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Families and Children Strategic Analysis Programme (FACSAP)

Low-moderate income couples and the labour market

Richard Dorsett and Diana Kasparova

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

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Abbreviations and acronyms

FC	Family Credit
IS	Income Support
JSA	Jobseeker's Allowance
LFS	Labour Force Survey
LMI	Low-moderate income
LSI	Long-standing illness
SIC	Standard Industrial Classification
SOC	Standard Occupational Classification
WFACS	Families and Children Study
WFTC	Working Families' Tax Credit

For tables, figures in square brackets [] are based on fewer than 50 cases and should therefore be treated with caution. N/a denotes not applicable.

Summary

Couples are an important element in the strategy to achieve the policy objectives of reducing the number of workless households and the number of children living in workless households. The Labour Force Survey shows that, in Spring 2004, there were 279,000 households made up of a working age couple with dependent children where neither partner worked (ONS, 2004). There were 536,000 children living in such households. In this report, FACS data covering the period 1999-2002 were used to examine the characteristics of low-moderate income (LMI) couples with dependent children.¹ Particular emphasis was placed on their degree of engagement with the labour market and how this changed over time.

Work status among LMI couples

Due to changes in the definition of the sample and the timing of the fieldwork, it is not straightforward to make comparisons involving the 1999 or 2000 cross-sections. Comparisons of 2001 with 2002 (which are not subject to these problems) suggest a broadly stable work status across these two years. In less than a fifth of cases, did LMI couples in 2002 have neither partner in work. This rises to just over a quarter if work of 30 or more hours per week is considered. Most common under this definition was for only the man to work: this accounted for three-fifths of all couples.

Other gender differences were evident. Women tended to work shorter hours, receive lower rates of pay and were more likely than men to have a temporary job. They were also concentrated in particular industries; public services and retail, hotels and catering, in particular. For men, manufacturing, public services and retail, hotels and catering accounted for the majority of jobs. Women were under-represented among the higher-level occupations.

¹ Couples were defined as LMI if they were not working, working fewer than 16 hours, working and receiving WFTC or working and with earnings up to the maximum earnings for WFTC plus 10 per cent (FC plus 35 per cent in 1999).

Characteristics of workless couples in 2002

A gender dimension was also apparent when considering barriers to work. For women, family reasons prevented them from looking for work. For men, health was more often the problem. Women had less experience of employment than men but were often more qualified. Overall, workless families tended to be married, have one or two children and over-represent women from ethnic minorities compared to the general population.

The majority (41 per cent) of workless couples experienced some degree of hardship in 2002 in the sense that they were lacking essential items, lived in poor housing or could not adequately manage their finances. Couples where men and women were aged 40 or over were less likely than younger couples to experience hardship. Similarly, married couples were less likely than cohabiting couples to experience hardship. Older, married couples also appeared less likely to have problem debts. Overall, 39 per cent of workless couples in 2002 had problem debts.

Clearly, a purely descriptive analysis is limited in its ability to indicate the tendency for couples to have a combination of particular characteristics. To address this, the extent to which it was possible to divide the population of workless LMI couples into a number of distinct groups was investigated. Three such groups were found:

- older couples with one child who were claiming health-related benefits;
- couples with good health who were in their 30s, had young children, some qualifications and a positive attitude to work;
- poorly-educated young couples, often from a minority ethnic group, with three or more children and no access to a car.

Working patterns of LMI couples

Those couples who were surveyed in each of the four years were also divided into three groups, this time according to their employment history over the period. Their characteristics at the start of the period were then examined:

- persistently working couples were the most qualified, had the highest income and the lowest levels of hardship;
- persistently workless couples were likely to be older, to have fewer qualifications, to have no driving licence and to have health problems. They were the most likely to be in hardship;
- couples with an interrupted working history were likely to be the youngest. The level of hardship they experienced fell between those of persistently working and workless couples.

Labour market transitions

The longitudinal element of the data was also exploited to examine individual transitions over a single year, two-year and three-year period. Couples in work in 1999 were almost certain to be in work in all later years, especially if both partners were in work initially. Single-earner couples gravitated over time towards dual-earning, although the traditional male-breadwinner model appeared relatively robust. That is, it was much more common for a man to be the sole-earner in a couple than it was for a woman and, where this was the case, it was a more stable situation than that of a female sole-earner. Women tended to increase their hours. Working longer hours reduced the likelihood of subsequent female worklessness.

There was an overall tendency to move closer to work for those couples not initially employed. Most tellingly, there was a slow but definite move towards employment among inactive couples. Couple worklessness was more commonly ended by the man finding work, although again, dual-earning became more significant with time. For women, unemployment was rare; they tended to move directly between inactivity and work.

These transitions were not immediately reflected in changes in income. However, over time, an increase in income was evident.

Conclusion

These results add to the available evidence on the characteristics of partners and their interaction with the labour market. By considering LMI couples with dependent children, the results are relevant for the discussion of child poverty. This is particularly true given concerns about the existence of a 'low-pay/no-pay' cycle. This cycle arises from two related features of the labour market. First, unemployed people are more likely to move into low-paid rather than high-paid work. Second, low-paid workers are more likely than high-paid workers to become unemployed. Taken together, these features can result in individuals getting stuck in a cycle of moving between low-pay and no-pay. Restricting consideration to workless couples, while appropriate for the examination of exits from worklessness, is less suited to an analysis of changes over time in income.

The identification of sub-groups within the population of LMI couples shows the extent to which certain characteristics tend to be concentrated among certain couples. A challenge for policies targeting such couples is how best to meet their diverse needs. Interventions such as Work-Focused Interviews for partners and the New Deal for Partners should be flexible enough to cope with a range of couple types.

The tendency for inactive couples to find work is encouraging for policies that seek to build on this latent trend. More broadly, the overall tendency for couples to increase their level of engagement with the labour market is to be welcomed, since

being in work offers the best guarantee of avoiding later non-employment. The fact that the move towards employment was not immediately reflected in an improvement in income is consistent with the existence of a 'low-pay/no-pay' cycle. However, the results suggest that, over time, more couples may have escaped from this cycle.

1 Introduction

1.1 Worklessness among couples with children

This report examines the characteristics and labour market transitions of low-moderate income (LMI) couples with children. As such, it builds on previous DWP-funded research that examined characteristics and work experience of families with children (Kasparova *et al.*, 2003; McKay, 2002; Marsh *et al.*, 2001), transitions of workless couples (Dorsett, 2001a; Dorsett, 2001b) and workless couples who satisfied the eligibility criteria for New Deal for Partners (NDP) (Bonjour and Dorsett, 2002).

Estimates from the Labour Force Survey (LFS) suggest that there are more than three million workless working age households in the UK (ONS, 2004). As a proportion of working-age households, there has been a decline in worklessness over the last five years from 17.3 per cent to 16.1 per cent. Nevertheless, such levels of worklessness are extremely high in historical context. To illustrate, in 1975 only 6.5 per cent of working-age households were workless (Gregg *et al.*, 1999).

The official statistics show how worklessness varies across types of household.² In Spring 2004, 5.2 per cent of working-age couples with dependent children were workless compared to 42.1 per cent for lone parents. However, in absolute terms, the differences are less stark. Workless couples with dependent children account for 625,000 working age people and 536,000 children. The corresponding figures for workless lone parents are 915,000 and 1,290,000. Thus, couples are an important element in the strategy to achieve the policy objectives of reducing the number of workless households and the number of children living in workless households.

Policy also aims to reduce the number of children living in low-income households. The Department for Work and Pensions (DWP, 2003) recognises work as the best route out of low income. Hence, reducing the number of workless couples could help reduce the number of children living on low income. However, exiting

² <http://www.statistics.gov.uk/pdffdir/work0704.pdf>

worklessness does not necessarily mean exiting low income. A particular concern is the so-called 'low-pay/no-pay' cycle which describes the extent to which unemployed people are in practice blocked from achieving reasonably-paid, stable jobs. In particular, the type of work found by unemployed individuals may be more likely to be low-paid than highly-paid. At the same time, low-paid workers may be more likely than highly-paid workers to become unemployed. Cappellari and Jenkins (2003) provide some recent evidence supporting the existence of a 'low-pay/no-pay cycle' for men in Britain. Stewart and Swaffield (1999) show similar results for women. In view of this, it is useful to consider not just those who are unemployed, but also those on a low-income. In fact, in this report, low-moderate income is used, the precise definition of which is supplied later.

The growing relevance of couples is also evident when considering the policy objective of increasing the employment rate. In some regards, the barriers to work faced by partners in couples with dependent children may be less rigid than those faced by lone parents. For example, there may be scope for both partners within a couple to share childcare responsibilities in such a way that labour market flexibility is increased. However, this will not universally be the case and, indeed, there may be reasons why childcare can only be provided by one of the partners. Furthermore, there may be some barriers that affect couples to a greater degree than lone parents. For example, those providing care for a sick or disabled partner are less well-placed to take up paid employment.

Policy has evolved to improve the assistance offered to partners. The New Deal for Partners of Unemployed People (NDPU) was launched in April 1999 as a voluntary programme to encourage partners of those receiving Jobseeker's Allowance to find work. It was extended in April 2001 to include partners of those claiming Income Support, Incapacity Benefit, Severe Disablement Allowance and Carer's Allowance. To reflect its broader eligibility, it was renamed the New Deal for Partners (NDP). However, take-up was low, possibly due to the fact that it was felt to offer little to those with substantial barriers to work, such as ill-health or caring responsibilities.

In April 2004, NDP was re-launched having been enhanced in order to offer the same range of help and support as the New Deal for Lone Parents (NDLP). In addition to previously available services such as job search assistance, information about in-work benefits/tax credits and access to the Adviser Discretion Fund, new provision is included:

- assisted travel under the Association of Train-Operating Companies (ATOC) scheme (subject to confirmation);
- an increase in the Training Allowance (from £10 to £15) for approved training;
- entry into the revised work incentives scheme from October 2004 including the revised Job Grant;
- access to a childcare subsidy for partners taking up work of less than 16 hours a week;

- access to the same training as available under NDLP;
- access to debt counselling services;
- an increase to six months for the length of time a partner can 'test trade' under the self-employed option, for partners in receipt of Income Support (IS) or Jobseeker's Allowance (JSA) for 18 months or more.

The re-launch of NDP coincided with the introduction of a single work-focused interview (WFI) for partners of those claiming (income-based) JSA, IS, Incapacity Benefit, Severe Disablement Allowance and Carer's Allowance (when claimed with one of the other benefits) where an Adult Dependency Increase is in payment at the six-month stage of a claim. Attendance at the WFI is mandatory and non-attendance may result in the customer's benefit being sanctioned. However, a system of deferrals and waivers is in place to protect partners for whom work is not a viable option. The aim of the WFI is to ensure that all partners understand the range of help available to them. It is anticipated that a key outcome will be an increased self-referral to NDP.

Another relevant policy is Joint Claims for JSA. This was introduced in March 2001 and extends the JSA job search requirements to both partners in a couple where (income-based) JSA is claimed at the higher rate for a dependent partner. Not all couples are affected; only couples with no dependent children and where at least one partner is born after October 1957 are eligible. There is a system of exemptions and excusals for those couples for whom the job search requirement is inappropriate. The aim of Joint Claims is to encourage both partners to find employment.

1.2 Contribution of this report

This report differs from the DWP reports mentioned above in three important ways. First, it considers only couples with children. This makes the results of the analysis more directly relevant to the child poverty issues outlined above. Second, it considers not only couples who are workless, but also working LMI couples. In this way, the scope of the study is broadened such that it becomes more relevant to the consideration of income levels and the existence of the 'low-pay/no-pay' cycle. Finally, it examines employment transitions over a longer period of time. Whereas the earlier DWP reports looked at transitions over the space of a single year, the data used in this analysis allows transitions over a three-year period to be examined.

The analysis contained in this report is descriptive in nature and exploits the richness of available survey data in order to build a detailed understanding of the characteristics of this important client group. Substantively, there is some degree of overlap with Rafferty (2003) who uses similar data to examine coupled mothers working fewer than 16 hours per week and Arrowsmith (2004) who uses other survey and administrative data to describe some of the characteristics of couples.

1.3 Format of the report

The structure of the report is as follows. In Chapter 2, the data are described. Next, the main results are presented. There are four stages to this. Chapter 3 describes the 'snapshots' of the LMI couple population for each of the years between 1999 and 2002. In Chapter 4, the characteristics of these couples in 2002 (the most recent data available) are described. Also, the population of couples is segmented in order to identify natural groupings. Chapter 5 divides the couples into three types on the basis of their employment history over the period spanned by the data. The extent to which these types of couples were differently characterised is examined. Chapter 6 contains the final piece of analysis; an investigation of individual changes over time in employment and income. Chapter 7 offers some conclusions.

2 Defining the sample

The analysis in this report is based on survey data collected for the Families and Children Study (FACS). Interviews were carried out in each of the four years from 1999 to 2002. Those first approached in 1999 were re-interviewed in subsequent years. Consequently, the data have a longitudinal element. However, thanks to additional interviews carried out in each of the four years, it is also possible to carry out cross-section analysis as well as panel analysis. At the same time, some cross-section comparisons of employment rates, incomes and related characteristics are likely to be distorted. This is because the period of the year during which FACS fieldwork took place changed between 2000 and 2001, moving from summer to autumn/winter. For a fuller description of the data, see Kasparova *et al.* (2003) and Phillips *et al.* (2003).

The focus in this analysis is on low-moderate income (LMI) couples with children. To identify such couples, a measure of income similar to that used in the calculation of Working Families' Tax Credit (WFTC) (or Family Credit (FC) in 1999) was constructed. This included family³ income from earnings, benefits (that count as income against WFTC), other income and savings. LMI couples were identified as those couples who were workless (on a 16+ hours per week definition of work) or whose income was at most 10 per cent higher than the WFTC limit (or, in 1999, at most 35 per cent higher than the FC limit).⁴

The change from FC to WFTC in 2000 means that the point below which a couple was identified as low income was higher in 2000, 2001 and 2002 than in 1999 since WFTC + 10 per cent was greater than FC + 35 per cent. This resulted in a larger

³ FACS interviewers collected income details from parents and children rather than individuals and thus the income measures used in this report refer to the 'benefit unit', or the family consisting of a couple and their dependent children (for details and examples of income calculations see Vegeris and McKay, 2002).

⁴ Self-employed families are excluded from the analysis because it is considered impossible to capture valid income details for them within the short sampling frame of this study.

sample size in 2000 and also an increase in the proportion of relatively well-off couples who were more likely to be in work than couples in the 1999 sample (Marsh and Rowlingson, 2002). This should be borne in mind when making wave-on-wave comparisons that include 1999.

Two other measures of income are included in the analysis that follows: before housing costs (BHC) and after housing costs (AHC). Both measures were equivalised in order to account for family size (number of household members) and composition (number of children, number of adults).⁵ BHC income was calculated as the sum of usual net pay from employment, all social security benefits (including Housing Benefit but excluding elements of the Social Fund), other income from occupational and private pensions, (imputed) income from investments, maintenance payments and the value of benefits passported with Income Support and WFTC, less income tax, council tax, national insurance and pension contributions. AHC income was calculated as BHC income less gross housing costs (rent and mortgage interest payments).

It should be noted that the survey respondents were typically women (each FACS wave contained one per cent of male respondents). Following Bonjour and Dorsett (2002), the data were restructured in order to allow separate analysis of women and men. This is appropriate given gender differences in labour market participation. However, distinguishing between women and men in this way is a different approach from some earlier reports that instead distinguish between respondents and partners (for example, Kasparova *et al.*, 2003; Marsh *et al.*, 2001).

The analysis in this report uses both the cross-section data and the panel data. Weights were used to make the samples nationally representative. The unweighted sample sizes are presented in Table 2.1. There were 853 continuous couples in the sample⁶ and 179 women who started the 1999-2002 period as part of the couple but later became a lone parent or re-partnered. Since respondents were mainly women, there was insufficient information on men in couples that separated to allow a separate analysis for them.

⁵ The scales used to equivalise income slightly differ between before and after housing costs measures.

⁶ In fact, there were 869 continuous couples but in only 853 cases was information on the working status of both partners provided.

Table 2.1 Sample sizes

Type of analysis	Sample sizes
Cross-sections	
1999	1,849
2000	2,051
2001	1,807
2002	1,655
Panel 1999-2002	
Continuous couples	853
Females not part of continuous couples	179

3 Work status among low-moderate income couples

This chapter gives a snapshot picture of the labour market position of LMI couples in each year of the 1999-2002 period. First, it reports on the work status of couples, providing a detailed account of labour market position of each partner. Then it focuses on working couples and examines the pattern of partners' work (i.e. whether it is temporary or permanent, and full- or part-time employment) and their hourly and weekly wages. The chapter ends with a description of industrial and occupational codes related to partners' jobs.

Before proceeding to the results, it is important to draw attention to some sampling and definitional differences across the four years that are likely to be responsible for some of the changes observed when comparing the population in one year against that in another. Perhaps most important is that the definition of low-income was lower in 1999 than in subsequent years, as explained in the previous chapter. The consequence of this is that the couples sampled in 1999 are relatively less well-off than those sampled in the later years. The effect of this is evident in the results in this chapter. However, there are other changes that also complicate comparisons across the years. In particular, the period of the year during which FACS fieldwork took place changed between 2000 and 2001, moving from summer to autumn/winter. Changing the timing of interviews in this way means that observed differences between 2000 and 2001 may, in part, be capturing the effect of seasonality when considering employment status. That is, employment levels in the summer months may differ from those in autumn/winter months. There are other inconsistencies with regard to the definition of particular variables. These are highlighted as they occur.

In view of these caveats, caution is required when interpreting the tables that follow. Specifically, comparisons of results in one year with those in another year should acknowledge the possibility that observed changes simply reflect the kind of issues discussed above, at least in part.

3.1 Work status of a couple

Table 3.1 Working status of couples in 1999, 2000, 2001 and 2002

Which partner works	Column percentages			
	1999	2000	2001	2002
Any hours a week				
Neither	26	16	17	17
Female only	9	7	10	9
Male only	34	30	35	36
Both	32	47	38	38
16+ hours a week				
Neither	29	19	20	20
Female only	8	6	9	8
Male only	45	43	46	45
Both	18	32	26	27
30+ hours a week				
Neither	36	24	26	27
Female only	4	4	5	4
Male only	54	60	59	59
Both	6	12	9	10
<i>Unweighted base</i>	<i>1,849</i>	<i>2,051</i>	<i>1,807</i>	<i>1,650</i>

Base: Cross-sections in 1999, 2000, 2001 and 2002. All couples with information on working status of both partners in respective years.

Table 3.1 presents the working status of couples under different definitions of work for each of the years 1999 to 2002. The trends apparent when comparing across the years are consistent with the design factors discussed above. In particular, there appears to be a marked increase between 1999 and 2000 in the tendency for one or both partners to work, as would be expected from the change in definition of low-income. Also, the proportion of couples with both partners in work appears to decline between 2000 and 2001, particularly when considering part-time jobs. Moving the fieldwork period from summer to autumn/winter would be expected to contribute to an apparent decrease since employment typically peaks in the summer months. Comparisons across 2001 and 2002 are free of the changes affecting comparisons with earlier years. Possibly as a consequence of this, few differences are observed.

This overall pattern reflects the tendency among LMI couples for working men to work full-time and working women to work part-time. For instance, in 2002, nearly 69 per cent of men worked 30 or more hours a week compared with 14 per cent of women. On the basis of an 'any hours' work definition, the corresponding figures were 74 per cent for men but 47 per cent for women. On the whole, men worked

full-time or not at all. This explains why, among LMI couples, those families where men worked and women did not work dominated across all four years when considering 16+ and 30+ hours work definitions.

3.2 Work and pay patterns

3.2.1 Work patterns

This section of the chapter focuses on those couples who were in work of any hours. Table 3.2 demonstrates that, in all four years, men were more likely than women to have permanent jobs. The proportions of both women and men in permanent employment appears to have changed little between 1999 and 2002.

Table 3.2 Temporary or permanent jobs of each partner in 1999, 2000, 2001 and 2002

Working any hours a week	1999		2000		2001		2002	
	Female	Male	Female	Male	Female	Male	Female	Male
Temporary	11	9	11	7	9	4	9	5
Permanent	89	92	89	93	91	96	91	95
<i>Unweighted base</i>	<i>735</i>	<i>791</i>	<i>1,066</i>	<i>1,107</i>	<i>820</i>	<i>750</i>	<i>745</i>	<i>677</i>

Column percentages

Base: Cross-sections in 1999, 2000, 2001 and 2002. All women and men in couples who were in work of any hours with information on the type of employment.

That there were a greater proportion of men working compared to women among LMI couples across all four years can be seen from Table 3.3. It also shows that women were much more likely than men to work fewer than 30 hours a week. For reasons discussed above, it is difficult to make comparisons across the years except when comparing 2001 with 2002. For both women and men, the picture is one of stability across these two years; men worked almost exclusively 30 hours or more per week and women were more evenly spread across the categories, albeit with some concentration in the 16-29 hours per week range.

