

**Department for Work and Pensions**

**Research Report No 235**

# **Joint Claims for JSA evaluation – synthesis of findings**

**Helen Bewley, Richard Dorsett and Andrew Thomas**

A report of research carried out by BMRB International and Policy Studies  
Institute on behalf of the Department for Work and Pensions

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# Glossary

<b>27 – 35 couples</b>	Couples without dependent children where both partners were over the age of 26, and at least one was between 27 and 35 years of age at 31 January 2003.
<b>36 – 45 couples</b>	Couples without dependent children where neither partner was under the age of 35 and at least one was between 36 and 45 years of age at 31 January 2003.
<b>Ethnic minority couples</b>	Extension couples where at least one partner was from an ethnic minority group.
<b>Extension couples</b>	Couples without dependent children where both partners were over the age of 26, and at least one was under the age of 46 at 31 January 2003.
<b>Flow</b>	Couples flowing into joint claims eligibility after the implementation of joint claims.
<b>Original joint claims couples</b>	Couples without dependent children where both partners were over the age of 18, and at least one was under the age of 25 at 31 January 2003.
<b>Stock</b>	Couples with a live JSA claim when joint claims was introduced.



# Abbreviations

<b>ADI</b>	Adult Dependency Increase
<b>BA</b>	Benefits Agency
<b>CBT</b>	Computer-based training
<b>DiD</b>	Difference-in-differences
<b>ES</b>	Employment Service
<b>ESCOM</b>	Employment Service Communication System
<b>ES Direct</b>	Now known as Jobseeker Direct, this is a telephone service provided by Jobcentre Plus that allows jobseekers to keep in touch with the latest vacancies and search for jobs. The service is available to all, irrespective of their work status.
<b>FJR</b>	Fortnightly Jobsearch Review
<b>IB</b>	Incapacity Benefit
<b>IWBC</b>	In-Work Benefit Calculation
<b>Joint Claims</b>	Joint Claims for Jobseeker's Allowance (JSA)
<b>JSA</b>	Jobseeker's Allowance
<b>JSAPS</b>	JSA Payments System

<b>JUVOS</b>	Joint Unemployment and Vacancies Operating System
<b>LFS</b>	Labour Force Survey
<b>LMS</b>	Labour Market System
<b>NJI</b>	New Jobseeker Interview
<b>JSA (C)</b>	Contribution based JSA. Paid if a person has worked and paid or been credited with enough National Insurance contributions in the relevant income tax years.
<b>JSA (IB)</b>	Income-based JSA. Means-tested JSA paid to people with sufficiently low income and capital.

A number of organisational changes occurred during the life of the evaluation. The Benefits Agency (BA) and the Employment Service (ES) were rolled into the Department for Work and Pensions (DWP) and their responsibilities transferred to DWP and Jobcentre Plus – itself part of DWP. The internal communications system used by ES, known as ESCOM, was gradually replaced by the DWP Intranet.

# Summary

## Background

Joint claims for Jobseeker's Allowance (JSA) was introduced on 19 March 2001. From this date, unemployed couples without dependent children where one or both partners were over the age of 18, and at least one partner was born on or after 18 March 1976, were both required to make a joint claim. This involves both partners in meeting the labour market requirements of claiming JSA, including actively seeking work. Partners are exempt from these requirements where they are prevented from seeking work due, for example, to illness, disability or caring responsibilities. From 28 October 2002, the joint claims requirement was extended to couples where one or both partners were born after 28 October 1957. This report draws together the findings of qualitative and quantitative research on the original joint claims, and age range extension couples, to assess the impact of joint claims on movement away from JSA and progress into work.

## Research objectives and methodology

The qualitative research involved interviews with Jobcentre staff responsible for administering joint claims, as well as couples making a claim. The quantitative research used descriptive and difference-in-differences analysis of administrative and survey data. Problems with administrative computer systems resulted in considerable problems with the administrative database, compromising the robustness of the impact estimates. This caveat should be borne in mind when considering estimates of the effects of joint claims.

## Key findings

### **The effects of joint claims on JSA exit and job entry**

**Joint claims increased slightly the chances of exiting JSA.** The effect on stock couples was less than on flow couples, partly reflecting that stock couples were more likely to question the principle of joint claims and partly that couples with longer unemployment spells are likely to be more difficult to help.

For couples affected by the extension, those leaving JSA mainly found work. This was not the case for couples affected by the original joint claims. The qualitative findings suggest that older partners were less likely to question having to make a joint claim and that, with the benefit of more established relationships, they were more likely to operate as a couple when it came to participating in employment decision-making and job search activities.

**Stock ethnic minority couples were more likely than stock white couples to exit JSA and also to enter work.** This may reflect greater resistance to the principle of joint claims as an intervention that runs counter to cultural beliefs about gender roles.

## Interpreting the impact of joint claims

**Qualitative results suggest joint claims has been most effective for those who were already motivated to find work.** The negative impact on poorly motivated customers was due primarily to service delivery failing to meet expectations. The joint claims process has not dealt with their perceived barriers to work nor found them the work to which they aspire, or at a suitable level of remuneration.

**Jobcentre staff were positive about the concept of joint claims. However, they did identify a number of delivery problems.** Insufficient and inappropriate training left some Personal Advisers lacking in knowledge of the process, and the low flow of couples onto joint claims made it difficult for advisers to consolidate the training that they had received. Also, difficulties with IT systems have caused problems in arranging New Jobseeker Interviews (NJIs) and Fortnightly Jobseeker Reviews (FJR), and in processing payments.

**There were some cultural objections to joint claims,** mainly by Muslim and white 'traditional' men who believed that women should not go out to work and should not therefore have to participate in joint claims.

## The joint claims interview

For most couples, their first joint claims interview was attended by both partners. Couples who were not given the choice of whether to attend a separate or joint interview tended to see the service in a negative light when they found out that another option was available. Couples were far more likely to describe their first joint claims interview as very helpful when they attended a joint interview, although women were more likely than men to find a separate interview helpful.

## Help from the Jobcentre

Jobcentres most commonly helped joint claimants by finding them jobs to apply for. The majority of joint claimants found Jobcentre staff helpful and around two-fifths

of joint claimants found the process useful. Where negative attitudes to the joint claims process existed, they were often due to a 'dismissive attitude' by some Personal Advisers to individual barriers and a perception that they did not fully understand the joint claims process or the implications of making a joint claim for the couple. The majority of individuals did not believe that joint claims had helped them into work.

Within each couple age group, women were less likely to have been offered training or education opportunities by Jobcentre staff than men. Over one-quarter of men (27 per cent) in the original joint claims couples were offered these opportunities, compared to less than one-fifth of women (19 per cent).

## Job search

For the original joint claims couples, **the proportion of unemployed women who were actively looking for paid work increased after the introduction of joint claims.**

**Joint claims has some capacity to inject a greater degree of realism into couples' work and wage aspirations.** There was some evidence that women downgraded their expectations of work after the introduction of joint claims. There was an increase in the proportion of women who were prepared to commute for more than 30 minutes each day, the average take-home pay sought fell, and there was a decline in the proportion of individuals of either gender seeking the highest rates of pay.

## Conclusions

Joint claims is significant because it represents the first concerted effort to mandate partners' labour market participation. As such, it can offer helpful insights relevant to other subsequent policies, such as Work Focused Interviews for partners.

Joint claims individualises the labour market participation requirement of benefit claims, requiring both partners to search for work. However, this individualisation does not extend to benefit payment. Although the level of dissatisfaction with choice of payee was generally low, some voiced desire for individual payment. There is clearly potential for joint claims to prompt tensions between partners in a couple. The challenge is to motivate partners within a couple to support and encourage each others' job search efforts. In view of the significant barriers to work faced by some partners within such couples, the scale of the task may be formidable.

The added complication when dealing with couples is the interdependence of partners' decision making. This highlights the importance of dealing with the couple as a whole. Although Jobcentre interviews were mostly held jointly with both partners, women interviewed as part of the qualitative research, in particular, felt that issues relating to the couple as a whole were often left untouched.

Advisers are faced with the challenge of instilling a desire for work in couples where at least one partner may face considerable barriers to employment. However, the adviser interview itself does not allow sufficient time to tackle fundamental barriers. In such cases, the main effectiveness of joint claims will be in making both partners visible to the JSA system so that they become eligible for more substantial interventions such as basic skills training or a New Deal. One means of increasing the support provided to partners would be to qualify them for early entry to New Deal.

The joint claims process can be improved by:

- attending to the IT systems, increasing the flexibility of LMS to enable joint interviews to be booked and improve the usability of JSAPS to enable easier entry of joint benefit claims;
- increasing training for staff in the relevant IT, in identifying joint claims, and delivering joint interviews;
- providing greater focus on the work-related issues raised by the previously dependent partner during the NJI; and
- expanding the role of the FJR to ensure frequent discussion of work-related issues with jobseekers.



# 1 Introduction

## 1.1 Details of joint claims

Joint claims for Jobseeker's Allowance (JSA) was introduced on 19 March 2001. From this date, unemployed couples without dependent children where both partners were over the age of 18, and at least one partner was born on or after 18 March 1976, were required to make a joint claim. This meant that the distinction between the claimant and non-claimant partner was removed, and both partners were required to be available for, and to seek, work. From 28 October 2002, this requirement was extended to couples without dependent children where at least one partner was born after 28 October 1957. That is, the provisions of the original policy remained unchanged but now applied to more people. At the time of the introduction of joint claims, the couples affected by the intervention were aged between 18 and 24. The age range extension meant that couples aged up to 45 were required to make a joint claim, so that all couples where both partners were 18 or older, and at least one was between the age of 18 and 45 were obliged to make a joint claim for JSA. The fact that eligibility was set with reference to the date of birth of the partners meant that over time, joint claims will cover older workers, and the potential size of the eligible group will increase.

Prior to the introduction of joint claims, couples claiming income-based JSA (those not eligible for JSA based on their National Insurance Contributions) received additional payments for the dependent partner (Adult Dependency Increase, (ADI)), although only the claimant's partner was required to seek and be available for work. joint claims introduced a requirement for both partners to be available for and actively seek work. Both had to attend a New Jobseeker Interview (NJI)<sup>1</sup> on first making a joint claim for income-based JSA, and subsequent Fortnightly Job Review (FJR). After claiming for six months, individuals aged 18–24 would be eligible for the New Deal for Young People, whilst older partners (over the age of 25) would move

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<sup>1</sup> If the main claimant had previously received contribution-based JSA they would not have to attend another NJI.

onto a New Deal programme depending on their age and duration in unemployment. The couple would continue to be joint claimants until they found work, had children, or their circumstances changed in some other way, such as the couple separating. The couple was classed as making a joint claim even where one partner was exempt from meeting the JSA conditions. Exemptions could be granted for a variety of reasons, such as caring responsibilities or disability.

## 1.2 Rationale for joint claims

The proportion of households where no-one was in work has risen dramatically over the past few decades. In 1975, it stood at 6.5 per cent but by 1998 it had reached 17.9 per cent (Gregg et al., 1999). Although the proportion of women in employment has risen, there has been little change among those partnered with jobless men (Desai, Gregg, Steer and Wadsworth, 1999). This has contributed to a growing prevalence of work-poor households who have consequently achieved a higher policy profile.

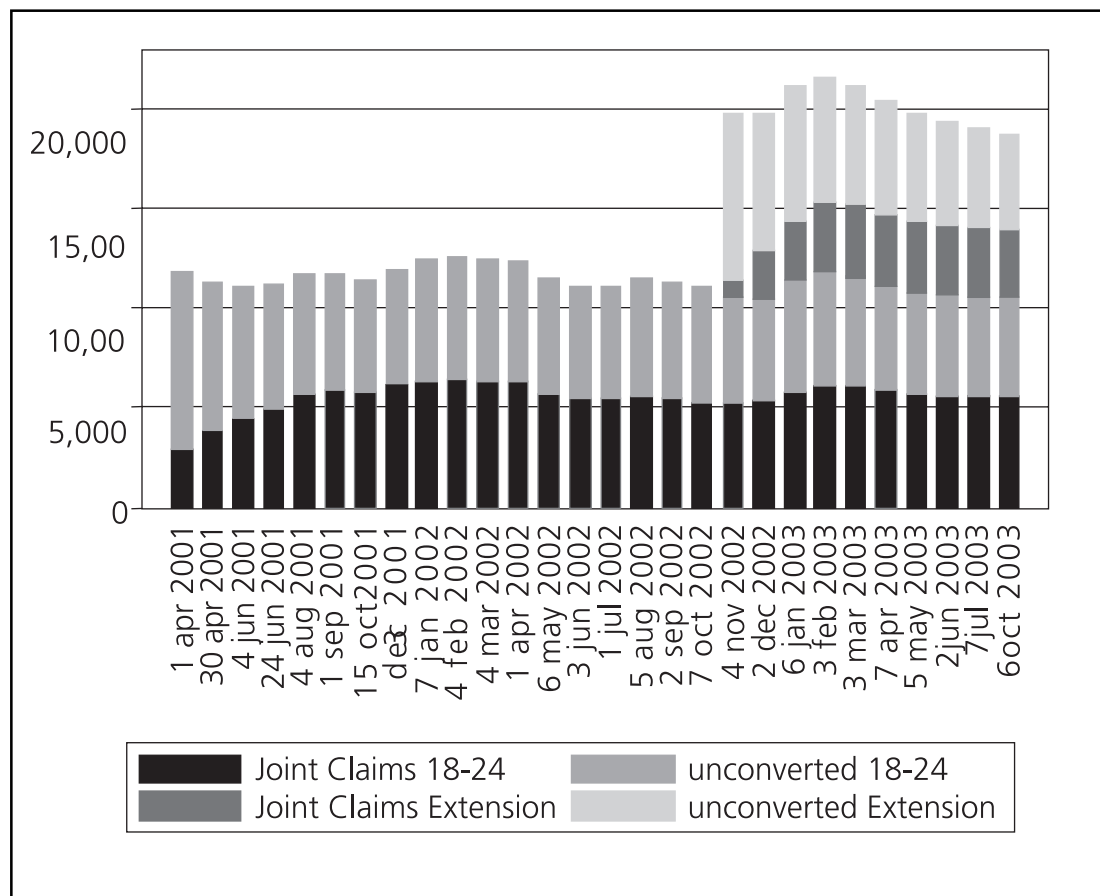
Joint claims for JSA was introduced with the aim of raising the standard of living of households by encouraging people in workless households to move into full-time employment and away from JSA. Where claimants were not ready to enter work immediately, joint claims sought to create the conditions required for the individual to enter employment, such as providing access to training. This involved increasing the number of claimants on DWP programmes and ensuring that they were aware of ways in which they could be assisted in finding and sustaining work. The introduction of joint claims also aimed to improve the motivation of both partners to find work, and to enhance their job search skills and confidence.

Before the introduction of joint claims, only around 20 per cent of individuals classed as the claimant partner were female. Consequently, the main impact of joint claims was expected to be on the female partner. The introduction of joint claims sought to increase equality by giving the previously dependent partner greater access to Jobcentre advisers and government programmes, such as the New Deal. The increased encouragement and help for this group in seeking work was expected to increase the rate of exit from unemployment for couples mainly by raising the job-search and employability of the female partner.

## 1.3 The size of the joint claims population

The administrative data available for the evaluation suffers from a number of fundamental problems. These are discussed more in Chapter three. However, one consequence is that it is not possible to make definitive statements about the size of the joint claims population. Figure 1.1 provides a tentative estimate of the changing size of the population eligible for joint claims.

**Figure 1.1 The size of the joint claims population**



On its introduction, only a quarter of those appearing eligible were recorded as making a joint claim; this is shown by the fact that the 'unconverted' heavily outnumber those making a joint claim. The intended conversion was never achieved – by October 2003, two and a half years after joint claims was first introduced, the proportion of couples eligible for joint claims under its original definition who were making a claim was only 54 per cent. There is a sudden jump in the number of eligible couples which corresponds to the extension, at the end of October 2002. The same pattern is evident; by the end of the period, only 44 per cent of eligible extension couples were making a joint claim.

These unconverted claims include some claims that never get converted and some for which there is a delay in conversion. It is unclear how to interpret the unconverted cases. One possibility is that the administrative data records joint claims participation imperfectly. Hence, couples' claims may be treated as a joint claim despite the fact that this is not recorded as such (possibly, it is treated clerically). An alternative explanation is that the data are not adequate for judging eligibility. For example, exemptions may be poorly recorded. In any event, such uncertainty is important and shapes the approach taken to estimating the impact of joint claims.

## 1.4 Stock versus flow

Following the introduction of joint claims, claimants could be divided into two groups. The stock consisted of those whose claim began before the introduction of joint claims. Flow joint claimants began their claim after the introduction of joint claims. As claimants from the stock would have had longer durations of unemployment than those entering from the flow, they may also have had different characteristics. In particular, given their longer duration in unemployment, the stock would be expected to take longer to find employment after the introduction of joint claims compared to the flow which would be likely to have more recent experience of work. Therefore it is important to distinguish between these two groups.

