

## Women on incapacity benefits: new survey evidence

BEATTY, Christina <<http://orcid.org/0000-0003-0943-9979>>, FOTHERGILL, Stephen <<http://orcid.org/0000-0002-4201-0640>>, HOUSTON, Donald, POWELL, Ryan and SISSONS, Paul

Available from Sheffield Hallam University Research Archive (SHURA) at:

<http://shura.shu.ac.uk/26332/>

---

This document is the author deposited version. You are advised to consult the publisher's version if you wish to cite from it.

### Published version

BEATTY, Christina, FOTHERGILL, Stephen, HOUSTON, Donald, POWELL, Ryan and SISSONS, Paul (2008). Women on incapacity benefits: new survey evidence. Discussion Paper. Sheffield Hallam University, Centre for Regional Economic and Social Research.

---

### Copyright and re-use policy

See <http://shura.shu.ac.uk/information.html>

**WOMEN ON INCAPACITY BENEFITS:  
NEW SURVEY EVIDENCE**

**Christina Beatty, Steve Fothergill and Ryan Powell**  
**Centre for Regional Economic and Social Research**  
**Sheffield Hallam University**

**with**

**Donald Houston and Paul Sissons**

**Department of Geography**  
**University of Dundee**

**May 2008**



## Contents

### Summary

#### 1. INTRODUCTION

- Women and incapacity benefits: the riddle
- Statistical background

#### 2. A NEW SURVEY OF INCAPACITY CLAIMANTS

- Survey areas
- Survey method
- How representative?

#### 3. WHO ARE THEY, AND HOW DO THEY DIFFER FROM MEN?

- Age and duration on benefits
- Qualifications and experience
- The transition to incapacity benefits
- Health issues
- Job aspirations
- Sources of income
- Housing tenure
- Who are they?: an assessment

#### 4. HOW MUCH DO HOUSEHOLD CIRCUMSTANCES MATTER?

- The context of women's working lives
- Labour market engagement
- Benefits
- So does household status matter?

#### 5. A MOVE BACK TO WORK?

- The client group for back-to-work initiatives
- Personal characteristics of the target group
- Job aspirations of the target group
- Obstacles to employment
- The target group: what's likely to work?

#### 6. SOME CONCLUSIONS

*This report is one of the outputs of a project funded by the Economic and Social Research Council (grant ref no RES 062230086). The survey reported here was co-financed by local partners in the eight survey areas. The authors would also like to thank the Department for Work and Pensions for their assistance and the staff of BMG Ltd, who carried out the fieldwork.*



## Summary

Some 1.1m women of working age in the Britain are incapacity claimants, and their numbers have risen three-fold since the mid 1980s.

The reasons why so many women claim incapacity benefits are not well understood. In particular, whereas the location and timing of the rise in incapacity claims among men seems to be rooted in the loss of jobs from older industries, the increase in the number of women claiming incapacity benefits is harder to reconcile with rising job opportunities for women across large parts of the economy.

This report, which is part of a wider study of women on incapacity benefits, presents the results of a new interview survey of 1,900 women claiming Incapacity Benefit (IB). The survey was carried out in eight local authority districts, spread across five regions. The survey achieved a high response rate and a broadly representative sample. Comparable data was also collected for 1,700 men.

The survey data points to a stock of female incapacity claimants that is often extremely detached from the labour market and to many women who face formidable obstacles to moving towards employment. 60 per cent have no formal qualifications. 40 per cent have been out-of-work for ten years or more, and an additional 9 per cent say they have never had regular paid employment. Only 30 per cent say they might like a job, now or in the future, and fewer than one-in-twenty are actively looking for work. A degree of ill health or disability appears to be almost universal among these women, though only a quarter say they can't do any work in any circumstances.

A key finding is that on a wide range of indicators the men and women who claim IB appear virtually identical. In essence, they occupy almost exactly the same, lower end of the labour market and share the same assessment of their opportunities.

There is also evidence in the survey data of a diversion of women who are lone parents from Income Support to Incapacity Benefit. This appears to happen at a number of stages, and not exclusively at the point that entitlement to Income Support as a lone parent comes to an end, but in total this diversion accounts for no more than 10-20 per cent of the total stock of women claiming IB.

The data shows that the women who express an interest in returning to work are on average younger than the stock of IB claimants as a whole and have been claiming IB for a shorter period.

The report concludes that the survey data is at the very least compatible with the view that one of the long-term consequences of male job loss has been to increase the competition for jobs for women in the same places. This has had the effect of marginalizing women with poor health and poor qualifications as well as men in the same position. Like their male counterparts, these women with health problems or disabilities then claim incapacity benefits.



## 1. INTRODUCTION

### **Women and incapacity benefits: the riddle**

Incapacity benefit claimants are by some margin the largest group of non-employed, working-age claimants in the UK. At more than 2.6m in total, the number of incapacity claimants is three times the number of claimant unemployed on Jobseeker's Allowance and more than twice the number of lone parents on Income Support.

For many years the rising number of incapacity claimants was characterised as a 'male' issue, and it was certainly the case that during the 1980s and early 1990s the steepest increases in incapacity numbers were among men. This did not seem difficult to explain. At that time, large numbers of men were being made redundant from industries such as coal, steel, shipbuilding and heavy engineering, and many of these men had health problems (sometimes as a result of their jobs) that allowed them to access incapacity benefits when they became unemployed. In most circumstances incapacity benefits pay more than unemployment benefits, so there was a clear incentive for these men to go down the incapacity route. The timing of the increase and the geography of incapacity claimants – with exceptional concentrations in the older industrial areas affected by job loss – seemed to lend support to this explanation.

However, it is increasingly apparent that the very large number of incapacity claimants is a 'female' issue as well. Men on incapacity benefits still outnumber women – the headline numbers are 1.5m men and 1.1m women - but this is largely a reflection of the fact that men move across onto state pensions at 65 whereas women move across at 60, and large numbers of 60-64 year old men claim these benefits. Stripping out the over 60s, the ratio between men and women claiming incapacity benefits is now only 52:48 in favour of men.



The high and rising number of women claiming incapacity benefits is much less easily explained in terms of job loss from traditional industries. There have been job losses from sectors such as textiles and clothing, which were once major employers for female labour, but these job losses were never anywhere near as large as from traditionally male-dominated industries. Indeed, the dominant feature of the labour market for women over the last three decades has been job growth, even in the least prosperous parts of the country. This reflects the long-term shift from manufacturing to services, which tend to employ a higher proportion of women, and the gradual opening up of many occupations and industries to greater numbers of women. In parallel, there has been a gradual increase in labour force participation among women.

How, then, is the very large number of women on incapacity benefits to be explained?

Ill health, injury and disability seem to offer at best an only partial explanation. While the number of incapacity claimants has been rising, general standards of health in the population have been improving, all be it with some of the slowest improvements for some of the most disadvantaged groups. The most plausible explanations lie elsewhere – in the structure of the benefits system, in the changing roles of women at home and in the labour market, and in the quantity and quality of job opportunities available for women.

The present report is one of the outputs of a larger study looking at the reasons why so many women now claim incapacity benefits. It presents the findings of a new survey of nearly 2,000 women on incapacity benefits, spread across eight localities in five GB regions. Other, forthcoming reports explore aggregate trends in incapacity numbers among women, through time and across regions and districts, and present the findings of follow-up interviews with a smaller sub-set of women and with some of the key institutional players in the benefits system, such as GPs and Jobcentre staff.

The remainder of the first section of the present report provides an overall statistical context. The second section describes the survey. The third section presents a wide range of information on women claiming incapacity benefits, from the survey, and looks at how they differ from (or are similar to) the men who claim these benefits. The fourth section explores the differences between women in different household

circumstances. The fifth section explores the scope for labour market re-engagement. The final part of the report draws some conclusions.

## **Statistical background**

The headline total of 1.1m women of working age claiming incapacity benefits in Great Britain, in May 2007, is made up of three groups:

- *Incapacity Benefit recipients.* These account for 532,000 women. Incapacity Benefit (IB) is not means-tested except for a small number of post-2001 claimants with significant pension income.
- *Incapacity claimants who fail to qualify for Incapacity Benefit itself because they have insufficient National Insurance credits.* The government counts these women as IB claimants, but most of these 'NI credits only' claimants actually receive means-tested Income Support, usually with a disability premium. They account for a further 453,000 women.
- *Severe Disablement Allowance (SDA) recipients.* SDA is paid to pre-2001 claimants with a high level of disability and a poor NI contributions record. They account for the remaining 116,000 women. SDA is closed to new claimants.

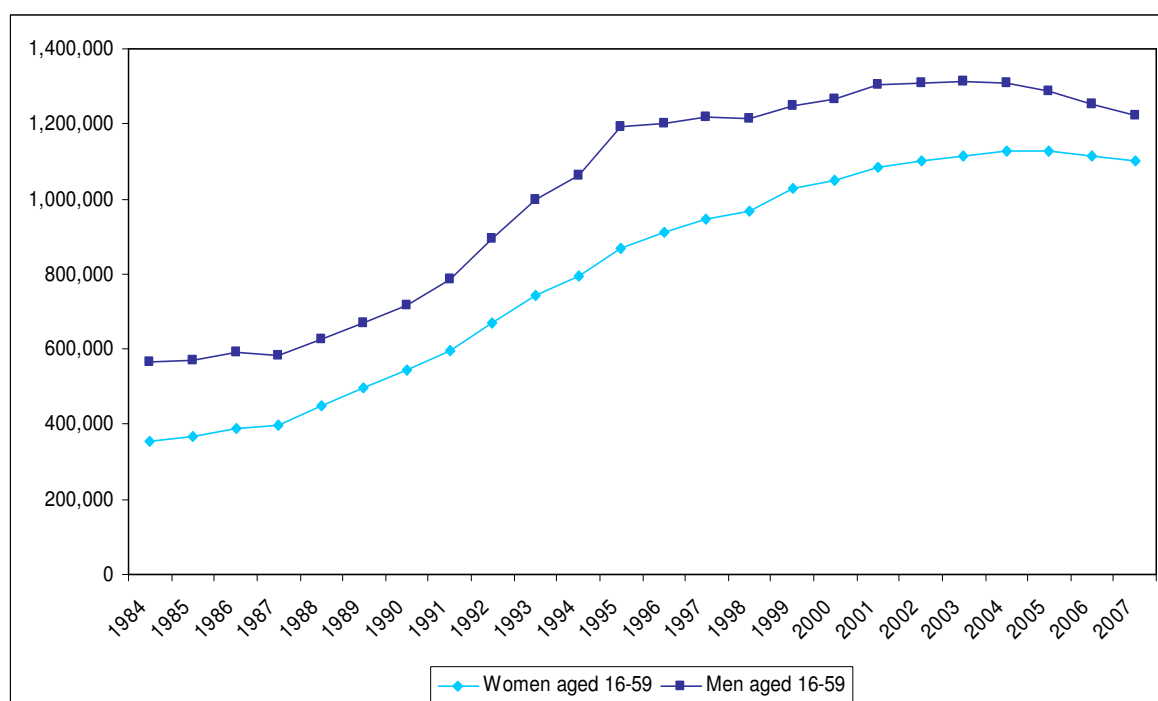
Added to the 1.5m men claiming incapacity benefits, these three groups make up the national total of 2.6m working age incapacity claimants now widely quoted in public debate.

Two further points are worth noting here. First, in addition to the 2.6m working age incapacity claimants, some other disability benefits – notably Disability Living Allowance - are also paid to men and women over pension age. The present study, however, focuses solely on *claimants of working age*. Second, in addition to the three incapacity benefits noted above (IB itself, NI credits for incapacity and SDA) other benefits, including top-up disability benefits such as Disability Living Allowance, are often paid to incapacity claimants depending on their personal and household circumstances. A minority of IB claimants get by on Incapacity Benefit alone. The

extent to which women claim these additional benefits is documented later in the report.

The long-term trend in the number of women claiming incapacity benefits is shown in Figure 1.1. This graph shows the number of 16-59 year old women in Great Britain claiming Incapacity Benefit or its predecessor, Invalidity Benefit, between 1984 and 2007. The figures also include Severe Disablement Allowance and (before 1995) Sickness Benefit, which was paid to some short-term claimants who would now claim IB. Comparable figures for men aged 16-59 are also shown on the graph.

