RELYING ON THE STATE,
RELYING ON EACH OTHER

Dawn Snape and Donna Molloy with Marion Kumar

A report of qualitative research carried out by the National Centre for Social Research on behalf of the Department of Social Security
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### LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACT</td>
<td>Automated Credit Transfer</td>
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<td>CB</td>
<td>Child Benefit</td>
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<tr>
<td>DLA</td>
<td>Disability Living Allowance.</td>
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<td>DSS</td>
<td>Department of Social Security</td>
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<td>IB</td>
<td>Incapacity Benefit</td>
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<td>ICA</td>
<td>Invalid Care Allowance</td>
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<td>IS</td>
<td>Income Support</td>
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<td>JSA</td>
<td>Jobseeker's Allowance</td>
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SUMMARY

This study, which was commissioned by the Department of Social Security and carried out by the National Centre for Social Research, explored the ways in which couples in receipt of either Income Support (IS) or Jobseeker’s Allowance (JSA) manage their income. It examines patterns of management, control and allocation of benefit income; the implications of these patterns of financial organisation for individuals and households; and how different ways of paying and administering benefits may influence the allocation of financial roles and responsibilities within couples.

The project originated from a concern to ensure that methods of claiming and paying benefits adequately reflects the roles and responsibilities of women in couples. There was particular interest in understanding whether different methods of administering benefits affect perceptions of entitlement held by either partner, and whether there are implications for the level of access each member of a couple might have to the income.

Prior to the empirical work reported here, a literature review (Molloy and Snape, 1999) was undertaken to identify gaps in existing literature. This identified a number of neglected issues which this study attempted to address. For example, previous work focused largely on married couples with dependent children while this study incorporated a wider range of circumstances including older couples, those with and without dependent children and couples from different minority ethnic groups. Different claimant situations were also explored including couples where the female is the named claimant and those where the male is the named claimant.

The specific aims of the research were to investigate:

• how household financial responsibilities are allocated and factors underpinning this;
• implications for individuals of different methods of household financial organisation;
• the impact of the benefit system upon roles and responsibilities of partners within couples;
• access and attitudes to financial products and services among couples on benefits and individuals within such households; and
• attitudes to current and possible benefit payment options.
Research design and methods

Given the exploratory nature of the research and the requirement for detailed understanding of how patterns of financial organisation evolve, a qualitative research design was selected. The study involved in-depth interviews with 33 couples claiming either Jobseeker’s Allowance or Income Support. Couples were interviewed jointly and then each partner was interviewed separately in order to gain both joint and individual perspectives. The sample included couples who were married and/or cohabiting, both with and without dependent children; and who ranged in age and minority ethnic background. Some couples had been claiming social security benefits over a long period, while others were new to this experience and still adjusting to the change.

Patterns of claiming benefits (Chapters 2 and 5)

Perceptions of entitlement to benefit income

The findings of this study were consistent with earlier research indicating that income derived from benefits is perceived differently to earned income. This was evident in two ways: benefit income had less strong notions of individual ownership attached to it than earned income; and income from benefits was sometimes less valued than earned income.

The administration of social security benefits also impacted upon perceptions of entitlement to benefit income. For example, among Jobseeker’s Allowance claimants, the fact that only the named claimant (usually the male partner) was identified on benefit cheques was thought to confer enhanced individual entitlement to the income. The activities associated with claiming benefits, such as attending job interviews (in the case of JSA) encouraged the perception that the person undertaking these activities had a greater entitlement to the benefit income.

Overall patterns of claiming

A number of couples in the study were simultaneously receiving more than one benefit. Three different approaches to benefits claims were identified, although these could change over time as circumstances changed. Some couples nominated one of the partners to be the named claimant for all the benefits received by the household. These couples included examples where either the male or the female partner was the named claimant.

A second approach was to divide benefit claims to reflect a traditional gendered division of labour. These couples had the male as the named benefit claimant for the main subsistence benefit (i.e. Income Support or Jobseeker’s Allowance); while the female partner claimed Child Benefit or another caring allowance such as Invalid Care Allowance.

The last approach was to divide the claims between the partners along other lines, with each partner being the named claimant for part of the package of benefits.
The decision-making process to determine who within a couple should be the named claimant was often taken instinctively, with no awareness of choice at all. In other cases it was a fully considered decision taking into account a range of factors. Two key factors underpinned how and why a particular partner became the named claimant of a benefit: the level of acceptance of traditional gender roles by each member of the couple, and features associated with the administration and delivery of benefits.

Some couples assumed that claiming benefit for the household was the role of one partner and they made no conscious decision about who should claim. Among those claiming Jobseeker’s Allowance, the ‘decision’ tended to be seen as directly related to the employment focus of each partner. Similarly, for those claiming Income Support and disability-related benefits, the claim was often viewed as predetermined by whichever partner was sick or disabled.

The relationship between the partners in receipt of benefits was sometimes characterised as being between an ‘active’ claimant and a ‘passive’ dependant. In some cases, one partner became the named claimant because they were viewed as the individual who was more able to carry out the activities associated with benefits claims. As claiming benefit was commonly viewed as stressful and complicated, some couples nominated the stronger or more ‘able’ partner to be the named claimant.