It is also important to consider the two groups separately because over time the size of the stock is eroded, and the main impact of joint claims is then on the flow of claimants. It was only possible to observe the direct effect of joint claims on the flow, because data on couples who took action to avoid unemployment was not available<sup>2</sup>. For the stock, combined deterrent and direct effects of joint claims were observable. Although it was not possible to separately identify the deterrent and direct effects, some insight into the relative strength of these two effects was possible by comparing outcomes for those stock couples who converted to JSA and those who did not.

Although the evidence is limited, the qualitative research amongst the original joint claims and extension couples indicated some reluctance on the part of stock claimants to engage with joint claims. Typically, the stock were more likely to question the principle of joint claims, had greater difficulties with the idea of their partner having to actively seek work and did not encourage their partner to participate in the NJI or FJR. By contrast, flow claimants were less likely to have a history of claiming JSA and appeared to be more receptive towards the joint claims process.

The impact of joint claims on exits from JSA and progress into employment for stock and flow claimants will be explored in Chapter three.

## 1.5 The anticipated effects of joint claims

In trying to evaluate the effect of joint claims, it is important to be aware of its possible effects. First, there is the 'direct' effect – the extent to which the economic behaviour of joint claimant couples is affected by the changed JSA environment brought about by the introduction of the legislation. Second, there is the 'deterrent' effect. It may be that one consequence of joint claims is that couples take action in order to avoid its requirements.

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<sup>2</sup> See *The anticipated effects of joint claims* for a discussion of the direct and deterrent effects.

All that can be estimated for couples entering joint claims (the flow<sup>3</sup>) is the direct effect. However, those couples who were eligible for joint claims at the time of its introduction (the 'stock') are recorded in unemployment records, and for them the deterrent effect may be an important influence. For those stock couples who convert to joint claims, the only detectable effect thereafter is the direct effect. However, joint claims may cause a proportion of the stock couples to exit JSA before converting. For example, the requirement for both partners to attend interviews may shake-out fraudulent claims. Alternatively, individuals may choose to exit JSA rather than comply with the requirement for both partners to search for work. These differences between the stock and the flow highlight the need to consider them separately.

## 1.6 Structure of the evaluation

Both quantitative and qualitative research was carried out to assess the impact of the intervention. The quantitative element of the evaluations compared movements away from JSA and into employment before and after the introduction of joint claims using a difference-in-differences (DiD) analysis (see Chapter three). Surveys provided more detailed information on the characteristics of couples, and their labour market behaviour. The qualitative analyses were based on interviews with couples claiming JSA as well as staff responsible for implementing joint claims.

There were a number of reasons for suspecting that joint claims might have a different impact on the couples covered by the original intervention, and those affected by the age range extension. It was possible that differences in circumstances and characteristics between the two groups, and differences in the barriers to employment would mean that the younger and older couples would differ in their ability to find employment. For this reason the impact of the age range extension was evaluated as well as the original introduction of the requirement to make a joint claim.

To distinguish between the couples affected by the original intervention and those affected by the age range extension, these two groups are known as the original joint claims couples, and the extension couples, respectively. To enable some comparison between the data collected on 27 – 35 couples at the time of the original joint claims evaluation, and extension couples in the 27 – 35 age range, the descriptive quantitative report on extension couples (Bewley and Dorsett, 2004) distinguishes between extension couples where at least one partner is aged between 27 and 35, and those where neither partner is in this age range (known as the 36 – 45 group).<sup>4</sup> Hence, the evaluation distinguishes between three age bands:

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<sup>3</sup> Throughout this evaluation, the 'flow' at any point is regarded as those couples whose (income-based) JSA claim began within four weeks of that point.

<sup>4</sup> It should be noted that eligibility only required that one of the partners met the age criteria.

18 – 24, 27 – 35 and 36 – 45. For convenience, these will often be referred to as younger, middle and older age groups within the remainder of this report.

## 1.7 Data used for the evaluation

Prior to the introduction of joint claims for the original joint claims couples, potential joint claimants were surveyed (22 January to 12 March 2001), with a post-intervention survey between 28 August and 29 October 2001. However, these two surveys also included interviews with control group couples where neither partner was in the 18 – 24 age range, but at least one was aged between 27 and 35. The extension couples were surveyed between 20 May 2003 and 24 August 2003. In this case there were no control group interviews. In most cases, both partners within a couple were interviewed, and the analysis was carried out on individuals' own responses rather than information provided about an uninterviewed partner. Interviewing both partners made it possible to carry out both individual- and couple-level analysis.

The qualitative research included separate in-depth interviews with both partners from 43 potential joint claims couples from the original intervention, from eight areas of the UK. The interviews considered attitudes to work, the perceived and actual barriers encountered during job search, and views on joint claims for JSA. A further series of interviews with 41 of the original joint claims couples across eight areas were carried out six months after the intervention. Nine of these couples had participated in the pre-intervention interviews. Again, attitudes to work were explored, but experiences of joint claims were also assessed. The use of pre- and post-intervention interviews with claimants allowed some consideration of whether there was any change in their views between the two periods. During the separate interviews with pre- and post-intervention original joint claims couples, one partner was interviewed in one room, whilst the other was interviewed in another room simultaneously. In contrast to the qualitative research on the original joint claims couples, in-depth interviews with the extension couples included an initial joint interview, followed by separate interviews with each partner. Both joint and separate interviews were used for the 67 extension couples to identify any differences of opinion between partners, and to observe how the couples related to each other.

ES, BA, and Jobcentre Plus staff responsible for implementing joint claims were interviewed to assess their views on the introduction of joint claims, its delivery, implementation and impact. They were also asked about the barriers to work faced by claimants. These in-depth interviews were carried out both following the intervention for the original joint claims couples, and after the introduction of joint claims for extension couples. These interviews were carried out in two stages, with a gap of six to eight weeks between interviews following the original intervention, and, for the extension, a first round of interviews three months after implementation, and a second phase between six and eight months after implementation. The

intention was that this gap would allow time for attitudes towards the intervention to develop.

## 1.8 Reports comprising synthesis

This report is a synthesis of the quantitative and qualitative findings from the original evaluations of joint claims and the extension. The full list of research used in compiling this report is as follows:

### 1.8.1 Original joint claims couples

Bonjour, D., Dorsett, R., and Knight, G. (2001). *Joint Claims for JSA - quantitative survey stage 1 - potential claimants*, Employment Service Report 94. Sheffield: Employment Service. August 2001.

Bonjour, D., Dorsett, R., Knight, G., and Lissenburgh, S. (2002). *Joint Claims for JSA - Quantitative evaluation of labour market effects*, Working Age Evaluation Division Report 117. Sheffield: Department for Work and Pensions. July 2002.

Fielding, S. and Bell, J. (2001). *Joint Claims for JSA: Qualitative research with potential joint claimants*, Employment Service Report 75. Sheffield: Employment Service. April 2001.

Fielding, S. and Bell, J. (2002). *Joint Claims for JSA: Qualitative research with joint claimants*, Employment Service Report 106. Sheffield: Employment Service. January 2002.

Fielding, S., Judge, K., and Bell, J. (2001). *Joint Claims for JSA: Case studies of delivery*, Employment Service Report 102. Sheffield: Employment Service. December 2001.

### 1.8.2 Extension couples

Bewley, H. and Dorsett, R. (2004). *Joint Claims age range extension – Quantitative evaluation descriptive report*, Department for Work and Pensions Report 215. Sheffield: Department for Work and Pensions. December 2004.

Dorsett, R. (2004). *Joint Claims for JSA Extension – quantitative evaluation of labour market effects*, Department for Work and Pensions Working Paper. Sheffield: Department for Work and Pensions. [Forthcoming]

Tapp, P. and Thomas, A. (2004). *Joint Claims age range extension - Qualitative evaluation report*, Department for Work and Pensions Report 183. Sheffield: Department for Work and Pensions. March 2004.

The remainder of this report has the following structure. Chapter Two provides information on the characteristics of joint claimants, including their labour market history. It also highlights the differences between the original joint claims couples and extension couples. Chapter Three considers the impact of joint claims in detail,

presenting findings from both the quantitative and qualitative research. The chapter then moves on to consider why joint claims has had the observed impact. Couples' views and experiences of joint claims are reported in Chapter Four, whilst findings on the administration of the joint claims process are presented in Chapter Five. Chapter Six summarises the key research findings and makes some policy recommendations.



## 2 Who are the joint claimants?

### Key findings

- The younger joint claims couples differed from the older extension couples – they were less likely to have a long-term illness or disability, less likely to have recent work experience and less likely to have a driving licence or access to a motor vehicle.
- Women tended to report poorer health than men, were less likely to have worked recently, and less likely to have sought work over the previous three years.
- The proportion of respondents with caring responsibilities increased with age.
- Prior to the introduction of joint claims, the majority of respondents actively sought work all the time when they were unemployed. However, extension couples were more likely than the original joint claims couples to have looked for work all the time. In addition, women were less likely than men to have spent all their time looking for work.
- Amongst the original joint claims couples, there was some evidence that joint claims increased the motivation of less motivated couples. However, in some cases there was a fall in the motivation of both partners.
- Stock claimants were more likely to question the principle of joint claims. Flow claimants appeared to be more receptive towards the joint claims process.
- Older partners in extension couples expressed a greater reluctance to look for work. However, older respondents were less likely to question the principle of joint claims. With the benefit of more established relationships, extension couples were more likely to operate as a couple when it came to employment decision-making and job search activity.

## 2.1 Introduction

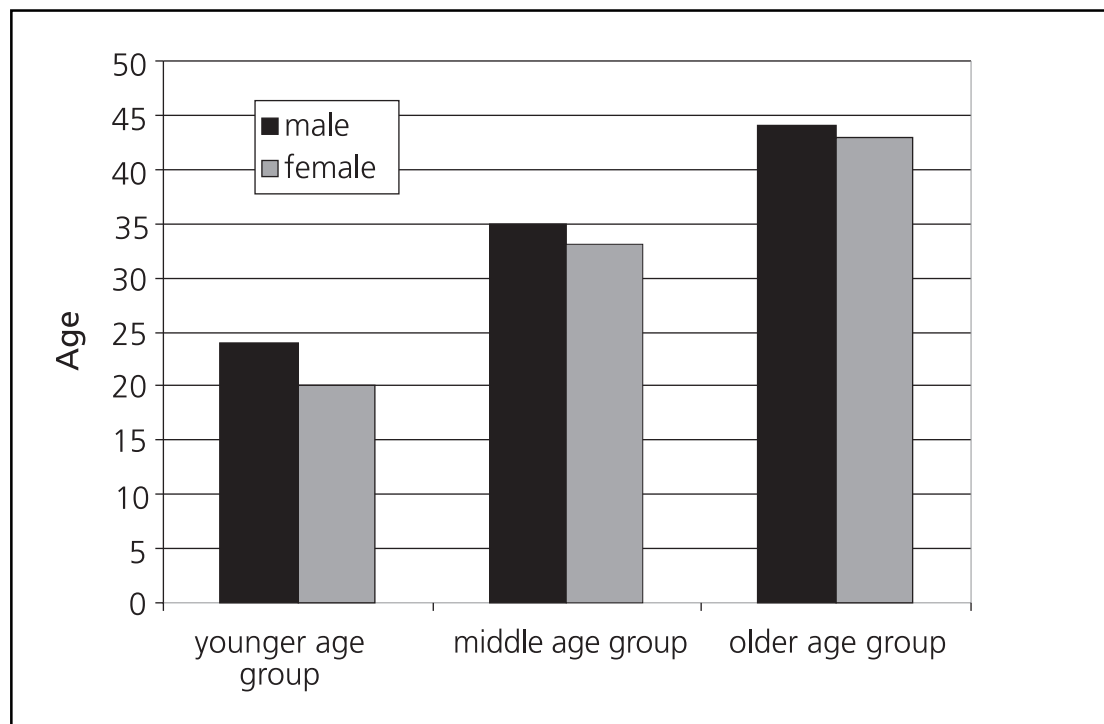
This chapter describes the characteristics of couples affected by the joint claims intervention, and differences between the original joint claims couples and the extension couples. It also describes how the population changed following the intervention. The chapter begins by presenting the results of the quantitative surveys and then details a typology of joint claims couples, derived from the qualitative analysis.

## 2.2 Composition of the joint claims population

### 2.2.1 Age

On average, men in joint claims couples were older than women (Figure 2.1). These differences were most marked with the youngest couples where the age difference averaged four years. For the oldest couples, the average difference was a single year.

**Figure 2.1** Age of partners within couples



Although the difference in the average age of male and female respondents was smaller for older couples, this was not due to partners within older couples tending to be more similar in age. Rather, age differences between partners were greater but since it was more common for the female partner to be older than the male than it was for the younger age groups, the overall average appears to show a similarity.

### 2.2.2 Type and duration of partnership

Older couples were more likely to be married and to have longer standing relationships. Just over one-fifth of younger couples were married, compared to 60 per cent of those in the middle age group and 70 per cent of older couples. The younger couples were also far more likely to have only lived together for three months or less. A little more than a quarter of the younger couples had lived together for three months or less, compared to less than one-in-12 couples in the middle age group, and only three per cent of older couples. Only one-fifth of the younger couples had lived together for more than two years, compared to 69 per cent of couples in the middle age group, and nearly 90 per cent of older couples. Hence, younger couples, as expected, are generally less established than older couples. It is interesting to consider marital status by relationship duration for younger couples. There is a clear gradient: a tenth of those living together for up to three months were married compared to a third of those living together for more than two years.

### 2.2.3 New babies and other people in the household

Amongst younger couples, fewer than one-third of households comprised three or more people. This compared to less than one-fifth of households where the couple was in the middle age group, and nearly one-third of older couples.

Couples with dependent children are not required to make a joint claim. However at the time of interview, 16 per cent of the original joint claims couples had children, compared to only five per cent of couples in the 27 – 35 age group, and one per cent of 36 – 45 couples. Less than one per cent of couples reported more than one child living within the household. If administrative data on household composition is accurate, it is likely that the vast majority of these children have been born after the sample date, with only a tiny proportion being older children who have re-entered the household.

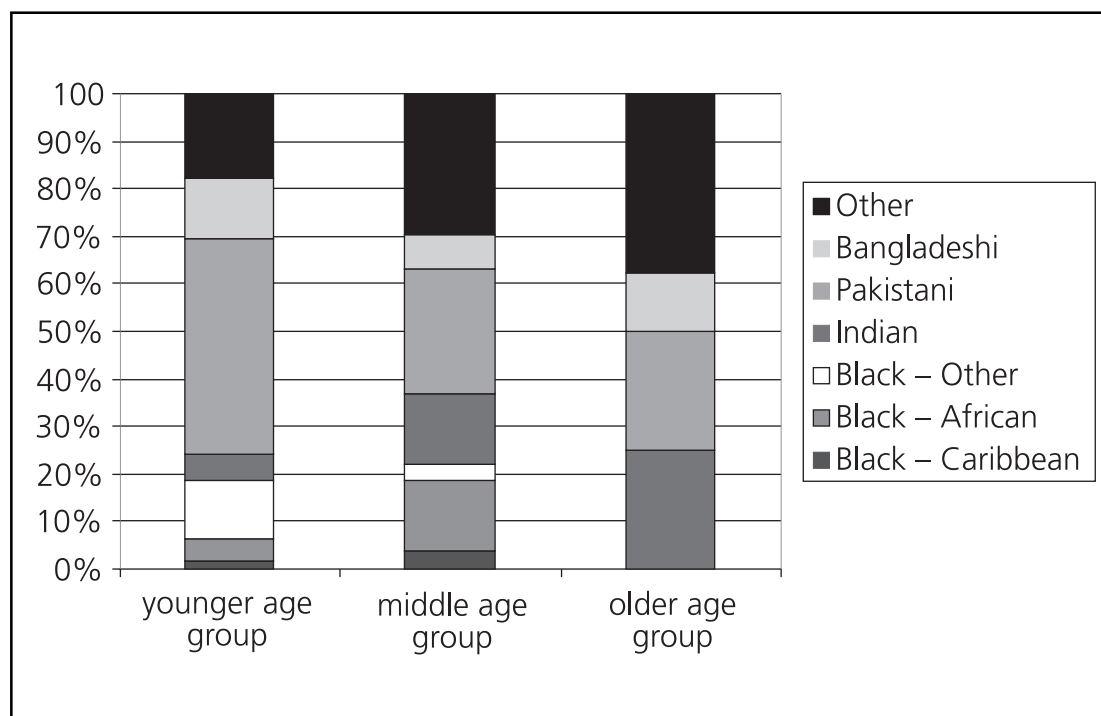
Around seven per cent of younger couples reported that the main reason for their joint claim ending was because the female partner had had a baby. Only four per cent of couples in the middle age group, and no older couples reported exiting joint claims mainly because the female partner was pregnant or had just had a baby.