Table 3.3 Work pattern of each partner in 1999, 2000, 2001 and 2002

Working hours a week	<i>Column percentages</i>							
	1999		2000		2001		2002	
	Female	Male	Female	Male	Female	Male	Female	Male
30+ hours	25	92	30	94	30	93	31	94
16-29 hours	39	5	42	3	42	4	43	4
1-15 hours	37	3	29	2	28	3	26	3
<i>Unweighted base</i>	<i>752</i>	<i>1,215</i>	<i>1,100</i>	<i>1,590</i>	<i>856</i>	<i>1,327</i>	<i>771</i>	<i>1,207</i>

Base: Cross-sections in 1999, 2000, 2001 and 2002. All women and men in couples who were in work of any hours with information on the number of hours worked.

3.2.2 Wage patterns

Table 3.4 considers the wages of men and women who were in work of any hours at the time of interview.⁷ Since wages are not adjusted for inflation, it is unsurprising to observe an overall upward trend in levels. However, the change in definition of low-income would be expected to influence the results by adding those on a higher income to the original sample. Consistent with this, the rise in weekly wages was highest between 1999 and 2000 for both women and men. Interestingly, while the hourly wage rate for men also rose most between 1999 and 2000, women experienced an equally large rise between 2000 and 2001.

Regardless of these trends, it is clear that in all the four years the average rate of pay for women was below that for men. In 2002, this difference was 39 pence per hour. However, while the average hourly rate for men was approximately seven per cent higher than that of women in 2002, the average weekly wage for men was 82 per cent higher; a difference of £108 per week. This more emphatic difference is due to the combination of two factors: higher hourly rates for men and the tendency for men to work longer hours than women.

⁷ Weekly wages reflect usual weekly payments received by each partner from their main jobs after tax credit deductions. Hourly wages are calculated on the basis of weekly wages accounting for the number of hours a week each partner worked in the job.

Table 3.4 Usual wages of each partner in 1999, 2000, 2001 and 2002, nominal prices

Usual wages	<i>Column percentages</i>							
	1999		2000		2001		2002	
	Female	Male	Female	Male	Female	Male	Female	Male
Hourly								
Mean, £	4.32	4.81	4.87	5.55	5.41	5.99	5.67	6.06
<i>Unweighted base</i>	712	766	1033	973	799	729	738	673
Weekly								
Mean, £	89.88	192.63	109.69	225.78	121.71	238.74	131.92	240.18
<i>Unweighted base</i>	731	790	1,063	1,006	854	886	738	673

Base: Cross-sections in 1999, 2000, 2001 and 2002. All women and men in couples who were in work of any hours with information on their wages.

Table 3.5 presents analogous results adjusted for the effect of inflation. Overall, this does little to alter the impression gained from Table 3.4.

Table 3.5 Usual wages of each partner in 1999, 2000, 2001 and 2002, constant 1999 prices

Usual wages	<i>Column percentages</i>							
	1999		2000		2001		2002	
	Female	Male	Female	Male	Female	Male	Female	Male
Hourly								
mean, £	4.32	4.81	4.77	5.44	5.18	5.74	5.31	5.68
<i>Unweighted base</i>	712	766	1033	973	799	729	738	673
Weekly								
mean, £	89.88	192.63	107.47	221.20	116.69	228.90	123.75	225.31
<i>Unweighted base</i>	731	790	1,063	1,106	854	886	738	673

Base: Cross-sections in 1999, 2000, 2001 and 2002. All women and men in couples who were in work of any hours with information on their wages.

3.3 Industry and occupation of those in work

3.3.1 Industry of employment

With the caveats regarding changes over time in the definition and timing of the sample in mind, Table 3.6 shows the proportion of women working in public services appeared to increase between 1999 and 2002. By 2002, about half of all

working women were employed in this industry. The other major industry for women was retail, hotels and catering which accounted for a quarter of women; a decline from one third in 1999. For employed men, the highest proportions worked in manufacturing (23 per cent), public services (21 per cent) and retail, hotels and catering (19 per cent).

Table 3.6 Employment of each partner by industry in 1999, 2000, 2001 and 2002

Standard industrial classification	1999		2000		2001		2002	
	Female	Male	Female	Male	Female	Male	Female	Male
Agriculture, forestry and fishing	1	1	0	1	1	2	0	2
Mining and quarrying	0	0	0	0	0	0	0	0
Manufacturing	9	27	10	31	7	26	6	23
Electricity, gas and water supply	0	1	0	1	1	1	1	1
Construction	1	10	1	10	2	10	1	9
Retail, hotels and catering	33	21	28	17	26	19	25	19
Transport and communication	3	14	4	11	3	12	3	14
Banking, finance, insurance business services and leasing	10	8	10	8	13	12	14	11
Other services (including health, education and other public admin)	43	18	47	20	48	18	51	21
<i>Unweighted base</i>	<i>752</i>	<i>823</i>	<i>1,083</i>	<i>1,011</i>	<i>850</i>	<i>1,200</i>	<i>771</i>	<i>1,140</i>

Column percentages

Base: Cross-sections in 1999, 2000, 2001 and 2002. All women and men in couples who were in work of any hours with information on their SIC codes.

3.3.2 Occupation of employment

Table 3.7 shows the gender distribution across different occupations to be broadly the same between 2001 and 2002. These are the two years for which it is most legitimate to make comparisons; comparisons involving earlier years encounter the sampling inconsistencies highlighted throughout this chapter. On the whole though, the results show that there were consistently more men than women among managers and senior officials, while the opposite was true where administrative/secretarial occupations and sales, personal and customer services were concerned. Not surprisingly, men dominated among those occupations relating to plant and machine operatives and those working in skilled trades.

Table 3.7 Employment of each partner by occupation in 1999, 2000, 2001 and 2002

Standard occupational classification	1999		2000		2001		2002	
	Female	Male	Female	Male	Female	Male	Female	Male
Managers and senior officials	2	7	3	10	5	13	7	13
Professional	2	3	3	4	5	6	5	
Associate professional/technical	6	5	8	10	8	10	11	9
Administrative/secretarial	18	9	20	4	19	5	18	6
Skilled trades	2	22	3	26	2	22	2	23
Personal services	25	9	19	3	20	3	21	3
Sales/customer services	19	4	16	4	16	4	16	4
Process, plant, machine operatives	7	23	4	24	3	22	3	19
Elementary	21	16	25	16	21	15	18	16
<i>Unweighted base</i>	<i>752</i>	<i>1,182</i>	<i>1,100</i>	<i>1,558</i>	<i>850</i>	<i>1,197</i>	<i>771</i>	<i>1,135</i>

Column percentages

Base: Cross-sections in 1999, 2000, 2001 and 2002. All women and men in couples who were in work of any hours with information on their SOC codes.

3.4 Summary

Due to changes in the definition of the sample and the timing of the fieldwork, it is not straightforward to make comparisons involving the 1999 or 2000 cross-sections. Comparisons of 2001 with 2002 (which are not subject to these problems) suggest a broadly stable work status across these two years. In less than a fifth of cases did LMI couples in 2002 have neither partner in work. This rises to just over a quarter if work of 30 or more hours per week is considered. Most common under this definition was for only the man to work: this accounted for three-fifths of all couples.

Other gender differences were evident. Women tended to work shorter hours, receive lower rates of pay and were more likely than men to have a temporary job. They were also concentrated in particular industries; public services and retail, hotels and catering, in particular. For men, manufacturing, public services and retail, hotels and catering accounted for the majority of jobs. Women were under-represented among the higher-level occupations.

4 Characteristics of workless couples in 2002

In this chapter, attention turns to those couples where neither partner worked 16+ hours a week in 2002. Their characteristics are described in relation to the benefits and tax credits they receive; their health and demographic characteristics; their degree of hardship and problem debt; their job search behaviour and past work experience; and, whether they can drive and whether they have qualifications. In addition to the tables included in this chapter, reference is also made to additional results that are included in Appendix A but excluded from the main text for reasons of brevity. The chapter ends with the identification of subgroups of workless couples who shared similar characteristics in 2002.

4.1 Benefits and tax credits received by workless couples

Table 4.1 demonstrates that only 16 per cent of all workless couples received no benefit in 2002 and that although each partner may receive more than one benefit, men were more likely to receive benefits and tax credits than women. However, a note of caution is required. The data on benefit receipt were self-reported and this has been shown to underestimate the number of recipients (Jenkins and Laux, 1999). According to the table, while only 16 per cent were on Jobseeker's Allowance (JSA), 50 per cent of couples received a health-related benefit and the majority of workless couples in 2002 were on Income Support (IS). On average, men stayed on IS nine months longer than women (Table A.1 in Appendix A). All these suggest that health problems might have been a significant barrier to work among workless couples, and especially among men.

Table 4.1 Benefits and tax credits received by workless couples in 2002

Benefits and tax credits received	Benefits and tax credits recipient					Total
	Neither	Female only	Male only	Both		
Income Support	45	15	30	11	345	
JSA	84	1	14	1	345	
Any other non-health-related ¹	90	4	4	1	345	
Any health-related ²	50	12	26	13	345	
Any of the above	16	16	38	31	345	

Row percentages

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on benefits and tax credits received. Each partner or a family may receive more than one benefit and thus appear in more than one row.

¹ Family Credit, Working Families Tax Credit, Statutory Maternity Pay, Maternity Allowance, Widows' benefit, New Deal Allowance, Retirement Pension and Children's tax credit.

² Severe Disablement Allowance, Statutory Sick Pay, Incapacity Benefit, Invalid Care Allowance, Attendance Allowance, Disability Living Allowance, Industrial Injuries Disablement Benefit, War Pension and Disabled Person's Tax Credit.

4.2 Health of workless couples

Sample members were asked to assess their health on a three-point scale as good, fairly good or not good and also to report whether they had a long-standing illness (LSI). Figure 4.1 shows that about a quarter of women and more than a third of men said that their health was not good. Moreover, the majority of men reported having an LSI and almost all of those men who said their health was not good had an LSI. A relatively large proportion of women had an LSI as well (37 per cent) and among those women who reported bad health, 78 per cent had an LSI (Table A.2). In only 13 per cent of couples did both men and women say they had good health and in 27 per cent of couples neither partner reported an LSI.

Figure 4.1 Self-assessed health over the previous 12 months and long-standing illness for workless couples in 2002



In contrast, Figure 4.2 reports on health status as reported by couples where at least one partner worked 16+ hours a week. It shows that much higher proportions of men and women reported good health and no LSI and much lower proportions reported bad health and LSI.

Figure 4.2 Self-assessed health over the previous 12 months and long-standing illness for couples where at least one partner works 16+ hours in 2002

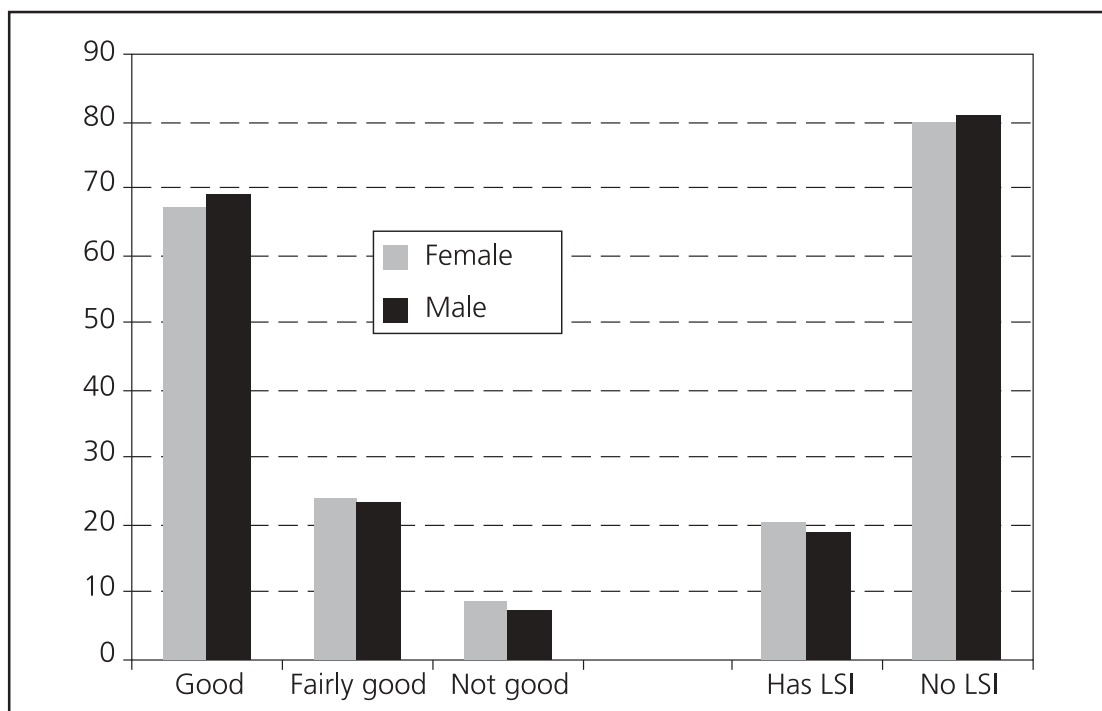


Table 4.2 shows that those men and women in workless couples who reported good health were more likely to live in a family that received JSA than those who reported health problems. While 20 per cent of women and 28 per cent of men who reported good health lived in a family that was claiming JSA, only 12 per cent of women and 10 per cent of men who said their health was not good lived in a family claiming this benefit. At the same time, those men and women who said their health was not good were more likely to live in a family that received IS and a health-related benefit. For example, 65 per cent of women and 75 per cent of men who said their health was not good lived in a family on IS, while only 46 per cent of women and 39 per cent of men who reported good health lived in the family claiming this benefit. Both these tendencies were more pronounced among men.

Table 4.2 Health by benefits and tax credits received by workless couples in 2002

Cell percentages

Benefits and tax credits received	Health							
	Female				Male			
	Good	Fairly good	Not good	All	Good	Fairly good	Not good	All
JSA	20	14	12	16	28	22	10	16
Income Support	46	61	65	55	39	52	75	55
Any other non-health-related benefit	28	24	17	24	32	26	15	24
Any health-related benefit	36	41	51	42	25	39	66	42
<i>Unweighted base</i>	<i>147</i>	<i>112</i>	<i>85</i>	<i>344</i>	<i>85</i>	<i>55</i>	<i>84</i>	<i>224</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their health status and benefits and tax credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each health category exceed 100.

The findings of this section support the view that health was likely to be a barrier to work among workless couples, and especially among men. Table A.3 shows how the demographic profile and income of families vary according to their health status. Compared with men and women whose health was good or fairly good, those partners whose health was not good appeared more likely to be older and men with poor health appeared more likely than men with better health to be married. The equivalised income (both before and after housing costs) of these low-income families tended to be higher among those whose health was not good. This may partly reflect the inclusion of benefit amounts in the calculation of income.

4.3 Demographic characteristics of workless couples

The median age of women and men in workless couples was 36 and 40 respectively. Figure 4.3 confirms that men tended to be older than women. It additionally shows that the biggest proportion of workless men was found in the 45+ age bracket (where the analysis has shown a disproportionate representation of those men reporting 'not good health') and the biggest proportion of workless women was in the 35-39 age bracket.

Figure 4.3 Age of partners in workless families in 2002

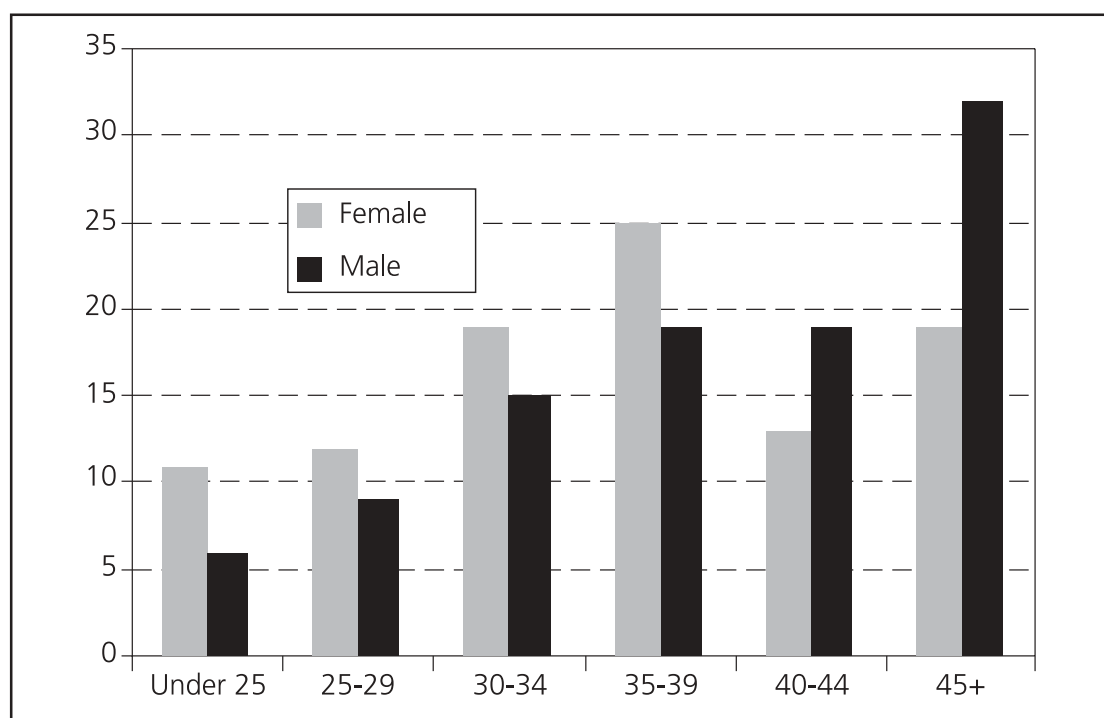


Table 4.3 demonstrates that workless families tended to be married, have fewer than three children and a youngest child aged ten or younger. Sixteen per cent of women in these couples were non-white. Tables A.4 to A.6 provide a more detailed picture of these families by number of children. These tables suggest that families with only one child were more likely to be found among older couples (i.e. where men and women were older than 44). These men and women were more likely than those with two or three children to report 'not good' health and an LSI, although the difference in the likelihood of an LSI was much less pronounced in the case of men. On the other hand, in families with three or more children, women tended to be 25-39 years old and they were more likely to report good or fairly good health. Those on health-related benefits appeared more likely to have fewer children than those on one of the non-health-related benefits and the equivalised income of those with fewer children tended to be higher than that of couples with two or more children.

Table 4.3 Demographic characteristics of workless couples in 2002

Demographic characteristics	All
<i>Column percentages</i>	
Number of children	
1	32
2	32
3	20
4	16
Age of youngest child	
0-4 Years	43
5-10 Years	31
11-15 Years	18
16 Years or 17/18 in full-time employment	8
Age of oldest child	
0-4 Years	17
5-10 Years	28
11-15 Years	35
16 Years or 17/18 in full-time employment	21
Married	70
<i>Unweighted base</i>	345
Female from ethnic minority	16
<i>Unweighted base</i>	341

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their respective demographic characteristics.

Tables A.7 to A.12 provide demographic characteristics of workless couples according to the age of their children. These tables show that:

- younger children were more likely to be found among younger couples, with men in these couples, as previously, being slightly older than women. For example, the eldest child under 5 was much more likely to be found in families where the man was under 30 and the woman under 25;
- older children were more common among older couples with children aged 16-18 much more likely than younger children to live in families where partners were aged 45 or more;
- (younger) couples with the youngest child between 0 and 4 years old tended to cohabit, while (older) couples with older children were more likely to be married. The average length of relationship was 5.9 years for cohabiting partners and 15.3 years for married couples (Table 4.4), pointing possibly to the fact that couples tended to cohabit for a while before getting married;

- families with the youngest child aged less than five and the oldest child less than 11 were more likely to receive JSA and other non-health-related benefit except IS. For example, 25 per cent of couples whose youngest child was under five received JSA compared with 16 per cent of couples whose youngest child was aged 5-10 and 2 per cent of couples with the youngest child aged 11-15 (Table A.8). Likewise, 27 per cent of couples whose oldest child was under five and 29 per cent of couples whose oldest child was aged 5-10 received JSA in 2002 compared with only seven per cent of couples whose oldest child was aged 11-15 and six per cent of couples whose oldest child was aged 16-18 (Table A.11). On the other hand, those whose youngest child was aged over five, and especially those partners whose oldest child was in their late teens, were more likely to be on IS and/or on a health-related benefit. Indeed, among the couples whose youngest child was aged 5-10 and 11-15, 47 and 49 per cent respectively were receiving any health-related benefit, while only 33 per cent of couples with the youngest child under 5 were on any health-related benefit (Table A.8). Not surprisingly, both women and men in couples with the youngest child aged less than five and the oldest child less than 11 were more likely to report good health and no LSI, while those in families whose youngest child was aged over five, and whose oldest child was in their late teens were more likely to say that their health was not good and that they had an LSI.

Table 4.4 Partnership and length of relationship, workless couples in 2002

Length of relationship	Partnership status		
	Married	Cohabiting	All
Months			
Mean	184	71	151
Years			
Mean	15.3	5.9	12.5
<i>Unweighted total</i>	<i>228</i>	<i>107</i>	<i>335</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their partnership status and length of relationship.

