



**NI
WOMEN'S
BUDGET
GROUP**

**NORTHERN IRELAND WOMEN'S BUDGET GROUP (NIWBG) RESPONSE
TO THE CONSULTATION ON PATHWAYS TO WORK: REFORMING
BENEFITS AND SUPPORT TO GET BRITAIN WORKING GREEN PAPER**

Department for Work and Pensions

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The Northern Ireland Women's Budget Group (NIWBG) is made up of organisations and individuals from the women's sector, trade union movement, academia and wider civil society in Northern Ireland, with the aim of implementing a gender equal economy. The members of the NIWBG scrutinise policy and budgetary matters with a gendered lens to bring attention to the different ways in which women and men are affected by government-level decision-making. It aims to provide policy- and budget-makers with policy analysis to secure substantive equality for women and men through the assessment of gender impact.

The NIWBG works with a range of organisations in Northern Ireland on devolved issues and with sister organisations in Wales, Scotland, England and Ireland on East-West and North-South issues.

We hope that our response to the consultation will be considered by the Department for Work and Pensions (DWP).

If there are any questions or comments regarding the NIWBG's response, please direct them to the Coordinator for the NIWBG, Alexandra Brennan (info@niwbg.org).

Introduction

The NIWBG welcomes the opportunity to respond to this consultation, and we are available to further discuss our response to this consultation. We must note our strong opposition to the proposed £7 billion worth of cuts to disability benefits. We reject these austerity measures, and we urge Government to consider the devastating impacts many of these potential changes would have on disabled people and carers across the UK but particularly in Northern Ireland.

We endorse the responses of the Cliff-Edge Coalition, Women's Regional Consortium, NI Anti-Poverty Network, and the Women's Policy Group NI.

General Comments

The NIWBG is aware that certain elements of our response, such as changes to PIP and LCWRA, are not explicitly part of this consultation, but their potential impact on women in Northern Ireland is too great to not be consulted on. Because they are *not* being consulted on, we believe it is essential that we raise our opposition to these changes in our response as we are gravely concerned about their impact and the impact of the overall changes proposed in the green paper on disabled people and carers in Northern Ireland.

We tried to engage with the Department's in-person consultation session, but when it was made known that the discussion would not be allowed to stray from the consultation questions, we made the decision to not engage. We see the questions and therefore the manner in which the public consultation itself was held as counterproductive as the questions entertain a society where the cuts to these benefits are a possibility; therefore we will not be answering the consultation questions. We firmly believe that there is no situation in which these cuts can happen that will not have grave impacts on disabled persons and carers, particularly women, in Northern Ireland.

Impacts on Disabled People

Raised in the Pathways to Work: Reforming Benefits and Support to Get Britain Working¹ green paper, the Chancellor proposed changes to eligibility and cuts to the two main disability benefits in the UK: the Personal Independence Payment (PIP) and the health element of Universal Credit. While we welcome the increase of the Universal Credit standard allowance from £92 in 2025-26 to £106 to 2029-30, we are deeply troubled by the decision to freeze the Universal Credit health element for existing claimants until 2029-30, the reduction of this element for new claimants to £50 in 2026-27, and the freezing of this rate of pay for new claimants until 2029-30. Additionally, the Chancellor made the choice to introduce additional eligibility requirements to PIP assessments, despite research showing that women and older

¹ DWP (2025). *Pathways to Work: Reforming Benefits and Support to Get Britain Working*. ([Pathways to Work: Reforming Benefits and Support to Get Britain Working](#))

people are most likely to have negative impacts on their mental health following PIP assessments².

These changes will have a disproportionate impact in Northern Ireland as there are more people living with a limiting long-term health problem or disability (24.3% or 463,000 people) and more people claiming benefits than in England, Scotland, and Wales. Higher rates of long-term health problems and disability are also linked to the legacy of conflict in Northern Ireland, where areas that saw a greater level of conflict have higher rates of people claiming PIP³.

This will also greatly impact on gender equality in Northern Ireland, as more women reported having long-term health problems or disabilities than men, and women are more likely to claim benefits than men. Therefore, the impacts of this decision will only bring women further into poverty. Government is aware of this and is still moving ahead with the cuts/changes: the overall impacts on poverty were noted in the equality impact assessment for the document, where the government concluded that these decisions would drive a further 250,000 people into poverty, including 50,000 children.

The Chancellor's proposed changes are predicted to save the UK Government £4.8 billion by 2029-30, but the cost of these impacts will have financial consequences that will rival the money saved over the course of the next five years. One report⁴ suggests that with the additional burden on the NHS and reduced spending for struggling households, the actual amount saved will only be about £100 million - a mere 2% of the savings proposed by the Chancellor. People with disabilities and carers deserve better, and the higher rates of women represented in both groups limits the progression of gender equality aims in Northern Ireland.

Impacts on Carers

Unpaid carers, the majority of whom are women, will also face indirect negative impacts from the proposed changes to PIP and the Universal Credit health element. The eligibility changes to PIP means that 150,000 carers across the UK will lose *their* eligibility for Carer's Allowance⁵. This is a significant setback from announcements made by the Chancellor regarding Carer's Allowance last October and will only result in hardship for carers.

The gendered nature of unpaid care is clear and it is facilitated by unaffordable, inaccessible childcare and crises within the social care system. Providing unpaid care for sick or disabled adults typically falls on women – women are more likely to be an unpaid carer 11 years before men⁶. Research from CarersNI shows that unpaid carers save the government £5.8 billion in care costs every year⁷, yet 75% of carers in employment said they are struggling to juggle paid

² Mind (2023). *Reassessing assessing*. (<https://www.mind.org.uk/news-campaigns/campaigns/benefits/reassessing-assessments/>).