In around one-in-eight households of the younger or middle age group couples, and three-in-ten households of older couples, in addition to the joint claimants, there were individuals over the age of 16 living within the household. Although the identity of these other individuals is not known, they are likely to be non-dependent children or other family members.

### 2.2.4 Ethnicity and Religion

Ethnic minority couples were concentrated in the middle age group and accounted for about a quarter of all couples. About a tenth of younger and older couples were from a minority ethnic group. Of non-whites, the distribution of ethnic groups within each of the age groups is shown in Figure 2.2. For young couples, the most common minority ethnic group was Pakistani. For older couples, Indians were as much in evidence as Pakistanis, although the largest single category was 'other'.

**Figure 2.2 Ethnic group of non-white couples, by age group**

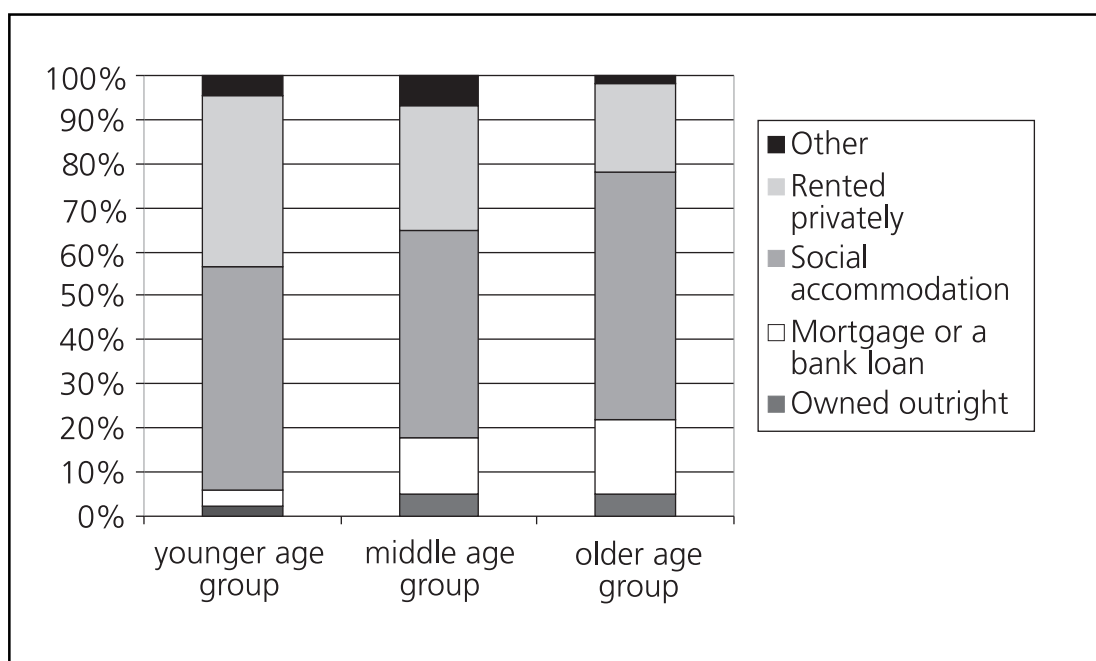


Older couples were more likely to have a religion. The majority of those with a religion were Christian, although around one-third of those in the middle age group were Muslim. Only one-fifth of men and women in younger couples described religion as 'fairly' or 'very' important, compared to one-third of extension couples.

### 2.2.5 Housing

Respondents most commonly lived in social rented accommodation<sup>5</sup>, regardless of the couple age group. Older couples were less likely to rent privately, but more likely to be owner occupiers than younger couples.

<sup>5</sup> That is accommodation rented from a council, new town or housing association.

**Figure 2.3 Accommodation tenure type, by age group**

Around half of all couples shared the responsibility for making housing payments between both partners. Where the responsibility was not shared, it was more common for the male partner to have this responsibility than the female.

### 2.2.6 Region of residence<sup>6</sup>

The largest proportion of the original joint claims couples were from the London and South East region, around one-fifth of all respondents. Relative to the proportion of the population of working age within each region, there was a disproportionately high number of joint claimants from the original joint claims couples in the North East, Yorkshire and Humber and the West Midlands, whilst there were fewer joint claimants than expected in the East Midlands and Eastern area, and in London and the South East.

Amongst extension couples, a similar proportion of couples from both the 27 – 35 and 36 – 45 age groups came from each region. The main exception was that only seven per cent of couples in the 36 – 45 age group were from London, compared with 15 per cent of those in the 27 – 35 age group. Extension couples from Scotland, the North East, Yorkshire and Humberside and the West and East Midlands were

<sup>6</sup> As the regional groupings used at the time of the evaluation of joint claims for the original joint claims couples have since been modified, a comparison with the geographical distribution of extension couples is difficult. Therefore, the distribution of the original joint claims couples and extension couples is described without comparing the two groups..

over-represented compared to the proportion of the population of working age living in these regions. By contrast, couples from the East of England, the South East, and the South West, were under-represented.

### **2.2.7 Education and qualifications**

One-sixth of men, and one-tenth of women from the original joint claims couples left full-time education before the age of 16, compared to only one-seventh of individuals in 27 – 35 couples. However, one-quarter of individuals in the 36 – 45 age group left education before this age.

Almost one-third of men, and one-quarter of women in the original joint claims couples had no educational qualifications. A larger proportion of women in the 27 – 35 couples (37 per cent) had no qualifications, but amongst 36 – 45 couples more than two-fifths of men, and almost three-fifths of women had no qualifications. The highest qualification held by those individuals who did have some form of qualification was most commonly at NVQ level 2 equivalent for those in the original joint claims and 36-45 couples. However, the most common qualification for those in 27 – 35 couples was an equivalent of NVQ level 4 or higher.

### **2.2.8 Other human capital**

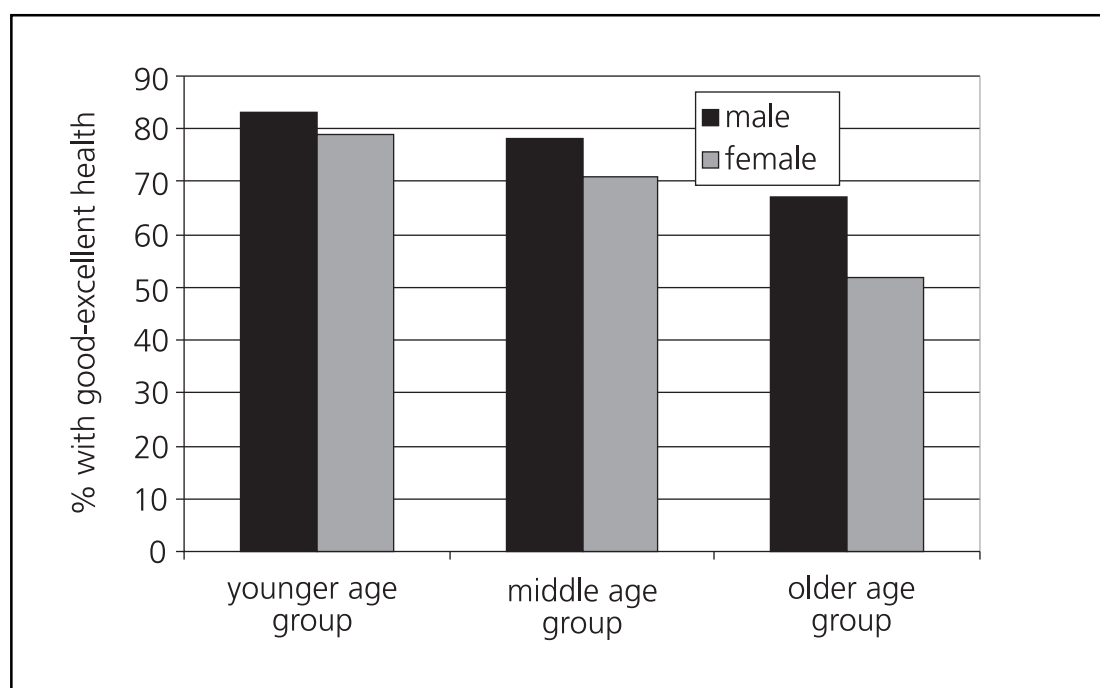
Women in the extension couples were more likely to mention numeracy problems than men. Around a quarter of men, and one-fifth of women reported that they had either a literacy or numeracy problem, although women in the 27 – 35 age group were more likely to have either of these problems than the male partner. Less than one-in-twelve respondents had both a literacy and a numeracy problem. In terms of literacy problems due to English not being the respondent's first language, this was more than four times as likely to be the case amongst the 27 – 35 couples than for other groups. It is likely that this reflects the greater proportion of respondents from minority ethnic groups in these couples.

The original joint claims couples were far less likely to have a current full driving licence than those in the extension couples. Around one-third of men, and less than one-seventh of women in the original joint claims couples held a driving licence compared to almost three-fifths of men, and over a quarter of women in extension couples. Women were most likely to hold a driving licence in the 27 – 35 age group, where almost one-third of women had a licence. Again it is to be expected that individuals from the original joint claims couples would be less likely to have a driving licence given that they would have had less time to acquire this than older respondents. The majority of those who held a current driving licence had access to a motor vehicle, but this was less common amongst the original joint claims couples, where around two-thirds of respondents with a driving licence had access to a vehicle, compared with around three-quarters of drivers in the older couples.

### 2.2.9 Health

Figure 2.4 shows that, although the majority of respondents in all age groups rated their health as 'good', 'very good' or 'excellent', the size of this majority declined with age. Furthermore, women were less likely than men to report good health and this difference too became greater with age. Around one-quarter of individuals in younger couples expected their health problem to last for more than a year, rising to around one-third for middle age group couples. Amongst older couples, almost two-fifths of men (38 per cent) and half of all women (50 per cent) reported long-term health problems. The majority of respondents who had a long-term health problem at the time of the interview said that this affected the kind or amount of work that they could do.

**Figure 2.4** Proportion reporting good or excellent health, by age group



### 2.2.10 Caring responsibilities

Within each couple age band, a similar proportion of men and women reported caring responsibilities. However, the likelihood of a respondent having some caring responsibilities increased with age, with around one-in-twelve respondents in the original joint claims couples having caring responsibilities, compared with one-in-ten in the 27 – 35 couples, and about one-in-seven respondents in the 36 – 45 age group.

### **2.2.11 Previous living conditions**

Respondents were asked about a variety of previous circumstances. The most common difficulty experienced by all respondents was living with only one parent: around one-third of joint claimants in the original joint claims couples had experienced this, compared to less than one-fifth of respondents in 27 – 35 couples, and less than one-in-seven respondents in 36 – 45 couples.

Original joint claims couples were also more likely to have lived:

- with a foster family (six per cent of men and seven per cent of women in 18 – 24s couples);
- in a hostel or foyer for homeless people (twelve per cent of men and nine per cent of women in 18 – 24s couples; five-six per cent of those in extension couples);
- in a young offenders' institution or detention centre (one-in-eight men compared to one-in-twelve men in extension couples, and one per cent of all women);
- sleeping rough (fourteen per cent of men in 18 – 24 couples compared to nine per cent of men in extension couples; five per cent of all women).

Men were more likely to have experience of sleeping rough than women in all couple age groups, or of living in Armed Forces accommodation than women in each age group.

### **2.2.12 Length of time since last employment**

Extension couples were more likely to have worked recently than the original joint claims couples. Within couples, men were more likely to have worked recently than women. Whilst over one-fifth of women in the original joint claims couples had never worked, this was true of less than one-in-fourteen men. This could reflect the fact that, on average, the male partner was older than the female, but could also reflect specific gender roles. For the 36 – 45 couples, only one out of every 100 men had never worked, compared to one in ten women.

### **2.2.13 Proportion of time in employment over previous three years**

Respondents in older couples were more likely to have been out of work over the previous three years than younger couples. Less than one-fifth of men, and around one-third of women in the original joint claims couples had not spent any time at all in employment over the previous three years, compared to one-quarter of men and more than half of all women in the 36 – 45 couples. However, at the other end of the spectrum, Extension couples, and men in particular, were more likely to have spent between 80 and 100 per cent of their time over the previous three years in employment than those in the original joint claims couples. It seems likely that respondents in the original joint claims couples may have spent some time over the



previous three years in full-time education though, so this could explain why they spent a lower proportion of time in employment than the extension couples<sup>7</sup>.

### **2.2.14 Motivation to find work**

The qualitative research with the original joint claims couples identified seven<sup>8</sup> distinct categories of joint claimant in terms of their motivation to work and was used to track changes in labour market related motivation and job search activity as a result of the joint claims intervention:

- 1** Both the claimant and the previously dependent partner were clearly orientated towards the labour market. This group were the best qualified, had an established labour market history and were actively engaged in job search;
- 2** Both the claimant and the previously dependent partner were not as clearly orientated towards the labour market. This group was less well qualified than group 1, they tended towards patchy employment histories and their job search was haphazard;
- 3** The claimant was orientated towards the labour market but the previously dependent partner was less so. In this group, the claimant tended to have a strong labour market history and a clear labour-market orientated goal. The previously dependent partner, by contrast, was isolated from the labour market and demonstrated few job aspirations;
- 4** The claimant was orientated towards the labour market, but the previously dependent partner was more so. In these couples, both parties were motivated to find work, but the partner tended to be more job ready and more interested in finding work than the claimant;

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<sup>7</sup> This explanation for the differences in the proportion of time spent in employment seems likely as the original joint claims evaluation treated respondents who were in full-time education in the three years prior to the survey as not having worked at all during that year, thus reducing their proportion of time in employment by a third for each year in education, whereas the extension evaluation excluded respondents who were in education at any point over the preceding three years from the calculation of time in employment.

<sup>8</sup> An initial six categories of joint claimant were identified in the research amongst potential joint claimants (Fielding and Bell, 2001) which was subsequently increased to seven categories (Fielding and Bell, 2002). For methodological reasons the same typology could not be applied to the joint claims extension research. The flow of extension customers was much lower than expected and lacked any clear homogeneity in terms of their lifestyle, the nature of the relationship between the couples, their health and their outlook on both life and work. This resulted in the sample of customers participating in the research being too small to apply the seven-category typology with any degree of robustness.

- 5 The claimant was orientated towards the labour market and the previously dependent partner could not be, perhaps due to pregnancy or being in full-time education;
- 6 Neither the claimant nor the previously dependent partner was orientated towards the labour market. These couples tended to be the least qualified, had a sketchy job history and although they could consider themselves unable to work through illness or disability, they may have failed in their claim for Incapacity Benefit (IB);
- 7 The previously dependent partner had become more orientated towards the labour market compared to the claimant, an effect that seems to have been prevalent amongst newly cohabiting couples and those who did not often talk to each other about work. As the previously dependent partner's motivation to find work increased, so the claimants' motivation appeared to decrease.

There were both similarities and differences between the original joint claims couples and the extension group. While both groups exhibited some reluctance to engage in the joint claims process, particularly stock claimants, there appeared to be a greater reluctance to look for work on the part of the previously dependent partner in the extension group. However, younger previously dependent partners in the extension group tended to act more like the previously dependent partners in the original joint claims couples; older previously dependent partners tended to display a wider range of barriers to work of which caring responsibilities and problems of non-specific ill-health were highly prevalent. They were also particularly concerned about employer attitudes towards older people who may have few qualifications and have been out of the labour market for many years.

The evidence is limited, but there was an indication in the qualitative research that older customers and previously dependent partners were less likely to question the principle of joint claims, particularly if they were flow customers. With the benefit of more established relationships the extension couples were more likely to be considered to operate as a couple when it came to participating in employment decision-making and job search activities.

### **2.2.15 Jobsearch over previous three years**

The majority of respondents in younger couples who had not worked in the three years prior to the introduction of joint claims were actively looking for work. Among men in extension couples, the proportion was slightly lower. Women were less likely to have actively sought work over the previous three years than their male partner in all of the age groups. When looking for work, men and women overwhelmingly devoted all or most of their time to it.

Full-time education or training was the main reason given by men in younger couples for not spending all of their time looking for work when unemployed. For women, looking after the home was the main reason. This was especially true for women in older couples, half of whom cited this as a reason. One of the most

common reasons for not looking for work all of the time, given by both men and women in extension couples, was because they were long-term sick, injured or disabled. A quarter of men and women in extension couples gave this as a reason.

### **2.2.16 Social networks**

While the majority of respondents met friends at least weekly, this was less likely for older couples. Around one-fifth of men and women in 27 – 35 couples, and over one-quarter of men and women in 36 – 45 couples saw friends only once a year or less.

The likelihood that most of the respondents' social contacts were seeking work appeared to decline with age, with around one-fifth of younger couples, and closer to one-tenth of older couples saying that all or most of their social contacts were looking for work. However, most respondents said that all or most of their social contacts were in paid employment. This was especially true of those in older couples. Men in the 27 – 35 couples were the group least likely to say that few or none of their social contacts were in paid employment (18 per cent), whilst women in the 36 – 45 couples were the group most likely to report having no social contacts in paid employment (26 per cent).