**Figure 1.1: Number of incapacity claimants aged 16-59, GB, 1984-2007**



Source: DWP

The striking feature is the enormous rise in the headline numbers, from around 350,000 women in 1984 to 1.1m in 2007 – a three-fold increase in less than 25 years. This proportional increase is vastly greater than women’s increase in labour force participation over the same period. It is also, as we noted, impossible to explain such a large increase in health terms alone. Furthermore, the data used here is actually likely to understate the full scale of the increase in sickness and disability

claims because at least some of the women who claimed Sickness Benefit prior to 1995 would now receive Statutory Sick Pay from their employer rather than IB.

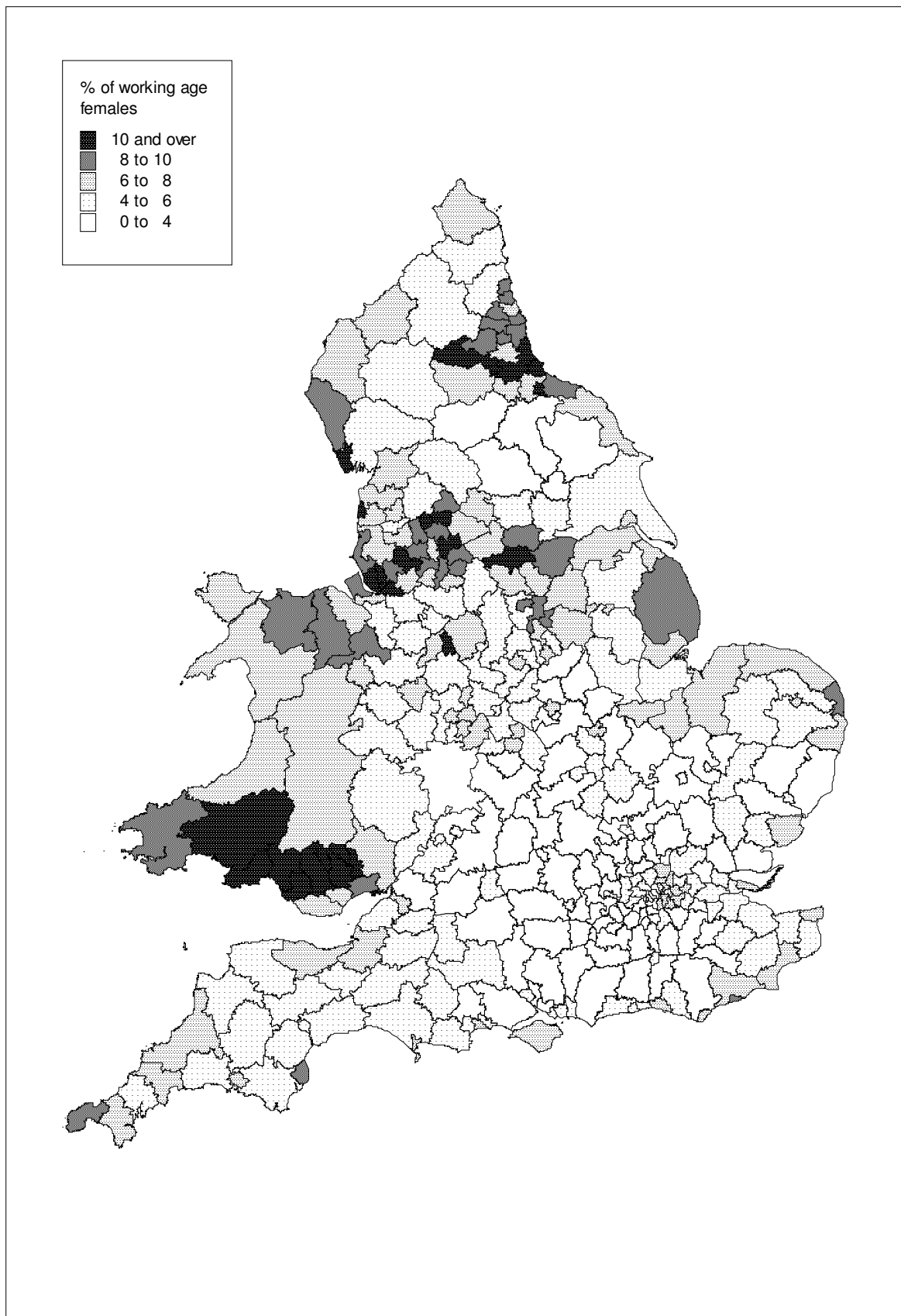
The number of 16-59 year old women claiming incapacity benefits increased continuously until 2004. Thereafter, the headline total fell very slightly. For 16-59 year old men there was a clearer break in trend in 1995 when Incapacity Benefit replaced Invalidity Benefit, and the fall in the numbers since 2004 has been more pronounced than for women, though still less than 100,000. Over the years, the gap between the number of 16-59 year old men and women claiming incapacity benefits has narrowed from around 200,000 to just over 100,000, and the ratio has tilted markedly towards women, from 61:39 in favour of men in 1984 to the present 52:48.

Crucially, however, the women who claim incapacity benefits are not evenly spread around the country. Figures 1.2 and 1.3 show the share of the female working age population (ie 16-59 year olds) claiming incapacity benefits in each GB district in August 2006. The figures here cover Incapacity Benefit recipients, 'NI credits only claimants' and SDA recipients.

Across large swathes of southern England outside London, the incapacity claimant rate among women rarely rises above 2-3 per cent. In contrast, there are a number of districts where the claimant rate exceeds 10 per cent. These are almost all in the older industrial areas of the North, Scotland and Wales. This sharply differentiated local and regional geography almost certainly offers important pointers to the underlying causes of the high national numbers.

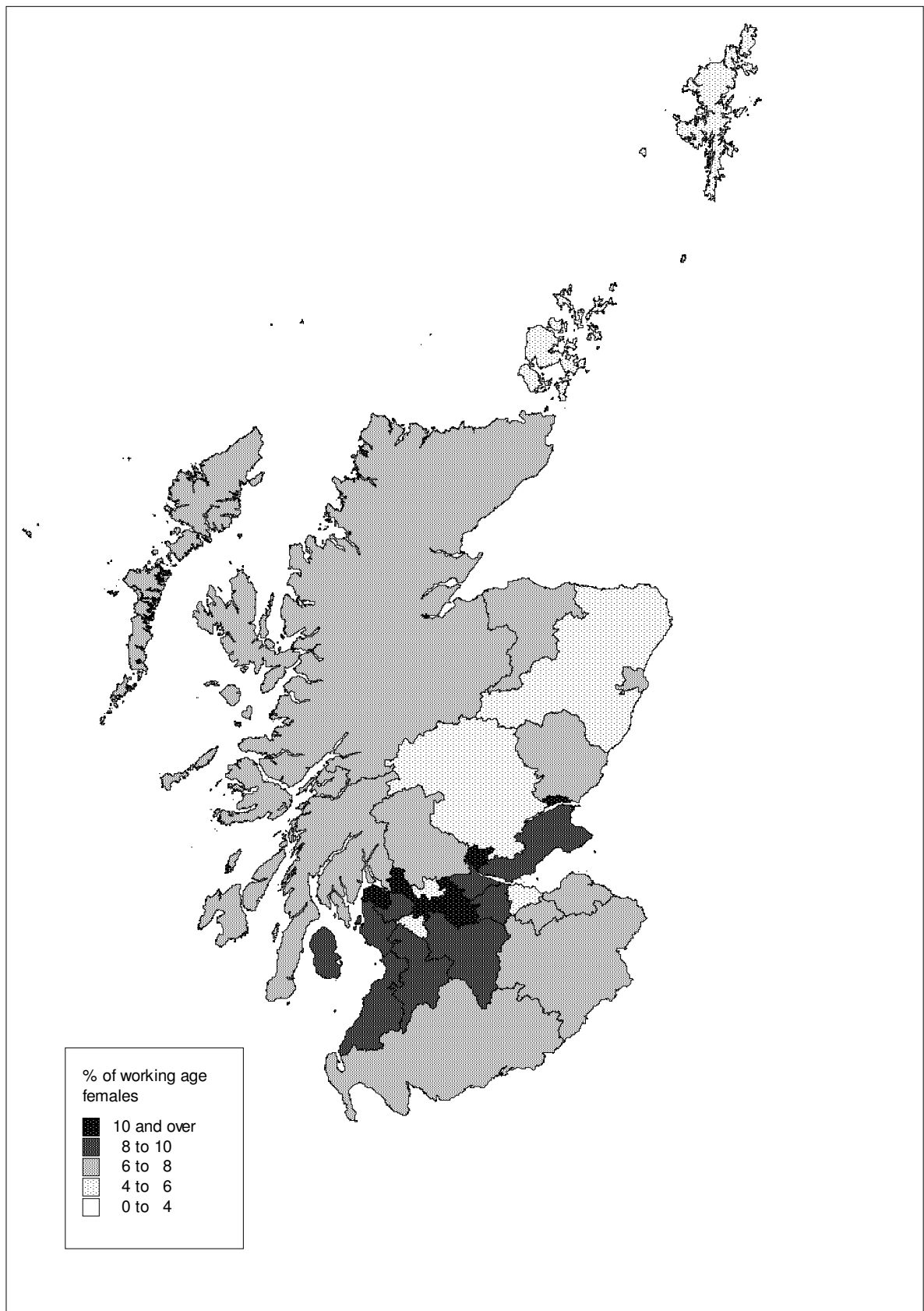
Furthermore, the local areas where the incapacity claimant rate among women is highest are almost always the same areas where the claimant rate among men is highest. To illustrate this point, Table 1.1 lists the ten districts with the highest incapacity claimant rate among women alongside the equivalent list for men. The table also lists the bottom five districts, again for women and men. Two points are worth noting. First, in some areas the incapacity claimant rate among women is very high indeed – just under 17 per cent in Methyr Tydfil, or one-in-six of all 16-59 year olds. Second, eight of the top ten districts for women also appear in the equivalent list for men. Likewise, four of the five districts with the lowest female incapacity claimant rate also appear on the list of the bottom five districts for men.

**Figure 1.2: Female incapacity claimants, England and Wales, August 2006**



Data Sources: DWP, ONS  
Digital Boundary Source: Geoplan

Figure 1.3: Female incapacity claimants, Scotland, August 2006



Data Sources: DWP, ONS  
Digital Boundary Source: Geoplan

**Table 1.1 : Incapacity claimant rates, August 2006**

---

<b>WOMEN</b>	<b>as % 16-59</b>	<b>MEN</b>	<b>as % 16-64</b>
<b>TOP 10 GB DISTRICTS</b>			
Merthyr Tydfil	16.9	Easington	21.7
Easington	15.9	Merthyr Tydfil	21.0
Blaenau Gwent	15.7	Blaenau Gwent	20.1
Neath Port Talbot	14.9	Neath Port Talbot	17.7
Rhondda Cynon Taff	14.2	Glasgow	17.6
Caerphilly	13.8	Rhondda Cynon Taff	17.3
Glasgow	12.7	Caerphilly	17.1
Knowsley	12.6	Inverclyde	16.1
Bridgend	12.4	Knowsley	16.0
North Lanarkshire	12.0	Barrow in Furness	15.7
<b>BOTTOM 5 DISTRICTS</b>			
Rutland	2.6	S Northamptonshire	2.9
Elmbridge (Surrey)	2.4	Rutland	2.8
Surrey Heath	2.3	Surrey Heath	2.8
Wokingham (Berks)	2.2	Wokingham	2.6
Hart (Hampshire)	2.1	Hart	2.2

---

Sources : DWP and ONS

## 2. A NEW SURVEY OF INCAPACITY CLAIMANTS

### Survey areas

The survey of incapacity claimants was carried out in eight districts. The intention was to cover a range of different types of locality. The aim was also to focus on areas where the incapacity claimant rate among women is relatively high, since it is the high claimant rate in these places that is most in need of explanation. In addition, the aim was that in each area the survey should be co-financed by a local partner so that in total a larger survey could be carried out than was possible using the core funding alone.

Seventeen potential survey areas were initially approached. These covered a range of different types of area across England, Scotland and Wales. In most cases the approach was to the relevant local authority, though in a few instances the approach was to agencies leading local IB initiatives. Following discussion, eight survey areas were selected, each with co-funding from a local partner. The location of the eight areas is shown on Figure 2.1. The areas are:

*Barrow in Furness* in Cumbria, in North West England (pop 71,000). Barrow is a relatively isolated industrial town not far from the Lake District. Shipbuilding was formerly the dominant employer, and this industry still remains important in the town.