For some, strong adherence to traditional gender roles led to the assumption that the male partner should be the named claimant in a couple’s benefit claim. The belief that this was the way roles were best allocated was frequently reinforced by the misperception that this was dictated by the rules of the benefit system. In some cases the influence of the Benefits Agency or Employment Service on which member of the couple claimed benefit was more direct. For example, some respondents reported that they had actually been told which partner had to be the named claimant for JSA, even where both partners were looking for work.

Couples in the study used a range of different systems for allocating roles and responsibilities for financial organisation. These were broadly in line with the typologies developed in earlier work on the intra-household allocation of resources. At one end of the spectrum was complete control by the female partner in terms of allocating household income, budgeting, setting priorities, responsibility for managing debts and arrears and shopping for the household. This female-managed system has been shown in previous studies to be particularly strongly associated with households on low incomes. There were also examples where the male partner had responsibility for financial management, but this system was less likely to involve complete male control over all aspects of the household budget.
Instead, it tended to coincide with female responsibility for shopping and meeting children’s needs. In some households, responsibilities were divided up in what appeared to be a jointly managed and controlled system of financial management.

The ways in which different financial systems operated within individual households varied according to the balance of management and control within a partnership. The level of control a particular partner has was determined by a number of factors including whether they physically held the money, whether they set priorities for expenditure, whether they did the budgeting, and the extent to which they had access to personal spending money. However, in practice, control over each of these aspects of financial management was not necessarily vested in one individual. How these aspects of financial management were divided up depended primarily on the circumstances of the relationship, ideology, views of gender roles, and the relative financial skill of each partner.

Generally, the more skilled and able partner took responsibility for financial management because this was most likely to ensure finances were managed effectively. It was common among the couples in this study for the female partner to be perceived as more capable of budgeting effectively and so to take responsibility for financial management. For some of the Income Support claimants, the different level of ability in managing money evolved because of the ill health of one partner.

Some couples accepted a domestic division of responsibilities according to traditional gender roles and this influenced who claimed the benefits. However, adherence to these gender roles did not necessarily dictate which partner actually controlled or managed the finances. In some cases, financial responsibility was subsumed within the female partner’s overall responsibility for the domestic sphere. In others, financial management was organised jointly. In the most traditional couples, financial responsibilities fell under the remit of the male partner’s responsibility as head of the household.

Whether couples were married or cohabiting did not appear to be an important influence on the allocation of financial roles within couples. Overall attitudes to the relationship, gender roles, individual skills and abilities and the balance of control between partners appeared to be more relevant than relationship status per se.

The systems for financial management adopted by the couples in this study had evolved over time in response to a variety of factors. Previous knowledge or experience of a particular model, either in a previous relationship or as practiced by respondents’ parents, were important influences.
In line with the findings of earlier research on low income households, the men and women in this study tended to have different responses to their financial situation.

Being the partner with primary responsibility for managing a low income, could have a number of psychological disadvantages, including stress and anxiety, particularly for women. However, these were counter-balanced to some extent by a greater sense of security about the finances if the more financially astute partner had taken control. Additionally, some women noted a greater sense of self-esteem through managing the finances effectively. By contrast, men who were unable to manage the finances sometimes reported a loss of self-esteem.

Where women managed the finances, they tended to allocate less money to themselves for personal expenditure than their partners and prioritised the needs of other household members above their own. Where financial management was a shared endeavour, the access to resources of each partner appeared to be more equal than under other systems.

Previous research has shown that people living on a low income have the lowest levels of access to financial products and services (such as current accounts, insurance policies, and savings vehicles). Being in receipt of means-tested benefits is the biggest single factor (over and above income) in determining the likelihood that a household will be financially excluded (i.e. without any financial products at all). The majority (six out of ten) of those without a current account are women.

All but one of the couples in this sample currently had access to a bank or building society account or had experience of this in the past. However, those couples who still maintained accounts at the time of the research used these very differently. Some had become inactive account users by moving to a cash-based economy as they felt this would provide them with the greater level of control they needed to help them to cope on a low income. Others remained active account users and used their accounts regularly as an integral part of their financial management. A further group used their accounts for narrowly defined purposes such as to pay one particular bill by direct debit.

The active account users in this study either had joint accounts or the main account used for the household finances was in the female partner’s name. Female partners were therefore not reliant upon their spouses for access to the account, though if the male partner was the benefit claimant then they did rely upon him to physically give the household income to her to manage.
Among inactive users of accounts, the ownership of an account by one partner appeared to have a limited impact on the other. Their bank accounts appeared to be largely dormant and did not have a differential impact on partners except insofar as one partner had an established history with a mainstream financial service provider while the other did not.

Other research on financial exclusion has highlighted that some groups never engage with financial products (or in the case of young people may not have reached the age where people begin to use financial products), while other groups withdraw from usage of such products when they face financial difficulties. Among these couples, there were clear examples of each of these positions as well as of people continuing to use credit, despite their limited income.