### 3 What effect has joint claims had?

#### Key findings

- Estimates of the effect of joint claims were hampered by problems with the administrative data that meant that couples' outcomes and whether they made a joint claim were both measured with uncertainty. All impact estimates must be considered with this caveat in mind.
- There was evidence overall of increased exits from JSA, although not consistently across all groups. There were indications that this was due to a combination of increased entries to work and a deterrent effect.
- Joint claims increased JSA exits among the stock of couples in the younger age group although there was little evidence of a positive effect on job entry. This appeared largely due to a deterrent effect. The extension appeared to have increased short-term (one to three month) exits from JSA. Longer-term exits also appeared to have increased, although data problems prevent more definitive conclusions. These JSA exits are mostly explained by increased job entry.
- Ethnic minority couples from the stock of original Joint Claims couples were significantly more likely to exit JSA and to enter work following the intervention than couples where both partners were white. However, there was evidence of some deterrent effect, as a greater proportion of ethnic minority couples exited JSA than entered work.
- Joint claims appeared to have a perverse effect on flow couples in the younger age group shortly after it was introduced, reducing the likelihood of JSA exit. After a few months, the expected effects were observed. Data problems made longer-term estimates unreliable. There was some suggestion of a small positive employment effect, although this was not observed sufficiently consistently to be more definitive. The extension appears to have had a modest effect – increasing JSA exits and job entry by roughly equal amounts.

- Relative to the stock, women from the original joint claims couples flow progressed into work more quickly, and spent more of their time working between the sample date and interview, supporting the expectation that joint claims would have the greatest impact on women in the flow.
- Ethnic minority couples from the stock of original joint claims couples were significantly more likely to exit JSA and to enter work following the intervention than couples where both partners were white. However, there was evidence of some deterrent effect, as a greater proportion of ethnic minority couples exited JSA than entered work. There is some evidence that the joint claims process could increase recognition amongst potential joint claimants that paid employment for either member of the couple could have a significant financial benefit to the household.
- Joint claims, for original couples, appeared to polarise motivations towards work, with the motivated becoming more so and the less motivated becoming more reluctant to seek work. The clearest effect was on female partners who were already enthusiastic and motivated about securing work and had a clear idea of the type of work they wanted to do. The effect was least marked for the poorly motivated and those who did not have any idea of the type of employment they wanted to undertake. Extension customers were quite similar. Overall, motivation to work was unaffected except for those who were already looking for work as a couple, in which case joint claims reinforced the joint approach to job search.
- Positive changes in motivation to find work are attributed to greater knowledge and awareness about job search activities, increased communication within the couple and more frequent attendance at the Jobcentre.
- Amongst extension jobseekers, additional processes were operating amongst the older couples, with some male claimants actively dissuading the female partner from working. Cultural issues concerning the role of men and women in relation to work may also have been an influencing factor.
- Changes in motivation, job search activity and exits from JSA are modest. This may in part be explained – for the joint claims and extension groups – by difficulties with implementation, notably a lack of confidence on the part of Advisers in delivering joint claims, problems with entering claims onto the IT system and a perception by jobseekers that advisers did not always take seriously their work-related desires, or concerns.
- The direct effect of joint claims was also delayed because it took time for staff to acquire experience, disadvantaging couples who made a joint claim in the period immediately following the implementation of joint claims.

## 3.1 Introduction

This chapter is divided into two parts:

- Part 1 describes analysis which seeks to estimate the true impact of joint claims for all stock and flow couples and for two key sub-groups, namely couples with at least one ethnic minority partner, and couples with an older partner.
- Part 2 seeks to provide an insight into why the intervention might have had the impacts described, including discussion of the observable impact of joint claims on job search activity and flexibility, and the type of work found by claimant couples. The question of whether there has been a change in the typology of joint claims couples is also addressed.

## 3.2 Part 1 – Describing the effect

### 3.2.1 A note on the administrative data

Many of the estimates of the effects of the original joint claims intervention, and all of the estimates of the effects of the extension, were based on administrative data. Whilst not as rich as survey data, administrative data is relatively cheap to use, allows estimates to be based on the full population, allows estimates to be made of impacts over different time periods, and does not suffer from problems of non response or attrition. However in some cases it was not possible to derive estimates of effect based purely on the administrative data. For example, it is difficult to use the administrative data to estimate the effects on individuals within couples since the basic unit in the administrative data is at the couple level. Similarly, it was impossible to use the administrative data to estimate the effect on wages since these are not observed. In these instances where coverage of administrative data was not sufficient, survey data was used in its place.

In the case of the administrative data available for this evaluation, there are also significant concerns over the quality of the data. There are two key problems. First, as seen earlier, there is a mismatch between those who appear eligible and those who are recorded as joint claims couples. In these cases, there is an uncertainty surrounding their actual joint claims treatment status. Second, a proportion of JSA claims are recorded as ending, yet the destination on claim end is recorded as 'transfer to a clerical claim'. In these cases, it is not clear whether the claim has truly ended, or whether it is ongoing but is being treated clerically. Both of these points are discussed more fully in Dorsett (2004) but the end-result is that **the evaluation faces the formidable problem of estimating the effect of a treatment on an outcome when both the treatment and the outcome may be measured with error. This inevitably introduces uncertainty into the resulting estimates and precludes robust assertions about the overall effectiveness of joint claims.**

### 3.2.2 The estimation approach - difference-in-differences

The effect of joint claims and the extension is estimated using a difference-in-differences (DiD) approach. DiD can be understood as an extension of the 'before and after' method of evaluation. 'Before and after' methods involve comparing outcomes for participants **after** the introduction of a programme (such as joint claims) with outcomes for a similarly defined group **before** the programme started. The DiD approach adds a further dimension to this by comparing 'before and after' estimates for two groups; those affected by joint claims (the **treatment group**) and a similar group unaffected by joint claims (the **comparison group**). Since the comparison group is not affected by joint claims, any changes in its outcomes can be attributed to changes in the general economic or labour market conditions. The comparison group needs to be sufficiently similar to the eligible population to be otherwise subject to similar influences. The difference in outcomes for this unaffected comparison group is therefore used as an estimate of those background changes. When the difference for the unaffected comparison group is subtracted from the difference for the joint claims treatment group this provides an estimate of the impact of joint claims which adjusts for changes in the background conditions. This is the DiD.

In practice, the DiD was estimated in a regression framework to control for differences in the composition of the treatment and comparison groups. Essentially similar analyses were carried out for the flow as for the stock. However, these were separate analyses. The flow at a particular time was defined as those whose claim at that time was no longer than four weeks in duration. The stock was defined as that population that were already eligible at the time of the introduction of joint claims or of the extension.

The choice of comparison group is crucial. In general, it is desirable to test formally for its appropriateness by comparing trends over a period prior to the new intervention. In the case of the evaluation of the original joint claims, 27 – 35 couples were chosen as a likely comparison group. However, it was not possible to establish this formally. For the evaluation of the extension, a longer run of data meant that it was possible to examine the performance of potential comparison groups and test them formally. In this case, couples who were similar in terms of age but who had dependent children were chosen as the comparison group, because they most closely matched the extension group.

### 3.2.3 Effect of original joint claims on the stock

#### *Progress into employment*

The pre- and post-intervention surveys of the original joint claims couples provided ten indicators of progress into employment. These were:

- whether the claimant/couple had worked since the sample date;



- whether the claimant/couple was/were employed at the time of the interview, or one, two or three months after the sample date;<sup>9</sup>
- the proportion of time between the sample date and the interview that the claimant/couple had spent working 30 hours or more, 24 hours or more, 16 hours or more, any hours, or employed or self-employed.

For younger stock couples, joint claims appeared to reduce the probability of the male partner being employed at the time of the interview. No significant effects were detected for any other outcomes, for men or women. Turning to the couple-level analysis, again no significant effects were detected.

### *JSA exits and job entry*

Administrative data on exits from JSA and job entry at monthly intervals prior to, and following, the introduction of joint claims were used as an alternative source of information on the impact of joint claims at the couple-level.

Table 3.1 presents estimates of the effect on JSA exit and job entry based on administrative records. As already noted, a DiD estimate requires a sample of the population before the intervention and after the intervention. With the survey data, there was no scope to vary the timing of the 'before' and 'after' samples. With administrative data, this is possible. The results presented in Table 3.1 show the estimates using four different 'before' samples, based on extracts from the administrative data in September, November and December 2000, and January 2001. With the introduction of joint claims in April 2001, the 'before' sample based on September 2000 can be used to estimate impacts up to six months, while the January 2001 sample can only be used for one month after. In each case the 'after' period is the same, starting with the introduction of joint claims. Each cell presents the estimated effect (the before-after difference for the comparison group subtracted from the before-after estimate for the treatment group) for a given outcome and a specified 'before' sample. The first column of estimates relates to JSA exit, the second to job entry.

The results are sensitive to the choice of pre-joint claims scan. Those based on the September 2000 'before' sample show a negative effect on job entry. However, this appears anomalous, as the other 'before' samples show a broad consistency in suggesting that joint claims increased the chances of exiting JSA (that is, reduced the chances of remaining on JSA) but had little if any effect on job entry.

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<sup>9</sup> An additional variable on whether either partner was employed four months after the survey was available for the couple-level analysis.

**Table 3.1 The effect of original joint claims on stock couples (% points)**

	JSA	Employment
<b>25 Sep 2000 base</b>		
1 month after scan	-2**	0**
2 months after scan	-2**	-3**
3 months after scan	-1**	-4**
4 months after scan	-1**	-4**
5 months after scan	-1**	-4**
6 months after scan	2**	-6**
<b>27 Nov 2000 base</b>		
1 month after scan	-3**	1**
2 months after scan	-5**	1**
3 months after scan	-4**	-1**
<b>11 Dec 2000 base</b>		
1 month after scan	-4**	1**
2 months after scan	-5**	0**
3 months after scan	-4**	-1**
<b>22 Jan 2001 base</b>		
1 month after scan	-3**	0**

\*\* - significant at 1%; \* - significant at 5%.

It is helpful to consider the extent to which the overall estimated effect can be viewed as arising from a deterrent effect rather than a direct effects.<sup>2</sup> Stock couples who converted to a joint claim were more likely to remain unemployed than those who did not convert. However, there was little difference in the subsequent unemployment rates of stock couples who converted within one month of the introduction of joint claims compared to stock couples who converted later. The first of these findings points to the existence of a deterrent effect while the second points to the non-existence of a direct effect. Taken together, they suggest that the main impact of joint claims on stock couples is a deterrent effect.

### 3.2.4 Effect of original joint claims on the flow

#### *Progress into employment*

Whilst the estimates based on survey data showed no evidence of a joint claims effect for men or women from the original joint claims flow couples, relative to the stock, women from the flow progressed into work more quickly, and spent more of their time working between the sample date and the interview. This lends support to the expectation that the intervention would have the greatest impact for women, and for the flow.

At the couple-level, there was no evidence of an effect on employment. There was also no significant difference between the stock and the flow in terms of the effect of joint claims on progress into work.

*JSA exits and job entry*

Table 3.2 follows a similar format to Table 3.1 except that now both the 'before' and 'after' samples can vary. Hence, each cell corresponds to the impact estimate for a given outcome based on a particular combination of 'before' and 'after' scans, as indicated by the column and row headings. The results suggest that, after an initial period of ineffectiveness, the intended effect of joint claims was apparent. That is, original joint claims appeared to bed-down such that it eventually operated to encourage JSA exit among flow couples. Consistent effects were detectable from the time of the June 2001 scan onwards – that is, about three months after the introduction of joint claims. While JSA exits in the first two months after each scan date increased from August 2001, relative to the period before the introduction of joint claims, this effect was not sustained for couples who were still unemployed three months after each scan date. This implies that joint claims may have acted to accelerate JSA exits for some couples, but not for those who were destined to have a longer JSA spell. There was little significant evidence that joint claims increased the likelihood that flow couples moved into work. It is worth noting again that the results using the September 2000 pre-scan are at odds with those using the other pre-scans. This raises concerns about the quality of the September 2000 pre-scan.

**Table 3.2 The effect of original joint claims on flow couples (% points)**

	Date of post-Joint Claims scan (2001)				
	30/4	4/6	24/6	4/8	1/9
<b>25 Sep 2000 base</b>					
1 month after scan	-3**	3**	-4**	-8**	-14**
2 months after scan	3**	5**	-2**	-7**	-11**
3 months after scan	5**	5**	1**	-4**	
4 months after scan	9**	5**	2**		
5 months after scan	10**	7**	5**		
6 months after scan	9**				
<b>27 Nov 2000 base</b>					
1 month after scan	-6**	-1**	-6**	-11**	-17**
2 months after scan	0**	0**	-7**	-12**	-17**
3 months after scan	3**	0**	-3**	-8**	
<b>11 Dec 2000 base</b>					
1 month after scan	-6**	0**	-6**	-10**	-17**
2 months after scan	0**	0**	-7**	-12**	-17**
3 months after scan	1**	-1**	-5**	-9**	
<b>22 Jan 2001 base</b>					
1 month after scan	-5**	0**	-5**	-10**	-16**

\*\* - significant at 1%; \* - significant at 5%.

Further analysis using the updated version of the database available by the time of the extension evaluation found that, over the longer-term, the estimated effects did not appear stable. In fact, the results were found to be contrary to expectations, reducing the likelihood of exiting JSA. These results appear dubious and are likely to reflect problems of data quality rather than capturing true effects. Of particular concern is the possibility that the comparison group used in the analysis is not appropriate; as noted earlier, it was not possible to test this formally in the same way it was for the extension.

### **3.2.5 Effect of the extension on the stock**

Table 3.3 presents estimates of the effects on eligible stock couples.<sup>3</sup> The estimates are produced under opposing assumptions regarding the outcome of the couples where this is not known. Bearing in mind the data quality concerns, the first column of results suggests a significant negative effect on the probability of still claiming JSA in the months following the extension. Interestingly, in the first three months following the extension it makes little difference to the results what assumption is made about claims that are recorded as ending as transfers to a clerical claim. However, for unemployment status four, five or six months after the extension, estimates based on the assumption that none of the transfers enter work are not significant.

The results for movements into employment follow quite closely those for movements away from JSA. In particular, assuming all those leaving JSA to unknown destinations enter work results in estimates quite close to those for movements away from JSA where it is assumed that all claims ending with a destination of 'transfer to clerical' exit JSA. Similarly, assuming that none of those leaving JSA to unknown destinations enter work yields estimates quite similar to those for exits from unemployment where it is assumed that none of the claims ending with a destination of 'transfer to clerical' exit JSA.

Overall, given that some but not all transfers to clerical claims will exit JSA, and some but not all unknown destinations will enter work, this gives a reasonably clear picture of the intervention having a significant impact in the desired direction in the first three months, but which may weaken subsequently.

**Table 3.3 Summary estimates of the effects of the extension on stock couples (% points)**

	Unemployment assuming all transfers to clerical exit JSA	Unemployment assuming no transfers to clerical exit JSA	Employment assuming no unknown destinations enter work	Employment assuming all unknown destinations enter work
1 mth after	-2**	-2**	1**	2**
2 mths after	-3**	-3**	2**	3**
3 mths after	-4**	-3**	1**	4**
4 mths after	-3**	-1**	0**	4**
5 mths after	-4**	-1**	0**	4**
6 mths after	-4**	-1**	0**	5**

### 3.2.6 Effect of the extension on the flow

Table 3.4 shows the estimates of the effect of the extension on the flow couples<sup>12</sup>. If all transfers are true exits from JSA, the estimates suggest that the extension was successful in reducing the probability of remaining on benefit by the order of somewhere between four and ten percentage points. This range reflects the uncertainty in the data about whether couples who appear eligible for the extension but who are not recorded as receiving it are in fact subject to it. The upper and lower bounds on this range correspond to the polar situations where either all of those with uncertain treatment status receive the treatment or when none does. Since the most plausible scenario is that the treatment status of such couples is mixed (with some being subject to joint claims conditionality and others not) the bounds are probably unlikely to coincide with the true effect. More reasonable would seem to be that the effect lies somewhere in the middle of this range – perhaps six or seven percentage points.

Clearly, the assumption made about transfers to clerical claims is important. Under the assumption that claims apparently ending for this reason actually continue on a clerical basis, the estimates of the effect of the extension are greatly reduced (second column of results). The effects on one-month outcomes remain significant, if small. Effects on outcomes two, three or four months later appear insignificant. The chances of still being unemployed after five or six months appear to have been increased by the extension. This is a perverse result and suggests that it may not be appropriate to assume that none of the transfers represented a true exit. More detailed results would show that this positive effect does not consistently characterise the effect.

<sup>12</sup> As before the table averages extracts across N 'before' samples but also N 'after' samples.