*Blackpool*, again in North West England (pop 143,000). Blackpool is often described as Britain's premier seaside resort. The town remains a magnet for holiday-makers and day-trippers but has faced serious challenges to its core business from the rise of cheap travel abroad.

*Easington* district in Co Durham, in North East England (pop 93,000). Easington district covers the heart of the former East Durham coalfield,



including the mining settlements of Seaham, Murton, Easington and Horden, and the former new town, Peterlee.

*East Lindsey* district in Lincolnshire, in the East Midlands (pop 136,000). East Lindsey is a physically extensive and primarily rural district with a long coastline. It includes the market towns of Horncastle and Louth and the resort of Skegness.

*Great Yarmouth* in Norfolk, in Eastern England (pop 92,000). Great Yarmouth is a seaside resort and small port. Like Blackpool, in recent years it has faced challenges arising from the changing structure of the UK holiday trade.

*Hull* in Yorkshire and the Humber (pop 249,000). Hull is a significant city and one of Britain's largest ports. The city has a substantial manufacturing base, a university, and serves as the commercial and service centre for East Yorkshire.

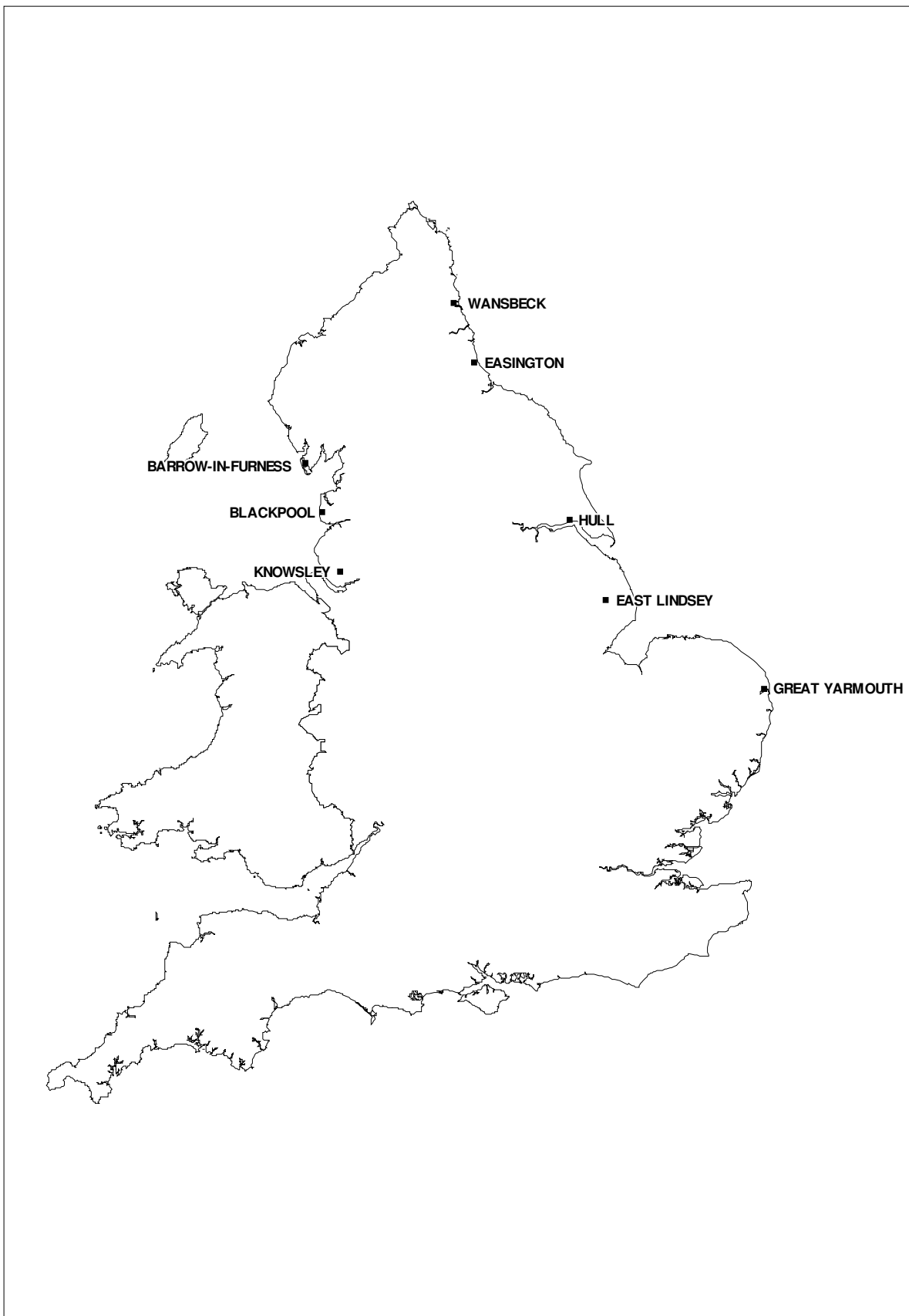
*Knowsley* borough in Merseyside in North West England (pop 193,000). The borough essentially covers the eastern suburbs of the Liverpool conurbation, and its economic fortunes have as a consequence been inextricably linked to those of the wider Liverpool area.

*Wansbeck* district in Northumberland in North East England (pop 62,000). Wansbeck is a former coalmining area, some 15-20 miles north of Newcastle and the rest of Tyneside. Ashington is the main town, and other settlements include Bedlington and Newbiggin.

The eight survey areas, spread across five UK regions, include a cross-section of the types of district where incapacity claimant rates among women are high:

- Two former mining areas (Easington and Wansbeck)
- An older industrial town (Barrow)
- Part or the whole of two northern cities (Hull and Knowsley)
- Two seaside towns (Blackpool and Great Yarmouth)
- A primarily rural area (East Lindsey)

**Figure 2.1: Location of survey areas**



Digital Boundary Source: Geoplan

Several of the survey areas are on or close to the coast. Putting aside the two seaside towns, this is not something that was planned but it does mean that several of the survey areas (Barrow and Great Yarmouth are good examples) are relatively isolated, at some distance from major cities and concentrations of jobs. This does not apply to all the survey areas, however. Easington and Wansbeck are within fairly close commuting distance of Sunderland and Newcastle respectively, and Knowsley is an integral part of the Liverpool conurbation. East Lindsey is a large rural district with a coastline that includes Skegness, but parts of the district further inland are immediately adjacent to Lincoln. Hull is of course a significant city in its own right. According to the 2001 Census, the share of residents in employment who work in the same local authority district varies from 84 per cent (in Barrow) to 43 per cent (in Knowsley).

The eight survey areas are also all located outside London and the South East, and all have a relatively small ethnic minority population. This actually reflects the incidence of IB claimants around the country, with the highest claimant rates to be found predominantly in the older industrial areas (and to a lesser extent the seaside towns) of the North, Scotland and Wales, as Figures 1.2 and 1.3 demonstrated earlier.

**Table 2.1 : Working age women claiming incapacity benefits, survey areas, August 2006**

	<b>Number</b>	<b>as % 16-59</b>	<b>Female IB rate district ranking (GB)</b>
Easington	4,320	15.9	2
Knowsley	5,790	12.6	8
Barrow in Furness	2,310	11.5	14
Blackpool	4,210	10.4	25
Wansbeck	1,700	9.4	40
Great Yarmouth	2,160	8.4	63
East Lindsey	2,940	8.1	72
Hull	5,820	7.8	86

Sources : DWP and ONS

Table 2.1 presents figures on the number of female incapacity claimants in each of the survey areas in August 2006. Easington has the second highest incapacity claimant rate among women of all GB districts (out of just over 400). Knowsley and Barrow also come within the top twenty.

### **Survey method**

The pilot area for the survey was Barrow in Furness, where the fieldwork was carried out in two phases, in November and December 2006 and then between March and May 2007. The fieldwork in all the other areas was taken place between June and September 2007. This is a time of year – mid-summer - when job opportunities are most plentiful in seaside towns such as Blackpool and Great Yarmouth, two of the survey areas. There is little reason to suppose, however, that IB claimants move on and off benefit in a seasonal fashion, bearing in mind the hurdles involved in making and sustaining an IB claim, and evidence from the coastal strip in East Lindsey<sup>1</sup> does not point to any seasonal fluctuation in IB numbers.

The survey was conducted face-to-face, in individuals' own homes, by professional interviewers, using a tightly structured questionnaire covering aspects of work history, skills, health, job aspirations, training needs, benefits and household circumstances. The questionnaire was an evolution of one that had previously been deployed by the research team in a number of other localities<sup>2</sup>.

The Department for Work and Pensions (DWP) supplied the names and addresses of the claimants to be interviewed, directly from its benefit records. This arrangement had been negotiated by the research team in order to facilitate the national study.

There seemed little to be gained, at least in the context of the present study, from interviewing claimants of Severe Disablement Allowance, bearing in mind the high level and long duration (often from childhood) of their disabilities. For these SDA claimants it is probably a reasonable assumption that high levels of disability lie at the core of an understanding of their labour market position and benefit status. The

---

<sup>1</sup> C Beatty, S Fothergill and R Powell (2006) '*Coastal Proofing' the Benefits System*, report to Lincolnshire Coastal Action Zone, CRESR, Sheffield Hallam University.

<sup>2</sup> See in particular the research reported in P Alcock, C Beatty, S Fothergill, R Macmillan and S Yeandle (2003) *Work to Welfare: how men become detached from the labour market*, CUP, Cambridge

names and addresses from DWP were therefore exclusively for IB claimants (including NI credits-only claimants, many actually in receipt of Income Support).

The research team were keen to obtain up-to-date comparative data on male IB claimants, and all the local partners who co-financed the survey were likewise keen to include men within the survey. In all eight areas, the survey therefore covered men as well as women.

The target size of the survey varied between localities, depending on the scale of co-financing. In Barrow it was 1,000 completed interviews (500 women, 500 men). In Blackpool, Great Yarmouth, Hull, Knowsley and Wansbeck it was 400 (200 women, 200 men). In Easington and East Lindsey it was 300 (200 women, 100 men). In all the survey areas these targets were essentially achieved.

In each area the individuals selected for interview were clustered in around 10 local areas (25 in Barrow) on the basis of postcodes, spread randomly across the whole of the district. This has generated a geographically representative sample in each area.

As a condition of the use of DWP information, potential interviewees were sent a letter prior to the start of the relevant phase of the survey giving them two weeks to opt out by contacting Sheffield Hallam University on a free phone line. Over the survey as a whole the opt-out rate averaged 18 per cent. There were up to three call-backs at each targeted address. Over the survey as a whole, no contact was made in 30 per cent of cases (in some instances because the target number of interviews for the locality had already been met) and there was a refusal rate of 4 per cent on the doorstep. The rates of opt-out, no contact and refusal are broadly typical of this type of survey research. Combined, they indicated that interviews were carried out with 55 per cent of the individuals originally targeted.

Checks have been carried out on the quality of the information gathered by the field force. These have included cross-checking with the data on age and duration on benefit provided by DWP on the same individuals. Checks were also made on variability between interviewers, and for a subset of interviewees the survey information was back-checked by phone. A number of completed interviews that did not meet the required standard were discarded. There is good reason to be confident therefore in the quality of the survey returns.

In all, 3,629 useable interviews were completed – 1,935 with women and 1,694 with men. Each interview typically lasted 20-30 minutes.

For the purpose of the present report, a small number of women aged over 60 are excluded from the analysis<sup>3</sup>. So too are men aged 60-64, so that the data is directly comparable with working-age women. The analyses in Sections 3-5 are therefore based on interviews with 1,890 women and, where comparisons are drawn with men, on 1,265 men.

Analyses of the data for each of the survey areas are contained in eight individual case study reports.

### **How representative?**

As a check on the extent to which the survey data is likely to be representative of the stock of IB claimants as a whole, two comparisons can be made with DWP data. The first, in Table 2.2, concerns the age of claimants. The second, in Table 2.3, deals with the duration of their benefit claim.

In both these tables the first column is the data from the DWP's national records on all IB claimants. The second column also comes from the DWP's records but refers just to the eight survey areas. The third column in each table shows the equivalent data from the survey returns for the eight areas. In this instance the survey data from the eight areas is simply pooled, with no weighting to allow for differences in sample size between areas.