Those who had never engaged with credit usage tended to have strong beliefs about living within one’s means and viewed credit as leading to indebtedness. None of these respondents used either mainstream or alternative forms of credit, though in cases of absolute necessity, they sometimes borrowed from family or friends.

Those couples with some history of credit use varied in the extent to which they were still actively accessing the same level and forms of credit as previously. Some still actively used more than one source of credit, while others had withdrawn from this position and had narrowed their credit use to within strict limits. Others had only ever been marginal users of credit.

The disengagement of one partner from credit use did not necessarily imply that the other had also disengaged. In cases where the male partner had found it difficult to restrict their spending with credit cards and had ceased using this type of credit, the female partner sometimes continued to have and use credit in her own right.

A variety of factors were identified as encouraging or discouraging use of mainstream financial services providers. These included: cultural factors; the level of perceived control over finances associated with use of financial products and services; the perceived need for such products and services; their image and perceived user-friendliness; the costs associated with service use; the perceived accessibility and convenience of services, and the familiarity and ease of use of current arrangements (with a fear of change as potentially destabilising). The choices people make about engagement with mainstream financial service providers after they become dependent on benefits is in part determined by their usage of such services before they become unemployed or economically inactive. It is also related to their expectations of how long they will be dependent upon benefit and whether they need to adjust their financial management system to a long or short-term spell on benefits.
When benefit claims were divided along traditional lines, this did not necessarily imply that the female partner suffered greater deprivation within the household or had restricted access to the household income. This depended on how the money was handled when it entered the household, who managed and controlled it, the extent to which the money was perceived as for the household as a whole, and the nature of arrangements made for personal spending money for both partners.

When one partner received all the main household income as well as managing and controlling the household finances, the other partner was ostensibly at their most dependent. However, the actual outcomes of this approach to claiming benefits were influenced by the strength of the sharing ideology within the household, the arrangements made to give access to the income to each partner, the trust each partner had in the other to spend the benefit income wisely and for the good of the whole household, and the skill of the household financial manager.

Among the couples where each partner claimed part of a package of benefits, this division, while perhaps reinforcing that each partner was entitled to claim some of the household income in their own right, did not in practice entail an equal division of the household income between partners. This was because one partner was obliged to claim the main subsistence benefits while the other claimed non-subsistence level benefits.

Additionally, the fact that different benefits were claimed by each partner did not determine the allocation of income to partners or to particular types of household expenditure. There was nothing in this data to indicate that women were financially deprived in couples using the less equitable systems of claiming benefits. The more salient concern among partners in some of these couples was related to psychological rather than financial dependency.

The current benefit system already contains a certain amount of flexibility in terms of which partner can be the named claimant, and the way in which the benefit is paid (i.e. by order book, giro, or electronic transfer into a bank account). One of the aims of this study was to explore the extent to which benefit claimants were aware of the existing choices and how they would react to other options.

Within this sample, some were unaware that they had any choice in the method by which they received their benefit payment and could not remember anyone ever explaining the options available. Others were aware of the alternatives and had made a conscious decision about how and to whom they wished the benefit(s) to be paid.
The main concern underpinning ‘decisions’ about modes of payment was the need to receive payments predictably and reliably when living on a low income. Different modes of payment were perceived as being more or less predictable by the couples in this study. The giro and order book tended to be the favoured methods of payment because the benefit could be drawn in cash and bills could be paid on the spot at the Post Office. Receiving the income in cash gave a sense of greater control over, and access to, funds and the familiarity of the routine provided a sense of security and continuity.

Claimants who currently received electronic payments into their bank accounts via Automated Credit Transfer (ACT) found the system reliable in terms of receiving a regular amount on the specified date. Payment by ACT provided continuity with their previous method of receiving wages directly into a bank or building society account and enabled them to persist with other aspects of their established system of budgeting, such as payment of bills by direct debit.

There was some resistance to transfer to payment of benefits by ACT from those currently using more traditional methods of payment. Older couples, who preferred their established routine of accessing payment via the Post Office, were particularly reluctant to change. Factors influencing responses to a possible move to ACT as the normal method of payment included individual experience with and perceptions of banks, the perceived level of accessibility of the banking system and the degree of organisation couples had achieved in their budgeting routine. The more organised couples were with their budgeting, the more they tended to feel they could tolerate a change to an alternative system. However, a move to benefit payment by ACT was viewed as potentially disadvantageous even by those who had highly organised systems of household financial management. The main concerns were the lack of local banks (compared with Post Offices), the uncertainty of the payment being made on the expected date and the consequent costs that may be incurred if the account went overdrawn, and the perception that ACT would limit their prompt access to cash.

There was an overwhelming preference for weekly payment which coincided with a tendency to budget on a weekly basis. Weekly payments were perceived as offering greater financial security because short budgeting periods were thought to provide an easy way of keeping expenditure within the limitations of a low income.