Finally, with regard to ethnicity, although the majority of workless women were white in 2002, given that on average eight per cent of the UK population were non-white (Strategy Unit, 2003, p.4), women from ethnic minorities appear disproportionately represented among workless couples. Tables A.13 to A.15 show that women from ethnic minorities were much more likely to be married and mean equivalised income in their families was likely to be lower than in the families of white women, whichever income measure was used. Their families were more likely to receive IS (64 per cent of women from ethnic minorities lived in a family receiving IS compared with 54 per cent of white women), but less likely to receive a health-

related benefit (the respective figures are 27 and 44 per cent). Health status as reported by white women and women from ethnic minorities did not differ much but, consistent with the data on benefits claimed, white women were more likely to report an LSI.

4.4 Housing tenure

As Table 4.5 shows, the private rented sector was more likely to house younger workless families (women aged under 30 and men aged under 35) and owner-occupation was more likely to be a tenure for older families (older than 39 for women and older than 44 for men). As could be expected, (older) owner-occupiers were most likely to be married. Women and men living in the social rented sector (SRS) were more likely than those in other tenure types to be aged 35-39. These couples were more likely to be cohabiting; and their equivalised income, especially after housing costs, was higher than that for owner-occupiers. Additionally, those living in the SRS were most likely to be on IS and a health-related benefit, the payment levels of which are higher than for non-health related benefits. Consequently, their after housing costs income is likely to reflect receiving these benefits and therefore be higher than the income of those living in other tenure types.

Those living in the SRS were much more likely to be on IS and a health-related benefit than those living in private sector accommodation, and especially in owner-occupation. Table A.16 demonstrates that 74 per cent of workless couples living in the SRS were receiving IS compared with only 23 per cent of couples living in the owner-occupied sector; and 50 per cent of social tenants were on a health-related benefit compared with 31 per cent of owner-occupiers. Table A.17 lends support to this finding by showing that men and women living in the SRS were more likely to report an LSI and say their health was not good.

Table 4.5 Housing tenure of workless couples in 2002

	Tenure type			All
	Owner- occupation	Social rented sector	Private rented sector	
<i>Column percentages</i>				
Age				
Female				
under 25	6	11	[26]	11
25-29	6	15	[17]	12
30-34	16	20	[17]	19
35-39	21	28	[25]	25
40-44	19	11	[7]	13
45 +	32	14	[8]	19
Male				
under 25	2	7	[14]	6
25-29	6	9	[12]	9
30-34	10	14	[30]	15
35-39	16	23	[9]	19
40-44	19	20	[19]	19
45 +	47	27	[17]	32
Partnership status				
Married	87	61	[65]	70
Cohabiting	13	39	[35]	30
Mean income, £				
Before housing costs	160.76	197.41	[180.98]	183.28
After housing costs	115.83	156.40	[98.75]	135.97
<i>Unweighted base</i>	<i>108</i>	<i>190</i>	<i>46</i>	<i>344</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their age, partnership status and equalised income.

4.5 Hardship and problem debts

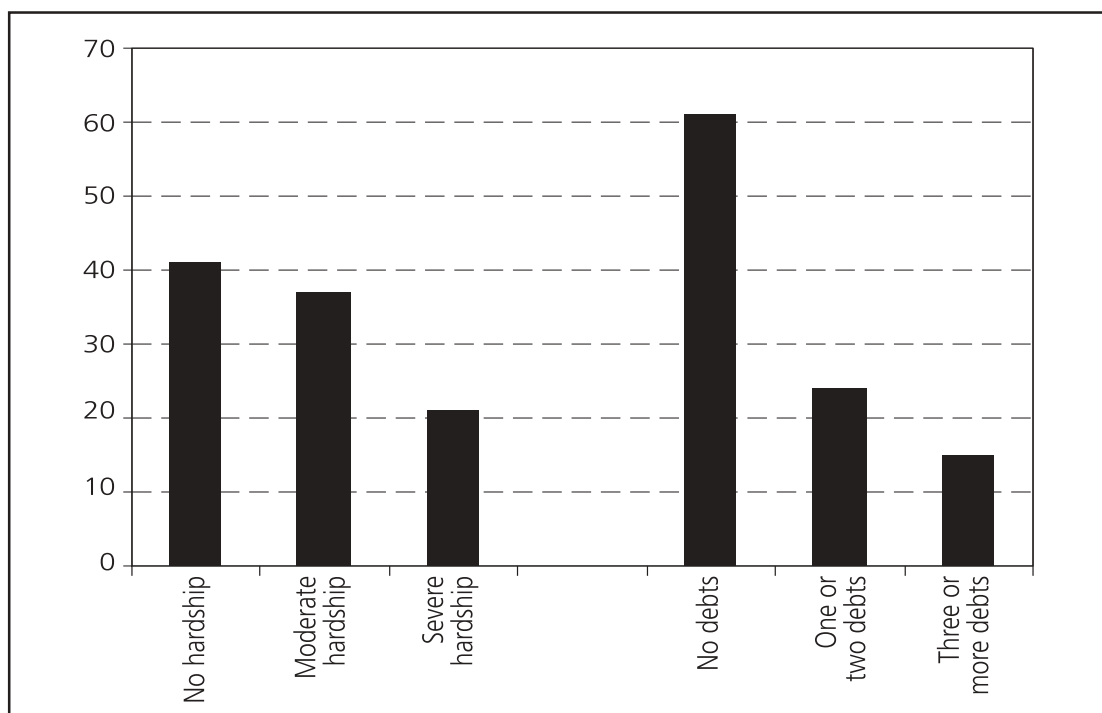
The hardship index was derived as a single score ranging between zero and nine.⁸ Three degrees of hardship were identified: not in hardship (scoring zero on the nine point scale), moderate hardship (scoring one or two on the nine point scale) and severe hardship (scoring three or more).

⁸ The measure of hardship captures the extent to which a family was lacking essential items, lived in poor housing and could not adequately manage its finances (Vegeris and Perry, 2003). The hardship index was made up of nine indicators, each contributing one point on the hardship scale. These were: having more than one problem with accommodation; living in overcrowded accommodation; being able to afford to warm the house; worrying about money; having problem debts; and, a number of factors reflecting material deprivation with regard to food, clothes, consumer durables and leisure activities.

Figure 4.4 shows that the majority of workless couples experienced some degree of hardship in 2002, either moderate or severe. Table A.18 suggests that families not in hardship were more likely to be found among couples where men and women were aged 40 or older and married than families experiencing moderate or severe hardship, although on the equivalised income measure (both before and after housing costs) there was not much difference between the three groups of couples.

Table A.19 shows that about a third of couples on IS and on JSA were not in hardship, while families in moderate hardship were more likely to be on JSA; those in severe hardship were more likely to be on IS; and families that did not experience hardship were least likely to receive a non-health-related benefit. Not surprisingly, therefore, those men and women living in families that experienced severe hardship were more likely to report bad health and an LSI, while those men and women whose families did not experience hardship were more likely to have good health and no LSI (Table A.20).

Figure 4.4 Hardship and problem debts of workless couples in 2002



Problem debts were debts that families could not repay (for details see Kasparova *et al.*, 2003). Figure 4.4 demonstrates that the majority of workless couples did not have problem debts and only 15 per cent of families had three or more problem debts. This may suggest that the majority of workless families managed their incomes well. However, this may also point to the unwillingness of lenders to lend to them.

Table 4.6 suggests that older couples were less likely to have problem debts (although the small sample size for those aged under 30 prevents robust assertions of this nature being made). Married couples were less likely to have problem debts than cohabiting couples (33 per cent versus 52 per cent) but the volume of their problem debt was likely to be larger compared with that of cohabiting partners (£1,050 versus £685). Finally, the distribution of problem debt across (equivalised) income quartiles suggests that those in the second lowest income quartile were more likely to have problem debts.

The small number of cases may also explain the seemingly contradictory results relating to the health of couples with problem debts. Thus, Table A.21 shows that those women reporting 'not good' health and an LSI were more likely to live in a family that had problem debts. For example, 46 per cent of women who had an LSI compared with 35 per cent of women without an LSI lived in a family with problem debts. Likewise, 48 per cent of women who said their health was not good compared with only 31 per cent of women who thought their health was good lived in a family with problem debts. At the same time, men with not good health and an LSI were least likely to live in a family that had problem debts.

Table 4.6 Volume of problem debt by family characteristics of workless couples in 2002

Family characteristics	Mean debt of couples with problem debts	Proportion of couples with problem debts	<i>Unweighted base: number of couples</i>
Age			
Female			
Under 25	[491.26]	[65]	49
25-29	[1,272.35]	[48]	42
30-34	[755.25]	45	62
35-39	[810.05]	40	85
40-44	[1,769.43]	[27]	45
45 +	[806.57]	16	62
Male			
Under 25	[339.50]	[83]	24
25-29	[685.78]	[58]	33
30-34	[1,586.49]	47	55
35-39	[588.99]	44	62
40-44	[765.97]	34	65
45 +	[1,307.98]	21	106
Partnership status			
Married	1,055.82	33	234
Cohabiting	685.83	52	111

Continued

Table 4.6 Continued

Family characteristics	Mean debt of couples with problem debts	Proportion of couples with problem debts	<i>Unweighted base: number of couples</i>
Income			
Before housing costs			
First quartile, bottom	[440.98]	32	82
Second quartile	[991.74]	52	91
Third quartile	[962.21]	38	88
Fourth quartile, top	[1,147.36]	36	84
After housing costs			
First quartile, bottom	[677.28]	35	81
Second quartile	[932.32]	53	92
Third quartile	[712.49]	37	87
Fourth quartile, top	[1,361.75]	32	85
All	908.80	39	345

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week and who had problem debts in 2002 with information on their age, partnership status and equivalised income. The base size for the first column is equal to the base size in the third column multiplied by the proportion in the second column. Hence, some entries in the first column are in brackets (indicating a base size of less than 50) despite the corresponding entry in the second column being based on 50 or more cases (and therefore not in brackets).

4.6 Work history of workless couples

This section offers a description of the working experience of couples that were out of 16+ hours work in 2002. In some of these couples, the woman and/or the man worked 1-15 hours in 2002. Table 4.7 shows that this was more common for women than men. However, among those partners who were not working any hours in 2002, women were less likely to have past work experience. Moreover, among those partners who had some work experience in the past, women recorded a longer elapsed period of time since last being in employment compared to men.

Table 4.7 Work experience of each partner in workless families in 2002

Experience of work	Column percentages	
	Female	Male
Working any hours in 2002		
1-16 hours	11	6
Does not work	89	94
<i>Unweighted base</i>	<i>345</i>	<i>345</i>
Past work experience		
Never worked in the past	19	11
Had some work experience	81	89
<i>Unweighted base (those who did not work any hours in 2002)</i>	<i>309</i>	<i>321</i>
Most recent workless spell		
Years, mean	9	6
<i>Unweighted base (those who had past work experience)</i>	<i>253</i>	<i>279</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 (except where stated otherwise) with information on their working experience.

Tables A.22 to A.24 show that, among those not working any hours in 2002, women with no previous work experience tended to be younger than those with work experience. Also, the mean equivalised income of those couples where the woman had some history of working was slightly higher than that of those with no work experience. Women who had never worked in the past were more likely than those with some work experience to live in a family that received IS: 69 per cent of women with no working experience were living in a family that received IS compared with 58 per cent of women who had worked in the past. Similar comparisons for men are problematic due to the small number of men with no work experience. At the same time, only 34 per cent of women with no working experience were living in a family that received a health-related benefit compared with 44 per cent of women with some experience of work. Again, small sample size means comparisons for men are not robust.

Some further details on the work history of partners in couples are provided in Table 4.8. Women were more likely than men to work fewer than 30 hours per week. The reasons given by women and men for leaving work differed. Women most commonly cited factors to do with family or pregnancy. For men, health was given as the reason for leaving work in about a third of cases. A comparison of past wages shows that women received lower weekly wages than men.

Table 4.8 Work history details of workless couples in 2002

Work history details	Column percentages	
	Female	Male
Hours worked in the past		
1-29 hours	48	10
30+ hours	52	90
<i>Unweighted base</i>	<i>103</i>	<i>124</i>
Reasons for leaving job		
It was a fixed term or temporary job	6	15
Were made redundant or dismissed	14	22
Family related reason	10	6
Were pregnant	23	N/a
Health reasons	12	32
Own decision	20	14
Other reason	15	12
<i>Unweighted base</i>	<i>108</i>	<i>139</i>
Mean weekly wages earned in the past, £	137.44	288.13
<i>Unweighted base</i>	<i>107</i>	<i>133</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their past work history.

Table 4.9 shows the industrial and occupational classification of previous work. The majority of women had worked in public services and also in retail, hotels and catering. They had mainly elementary occupations, occupations connected with personal services but also worked as managers and senior officials. Men tended to be employed in public services, manufacturing and retail, hotels and catering. Their occupations were likely to be connected with skilled trades, elementary and process, plant and machine operatives.

Table 4.9 Industry and occupation of each partner in workless couples in 2002

	<i>Column percentages</i>	
	Female	Male
Industry		
Agriculture, forestry and fishing		2
Mining and quarrying		1
Manufacturing	8	19
Electricity, gas and water supply		0
Construction		13
Retail, hotels and catering	23	18
Transport and communication	4	14
Banking, finance, insurance business services and leasing	11	12
Other services (including health, education and other public administration)	55	20
<i>Unweighted base</i>	75	158
Occupation		
Managers and senior officials	15	16
Professional	6	3
Associate professional/technical	2	10
Administrative/secretarial	12	1
Skilled trades	2	23
Personal services	24	4
Sales/customer services	9	1
Process, plant, machine operatives	2	20
Elementary	26	21
<i>Unweighted base</i>	75	157

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their past industrial and occupational classification.

4.7 Job search and barriers to work among workless couples

Figure 4.5 demonstrates that in about a third of families at least one partner was looking for a job but in approximately the same proportion of families neither partner was expecting to look for work.

Figure 4.5 Job search of workless couples in 2002

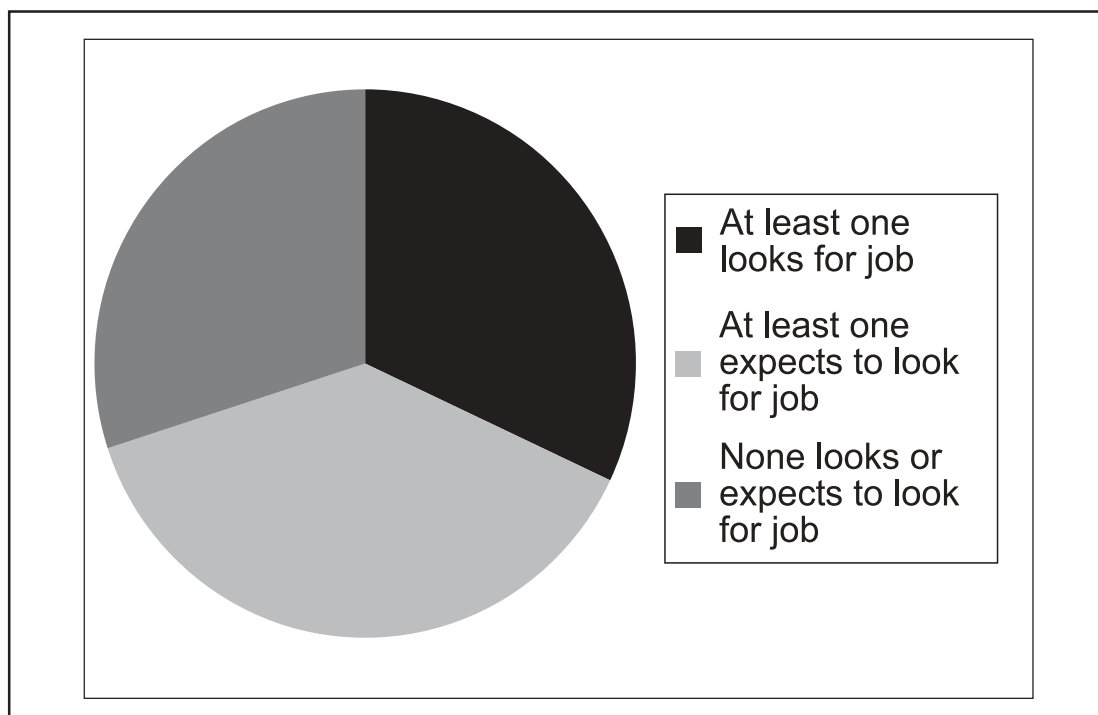


Table A.25 shows that those couples where at least one partner looked for work were more likely to receive JSA or another non-health-related benefit, except IS. For example, 36 per cent of couples where at least one partner was looking for work received JSA in 2002 compared with 10 per cent of couples where at least one partner expected to look for work and 3 per cent of couples where neither partner looked or expected to look for work. Those couples where at least one partner expected to look for a job at some point in the future were more likely to be on IS: 71 per cent of these couples received IS compared with 60 per cent of couples where neither partner looked or expected to look for work and 34 per cent of couples where at least one partner was looking for work. Couples where neither partner looked or expected to look for work were most likely to be on a health-related benefit: 60 per cent compared with 46 per cent of those couples where at least one partner expected to look for work and only 19 per cent of couples where at least one partner was already looking for work. This suggests that ill-health was not only a barrier to work but also a barrier to job search. Table A.26 supports this view. It shows that women and men in couples where at least one partner looked for work were more likely to have good health and no LSI. On the contrary, women and men in the couples where neither partner looked for work or expected to look for work were most likely to say that their health was not good and to report an LSI. These trends again were more pronounced among men than among women.

Table A.27 reveals that those women who lived in a couple where at least one partner expected to look for work were likely to be under 35. Those women living in families where at least one partner was already looking for work were more likely to be in the next age bracket: 35-39 years old. Women who were part of couples where neither partner was expecting to get back to work were more likely to be 40 or older,

and as already suggested, ill-health was likely to be a barrier to work. The picture is similar for men with the exception that men in the couples where at least one partner expected to look for work were likely to be either younger or to be 40 to 44 years old. Additionally, couples where neither partner looked for work were more likely to be married. Finally, couples where at least one partner looked for work were likely to be worst off and it might be that low income was among the reasons encouraging them to look for work. This finding may also reflect the fact that those looking for work were more likely to be on JSA than on IS or a health-related benefit and hence receive less income from benefit.

When asked for a reason for not looking for work, in slightly less than a half of the couples, at least one partner pointed to their own illness or disability and in about a third of couples, at least one partner said they did not want to spend time away from their children (Table 4.10). Unwillingness to spend time away from their children was most frequently cited by couples where at least one partner looked for work. The second most important reason for these couples was their own illness or disability. This reason was most important among the two other groups of couples: those couples where at least one partner expected to look for a job and those couples where neither partner expected or looked for work. However, if the former group pointed to their unwillingness to spend time away from children as the second most important reason for not looking for work, the latter group mentioned the illness of the other member of the household, thus again confirming health as the most significant barrier to work among them.

Table 4.10 Reasons for not looking for job given by workless couples in 2002

<i>Cell percentages</i>				
	Job search			All
	At least one looks for job	At least one expects to look	Neither looks or expects to look for job	
Reasons for not looking for job				
Cant afford childcare	13	7	2	8
Childcare not available	3	7	1	4
Own illness/disability	24	52	57	45
Child's illness/disability	2	10	14	9
Other member of household				
illness/disability	7	25	41	24
No work available	2	1	1	1
No skills/qualification	6	2	2	3
Studying/training course	4	7	1	4
Better off not working	9	9	1	7

Continued

Table 4.10 Continued

	Job search			All
	At least one looks for job	At least one expects to look	Neither looks or expects to look for job	
Don't want to spend time away from child	44	42	25	37
Unable to repay rent or mortgage	2	1	1	1
Problems with transport	3	0	0	1
Don't need to	4	4	16	8
No reason	21	8	7	12
Pregnant	1	1	0	1
Retired/approaching retirement	1	0	3	1
Other specific answer	13	7	6	8
<i>Unweighted base</i>	<i>108</i>	<i>135</i>	<i>102</i>	<i>345</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 and who gave reasons for not looking for job. Since couples may report more than one reason for not looking for a job, the percentages of couples reported for each job search category do not add up to 100.

4.8 Affordability of childcare

As seen, couples often cited childcare as a reason for staying out of work. Couples were asked whether they thought the childcare provided in their local area for a family like their own was affordable. The answers were distributed almost equally: about a third of couples (35 per cent) thought that it was affordable, a third did not know and the rest thought it was not affordable. This might suggest that the population of workless couples overall did not have a clear idea or a strong perception about the affordability of childcare. However, there was some pattern in the answers when opinions were analysed by couples' demographic profile, benefit and tax credit receipt and health status.

Table 4.11 shows that there was little discernible relationship between age and whether or not childcare was felt to be affordable. Interestingly, those who thought it was affordable appeared to have a lower equivalised income than those who thought it was not affordable. Those couples who did not have an opinion on the affordability of childcare were more likely to be 45 or older. This is not surprising, as these (older) couples tended to have children in their late teens and could be unaware of the current situation with childcare.