Taking age first, Table 2.2 shows that IB claimants are skewed towards the older end of the age range, nationally, in the survey areas and in the survey sample. This is true of both men and women. The survey areas have an age structure of IB claimants that is broadly comparable with the national average, though with very slightly more older men. The very youngest claimants (aged 16-24) emerge as slightly under-represented in the survey sample. This is not unusual in interview surveys of this kind, and to some extent may reflect frequent changes of address

---

<sup>3</sup> Under detailed benefit rules, men and women who carry on working beyond state pension age (60 for women, 65 for men) can claim Incapacity Benefit for short periods.

amongst this younger group. Broadly, however, the survey sample appears representative of the survey areas.

**Table 2.2 : Age of IB claimants**

	<b>GB (%)</b>	<b>Survey areas (%)</b>	<b>Survey returns (%)</b>
<b>WOMEN</b>			
16-24	8	8	4
25-34	12	12	11
35-44	23	23	24
45-54	34	34	38
55-59	23	24	22
	100	100	100
<b>MEN</b>			
16-24	6	6	3
25-34	12	11	9
35-44	20	19	20
45-54	24	24	25
55-59	17	18	19
60-64	21	23	24
	100	100	100

Sources : DWP and IB survey data

Regarding duration of IB claims, in Table 2.3, half or more of all claims are for five years or more, nationally, in the survey areas and in the survey sample. Women are slightly less likely than men to have claims of at least five years, but the difference is modest. Also, the survey areas have slightly more very long duration claims than the national average. The shortest duration claims (less than six months) are under-represented in the survey. This is probably the result of two factors. First, there was

a short time-lag between the extraction of names and addresses by DWP and the interviews – typically two months – during which time the duration of some claims will have moved over the six months threshold. The survey data records the duration of the claim reported by the respondent *at the time of the interview*. Second, recent IB claimants are the most likely to return to work, so that by the time the survey was carried out some sub-6 month claimants would have already moved off Incapacity Benefit. The government’s own figures, for example, show that the proportion of new IB claimants leaving this benefit within six months averages around 30 per cent and

**Table 2.3 : Duration of Incapacity Benefit claim**

	GB (%)	Survey areas (%)	Survey returns(%)
<b>WOMEN</b>			
Less than 6 months	11	10	2
6 months-1 year	7	7	6
1-2 years	10	9	9
2-5 years	23	22	25
5-10 years	)	)	26
	) 49	) 52	
10 years or more	)	)	32
	100	100	100
<b>MEN</b>			
Less than 6 months	10	9	2
6 months-1 year	7	6	4
1-2 years	9	8	10
2-5 years	21	20	23
5-10 years	)	)	26
	) 54	) 57	
10 years or more	)	)	35
	100	100	100

Sources : DWP and IB survey data



rises to around 38 per cent in Pathways to Work pilot areas<sup>4</sup>. Aside from the under-recording of recent claimants, the survey sample again appears representative of the survey areas.

These comparisons give high confidence in the survey returns. In the analyses presented in sections 3-5, the survey data therefore continues to pool all the returns from the eight survey areas.

---

<sup>4</sup> Department for Work and Pensions (2006) *A New Deal for Welfare: empowering people to work*, DWP, London.

### **3. WHO ARE THEY, AND HOW DO THEY DIFFER FROM MEN?**

#### **Age and duration on benefits**

Table 2.2, earlier, showed that the women who claim Incapacity Benefit are a predominantly older group. Nationally, 57 per cent of female IB claimants are aged 45-59. In the survey areas this rises to 58 per cent, and to 60 per cent in the survey sample. Although men stay on Incapacity Benefit until they are older because of their later state pension age – 62 per cent of male IB claimants are aged 45-64 – the pattern of rising IB claims with age is not unique to women.

Nor is the long duration of IB claims, shown in Table 2.3 earlier. Fractionally under half of all IB claims by women have been for five years or more, according to the national figures, compared to just over half of all claims by men. In the survey sample the comparable proportions were 58 per cent for women and 61 per cent for men.

One of the most telling statistics quoted by ministers is that after two years on Incapacity Benefit a person is more likely to retire or die than return to work. The very long duration of incapacity claims recorded by the survey would seem to bear this out.

#### **Qualifications and experience**

Table 3.1 shows selected qualifications held by women claiming IB. It also presents comparable information for men. What needs to be kept in mind here is that many people have more than one qualification, and there are many different types of qualification.

**Table 3.1 : Selected qualifications**

	<b>Women (%)</b>	<b>Men (%)</b>
Degree	2	2
'A' level	5	5
'O' level/CSE/GCSE	28	24
NVQ/ONC/OND/HNC/HND	13	10
Craft apprenticeship	1	8
Clerical or commercial	3	1
No formal qualifications	60	59

NB Columns do not add to 100 because some respondents have more than one qualification

Source : IB survey data

The striking figure is the share of IB claimants that have no formal qualifications at all – three-fifths of all the women in the survey. There is clearly a large cohort of women on IB that, for lack of qualifications alone, is likely to be acutely disadvantaged in the labour market. The proportion of 16-59 year old male IB claimants with no formal qualifications is however virtually identical. The proportion of female IB claimants with no formal qualifications is high in all the survey areas – from a relative low of 52 per cent in Barrow to a high of 69 per cent in Easington.

The high proportion with no formal qualifications is especially striking because in recent years a group of older men and women with no formal qualifications, who mostly entered the labour market in the 1950s when qualifications were deemed less essential, have finally reached retirement age. As they have done so they have been replaced in the workforce by a younger generation of new workers with more education and training. As a result, across the country as a whole the share of working age adults with no formal qualifications has inexorably been falling.

Table 3.2 shows the length of time since IB claimants' last regular paid job. This is not the same as the duration of the incapacity claim itself, since not all claimants move directly from work onto incapacity benefits and, for women in particular, long breaks from employment whilst looking after children may precede an IB claim.

**Table 3.2 : Length of time since last regular paid job**

	<b>Women (%)</b>	<b>Men (%)</b>
Less than 6 months	1	1
6 months-1 year	3	3
1-2 years	7	8
2-5 years	19	18
5-10 years	21	24
10 years or more	40	41
Never had one	9	6
	100	100

Source : IB survey data

Reflecting the long duration of many incapacity claims, it is ten years or more since two-fifths of female IB claimants were last in regular paid employment. This proportion is much the same for men. However, in addition, a further 9 per cent of women said they had never had a job. Some of these will be women whose disabilities from childhood have prevented them gaining employment. More generally, however, they are likely to be women who have never succeeded in gaining a foothold in the labour market or had children very early (and these categories may in practice overlap). Fewer men say they have never had a job.

In so far as the employability of an individual declines with rising duration out of work (the conventional view among labour market economists) on average the stock of female IB claimants faces formidable obstacles to re-employment on this indicator alone. Again, there is only modest variation between survey areas: the share of women whose last job was ten or more years ago varies from a low of 31 per cent in Hull to 49 per cent in Easington.

Table 3.3 shows the occupational background of IB claimants. These statistics are based on what these men and women called their 'usual occupation' and the various jobs have been grouped into the official Standard Occupational Classification. The

**Table 3.3 : Occupational background**

<i>Standard Occupational Classification</i>	<b>Women (%)</b>	<b>Men (%)</b>
Managers and administrators	4	5
Professional	1	2
Associate professional and technical	5	6
Clerical and secretarial	11	3
Crafts and related	4	28
Personal and protective services	17	2
Sales occupations	14	4
Plant and machine operatives	14	22
Other	30	29
	100	100

Source : IB survey data

sizeable group in the 'other' occupations category mainly covers lower-grade manual occupations not covered in the rest of the table.

There are inevitable variations between men and women, reflecting the persistence of an important element of gender segregation in the labour market. Women are more likely to have worked in 'personal and protective services' (eg care work, hairdressing), in sales or in clerical and secretarial work; men are more likely to have worked in craft occupations. Overall, however, it is the 'manual' occupations (from 'crafts and related' downwards on this list) that accounts for the majority of IB claimants – 79 per cent of women and 85 per cent of men. Professionals account for very few IB claimants – among women or men.

Table 3.4 lists some typical occupations of female IB claimants. There are few surprises here. The fourteen occupations listed in this table account for well over half of all women claiming IB in every one of the survey areas.

**Table 3.4 : Some typical occupations of female IB claimants**

---

Nurse	Factory operative
Care assistant	Shop assistant
Machinist	Barmaid
Admin and clerical	Cleaner
Sales representative	Chef/kitchen assistant
Cafe assistant	Accounts
Hairdresser	Cashier

---

Source : IB survey data

Table 3.5 shows that women are less likely than men to have been working full-time – no surprise perhaps, given what has always been known about women’s working patterns. Women are also less likely to have been self-employed.

**Table 3.5 : Status in last job**

---

	<b>Women (%)</b>	<b>Men (%)</b>
Employee – full-time	73	89
Employee – part-time	25	6
Self-employed	2	5
	100	100

---

Source : IB survey data

Despite the lengthy periods claiming Incapacity Benefit, many men and women do nevertheless have a record of substantial, continuous employment. This is illustrated by Table 3.6, which shows the length of time in claimants’ last job. A quarter of the women who claim IB spent 20 years or more in their last job, and a further fifth between 10 and 20 years. For men the proportion who spent 20 years or more in their last job is somewhat higher – one-third of all IB claimants – possibly a reflection of the childcare-related breaks in employment that many women experience, preventing them from accumulating such long service in a single job.

**Table 3.6 : Length of time in last job**

	<b>Women (%)</b>	<b>Men (%)</b>
Less than 2 years	23	21
2-5 years	14	13
5-10 years	19	15
10-20 years	19	18
20 years or more	25	33
	100	100

Source : IB survey data

### **The transition to incapacity benefits**

Table 3.7 presents the answers to the question ‘Were you broadly happy in your last job?’<sup>5</sup>. The striking point here is that just over three-quarters of the female IB claimants said ‘yes’, and fewer than 10 per cent were outright in saying ‘no’. These proportions are not radically different from those for men. They would however suggest that, at best, a desire to escape an unsatisfactory or unpleasant job can explain only a minority of the moves from employment to incapacity benefits.

**Table 3.7 : ‘Were you broadly happy in your last job?’**

	<b>Women (%)</b>	<b>Men (%)</b>
Yes	77	72
Sometimes/up to a point	13	16
No	8	10
Can’t remember/don’t know	2	2
	100	100

Source : IB survey data

<sup>5</sup> This is one of a small number of questions that were introduced following the pilot survey in Barrow in Furness. The data therefore applies to 1,250 women and 837 men (all aged 16-59) in the remaining seven survey areas.

The reasons men and women gave for the loss of their last job are shown in Table 3.8. An important point to bear in mind here is that the reasons why an individual leaves a job can be complex. Sometimes there is a single, clear-cut cause. On other occasions job loss is the result of the interaction of a number of factors – for example cuts in a firm’s workforce combined with personal ill health, domestic responsibilities and maybe even a bullying or unsympathetic boss. The survey asked men and women to identify the *principal* reason for leaving their last regular paid job. It is also important to bear in mind that the responses here only apply to the 91 per cent of female IB claimants who had ever had regular paid employment.

**Table 3.8 : Principal reason for job loss**

	Women (%)	Men (%)
Compulsory severance*	10	18
Voluntary – redundancy/retirement	1	2
Voluntary – pregnancy/baby	8	n.a
Voluntary – to look after children/others	4	2
Voluntary – other reasons	5	5
Illness or injury	70	72
Other	1	1
	100	100

\*compulsory redundancy, dismissal, end of contract

Source : IB survey data

The key feature is the importance of illness or disability as the trigger of job loss. This was cited by 70 per cent of women and by a broadly similar proportion of men. The prominence of ill health as a cause of job loss is perhaps to be expected among this group of IB claimants, but that still leaves nearly a third of female IB claimants for whom other factors were the primary reason. Compulsory severance for example – mainly redundancy - accounts for 10 per cent of women. Some 8 per cent of women said they left their last job to have a baby, and a further 4 per cent to look after



children or others (such as their partner or parents). These proportions do not vary enormously between the survey areas. The share of women for whom ill health, injury or disability was not the main reason for job loss varies from 27 per cent in Barrow to 38 per cent in Knowsley.

The importance of ill health, injury or disability in the job loss process is underlined by the further 21 per cent of women (and 22 per cent of men) who said that this was a *contributory* factor to job loss, even where they cited other factors as the main reason.

35 per cent of women (and 28 per cent of men) said they received sick pay from their employer just before their job came to an end. This seems an unusually small proportion given that since 1995 employers have in most circumstances had an obligation to pay Statutory Sick Pay and bearing in mind that some employers operate their own, more generous sick pay arrangements.

