulate that such retrogressive measures are only permitted when they are **temporary** (in nature and effect), **necessary** (i.e. there is no less harmful alternative) and **proportionate**. Most immediately, however, some of the most harmful measures, such as the two-child limit, have been permanent measures. It is also clear that the decision to pursue fiscal consolidation via social security cuts was a political choice: over the same period that cuts to benefits were enacted, the government lowered corporation and income taxes and froze duties on alcohol and fuel, thereby reducing overall tax revenue and benefitting people in higher income groups<sup>43</sup>. As such, the route taken would not meet the 'least harmful' test.

## Conclusion and Recommendations

The changes to social security since 2010 have eroded the adequacy of payments and pushed more households into poverty, with a disproportionate impact on low-income

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<sup>40</sup> Citizens Advice (2021) [How do I survive now? The impact of living with No Recourse to Public Funds](#); Migration Observatory (2023) [Deprivation and the no resource to public funds \(NRPF\) condition](#); Centre for Social Policy (2024) [No reason for no recourse](#)

<sup>41</sup> S Walby and J Allen (2004) *Domestic violence, sexual assault and stalking: Findings from the British Crime Survey*. Home Office.

<sup>42</sup> Centre for Social Policy (2024) No reason for no recourse, <https://wpieconomics.com/wp-content/uploads/2024/11/No-recourse-report-v3-web.pdf>

<sup>43</sup> WBG and Runnymede Trust (2017) [Intersecting Inequalities: The impact of austerity on Black and minority ethnic women in the UK](#)

women, Disabled women, single parents, and women from minority-ethnic backgrounds. The real-terms cut in benefits has been accompanied by increased levels of conditionality and sanctions. Combined, this impinges not only on the right to social security but could also trigger violations of related rights, including the right to liberty and security.

With the election of a new government in 2024, there has been a concerted call by charities academic experts and rights' holders to restore social security so that it can perform its core functions of preventing and alleviating poverty, promoting social inclusion, and reducing inequality. Given the link between women's poverty and children's poverty, this has included a call to make social security central to its child poverty strategy due to be published in summer 2025<sup>44</sup>.

We recommend the following immediate measures in order to restore the social security system:

- Increase the real value of benefits to ensure they contribute to an acceptable standard of living and adequately cover essential needs. Retain regular uprating of social security benefits to at least match cost of living increases.
- Abolish the two-child limit and the benefit cap, end the Universal Credit five-week wait and introduce a second-earner work allowance to ensure that work pays for second earners, who are predominantly women. Abolishing the two-child limit alone would lift an estimated 300,000 children out of poverty<sup>45</sup>.
- Abolish the High-Income Child Benefit Charge and restore Child Benefit to its pre-2010 real value (for a family with one child, Child Benefit was worth £300 less per year in real terms in 2023/24 than in 2010/11)<sup>46</sup>.
- Raise the Local Housing Allowance to the 50th percentile of rents with regular uprating to continue to match local average rents.
- Remove the 'No Recourse to Public Funds' condition, which excludes many migrant women from receiving support.

In the long term, the social security system needs to be overhauled to ensure a functioning system of support that is fully aligned with international obligations. Such a system should be:

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<sup>44</sup> See for example, Patrick, R. and C. Birt (2025) It's time to tell a new story about social security, <https://blogs.lse.ac.uk/politicsandpolicy/its-time-to-tell-a-new-story-about-social-security/#:~:text=Crucially%2C%20recent%20approaches%20on%20social,and%20overlapping%20harms%20this%20causes.>

<sup>45</sup> Child Poverty Action Group (2024) [Universal credit: A three-step plan](#)

<sup>46</sup> Child Poverty Action Group (2023) [Money well spent: Why we should recognise and reinvest in child benefit](#)

- rights-based from the outset to ensure compliance with international obligations.
- based on individual (rather than household) entitlement in order to foster independence and autonomy.
- non-means tested to prevent and not just provide relief from poverty; to compensate people for additional costs.
- encourage sharing of care to redress the current gendered division of unpaid work.
- assessed for equality impacts at every stage.
- designed by, and for, users.

The redesign of the social security would need to be anchored within a holistic review of tax and spending. Fairer taxes and more balanced investment, including in the care economy, are required to fund these recommendations. For example:

- Equalising Capital Gains Tax and Income Tax rates could raise up to £16.7bn per year<sup>47</sup>.
- Introducing taxation of wealth, with a 1-2% tax on assets over £10m, could raise up to £24bn per year<sup>48</sup>.
- Investing in the care economy and other vital social infrastructure could support growth, create jobs and help close the gender pay gap.

After nearly 15 years of social security cuts, the evidence in this briefing has shown that the social security system is failing women and their dependents, and is no longer fit for purpose. The new government must act urgently to restore social security in the UK to adequate levels, such that it is able to perform its core functions of preventing and alleviating poverty, reducing inequality and promoting social inclusion, and that it is contributing to the realisation of women's human rights, rather than their violation.

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<sup>47</sup> Tax Justice UK (2024) [Ten tax reforms to raise £60 billion for public services and a fairer economy](#)

<sup>48</sup> Ibid.