Table 4.11 Childcare affordability by family characteristics, workless couples in 2002

	Childcare			All
	Affordable	Not affordable	Don't know	
<i>Column percentages</i>				
Age				
Female				
under 25	14	9	12	11
25-29	13	16	8	12
30-34	16	25	14	19
35-39	25	32	20	25
40-44	16	5	19	13
45 +	16	13	27	19
Male				
under 25	6	8	4	6
25-29	10	7	9	9
30-34	16	15	12	15
35-39	17	24	15	19
40-44	21	20	17	19
45 +	30	26	42	32
Partnership status				
Married	74	57	79	70
Cohabiting	26	43	21	30
Mean income, £				
Before housing costs	175.45	188.74	186.10	183.21
After housing costs	130.09	145.86	132.40	135.91
<i>Unweighted base</i>	<i>121</i>	<i>110</i>	<i>114</i>	<i>345</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their perception about the affordability of childcare, age, partnership status and equivalised income.

Tables A.28 and A.29 suggest that both women and men in the couples who thought childcare was affordable were more likely than those men and women who thought it was not affordable to have good health and no LSI. Indeed, those who thought that childcare was not affordable were more likely to be on both health and non-health-related benefits other than JSA: 67 per cent of couples who thought the childcare was not affordable were on IS, 45 per cent of these couples were on a health-related benefit and 29 per cent of them were on a non-health-related benefit other than JSA and IS. The respective figures relating to couples who thought that childcare was affordable were lower: 52 per cent of them were on IS, 38 per cent received a health-related benefit and 20 per cent were on another non-health-related benefit.

4.9 Education obtained by partners in workless couples

As Table 4.12 shows, the majority of partners in workless couples left education at the age of 16 or younger. There was little difference between men and women on this measure. With regard to qualifications, 65 per cent of women and 62 per cent of men in workless couples had an academic and/or vocational qualification in 2002.

Table 4.12 Education of partners in workless couples in 2002

Education	Column percentages	
	Female	Male
<i>Age left education</i>		
Before or at 16	74	75
17+	26	25
<i>Unweighted base</i>	342	261
<i>Has any qualification</i>		
Yes	65	62
No	35	38
<i>Unweighted base</i>	345	339

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their education.

A more detailed description of couples depending on the age they left education is provided by Tables A.30 to A.32. These tables suggest that those men and women who left education at or before 16 tended to be younger (under 35) than those who stayed in education longer. Being younger, they were more likely to be cohabiting. Although it may seem that after housing costs (equivalised) income of these families as well as income before housing costs of families where men left education before or at 16, tended to be higher than that of those who left education at 17 or later, none of the differences in income was statistically significant. Nevertheless, these differences in income may reflect the receipt of benefits and tax credits by these families. Thus, men and women who left education at or before 16 were more likely to live in a family that received IS and a health-related benefit than those who left education later. For example, 60 percent of women and 61 per cent of men who left education before or at 16 lived in the family receiving IS compared with 42 per cent of women and 39 per cent of men who left education at 17 or later. Men, additionally, were more likely to live in a family that received JSA if they left education at 17 or later rather than earlier: 23 per cent of men who left education at 17 or later received JSA compared with 17 per cent of men who left education before or at 16. The likelihood of benefit receipt corresponds to the health status of partners. Those women and men who left education at 16 or earlier were more likely than those who left later to report 'not good' health and an LSI.

Tables A.33-A.35 provide information on qualifications. Women who had at least some qualifications (whether academic or vocational) were more likely than women without qualifications to be younger. Men who had some qualifications tended to be married but, regarding their other characteristics, there was no difference between those men with and those without qualifications. Women and men with qualifications were more likely than those without to live in a family that was claiming any non-health-related benefit other than JSA: 26 per cent of women and 27 per cent of men who had some qualifications were living in families receiving any other non-health-related benefit compared with 20 per cent of women and the same per cent of men who had no qualification. On the other hand, women without qualifications were more likely to live in the families receiving IS as 69 per cent of women with no qualifications were living in a family receiving IS compared with 48 per cent of women who had some qualifications. The same was true of men, but the families of unqualified men were also more likely to be receiving a health-related benefit: 47 per cent of men with no qualifications lived in a family receiving a health-related benefit compared with 39 per cent of men with some qualifications. In line with the benefit receipt findings, women and men who had at least some qualification were more likely to say they had good health and no LSI.

With regard to the type of qualification, 49 per cent of men and 58 per cent of women in workless couples had an academic qualification. Table 4.13 shows that among those with an academic qualification, women outperformed men in GCSE grades A-C and D-G. Smaller proportions of women and men had a vocational qualification (32 and 36 per cent respectively) and among those who did, the level tended to be slightly higher for men.

Table 4.13 Type of qualification obtained by each partner in workless couples, 2002

	<i>Column percentages</i>	
Highest academic qualification	Female	Male
Higher degree	1	2
First degree	5	7
GCE A-level/SCE Higher grades (A-C) and equivalent	5	6
GCSE grade A-C and equiv	26	15
GCSE grade D-G and equiv	19	13
Other academic qualifications	2	6
None	42	51
<i>Unweighted base</i>	345	339

Continued

Table 4.13 Continued

Highest academic qualification	<i>Column percentages</i>	
	Female	Male
Highest vocational qualification		
Level 5 NVQ or equivalent	0	1
Level 4 NVQ or equivalent	3	5
Level 3 NVQ or equivalent	5	7
Level 2 NVQ or equivalent	9	10
Level 1 NVQ or equivalent	13	10
Other	3	4
None	68	64
<i>Unweighted base</i>	343	327
Number of vocational qualification		
0	68	64
1	24	27
2	4	7
3	3	1
4	1	1
<i>Unweighted base</i>	343	327

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their academic and vocational qualification.

4.10 Driving licence and car access

There were clear differences between men and women in workless couples with regard to having a driving licence (Table 4.14). The majority of men had access to a car and only 31 per cent of them had no licence. The reverse situation held for women.

Table 4.14 Driving licence and car access by each partner in workless couples in 2002

Driving Licence	Column percentages	
	Female	Male
Has licence and regular access to car	33	61
Has licence but no regular access to car	3	8
No licence	65	31
<i>Unweighted base</i>	344	224

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on possession of driving Licence and car access.

The small number of those men and women who had a licence but no regular car access made it impractical to consider them as a separate group in further analysis. They were merged with those who had no licence and in the further analysis two groups of men and women were considered: those who had access to a car and those who did not. Tables A.36-A.38 show that those men and women who had no car access tended to be younger (under 35) and they were more likely to be cohabiting. However, they were more likely than those who had car access to receive non-health-related benefits and to report ill-health. For example, 25 per cent of workless men who had no car access compared with 16 per cent of workless men who had car access lived in a family claiming JSA in 2002; 63 per cent of men who had no car access compared with 51 per cent of men who had car access lived in a family receiving IS; and 31 per cent of men in the former group compared with 20 per cent in the latter group lived in a family that received any other non-health-related benefit. The situation was similar with women: 65 per cent of those women who had no car access were living in a family on IS compared with 36 per cent of those women who had car access and 27 per cent of women who had no car access compared with 18 per cent of women who had car access lived in a family that claimed any other non-health-related benefit. Additionally, women were more likely to receive a health-related benefit and report a long-standing illness.

4.11 Subgroups of workless couples

The results presented in this chapter suggest that certain sets of characteristics were associated with certain types of families. It is of interest to investigate whether there are discrete groups of LMI couples within this overall population. In order to identify such subgroups, some further analysis was carried out on the population of 2002 LMI couples.

To achieve this, a two-step procedure was adopted. First, a number of variables were combined to construct new variables that captured two broad aspects of LMI couples:

- attitudes to work;
- their demographic profile.

A number of detailed indicators were captured by the first new variable (or factor). These included, for example, the strength of partners' views about the necessity to have a job and their feelings about living on social security. The second factor captured the couples' marital status, their age and the age of their children.

Second, the population of workless couples was divided into subgroups according to these factors. The aim of this segmentation was to identify discrete subgroups of couples who tended to share similar characteristics to those in their particular subgroup while being relatively distinct from couples in the other subgroups. The most clear-cut partition of the overall population was achieved by dividing it into three subgroups with 30, 46 and 24 per cent of couples in each.

Couples in the first group were more likely to be married, be older (women tended to be at least 40 years old and men at least 45 years old) and to have only one child over the age of ten. They were less likely than couples in other groups to receive non-health-related benefits but they were more likely to receive health-related benefits. Not surprisingly, men in these couples were less likely to have good health and were more likely to have an LSI. Nevertheless, women in this group were more likely to work 1-15 hours in 2002 than women in two other groups.

The healthiest families were found in the second group. These couples tended to be cohabiting, be 30 years old or older and have two children aged under 11. They were more likely to have a positive attitude to work. Women in this group were more likely to be white and both partners were more likely than those in other groups to have some qualifications.

The youngest families with three or more children were most likely to be found in the third group of couples. Here, women were more likely to be from an ethnic minority. Women and men in this group tended to be poorly educated and were unlikely to be in work of 1-15 hours a week in 2002. They were least likely to have a positive attitude to work. Additionally, women and men in this group tended not to have a driving licence.

4.12 Summary

This chapter examined couples that were either out of work or worked less than 16 hours a week in 2002. The analysis revealed that ill-health was a significant barrier to work, especially among men. The majority of couples were on IS and 50 per cent were in receipt of health-related benefits. In only 27 per cent of couples did neither partner report an LSI. Although the median age of women and men in workless couples was 36 and 40 respectively, the male worklessness was concentrated among those aged at least 45, who were also most likely to report their health as not being good. For women, worklessness was concentrated among 35-39 years old.

The majority of workless families tended to be married, have one or two children and over-represent women from ethnic minorities compared with the general population.

Couples where both partners were 40 or older and married were less likely to experience hardship, although they were likely to have a large volume of problem debt. Younger couples (women aged 25-29, men aged 30-34) also appeared likely to have a large volume of problem debt.

In 2002, women were more likely than men to work 1-15 hours a week. Among those out of work, women were less likely than men to have past work experience, particularly of full-time work. Women tended to have left their last job for family reasons, while health was the prime reason for men. Health considerations also influenced job search behaviour, especially for men. However, unwillingness to spend time away from their children was most frequently cited by couples where at least one partner looked for work.

Although the majority of partners in workless couples left school at 16 or younger, they were likely to obtain some qualification. Women were better qualified than men with regard to academic qualifications, while men tended to have slightly higher vocational qualifications. About 70 per cent of men had a driving licence; twice the level for women.

Three broad types of LMI couples were identified:

- older couples with one older child who were claiming health-related benefits;
- couples with good health who were in their 30s, had young children, some qualifications and a positive attitude to work;
- poorly-educated young couples, often from a minority ethnic group, with three or more children and no access to a car.

5 Working patterns of low-moderate income families

This chapter exploits the longitudinal nature of the data to examine the working patterns of those LMI couples who remained together over the period 1999 to 2002. According to their working status over this time⁹, three types of couple were identified:

- persistently workless (neither partner worked in any of the years 1999-2002);
- persistently working (at least one partner worked in each of these years);
- interrupted working (couples worked in some years but were workless in others).

By examining differences in 1999 characteristics across these three types of couples, some impression is formed of the tendency for such characteristics to be associated with subsequent labour market performance.

In some cases where work patterns of couples are related to characteristics of each partner separately, conclusions relating to persistently working couples may not be straightforward. This is because the work status of the couple may differ from the work status of a partner. For example, a couple would be considered persistently working even if in some of the years between 1999 and 2002 one partner was out of work and in other years the other partner was out of work. Therefore, there may be some ambiguity in interpreting the results of the analysis of persistently working couples.

Apart from the analysis of couples' working patterns, this chapter contains the analysis of working patterns of those 179 women who started the 1999-2002 period as part of a couple but later, in at least one of the waves, either stopped being part of a couple altogether or stopped being part of a continuous couple. Thus, although these women may have been part of non-continuous couples, this analysis

⁹ A 16+ hours a week definition of work was used.

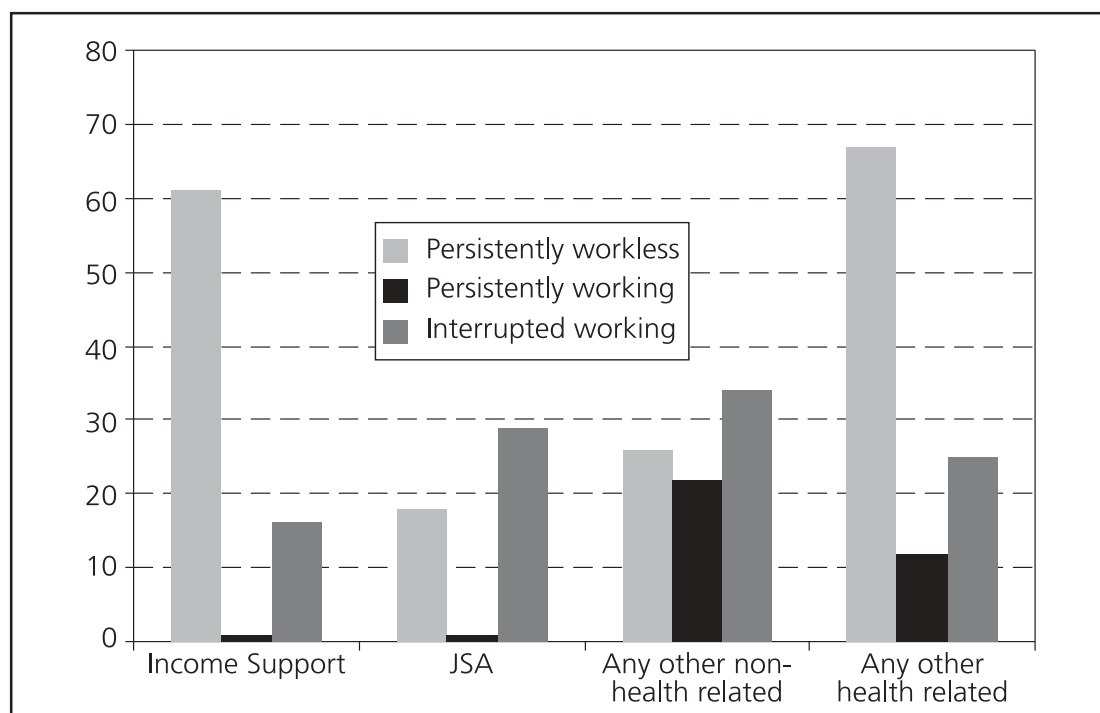
examines only working patterns of the women but not of the couples they may have been part of. Consequently, the chapter is structured as follows. First, it reports on the work pattern of continuous couples depending on the characteristics of families or each partner separately as these were recorded in 1999. Then it provides similar information for the 179 females described above.

5.1 Working patterns of couples

5.1.1 Benefits and tax credits received by continuing couples

As Figure 5.1 shows, persistently workless couples were much more likely than others to receive IS and health-related benefits in 1999. In fact, the majority of them received IS and an even greater proportion were on a health related benefit. Whichever benefit is considered, persistently working families were least likely to be claimants. Indeed, while only seven per cent of persistently workless couples did not receive any benefit at all in 1999, in persistently working families this figure was 66 per cent. Families with the interrupted working history between 1999 and 2002 were most likely to be on JSA and other non-health-related benefits. Therefore, in line with the findings of the previous chapter, these results suggest that health problems might have played an important role in keeping partners out of work.

Figure 5.1 Benefits and tax credits received by the family in 1999 by working patterns of LMI couples



5.1.2 Health of continuous couples

Women in persistently workless couples were least likely to report good health and much more likely to say that their health was not good in 1999 (Figure 5.2). They were also more likely to report having an LSI. The majority of women in persistently working couples, on the contrary, said they had no LSI and reported good health in 1999.

Figure 5.2 Health of women in couples in 1999 by working patterns of LMI couples

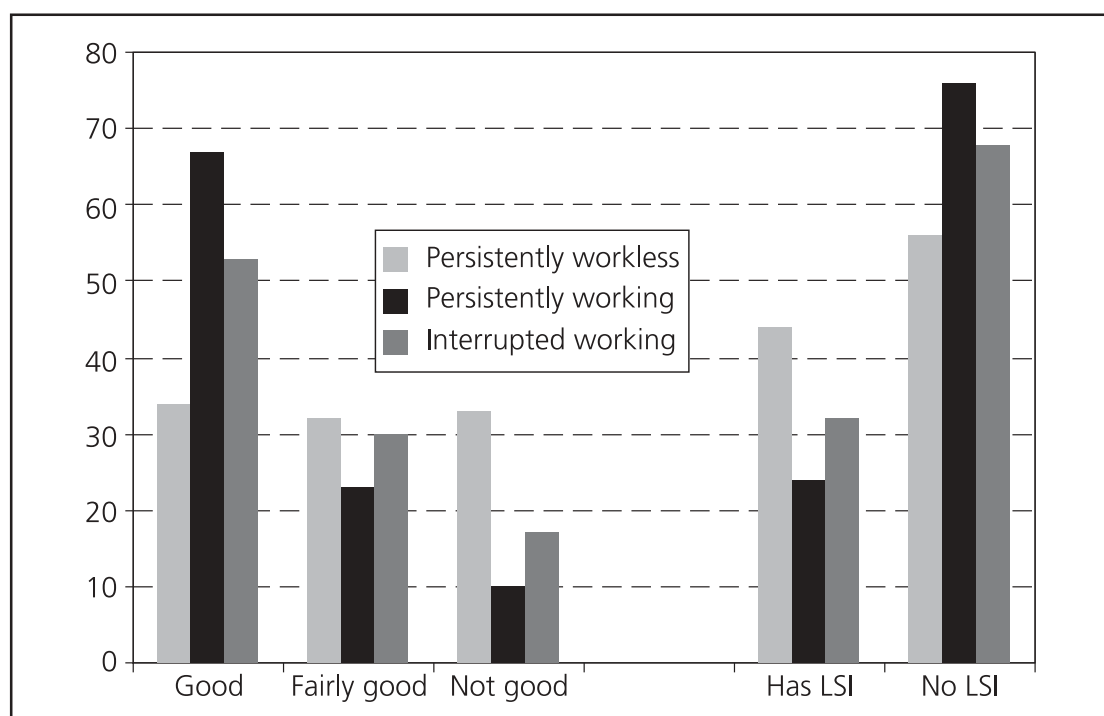
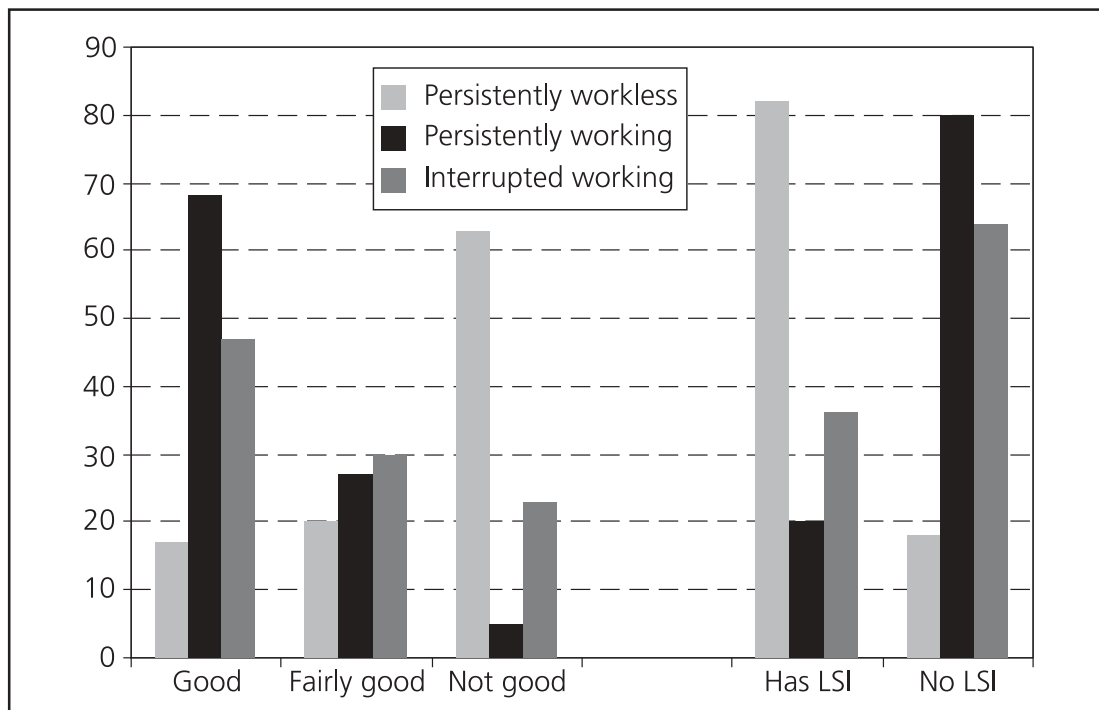


Figure 5.3 shows that these trends were even more pronounced among men within workless couples. Men in persistently workless couples were most likely to say their health was not good and to report an LSI. Women in the families with interrupted working history were more likely to report good health than men and this suggests that health problems of men rather than women might have been the reason for these families leaving the labour market at some points in time between 1999 and 2002.