Likewise, only 58 per cent of women (and 57 per cent of men) said they moved straightaway onto incapacity benefits when their last job ended. The complexity here may be that 'when the last job ended' is not always straightforward. Contracts of employment do not automatically come to an end when a prolonged period of illness or disability sets in, and different employers have different arrangements. At least some men and women are likely to perceive a period on sick pay as intervening between 'job loss' and 'incapacity benefits'.

The share of IB claimants who say they were claiming other benefits immediately prior to moving onto incapacity benefits is more straightforward. Some 22 per cent of female IB claimants (and 24 per cent of male IB claimants) fall into this group. There is an important difference here between men and women, however. Two-thirds (67 per cent) of the men who were previously claiming other benefits said they had been claiming Jobseeker's Allowance (or its predecessor, Unemployment Benefit). In contrast, 64 per cent of women said they had previously been claiming Income Support (IS), and nearly two-thirds of these said this was an IS claim as a lone parent. In all, 170 of the 1,890 female IB claimants aged 16-59 in the survey – or 9 per cent of the total – said they claimed IS as a lone parent immediately prior to their IB claim.

There is an important point here about routes onto incapacity benefits for women. There is a popular view within the Department for Work and Pensions, and especially among its front-line Jobcentre staff, that many women who are lone parents move from IS to IB (in practice then receiving Income Support with a disability premium on the grounds of incapacity) as their youngest child approaches 16<sup>6</sup>. The logic behind this move, it is argued, is that when their youngest child becomes 16 they become ineligible for IS as a lone parent and would otherwise have to sign-on for Jobseeker's Allowance, with all its attendant conditionality and requirement to look for work. Claiming IB instead provides a slightly higher income with no strings attached. These lone parents will of course still need to demonstrate a sufficient degree of ill health or disability to access IB.

This part of the survey evidence provides evidence of the flow of lone parents from Income Support onto incapacity benefits. On the other hand, the flow would seem to account for no more than one-tenth of the stock of women on IB.

In contrast, just 2 per cent of all the women surveyed (and 1 per cent of the men) said they had been covered by someone else's benefit claim immediately prior to claiming IB themselves. Women in this position would typically be covered by an income-based (ie means-tested) JSA claim by a partner, or an Income Support claim by a parent in the case of very young IB claimants.

15 per cent of women (and 20 per cent of men) say they had claimed Incapacity Benefit at some stage in the past. 14 per cent of women (and 17 per cent of men) say that family members or friends were able to advise them about making a claim for incapacity benefits, and in 43 per cent of cases (39 per cent for men) this advice came from someone who had themselves claimed IB. These figures provide some support for the idea of 'cultural learning' – whereby IB claimants learn about the benefits system and their entitlements from those around them – but in the context of the overall numbers claiming IB it would seem to be a modest influence.

---

<sup>6</sup> Some of these views are documented in the case study reports for the survey areas.

## Health issues

Table 3.9 looks at the nature of individuals' health problems. Although this data refers to the men and women who were surveyed, it comes directly from the DWP's own records. The illnesses and disabilities reported in this table are doctors' official assessment of the nature of claimants' health problems and the medical basis of their incapacity claims. Again, to maintain comparability the figures for both men and women refer just to 16-59 year olds.

**Table 3.9 : Nature of ill health or disability**

	Women (%)	Men (%)
Mental, behavioural	41	41
Musculoskeletal	22	20
Nervous system	7	6
Injury, poisoning	4	5
Respiratory	3	2
Circulation	2	5
All other	20	20
	100	100

Source : DWP

Mental/behavioural problems head up this particular list. They account for just over 40 per cent of all women claiming IB. In practice this is a very broad category, encompassing stress and depression as well as more obviously serious psychological conditions, and including drug and alcohol addiction as well. What the medical profession terms 'mood (affective disorders)' – which includes 'depressive episodes' – accounts for three-fifth of these women, and 'neurotic, stress-related and somatoform disorders' for a further quarter. Musculoskeletal problems come second on the list. These can be characterised as 'bad backs' as well as more serious physiological constraints on movement.

What is noticeable, however, is that the recorded medical reasons why women claim incapacity benefits differ very little from those for men. Mental or behavioural problems are the most common cause for both sexes. The only important difference is that men are more likely to claim because of circulatory problems – typically heart attacks or heart conditions.

It is important to note here that many of these reported conditions would not necessarily mean that an individual is incapable of all work in all circumstances: this depends on the precise nature of the condition and its severity. The Personal Capability Assessment, which most claimants have to go through after 6-9 months to maintain an incapacity claim, assesses the ability to undertake a number of basic tasks, not whether it is impossible to do any work at all. If the individual scores sufficiently highly (ie if they have a reasonably high level of physical or mental impairment) the incapacity claim is allowed. National data from the Labour Force Survey shows that between 6 and 7 million adults of working age report a ‘long-term work-limiting illness or disability’. Of these, around half are in employment.

67 per cent of women (and 69 per cent of men) say they had their current health problems or disabilities when they were working in their last job (or before they claimed incapacity benefits in the case of those who have never worked). 54 per cent of women (and 53 per cent of men) say they have had these problems more than ten years.

**Table 3.10 : Severity of health problems/disabilities while in last job**

	Women (%)	Men (%)
Not a problem/barely an issue	16	16
Less severe	42	43
About the same as at present	15	15
More severe	12	13
Fluctuating	11	11
Don't know/can't remember	3	3
	100	100

Source : IB survey data

Table 3.10 does however point to a growing severity of the problems. This shows individuals' own assessment of the severity of their present health problem or disability at the time they were working in their last job. Over half of all women, and over half of all men, say that their difficulties at that time were either less severe, barely an issue or not a problem at all. What these figures suggest is that for many men and women there has at some stage been a deterioration in health, either gradual or sudden, and this may help account for the high proportion who say they lost their last job because of ill health, injury or disability (Table 3.8 earlier). A sizeable minority – rather more than a quarter – did however soldier on in their last job with health problems or disabilities that they say were as severe or worse than at the time they were interviewed.

Table 3.11 shows claimants' own assessment of the influence of health on their ability to work. A degree of self-reported health limitation is nearly universal among both men and women – fewer than 5 per cent of claimants say there is no limitation on the work they can do. Also, relatively few report only modest limitations. On the other hand, only just under a quarter (23 per cent of women, 24 per cent of men) say they 'can't do any work'. Again, what needs to be kept in mind here is that eligibility for Incapacity Benefit does not depend on being unable to do any type of work in any circumstances. To qualify for IB, a claimant has to demonstrate a sufficient degree of ill health or disability to be not required to look for work.

**Table 3.11 : Self-assessment of influence of health on ability to work**

	<b>Women (%)</b>	<b>Men (%)</b>
'Can't do any work'	23	24
'A lot' of limitation	57	56
Some limitation	16	17
No limitation	4	3
	100	100

Source : IB survey data

Table 3.12 presents claimant's own expectations about their health or disabilities. Optimism is not the norm. Half of all women (and half of all men) expect their problems to worsen. Few men or women expect them to ease.

**Table 3.12 : Expectations about current health problems/disabilities**

	<b>Women (%)</b>	<b>Men (%)</b>
Get better	5	6
Stay much the same	13	16
Fluctuate	24	22
Get worse	52	50
Don't know	6	7
	100	100

Source : IB survey data

Across the survey sample as a whole, only 12 per cent of women claiming IB (and 15 per cent of men) said they had taken part in any rehabilitation programmes. For those who have taken part in such programmes, Table 3.13 presents their assessment of the impact. This provides mixed reading: over 40 per cent of men and women report that the programme 'helped a lot' or 'helped a little', whereas a similar proportion say that the programme was either no help at all or actually made things worse.

**Table 3.13 : Impact of rehabilitation programmes**

	<b>Women (%)</b>	<b>Men (%)</b>
Helped a lot	12	11
Helped a little	31	31
Too early to tell	7	9
Not sure	7	8
Not at all	38	35
Made things worse	6	6
	100	100

Source : IB survey data

## Job aspirations

Table 3.14 is particularly significant. It combines the responses to several survey questions.

The first line presents the responses to the question ‘would you like a job?’ The important finding here is that the proportion of women saying they would like a job is low – just 17 per cent of all the female IB claimants interviewed. This proportion varies a little between the eight survey areas – from a low of 10 per cent in Knowsley to a high of 23 per cent in Easington – but is nowhere very high. The share of male IB claimants who say they would like a job – 19 per cent across all the survey areas – is barely any higher.

**Table 3.14 : Job aspirations**

	<b>Women (%)</b>	<b>Men (%)</b>
Would like a job	17	19
Might like a job further into future	12	12
Looked after last job ended	11	19
Looking now	4	5
Thinks there's a realistic chance of ever getting one	2	3

Source : IB survey data

On these figures, women on incapacity benefits would appear to be an extremely demotivated group with few aspirations to work. On a more positive note, however, the second line of Table 3.14 shows the additional claimants who said that they might like a job further into the future. Combined with those saying ‘would like a job’ in the first line of the table, this brings the pool of potential jobseekers up to 29 per cent of female IB claimants and 31 per cent of male IB claimants. Across the survey areas the figure varies from a low of 24 per cent of women in Wansbeck to a high of 34 per cent of women in Easington.

The third line in the table shows the proportion that looked for work after their last job ended. 11 per cent of female IB claimants fall into this group, but 19 per cent of male claimants. The difference here almost certainly reflects the 8 per cent of women who left their last job to have a baby (Table 3.8 earlier). The individuals who did look for work when their last job ended were clearly not resigned, at least at the outset, to a life on incapacity benefits.

The fourth line shows the proportion who say they are presently looking for work – just 4 per cent of women and 5 per cent of men. It should be noted here that unlike Jobseeker’s Allowance for the unemployed, Incapacity Benefit does not require the claimant to look for work, and most do not do so. Indeed, there are often fears among IB claimants that to be seen to look for work would bring their status as an IB claimant into question. Employment and Support Allowance, which will replace Incapacity Benefit for new claimants from October 2008, will for the first time introduce an element of conditionality, but this will be to undertake activities to ‘prepare for work’, which may be rehabilitation, re-training or voluntary work as well as job search.

The fifth and final line of the table refers to those who are presently looking for work and think there’s a realistic chance of getting a job. Very few IB claimants, male or female, fall into this category.

**Table 3.15 : Main reasons for not wanting a job**

	Women (%)	Men (%)
Health not good enough	93	94
Too much uncertainty	5	4
Children to look after	3	1
Family responsibilities	2	1
Decided to retire permanently	2	2
No suitable jobs	1	2
Would be no better off	0.6	0.4
Don’t need the money	0.4	0.3
Other reasons	2	3

NB columns do not add to 100 because some people give more than one reason

Source : IB survey data



Women on incapacity benefits come across in these figures as a largely de-motivated group, a long way from the labour market. Table 3.15 shows the main reasons given for not wanting a job. Poor health dominates the responses, for both men and women. By comparison other factors, including childcare and other family responsibilities, figure very little. 'Too much uncertainty' does however come a poor second in this list of reasons, reflecting perhaps the security that at least some women feel that incapacity benefits are able to offer them.

### Sources of income

Incapacity Benefit is not generous. The standard, long-term rate of IB itself (as oppose to Income Support paid on the grounds of incapacity) is just over £80 a week. However, many IB claimants receive further top-up benefits, and IB is rarely the sole source of household income. Table 3.16 shows the benefits that IB claimants said they were currently receiving.

**Table 3.16 : Benefits currently received**

	Women (%)	Men (%)
Incapacity Benefit	80	85
Council Tax Benefit	50	50
Disability Living Allowance	48	44
Income Support	47	41
Housing Benefit	45	46
Disablement/Industrial Injuries	3	3
Other benefits (ex Child Benefit)	4	3

Source : IB survey data

The first point to note is that Incapacity Benefit itself is not received by everyone: the IB claimants who have insufficient NI credits will usually receive Income Support, generally with a disability premium, as we noted earlier. In addition, some IB

recipients also receive Income Support as a top-up, depending on household circumstances. The potential here for confusion in the way that individuals describe their benefits is considerable. 80 per cent of the women surveyed said they received Incapacity Benefit itself. In fact, DWP information on the same individuals shows that only 52 per cent of women (and 62 per cent of men) were actually receiving IB. All the women in the survey were *claiming* IB; the difference between the DWP and survey figures reflects the extent to which some women say they *receive* IB but actually receive Income Support.