There were mixed views on the importance of continuing to stagger payments of different benefits over different payment periods. Some viewed it as extremely helpful and used weekly benefits to  ‘top-up’ their income between payments received on a two-weekly basis. Others viewed it as a complication to their budgeting arrangements.
There was resistance to standardisation of benefit payment periods, particularly if this resulted in an overall increase in the time between payments. The possibility of a change to four-weekly payments was viewed negatively for a variety of reasons. There were doubts about whether it would be possible to budget a small and fixed income effectively over this length of time and concern about the ability to resist the temptation to overspend or to respond effectively to unexpected bills. Some respondents were worried that exceeding budget limits would lead to arrears, debts and a greater reliance on friends, family or money-lenders for loans. Finally, increased stress over the potential loss of budgeting control, and a need for a period of adjustment to a revised mode of managing a budget, were considered important factors.

Couples in this study were also asked to consider the possibility of receiving their current level of benefit paid in two equal amounts to each partner. This was seen as a means of eliminating the symbolic dependency of one partner on the other and some were therefore in favour of the idea. Indeed, some couples had already chosen to divide responsibility for claiming benefits between the two partners by electing to have part of their overall package of benefits paid to each partner.

However, respondents generally did not wish to change to splitting the benefit income itself. Despite its potential for boosting self-esteem and providing an independent income for each partner, benefit splitting was expected to pose a number of problems. For example, splitting the same amount of money into payments to each partner would run counter to the ethos of sharing and could encourage a sense of personal entitlement to the income. This could be detrimental to the household if acted upon by either partner. Where couples already embraced the idea of sharing the household income, benefit splitting was viewed as inconvenient and there were worries it could increase the possibility of delays in receiving the full household benefit allocation on the grounds that it was twice as likely that a mistake would be made.

This study indicates that the current benefit system does not reflect and accommodate the diversity which exists in approaches to household financial management among couples on benefit. There were several ways in which the current arrangements were perceived as giving greater encouragement to the male partner to adopt a more active role as the named claimant. The male partner’s status as named claimant, with the female as dependent, was perceived to lend official sanction to men in the role of ‘breadwinner’.

In cases where either partner feels unhappy with the pre-existing balance of power within the relationship and seeks greater equality, then benefit administration can exacerbate these feelings by emphasising an already unequal distribution of status and authority within the relationship.
While splitting benefit payments between partners may remove the psychological dependency felt by some women whose partners claim and manage the household income, these feelings were also attributed to their currently anonymous status in the eyes of the benefits system. These findings suggest that equal acknowledgement of both partners in the claim and equal entitlement to the benefit income by enabling each to cash benefit cheques may be sufficient to overcome this, without necessarily dividing the money.

Overall it appears that there are a wide range of reasons why couples claim benefits as they do, but current arrangements do not reflect or acknowledge this diversity. There is perhaps a need for greater flexibility in methods of administering benefits to reflect the differing needs, priorities and circumstances of couples on benefit. The existing flexibility in the system also needs to be communicated more clearly to benefit recipients.
1. **INTRODUCTION**

1.1 Background to the research

This study was designed to explore the ways in which couples claiming either Income Support (IS) or Jobseeker’s Allowance (JSA) manage their income. It examines patterns of management, control and allocation of benefit income; the implications of these patterns of financial organisation for individuals and households; and how different methods of paying and administering benefits may influence the allocation of financial roles and responsibilities within couples. In addition, the study explores the attitudes of these couples to a range of possible alternative ways of claiming and paying benefits and the perceived impact these changes might have upon their methods of financial organisation.

1.2 Policy background

Previous research has shown that women often take responsibility for financial organisation in low-income households. This project originated from a concern to ensure that the benefit system, and specifically the payment of benefits, adequately reflects the roles and responsibilities of women in couples. A central issue is whether different ways of paying benefits have implications for the level of access each member of a couple has to the income. If methods of administering benefits affect perceptions of entitlement held by either partner, this is of particular relevance to the development of methods of payment policy.

A related concern is the possible implications of ‘dual dependency’ among women in couples dependent on benefit. Over 90 per cent of JSA claimants in couples are men. Their partners are currently treated as dependants on the claim, creating a situation where many women are dependent on their partner who is in turn dependent on the state. Exploration of the ways couples on benefit manage their finances was consequently sought in order to shed light on patterns of dependency within couples and to assess the role of the social security system within this.

The issue of financial exclusion is an additional area on which this study has focused. The low level of engagement of many low-income consumers with mainstream financial services has been well documented. Growing concern about the implications of lack of access to financial services has led to calls for regulating the banking industry in order to ensure access for low-income groups.

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The issue of financial exclusion is particularly relevant to benefit administration for two reasons. Firstly, there has been a low level of take up of the option of paying benefits directly into bank accounts, and secondly, some evidence indicates that the benefit system may contribute to the financial exclusion of benefit recipients. The question of how methods of paying benefits may be affected by and impact upon financial exclusion is of obvious relevance to the whole financial exclusion debate.

It was in this context that the Department of Social Security commissioned the Qualitative Research Unit of the National Centre for Social Research to investigate in detail patterns of financial organisation among couples on benefit.

1.3 Existing literature

There is a substantial body of literature covering these different subject areas. The relevant material has been synthesised into a literature review conducted as a precursor to this study. The review identified gaps in existing research and helped to inform the design and focus of the empirical research (reported here). The literature review is published elsewhere, but key findings are summarised, where relevant, in this report in order to set the findings in context.