Figure 5.3 Health of men in couples in 1999 by working patterns of LMI couples



5.1.3 Demographic profile

Table 5.1 Demographic characteristics in 1999 by working patterns of LMI couples

	<i>Column percentages</i>			
	Working patterns of continuous couples, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Children				
1	43	26	34	29
2	26	42	37	39
3	16	22	16	21
4	15	10	13	11
Age of youngest child				
0-4 years	32	51	45	48
5-10 years	29	31	30	31
11-15 years	28	15	19	17
16 years or 17/18 and in FTE	10	2	7	4
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>

Continued

Table 5.1 Continued

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Age of oldest child				
0-4 years	9	23	25	21
5-10 years	23	30	27	29
11-15 years	51	34	28	35
16 years or 17/18 and in FTE 17		13	20	15
<i>Unweighted base</i>	<i>109</i>	<i>618</i>	<i>125</i>	<i>852</i>
Married	76	84	74	81
Unweighted base	108	602	123	833
Female from ethnic minority	11	7	8	8
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>

Base: 1999-2002 panel. All couples who remained together over the period 1999 to 2002 with information on their working patterns and respective demographic characteristics as these were recorded in 1999.

Compared with other couples, persistently workless families were more likely to have just one child aged 11 or older and women in these couples were more likely to be from ethnic minorities (Table 5.1). Persistently working couples, on the other hand, were more likely to have more and younger children. They were also more likely to be married.

Age profiles of partners in couples are presented in Figure 5.4 and Figure 5.5. Figure 5.4 shows that women in persistently workless couples were likely to be older while women in persistently working or interrupted working families were mainly concentrated in their thirties. Among the latter group, there was also a higher representation of those aged under 25.

Taking into account that men in couples were likely to be older than women, tendencies observed among men were similar to those observed among women. Figure 5.5 shows that persistently workless men were most likely to be found in the older age categories with slightly less than half of them being at least 45 years old. Men in persistently working families were concentrated in their thirties. Men in interrupted working couples appeared most likely to be either in their late-forties or their early-thirties.

Figure 5.4 Age of women in couples in 1999 by working patterns of LMI couples

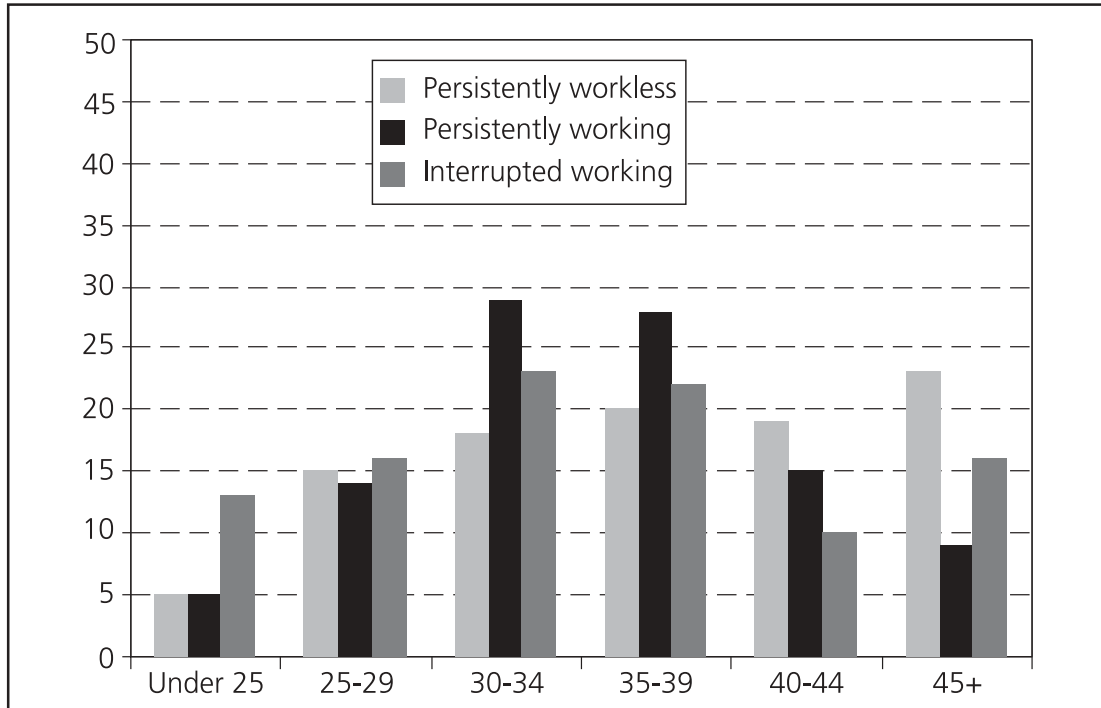
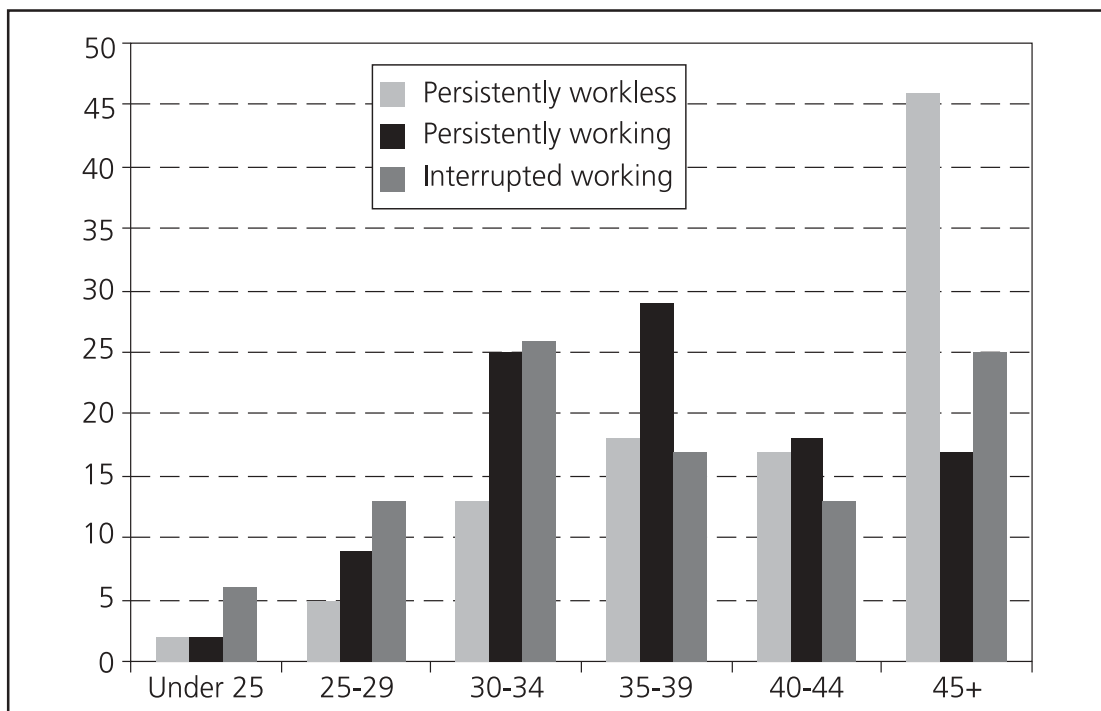


Figure 5.5 Age of men in couples in 1999 by working patterns of LMI couples



5.1.4 Housing tenure

Since 68 per cent of households in the country were owner-occupiers in 1999 (Ball, 2003), an LMI couple with children in general was less likely to live in owner-occupation than the average UK family (Table 5.2). However, persistently working couples were as likely to own their house as the average family in the country and owner-occupation was the tenure for the majority of them. Not surprisingly, persistently workless families were most likely to live in social housing and the majority of them were housed by the social rented sector. Those with the interrupted working history were more likely to privately rent than other types of couples, although the biggest proportion of them also lived in the SRS.

Table 5.2 Housing tenure in 1999 by working patterns of LMI couples

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Owner-occupation	27	68	38	59
Social rented sector	67	24	47	33
Private rented sector	5	8	14	9
<i>Unweighted base</i>	<i>106</i>	<i>613</i>	<i>121</i>	<i>840</i>

Base: 1999-2002 panel. All couples who remained together over the period 1999 to 2002 with information on their working patterns and housing tenure as it was recorded in 1999.

5.1.5 Income, problem debts and hardship

At the start of the period, in 1999, persistently working couples were wealthier than other couples. Not only were they more likely to have housing equity but, as Table 5.3 shows, their average income was also higher than that of other families. A similar picture emerges when considering degree of hardship experienced by continuous couples in 1999. This measure captures other factors apart from income and may be interpreted as providing an insight into longer-term low income. Persistently working families were least likely to experience hardship and persistently workless families were most likely to be in severe hardship. Interrupted working families were located between these two extremes. Nevertheless, it should be noted that, overall, the majority of continuous couples, even the majority of persistently working families, experienced some degree of hardship in 1999. Regarding problem debts, this was most common among families with an interrupted working history. However, they tended to have a smaller volume of problem debt than those who were persistently working. The small number of persistently workless couples with problem debts precludes robust comparisons of their volume of problem debts with that of other couples.

It is interesting to examine these characteristics in 2002 (Table 5.4). As could be expected, persistently working couples had the highest income and the income of persistently workless couples was the lowest. The majority of LMI continuous couples were not in hardship in 2002 but this was not true for persistently workless couples: they were more likely than other couples to experience moderate and severe hardship. With regard to the number of problem debts, there was not much difference between persistently workless couples and couples with the interrupted working history who were more likely to have problem debts than persistently working couples. Comparisons of problem debt volumes are difficult to make due to the small number of persistently workless couples and couples with an interrupted working history who had problem debts in 2002.

Table 5.3 Income, hardship and problem debts of continuous LMI couples in 1999

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Mean income, £				
Before housing costs	143.28	186.21	127.80	172.26
Unweighted base	110	617	124	851
After housing costs	114.13	152.04	97.54	139.27
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>
Hardship				
No hardship	23	49	31	43
Moderate hardship	45	40	44	41
Severe hardship	31	11	25	16
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>
Number of problem debts				
No problem debts	66	75	50	70
1-2 problem debts	21	18	33	21
3 and more problem debts	13	7	17	9
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>
Mean debt of those with problem debts, £ [1,040.12]				
		768.81	406.20	724.75
<i>Unweighted base</i>	<i>37</i>	<i>152</i>	<i>60</i>	<i>249</i>

Base: 1999-2002 panel. All couples who remained together over the period 1999 to 2002 with information on their working patterns and equivalised income, hardship and problem debts as these were recorded in 1999.

Table 5.4 Income, hardship and problem debts of continuous LMI couples in 2002

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Mean income, £				
Before housing costs	204.82	274.42	207.63	255.69
After housing costs	167.57	233.02	170.85	215.49
<i>Unweighted base</i>	<i>110</i>	<i>582</i>	<i>110</i>	<i>802</i>
Hardship				
No hardship	42	70	55	64
Moderate hardship	34	27	31	29
Severe hardship	24	3	14	7
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>
Number of problem debts				
No problem debts	72	87	70	82
1-2 problem debts	18	10	20	13
3 and more problem debts	9	3	10	5
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>
Mean debt of those with problem debts, £				
[904.40]		534.27	[1,068.55]	739.98
<i>Unweighted base</i>	<i>29</i>	<i>82</i>	<i>36</i>	<i>147</i>

Base: 1999-2002 panel. All couples who remained together over the period 1999 to 2002 with information on their working patterns and equivalised income, hardship and problem debts as these were recorded in 2002.

5.1.6 Standard Industrial Classification and Standard Occupational Classification

Table 5.5 shows that in 1999 the highest proportion of women in continuous couples were likely to be employed in public services, while men were most likely to work in manufacturing. The second largest employer of both men and women was retail, hotels and catering industries. However, women in interrupted working couples were more likely than women living in other family types to be employed in public services. Women in persistently working couples were more likely than women living in other family types to be employed in retail, hotels and catering industries. It should be noted though that the results for women in persistently workless families are based on too few observations to be reliable. Men in persistently working couples were more likely than men living in families with an

interrupted working history to be employed in manufacturing. At the same time, men living in families with an interrupted working history were more likely than men in persistently working families to be employed in transport and communication. Interestingly, it appears that men in persistently workless families were most likely to have been employed in construction before becoming workless. However, this is based on a small number of cases.

Table 5.5 Industry of employment of each partner in 1999 by working patterns of LMI couples

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Female				
Agriculture, forestry and fishing	[0]	0	0	0
Mining and quarrying	[0]	0	0	0
Manufacturing	[12]	12	12	12
Electricity, gas and water supply	[0]	0	0	0
Construction	[0]	1	0	1
Retail, hotels and catering	[29]	32	24	31
Transport and communication	[0]	5	2	4
Banking, finance, insurance business services and leasing	[7]	10	8	10
Other services (including health, education and other public administration)	[51]	40	54	41
<i>Unweighted base</i>	<i>27</i>	<i>524</i>	<i>53</i>	<i>604</i>

Continued

Table 5.5 Continued

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Male				
Agriculture, forestry and fishing	[2]	1	1	1
Mining and quarrying	0	1	1	
Manufacturing	[29]	30	19	28
Electricity, gas and water supply	2		2	
Construction	[22]	13	15	14
Retail, hotels and catering	[14]	17	20	17
Transport and communication	[11]	11	20	12
Banking, finance, insurance business services and leasing	[12]	9	9	9
Other services (including health, education and other public administration)	[10]	18	15	16
<i>Unweighted base</i>	<i>44</i>	<i>443</i>	<i>84</i>	<i>571</i>

Base: 1999-2002 panel. All men and women in couples who remained together over the period 1999 to 2002 with information on their working patterns and Standard Industrial Classification code as it was recorded in 1999.

With regard to their occupations, women tended to work in personal services, do administrative or secretarial jobs and jobs associated with customer services or sales and elementary occupations (Table 5.6). Women living in persistently working families were more likely than women living in other family types to do administrative or secretarial jobs and work in customer services or sales, while women living in families with an interrupted working history were more likely than others to be employed in personal services. Women living in persistently workless families were most likely to have been in an elementary occupation, although the number of cases available for analysis is too small for a robust conclusion. Men tended to work either as process, plant and machine operatives, in skilled trades or in elementary occupations. Those in persistently working families were more likely to be managers or senior officials, while men living in families with interrupted working history were more likely than men living in other couple types to be in elementary occupations. Those in persistently workless couples were more likely to be in skilled trades in 1999.

Table 5.6 Occupation of employment of each partner in 1999 by working patterns of LMI couples

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Female				
Managers and senior officials	[4]	2	0	2
Professional	[9]	2	6	3
Associate professional/technical	[6]	6	7	6
Administrative/secretarial	[6]	21	10	20
Skilled trades	[0]	2	4	2
Personal services	[19]	22	31	23
Sales/customer services	[15]	18	12	17
Process, plant, machine operatives	[12]	9	13	9
Elementary	[30]	17	17	18
<i>Unweighted base</i>	<i>27</i>	<i>524</i>	<i>53</i>	<i>604</i>
Male				
Managers and senior officials	5	8	4	7
Professional	0	4	3	3
Associate professional/technical	3	6	5	6
Administrative/secretarial	4	8	7	8
Skilled trades	32	23	26	24
Personal services	11	9	7	9
Sales/customer services	3	4	3	4
Process, plant, machine operatives	26	25	24	25
Elementary	16	15	21	16
<i>Unweighted base</i>	<i>59</i>	<i>599</i>	<i>109</i>	<i>767</i>

Base: 1999-2002 panel. All men and women in couples who remained together over the period 1999 to 2002 with information on their working patterns and Standard Occupational Classification code as it was recorded in 1999.

5.1.7 Education and working patterns

Table 5.7 shows that the majority of men and women in continuous LMI couples left education at 16 or earlier and had some qualifications in 1999. However, men and women in persistently workless couples were more likely than those in other couples

to have left education early and have no qualification at all. Women in persistently working families and men in interrupted working families were most likely to leave education at 17 or later. Both women and men in persistently working families were most likely to have some qualification.

Table 5.8 shows that being in a persistently workless couples was associated with having no academic qualifications to a greater degree than other couple types. This was true for both men and women. Having no academic qualifications was least common among persistently working couples. This difference between persistently workless and persistently working couples was most pronounced when considering GCSE grade A-G levels; both women and men in persistently working couples outperformed those in persistently workless couples.

Table 5.7 Education and qualification of each partner in 1999 by working patterns of LMI couples

	<i>Column percentages</i>			
	Working patterns of continuous couples, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Female				
Age left education				
Before or at 16	80	65	71	68
17+	20	35	29	32
<i>Unweighted base</i>	<i>105</i>	<i>615</i>	<i>124</i>	<i>844</i>
Has any qualification				
No	37	16	29	21
Yes	63	84	71	79
<i>Unweighted base</i>	<i>108</i>	<i>616</i>	<i>125</i>	<i>849</i>
Male				
Age left education				
Before or at 16	87	76	73	78
17+	13	24	27	22
<i>Unweighted base</i>	<i>91</i>	<i>444</i>	<i>97</i>	<i>632</i>
Has any qualification				
No	44	14	28	20
Yes	56	86	72	80
<i>Unweighted base</i>	<i>96</i>	<i>504</i>	<i>109</i>	<i>709</i>

Base: 1999-2002 panel. All men and women in couples who remained together over the period 1999 to 2002 with information on their working patterns and education and qualification as these were recorded in 1999.

Table 5.8 Highest academic qualification of each partner in 1999 by working patterns of LMI

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
Highest academic qualification	Persistently workless	Persistently working	Interrupted working	All
Female				
Higher degree	0	1	2	1
First degree	4	4	3	4
GCSE A-level/SCE Higher grades (A-C) and equiv	3	6	6	6
GCSE grade A-C and equiv	21	40	29	36
GCSE grade D-G and equiv	18	23	20	22
Other academic quals	3	3	1	3
None	52	23	40	30
<i>Unweighted base</i>	<i>108</i>	<i>612</i>	<i>125</i>	<i>845</i>
Male				
Higher degree	0	0	3	1
First degree	3	5	1	4
GCE A-level/SCE Higher grades (A-C) and equiv	4	7	7	7
GCSE grade A-C and equiv	8	31	28	27
GCSE grade D-G and equiv	16	24	6	20
Other academic quals	2	2	0	2
None	67	31	54	40
<i>Unweighted base</i>	<i>94</i>	<i>447</i>	<i>99</i>	<i>640</i>

Base: 1999-2002 panel. All men and women in couples who remained together over the period 1999 to 2002 with information on their working patterns and highest academic qualification as it was recorded in 1999.

It was noted earlier that women outperformed men in academic achievements but men slightly outperformed women with regard to vocational qualification. Table 5.9 shows that women and men in persistently workless couples were less likely than those in other types of couple to have a vocational qualification. Where they did have a vocational qualification, there was some tendency for it to be either at a low level (NVQ level 1) or a high level (NVQ level 4).

Table 5.10 shows that women and men in persistently working families were more likely than men and women in other family types, and especially more likely than persistently workless men and women, to have a driving licence. Also, men living in families with an interrupted working history were more likely than men living in other family types to have a licence but no regular car access.

Table 5.9 Highest vocational qualification of each partner in 1999 by working patterns of LMI

	<i>Column percentages</i>			
	Working patterns of continuous couples, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Female				
Level 5 NVQ or equivalent	0	0	0	0
Level 4 NVQ or equivalent	12	8	11	9
Level 3 NVQ or equivalent	2	6	3	5
Level 2 NVQ or equivalent	3	10	7	8
Level 1 NVQ or equivalent	11	14	13	13
Other	7	10	7	9
None	66	52	59	55
<i>Unweighted base</i>	<i>110</i>	<i>618</i>	<i>125</i>	<i>853</i>
Male				
Level 5 NVQ or equivalent	0	0	0	0
Level 4 NVQ or equivalent	11	8	9	9
Level 3 NVQ or equivalent	2	10	9	9
Level 2 NVQ or equivalent	8	17	15	16
Level 1 NVQ or equivalent	13	8	9	9
Other	8	11	11	11
None	59	45	47	47
<i>Unweighted base</i>	<i>107</i>	<i>588</i>	<i>121</i>	<i>816</i>

Base: 1999-2002 panel. All men and women in couples who remained together over the period 1999 to 2002 with information on their working patterns and highest vocational qualification as it was recorded in 1999.

Table 5.10 Driving licence and car access by each partner in 1999 by working patterns of LMI

	<i>Column percentages</i>			
	Working patterns of continuous couples, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Female				
Has licence and regular access to car	21	58	42	51
Licence but no regular access	6	7	4	6
No licence	73	36	54	43
<i>Unweighted base</i>	<i>108</i>	<i>617</i>	<i>125</i>	<i>850</i>
Male				
Has licence and regular access to car	58	83	61	76
Licence but no regular access	8	5	12	6
No licence	34	13	26	18
<i>Unweighted base</i>	<i>94</i>	<i>446</i>	<i>99</i>	<i>639</i>

Base: 1999-2002 panel. All men and women in couples who remained together over the period 1999 to 2002 with information on their working patterns and possession of Licence and car access as this was recorded in 1999.