Women are more likely than men to have an insufficient National Insurance record to entitle them to Incapacity Benefit itself, partly because of breaks in employment associated with having children and partly because, as noted earlier in Table 3.2, a higher proportion of female IB claimants have never had paid employment. It comes as no surprise, therefore, that IB itself is received by a lower proportion of women.

Other top-up benefits are widely claimed. Disability Living Allowance, which is paid at a number of rates according to the extent of disability and is in theory meant to offset additional costs, is claimed by 48 per cent of female IB claimants in the survey. Council Tax Benefit and Housing Benefit (both paid on the basis of household circumstances) are both widely claimed as well.

Table 3.17 looks at other sources of financial support. Again, these are varied. Only a very small proportion of IB claimants, either men or women, say they undertake any temporary or casual paid work. The responses to this question are probably honest, given the openness of interviewees about so many other aspects of their financial affairs. 7 per cent of female IB claimants have income from a pension, though 12 per cent of male claimants under 60 do so. For both men and women, this income will be from personal and company pensions, not state pension, and is often likely to have been accessed early as a result of ill health or disability, which is possible under the rules of many schemes. A partner's income can also be an important source of financial support, and this may be income from employment, benefits or a pension. Women are more likely to have a partner in work or with a pension; men are more likely to have a partner claiming benefit.

**Table 3.17 : Other sources of financial support**

	<b>Women (%)</b>	<b>Men (%)</b>
Temp/casual paid work	2	1
Pension income	7	12
Partner in work	24	14
Partner claiming benefit	15	21
Partner with pension income	7	3
Other personal income	3	2

NB an individual may have several sources of income

Source : IB survey data

Under benefit rules, there are important interactions between the individual entitlements of men and women who live as co-habiting couples, whether married or not. In particular, if one partner claims income-based Jobseeker's Allowance, which is means-tested, it markedly reduces the incentive for the other to claim Incapacity Benefit: income from IB (including IS on grounds of incapacity) counts against the household's means-tested JSA entitlement on a pound-for-pound basis. In contrast, if one partner receives non-means tested IB their income will be unaffected if their partner also receives IB. This establishes a significant incentive in favour of households where both partners claim IB.

The survey findings conform to these expectations. Fewer than 2 per cent of all the co-habiting women who claim IB live with a partner who claims JSA. They account for less than 1 per cent of all women claiming IB. In contrast, 14 per cent of co-habiting women who claim IB have a partner who also claims IB. Even so, the significance of these 'double IB' households needs to be kept in perspective: they still account for only 6 per cent of all female IB claimants.

A further interaction occurs where one partner's benefit entitlement actually depends on the other's illness or disability. Thus the partners of some ill or disabled women are able to claim Invalid Care Allowance to look after them. This applied to just over 3 per cent of all the female IB claimants in the survey sample, or 7 per cent of all the co-habiting women. In fact, the partners of female IB claimants were five times more likely to claim Invalid Care Allowance than Jobseeker's Allowance.

## Housing tenure

The final table in this section, Table 3.18, deals with the housing tenure of IB claimants. In the eight survey areas, owner-occupation accounts for just over a third of female claimants, though a sizeable minority of these own their home outright. Private rented accommodation accounts for a further 15 per cent of women, but the largest single group – 44 per cent of the total - live in social rented accommodation (either housing association or council).

**Table 3.18 : Housing tenure**

	Women (%)	Men (%)
Owner-occupied - with mortgage	20	17
- owned outright	16	12
Rented – private	15	17
- from housing association	17	15
- from local authority	27	32
Live with parents	2	4
Other	1	2
	100	100

Source : IB survey data

In detail the housing tenure of women claiming IB differs from that of men. Male IB claimants are less likely to live in owner-occupied housing and more likely to live in council housing. The differences are modest however.

## Who are they?: an assessment

Taken as a whole, the survey data paints a picture that shows the overwhelming majority of women on incapacity benefits to be a long way from the labour market. The key points in this respect are:

- The very long duration of many incapacity claims
- The high proportion of claimants who have no formal qualifications
- The predominantly low-skill manual experience of so many claimants
- The prominence of ill health, as a cause of job loss and as a reason for not wanting a job, and the pessimism of so many claimants about their health prospects
- The low proportion who say they would like a job
- The even lower proportion who are presently looking for work

One of the striking features of the data, however, is that so often the key statistics for male IB claimants are almost identical to those for women. This applies for example to figures on job aspirations, health and qualifications. Where there are differences, for example in the causes of job loss or in the extent of part-time working, this is generally not difficult to explain in terms of the impact of pregnancy, childcare and the domestic role of many women. Or to put this observation another way, what the survey data tells us is that the men and women who claim incapacity benefits mostly come from almost exactly the same, lower end of the labour market and, in most respects, they share the same assessment of their labour market opportunities.

#### **4. HOW MUCH DO HOUSEHOLD CIRCUMSTANCES MATTER?**

##### **The context of women's working lives**

Despite substantial social change in Britain over the last fifty years, it remains the case that women's labour market position is often strongly influenced by their household circumstances, usually more so than for men. Most obviously, childbirth is often associated with breaks from employment, and women with young or school-age children are more likely to seek part-time employment that is compatible with childcare arrangements. Women also tend to be the principal carers for elderly parents and other family members.

In the context of benefit claims, household context is doubly important because many payments depend on household rather than individual circumstances. Thus although Incapacity Benefit itself is not means-tested on the basis of household income, Income Support paid on the grounds of incapacity to those who have insufficient NI credits is means-tested on the basis of household income in this way. So too are Housing Benefit and Council Tax Benefit. Indeed, the application of benefit rules in different household circumstances can establish important incentives – for example to claim non-means tested IB rather than means-tested JSA, to claim IB and receive IS with a disability premium rather than IS alone, and to claim IB rather than JSA when entitlement to IS as a lone parent comes to an end.

It is therefore helpful to explore the extent to which women's IB claims interact with their household circumstances. For this purpose, the women who were interviewed in the survey have been divided into six household types:

- Women living with a partner but no dependent children
- Women living with a partner and at least one dependent child
- Women who are lone parents with at least one dependent child

- Women who are lone parents living with older children
- Women with no partner but living with other adults
- Women who live alone

In this context 'dependent children' are those under 16, since benefit rules allow women to claim Income Support as a lone parent only until their youngest child reaches this age. 'Older children' are those aged at least 16.

It is worth remembering that the household category allocated at a particular point in time – in this case to reflect circumstances at the time of the survey - is not necessarily fixed for all time. A 'lone parent with dependent children' may become a 'lone parent with older children' as her children grow up, and eventually a 'woman living alone' as those children leave home. Likewise, partnerships are being forged and broken all the time, so for example at least some of the women with partners and dependent children may have been lone parents in the past.

Table 4.1 shows the distribution of household types among the female survey respondents. Approaching half of the women claiming IB live with a partner, either as a married or unmarried couple. Rather less than a third of these have dependent children living with them. Lone parents account for around a fifth of the total, split almost evenly between those with at least one child under 16 and those with only older children at home. Women who live alone account for a quarter of IB claimants. The remaining small group – 'no partner, other adults' – includes women living with their parents and other relatives.

There are important differences in age between the household types. Unsurprisingly, the women with dependent children are on average a dozen or so years younger than the most of the rest. Women living with other adults are also a relatively young group, reflecting in particular those still living in the parental home. 80 per cent of the female IB claimants with partners and no dependent children are aged between 45 and 59, compared for example to just 18 per cent of the lone parents with dependent children.

**Table 4.1: Women claiming IB by household type**

	<b>% of women claiming IB</b>	<b>Average age</b>
Partner, no dependent children	33	50
Partner, at least one dep. child*	14	38
Lone parent, at least one dep child*	10	37
Lone parent, older children	9	48
No partner, other adults	8	37
Live alone	26	48
	100	46

\* children under 16

Source: IB survey data

### **Labour market engagement**

Table 4.2 looks at the skills and labour market experience of the women who claim IB, disaggregated by the six household types.

The first column shows the share with no formal qualifications. Table 3.1, earlier, showed that a high proportion (60 per cent) of all women claiming IB have no formal qualifications at all. There are important differences by household type. Women with dependent children, and those living with other adults (eg in the parental home) are rather better qualified than the rest. This is almost certainly a function of age, since younger women are in general more likely to hold formal qualifications, even if only GCSEs.

The second column shows the share of who have never had regular paid employment. The striking observation here is that one-in-five of the lone parents with dependent children and approaching one-in-six of the lone parents with older children have never had regular paid job. A quarter of the women living with other adults also come into this category.



**Table 4.2: Skills and labour market experience of women claiming IB, by household type**

	<b>No formal qualifications (%)</b>	<b>Never had job (%)</b>	<b>Health=main reason for job loss (%)</b>
Partner, no dependent children	63	3	81
Partner, at least one dep. child*	42	6	61
Lone parent, at least one dep child*	53	20	58
Lone parent, older children	69	15	60
No partner, other adults	55	26	68
Live alone	67	7	68

\* children under 16

Source: IB survey data

The third column shows, for those who have had a job, the share whose last job came to an end principally for reasons of ill health, injury or disability. The lone parents, but also the women living with a partner and dependent children, stand out as having a lower proportion that lost their last job for this reason. 21 per cent of the women with partners and dependent children, 17 per cent of the lone parents with dependent children, and 18 per cent of the lone parents with older children cite either pregnancy or childcare as the main reason for their last job ending.

Table 4.3 looks at the job aspirations of female IB claimants in the different household types. This reveals subtle though important differences.

The women who express the strongest interest in working, now or in the future, are those with dependent children. In total, just under half of these women have this aspiration. Lone parents with older children are less interested in working. However, very few in all household types are currently looking for work, though the share is highest (7 per cent) among lone parents with dependent children. The share of women saying they 'can't do any work' is also lower among women with dependent children than among the rest.

**Table 4.3: Job aspirations of women claiming IB, by household type**

	Would like job (%)	Or might like job in future (%)	Looking now (%)	'Can't do any work' (%)
Partner, no dependent children	15	10	2	23
Partner, at least one dep. child*	23	18	2	17
Lone parent, at least one dep child*	25	22	7	19
Lone parent, older children	14	8	4	24
No partner, other adults	20	16	5	25
Live alone	13	9	4	26

\* children under 16

Source: IB survey data

## Benefits

Table 4.4 deals with the benefits claimed by women immediately before their present IB claim, again disaggregating by household type. This is a potentially useful indicator of routes onto incapacity benefits and, possibly, of motivation.

The first point to note is that in all household types only a minority of women moved onto incapacity benefits directly from other benefits. Or to put this observation another way, across all household types the majority of women's benefit claims were from the start for IB itself. Around one-in-three lone parents, however, did initially claim other benefits.

The more revealing statistic is the breakdown between those moving onto incapacity benefits from unemployment benefits (Jobseeker's Allowance or its predecessor Unemployment Benefit) or from Income Support. In most cases the Income Support claim will have been for IS as a lone parent. What is noticeable here is that around a quarter of the women who are currently lone parents (with either dependent or older children) had previously claimed Income Support. Since some of the women in the other household types will also have been lone parents with dependent children prior to their IB claim, there is further evidence here of a diversion from Income Support as a lone parent to incapacity benefits. The figures for lone parents with dependent children also suggest that the diversion does not happen exclusively at the point

**Table 4.4 Benefits claimed by women immediately before IB, by household type**

	Other benefits claimed (%)	JSA/UB	Income Support
Partner, no dependent children	13	5	7
Partner, at least one dep. child*	20	5	14
Lone parent, at least one dep child*	33	5	27
Lone parent, older children	31	4	26
No partner, other adults	31	17	10
Live alone	25	9	15

\* children under 16

Source: IB survey data

when the youngest child reaches 16 and eligibility for IS as a lone parent comes to an end. In all 270 of the 1,890 working-age women surveyed (or 14 per cent of the total) said they had claimed Income Support immediately prior to their present IB claim.

Table 4.5 shows the principal benefits currently received by female IB claimants in the different household types. The table covers Incapacity Benefit (IB), Income Support (IS), Disability Living allowance (DLA), Housing Benefit (HB) and Council Tax Benefit (CTB). What needs to be kept in mind is the potential, discussed earlier, for confusion between *claiming* IB and actually *receiving* IS. The figures in this table refer to what women *said* they were receiving and overstate IB receipt.