The estimated employment effects are shown in the final two columns and again differ according to the assumption made about unknown destinations. Assuming none of those exiting to unknown destinations (including transfers to clerical claims) enter work results in the finding that the extension has a negative effect on longer-term job outcomes. The size of these effects matches closely to those of the unemployment effects that similarly assume that transfers do not constitute a change in status. Assuming all of those exiting to unknown destinations enter work results in the expected positive effects. Again, the estimated effects are similar in size to the effects on unemployment when it is assumed that all transfers are true JSA exits. These similarities between the effect on employment and the corresponding effect on unemployment suggest that the extension operates chiefly by encouraging couples to exit JSA and enter work.

**Table 3.4 Summary estimates of the effects of the extension on flow couples (% points)**

	Unemployment assuming all transfers to clerical exit JSA	Unemployment assuming no transfers to clerical exit JSA	Employment assuming no unknown destinations enter work	Employment assuming all unknown destinations enter work
1 mth after	(-4, -7)**	(-1, -2)**	(1, 2)**	(3, 6)**
2 mths after	(-5, -9)**	(-1, -2)**	(0, 1)**	(5, 9)**
3 mths after	(-5, -9)**	(0, 0)**	(0, -1)**	(5, 10)**
4 mths after	(-6, -10)**	(0, 0)**	(-1, -1)**	(6, 10)**
5 mths after	(-5, -8)**	(2, 3)**	(-2, -3)**	(5, 9)**
6 mths after	(-4, -7)**	(3, 5)**	(-3, -5)**	(4, 8)**

\*\* - significant at 1%; \* - significant at 5%. The numbers within parentheses in each cell give the bounds on the effects. Entries insignificant at the 5% level were also insignificant at the 10% level.

### 3.2.7 Differential impact of original joint claims on sub-groups

Given that joint claims may impact differently on couples depending on the characteristics of the partners, sub-group analyses were carried out for couples where at least one partner was from an ethnic minority, and for the original joint claims couples where one partner was aged 30 or more. In both these analyses, the administrative data on JSA exits and job entry were used to look at the impact on the subgroup relative to the impact on couples who were not part of this subgroup.

#### *Ethnic minorities*

Joint claims appeared to have a similar direct impact on ethnic minority couples to its impact on other couples in the flow, both in terms of JSA exits and job entry. However, there was a significant difference between white and ethnic minority couples in the stock. Stock ethnic minority couples were significantly more likely

than white couples to exit JSA following the introduction of joint claims for the original joint claims couples. The stock of ethnic minority couples were also significantly more likely to enter work than white couples, although there was still evidence of a deterrent effect, with a greater proportion of couples exiting JSA than appeared to be entering work.

### ***Couples where one partner was aged 30 years or more***

There was very little evidence of a statistically significant difference in JSA exits or job entry where one partner was over the age of 30, compared to other flow couples. There was also little evidence of a difference between couples with one older partner compared to younger couples amongst the stock, although the statistically significant results suggested a higher level of JSA exits and job entry for older couples.

## **3.3 Part 2 – Explaining the effect**

### **3.3.1 Transmission of effect through female partner**

Before the introduction of joint claims, the previously dependent partner was female in four-fifths of all cases. Consequently, joint claims changed the circumstances of the female partner more directly than those of the male partner and the expectation was that the effect of joint claims would operate mainly through the female partner. The impact analysis described above suggests that this was the case, as following the introduction of joint claims for the original joint claims couples, the survey data showed that women in the flow progressed into work more quickly than women from the stock<sup>13</sup>. Whilst this was not the case for the male partner, or at the couple-level, five months after the introduction of joint claims, couples from the flow were more likely to have exited joint claims than the comparison group couples. It seems likely that this was due to progress into work by the female partner. The fact that there was an increase in progress into employment for the female flow relative to the stock suggests that joint claims was likely to have a long-term impact, as over time the stock diminishes.

### **3.3.2 How joint claims alters customer attitudes**

The qualitative research with both the original joint claims and extension couples indicates that the joint claims intervention has had some effect on attitudes to work. However, such changes should be set in the context of the New Deal programmes which were identified in the pre-joint claims qualitative research as having already brought about changes in the attitudes of couples towards work. The research amongst potential joint claimants indicated that there was an increasing recognition that employment for both the individual and the couple could have significant

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<sup>13</sup> In principle one might analyse the results by who was the previously dependent partner, rather than by gender. In practice, this was not possible to identify with confidence, so gender was used as a proxy instead.

financial benefits. Coupled with a need for independence and a desire to 'pay their way in society', both claimants' and partners' attitudes to finding work were changing, particularly with regard to skill acquisition and employability.

The transmission effect through the female partner, discussed in the previous section, was clearly demonstrated in the qualitative research amongst the original joint claims couples. The reason for this effect seemed to be due primarily to communication, and was underpinned by a positive attitude to work. The clearest effects of joint claims were demonstrated amongst the original joint claims couples' female non-payees, where they were already motivated and enthusiastic about securing work and had a clear idea about the type of employment they wanted. Their involvement in the benefit claim and the contact they had with Jobcentre Plus Personal Advisers meant that their enthusiasm for work was matched by the ability of Jobcentre Plus to provide an advice and job-brokering service. The overall shift in attitudes towards securing work amongst this group appeared to be based on the acquisition of more sophisticated knowledge and understanding of the benefits system, their entitlements and the services that they could access as a result of participating in joint claims. Direct involvement with Jobcentre Plus has also resulted in an increase in self-confidence, which has further boosted their work-related motivation.

In some instances the increased motivation of the female partner encouraged the other claimant, resulting in a more work-focused and mutually reinforcing relationship.

Training through a New Deal programme also had a positive impact on motivating the original joint claims couples, with the increasing recognition of the importance of training in securing work. Seeing the positive impact on the male, some female non-payees were encouraged to train and/or look for work.

However, the motivating effect of joint claims was far less marked for female non-payees who were either poorly motivated to find work, or were motivated but were very unclear about the type of work they wanted to do. To some extent this was likely to be due to being out of the labour market for some time. In such instances, the skills deficit was increased, individuals became more distant from the labour market and confidence in their own ability to find and secure work decreased. The perceived inability of Jobcentre Plus to provide an adequate, tailored and responsive service compounded the problem.

The impact of joint claims on the male partner in the original joint claims couples also appeared to be less marked, particularly for fresh claims. Underpinning this was a sense that little had changed for the male partner with the introduction of joint claims, other than an increasingly bureaucratic benefit claim process. There was also some evidence to suggest that the male claimant could be negatively affected by the attention that was being shown to their partner by the Jobcentre Plus service. To some male partners it appeared that the service had lost interest in them and was now focusing solely on the female partner.



Overall, the qualitative research amongst the original joint claims couples suggested that joint claims accentuated the polarisation of attitudes to work that existed amongst those claiming JSA prior to its introduction. The motivated became more motivated to find work, the less motivated became even more reluctant to do so.

The findings from the qualitative research amongst extension couples were less clear cut due to the smaller than expected study sample. This was primarily due to three reasons. First, the overall flow of extension couples was lower than expected. Second, Jobcentres were not keeping adequate records of extension couples and it was therefore difficult to determine which customers were likely to be extension cases. Third, where Jobcentres were keeping records of extension customers there was a tendency to misidentify customers as joint claimants which meant that they were over-estimating the pool of extension couples.

For extension customers there was an indication that joint claims could have an effect on 'work outlook' and resulted in an increased sense of optimism about finding work – the 'two heads are better than one' syndrome. However, there was little evidence to suggest that overall motivation to find work changed except amongst those who were already looking for work as a couple, in which case joint claims appeared to reinforce the joint approach to looking for work. This was much like the effect seen for the original joint claims couples – positive attitudes towards joint claims were enhanced, indifferent or negative views about work remained largely unaffected.

As with the experience of the original joint claims couples, the inexperience of Jobcentre Plus advisers may have been a factor in the differential impact of joint claims on customers. This was likely to be particularly so for extension customers as staff tended to be very inexperienced in dealing with such cases because of the relatively low flow through Jobcentre Plus services.

### **3.3.3 Why it hasn't worked for some couples**

It is apparent that whilst joint claims may have raised the rate of exits from JSA for the flow of the original joint claims couples, it has had less success in assisting the stock of couples who converted to a joint claim in exiting JSA. As has already been shown, stock couples who converted to joint claims quickly did not appear to exit unemployment any faster than couples who took longer to convert, implying that joint claims had little direct effect on stock couples. Stock couples are likely to have had a longer spell of unemployment than flow couples, and analysis may explain why joint claims has not worked for these couples. The problems associated with exiting long-term unemployment could help explain why stock couples who converted to joint claims were less successful in exiting unemployment than flow couples. Over time the size of the stock will diminish until it is no longer relevant to the impact of joint claims.

The analysis also demonstrated that joint claims had little impact on exits from unemployment and progress into work for couples in the first few months after its

introduction for the original joint claims couples. The qualitative evidence suggested that this could be due to two factors. First, the lack of impact on exits may be due to the time it took for Jobcentre staff to build up confidence and experience in administering the new process. This was compounded by the fact that training took place far in advance of the introduction of joint claims, so that staff could not remember everything that they had learned by the time of implementation. Therefore, joint claims may have been less effective for couples who flowed into joint claims immediately after its introduction, as they were less likely to have encountered experienced staff who were able to provide an effective interview. Second, there was also qualitative evidence from both the original joint claims and the extension studies to indicate that despite the joint claims intervention, and despite being motivated to find work, they were astute enough not to take employment that would jeopardise their current benefit status or make them worse off. Given these claimants' general perceptions of the labour market as comprising primarily poor quality, low-paid, and in some cases temporary, work that lacked prospects, couples made an active decision not to return to work until they could find employment that would enable them to be better off than remaining on benefits.

### **3.3.4 Changes in job search**

In this section, the surveys before and after the introduction of original joint claims are used to consider the extent to which job search changed for younger couples. Further details are provided in Bonjour et al. (2002). These changes are not presented as being attributable to joint claims since the effects on job search were not formally estimated. Rather, they are presented to provide context, in particular for considering the effect of joint claims on female partners. Qualitative evidence is presented to add to the interpretation.

### **3.3.5 Job search activity**

The proportion of unemployed women who were actively seeking paid work rose slightly after the introduction of joint claims for the original joint claims couples. Even amongst women who were not looking for work, a greater proportion wanted a paid job following the introduction of joint claims. Furthermore, they were more likely to have searched for a job recently. Of those actively looking for work, the proportion of women who were able to start work within two weeks increased, in part because, to make a joint claim, both partners were required to be available for work. However, there was little change in the number of job applications made by women following the introduction of joint claims. Similarly, there was little difference in the number of job offers they received.

Evidence from the qualitative research with extension customers indicated that additional processes were operating amongst the older customer group. For example, amongst older couples there was some indication that the male claimants did not want their partner to work, and actively sought to keep them away from the

labour market. This reflected an old-fashioned view of the male as breadwinner and was largely confined to older males in the study, but not exclusively so. Men and women of all ages could also hold such views. There were also cultural influences where the male from an ethnic minority couple did not want their partner to work.

After the introduction of joint claims, there was a decline in the proportion of women who heard about vacancies from Jobcentre staff. They became more likely to use private recruitment firms, and fewer women found vacancies on display at the Jobcentre or contacted employers directly, suggesting that the use of recruitment firms was a substitute rather than a complement for job search methods which had been used in the past. The most common method of finding the most recent job reported by all individuals was through a friend, relative, colleague or trade union.

### **3.3.6 Job search flexibility**

The lowest acceptable hourly take-home pay did not change much after the original introduction of joint claims, although fewer women were prepared to work for less than £3 per hour. Fewer women thought that taking a job at the lowest acceptable pay would make them worse off, although there were some worries about the amount of council tax that they would have to pay. More of a barrier was that a higher proportion of women were concerned that they would not be able to do the job very well.

Other evidence on increased flexibility was mixed. Women were more likely to say that they would be prepared to undertake a longer commute and work longer hours. However, they were less likely to accept a temporary contract and were no more likely to be prepared to move to a new area in order to find work.

Evidence from the qualitative study amongst the original joint claims couples follows much the same pattern. The more motivated tended to look for work more frequently after joint claims. In addition there was an indication that breadth of job search also increased, with claimants not only using Jobcentre Plus but also ES Direct, local papers, and employment agencies.

### **3.3.7 Employment preferences**

Women from the original joint claims couples were almost twice as likely to look for work in administrative and secretarial occupations (an increase from 16 to 31 per cent) and were less likely to seek work in personal service or elementary occupations after the intervention. Indeed the proportion of women seeking work in elementary occupations fell from 21 per cent to 13 per cent following the introduction of joint claims.

### **3.3.8 Changes in types of jobs**

The following changes were observed after the introduction of joint claims for those who were working:

- men and women were more likely to be employed in elementary (lower-skilled) occupations;
- a smaller proportion of working women were employed in the wholesale/retail trade (although this remained the largest industry for women) or in education. More women worked in hotels and restaurants;
- women were less likely to be employed in a supervisory role;
- average take-home pay stayed fairly stable and average weekly hours increased for both men and women. There was a greater proportion of couples where at least one partner worked 30 or more hours per week;
- a greater proportion of women who found work were employed on seasonal, temporary or casual work contracts.

### ***Changing motivation of joint claims couples***

As discussed in Chapter Two, comparisons between the periods pre- and post-implementation of joint claims indicate some change in the overall definition of original joint claims couples, as well as some movement between the typologies. Of most significance are those changes in attitudes towards work, of which both positive and negative effects were observed. For example, the following positive changes in attitude were noted:

- both members of a couple moved from being poorly motivated to clearly motivated to find work; and
- the previously non-dependent partner moved from being less motivated to more motivated to find work.

This was attributed to greater knowledge and awareness about job search activities, increased communication between the couple and more frequent attendance at the Jobcentre.

Negative effects were:

- one, partially motivated, member of the couple loses the motivation to find work;
- both members of the couple, who were partially motivated to look for work, lose the motivation to do so.

The effects reflected the polarisation in attitudes towards work that seemed to occur with the joint claims intervention. The motivated became more so, and the less motivated, or those with a less clear vision of the future, became more entrenched in their dislocation from the labour market.

The suggestion is that this is in part a manifestation of the dynamics operating within a partnership. Joint claims may have reinforced the couples' positive attitude and motivation in some cases, while in others a divergence might have occurred.

Nevertheless, this also reflected the nature of the relationship that couples had with the Jobcentre and the Personal Adviser. Both the original joint claims and the extension research pointed to difficulties with the implementation of joint claims, and particularly so for the extension process. A lack of confidence on the part of Personal Advisers in dealing with joint claimants and a perception by customers that Personal Advisers did not always take notice of their work-related desires or concerns may have contributed to the polarisation of their attitudes towards seeking work.

The implications of the modest changes that were observed in motivation are four-fold. First, it is essential that the adviser is confident in their delivery of joint claims. Second, it is important that the issues and barriers for both partners in a couple are fully addressed. Third, advisers need to demonstrate a clear interest in the customer and consider a wide range of options, if they are to fully engage both the motivated and less-motivated customers. Fourth, the adviser must be supported by adequate systems to enable them to operate most effectively. This will include high quality training in the principles of joint claims, techniques for interviewing and dealing with couples, and fully operational IT systems.



## 4 The experience of joint claims

### Key findings

- Around three-fifths of all joint claimants did not find the joint claims process helpful to them in finding work. Reasons for seeing joint claims in this negative light included a 'dismissive attitude' of Personal Advisers to their individual work-related needs and barriers, and a perception that Personal Advisers did not fully understand the joint claims process, nor the implications or benefits of making a joint claim.
- Amongst the couples who had not found work of 16 hours a week or more at the time of fieldwork, the original joint claims couples were more likely to believe that joint claims could help some couples to find work than extension couples. For all couple age groups, the proportion of couples who thought that joint claims was likely to help some couples to find work outweighed the proportion who disagreed with the statement.
- Where the couple had found work of 16 or more hours a week following the introduction of joint claims, the majority of individuals did not believe that joint claims had helped them to find work. The original joint claims couples were more likely to believe that joint claims had helped them to find work than the extension couples.
- More than 70 per cent of individuals reported that their first joint claims interview was a joint interview with their partner. The term joint interview, was however a misnomer, as interviews tended to be of the form 'together but separate'.
- In the majority of cases, the couple attended either a separate or joint first interview because they were asked, told or advised to do this. Couples who were not given the choice of attending either an individual or joint interview tended to see the service in a negative light when they found out that such an option was available.