5.2 Working patterns of females

In this section, attention turns to the 1999 characteristics of women in partnerships that dissolved at some point between 1999 and 2002. As noted in Chapter 2, these results are based on a relatively small number of cases. The constraints that this imposes are most evident when considering women who were persistently working; they number only 28 in total. Consequently, the results relating to such women are not reported.

Table B.1 in Appendix B shows that the majority of women in non-continuous couples said they had good health and no LSI. However, similar to women in persistently workless continuous couples, those women in non-continuous couples who were persistently out of work were more likely to report an LSI.

While the majority of women had less than 3 children with a youngest child aged 0-4 years, persistently workless women were least likely to have fewer (one or two) children, and those with an interrupted working history were more likely to have one or two children aged under 11 (Table B.2). Persistently workless women were more likely than women with a mixed employment pattern to be under 25 years old (Table

B.3). This profile of persistently workless women in non-continuous couples contrasts with the demographic profile of women in persistently workless continuous couples who were more likely to be older and have one (older) child.

Although the majority of women lived in social housing, those persistently workless were most likely to be housed in the social rented sector and those with an interrupted working history were most likely to own their accommodation (Table B.4). Table B.5 shows that, in 1999, persistently workless women had the lowest equivalised income, both before and after housing costs. They were more likely to experience severe hardship and have problem debts in 1999. Although the volume of problem debt that persistently workless women had was the highest, the analysis of debt volume is seriously hampered by the small number of cases with information on this indicator. The analysis of women's working patterns with regard to these same characteristics in 2002 provides a similar picture (Table B.6). Women who were persistently out of work had the lowest equivalised income, both before and after housing costs and were most likely to be in moderate and severe hardship. They were most likely to have problem debts and, while only six per cent of women with an interrupted working history had three or more problem debts, more than a fifth of persistently workless women had that many problem debts.

Regarding skills and education, similar to persistently workless women in continuous couples, persistently workless women in non-continuous couples were much more likely to leave education at 16 or earlier and have no qualifications (Table B.7). Tables B.8 and B.9 show that women were more likely to have academic rather than vocational qualifications (60 per cent compared to 37 per cent). Of those who had academic qualification, this was mainly GCSE grade A-C level, and those with a vocational qualification were likely to have either NVQ level 1 or 2. Similar to persistently workless women in continuous couples, persistently workless women in non-continuous couples were least likely to have any academic qualifications and this difference was most obvious where GCSE grade A-C level was concerned. They were also most likely to have no vocational qualification. There were as many women with a driving licence as without (Table B.11) but it was persistently workless women who were least likely to have a licence.

5.3 Summary

In this chapter, three types of couples have been identified:

- Persistently working couples had the highest income and the lowest levels of hardship in 1999 and this remained the case in 2002, by which point the large majority were no longer in hardship. They were more likely than other couples to have some qualifications, particularly at GCSE level.
- Persistently workless couples were likely to be older, to have fewer qualifications, to have no driving licence and to have health problems. They were most likely to be in hardship in 1999 and this remained the case in 2002, although their position had improved somewhat. They were most likely to be in severe hardship.

- Couples with an interrupted working history were likely to be the youngest. The level of hardship they experienced fell between those of persistently working and persistently workless couples. On both counts, their position had improved by 2002, at which point fewer than half were in hardship.

The conclusions drawn from the analysis of couples' work patterns were largely applicable to those of women in non-continuous couples. However, the small number of cases available for the latter limits the scope for robust assertions.

6 Labour market transitions

In this chapter, the longitudinal element of the data is used to examine the issue of transitions over time in the economic status of couples and of the individuals within these couples. This shows the extent to which couples' economic status persists over time. This is similar to the analysis carried out in Bonjour and Dorsett (2002) which considered quarter-on-quarter changes in economic status. The benefit of the analysis in this report is that the FACS data permit transitions over a longer time-period to be investigated. In fact, changes over three years can be observed. This allows an insight into the relative rigidity of different economic statuses and also into the destinations for those changing status.

6.1 Format of the tables

Table 6.1 considers economic status at the couple level. Since all the tables that follow conform to the same general format, it is worth explaining this format in some detail. Table 6.1 identifies three statuses for a couple: working, unemployed and inactive. 'Working' couples are those where at least one of the partners within the couple is in paid employment of at least one hour per week. This is the same definition of work as in Bonjour and Dorsett (2002). 'Unemployed' couples are those where neither partner is working, but at least one partner is actively seeking work. 'Inactive' couples are those where neither partner is working or unemployed. Seen in this way, couples can be regarded as being at a particular distance from the labour market; working couples are fully engaged in the labour market, unemployed couples wish to find work and inactive couples are neither working nor seeking work so are the furthest from the labour market. Table 6.1 comprises three sets of results, each shown in a separate panel. The top panel summarises transitions over the period of a single year, the middle panel considers transitions over two years and the bottom panel looks at transitions over a three-year period. Within each panel, the format is the same. The entry in each cell shows the proportion of those who began their spell (of one, two or three years) with the status shown for that row and who, at the end of their spell, had the status shown in the column heading. Hence, the results simply show the percentage who change from one state to another. The

destination can be the same as the original status. In this case the cell entry represents the percentage remaining stable – this is given in bold along the main diagonal in the table. The entries for each row total 100 per cent, and the right-hand column gives the total number of transitions over which these percentages were calculated.

6.2 Couple level employment transitions

With this in mind, it is clear to see that working is a more stable status than unemployment or inactivity since 97 per cent of working couples will still be working a year later, while only 41 per cent of those unemployed will still be unemployed and 80 per cent of inactive couples will still be inactive. Of those exiting unemployment, the majority find work. However, 19 per cent of unemployed couples will have become inactive a year later. The majority of exits from inactivity are also to employment. As longer-term transitions are considered, the results become more striking. Looking at changes over a three-year period, the level of rigidity among working couples is still very high (96 per cent). However, of those couples who were originally unemployed, most (62 per cent) will have found work and only about a fifth of unemployed couples will still be unemployed. For inactivity, the level of rigidity is approximately two-thirds, with most of those who leave finding work.

Table 6.1 Employment transitions over a one-, two- and three-year period

<i>Row percentages</i>				
Starting status	Working	Status after transition period		Total
		Unemployed	Inactive	
One-year transitions				
Working	97	1	1	2,569
Unemployed	40	41	19	201
Inactive	12	8	80	444
Two-year transitions				
Working	95	2	2	873
Unemployed	56	27	16	91
Inactive	22	6	72	158
Three-year transitions				
Working	96	1	3	776
Unemployed	62	22	16	81
Inactive	28	6	66	136

Due to rounding percentages might not add up to 100. Work is regarded as at least one hour of paid employment per week. Results based on FACS panel data, 1999-2002. Couples who separated during the period covered by the transition are excluded from the analysis.

6.3 Shorter-term transitions – earlier results

The overall impression from these results is that the most stable long-term option is employment and that couples in different states gravitate towards that, at least over the period for which we observe these transitions. It is unsurprising that unemployment is relatively short-term in nature. However, the fact that inactive couples slowly approach the labour market is a positive finding. This is particularly true when comparing the results with those from Bonjour and Dorsett (2002) using the Labour Force Survey (LFS). It is important to note some of the key differences between the couples considered in the LFS analysis and those in the FACS analysis. There are four main differences:

- In the FACS analysis, transitions of up to three years were considered; for the LFS analysis, transitions over a quarter (three months) were considered.
- In the FACS analysis, couples were on an LMI when first observed; for the LFS analysis, couples were workless when first observed and claiming one of the benefits governing eligibility for New Deal for Partners
- In the FACS analysis, all couples had children when first observed; in the LFS analysis, not all couples had children when first observed
- In the FACS analysis, data covered the period 1999-2002; in the LFS analysis, data covered the period 1994-2000.

With these data discrepancies, differences in the results are only to be expected. However, in the absence of other comparable evidence, it is helpful to compare the results. Table 6.2 summarises results from the LFS analysis in a format similar to the results presented in this report. What is evident is that the non-working states of unemployment and inactivity appear much more rigid with the LFS results. This may well be explained by the differences listed above. For example, the shorter period over which LFS transitions were assessed makes it less likely for a change to be observed. Alternatively, the fact that all couples in the LFS sample were in receipt of benefit may reduce the extent to which they are likely to move between economic states. Yet another possibility is that the labour market conditions prevailing at the time of the LFS sample were less likely to encourage transitions. However, the degree of rigidity does not appear implausible; extrapolating the trend for one, two- and three-year transitions from the FACS data would suggest higher levels of rigidity for shorter periods of time. To this extent, the LFS results appear quite consistent.

Table 6.2 Employment transitions over a single quarter (from LFS analysis)

Starting status	Status after transition period			Total
	Working	Unemployed	Inactive	
<i>Row percentages</i>				
One-quarter transitions				
Working	87	9	3	1,240
Unemployed	16	74	10	2,881
Inactive	2	3	95	7,588

Quarterly LFS panel dataset, winter 1996 – winter 2000.

6.4 Who works?

Table 6.3 looks at the combination of working patterns within couples to examine the issue of working versus workless households. To do this, working couples are divided between those where both partners work, those where only the woman works, those where only the man works and those where neither works. The results are illuminating. First, it appears that both partners working is a very stable situation, regardless of whether one considers transitions over a one, two- or three-year period. Of those couples who do change, the predominant resulting arrangement is for the man to work. Instances of couples moving from dual-earner to no-earner status are very rare, even when considering long-term outcomes.

The situation of the woman being the sole earner in the couple is the least stable situation. In only 59 per cent of cases does this situation survive over the period of a year. It becomes less tenable with time; in only 36 per cent of cases will the woman be the sole earner three years later. Most commonly, such couples will become dual-earners. This is so in half of all cases. The situation where the man is the sole earner is more robust. In half of all cases, the man will still be the sole earner three years later. Again, the most common change is for the couple to become dual-earners. The overall picture is consistent with the traditional view of the man often being the main breadwinner in a couple. This is compounded by two further points. First, there are many more cases in the data of the man being the sole earner than there are of the woman being the sole earner. Second, changes from the woman being the sole earner to the man being the sole earner are more common than changes in the opposite direction.

Neither partner working is only slightly more stable a position than the situation of a male sole-earner. The tendency over time is for the couple to enter work. More commonly, it is the man who finds work a year later. However, when considering longer periods of time, the move to being a dual-earning couple is evident.

Table 6.3 Transitions in who works over a one-, two- and three-year period

Starting status	Status after transition period				Total
	Both	Woman	Man	Neither	
<i>Row percentages</i>					
One-year transitions					
Both	87	3	9	0	1,318
Woman only	30	59	5	6	244
Man only	20	1	73	5	1,007
Neither	4	6	11	79	645
Two-year transitions					
Both	83	4	12	1	404
Woman only	44	46	4	6	84
Man only	31	3	58	8	385
Neither	10	9	16	66	249
Three-year transitions					
Both	82	4	14	0	359
Woman only	49	36	7	8	75
Man only	38	3	51	8	342
Neither	14	8	18	59	217

Due to rounding percentages might not add up to 100. Work is regarded as at least one hour of paid employment per week. Results based on FACS panel data, 1999-2002. Couples who separated during the period covered by the transition are excluded from the analysis.

6.5 Individual partners' transitions

Further insight is possible by considering the employment transitions of partners separately within couples. Table 6.4 and Table 6.5 show this for women and men respectively. An immediate point relating to female partners that is evident from Table 6.4 is that unemployment is an uncommon state. It seems that, in the main, women in these LMI couples tend to either be working or to be economically inactive. The intermediate stage of unemployment is less relevant. Employment has a more stable status than inactivity over all periods considered. Furthermore, almost all of those leaving employment become inactive. The reverse is also true, almost all of those leaving inactivity find work. Roughly a third of inactive women in these couples will be working three years later.

Table 6.4 Women's employment transitions over a one-, two- and three-year period

<i>Row percentages</i>				
Starting status	Working	Status after transition period		Total
		Unemployed	Inactive	
One-year transitions				
Working	90	1	9	1,560
Unemployed	[51]	[9]	[40]	47
Inactive	16	2	82	1,607
Two-year transitions				
Working	87	1	12	488
Unemployed	[62]	[10]	[29]	21
Inactive	27	1	73	613
Three-year transitions				
Working	86	1	13	434
Unemployed	[50]	[0]	[50]	16
Inactive	34	1	65	543

Due to rounding percentages might not add up to 100. Work is regarded as at least one hour of paid employment per week. Results based on FACS panel data, 1999-2002. Couples who separated during the period covered by the transition are excluded from the analysis.

For men, the results are different. Table 6.5 shows that unemployment is much more common than for women. Working is even more stable, and those who leave employment are just as likely to become unemployed as they are inactive when considering year-on-year transitions. However, examining three-year transitions shows the majority of exits from work being to inactivity. Unemployment itself can be seen to be a relatively short-term status. Work is the main destination for those leaving unemployment, and this becomes more emphatic as longer time periods are considered. Inactivity follows a similar pattern to that seen for women. Interestingly, inactive men were slightly less successful than women in finding work and were correspondingly more likely to become unemployed instead.

Table 6.5 Men's employment transitions over a one-, two- and three-year period

Starting status	Status after transition period			Total
	Working	Unemployed	Inactive	
<i>Row percentages</i>				
One-year transitions				
Working	95	2	3	2,327
Unemployed	40	36	23	270
Inactive	12	7	81	617
Two-year transitions				
Working	92	3	4	789
Unemployed	54	25	21	119
Inactive	19	7	74	214
Three-year transitions				
Working	93	2	5	701
Unemployed	58	23	19	107
Inactive	28	6	66	185

Due to rounding percentages might not add up to 100. Work is regarded as at least one hour of paid employment per week. Results based on FACS panel data, 1999-2002. Couples who separated during the period covered by the transition are excluded from the analysis.

6.6 Individual partners' levels of work

Hours worked are also of interest. Table 6.6 shows that, for women in work, there was a tendency over time to increase their hours. For example, 16 per cent of those working 16-29 hours per week were likely to be working 30+ hours after a year and this rose to 21 and 33 per cent for successive years. Those working fewer than 16 hours per week were more likely to change to working 16-29 hours per week and the strength of this trend grew over time. For those in work, the more hours worked, the more stable was the work situation. However, there were also a number of women who stopped working entirely. The fewer the hours worked initially, the more likely was such a transition. With time, those who were originally not working became more likely to do so. There was little pattern to this with regard to the number of hours they chose to work.

Table 6.6 Women's changing hours of work over a one-, two- and three-year period

Starting status	Status after transition period				Total
	30+ hours	16-29 hours	1-16 hours	0 hours	
<i>Row percentages</i>					
One-year transitions					
Employed 30+ hours/week	80	13	2	5	442
Employed 16-29 hours/week	16	67	7	10	607
Employed less than 16 hours/week	7	20	58	15	514
Not working	3	6	8	83	1,651
Two-year transitions					
Employed 30+ hours/week	74	13	5	8	115
Employed 16-29 hours/week	21	60	8	11	183
Employed less than 16 hours/week	8	31	44	17	190
Not working	8	10	10	72	634
Three-year transitions					
Employed 30+ hours/week	72	18	2	8	101
Employed 16-29 hours/week	33	50	6	11	162
Employed less than 16 hours/week	11	33	36	20	171
Not working	10	13	11	66	559

Due to rounding percentages might not add up to 100. Work is regarded as at least one hour of paid employment per week. Results based on FACS panel data, 1999-2002. Couples who separated during the period covered by the transition are excluded from the analysis.

Table 6.7 presents the same information for men. It is evident that part-time working is much less common than it is for women. Men tend to either work 30+ hours per week or not at all. Working full-time is a very stable situation for men. Not working is less stable. Only 62 per cent of out-of-work male partners had not found employment three years later. Where they had entered employment, this was usually on a full-time basis.

Table 6.7 Men's changing hours of work over a one-, two- and three-year period

Starting status	Status after transition period				Total
	30+ hours	16-29 hours	1-16 hours	0 hours	
<i>Row percentages</i>					
One-year transitions					
Employed 30+ hours/week	94	1	0	4	2191
Employed 16-29 hours/week	29	51	4	16	99
Employed less than 16 hours/week	[41]	[12]	[21]	[26]	34
Not working	17	2	1	80	890
Two-year transitions					
Employed 30+ hours/week	91	1	1	7	742
Employed 16-29 hours/week	[40]	[30]	[3]	[27]	30
Employed less than 16 hours/week	[65]	[6]	[29]	[0]	17
Not working	25	4	2	69	333
Three-year transitions					
Employed 30+ hours/week	92	1	0	7	663
Employed 16-29 hours/week	[54]	[27]	[0]	[19]	26
Employed less than 16 hours/week	[75]	[0]	[8]	[17]	12
Not working	33	4	2	62	292

Due to rounding percentages might not add up to 100. Work is regarded as at least one hour of paid employment per week. Results based on FACS panel data, 1999-2002. Couples who separated during the period covered by the transition are excluded from the analysis.

6.7 Changes in income¹⁰

The final table in this chapter relates not to labour market transitions but rather to the transitions between income groups. Three such groups are considered: low-income, moderate-income and higher-income. Table 6.8 shows that low-income is a relatively persistent status; 71 per cent will still be on a low income three years later. Of those leaving low income, the majority move to the higher income group rather than moderate income. About one third of these longer term exits are to self-employment. Few couples are on a moderate income for long. Only 39 per cent of couples are still on moderate income one year later. Three years later, this proportion has fallen to just nine per cent. However, it is revealing to inspect the destinations for these exits. The short-term exits (that is, the year-on-year transitions) are mainly characterised by a return to low-income rather than a move to higher income. After two years, low-income and higher-income are roughly balanced as destinations. However, after three years, those originally on a moderate income are more likely to have moved to the higher-income group than have slid back to low-income.

Table 6.8 Continuous couples' changes in income over a one-, two- and three-year period

	<i>Row percentages</i>				
	Low	Moderate	Income level Higher	Self-employed	Total
One-year transitions					
Low income	82	6	10	2	1,798
Moderate income	36	39	25	0	916
Higher income	15	7	65	13	260
Self-employed	[9]	[4]	[7]	[80]	45
Two-year transitions					
Low income	78	4	11	7	570
Moderate income	39	15	42	4	474
Three-year transitions					
Low income	71	5	16	9	465
Moderate income	35	9	51	5	436

Due to rounding percentages might not add up to 100. Work is regarded as at least one hour of paid employment per week. Results based on FACS panel data, 1999-2002. Couples who separated during the period covered by the transition are excluded from the analysis. Low income includes couples who are either without work and who are eligible for or claiming WFTC (FC in 1999). Moderate income includes working couples who are not eligible for (or claiming) WFTC, but whose income is within 10 per cent of the WFTC level (or 35 per cent of the FC level in 1999). Higher income includes all couples earning in excess of this. Self-employed are included as a separate category.

¹⁰ Details of the definition of income are provided in Chapter 2.

6.8 Summary

Couples in work in 1999 were almost certain to be in work in all later years, especially if both partners were in work initially. Single-earner couples gravitated over time towards dual-earning, although the traditional male-breadwinner model appears relatively robust. Women tended to increase their hours. Working longer hours reduced the likelihood of subsequent female worklessness.

Over the period 1999-2002, there was an overall tendency to move closer to work for those couples not initially employed. Most tellingly, there was a slow but definite move towards employment among inactive couples. Couple worklessness was more commonly ended by the man finding work, although again, dual-earning became more significant with time. For women, unemployment was rare; they tended to move directly between inactivity and work.

These transitions were not immediately reflected in changes in income. However, over time, an increase in income was evident.

7 Conclusion

Tackling poverty is central to the Government's social and economic programme. The results presented here are highly relevant to discussions on how child poverty can be addressed by reducing worklessness and providing financial security and inclusion. By focusing on workless and low-moderate income couples, it allows us to examine transitions between work and worklessness, as well as changes in income.

The data used in the analysis confer two important advantages. First, they are more recent than the data used in the previous DWP reports. Second, and more significantly, they allow individual changes over a three-year period to be observed. The earlier DWP reports only allowed transitions over the space of a single quarter to be observed.

The approach to the descriptive analysis in this report captures some of the diversity of LMI couples by identifying a number of sub-groups within the population of couples. The advantage of doing this is that it shows the extent to which certain characteristics tend to be concentrated among certain couples. Clearly, labour market trajectories are dependent on many interrelated factors: qualifications, experience, age of children, health, age, attitude etc. It is therefore useful to have some understanding of the degree to which such characteristics are distributed across the population. The results suggested three broad groupings:

- older couples with one child who were claiming health-related benefits;
- couples with good health who were in their 30s, had young children, some qualifications and a positive attitude to work;
- poorly-educated young couples, often from a minority ethnic group, with three or more children and no access to a car.

Intuitively, it appears likely that there will be differences across these groups in the degree of labour market success they enjoy. For example, it would be unsurprising if couples within the second group stood a better chance of progressing in the labour market than couples in the other two groups.