The importance to social policy of understanding how resources are distributed not only between households, but also within households, has been recognised since the early 1980s. The different ways in which couples organise their income has been particularly well explored by qualitative research. There is a substantial body of detailed literature on methods of financial allocation, how they evolve and their implications for individuals within households.

Much of the work in this field has been conducted by Jan Pahl. Her early work described different typologies of methods of financial allocation which have become the benchmark for subsequent work in this area. The main focus of Pahl’s work has been exploration of the range of factors influencing the development of different financial systems, how they operate and how they affect different household members. A consistent finding of research in this field has been that at low income levels, when the pressures of financial management are at their highest and managing the household income is a chore, responsibility for this task tends to fall to women.

In her early work, Pahl (1989) made the distinction between management and control, pointing out the distinction between management as an executive function (i.e. paying bills and cashing cheques) and control (allocating budgets, deciding priorities for expenditure, etc.). This distinction has increasingly been the focus of recent work, which has

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suggested that it is the balance of management and control within a partnership that determines the implications of financial systems for individuals, rather than the specific allocative system used. Several studies have indicated that male control can and often does operate within female managed systems (Wilson, 1987; Graham, 1987b; Vogler, 1994 (3), 1998).

The consensus reached within the literature to date is that management is a process in which control is exercised at critical points along a path from money entering the household to it being allocated. This points to the importance of exploring the factors impacting upon the balance of management and control within a partnership, in an attempt to understand any impact the social welfare system and methods of paying benefits may have.

A wide range of factors which influence how roles and responsibilities are allocated between partners have been identified by research in this field. Control and management of resources has been linked to a range of highly interrelated variables such as class, education, parental socialisation, previous experience of financial management, the domestic division of labour and attitudes to gender roles (Goode, Callender and Lister, 1998). Perceptions of gender roles and particularly the ideology of 'breadwinning' have also been identified as influential in determining patterns of financial organisation and responsibility.

Additionally, the source of the income, and particularly whether it is derived from earnings or benefits, has also been found to influence perceptions of entitlement to household income and to have an impact on how finances are allocated. There is evidence that the way in which benefits are administered (i.e. the type of benefit and to whom it is paid) can influence the balance of management and control of income and notions of individual entitlement to it. For example, in some cases claimant status has been found to confer a sense of entitlement to income and to create perceptions of ‘ownership’ of income.

The implications of different systems of financial organisation have also been well documented. The way finances are organised can affect the degree to which individual partners have access to income. This in turn can create a range of potentially negative psychological and emotional effects such as insecurity, stress, dependency, and low self-esteem. These can occur to different degrees under different systems of financial organisation. Of particular relevance for this study is the finding that gender and household inequality are greatest under the female managed and housekeeping allowance systems. These are the systems most commonly used by families on benefit (Morris, 1984; Branen and Wilson, 1987; Bradshaw and Holmes, 1989; Pahl, 1989; Vogler, 1994; Goode, Callender and Lister, 1998).
Despite the large body of work and level of detail with which this area has been covered, there are a number of neglected areas in the existing literature which this study sought to address.

As noted in Section 1.2, a recurrent research finding is that women tend to manage household income at low income levels. The literature suggests a number of reasons as to why this is the case. For example, at low income levels it is easier for one partner to have control. Additionally, women are often perceived as the more financially skilled partner and so assume control of the finances in order to manage a limited budget more effectively. Lastly, some research has indicated that women may take control of the finances in order to protect their partners from the difficult reality of their financial situation. These issues require further exploration.

In addition, it is not entirely clear from existing literature exactly why female inequality is greatest under female managed systems. Moreover, very little work, outside the recent Goode, Callender and Lister (1998) study, has explored the role of the benefit system within this. There is a need to explore fully what the implications are for each partner of the balance of management and control within the partnership, and how the administration of benefits may impact upon this both presently and in the light of the possible alternative methods of claiming and paying benefits.

Relatively little work upon patterns of financial organisation has focused specifically on those on a low income and even less on benefit claimants (the main exception here is Goode, Callender and Lister, 1998). The focus of the present study upon couples claiming either Jobseeker’s Allowance or Income Support was thus an attempt to shed light upon patterns of money management adopted specifically by couples whose income is mainly derived from benefits.

Existing research has looked at methods of financial allocation primarily among married couples with dependent children. In an attempt to explore any differences which may exist in financial systems adopted among couples with other domestic situations we also included older couples, couples with a sick or disabled partner, cohabiting couples, those with and without dependent children and couples from different minority ethnic groups (Indian, Pakistani, Bangladeshi and African-Caribbean). Very little is known, for example, as to how methods of financial organisation may differ among minority groups. Any gender differences in the way claimant status may affect methods of financial allocation, is also under-explored in the literature and this study thus included couples where the female partner was the named claimant of either Income Support or Jobseeker’s Allowance to facilitate comparison.
The primary aims of the research were to explore the financial roles and responsibilities of claimants and their partners, how these have evolved and their implications for both members of the couple. The study also assesses the impact of the benefit system, and more specifically of methods of paying benefits, upon the roles and responsibilities of each partner.