³ Devlin, A., French, D., McVicar, D. (2023). *Why are Disability Rates for Older Working-Age Adults in Northern Ireland So High?* ([JA202308.pdf](#)).

⁴ Disability Policy Centre (2025). *Our Analysis on Welfare Reforms*. ([Our Analysis on Welfare Reforms — THE DISABILITY POLICY CENTRE](#))

⁵ CarersUK (2025). *Spring Statement: Shocking carers' benefits cuts are a first in decades*. ([Spring statement: Shocking carers' benefits cuts are a first in decades | Carers UK](#))

⁶ Women's Regional Consortium & CarersNI (2024). *Women, unpaid caring and employment in Northern Ireland*. ([Career or Care](#)).

⁷ Carers UK (2023). *The economic value of unpaid care in Northern Ireland*. (<https://www.carersuk.org/reports/the-economic-value-of-unpaid-care-in-northern-ireland/#:~:text=People%20providing%20unpaid%20care%20for,%C2%A30.7%20million%20per%20hour>).

work and care⁸. Furthermore, 27% of carers said they had to reduce their hours, 14% said they had to take on lower paid and/or more junior roles to balance care, and 29% said they had to leave work altogether⁹. The economic contribution of unpaid carers is immense, yet the threat to benefits that they should be entitled to shows no appreciation for this contribution. The crisis in adult social care is predicted to get worse. At the moment, one in six people in Northern Ireland are over the age of 65 – this is meant to increase to one in five by 2030 and to one in four by 2040¹⁰. The NHS is already under an extreme amount of pressure and relies on unpaid carers as the system alone could not manage the amount of people that require care. An imbalance of those who need care to those who provide care would add significant pressures to the health system, creating a dangerous environment for those working in and using the health and social care system.

Not only are many carers at risk of losing their Carer's Allowance, but nearly 30% of carers are disabled themselves and 28.3% of carers in Northern Ireland live in poverty¹¹. The combined loss of PIP and Carer's Allowance could total to about £12,060 a year, or 54% of income¹². People that have previously provided care to a loved one receiving PIP will still have to provide care whether or not that person benefit is cut – both PIP and Carer's Allowance could be the difference between being able to or not being able to afford the essentials.

Gender Budgeting

Gender budgeting requires government departments to analyse the different impact of the budget on people of different genders, starting as early in the policy/budget process as possible. The aim of gender budgeting is to ensure that the distribution of resources creates more gender equal outcomes. Over time, gender analysis should become embedded at all stages of the policy/budget process. Women's intersecting identities are also included in this analysis and policy-makers are expected to promote these areas of equality as well. Women will experience particular disadvantages due to the pre-existing socio-economic conditions. For example, there is strong evidence that women have suffered disproportionately from over a decade of Westminster austerity measures, the pandemic, and the cost-of-living crisis¹³. We cannot afford to continue making decisions at the expense of women and risk further degradations to gender equality and additional intersecting equalities as well.

⁸ Carers NI (2025). *State of Caring 2024: The impact of caring on finances and employment*. (<https://www.carersuk.org/media/fr5fixqo/state-of-caring-ni-2024-finances-employment.pdf>).

⁹ Ibid.

¹⁰ COPNI (2024). *The Commissioner for Older People and Age NI call for Northern Ireland's ageing population to be prioritised in Programme for Government*. (<https://copni.org/news/articles/the-commissioner-for-older-people-and-age-ni-call-for-northern-irelands-ageing-population-to-be-prioritised-in-programme-for-government#:~:text=One%20in%20six%20people%20in,one%20in%20four%20by%202040>).

¹¹ NIAPN (2025). *Have your say...* (<https://niapn.org/have-your-say-stand-up-against-the-proposed-cuts-to-disability-benefits/>)

¹² Ibid.

¹³ MacDonald, E.M. (2018) The gendered impact of austerity: Cuts are widening the poverty gap between women and men. British Politics and Policy at LSE. (<https://blogs.lse.ac.uk/politicsandpolicy/gendered-impacts-of-austerity-cuts/>)

Charlton, E. (2023) This is Why Women are Bearing the Brunt of the Cost of Living Crisis According to Research. World Economic Forum. (<https://www.weforum.org/agenda/2023/01/cost-of-living-crisis-women-gender-gap/>)

Gender budgeting is good budgeting; it encourages greater transparency of government processes, more in-depth assessments of how policies and budgets affect constituents and closer cooperation between governmental and non-governmental stakeholders. It encourages a more targeted approach to the spending of public money, which will improve policy outcomes. Implementing gender budgeting mechanisms would provide decision-makers with the tools to recognise and mitigate gendered economic impacts and promote gender equality. Whilst political crises that affect budget processes are outside the control of departmental officials, strategically embedding gender budgeting measures will create a firewall to prevent such disproportionate disadvantages in future.

For gender budgeting to be fully implemented, the next stage must be to reformulate budgets and budgetary policy with targeted measures to improve outcomes for women and girls. The OECD¹⁴ highlights that best practice for gender budgeting is to embed it at all levels of policy- and budget-making: planning, formulation, approval, implementation, monitoring and reformulation. It is crucial that gender equality obligations are not a ‘tick-box exercise,’ but rather that gender equality is mainstreamed in every area of the budgetary process through gender analysis of data supported by experts from civil society.

Conclusion

We reiterate our stance against the cuts and remind Government how harmful they will be to disabled people and carers in Northern Ireland, particularly the gendered nature of the issue. We again state that we are available to discuss our response with the Department and hope to engage with the Department in the future on policy development that centres the promotion of equality for all; particularly disabled people, carers, and women.

¹⁴ OECD (2023), OECD Best Practices for Gender Budgeting, OECD Journal on Budgeting, vol. 23/1, (<https://doi.org/10.1787/9574ed6f-en>).