These results highlight the fact that LMI couples are not a homogenous group. A challenge for policies targeting such couples is how best to meet their diverse needs. The belief that policies are more likely to be effective if they acknowledge the particular characteristics and requirements of those they target is evident from the range of New Deals that exist. The assistance offered under the particular employment policies that target partners (Work-Focused Interviews for partners and the New Deal for Partners) should be flexible enough to cope with the variety of eligible couples, some insight into which is provided by these results.

The examination of employment transitions has provided some interesting findings. Bonjour and Dorsett (2002) showed that, although inactivity was very stable over a three-month period, there was considerable movement within inactivity between those with some desire to work and those with no desire to work. The impression of inactivity was less one of stagnation and more one of internal transition. In view of this, it is of interest to examine the stability of inactivity over longer periods of time to see whether such movement within activity may eventually translate into actual job entry.

The results in this report provide some support for this. There was a definite tendency for inactive couples to enter employment. This was increasingly evident the longer the time period considered. The fact that only two-thirds of inactive couples in 1999 remained inactive in 2002 is encouraging for policies that seek to build on this latent trend. In fact, the tendency among most couples was to increase rather than decrease their level of engagement with the labour market. Single-earner couples gravitated towards dual-earning and women in work tended to increase their hours.

Such trends are to be welcomed since working couples, especially dual-earning couples, were much less likely to experience subsequent periods of non-employment. In principal, they should therefore also be better protected against subsequent low-income. However, the results suggest that the overall move towards employment was not immediately reflected in rising income. In particular, those on a moderate income appeared more likely to have returned to a low income after a year than to have moved onto a higher income. Over time, though, an increase in income was evident such that those on a moderate income in 1999 were more likely to be on a higher income than a low income in 2002. This is consistent with a process whereby, over time, the 'low-pay/no-pay' cycle may be escaped. However, it is important to bear in mind that the existence of such a cycle has not been examined directly in this analysis; this would require consideration of transitions in earnings.

With these results in mind, the key question is what the implications are for the development of policy. The analysis does not attempt to evaluate any particular initiative. Rather, the aim is to better understand the nature of the client group and the relationship with the labour market of its constituent couples. The finding that there was an overall movement towards the labour market over the period considered, while positive, does not offer an obvious steer as to how employment policy should evolve. Couples, and partners within couples, differ in the extent of the

barriers to employment they face. Inevitably, some are more likely than others to move into employment. Should policy target such couples with the aim of speeding their job-entry? One argument in favour of this is that the level of support required for this may be on a smaller scale (and therefore less expensive) than that required for couples who are less job-ready. However, a counter-argument is that there is little point targeting such couples since they are the least in need of support. Seen in this light, the value-for-money argument is compromised by the fact that there may be an unacceptable level of 'deadweight'. That is, individuals within such couples would have found work without any extra assistance and so the exchequer cost of these policies may be unnecessarily high.

An alternative is to target couples who require more assistance if they are to enter work and avoid slipping into long-term inactivity. The greater need of such couples stems from the fact that they face at least one significant barrier to employment. In many cases, they will face multiple barriers. These barriers vary across couples and also between men and women. For women, caring responsibilities often prevent them from considering paid work. These caring responsibilities may relate to children, their partner, another adult or perhaps a combination of these. For men, it is health that represents the key barrier. Clearly, there is a correlation between barriers within a couple. For example, health problems are more common among older individuals and, since there is a tendency for partners within a couple to be of a similar age, poor health may be concentrated within couples. Similarly, the caring responsibility for one partner may arise due to the ill-health of the other partner who consequently requires looking-after. Seen in this light, poor health poses a very fundamental barrier to work in that it not only prevents the unhealthy individual from working but also can prevent the caring partner from working.

A final point flows from this consideration of health and this relates to the aim of policies targeting workless couples. It appears clear that there are cases where encouraging individuals within workless couples to find work is not appropriate. In the example above of a couple comprising one partner with a health problem and one partner with a caring responsibility, it is not automatic that the optimal outcome would be for one or both partners to find work. This will vary with the particular circumstances of the couple. In some cases, it may be that the level of caring responsibilities is sufficiently low that it would be possible to enter paid work, if only on a part-time basis. In other cases, this will not be possible. In any event, employment policies targeting workless couples should be sensitive to the barriers that individuals in such couples face and should recognise when immediate paid employment is not a viable objective.

Appendix A

Additional tables on characteristics of workless couples

Table A.1 Benefits and tax credits. Weekly amount received by workless couples in 2002

	Benefit and tax credit recipient			
	Female	Male	Both	All
Income Support				
Weekly mean, £	135.30	133.84	[126.78]	132.89
Mean duration, months	51	60	[85]	62
<i>Unweighted base</i>	53	106	36	195
JSA				
Weekly mean, £	[164.81]	128.39	[127.26]	131.55
<i>Unweighted base</i>	5	50	4	59
Any other non-health related benefit				
Weekly mean, £	[116.53]	127.38	[121.54]	124.67
<i>Unweighted base</i>	17	61	10	88

Continued

Table A.1 Continued

Any disability benefit	Benefit and tax credit recipient			All
	Female	Male	Both	
Weekly mean, £	[109.09]	96.86	[183.46]	119.18
<i>Unweighted base</i>	26	83	35	144

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on benefits and tax credits received. Each partner or a family may receive more than one benefit and thus appear in more than one row

Table A.2 Health by long-standing illness of each partner in workless couples in 2002

	Health status			All
	Good	Fairly good	Not good	
<i>Cell percentages</i>				
Female				
Has long-standing illness	12	38	78	37
<i>Unweighted base</i>	147	112	85	344
Male				
Has long-standing illness	18	62	93	57
<i>Unweighted base</i>	85	55	84	224

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their health status and long-standing illness.

Table A.3 Health of each partner by demographic characteristics and income, workless couples in 2002

	Health status			
	Good	Fairly good	Not good	All
<i>Cell percentages</i>				
Female				
Age				
Under 25	12	12	9	11
25-29	16	13	6	12
30-34	17	21	18	19
35-39	24	23	31	25
40-44	16	10	13	13
45 +	15	21	23	19
Partnership status				
Married	72	69	68	70
Cohabiting	28	31	32	30
Income, £				
Before housing costs				
Mean	187.28	171.53	192.48	183.21
Median	164.77	167.91	184.25	170.99
After housing costs				
Mean	135.38	128.64	147.10	136.27
Median	124.90	127.46	140.22	131.50
<i>Unweighted base</i>	<i>147</i>	<i>112</i>	<i>85</i>	<i>344</i>
Male				
Age				
Under 25	5	9	1	5
25-29	12	9	9	10
30-34	12	13	12	12
35-39	22	20	13	18
40-44	28	12	23	22
45 +	21	36	42	33
Partnership status				
Married	66	58	82	70
Cohabiting	34	42	18	30
Income, £				
Before housing costs				
Mean	153.43	214.89	192.70	183.03
Median	146.17	174.59	183.91	169.79
After housing costs				
Mean	106.76	170.42	150.94	138.74
Median	114.71	137.11	142.48	131.86
<i>Unweighted base</i>	<i>85</i>	<i>55</i>	<i>84</i>	<i>224</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their health status, age, equivalised income and partnership status.

Table A.4 Number of children by family characteristics and income, workless couples in 2002

	<i>Column percentages</i>				
	Number of children				
	1	2	3	4+	All
Female age					
Under 25	22	10	4	0	11
25-29	4	15	13	24	12
30-34	10	19	28	23	19
35-39	11	29	34	35	25
40-44	14	14	15	9	13
45 +	37	13	6	9	19
Male age					
Under 25	10	3	6	5	6
25-29	8	10	6	9	9
30-34	10	17	12	23	15
35-39	11	24	21	22	19
40-44	14	20	27	20	19
45 +	47	27	27	21	32
Partnership status					
Married	65	71	74	72	70
Cohabiting	35	29	26	28	30
Mean Income , £					
Before housing costs	200.66	171.23	179.07	177.09	183.21
After housing costs	151.30	128.15	122.04	137.75	135.91
<i>Unweighted base</i>	<i>110</i>	<i>114</i>	<i>69</i>	<i>52</i>	<i>345</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the number of children, age of each partner, equivalised income and partnership status.

Table A.5 Number of children by health of each partner in workless couples in 2002

<i>Column percentages</i>					
Health status	Number of children				All
	1	2	3	4+	
Female					
Good	43	49	47	28	43
Fairly good	27	28	36	39	31
Not good	30	23	17	33	26
<i>Unweighted base</i>	<i>109</i>	<i>114</i>	<i>69</i>	<i>52</i>	<i>344</i>
Long-standing illness	43	30	31	44	37
<i>Unweighted base</i>	<i>110</i>	<i>114</i>	<i>69</i>	<i>52</i>	<i>345</i>
Male					
Good	37	38	[35]	[44]	38
Fairly good	24	30	[21]	[16]	24
Not good	38	32	[44]	[40]	38
<i>Unweighted base</i>	<i>67</i>	<i>75</i>	<i>45</i>	<i>37</i>	<i>224</i>
Long-standing illness	58	58	55	55	57
<i>Unweighted base</i>	<i>109</i>	<i>113</i>	<i>67</i>	<i>50</i>	<i>339</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the number of children and health status and long-term illness of each partner.

Table A.6 Number of children by benefits and tax credits received by workless couples in 2002

<i>Column percentages</i>					
Benefits and tax credits received	Number of children				<i>Unweighted base</i>
	1	2	3	4+	
JSA	30	31	26	15	55
Income Support	27	32	23	19	189
Any other non-health-related benefit	32	33	25	11	83
Any health-related benefit	32	37	17	13	144
All	32	32	20	16	345

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their health status and benefits and tax credits received. Due to rounding, percentages might not add up to 100. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the absolute numbers of recipients reported for each benefit exceed the total number of benefit recipients.

Table A.7 Age of youngest child by family characteristics, workless couples in 2002

<i>Column percentages</i>					
	Age of youngest child				All
	0-4	5-10	11-15	16-18	
Female					
Age					
Under 25	26	1	0	[0]	11
25-29	22	9	1	[0]	12
30-34	23	24	7	[0]	19
35-39	23	38	19	[3]	25
40-44	5	16	29	[15]	13
45 +	1	12	43	[82]	19
Male					
Age					
Under 25	13	1	0	[0]	6
25-29	18	3	0	[0]	9
30-34	24	13	3	[0]	15
35-39	22	23	11	[4]	19
40-44	14	31	18	[9]	19
45 +	9	29	68	[87]	32
Partnership status					
Married	54	74	88	[100]	70
Cohabiting	46	26	12	[0]	30

Continued

Table A.7 Continued

<i>Column percentages</i>					
Mean Income, £	Age of youngest child				
	0-4	5-10	11-15	16-18	All
Before housing costs	186.29	175.96	168.64	[228.17]	183.21
After housing costs	136.72	123.98	128.74	[194.09]	135.91
<i>Unweighted base</i>	<i>157</i>	<i>100</i>	<i>63</i>	<i>25</i>	<i>345</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the age of their youngest child, age of each partner, their partnership status and equivalised income.

Table A.8 Age of youngest child by benefit types received by workless couples in 2002

<i>Cell percentages</i>					
Benefits and tax credits received	Age of youngest child				
	0-4	5-10	11-15	16-18	All
JSA	25	16	2	[4]	16
Income support	56	60	56	[35]	55
Any other non-health-related benefit	37	21	7	[8]	24
Any health-related benefit	33	47	49	[48]	42
<i>Unweighted base</i>	<i>157</i>	<i>100</i>	<i>63</i>	<i>25</i>	<i>345</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on the age of their youngest child and benefits and credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each age category exceed 100.

Table A. 9 Age of youngest child by health status of each partner in workless couples in 2002

<i>Column percentages</i>					
Health status	Age of youngest child				All
	0-4	5-10	11-15	16-18	
Female					
Good	45	44	41	[36]	43
Fairly good	35	28	30	[25]	31
Not good	20	28	29	[39]	26
<i>Unweighted base</i>	<i>157</i>	<i>100</i>	<i>63</i>	<i>24</i>	<i>344</i>
Long-standing illness	27	43	44	[45]	37
<i>Unweighted base</i>	<i>157</i>	<i>100</i>	<i>63</i>	<i>25</i>	<i>345</i>
Male					
Good	43	41	[23]	[39]	38
Fairly good	25	19	[27]	[28]	24
Not good	31	40	[50]	[33]	38
<i>Unweighted base</i>	<i>102</i>	<i>65</i>	<i>42</i>	<i>15</i>	<i>224</i>
Long-standing illness	49	56	77	[56]	57
<i>Unweighted base</i>	<i>153</i>	<i>98</i>	<i>63</i>	<i>25</i>	<i>339</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the age of their youngest child and health status and long-standing illness of each partner.

Table A.10 Age of oldest child by family characteristics, workless couples in 2002

	<i>Column percentages</i>				
	Age of oldest child				
	0-4	5-10	11-15	16-18	All
Female					
Age					
Under 25	59	5	0	0	11
25-29	8	32	5	1	12
30-34	17	25	24	1	19
35-39	11	24	35	23	25
40-44	3	10	14	26	13
45 +	2	4	22	48	19
Male					
Age					
Under 25	27	4	1	0	6
25-29	26	10	3	1	9
30-34	18	26	11	2	15
35-39	16	22	24	7	19
40-44	8	24	23	16	19
45 +	5	13	37	72	32
Partnership status					
Married	40	62	79	91	70
Cohabiting	60	38	21	9	30
Mean Income, £					
Before housing costs	183.50	184.07	176.10	193.69	183.21
After housing costs	120.01	136.42	131.82	155.01	135.91
<i>Unweighted base</i>	<i>64</i>	<i>97</i>	<i>117</i>	<i>67</i>	<i>345</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the age of their oldest child and age of each partner, their partnership status and equivalised income.

Table A.11 Age of oldest child by benefit type received by workless couples in 2002

Cell percentages

Benefits and tax credits received	Age of oldest child				All
	0-4	5-10	11-15	16-18	
JSA	27	29	7	6	16
Income support	50	50	61	58	55
Any other non-health-related benefit	45	34	13	13	24
Any health-related benefit	26	41	44	50	42
Unweighted base	64	97	117	67	345

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on the age of their oldest child and benefits and credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each age category exceed 100.

Table A.12 Age of oldest child by health of each partner in workless couples in 2002

Column and cell percentages

Health status	Age of oldest child				All
	0-4	5-10	11-15	16-18	
Female					
Good	45	53	41	31	43
Fairly good	31	26	36	31	31
Not good	24	21	23	38	26
<i>Unweighted base</i>	<i>64</i>	<i>97</i>	<i>117</i>	<i>66</i>	<i>344</i>
Long-standing illness	32	32	35	49	37
<i>Unweighted base</i>	<i>64</i>	<i>97</i>	<i>117</i>	<i>67</i>	<i>345</i>
Male					
Good	[43]	41	23	[39]	38
Fairly good	[25]	19	27	[28]	24
Not good	[31]	40	50	[33]	38
<i>Unweighted base</i>	<i>37</i>	<i>66</i>	<i>73</i>	<i>48</i>	<i>224</i>
Long-standing illness	49	47	63	68	57
<i>Unweighted base</i>	<i>62</i>	<i>95</i>	<i>116</i>	<i>66</i>	<i>339</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the age of their oldest child and health status and long-standing illness of each partner.

Table A.13 Ethnicity of women by family characteristics of workless couples in 2002

	<i>Column percentages</i>		
	White	Ethnicity Other	All
Age			
Under 25	11	14	12
25-29	11	16	12
30-34	18	18	18
35-39	27	18	26
40-44	14	12	14
45 +	18	22	19
Partnership status			
married	66	91	70
cohabiting	34	9	30
Mean Income, £			
Before housing costs	185.61	173.45	183.72
After housing costs	143.70	96.21	136.33
<i>Unweighted base</i>	<i>290</i>	<i>51</i>	<i>341</i>

Base: 2002 cross-section. All women in couples where neither partner worked 16+ hours a week in 2002 with information on their ethnicity and age, equalised income of the family and partnership status.

Table A.14 Ethnicity of women by benefits and tax credits received by workless couples in 2002

	<i>Cell percentages</i>		
Benefits and tax credits received	White	Ethnicity Other	All
JSA	16	14	16
Income support	54	64	55
Any other non-health-related benefit	24	27	24
Any health-related benefit	44	27	42
<i>Unweighted base</i>	<i>290</i>	<i>51</i>	<i>341</i>

Base: 2002 cross-section. All women in couples where neither partner worked 16+ hours a week in 2002 with information on their ethnicity and benefits and tax credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each category of ethnicity exceed 100.

Table A.15 Ethnicity of women by their health status, workless couples in 2002

Column and cell percentages

Health status	Ethnicity			All
	White	Other		
Good	43	46		44
Fairly good	31	27		31
Not good	25	27		26
Long-standing illness	38	30		36
<i>Unweighted base</i>	<i>290</i>	<i>51</i>		<i>341</i>

Base: 2002 cross-section. All women in couples where neither partner worked 16+ hours a week in 2002 with information on their ethnicity, health status and long-standing illness.

Table A.16 Tenure by benefits and tax credits received by workless couples in 2002

Cell percentages

Benefits and tax credits received	Housing tenure			All
	Owner-occupation	Social rented sector	Private rented sector	
JSA	17	15	[18]	16
Income Support	23	74	[59]	55
Any other non-health-related benefit	24	22	[32]	24
Any health-related benefit	31	50	[32]	42
<i>Unweighted base</i>	<i>108</i>	<i>190</i>	<i>46</i>	<i>344</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their housing tenure and benefits and credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each housing tenure category exceed 100.

Table A.17 Tenure by health status of each partner in workless couples in 2002

Column and cell percentages

Health status	Housing tenure			All
	Owner-occupation	Social rented sector	Private rented sector	
Female				
Good	50	40	[42]	43
Fairly good	32	30	[34]	31
Not good	19	30	[24]	26
<i>Unweighted base</i>	<i>107</i>	<i>190</i>	<i>46</i>	<i>343</i>
Long-standing illness	29	41	[37]	37
<i>Unweighted base</i>	<i>108</i>	<i>190</i>	<i>46</i>	<i>344</i>
Male				
Good	45	33	[41]	38
Fairly good	23	24	[27]	24
Not good	32	43	[31]	38
<i>Unweighted base</i>	<i>70</i>	<i>124</i>	<i>29</i>	<i>223</i>
Long-standing illness	46	64	[58]	57
<i>Unweighted base</i>	<i>105</i>	<i>189</i>	<i>44</i>	<i>338</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on housing tenure and health status and long-standing illness of each partner.

Table A.18 Hardship by family characteristics, workless couples in 2002

	<i>Column percentages</i>			
	Hardship			
	No hardship	Moderate hardship	Severe hardship	All
Age				
Female				
Under 25	6	16	15	11
25-29	10	14	15	12
30-34	17	19	21	19
35-39	21	31	25	25
40-44	18	10	12	13
45 +	30	11	12	19
Male				
Under 25	2	9	9	6
25-29	4	12	12	9
30-34	15	14	16	15
35-39	16	22	19	19
40-44	21	19	17	19
45 +	42	24	27	32
Partnership status				
Married	82	63	60	70
Cohabiting	18	37	40	30
Mean income, £				
Before housing costs	181.49	181.80	189.04	183.21
After housing costs	135.93	133.34	140.40	135.91
<i>Unweighted base</i>	<i>142</i>	<i>129</i>	<i>74</i>	<i>345</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the degree of hardship, age of each partner and their partnership status and equivalised income.

Table A.19 Hardship by benefits and tax credits received by workless couples in 2002

<i>Row percentages</i>				
Benefits and tax credits received	Hardship			<i>Unweighted base</i>
	Not in hardship	Moderate hardship	Severe hardship	
JSA	31	50	19	59
Income Support	30	41	29	195
Any other health-related benefit	39	38	23	173
Any non-health-related benefit	[38]	[32]	[29]	35
All	41	38	21	345

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on the degree of hardship and tax and benefits received. Each partner or a family may receive more than one benefit and thus appear in more than one row.

Table A.20 Hardship by health of each partner in workless couples in 2002

<i>Column percentages</i>				
Health status	Hardship			All
	No hardship	Moderate hardship	Severe hardship	
Female				
Good	52	39	35	43
Fairly good	25	37	34	31
Not good	23	25	32	26
<i>Unweighted base</i>	141	129	74	344
Long-standing illness	34	37	41	37
<i>Unweighted base</i>	142	129	74	345
Male				
Good	39	38	[38]	38
Fairly good	26	26	[17]	24
Not good	35	37	[45]	38
<i>Unweighted base</i>	84	92	48	224
Long-standing illness	53	58	64	57
<i>Unweighted base</i>	141	128	70	339

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on the degree of hardship and health status and long-standing illness of each partner.

Table A.21 Volume of problem debts by health of each partner in workless couples in 2002

Family characteristics	Mean debt of couples with problem debts (£)	Proportion of couples with problem debts (cell %)	Unweighted base: number of couples
Female			
Health status			
Good	[867.68]	31	147
Fairly good	[1,048.86]	44	112
Not good	[799.97]	48	85
All	908.80	40	344
Long-standing illness			
Has LSI	968.76	46	128
No LSI	860.74	35	217
All	908.80	39	345
Male			
Health status			
Good	[902.07]	40	85
Fairly good	[546.09]	49	55
Not good	[1,253.21]	31	84
All	904.60	39	224
Long-standing illness			
Has LSI	1,058.44	33	196
No LSI	791.13	46	143
All	922.70	39	339

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their health status and long-standing illness and the volume of problem debts.