- Couples were far more likely to describe their first joint claims interview as very helpful where they attended with their partner rather than on their own. However, women were more likely than men to find a separate interview helpful as there was greater opportunity for them to focus on their work aspirations and discuss how to deal with potential barriers to work.
- Extension couples tended to discuss slightly fewer topics with their advisers at interview compared to the original joint claims couples. Women were less likely to discuss many of the subjects than men, and in particular, training or education opportunities available to them, experience and skills, or the New Deal. There was some evidence that advisers continued to concentrate on getting the male partner into work. The divergence between men and women increased with the age of the couple. Women were less likely to discuss the type of work that they were seeking.
- Practical problems could arise with setting up joint interviews. There could be delays in finding a suitable date when a joint NJI could take place; the centralised model of delivery also meant an increase in travel time and costs.

## 4.1 Introduction

This chapter uses the quantitative surveys and qualitative studies of original joint claims and extension couples to investigate their views on the joint claims process, and their experience of making a joint claim. The chapter begins by considering the level of awareness of various conditions and choices associated with joint claims, the type of help given by Jobcentre staff, and the views of couples on the helpfulness of the joint claims process. The reasons why couples exit joint claims, and their experiences of the interview process are then explored. In particular, attendance at interviews, the type of interview held, the helpfulness of the interview format, the topics discussed with Jobcentre staff and the reasons for any reductions or stoppages in benefit are considered. Finally, joint claimants' knowledge of the excusal process is examined by assessing the level of awareness that the requirement to look for work may be waived in certain circumstances. The proportion of joint claimants who have made an application to be excused from seeking work is also assessed.

## 4.2 The process from the couples' perspective

### 4.2.1 Awareness of joint claims

Almost all joint claims couples were aware of joint claims and the requirement for both partners to look for work. The most common way that couples from all age groups found out about joint claims was from an Adviser, Jobcentre staff, adviser at ONE, or a New Deal Personal Adviser. However, women were more likely to have heard about joint claims from their partner than men, with the likelihood that they



first heard about joint claims from their partner rising with couple age. This probably reflected the fact that, prior to the introduction of joint claims, in the majority of cases men were registered as the claimant partner, and so they may have first heard about joint claims from the Jobcentre and then informed their partner.

Despite the high levels of awareness of joint claims, the qualitative studies amongst the original joint claims couples and the extension group indicated that understanding of their roles and responsibilities under joint claims was rather more mixed. For example, men from the stock, original joint claims couples had virtually no understanding of how joint claims would affect them, whereas female non-payees who were motivated to work had a much better understanding of the aims and objectives of joint claims. The less motivated women, and male flow claimants, whilst having a reasonable idea of what joint claims entailed, did not necessarily understand how it could help them.

#### **4.2.2 Nomination decision**

Although nearly 90 per cent of men and women in original joint claims couples were aware that they could choose which partner received the benefit, this was the case for less than 80 per cent of extension couples. The majority of couples were 'completely' or 'very' satisfied with who received the benefit. Fewer than one-in-ten individuals said that they were 'fairly', 'very' or 'completely' dissatisfied with who received the benefit.

The most common method of deciding which partner should receive the benefit was for the couple to come to a joint decision after discussion. This was the case for around half of all couples across the age groups, and may explain why a high proportion of respondents were satisfied with which partner received the payment. In around two-thirds of cases the couple discussed which partner should receive the payment before reaching a decision. Around one-fifth of couples reported that the Jobcentre or BA decided which partner should receive the benefit.

#### **4.2.3 Help and advice**

Men were more likely than women to have been to a Jobcentre or ONE office to look for work or to seek advice on jobs and benefits before the introduction of joint claims. However, women in younger couples were much more likely to have been to a Jobcentre or ONE office than women in older couples. Seven out of ten women from the original joint claims couples had visited a Jobcentre or ONE office prior to the introduction of joint claims, compared to just over half of women from the 27 – 35 couples, and less than half of the women from 36 – 45 couples.

Jobcentres primarily helped joint claimants by finding them jobs for which to apply. Around one-third of men and one-quarter of women in all couple age groups received this type of help. A similar proportion of men in the original joint claims couples reported that Jobcentre staff had contacted an employer on their behalf, but this was less common amongst the extension men, and for women in all couple

age groups. Original joint claims couples were more likely than extension couples to have received practical help from the Jobcentre in the form of taking part in a New Deal programme. This was probably because, whilst the original joint claims couples were only required to be unemployed and claiming JSA for six months before qualifying for the New Deal, extension couples were usually expected to have been unemployed and claiming for 18 months.

Within each couple age group, women were less likely to have been offered training or education opportunities by Jobcentre staff than men. Over one-quarter of men (27 per cent) in the original joint claims couples were offered these opportunities, compared to less than one-fifth of women (19 per cent). Whilst the gap between the proportion of men and women offered training and education opportunities narrowed slightly for the 27 – 35 couples, it was greater for the 36 – 45 couples, where 26 per cent of men, compared to only 16 per cent of women, were offered training or education opportunities. This did not appear to reflect the qualifications held by the 36 – 45 couples, where women were far more likely than men to have no qualifications.

More than two-thirds of all joint claimants found Jobcentre advisers either 'very' or 'quite' helpful. However, younger couples were less likely to describe the adviser as 'very helpful' than extension couples. Clues to the reason for dissatisfaction can be found in the qualitative research which showed that young couples felt Personal Advisers lacked knowledge and awareness of joint claims and the joint claims process and did not seem to be interested in their case. A lack of familiarity with the NJI and the considerable variations in interview length have explained customer perceptions. With regard to the extension, the relatively small flow of customers and the decision by some Jobcentres not to have Personal Advisers who specialised in joint claims meant that customers received a service that varied in quality.

#### **4.2.4 Views on the joint claims process**

Joint claimants were asked how helpful they had found the joint claims process in finding work. Over one-third of extension couples felt that joint claims had not been at all useful, compared to around one-quarter of men, and less than three-in-ten women in the original joint claims couples. However, almost half of the individuals in the original joint claims couples had found joint claims very or fairly useful in looking for work, with half of all men in the 27 – 35 couples, and around two-fifths of the other men and women in the extension couples taking this view.

All couples making a joint claim for JSA at the time of the interview were asked whether joint claims was helping them and their partner to find full-time work. Around two-fifths of individuals slightly or strongly disagreed that joint claims was helping them and their partner to find full-time work, whilst between one-third and two-fifths of couples strongly or slightly agreed that it was helping them both to find full-time work. Within this though, joint claimants were more likely to strongly disagree that joint claims was helping them both to find full-time work than they were to strongly agree with the statement.

Around half of the original joint claims couples agreed that joint claims was likely to help some couples find work. Among extension couples, about two-fifths of individuals took this view. Around one-in-seven women strongly disagreed that joint claims would be likely to help some couples to find work, compared to around one-in-six men in the original joint claims and 27 – 35 couples, but nearly one-quarter of men in the 36 – 45 age group.

Couples who had made a joint claim in the past, but had since found work of 16 or more hours a week were asked whether joint claims had helped them personally to find work. Between two-fifths and almost two-thirds of individuals strongly disagreed that joint claims had helped them to find work, with couples in the 36 – 45 age group most likely to strongly or slightly disagree that joint claims had helped them to find work (70 per cent of men and women took this view). Joint claimants from the original joint claims couples were the group most likely to agree that joint claims had helped them to find work, with around one-quarter of individuals strongly or slightly agreeing with this statement. Between 16 and 19 per cent of extension couples strongly or slightly agreed that joint claims had helped them to find work.

The qualitative research with the original joint claims couples suggested that, overall, the joint claims process had a marginal, but differential, impact on customers. Amongst stock cases there appeared to be very little change in labour market activity because they did not perceive joint claims as a change in their benefit. As flow customers were often new to the benefit they were often unaware of any change. However, there did appear to be a change in both the frequency and breadth of job search activities as a result of joint claims amongst female partners. Job search activity did not appear to be translated into employment, reflecting the survey findings. The indications are that although many joint claimants had long-term plans regarding work, they were difficult to implement until short-term problems had been overcome. Typically, these were illness; a lack of basic and/or key skills; a perceived lack of available work; and the disincentive effects of the security of benefit versus the insecurity of poor-quality and low-paid work. The reason for these barriers being largely ignored was due in part to the fact that they had not thought about such issues and in part because in-work support was not mentioned to them during the NJI and any subsequent reviews. Extension couples were in a similar situation. There was no evidence to suggest that the extension had changed the way they looked for work, the type of work they sought, or their movement into work. This may be because they too faced a series of perceived and real barriers to resuming work within a Jobcentre Plus service that, from the perspective of the customer, appeared to know little about the joint claims extension and that lacked interest in them as individuals.

## 4.3 Experience of joint claims

### 4.3.1 Joint claims recognition

The proportion of individuals who said that they were part of a current joint claim at the time of interview increased slightly with the age of the couple, with between 53 and 59 per cent of couples making a current joint claim. The original joint claims couples were more likely to report that they had made a joint claim at some point where they were not currently making a claim, than extension couples, with around nine-out-of-ten individuals from the original joint claims couples saying that they had made a joint claim, compared to around 85 per cent of extension couples.

Couples who were not making a joint claim at the time of the interview were asked why their joint claim had ended. This was most commonly because the male partner had found work, and was the case in around one-third of couples. However, both partners found work in around one-quarter of extension couples, and in more than one-in-seven of the original joint claims couples. The female partner finding work ended more than one-in-eight joint claims. More than one-in-ten joint claims ended because of the illness of one or both of the partners or their transferral to IB. For around seven per cent of the original joint claims couples, and four per cent of 27 – 35 couples, but no 36 – 45 couples, the claim ended because of the pregnancy of the female partner. Less than one-in-ten claims ended because the couple were transferred to income support or another benefit. Only around two per cent of couples exited joint claims to education or to do a course.

The qualitative research amongst extension customers reflected similar findings. joint claims applications were not pursued for four key reasons: a move into employment, movement onto IB, separation of the couple and 'frustration with the complexities of the system'. Problems of initial misidentification of the couple as joint claimants and a subsequent realignment of the case at the NJI also accounted for a proportion of customers for whom joint claims was not pursued.

### 4.3.2 Attendance at interviews

Failure to attend an NJI resulted in a reduction or withdrawal of benefit for stock joint claimants, whilst the flow did not start their joint claim until they had both attended an NJI. Both the stock and the flow were subject to benefit sanctions if they did not attend the FJR.

The original joint claims couples were more likely to report that they had attended a joint claims interview than the extension couples. Between two-thirds and four-fifths of all couples had attended a joint claims interview, with women slightly less likely to have attended an interview than men within each couple age group. The couples who had never attended an interview, were perhaps stock joint claimants who exited joint claims before attending an interview. However, around one-quarter of current joint claimants said they had not attended a joint claims interview, and a similar proportion of couples who had not had any benefit sanction

applied had not attended an interview. Given that the surveys took place at least five months after the introduction of joint claims, it seems unlikely that the high proportion of couples who had not attended an interview is explained entirely by stock joint claimants who had not yet attended a NJI, or couples who had attended a number of meetings with Jobcentre staff, not recognising that they had actually attended a joint claims interview. It seems probable that some of the couples who were initially identified as potential joint claimants did not actually go on to make a joint claim.

### **4.3.3 Interview arrangements**

Where Joint Claimants had attended a joint claims interview, they were asked whether the first interview was a joint interview with their partner, or whether they had attended separate interviews. The original joint claims couples were slightly more likely to have attended a joint interview than extension couples. More than 70 per cent of first interviews were held jointly with both partners.

The decision to attend a joint interview was either made by partners after discussing the issue or was taken by the Jobcentre or BA. The qualitative research suggested that couples were not generally offered a choice as to whether they wanted to participate in single or joint interviews. The likelihood that the couple made the decision declined with couple age to the extent that more than half of all couples in the older age group reported that the Jobcentre made the decision

Views about whether to be interviewed individually or jointly were mixed. On the positive side couples welcomed the opportunity to share information and found the support that their partner gave to be beneficial. This was particularly so for the extension couples participating in the qualitative research and for those who had a desire to work together or to pursue similar types of work.

Negative reactions to joint interviews were four-fold:

- a view by longer-term (stock) jobseekers who felt that the process of repeating their aspirations and job search strategies in front of their partner was pointless – although the previously dependent partners did not necessarily share the same view;
- previously dependent partners could feel that they were allocated insufficient time to discuss their work-related aspirations, with the work focus remaining on the claimant;
- claimants could feel that they were being sidelined with the work focus now turned towards the previously dependent partner;
- cultural objections to women participating in the labour market, expressed particularly by Muslim males and males from traditional backgrounds who held the view that women should remain at home.

There were also practical objections to joint interviews. First there appeared to be delays in obtaining a suitable date when a joint NJI could take place. This was partly due to the difficulties of finding a suitable time for the couple to attend an appointment. Second, a centralised model of delivery of joint claims in some areas was especially disliked as this meant an increase in travel distance, time and cost.

Overall, the original joint claims couples seemed to dislike the concept of the joint interview more than extension couples, perhaps because older couples had grown more into working together as a partnership compared to the younger joint claimants.

A critical feature that underpinned some of the negative reactions towards the joint interview, especially amongst the original joint claims couples, was whether they had been allowed to decide on an individual or joint interview for themselves.

#### **4.3.4 Helpfulness of the interview format**

Where the couple had attended a joint first interview, they were asked how helpful they had found the interview. Almost half of the joint claimants who had attended a joint first interview found this very helpful. Those who had attended a separate first interview were far less likely to describe it as 'very helpful' with the proportion of individuals giving this rating ranging from nine to 22 per cent.

Joint claimants were more likely to have found the interview helpful where they had attended a joint, rather than a separate interview. However, whilst there was little difference between men and women in their rating of joint first interviews, women were more likely than men to describe a separate first interview as either 'very' or 'quite' helpful. Almost three-fifths of women in the original joint claims couples attending a separate first interview described it as helpful, compared to less than half of all men in the same couple age group.

Perceptions of helpfulness or unhelpfulness tended to be related to the manner in which the Personal Adviser dealt with them as a couple. Throughout the qualitative research, and particularly so with the original joint claims couples, there was a sense that Personal Advisers were not sufficiently interested in their case. For example, previous work histories and skills could be ignored, barriers to work were sometimes ignored and an in work benefit calculation sometimes not undertaken. Both the original joint claims couples and extension couples commented on the lack of knowledge that staff had about the joint claims process which impacted negatively on their view of the Personal Adviser specifically and the service generally.

Joint claimants who attended a joint first interview and rated this as 'very' or 'quite' helpful were asked why they found the interview helpful. Men and women from the original joint claims couples were most likely to say that this was because it allowed them to do things together and support each other, a view that was also expressed in the qualitative research. Extension couples also commonly mentioned that a joint interview made it easier for them to ask and answer questions and fill out forms as

they could do this together. Around one-in-six individuals from the original joint claims couples felt that the joint interview was helpful because their partner could help them to understand and explain things to them, and this was mentioned as an important benefit by nearly one-fifth of women in the 36 – 45 couples.

It should be noted, however, that the qualitative research with the original joint claims couples and extension couples suggested that the notion of a 'joint' interview was largely a misnomer. Although there were some examples of interviews that were conducted being of a genuinely joint nature, the dominant form was the 'together but separate' interview. While this might be the easier strategy for Personal Advisers to adopt, in policy terms it undermined the value of the joint claims process as it did not necessarily engage the couple in any job search strategy. Rather than thinking about the benefits to the household, the couple continued to focus on what was best for the individual. This appeared to be particularly the case for the original joint claims couples, who had not had the benefit of time to necessarily adopt a 'partnership approach' to operating within the household.

#### **4.3.5 Interview content**

On average, joint claimants from the original joint claims couples discussed slightly more topics with their adviser during interviews than extension couples, and men had discussed more subjects than women. Men in the original joint claims couples discussed the most topics, with an average number of nine subjects discussed, with women in extension couples discussing the lowest number of topics, with an average of six. The subject most commonly discussed by all joint claimants, regardless of couple age, was the type of work that they were seeking. Around four out of every five joint claimants mentioned discussing this with their adviser. This was unsurprising, as this information is required for JSAPS and LMS. A majority of joint claimants from each of the couple age groups had discussed with their adviser their responsibilities as a joint claimant, the best way to find the type of work that they were seeking, and the need to visit the Jobcentre regularly.

Some subjects were more commonly discussed with the original joint claims couples than extension couples. In particular, advisers were more likely to discuss the following with the original joint claims couples:

- claimants responsibilities;
- whether they should attend interviews jointly or without their partner;
- the amount of work that they were permitted to do whilst making a Joint Claim;
- whether their JSA claim details were correct;
- completing a Jobseeker's Agreement;
- whether they were capable of work;
- whether they were available for work at least 40 hours a week;

- the New Deal;
- Experience and skills.