The sharpest differentiation that emerges in this table is between lone parents and the rest. Lone parents claiming IB are the most likely to be receiving Income Support – in practice usually IS with a disability premium. They are also the most likely to receive Housing Benefit and Council Tax Benefit. All three of these benefits – IS, HB, CTB – are means-tested. Women who live alone – a proportion of whom will be former lone parents whose children have now left home - are not far behind in receipt of all three of these benefits. In contrast, women with a partner and no dependent children are three times less likely to receive Income Support, Housing Benefit or Council Tax Benefit. These differences potentially have important consequences for work incentives: a woman receiving means-tested benefits such as Housing benefit

and Council Tax Benefit will generally lose greater income from benefits on taking up a job, reducing the overall financial gain from employment.

**Table 4.5: Benefits received by women claiming IB, by household type**

	<b>IB (%)</b>	<b>IS (%)</b>	<b>DLA (%)</b>	<b>HB (%)</b>	<b>CTB (%)</b>
Partner, no dependent children	83	22	51	23	28
Partner, at least one dep. child*	77	42	42	40	43
Lone parent, at least one dep child*	73	82	41	72	74
Lone parent, older children	80	71	54	66	74
No partner, other adults	76	62	41	23	29
Live alone	81	56	49	63	69

\* children under 16

Source: IB survey data

### **So does household status matter?**

In the absence of a sophisticated multivariate analysis it is not possible to be certain that all the observed differences between claimants in different types of household are attributable to household status, as opposed to age for example. This exploratory analysis does however point to at least three conclusions.

First, for lone parents in particular there appears to be a complex relationship between claims for Incapacity Benefit and claims for Income Support. There is, for example, clear evidence of a flow from IS to IB. This may in some instances involve an element of 'choice', driven in part by different payment rates or (where a move from IS to JSA is the alternative) by the conditionality attached to each benefit. If a non-employed lone parent with dependent children has a health problem or disability it is perhaps inevitable that there will be an element of discretion about exactly which benefit is claimed. Even so, the diversion from Income Support as a lone parent to IB seems able to account for no more than 10-20 per cent of the total number of women claiming incapacity benefits.

Second, the financial well-being of women claiming incapacity benefits is likely to depend a great deal on household circumstances. Lone parents claiming IB mostly live on a package of means-tested benefits. Women with partners, especially those without dependent children, are far less dependent on means-tested benefits. For many of this latter group, IB will essentially be a top-up (all be it perhaps an important one) to other household income.

Third, in terms of the likelihood of returning to work, the women with dependent children, including lone parents, appear to be a distinctly more propitious target than the others. They are on average younger, a little better qualified, express more interest in working and fewer say they 'can't do any work'. In contrast, lone parents with only older children at home seem much more entrenched in their labour market detachment.

## **5. A MOVE BACK TO WORK?**

### **The client group for back-to-work initiatives**

Whilst there is strong interest in understanding exactly why so many women now claim incapacity benefits, there is at least equal interest in what might be done to move the numbers down again. The UK government has for example set the target of a one million reduction in IB numbers by 2016. The new survey data sheds light on the options and possibilities.

What is very clear, however, is that at least in the short-run there is little prospect of success in targeting back-to-work initiatives at women on incapacity benefits who do not want to work and, as the survey data shows, a very substantial proportion of female IB claimants say they have no interest in returning to work, now or in the future. In the absence of compulsion, which is neither available now nor planned by the government, at least for existing IB claimants, and in the absence of a change of heart among these women, these particular claimants in the main seem likely pass out of the incapacity figures only when they retire or die.

The target group of women that is potentially of greatest interest to back-to-work initiatives is made up of:

- Those who say they would like a job
- Those who say they might like a job further into the future

In total these women make up 29 per cent of IB claimants in the survey – 555 respondents in all. Grossed up to the national scale, this is equivalent to around 300,000 out of the 1m women currently claiming Incapacity Benefit<sup>7</sup>.

The figure of 300,000 is however a snapshot at one point in time: there is continuous if slow turnover in the stock of IB claimants. Over a two-year period, say, the throughput of female IB claimants who might be expected to return to work, and thereby offer a potential target for back-to-work initiatives, may be nearer 400,000.

### Personal characteristics of the target group

Table 5.1 shows the age breakdown of this target group, based on the survey findings. The first column shows the age profile of all female IB claimants in the survey; the second column shows the age profile of those who say they would like a job or might like a job in future. The target group is markedly younger than the stock of female IB claimants as a whole: 60 per cent are less than 45, whereas 60 per cent of female IB claimants are 45 or older. A female IB claimant aged 16-24 is more than four times more likely to want a job, now or in the future, than one aged 55-59. Aspiring to a job is not unique to younger claimants, but it is far more likely.

**Table 5.1 : Age of potential female jobseekers**

	<b>All women on IB (%)</b>	<b>Women who would like job/ might like job in future (%)</b>
16-24	4	9
25-34	12	18
35-44	24	33
44-54	38	31
55-59	22	10
	100	100

Source : IB survey data

<sup>7</sup> To be comparable with the survey data, this figure of 1m excludes the 116,000 women claiming Severe Disablement Allowance,

Table 5.2 looks at the duration of incapacity claims and expresses the target group – those who would like a job or might like one in future - as a share of all female IB claimants in each category. The likelihood of expressing an interest in working declines with rising duration on incapacity benefits. Half of the women who have been claiming incapacity benefits for less than two years express an interest in employment, compared to just one-in-five of the women who have been incapacity claimants for 10 years or more.

**Table 5.2 : Duration on incapacity benefits of potential female jobseekers**

	<b>% who would like job/ might like job in future</b>
Up to 2 years	51
2-5 years	35
5-10 years	23
10 years or more	19
All durations	29

Source : IB survey data

The women who express interest in working are slightly better qualified than the incapacity claimant group as a whole. Just 55 per cent have no formal qualifications, compared to 60 per cent of all working-age female IB claimants. 40 per cent have 'O' levels, CSEs or GCSEs, 6 per cent have 'A' levels, and 22 per cent have NVQs or their equivalent.

In terms of health, mental/behavioural problems are more typical of the target group than of female IB claimants as a whole, accounting for 47 per cent of the potential jobseekers compared to 41 per cent of the total stock. The likelihood here is that many of the women in this category are affected by stress and/or depression. At one level, this should offer encouragement to back-to-work initiatives since these difficulties need not always be an insurmountable obstacle to employment. At another level, the prominence of mental/behavioural problems is a signal to tread carefully and sensitively.



## Job aspirations of the target group

Table 5.3 presents a range of information regarding the job aspirations of the women who say they would like a job. This particular table excludes those saying only that they 'might like a job further in the future'.

The first part of the table concerns full and part-time working. It comes as no surprise that half are only interested in part-time working, given the domestic responsibilities that so many women carry, but the preference for (or willingness to accept) part-time working may also reflect the interplay of poor health and long periods out of the labour market. Many men and women on incapacity benefits are genuinely uncertain about their ability to hold down a full-time job. They fear for the robustness of their physical or mental health. They are also wary of taking on full-time work commitments knowing that their on-going health problems may require them to take time off, especially to cope with conditions that they know tend to fluctuate.

The second part of the table deals with when they might like to start work. The significant point here is that only just over a quarter of the women are keen to start fairly soon, and less than half at any time over the next year. Around a third say they are uncertain about when they would like to start – a reflection, in some instances no doubt, of uncertainties over the progress of health issues.

**Table 5.3 : Aspirations of women on IB who would like a job\***

	(%)
Would like - full time job only	35
- part-time job only	49
- full or part-time job	16
To start - now/fairly soon	28
- sometime over next year	18
- further into future	20
- not sure	34
Type of work - usual/previous occupation	23
- other occupation	47
- anything	11
- don't know	19

\* excludes those saying only 'might like job further into future'

Source : IB survey data

The third part of the table concerns the type of work they would like. The important observation is that fewer than a quarter want to return to their old occupation. Nearly half say they would prefer an alternative occupation instead. What is also notable is that 30 per cent of these women are either completely open-minded about what they might do or don't know at all.

The survey asked women where they would be willing to work. The answers are inevitably sensitive to the local geography of each survey area – East Lindsey is physically a much larger district than Wansbeck for example. The proportion willing to work only in the district where they lived varied from a low of 72 per cent in Knowsley (which is very close to Liverpool) to 94 per cent in Hull. The general message, however, is that these women are not willing to travel very far. The comparable figures for men ranged from 35 per cent (in Wansbeck) to 84 per cent (in Barrow and Easington).

The survey also asked IB claimants whether they had access to a car. Only 44 per cent of the women who expressed interest in working (and 39 per cent of the men) had a car or van available to the household, and only 31 per cent of the women (and 30 per cent of the men) said that a vehicle would be available for them to travel to work. Car ownership is particularly low among female lone parents claiming incapacity benefits – fewer than 30 per cent have a car.

Table 5.4 lists the alternative occupations mentioned by the women who said they would like a job. The occupations are presented in no particular order here, and several were cited by more than one person. Some women mentioned up to three alternatives for themselves. The diversity of the list is striking. So too is the highly specific aspirations of at least some individuals.

Table 5.5 presents women's responses to the question 'Roughly how much do you think you would need to earn, after tax, to make it worthwhile coming off benefit?' This was asked only of those who said they would definitely like a job. The responses are for the 294 women who were willing to offer an answer to this question. There are two significant observations here.

**Table 5.4 : Alternative occupations cited by women who would like a job**


---

Author	FE teaching
Customer service	Teaching assistant
Shop work	Social worker
Cashier	Psychologist
Clerical	Nurse
Office work	Counselling
Data input	Youth worker
Typist	Carer for adults with learning disabilities
Receptionist	Child care assistant
Call centre work	Carer
Book-keeping	Voluntary sector
Civil servant	CAB advisor
Travel clerk	Driving instructor
IT work	Driving
Medical secretary	Courier
Legal secretary	Factory operative
Lawyer	Events co-ordination
Librarian	Barmaid
Health and safety inspector	Waitress
Interior designer	Cook
Painter and decorator	Kitchen assistant
Beautician	Cleaning
Nail technician	Card making
Hairdresser	Film camera work

---

Source : IB survey data

**Table 5.5: After-tax earnings needed to come off benefit**


---

	(%)
Less than £100 pw	2
£100-149 pw	9
£150-199 pw	11
£200-249 pw	21
£250-299 pw	11
£300 pw or more	17
Don't know	30
	100

---

Source : IB survey data

The first is that nearly a third of women say they 'don't know' how much they would need to earn. This is hardly surprising, given the multiple benefits that some presently claim and the complexity of the in-work tax credits and benefits to which they might continue to be entitled. The 'don't knows' may also reflect a lack of thought on this issue by some women for whom a job still seems a remote prospect.

The second is that the required wage level is often quite high. The banding in the table slightly exaggerates this point because in practice 16 of the 294 respondents said £100 a week, 23 said £150, 60 said £200, 33 said £250 and 37 said £300 (all these sums are at the bottom of a band). Even so, 40 per cent of the women who were able to specify a definite sum said they would require at least £250 a week, and this figure is after tax. To put these numbers into context, a full-time job at the national minimum wage might typically result in a post-tax income of £170-180 a week before the addition of any tax credits. Bearing in mind the high proportion of IB claimants who have no formal qualifications, there must be a serious question about whether these wage aspirations can always be met. Furthermore, as Table 5.3 showed, around half of the women on IB who would like a job are only interested in part-time employment.

### **Obstacles to employment**

Table 5.6 lists the obstacles to finding work cited by the women who say they would like a job or might like a job in future.

Ill health, injury or disability, mentioned by nine-out-of-ten women, dominates this list. There is clearly a major issue here. Whatever the objective reality of women's health, or indeed the true opportunities in the labour market, the *perception* has unquestionably taken root even among the women closest to the labour market that their health or disability is a stumbling block to employment. It is hard to see back-to-work initiatives succeeding without directly tackling these concerns.

Among the less frequently mentioned obstacles, a shortfall in qualifications, skills or experience is cited by 10 per cent of women. Rather depressingly, ill health, injury or disability is again cited most frequently (in 70 per cent of all cases) as an obstacle to obtaining additional qualifications. Lack of confidence is also cited by 28 per cent of women who see obstacles to gaining qualifications, and 25 per cent of women cite

**Table 5.6 : Obstacles to finding work**

	%
Ill health, injury, disability	91
Qualifications, skills, experience	10
Not enough suitable jobs	9
Childcare arrangements	9
Lack of confidence	8
Age	6
Difficult to get to work	3
Lack of advice on benefits/options	2
Other domestic/caring responsibilities	2
Other various obstacles	1
'No obstacles'	3

NB individuals could cite more than one obstacle so columns do not add to 100

Source : IB survey data

childcare arrangement or other domestic responsibilities as a barrier to extra qualifications, skills or training. A fifth say they 'don't know where to start' or 'need help or advice'.