The specific aims of the research were to investigate:

- how household financial responsibilities are allocated and factors underpinning this;
- implications for individuals of different methods of financial organisation;
- the impact of the benefit system upon roles and responsibilities of partners within couples;
- access and attitudes to financial products and services; and
- attitudes to current and possible benefit payment options, including periodicity (or the frequency with which benefit is paid) and claimant rules.

Given the exploratory nature of the research and the requirement for detailed understanding of how patterns of financial organisation evolve, a qualitative research design was selected. Qualitative research is particularly well suited to providing detailed understanding of how and why decisions are made. In this research it was used to illuminate the processes by which financial responsibilities and claimant roles were decided upon and to explore factors which may have influenced these decisions. The detailed information collected about individual experiences also allowed exploration of the implications of different methods of financial organisation for individuals in terms of access to income, responsibility and dependency.

Qualitative methodology was particularly suited to this topic given the very complex and sensitive nature of the subject matter. Respondents were questioned about subjects they had often not thought about before and the methods used helped to shed light on motivations, perceptions and views. The qualitative nature of the study, however, means that it is not possible to make statistically reliable statements on the basis of this data. This would require quantitative research.

The original research design comprised a sample of 35 couples. Fieldwork areas were chosen to enable exploration of any differences in attitudes to financial allocation which might occur in areas with more and less traditional industries and labour markets. We conducted the fieldwork in inner city areas of London, Leeds and Birmingham and more outlying areas of the West Midlands and Bradford. These areas were also chosen because they contained a high proportion of those minority ethnic groups we were seeking to include in the sample.
A sampling grid was constructed to provide an ideal sample framework. The sample was selected from DSS records, oversampling by a factor of five to allow for respondent drop-out and to provide sufficient flexibility in the final sample design. Letters were sent out by the DSS to potential respondents explaining the study and requesting their help. An opt-out period of two weeks was provided during which claimants not wishing to participate in the study could contact researchers at the DSS to end their involvement in the research.

After the end of the opt-out period, details of potential respondents were passed to researchers at the National Centre for Social Research and claimants were contacted by telephone by the research team. A short screening exercise was conducted (a copy of the screening questionnaire can be found in Appendix B). Personal and benefit details were collected in order to ensure that the quotas for the variables to be included in the sample were met. Half the sample were recruited in this way (particularly the Income Support claimants). However, telephone details for claimants were often inaccurate or out of date and so a number of other recruitment methods were used to achieve the full sample.

Door to door recruiters were sent to the homes of those claimants who could not be contacted by telephone and this enabled some additional respondents to be recruited. However, potential respondents obtained via DSS records were exhausted before the full sample was achieved. Recruiters then visited Job Centres and housing estates in the areas selected in order to recruit further respondents who met the sample quotas.

Some of the groups needed to ensure the diversity of the sample were very difficult to recruit by these means, in particular female JSA claimants who constitute only about 10 per cent of claimants in couples claiming this benefit. Records of female claimants were consulted twice to augment this part of the sample. While the initial quota sought of female JSA claimants was not achieved, there were several couples in which the female partner had claimed on behalf of the couple in the past and this experience was explored fully in the interviews. Minority ethnic couples were also difficult to recruit due to language barriers and it was decided to recruit and interview these groups in their first language, where necessary. Ethnically matched interviewers were used to carry out this work.

A profile of the sample achieved is provided in Table 1.1. Because of the difficulties encountered in recruiting the sample and the extra time needed to overcome these problems, a mutual decision was taken by the DSS and the research team to cease recruitment at 33 rather than 35 couples.
Table 1.1 Sample profile

<table>
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<th>Benefit Type</th>
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<tr>
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<td>Income and contribution based JSA</td>
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<tr>
<td>51-65</td>
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<td>Cohabiting</td>
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</tr>
<tr>
<td>Couples without dependent children</td>
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<tr>
<td>Female</td>
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<td>6-24 months</td>
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<td>over 2 years</td>
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<td>Pakistani</td>
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<tr>
<td>White</td>
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</table>

3 Included one mixed race couple where the dependent partner was of Eastern European origin.

4 Included two mixed race couples with dependent partners of Western European and Southeast Asian origin.
1.6.3 Approach to in-depth interviews

The research consisted of in-depth interviews with couples claiming either Jobseeker’s Allowance or Income Support. In-depth interviews were conducted with 33 couples in their homes between October 1998 and April 1999. Couples were interviewed jointly and then each partner was interviewed separately (and usually simultaneously) by different interviewers in order to gain both joint and individual perspectives. The interviews lasted between an hour and a half and two hours and were tape recorded with the permission of respondents. All respondents were guaranteed anonymity and confidentiality in all stages of the research, including during the opt-out screening, in interviews and in the reporting of the findings to the DSS and more widely.

In a few exceptional cases it was impossible to conduct individual interviews. This was either because of illness in the case of Income Support claimants or because of hostility to the idea of separate interviews. In one of the households, the husband refused to let his wife be interviewed in private and insisted on being present throughout the interview. Respondents had agreed to the joint and individual interview format prior to the interview, but in the event, were sometimes unable or unwilling to take part in this way when the researchers arrived.