Within each couple age group, there were a number of topics that women were less likely to discuss with advisers than men. Women were less likely to discuss the type of work that they were seeking, and this divergence increased with the age of the couple. Advisers were also less likely to discuss information on training or education opportunities that were available, experience and skills, or the New Deal, with female joint claimants. Women were less likely than men to discuss whether their JSA claim details were correct, completing a Jobseeker's Agreement, the need to attend the Jobcentre regularly, whether they were capable of work, and whether they were available for at least 40 hours a week. For extension couples, the Adviser was less likely to discuss whether the joint claimant had taken any of the action previously suggested with women compared to men. Taken together with the qualitative research this suggests that:

- there was still a tendency to focus on getting the male partner into work (perhaps as a result of their treatment as the claimant partner in the past);
- there was little recognition amongst Personal Advisers that joint claims should be operating at the level of the couple rather than the individual;
- the content of the interview was either concerned with the process aspects of joint claims, or finding suitable work for an individual at the expense of discussion about 'softer' issues such as work aspirations, skills deficits and potential barriers to work;
- IWBC calculations were rarely used to help couples consider the most appropriate work-related strategy that would help the household financially, rather than the individual.

#### **4.3.6 Joint claims reductions or stoppages**

Where couples had made a joint claim for JSA at some point they were asked whether their joint claim for JSA benefit had ever been stopped or reduced for reasons other than starting work. Four out of every five of the original joint claims couples, and nearly nine out of ten extension couples had not experienced any such sanctions. Where there had been sanctions, these were mostly stoppages rather than reductions. This was the case in around one-in-six of the original joint claims couples, but only one-in-ten extension couples.

The small proportion of couples who had their benefits reduced or stopped mentioned a diverse range of reasons why this had happened, and the proportion of couples giving any one reason was relatively small. The most common reason why joint claims benefits were stopped or reduced amongst the original joint claims couples was because the claimants had missed an interview or appointment. Extension couples were far less likely to have their benefit stopped or reduced after



missing an appointment, with fewer than one-in-thirteen couples reporting this to be the case, compared to one-in-five of the original joint claims couples. One of the most common reasons for the benefit to be reduced or stopped mentioned by couples across all age groups was because of clerical errors; between 11 and 17 per cent of individuals said that this was the case.

The original joint claims couples in the qualitative study also indicated that they did not always understand that compulsory attendance at an FJR was required. Confined almost exclusively to the original joint claims stock cases, payment of benefit was delayed because the non-payee did not realise that they had to attend an FJR. Not only did this mean that the payment of benefit could be delayed, but it also lost an opportunity for the individual to discuss with the Personal Adviser any job search issues that might have arisen. Given that there is a need to maintain job search motivation, because motivation levels are not generally high amongst the longer-term unemployed, missed opportunities for Personal Adviser-customer contact undermines the ability of the service to enable people to move into work.

Whilst over three-fifths of individuals in the original joint claims couples were aware that their own, or their partner's actions, could affect the amount of JSA benefit that they could claim, amongst extension couples, men were more likely to be aware of this than women. A similar proportion of individuals were aware that their partner's actions could affect the amount of benefit that they received as were aware that their own actions affected the amount of benefit.

## 4.4 Exemptions and excusals<sup>14</sup>

### 4.4.1 Knowledge of excusal process

One of the partners making a joint claim for JSA can be excused from the requirement to look for work. Extension couples were much more likely to be aware of this than the original joint claims couples, where around half of all individuals did not know that it was possible to be excused from looking for work. By contrast, four out of every five individuals from extension couples were aware that in some cases excusals were permitted. The most commonly recognised reasons for excusal were if a partner was receiving IB, studying full-time, or responsible for caring for someone. However, the majority of couples across all age groups were not aware of these grounds for excusal.

Women were twice as likely as men to have made an application to be excused from the requirement to look for work. Less than one-in-12 men had applied to be excused from looking for work, compared to more than one-in-seven women.

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<sup>14</sup> The joint claims legislation refers to 'exemptions' where claimants were excused from the requirement to look for work, for example, where one partner was a carer, or pregnant, but the term 'excusal' was used when discussing this with customers.



## 5 Delivery considerations

### Key findings

- Staff considered joint claims to be a positive concept as it encouraged a household approach to work and money.
- Customers had mixed views about joint claims, but were generally positive about the principle. Stock customers were the least positive as they saw joint claims as further interference in their life by the Jobcentre.
- The impact of joint claims has been limited and has had a polarising effect. It has been most effective with those who are already motivated to find work and least effective with those who are not motivated to find work.
- The positive impact on already motivated customers stemmed from their ability to tap into additional job search facilities offered by the Jobcentre.
- The negative impact on poorly-motivated customers was due primarily to the service delivery being below their expectations. It has not dealt with their perceived barriers to work, it has not found them work to which they aspire, and it has not been able to find them work at a suitable level of remuneration.
- The delivery of joint claims has been marred by:
  - inappropriate and insufficient training;
  - lack of follow-up and refresher training;
  - Personal Advisers who were insufficiently knowledgeable about the joint claims process;
  - the lack of opportunity for Personal Advisers to consolidate their learning, due to the insufficient flow of joint claims (and extension) customers;
  - the conduct of NJIs, that lacked a work focus for the non-payee;
  - lack of follow up, and insufficient use of the FJR to discuss work focus;

- poorly performing IT systems, resulting in difficulties with booking joint interviews and necessitating clerical benefit payments.
- Despite the delivery problems associated with joint claims, staff remain convinced that the concept should be pursued.
- Staff would like to see joint claims extended to customers aged up to 50 now, rather than waiting for 2007 when people up to 50 will automatically be eligible for joint claims.

## 5.1 Introduction

This chapter draws primarily on the qualitative research amongst the original joint claims and extension couples. It considers how joint claims was organised and delivered, the perceived impact of the joint claims process on customers and the links between the way in which joint claims was delivered and the impact on customers.

## 5.2 Staff introduction to joint claims and training provision

The original introduction of joint claims was paralleled with a programme of staff training, with the delivery varying according to the agency involved. ES training was organised at the regional level; BA training was delivered on an organised basis in the larger offices and on an ad hoc basis in smaller offices. Training for ES and BA staff in ONE offices was delivered separately.

Three types of training were in evidence: 'chalk and talk', 'walk throughs' and Computer-Based Training (CBT). Opinions about the training provided were varied.

Positive comments were received in respect of:

- the comprehensive coverage, insight and management of the training;
- training that combined theory with innovative practical activities;
- knowledgeable trainers;
- supporting materials that presented models of good practice; and
- CBT that provided generally realistic examples and avoided the need for reliance on 'boring' didactic training.

The negative aspects of the training provided were:

- training sessions that were of an inappropriate length. For example, they could either be too long, and the point was missed, or too short and the key points could not be distilled;
- the lack of the joint claims form around which training could be based;

- ‘boring’ and ‘unpalatable’ chalk and talk sessions;
- the lack of joint training between ES and BA staff, meaning that the opportunity to share good practice was lost; and
- CBT that was not JSAPS-based (relevant to BA staff) and was felt to use some very far-fetched examples that would rarely present themselves to staff.

In addition, there were concerns about the time lags between the initial awareness raising for joint claims and the training sessions, and between training and ‘go live’ day. The effect was that staff were not fully up to speed as joint claims went live and had to keep referring to materials and ESCOM to problem-solve.

The continual updating of the joint claims materials, in the absence of any refresher training or mop-up training, meant that staff became increasingly more concerned about their ability to deal with joint claims customers.

There was little evidence of formal training specifically for the introduction of the joint claims extension<sup>15</sup>. Typically, Jobcentre offices relied on the training for the original joint claims intervention supplemented with handouts and discussions at team meetings. The rationale for this approach was that extension customers would be very similar to the original joint claims customers and, provided staff had some knowledge of joint claims, this would be sufficient.

Where extension training was in evidence it tended to focus on the taking of benefit claims and was part of a general joint claims training session. There was no evidence of any refresher training relating to the joint claims extension.

### 5.3 IT issues

Processing and payment issues proved problematic for both the original joint claims and extension customers. Of particular concern was the perceived inability of JSAPS to work consistently, such that BA staff felt that if JSAPS had worked properly then joint claims for JSA would have run smoothly.

Although a number of fixes were made to the software, the effect was for staff to deal with joint claims outside of JSAPS and to process claims clerically. The effects of this were fourfold: considerable delays in payment, the likelihood of increased errors, customers were less likely to engage with the service, and staff were increasingly negative about joint claims.

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<sup>15</sup> A Joint Claims Open Learning Pack and a Facilitated Event were introduced in Sept/Oct 2002. This was in addition to awareness information that supported the transition in extension cases. These products focus entirely on the labour market side of joint claims. However, it was for regions/districts to distribute the open learning packs, so it is conceivable that not everyone would have seen them.

Despite the interval of time, the same issues appeared in the extension research with staff being unable to successfully enter joint claims onto JSAPS. Staff found the software difficult to use and there was a tendency to 'fault' every claim they attempted to enter. As a consequence they too tended to deal with joint claims for JSA clerically.

Despite having to use a clerical 'work around', none of the staff participating in the qualitative research could recall receiving any training in how to process a clerical joint claim.

Interview scheduling and booking for the extension group of customers also appeared to be an area of concern to staff. Confined mainly to less experienced staff, there appeared to be some difficulty in entering joint claimants' information onto the LMS booking system, as well as linking couples' information properly. In some instances, staff were reverting to a paper diary in frustration.

At the time of the extension the Intranet had been introduced into Jobcentres, although staff still had access to the internal ES information system – ESCOM. Views about each were mixed. Advisers who were familiar with ESCOM but had little experience of using the World Wide Web (Internet) tended to be critical of the move towards an intranet-based service. By contrast, those with Internet experience tended to be positive about the Intranet. Nevertheless, there was little evidence of staff using either system to access information about joint claims or the extension.

#### 5.4 Staff engagement with and confidence in delivering joint claims

Overall, staff were very positive about the principle of joint claims, for both the original joint claims couples and extension customers. They endorsed the policy principle which placed emphasis on dealing with the household and its income rather than two separate individuals.

However, the process of delivery tended to undermine their engagement with joint claims and therefore the confidence they had in its delivery.

The factors that undermined their engagement and confidence were as follows:

- negative views about some aspects of the training (discussed above);
- the lengthy gap between training and 'go live' day, which meant that they were not fully up to speed when dealing with customers;
- the significant increase in the amount of time necessary to deal with a Joint Claim compared to a single claim;<sup>16</sup>
- an inability to practice and hone their joint interviewing skills, due to the small flow of joint claims customers;

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<sup>16</sup> Reception staff estimated that a joint claim could take up to 30 minutes to deal with, compared to an average of eight minutes for a single claim.

- increased workloads and stress levels due to the inability of JSAPS to function correctly and the need to process claims clerically;
- the problems associated with dealing with customers whose claims were delayed due to clerical processing; and
- the relatively small flow of customers, which meant that training and experience were not fully consolidated.

Taken together, the problems of delivery combined with the small flow of joint claims customers – especially extension customers – meant that staff had relatively little exposure to the process of couples making a joint claim for JSA. This in turn meant that they became less confident in dealing with such customers.

At the time of the extension research it was clear that joint claims was not seen as a priority issue anymore. Staff therefore either avoided joint claims customers altogether or became a local 'specialist', the effect being to concentrate knowledge and experience amongst the few who were interested in dealing with such customers.

## 5.5 Accessing joint claims (Jobcentre versus call-centre)

Of the two key access points – the Jobcentre and the call-centre – the call-centre caused the most difficulties for both customers and staff.

In the original joint claims research it was found that joint claimants in call-centre areas had to make additional journeys to ONE offices, despite the fact that the call-centre was meant to eradicate these. In addition, staff found that joint claimants were not correctly identified and claim forms were filled in incorrectly, resulting in delays in payments and an increased tension between staff and customers.

The extension research found similar issues with the call-centre model, as well as joint claimants either not being identified, or being identified but joint interviews not being booked.

## 5.6 The interview process

The original joint claims research found that the joint interview approach was presented to customers as a 'fait accompli' on the assumption by staff that the joint interview was the best way forward for couples. Customers generally accepted this, although the minority who would have preferred a separate interview were very unhappy with not being given the choice.

By the time of the extension research<sup>17</sup>, Personal Advisers tended to have become more varied in their approach. Some staff would conduct joint interviews, others

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<sup>17</sup> There were no Personal Advisers who specialised only in extension cases, rather they treated the original joint claims and extension customers as generic 'joint claims' cases.

would conduct separate interviews, but the primary approach was the 'joint but separate' approach. While this latter approach worked for some couples, the fact that discussion with the payee tended to dominate the discussion left the previously dependent partner (who tended to have had little prior experience of the Jobcentre) feeling disconnected from the proceedings. Overall, the majority of customers were happy to have the initial interview (NJI) undertaken jointly provided that both partners were able to fully participate. Thereafter, individual interviews or 'joint but separate' interviews were acceptable where the job search, training, and work-related needs differed.

The NJI process tended to begin with discussions about the benefit claim. This enabled a rapport to be built up and gave the customers peace of mind having their benefit confirmed before they began to discuss the possibilities for finding work. Discussion about the nominated payee usually followed, the nomination tending to be the former claimant (usually the man). The original joint claims research indicated that customers tended to have little choice about who the nominated payee would be; the extension research questioned why there could not be two – equal – payees.

Discussion of exemptions from the labour market followed. In both sets of research, customers commented on the lack of knowledge that the Personal Advisers seemed to have concerning the rules for exemption. Confusion also existed between exemption from the labour market and exemption from joint claims. Jobcentres also varied markedly in terms of the amount of evidence that would be required to prove an exemption case. In some instances, the discussion of benefits and exemptions could be so lengthy that there remained little time left for the work-focused aspect of the interview. This meant that the non-payee (the individual with the least exposure to the Jobcentre) could miss out on any discussion about their work aspirations during the NJI.

Where the NJI moved to a work-focused discussion, the issues discussed generally included skills, qualifications, aspirations, potential training and employment opportunities, as well as barriers to work and potential remedies. Both the original joint claims and extension research indicated that Personal Advisers generally failed to engage sufficiently with the aspirations of the couple and the individuals within the couple, as they spent more time with the payee than the non-payee. This resulted in poor service delivery and a negative experience of the Jobcentre services.

The FJR provided the opportunity for a discussion of work aspirations that may have been missed or glossed over in the NJI. However, the qualitative research suggested that this opportunity was frequently missed as the FJR was used only for signing.

Overall, the interview process was considered to be less effective than it should otherwise have been. The interviews were marred by: a lack of Personal Adviser knowledge, a confusing and often fraught experience; insufficient time to cover all the pertinent issues and a lack of work-focus, particularly for the non-payee. This situation seemed to have been exacerbated by an inconsistent approach to following up customers who have not participated in a Work Focused Interview.



## 5.7 Perceived impact of joint claims on claimants' views about work/behaviour

As discussed in Chapter Two, the impact of joint claims on customer attitudes and behaviour was limited. The overall impact can be summarised as follows:

- joint claimants who were already motivated to find work and had a clear idea of what they wanted to do and how to attain their work-related goals were further assisted through access to Jobcentre services. Previously dependent partners were also encouraged by joint claims to more actively participate in job search. This was partly because interest was being taken in their particular case by the Jobcentre, and partly because they had access to a wider range of job search services for the first time;
- previously dependent partners were also more likely to change their attitude to work in a positive way, with the support services offered by Jobcentres providing the impetus for them to begin to consider the move towards work;
- The less motivated customers appeared to be less affected by joint claims, primarily because joint claims for JSA did not meet their expectations in terms of being able to fully assist with dealing with the traditional barriers to work, nor in finding work that paid at a level they deem suitable;
- The entrenched attitudes of couples who had been claiming for long periods of time did not seem to be affected at all by joint claims. Again, the reason seemed to be that joint claimants were not convinced that joint claims for JSA would have any significant effect on addressing their barriers to work.

In addition, the extension research further indicated that there had been little impact on the way in which customers made decisions about the labour market. However, there was some evidence, very much in line with research on the original joint claims couples, which suggested that customers could start to look for work as a couple, rather than as two separate individuals. Similarly, the emphasis on looking for work as a household appeared to have an effect on the outlook of some customers, with joint claims awakening a sense of optimism in individuals about finding work.

Essentially, joint claims, for both the original joint claims couples and extension customers, has tended to increase the polarisation between motivated and unmotivated individuals, with some positive effects around the margins, particularly in terms of the non-payee. The reasons for this are threefold. First, the motivated saw joint claims as an additional service that might find them work – and therefore as a positive asset – but the unmotivated saw joint claims as yet another ‘hoop’ through which they had to jump. Second, the unmotivated did not see anything in the joint claims service that offered them any greater hope of finding work than they were already used to. It did not meet their expectations in terms of dealing with the barriers that they perceived between them and work. Concerns over the type of work and rates of pay predominated. Third, the perceived lack of confidence in the

delivery of joint claims by Jobcentre staff and the delays in benefit payments further weakened the impact of joint claims.

## 5.8 Perceived impact on staff workload

Prior to the onset of both the original joint claims intervention and the extension, staff expressed concerns about the impact on workload. However, with the significantly lower flow of joint claimants than expected, especially for the extension, these fears did not become reality for all Jobcentre staff. However, two groups of staff did experience considerably increased workloads as a result of joint claims – reception staff and benefit processing staff.

