

Introduction and policy background

This publication provides ad hoc statistics on **couples** claiming Universal Credit (UC), specifically the gender of the person whose bank account receives the UC payment. In August 2018, over 120,000 couples were claiming UC.

Results

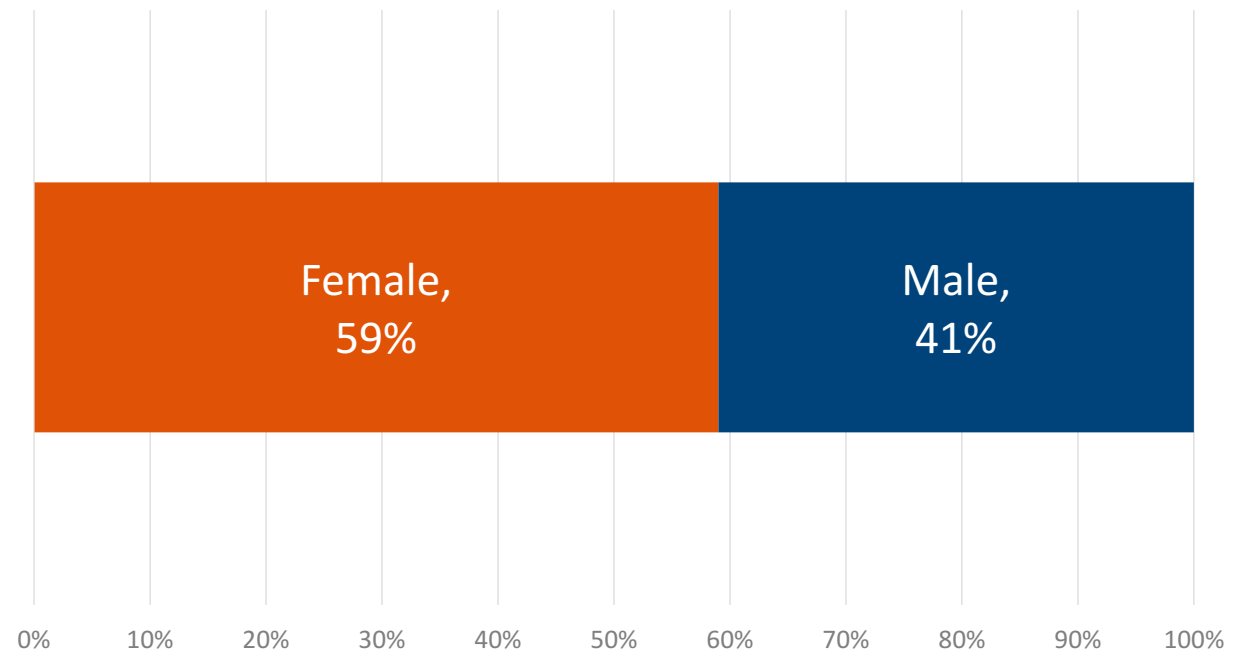
The results show that, where the gender of the account holder could be identified, 59% of accounts are held by a female with 41% held by a male.

Gender could be identified for a clear majority of couple claims (60%).

In the remainder of cases, gender was not identified for a number of reasons: Sometimes because the account had two names attached, or had a title which is non-gender specific (6%); but far more frequently because the name on the account did not indicate whether the holder was male or female (34%). Here, it was typical for the account holder's name to feature just their initials, and not a forename in full. In a smaller proportion of these cases, the forename was given in full, but was a name commonly given to both males and females, leaving the gender of the account holder uncertain.

Of couples claiming Universal Credit, women are more likely to be the bank account holder

UC couple claims paid in August 2018, excluding where gender of the account holder cannot be determined



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Comments? Feedback is welcome

About these statistics

The figures presented in this release are from the Department's administrative records. Whenever UC is paid, the Department records the bank account that the UC is paid to, and this includes the name or names in which that account is held. This will show whether the account has two names attached, or whether it is in one person's name only.

Where the account is in one person's name only, that person can often be classified as male or female, through either their title (Mr / Mrs / Miss), or alternatively their forename if no title is provided. This is a best estimate of their gender, and is subject to the following considerations:

- Where a person's **title** is not gender-specific, these are excluded from the analysis (for example "Dr", or a title which relates to a religious group). Such titles are not present in material numbers on UC.
- Where no title exists, and the **forename** is used, there is a natural limitation in that a small minority of forenames are commonly given to both males and females. Such cases are excluded from the results.
- It is also possible to check that the name on the bank account is that of the claimant (so as to exclude cases where the claimant has an appointee managing their UC payments, via the appointee's account).

It should be noted that this estimated classification applies to gender alone, and does not extend to any other protected characteristic as defined by the Equality Act 2010 (these include ethnicity and sexual orientation, among others).

It should also be noted that, in assessing policy impacts, the Department would not confine its analyses to individuals who have assigned themselves a title. The Department would instead seek as full a picture of gender as possible across the UC caseload, taking evidence from several sources into account. If necessary, this would include the development of data sources which would be collected specifically for this kind of analysis.

The analysis is restricted to couple claims, in Great Britain, whose claim is handled via the full service (only a minority of UC claims are now handled by the live service). It is important to note that the figures relate to only a minority of UC claims, because only a minority are from couples, with the majority of the caseload being claims from single adults.

Statement of Compliance with the Code of Practice for Statistics

The Code of Practice for Statistics ([the Code](#)) is built around three main concepts, or pillars: Trustworthiness, Quality and Value.

Trustworthiness is about having confidence in the people and organisations that publish statistics.

Quality is about using data and methods that produce statistics.

Value is about publishing statistics that support society's needs.

The following explains how we have applied the pillars of the Code in a proportionate way:

Trustworthiness The figures were created following interest from DWP Ministers and the Work & Pensions Select Committee. They are being published now in order to give equal access to all those with an interest in them.

Quality The data which underpins this information is taken directly and solely from Departmental systems, which are relied upon by DWP for the accurate payment of UC. Quality assurance has taken place in line with the standards usually applied to DWP ad hoc releases, with an internal check that the results shown are robust, and a true representation of bank account ownership among UC couple claims.

Value Releasing this information serves the increased public interest in the gender of those who are paid UC. The figures add to the wider stock of information on those who are claiming UC as a couple. The figures also help reduce the administrative burden of answering Parliamentary Questions, Freedom of Information requests and other forms of ad hoc enquiry.