Each individual who took part in the interviews was given £15 as a token of thanks for their participation in the study.

Topic guides were used for all interviews to ensure that a similar series of issues were explored with each respondent. While topic guides provide a broad agenda of areas to be covered, they are used as a flexible tool and an aide memoire rather than a fixed data collection instrument (as is the case with a questionnaire). The interviews were therefore open-ended and responsive to the issues of particular relevance to each respondent, while simultaneously ensuring that the full range of study questions was covered with each person. Copies of the topic guide used can be found in Appendix B. Additionally, there was some detailed factual information (e.g., sources of income, outgoings and financial products used) which needed to be collected consistently and systematically in each interview. To facilitate this, a short factual questionnaire was completed in the early stages of each joint interview. Again, this is included in Appendix B.

1.6.4 Analysis

All of the tape recorded interviews were transcribed verbatim and the transcriptions were used as the basis for the analysis reported here. The analysis was undertaken using ‘Framework’, a method developed by the Qualitative Research Unit at the National Centre for Social Research which involves the classification and interpretation of qualitative data within a series of thematic charts. Data from each interview were summarised for each topic area and the context of the information retained along with references to where the original data could be found in the transcript. This facilitates returning to respondents’ own words as required. The behaviour and attitudes of all study participants have therefore been
explored within a common analytical framework, which is grounded and driven by respondent’s own accounts. This method is particularly useful for allowing both within- and between-case analysis as well as detailed exploration of themes relevant to all study participants.

1.6.5 Quotes and attributions

Quotes have been used throughout the report to illustrate key points with respondents’ own words. Names and minor details have been changed or deleted, as appropriate, to protect the anonymity of study participants.

Attributions have been made after each quote to provide contextual information. Where the respondent quoted was the named claimant of the benefit, this has been indicated. Quotes from the partner of the named claimant have been identified as the ‘dependent partner’.
The first part of this chapter provides brief policy background to claiming Income Support and Jobseeker’s Allowance. The second part describes perceptions surrounding entitlement to benefits, particularly views about what or whom the money is for and how decisions about who should claim benefit are made.

2.1 Policy background

This study is based on couples who are in receipt of either Jobseeker’s Allowance (which can be either income, or contribution, based as outlined in Appendix A) or Income Support. The key distinction between those claiming JSA and Income Support is availability for work.

Couples claiming Jobseeker’s Allowance

When a claim for JSA is made, the claimant must fulfil the requirements of being available for and actively seeking work and must enter into a Jobseeker’s Agreement. The regulations governing JSA do not specify which partner has to make the claim: the male or female partner can be the claimant who then claims for his or her dependent partner. Currently, only the claimant has to fulfil the JSA requirements; the partner is under no obligation to seek work and, until the implementation of the New Deal for Partners of Unemployed People in April 1999 was offered no direct help in getting back to work (additional information about New Deal for Partners is included in Appendix A). Couples claiming JSA receive the couple rate and further allowances for dependent children. Additional premiums are also paid for those with a disability and for those of pension age.

Couples claiming Income Support

Income Support is an income-related benefit which can be claimed when the named claimant in a couple is not available for work: either due to illness or disability; because they are caring for a person who is sick or disabled; or because they are over retirement age. As with JSA, couples claiming Income Support receive the couple rate with further allowances for dependent children. Additional premiums are also paid for those with a disability and for those of pension age.

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5 Lone parents can also claim Income Support, but were not included in this study of couples.
Couples claiming Income Support also have the choice over who will be the named claimant and are also free to switch at any time. Although there are more female Income Support named claimants in couples than there are with JSA (around 20 per cent compared with around 10 per cent), this may be due to an attempt to maximise the amount payable rather than a statement about the roles of each partner. For example, in some cases of sickness only the named claimant can claim Income Support and the disability premium and in these cases the couple may opt for the sick partner to be the named claimant in order to receive Income Support rather than JSA, and a higher level of benefit in due course.

2.2 Perceptions of entitlement to claim benefits

2.2.1 Who is entitled to claim

Views about who is entitled to claim benefits are related to perceptions about which partner within a couple is entitled to claim benefit, as well as to entitlement to claim among the wider population.

The issue of who is entitled to claim benefits generally was not a specific focus of the research, but was commented upon spontaneously. Overall, it was felt that anybody who needed help was entitled to claim. Some people, however, qualified this by identifying different ‘levels of entitlement’. These were dependent on an individual’s employment history, attitudes to finding work and perceptions of the degree to which they were in genuine need of assistance. Underlying the perception of entitlement was the view that those who had contributed to society by working and paying taxes have a right to something in return if they became unemployed or unable to work. Conversely, the circumstances that were viewed as diminishing entitlement to benefits were: lacking motivation to work, a desire to ‘live off the state’ and a perception that some people expect ‘something for nothing’. There was a high level of awareness of entitlement to JSA as conditional upon being able to prove availability for and willingness to work.