Reception staff in the original joint claims couples study reported a dramatic increase in the time taken to deal with joint claimants compared to an individual customer, with estimates of time taken to deal with the paperwork nearly quadrupling<sup>18</sup>. From the perspective of staff, not only did the introduction of joint claims have clear resourcing implications but also the delays that occurred in dealing with customers led to a less favourable Jobcentre experience for customers and left a negative impression. To some extent this was borne out by customer perceptions of the service.

This issue was less problematic in the extension study, primarily because of the very low flow of joint claimants.

The second group of staff for whom joint claims resulted in an increased workload were the staff dealing with the processing and payment of benefit. Continuing problems with JSAPS meant that staff often took the decision to process claims manually. This meant that claims took much longer to process and resulted in both delays in payment and the potential for error. Not only, therefore, did workloads increase considerably, but additional stress was incurred in dealing with customers who were facing considerable delays in the payment of their benefit.

Manual processing of benefit continued through to the joint claims extension, with the problems in entering joint claims into JSAPS being unresolved.

In addition, the original joint claims research indicated that joint claims directly increased the number of people requiring language support. While this was a clear resource issue to address, there was no workload issue at that time.

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<sup>18</sup> Their remit included checking the eligibility criteria, explaining joint claims for JSA, handling queries, arranging appointments, sending initial and reminder letters, explaining the interview process and checking claim forms.

## 5.9 Perceived value of joint claims

Jobcentre staff were extremely positive about the concept of joint claims, both at the time of the original joint claims intervention and the extension qualitative studies. They were particularly keen on the potential to encourage both partners in a couple into the labour market and to provide help, advice and support to those who were previously at a distance from it. The movement towards an equal treatment of both partners in a workless household and the focus on joint job search activities and work-related communication was also welcomed.

It was clear that joint claims had begun to have an effect on attitudes and behaviours towards the labour market, although this tended to be operating at the already motivated end of the customer spectrum. Nevertheless, staff saw this as positive evidence of the role of joint claims.

However, at the time of the original joint claims and extension research, staff were unclear about the lasting effects of joint claims and whether this would impact on the number of people out of work and/or claiming benefits. The reasons were three-fold:

- the pool of joint claimants appeared to be far smaller than initially expected with fewer joint claimants flowing through the joint claims process;
- there was a cultural resistance towards joint claims amongst the Asian communities as well as among 'traditional' white working-class communities; and
- joint claims service delivery had not met customer expectations, with the effect that fewer joint claimants were benefiting from the service that could be potentially offered.

## 5.10 Further extensions to the joint claims regime

Staff participating in both the original joint claims and extension research were keen for joint claims to be extended to older couples, with a cut-off at around 45 or 50 years of age. Joint claims will extend to those aged 50 by 2007.

A desire to extend the age limit for joint claims was based on two sets of views. First, the current cut-off was seen to be arbitrarily low, with staff considering that couples aged up to 50 would still benefit from the services that the Jobcentre could provide. Second, it would provide an excellent opportunity for staff to extend their skills in advice and guidance and make better links with training providers.

However, there were a number of caveats:

- the need to accurately predict the likely number of eligible customers to deal adequately with the resourcing implications;
- better quality, more effective training would be required; and
- geographical areas in which there was already an over-supply of labour should be avoided in order not to raise unnecessarily the employment expectations of older customers.

## 6 Conclusions and policy considerations

### **Key issues**

Joint claims:

- has slightly increased the chances of exiting JSA;
- operates mainly through couples who are already motivated to find work;
- has a limited positive effect on couples considering the household as a unit of income rather than as two separate individuals;
- has some capacity to inject a greater degree of realism into couples' work and wage aspirations;
- faces cultural resistance from ethnic minority customers and older white males with traditional views of the gender role; and
- amounts to a relatively minor intervention targeted at those with possibly significant barriers to work.

This is because:

- joint claims suffered due to problems during its implementation, notably, poor and inadequate training of advisers, IT systems that were considered to be inflexible and difficult to use, and advisers who were perceived as lacking confidence in delivering joint claims
- advisers were not seen to be giving enough attention to the work-related issues raised by previously dependent partners, did not consider their work-aspirations, nor deal adequately with the perceived or real barriers that were presented.

The joint claims process can be improved by:

- attending to the IT systems, increasing the flexibility of LMS to enable joint interviews to be booked and improve the usability of JSAPS to enable easier entry of joint benefit claims;

- more effective linking of cases through JSAPS;
- providing greater focus on the work-related issues raised by the previously dependent partner during the NJI; and
- expanding the role of the FJR to ensure frequent discussion of work-related issues with jobseekers.

## 6.1 Introduction

This chapter attempts to draw together the key findings presented in this report so as to provide a critique of joint claims, to suggest areas for improvement, and to present implications for couple-based policy.

### 6.1.1 Why joint claims as a labour market intervention is justified

At this stage, it is appropriate to remember the motivation behind the introduction and extension of joint claims. Chiefly, it was to address the problem of workless households. However, joint claims fits more broadly within the overall shift in emphasis of labour market policy from unemployed people to people who are economically inactive; that is, those who do not participate in the labour market. Existing labour market programmes, principally via the New Deals, have been successful in reducing unemployment. Voluntary New Deals exist for inactive individuals (including disabled people, lone parents, partners and those aged 50 plus) in the belief that such people may represent a largely untapped source of labour and that helping them find employment would increase their living standards.

### 6.1.2 Why joint claims is a significant intervention

The main reason that joint claims is a significant intervention is that it represents the first concerted effort to mandate partners' labour market participation. As such, it effectively presents to JSA couples a preferred model of labour market participation whereby there is flexibility in which partner may provide the financial support for the couple. This may pose a challenge to those couples where one or both partners adhere to the (usually) male breadwinner model. Hence, the experience of joint claims is likely to be informative to subsequent policy development relevant to couples, such as Work Focused Interviews (WFIs) for partners.

Joint claims gives parity of status to couples by making both members of a couple equally responsible for payment of their JSA. In most JSA couples, the man has been the main claimant and the woman has not had to search for work. By introducing parity of status, joint claims affected the female partner more often than the male partner.

It is worth remembering that, while joint claims individualises labour market responsibility with both partners in a couple having to find work, the same is not true of benefit payment. Although couples can nominate which partner is to be the payee, the payment amount remains calculated at the level of the couple. Sanctions

are also imposed at the couple level. That is, there is no attempt to explicitly target the offending partner. To some extent, this would seem to introduce a tension in the relationship between rights and responsibilities of partners within joint claims couples.

## 6.2 What joint claims has achieved

In view of the data problems encountered in the course of this evaluation, quantifying the effect of joint claims has been difficult and the resulting estimates include a greater than usual degree of uncertainty. Overall, it appears that **joint claims increased slightly the chances of exiting JSA.**

Joint claims can be expected to have two separate effects. The 'direct' effect is relevant to couples who commence a joint claim. The 'deterrent' effect is relevant to all couples who would normally be eligible for joint claims and manifests itself by couples ending their claim (or not commencing a claim) in order to avoid the joint claims requirements. For flow couples (i.e. those commencing a new claim) only the direct effect is observed since, by definition, they start a claim. The estimates for the stock represent a combination of deterrent and direct effects. While it is not possible to separate out their relative contributions, exploratory work suggests the deterrent effect to be more important.

The effect on stock couples was less than on flow couples, partly reflecting the fact that stock couples were more likely to question the principle of joint claims and partly the fact that stock couples, who could be up to six months out of work before starting a joint claim, are likely to be more difficult to help. These two factors could well be related. It should be noted that in the current favourable economic climate, those who have been unemployed for an extended period are likely to have more deep-rooted barriers to work than longer term unemployed during a period of recession, for example.

With older couples, it appeared that the effect on JSA was mainly explained by increased job entry. This was not the case for younger couples.

**Joint claims appeared to operate mainly through couples who were already motivated to find work.** For such customers, the increased services provided by Jobcentres allowed them to enhance their job search. Less motivated customers became less likely to find work and this was often due to a perception that the service offered did not meet their needs or live up to their expectations.

**There is some evidence to suggest that ethnic minority couples were affected differently than white couples.** This may reflect greater resistance to the principle of joint claims as an intervention that runs counter to cultural beliefs about gender roles. These cultural beliefs were often underpinned by religious views. Stock ethnic minority couples were more likely than white couples to exit JSA and enter work. This is likely to be attributable to a deterrent effect.

Additionally, **joint claims appeared to have some limited positive effects on couples considering the household as a unit of income rather than two separate individuals.** In such cases, couples would look for work together and discuss the best strategy for them to increase their household income. There was also some sense of increased responsibility to look for work. There were also instances where a motivated female could increase the motivation of her de-motivated partner to look for work.

Couples who have been out of work for some time can have unrealistic expectations about work, the types of jobs they are willing to do and level of income they require. **There is also some evidence to suggest that NJIs could inject greater realism into a couples' work and wage aspirations, as evidenced by some of the female partners in the study who indicated that they had downgraded their expectations and had more realistic work-focused aspirations.**

**Customer perceptions of the usefulness of NJIs and FJRs were very mixed.** Negative experiences tended to either reinforce already held negative perceptions of the Jobcentre service or served to de-motivate customers. By contrast, positive experiences of contact with the Jobcentre were associated with enhanced motivation and a positive view of the service.

### 6.3 Issues confronting a couple-based policy

As noted above, joint claims promotes a model of household labour market participation that some couples may dislike. It is unsurprising that it has encountered some resistance. As mentioned above, this has been mainly from certain ethnic minority couples. However, cultural resistance has been encountered from white 'traditional' men who are of the opinion that women should not go out to work. In view of this, it is not surprising that, in some instances, joint claims led to tensions within the couple. The challenge is to overcome such resistance and instead motivate partners within a couple to support and encourage each others' job search efforts. Highlighting to partners the benefits of working, both monetary and non-monetary, may be the first step towards achieving this.

The nature of the customer group targeted by joint claims is such that many are without recent employment or job search experience, and some will never have worked. In view of this, many partners' perceptions of the labour market may be outdated or ill-informed. This is particularly true for older customers who were more likely than younger couples to have not worked at all in the past three years. **The challenge facing the Personal Adviser is as much one of educating partners in the reality of the world of work as job-brokering.** Partners must first want to work and second go about their search for work in an efficient way.

Partners will choose to work for a variety of reasons. Some of these are financial and others are not. The interdependence of partners' decisions can be important since one partner may prefer to remain at home if the other partner is also at home. Over time, partners may grow used to such a situation and find it increasingly comfortable.



**To be effective, joint claims must acknowledge that work-related decisions are not necessarily logical reality and strive towards treating the couple as a cohesive unit rather than two separate individuals (while still acknowledging individual needs).**

**A useful tool for conveying the financial benefits that flow from employment is the In-Work Benefit Calculation (IWBC).** They can usefully address the complicated question of how a couple's overall financial position would change if one (or both) partners found work. These can be time-consuming and furthermore advisers may not feel confident about performing them. Other research has also indicated that IWBCs undertaken for hypothetical jobs, or jobs that the jobseeker is not interested in, can be de-motivating. For this reason, their usefulness in the interview is debatable. On the one hand, they may overcome the impression voiced by some couples that there is unlikely to be a financial gain to employment. They may also provide a useful appreciation of what level of wages should be sought in any potential job. On the other hand, they may use up valuable resources that could be better deployed by concentrating on addressing other barriers to employment.

**Couples should also be made aware of the non-financial benefits of working.** For example, a job may provide an interest, help develop a social life, and boost feelings of self-respect. To be successful in nurturing an enthusiasm for such benefit, advisers would do well to listen closely to the employment aspirations expressed by joint claims couples. Furthermore, the longer-term aspects of employment should be stressed. For example, accepting a job with relatively low pay could be the first step in eventually securing more rewarding employment. Also, finding employment may make possible contributions to an eventual pension. These are aspects of job entry that may not have been given much weight by joint claims couples.

All of this, coupled with the routine job-matching service, amounts to a lot to ask of advisers and will be difficult to achieve within the time available. In view of the degree of labour market disadvantage characterising many partners, it suggests that **the intervention itself may be too limited to address the needs of the joint claims client group.** More substantial may be the range of programmes for which they become eligible as individuals within the JSA system. For example, basic skills training is available to appropriate jobseekers and represents a more significant intervention for partners with a basic skills requirement. Similarly, more substantial help for partners will be available when they qualify for entry to their respective New Deal. One means of increasing the support provided to partners would be to qualify them for early entry to New Deal.

A practical issue is how to structure the New Jobseeker Interview (NJI). It was generally felt by advisers and customers that a joint interview was more helpful than separate interviews. There would appear to be scope for increasing the couple-relevance of interviews since the joint interview was often 'together but separate'. Parity should result in both partners receiving equal attention from the adviser.

However, the minority of women who felt that the separate interview was preferable should not be ignored. The flexibility of choosing either a joint or separate interview is important, particularly if such women prefer a separate interview because their views on labour market participation differ from their partners'.

Surveys have provided detailed information on the characteristics of partners. This is helpful since this population has been little understood until recently. While earlier research has established the tendency for partners to share certain characteristics, it is also important to bear in mind the differences. For example, the relatively high proportion of female partners reporting health problems presents a possible barrier to employment. In this case, joint claims could operate as a signposting service, guiding the couple to the appropriate benefit. However, it should be borne in mind that self-reported health problems may not satisfy the criteria for receiving Incapacity Benefit. There is an important distinction between perceived and actual barriers to work posed by health problems. The relevance of this is that **an individual's health problem may prevent them from performing some but not all types of work. This is an issue that advisers would do well to address in depth, although the resource and time constraints may not allow this.**

A related point is that **advisers may not be adequately trained to deal effectively with those suffering from a health problem.** Training advisers to understand the type of work possible by people reporting particular problems, would prevent the situation whereby such individuals are classified as difficult to find employment for, and therefore receive little job search assistance.

## 6.4 How joint claims can be improved

**The effectiveness of joint claims has suffered due to problems during its implementation.** Some of these are essentially teething problems. For example, the training received by advisers was insufficient and poorly-timed meaning that the service provided in the period soon after the introduction of joint claims was relatively inefficient. Less avoidable, the flow of joint claims couples was smaller than predicted meaning that advisers had less opportunity to consolidate their training than anticipated.

Other difficulties are more persistent. **Of central importance are the IT systems used to support the joint claims process (JSAPS and LMS). These are unwieldy and difficult to use,** resulting in difficulties booking concurrent interview slots for a joint claims interview and often necessitating clerical benefit payments (for which advisers typically received no training). The knock-on effects of this (such as delayed benefit payment) combine to create a bad impression for customers. This problem should be surmountable: improve the flexibility of LMS to enable joint interviews to be booked, improve the useability of JSAPS to enable easier entry of joint benefit claims and increase the IT training advisers receive, preferably allowing also for regular refresher courses.

**The issues of customer identification, linking cases through JSAPS and booking joint interviews are important.** Training could help avoid the former situation where new claims are not immediately detected so that the claim commences as a single claim and is later converted to a joint claim once it is realised that the eligibility criteria have been met. Introducing a 'joint interview' slot would address the latter issue.

The question of who receives the payment was raised earlier. Most commonly, it was the male partner who received the benefit. However, regardless of who received it, levels of satisfaction were generally high, probably since this continued the existing status quo. Dissatisfaction was generally expressed only when partners subsequently realised that they had a choice over whom would receive the payment.

**The interviews themselves could be better structured.** The 'joint but separate' interviews may fail to capitalise on the opportunity to encourage both partners to participate in the household labour supply decision. This is particularly true given the tendency for attention to focus on the partner who receives the payment. The NJI is often the only chance to develop a synergy within the couple, where the job-search efforts of one partner reinforce that of the other, since subsequent interviews, the FJR, may amount to little more than signing-on. Consequently, it should be ensured that sufficient time is allowed to address fully the concerns of both partners. Also, interviews may operate most effectively where they focus on concerns that are likely to be shared by both partners. Perhaps the most that can realistically be hoped for is that the interview prompts subsequent constructive discussion between the partners on the possibility of finding work.

The final point follows from this. Were all aspects of joint claims operating as efficiently as possible, what effect might it have? This question is difficult to answer since all there is to go on is the operation of joint claims in its current – sub-optimal – form. However, the central point is that **joint claims amounts to a relatively minor intervention targeted at those with possibly significant barriers to work.** Therefore, irrespective of its organisational efficiency, it is unlikely to have a large effect. More significant is its role as a springboard to other more substantial interventions such as basic skills training, work-based learning for adults and the New Deals. Such programmes could well improve the employability of participants and thereby their subsequent labour market success. However, it should be recognised that a proportion of the longer-term stock cases who present as having a combination of skills deficits and health problems will provide a considerable challenge in terms of moving them nearer to the labour market. Any potential consideration to extend the principle of joint claims to other customer groups (such as those with children or older couples) should take this into account.



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