On the issue of childcare arrangements, mentioned by nearly one-in-ten potential women jobseekers as an obstacle to employment, the cost and availability of childcare are mentioned most often as problems. An inability to fit work around school hours and a lack of cover for school holidays also figure in around a fifth of cases. Around a third of the women who cite childcare as an obstacle to employment say would prefer not to leave their children at all.

Table 5.7 presents the responses to the question 'What do you think potential employers would think about you?' Hardly any women are confident that an employer would think them a pretty good bet or worth a try. Far more – just over half – think they would be viewed as too ill or disabled, and a further fifth as 'too big a risk'.

**Table 5.7 : 'What do you think potential employers would think about you?'**

	%
A pretty good bet/worth a try	8
Too ill or disabled	53
Too big a risk	21
Too little experience	10
Too poorly qualified	9
Too old	8
Too highly qualified/skilled/experienced	1
Don't know	21

NB columns do not add to 100 because women could give more than one answer

Source : IB survey data

The skills and attributes that the female IB claimants who would consider working feel they could offer an employer are diverse, covering personal characteristics (eg 'reliable', 'punctual', 'good with people', 'hardworking') as well as specific skills. The point is that, as might be expected with any group of mostly mature and experienced men or women, back-to-work initiatives for IB claimants do not start with a 'blank sheet of paper'. Many individuals not only have a fairly clear idea of what they might like to do in future but also have a good idea of their principal selling points to an employer.

On the other hand, many claimants also take a pessimistic view of the opportunities for them. When asked 'Do you think there are appropriate job opportunities for you here in the local labour market?', 58 per cent of the women who expressed an interest in returning to work (and 66 per cent of the men) said 'no'.

On a more positive note, 9 per cent of the women who express interest in working say they have thought of becoming self-employed. The comparable figure for all female IB claimants is just 3 per cent. Asked what help they would require to start working for themselves, the varied responses come down to in essence to just two: business start-up advice and financial help.

13 per cent of the women who express interest in returning to employment undertake temporary or casual work, nearly three-quarters on an unpaid or voluntary basis. Four in every five of these do so in jobs that differ from their 'usual occupation'. Rather more than half say that they would like to carry on doing this on a fairly long-term basis and more than two-fifths say they have considered building on this experience.

### **The target group: what's likely to work?**

Seven lessons emerge from this assessment of the incapacity claimants who show an interest in returning to work:

- At any one point in time, the target group for back-to-work initiatives is relatively small in relation to the overall stock of women who claim IB – perhaps only 300,000 out of the headline total of 1m. However, following the introduction in October 2008 of a revised benefit for new incapacity claimants, Employment and Support Allowance, with new requirements to 'prepare for work', the proportion worth targeting is likely to increase.
- The most receptive to back-to-work initiatives are likely to be the most recent claimants. Even so, there are also quite a number of longer-term claimants who have not discarded hopes of returning to work.
- Among the women who might return to work, health problems and disabilities remain a core obstacle. These problems need to be addressed directly through the provision of, or routing to, appropriate rehabilitation services.
- Opportunities for part-time working need serious emphasis. Many women are receptive to the idea of part-time work not simply because it is easier to reconcile with domestic and childcare responsibilities but because it provides a transition back into employment that can be reconciled with their on-going health worries.

- Guidance needs to be available on the financial pros and cons of returning to work. This needs to take account of the full range of in-work tax credits and the impact on all the benefits claimed by the woman's household. The information also needs to be worked out in detail for each individual.
- Back-to-work services need to respond to the specific aspirations of individual women. Many have clear preferences. Generic courses for IB claimants are probably less appropriate than routing individuals to training or job opportunities that match what they want.
- The potential for building on temporary and casual work, often of a voluntary nature, needs to be fully explored.



## 6. SOME CONCLUSIONS

Explaining exactly why so many women claim incapacity benefits requires more than just the results of a survey, however large, and the material presented in this report needs to be seen alongside the other components of the research project of which it forms part. The survey findings do however shed important light.

The central point to emerge is the striking similarity between the women who claim incapacity benefits and their male counterparts. Section 3 presented figures for male and female IB claimants aged 16-59 – ie stripping out the cohort of 60-64 year old men on IB for which there is no comparable group among women. On a wide range of indicators, these men and women appear virtually identical. The similarity applies to:

- Age profile
- Duration on incapacity benefits
- Share with no formal qualifications
- Time since last regular paid job
- Nature of previous (mainly manual) work experience
- Reasons for job loss – especially the role of ill health
- Nature and severity of health problems
- Share who would like a job now or in the future
- Reasons for not wanting a job
- Perceived obstacles to employment

In short, the survey data tells us that the men and women who claim incapacity benefits occupy the same segment of the labour market and, on the whole, that this is a bottom-end segment as well. A similar survey ten years ago might well have revealed important differences between the men and women who claim incapacity benefits, with the male figures dominated at that time by skilled manual workers

made redundant from older industries, and often retaining a strong residual aspiration to work. Comparable male data for one of the survey areas (Barrow in Furness) does indeed reveal that in the late 1990s the composition of the male IB stock was very different to today<sup>8</sup>. However, the new survey evidence shows clearly that for both men and women the IB numbers have become dominated by the less healthy, the less skilled and (at least to some extent) the least motivated.

In a number of previous reports, three of the present authors have argued that incapacity benefits hide unemployment<sup>9</sup>. The low proportion of IB claimants who express an interest in working, now or in the future, does not contradict this claim. Ill health or disability is only rarely an absolute obstacle to employment, and many of the men and women who claim incapacity benefits, especially in the areas where the claimant rate is high, would almost certainly have been in work in a genuinely fully employed economy. The very low IB claimant rates in parts of southern England show very clearly what is possible where the local economy is strong enough for long enough. That so many IB claimants, male and female, have detached themselves from the labour market in places like older industrial Britain is to an important extent a response to the labour market circumstances they face. If there is little prospect of finding a satisfactory job, there is little point in looking.

The starting point in explaining what has happened is almost certainly the underlying weakness of the local economy in all eight survey areas. Taking the long view, they have each been affected to a greater or lesser extent by job losses from industries such as coal, shipbuilding, manufacturing, seaside tourism, farming or fishing. In these circumstances there have never been quite enough jobs – especially reasonably well-paid jobs – to go around. With a continuing imbalance in the local labour market, with the local demand for labour still running behind the potential local labour supply, it is therefore inevitable that some individuals are squeezed out. In a competitive labour market it is those who are least able, or least willing, to keep a foothold in the local labour market that will nearly always be marginalized. These are typically the poorly-qualified, low-skill manual worker in poor health, whose alternative would at best be unrewarding work at or close to the national minimum

---

<sup>8</sup> See C Beatty and S Fothergill (2007) 'Changes in the profile of men claiming Incapacity Benefit: a case study', *People, Place and Politics*, vol 3, <http://extra.shu.ac.uk/ppp-online/>

<sup>9</sup> See in particular C Beatty, S Fothergill, T Gore and R Powell (2007) *The Real Level of Unemployment 2007*, CRESR, Sheffield Hallam University.

wage. Indeed, for some of these disadvantaged individuals ill health or disability may provide an exit strategy from a difficult labour market predicament.

For the men and women excluded from employment in this way, Incapacity Benefit offers a more satisfactory way forward than Jobseeker's Allowance. In most circumstances Incapacity Benefit is more generous, in particular because for many it is not means-tested, and there is no requirement to look for work – work that anyway may be unattractive, low-paid and (bearing in mind issues of age, health and poor qualifications) difficult to obtain. Those who are excluded from employment and have health problems or disabilities will normally be entitled to IB and will almost always therefore claim IB in preference to JSA.

Added to this, the effect of lengthening durations on incapacity benefits is by itself likely to have sapped the enthusiasm of many to re-engage with the labour market. Long-term IB claimants will in many cases have adjusted their lifestyle and aspirations to fit with the diminished job opportunities they perceive as available to them, lowering their standards of consumption to fit with on-going benefit dependency. Their 'fitness to work' may also decline as dependency sets in and disabilities worsen with age. An initial willingness to consider new employment is thus gradually replaced by a complete detachment from the world of work, rationalised in terms of largely insurmountable health obstacles.

This is of course a caricature of what seems to have happened but it would explain several of the key observations from the survey, in particular the very high concentration of disadvantaged workers on IB, the low share who would like to work, and the prominence of ill health in the way that many men and women now define their relationship to the labour market.

None of this is intended to suggest that the health problems and disabilities affecting the women (and men) who claim IB are anything less than real, or that the older industrial areas where IB claimant rates are highest do not have higher underlying levels of ill health. It is clear from the survey data that ill health, injury or disability – not compulsory redundancy – was the main cause of job loss among 70 per cent of women even in the high-claimant areas where the survey was carried out. One interpretation could be simply that more women (and men) claim IB in these places because more suffer from ill health.

Yet even this observation may owe a great deal to the labour market context. In areas where there is a surplus of labour, employers have less incentive to hold on to staff in poor health, for example by moving them on to lighter duties. In these places, staff can always be replaced, so the individual is less likely to be supported in trying to maintain their job. Equally, once an individual has lost their job because of ill health or disability, in a difficult local labour market they are less likely to find a way back into work. Employers have the option of taking on the fit and healthy instead – and the men and women on IB know that is how the labour market works.

Likewise, the apparent inconsistency between the modest share of IB claimants who say they ‘can’t do any work’ (just under a quarter) and the much higher proportion who cite ill health or disability as a reason for not wanting a job (more than 90 per cent) or as an obstacle to finding work (again more than 90 per cent) probably owes much to the way that labour markets work. In a weaker labour market, even a modest degree of ill health or disability is likely to prejudice an individual’s chances of gaining and holding down employment. Bear in mind too that given the low-skill, manual background of so many IB claimants, the jobs for which they might compete will very often require a degree of physical robustness and a mental capacity to cope with mundane and repetitive tasks. They would be unlikely to be in competition for some of the more congenial office jobs.

So even though ill health or disability is rarely an absolute obstacle to all employment in all circumstances, even in the eyes of IB claimants themselves, in practice even modest incapacities can prove to be a formidable obstacle, especially if an individual has no special qualifications or training to offer. Bearing in mind their official status as an ‘Incapacity Benefit claimant’, it is perhaps hardly surprising that for many individuals their health or disability therefore becomes a central aspect of their identity and, in their view, an explanation for their exclusion from the labour market. In different labour market circumstances, of course, the personal outcomes might have been different.

The outstanding question remains why quite so many women claim IB, and why they are concentrated in exactly the same places as men, especially bearing in mind that so many of the historic job losses were among men rather than women.

One side issue needs considering first. This is the diversion of women who are lone parents from Income Support to incapacity benefits. There is clear evidence from the

survey that this is happening, though the scale of this process is modest in relation to the overall IB numbers. However, it could plausibly be argued that most of these women would be out of paid employment anyway. All that the diversion does, in effect, is shift some women from one non-employed benefit to another.

The key observation in explaining the high level of incapacity claims among women is the similarity between male and female IB claimants. These men and women not only live in the same places, but they occupy the same labour market position. If they were to look for work, they would often be competing for essentially the same jobs. Forecourt attendants, bar staff, shelf-stackers, kitchen assistants, call centre workers, cashiers, drivers, postal workers, factory operatives, sales assistants and many other jobs no longer have exclusively 'male' or 'female' tags (and perhaps never did so). A job vacancy in any of these occupations – and many more – is these days likely to attract applicants of either sex. Even occupations like nursing and hairdressing are no longer as overwhelmingly 'female' as perhaps a generation ago.

The consequence is that job loss among men (from coalmines or heavy industry for example) will, through normal competitive pressures in the labour market, eventually be transmitted to the labour market for women in the same areas. The ex-miners, ex-steelworkers and ex-shipyard may not themselves compete for jobs traditionally held by women, but their sons will often have little choice. Men and women will to a large extent compete for the same jobs in the same places, and if there are not enough jobs to go around it is women as much as men that will be squeezed out. Age, skills, experience, motivation and health will typically be discriminatory factors that determine exactly which individuals lose out.

A job shortfall for men will therefore be transmitted not only to higher male IB numbers but, with a lag, to higher female IB numbers in the same place as well. This remains a theory, but it is one that is strongly compatible with the new survey evidence presented here.