Table A.22 Past work experience by family characteristics, workless couples in 2002

	<i>Column percentages</i>		
	Ever worked in the past		
	Yes	No	All
Female			
Age			
Under 25	10	18	12
25-29	12	17	13
30-34	19	22	19
35-39	28	13	25
40-44	13	15	13
45 +	18	14	17
Partnership status			
Married	67	70	68
Cohabiting	33	30	32
Mean income, £			
Before housing costs	186.68	176.37	184.71
After housing costs	140.18	122.03	136.71
<i>Unweighted base</i>	253	56	309
Male			
Age			
Under 25	4	[12]	5
25-29	9	[12]	9
30-34	13	[33]	15
35-39	20	[12]	19
40-44	21	[15]	20
45 +	34	[16]	32
Partnership status			
Married	72	[52]	70
Cohabiting	28	[48]	30
Mean income, £			
Before housing costs	179.74	[168.02]	178.56
After housing costs	134.75	[119.01]	133.16
<i>Unweighted base</i>	286	35	321

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their work experience, age, partnership status and equivalised income.

Table A.23 Past work experience of each partner by benefits and tax credits received by workless couples in 2002

<i>Column percentages</i>			
Benefits and tax credits received	Ever worked in the past		
	Yes	No	All
Female			
JSA	16	17	16
Income Support	58	69	60
Any non-health-related benefit	25	22	24
Any health-related benefit	44	34	42
<i>Unweighted base</i>	253	56	309
Male			
JSA	16	[20]	17
Income support	56	[72]	57
Any non-health-related benefit	23	[25]	23
Any health-related benefit	45	[29]	44
<i>Unweighted base</i>	286	35	321

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their work experience and benefits and tax credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each work experience category exceed 100.

Table A.24 Past work experience by health of each partner in workless couples in 2002

<i>Column and cell percentages</i>			
Health status	Ever worked in the past		
	Yes	No	All
Female			
Good	43	41	43
Fairly good	30	30	30
Not good	27	30	27
<i>Unweighted base</i>	252	56	308
Long-standing illness	40	40	40
<i>Unweighted base</i>	253	56	309

Continued

Table A.24 Continued

Column and cell percentages

Health status	Ever worked in the past		
	Yes	No	All
Male			
Good	37	[36]	37
Fairly good	25	[21]	24
Not good	38	[43]	38
<i>Unweighted base</i>	195	23	218
Long-standing illness	59	[63]	59
<i>Unweighted base</i>	286	35	321

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their work experience, health status and long-standing illness.

Table A.25 Job search by benefits and tax credits received by workless couples in 2002

Cell percentages

Benefits and tax credits received	Job search			All
	At least one looks for job	At least one expects to look	Neither looks or expects to look for job	
JSA	36	10	3	16
Income Support	34	71	60	55
Any other non-health-related benefit	43	18	12	24
Any health-related benefit	19	46	60	41
<i>Unweighted base</i>	108	135	102	345

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their job search behaviour and benefits and tax credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each job search category exceed 100.

Table A. 26 Job search by health of each partner in workless couples in 2002

<i>Column and cell percentages</i>				
Health status	Job search			All
	At least one looks for job	At least one expects to look	Neither looks or expects to look for job	
Female				
Good	50	45	33	43
Fairly good	32	33	29	31
Not good	18	22	38	26
<i>Unweighted base</i>	<i>107</i>	<i>135</i>	<i>102</i>	<i>344</i>
Long-standing illness	32	31	49	37
<i>Unweighted base</i>	<i>108</i>	<i>135</i>	<i>102</i>	<i>345</i>
Male				
Good	52	30	26	38
Fairly good	26	27	18	24
Not good	22	43	56	38
<i>Unweighted base</i>	<i>92</i>	<i>77</i>	<i>55</i>	<i>224</i>
Long-standing illness	32	66	72	57
<i>Unweighted base</i>	<i>105</i>	<i>132</i>	<i>102</i>	<i>339</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their job search behaviour and health status and long-term illness of each partner.

Table A.27 Job search by demographic characteristics of workless couples in 2002

	Job search			
	At least one looks for job	At least one expects to look	Neither looks or expects to look for job	All
<i>Column percentages</i>				
Female				
Age				
Under 25	13	17	3	11
25-29	14	17	5	12
30-34	16	24	15	19
35-39	28	25	24	25
40-44	15	11	16	13
45+	16	7	37	19
Male				
Age				
Under 25	6	11	1	6
25-29	11	12	1	9
30-34	15	17	11	15
35-39	23	20	12	19
40-44	17	23	18	19
45+	27	17	58	32
Partnership status				
Married	67	64	81	70
Cohabiting	33	36	19	30
Mean income, £				
Before housing costs	150.52	199.18	197.69	183.21
After housing costs	100.00	150.36	155.68	135.91
<i>Unweighted base</i>	<i>108</i>	<i>135</i>	<i>102</i>	<i>345</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their job search behaviour, age, partnership status and equivalised income.

Table A.28 Childcare affordability by benefits and tax credits received by workless couples in 2002

Benefits and tax credits received	Childcare			All
	Affordable	Not affordable	Don't know	
JSA	16	18	15	16
Income Support	52	67	48	55
Any non health-related benefit	20	29	24	24
Any health-related benefit	38	45	42	42
<i>Unweighted base</i>	<i>121</i>	<i>110</i>	<i>114</i>	<i>345</i>

Column percentages

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on their perception about the affordability of childcare and benefits and tax credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each category describing the couples' perception of childcare affordability exceed 100.

Table A.29 Childcare affordability by health of each partner in workless couples in 2002

Health status	Childcare			All
	Affordable	Not affordable	Don't know	
Female				
Good	48	35	46	43
Fairly good	26	36	32	31
Not good	26	29	22	26
<i>Unweighted base</i>	<i>121</i>	<i>110</i>	<i>113</i>	<i>344</i>
Long-standing illness	29	40	42	37
<i>Unweighted base</i>	<i>121</i>	<i>110</i>	<i>114</i>	<i>345</i>
Male				
Good	43	35	36	38
Fairly good	21	21	30	24
Not good	35	44	34	38
<i>Unweighted base</i>	<i>74</i>	<i>72</i>	<i>78</i>	<i>224</i>
Long-standing illness	53	65	54	57
<i>Unweighted base</i>	<i>119</i>	<i>107</i>	<i>113</i>	<i>339</i>

Column and cell percentages

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their perception about the affordability of childcare and health status and long-standing illness of each partner.

Table A.30 Age each partner left education by family characteristics of workless couples in 2002

	<i>Column percentages</i>		
	Before or at 16	At 17 or later	All
Female			
Age			
Under 25	12	10	11
25-29	15	4	12
30-34	17	24	19
35-39	27	23	26
40-44	12	17	14
45+	17	21	18
Partnership status			
Married	65	83	70
Cohabiting	35	17	30
Mean income, £			
Before housing costs	182.25	188.10	183.79
After housing costs	140.71	124.15	136.36
<i>Unweighted base</i>	<i>257</i>	<i>85</i>	<i>342</i>
Male			
Age			
Under 25	5	5	5
25-29	11	7	10
30-34	14	9	13
35-39	19	23	20
40-44	20	27	22
45+	31	29	31
Partnership status			
Married	66	80	69
Cohabiting	34	20	31
Mean income, £			
Before housing costs	190.93	166.51	184.77
After housing costs	150.19	116.23	141.62
<i>Unweighted base</i>	<i>200</i>	<i>61</i>	<i>261</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their age, partnership status, equivalised income and the age each partner left education.

Table A.31 Age each partner left education by benefits and tax credits received by workless couples in 2002

<i>Cell percentages</i>			
Benefits and tax credits received	Before or at 16	At 17 or later	All
Female			
JSA	17	16	16
Income Support	60	42	55
Any other non-health-related benefit	24	24	24
Any health-related benefit	46	31	42
<i>Unweighted base</i>	<i>257</i>	<i>85</i>	<i>342</i>
Male			
JSA	17	23	19
Income support	61	39	55
Any other non-health-related benefit	23	26	24
Any health-related benefit	48	33	44
<i>Unweighted base</i>	<i>200</i>	<i>61</i>	<i>261</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on benefits and tax credits received and the age each partner left education. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each category describing the age men and women left education exceed 100.

Table A.32 Age each partner left education by their health status, workless couples in 2002

<i>Column and cell percentages</i>			
Health status	Before or at 16	At 17 or later	All
Female			
Good	38	59	43
Fairly good	34	21	31
Not good	28	20	26
<i>Unweighted base</i>	<i>257</i>	<i>85</i>	<i>342</i>
Long-standing illness	44	17	37
<i>Unweighted base</i>	<i>257</i>	<i>85</i>	<i>342</i>

Continued

Table A.32 Continued

<i>Column and cell percentages</i>			
Health status	Before or at 16	At 17 or later	All
Male			
Good	36	45	38
Fairly good	24	26	24
Not good	41	30	38
<i>Unweighted base</i>	<i>167</i>	<i>54</i>	<i>221</i>
Long-standing illness	63	51	60
<i>Unweighted base</i>	<i>200</i>	<i>61</i>	<i>261</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their health status, long-standing illness and the age each partner left education.

Table A.33 Any qualification (academic or vocational) obtained by each partner by family characteristics, workless couples in 2002

<i>Column percentages</i>			
	No	Yes	All
Female			
Age			
Under 25	8	13	11
25-29	10	13	12
30-34	13	21	19
35-39	26	25	25
40-44	16	12	13
45+	26	15	19
Partnership status			
Married	69	71	70
Cohabiting	31	29	30
Mean income, £			
Before housing costs	177.17	186.48	183.21
After housing costs	135.57	136.09	135.91
<i>Unweighted base</i>	<i>127</i>	<i>218</i>	<i>345</i>

Continued

Table A.33 Continued

	<i>Column percentages</i>		
	No	Yes	All
Male			
Age			
Under 25	4	7	6
25-29	8	9	9
30-34	16	14	14
35-39	18	20	19
40-44	19	20	20
45+	35	31	32
Partnership status			
Married	66	72	69
Cohabiting	34	28	31
Mean income, £			
Before housing costs	183.12	183.99	183.68
After housing costs	142.79	134.14	137.27
<i>Unweighted base</i>	<i>126</i>	<i>213</i>	<i>339</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their age, partnership status, equivalised income and qualification of each partner.

Table A.34 Any qualification (academic or vocational) obtained by each partner by benefits and tax credits received by workless couples in 2002

	<i>Cell percentages</i>		
Benefits and tax credits received	No	Yes	All
Female			
JSA	13	18	16
Income Support	69	48	55
Any other non-health-related benefit	20	26	24
Any health-related benefit	42	42	42
<i>Unweighted base</i>	<i>127</i>	<i>218</i>	<i>345</i>
Male			
JSA	14	18	17
Income support	71	46	55
Any other non-health-related benefit	20	27	24
Any health-related benefit	47	39	44
<i>Unweighted base</i>	<i>126</i>	<i>213</i>	<i>339</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on the qualification of each partner and benefits and tax credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each category describing whether men and women obtained any qualification exceed 100.

Table A.35 Any qualification (academic or vocational) obtained by each partner by their health status, workless couples in 2002

<i>Column and cell percentages</i>			
Benefits and tax credits received	No	Yes	All
Female			
Health status			
Good	35	48	43
Fairly good	32	31	31
Not good	33	22	26
<i>Unweighted base</i>	<i>126</i>	<i>218</i>	<i>344</i>
Long-standing illness	53	28	37
<i>Unweighted base</i>	<i>127</i>	<i>218</i>	<i>345</i>
Male			
Health status			
Good	33	41	38
Fairly good	20	26	24
Not good	47	33	38
<i>Unweighted base</i>	<i>74</i>	<i>150</i>	<i>224</i>
Long-standing illness	64	53	57
<i>Unweighted base</i>	<i>126</i>	<i>213</i>	<i>339</i>

Base: 2002 cross-section. All couples where neither partner worked 16+ hours a week in 2002 with information on health status and long-standing illness of each partner and qualification.

Table A.36 Car access by demographic characteristics, workless couples in 2002

	<i>Column percentages</i>		
	Has car access	Has no car access	All
Female			
Age			
Under 25	2	16	11
25-29	6	15	12
30-34	16	20	19
35-39	33	22	25
40-44	13	14	14
45+	29	14	19
Partnership status			
Married	86	62	70
Cohabiting	14	38	30
Mean income, £			
Before housing costs	187.17	182.01	183.69
After housing costs	133.49	137.61	136.274
<i>Unweighted base</i>	<i>106</i>	<i>238</i>	<i>344</i>
Male			
Age			
Under 25	1	10	5
25-29	5	18	10
30-34	12	13	12
35-39	21	14	18
40-44	26	17	22
45+	35	29	33
Partnership status			
Married	79	57	69
Cohabiting	21	43	31
Mean income, £			
Before housing costs	183.93	181.64	183.03
After housing costs	137.32	140.93	138.74
<i>Unweighted base</i>	<i>133</i>	<i>91</i>	<i>224</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their age, partnership status, equivalised income and car access of each partner.

Table A.37 Car access by benefits and tax credits received by workless couples in 2002

<i>Cell percentages</i>			
Benefits and tax credits received	Has car access	Has no car access	All
Female			
JSA	13	18	16
Income Support	36	65	56
Any non-health-related benefit	18	27	24
Any health-related benefit	37	44	42
<i>Unweighted base</i>	<i>106</i>	<i>238</i>	<i>344</i>
Male			
JSA	16	25	20
Income support	51	63	56
Any non-health-related benefit	20	31	24
Any health-related benefit	45	43	44
<i>Unweighted base</i>	<i>133</i>	<i>91</i>	<i>224</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their car access and benefits and tax credits received. Since each partner or a family may receive more than one benefit and thus appear in more than one row, the percentages of benefit recipients reported for each category describing whether men and women have car access exceed 100.

Table A.38 Car access by health status of each partner in workless couples in 2002

<i>Column percentages</i>			
Health status	Has car access	Has no car access	All
Female			
Good	47	42	43
Fairly good	28	33	31
Not good	25	26	26
Long-standing illness	26	42	37
<i>Unweighted base</i>	<i>106</i>	<i>238</i>	<i>344</i>
Male			
Good	40	35	38
Fairly good	21	29	24
Not good	39	35	38
Long-standing illness	57	57	57
<i>Unweighted base</i>	<i>133</i>	<i>91</i>	<i>224</i>

Base: 2002 cross-section. All men and women in couples where neither partner worked 16+ hours a week in 2002 with information on their car access, health status and long-standing illness.

Appendix B

Working patterns of women in non-continuous couples

Table B.1 Health of women in 1999 by their working patterns

<i>Column percentages</i>				
Working patterns of females, 1999-2002				
Health status	Persistently workless	Persistently working	Interrupted working	All
Good	51	[67]	52	54
Fairly good	28	[33]	27	28
Not good	21	[0]	21	17
Long-standing illness	36	[34]	30	33
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns, health status and long-standing illness as these were recorded in 1999.

Table B.2 Demographic profile of women in 1999 by their working patterns

	<i>Column percentages</i>			
	Working patterns of females, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Number of children				
1	25	[24]	34	29
2	29	[41]	42	36
3	35	[28]	16	26
4	11	[7]	7	9
Age of youngest child				
0-4 years	63	[24]	60	55
5-10 years	26	[52]	22	29
11-15 years	9	[24]	14	13
16 years or 17/18 in full-time employment	2	[0]	4	3
Age of oldest child				
0-4 years	28	[7]	25	23
5-10 years	31	[37]	38	35
11-15 years	35	[43]	29	34
16 years or 17/18 in full-time employment	6	[13]	8	8
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>
Partnership status				
Married	60	[79]	65	65
<i>Unweighted base</i>	<i>77</i>	<i>28</i>	<i>73</i>	<i>176</i>
Ethnicity				
White	94	[100]	96	96
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns and demographic characteristics as these were recorded in 1999.

Table B.3 Age of women in 1999 by their working patterns

Column percentages

Age	Working patterns of females, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Under 25	15	[0]	7	9
25-29	20	[20]	27	23
30-34	36	[23]	34	33
35-39	13	[30]	11	15
40-44	6	[20]	15	12
45+	10	[7]	5	8
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns and age as it was recorded in 1999.

Table B.4 Housing tenure in 1999 by working patterns of women

Column percentages

Tenure type	Working patterns of females, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Owner-occupation	23	[66]	53	42
Social rented sector	68	[31]	43	52
Private rented sector	9	[3]	4	6
<i>Unweighted base</i>	<i>75</i>	<i>28</i>	<i>73</i>	<i>176</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns and housing tenure as it was recorded in 1999.

Table B.5 Hardship/income in 1999 by working patterns of women

	<i>Column percentages</i>			
	Working patterns of females, 1999-2002			
	Persistently workless	Persistently working	Interrupted working	All
Mean income, £				
Before housing costs	160.95	[179.03]	173.09	168.67
After housing costs	129.24	[142.43]	137.93	134.81
Hardship				
No hardship	26	[45]	38	34
Moderate hardship	32	[34]	36	34
Severe hardship	42	[21]	26	32
Number of problem debts				
No problem debts	49	[52]	53	51
1-2 problem debts	27	[31]	26	27
3 and more problem debts	24	[17]	21	22
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>
Mean debt of those with problem debts, £				
	[661.93]	[235.49]	[602.48]	573.14
<i>Unweighted base</i>	<i>40</i>	<i>13</i>	<i>33</i>	<i>86</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns, equivalised income, degree of hardship and problem debts as these were recorded in 1999.

Table B.6 Hardship/income in 2002 by working patterns of women

<i>Column percentages</i>				
Working patterns of continuous couples, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Mean income, £				
Before housing costs	175.41	[277.10]	236.75	214.92
After housing costs	137.09	[237.09]	193.36	174.38
<i>Unweighted base</i>	<i>77</i>	<i>26</i>	<i>66</i>	<i>169</i>
Hardship				
No hardship	23	[72]	56	44
Moderate hardship	44	[28]	32	36
Severe hardship	34	[0]	12	20
Number of problem debts				
No problem debts	51	[86]	65	62
1-2 problem debts	27	[14]	29	26
3 and more problem debts	22	[0]	6	12
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>
Mean debt of those with problem debts £				
	[774.91]	[650.74]	[778.25]	768.19
<i>Unweighted base</i>	<i>39</i>	<i>5</i>	<i>26</i>	<i>70</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns, equivalised income, degree of hardship and problem debts as these were recorded in 2002.

Table B.7 Age women left education by their working patterns

<i>Column percentages</i>				
Working patterns of females, 1999-2002				
	Persistently workless	Persistently working	Interrupted working	All
Age left education				
Before or at 16	85	[69]	73	77
17+	15	[31]	27	23
<i>Unweighted base</i>	<i>76</i>	<i>28</i>	<i>73</i>	<i>177</i>
Has any qualification				
	58	[73]	82	70
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns, age they left education and any qualification obtained as these were recorded in 1999.

Table B.8 Highest academic qualification of women in 1999 by their working patterns

<i>Column percentages</i>				
Working patterns of females, 1999-2002				
Highest academic qualification	Persistently workless	Persistently working	Interrupted working	All
Higher degree	0	[0]	1	1
First degree	0	[3]	3	2
GCSE A-level/SCE Higher grades (A-C) and equiv	4	[7]	9	6
GCSE grade A-C and equiv	25	[37]	35	31
GCSE grade D-G and equiv	21	[17]	25	22
Other academic quals	0	[3]	0	1
None	51	[33]	27	40
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>72</i>	<i>178</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns and highest academic qualification obtained as it was recorded in 1999.

Table B.9 Highest vocational qualification of women in 1999 by their working patterns

<i>Column percentages</i>				
Working patterns of females, 1999-2002				
Highest vocational qualification	Persistently workless	Persistently working	Interrupted working	All
Level 5 NVQ or equivalent	0	[0]	1	1
Level 4 NVQ or equivalent	4	[3]	4	4
Level 3 NVQ or equivalent	3	[7]	8	6
Level 2 NVQ or equivalent	10	[3]	17	12
Level 1 NVQ or equivalent	14	[14]	10	12
Other	0	[3]	7	3
None	70	[69]	53	63
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns and highest vocational qualification obtained as it was recorded in 1999.

Table B.10 Driving licence and car access by working patterns of women

<i>Column percentages</i>				
Working patterns of females, 1999-2002				
Driving licence	Persistently workless	Persistently working	Interrupted working	All
Has licence and regular access to car	37	[57]	53	46
Licence but no regular access	4	[7]	3	4
No licence	59	[37]	44	50
<i>Unweighted base</i>	<i>78</i>	<i>28</i>	<i>73</i>	<i>179</i>

Base: 1999-2002 panel. All women in non-continuous couples over the period 1999 to 2002 with information on their working patterns and possession of driving licence and car access as it was recorded in 1999.

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