2.2.2 Sources of information about benefit entitlement

The Benefits Agency was not perceived as a particularly useful source of advice. A recurrent comment was that Benefits Agency staff do not volunteer information about benefits and people felt they had to find out for themselves about the benefits to which they might be entitled. When people did seek advice, this tended to be from a range of different sources such as friends and family, health or social care professionals and advice agencies. In one instance, hospital staff had helped a couple to claim Invalid Care Allowance (ICA). Another Bangladeshi couple relied upon advisors at a local Bangladeshi community centre for advice about dealing with the Benefits Agency.

2.2.3 Feelings about claiming benefits

Views about claiming and receiving benefits were influenced by a number of factors. These included the extent to which entitlement was felt to be a right or was believed to have been earned, the negative images attached to receiving benefit income, and the degree to which the need or circumstances that led to the claim were viewed as ‘deserving’.
Some respondents, for example, felt that claiming benefits was a return on money paid in taxes when in work. Notably, this view was commonly voiced by women on behalf of their partners, more so than by the men themselves.

A recurrent theme expressed by both men and women was a strong sense of unease at claiming benefits and a feeling that there was a stigma attached to benefit receipt. Benefit income was felt by some to be ‘the government’s money’. Some respondents spoke of feeling ‘like a scrounger’, and compared receiving benefit income to being dependent on charity and ‘going begging cap in hand’. One person compared standing in the queue at the Post Office to cash their benefit to queuing at soup kitchens. These views were expressed by both JSA and Income Support claimants. They were most common among older respondents in the sample. These tended to be people who had long employment histories, and had always worked, but were currently unable to do because of sickness or difficulties in finding suitable work. Among the Income Support claimants, this view was more frequently expressed by those who were unable to work due to illness but who expected soon to recover and return to work.

‘People know I’m signing on….and some people think, ‘Scrounger, [he] doesn’t want to get off his backside and work’. They don’t know the circumstances….If I [were] completely disabled or something, then I’d have no choice, but you know if you’re fairly fit and active, then there’s nothing stopping you.’

(Male, white, IS, named claimant)

For men such feelings appeared to be linked to a strong work ethic and breadwinner identity. They stemmed from unease at their inability to fulfil the role of male as provider.

In some cases, where the male partner was unable to work due to sickness or disability, aversion to dependency on the state was so strong that the female partner had taken on part-time work. There was little financial advantage to this for couple as earnings resulted in some deduction from the benefit, but it was a gesture intended to contribute some earned income to the household and to lessen feelings of dependency.

‘I felt that we weren’t completely dependent on the state [and] that I could do a little bit to help. It’s psychological really, because what I earn gets deducted from the benefit so I’m in effect working for nothing, financially, but there’s an element of the fact that you can provide a little bit. It’s doing what you can.’

(Female, white, IS, dependent partner)

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A part-time earnings disregard allows the benefit claimant or their partner to keep some of their earnings (usually £10 for couples).
Among some minority ethnic respondents, such as among the Pakistani and Bangladeshi couples, there was a strong aversion to claiming benefits. For couples who were first generation immigrants, this was linked to the fact that the original purpose of coming to England was to secure a better standard of living for themselves and their families. They felt that being out of work and claiming benefits signified failure. These feelings were exacerbated by a perceived stigma in the local community attached to claiming benefits.

Pensions tended to be viewed differently from Jobseeker’s Allowance and Income Support by the older claimants because people felt that pensions had been paid for by their National Insurance contributions. Consequently, much stronger feelings of entitlement surrounded receipt of income from state pensions than other conditional or income-related benefits.

This distinction between contributory and income-related benefits however did not affect perceptions of entitlement to JSA. Whether this benefit was contributory or income-based did not appear to affect how it was perceived.

2.2.4 Approach to life on benefits

One general factor underpinning the method and approach adopted to life on benefits is the length of time couples have been claiming benefits and how long they anticipate claiming to continue. Broadly speaking, two different ‘long term’ and ‘short term’ approaches were apparent among benefit claimants.

Those couples who were not used to spending sustained periods on benefit tended to see this as a temporary period. This could be either until one or both partners found work, until the male partner recovered from illness or until the children started school. For example, the female partner in one couple was determined to go to college to update her computer skills as soon as her two children were at school. She felt she would be able to find work if she had these skills and would therefore be less dependent on her partner’s ability to find work. Another couple, where both partners worked intermittently in a freelance capacity, were used to periods of claiming benefits between jobs. However, they found it difficult to create a stable system of financial management given the instability of their financial circumstances.

These couples tended not have an established pattern of financial organisation, either because their situation was new or because the level of their household income was unpredictable. This was reflected in the fact they found it difficult to describe their ‘system’ of financial organisation and spoke of paying bills ‘as and when’ or ‘just doing things when they need doing’. For some, the conviction that the current situation would be temporary, meant they felt there was no need to change their financial
approach (e.g. switching to a cash economy, destroying credit cards, cancelling direct debits, etc). Some of these couples were accumulating debt or arrears as a result of this failure to alter the method of financial organisation used.

Other couples who had claimed benefits for more sustained periods tended to have adopted a longer-term approach. This was characterised by greater acceptance of claiming benefits, and attitudinal and behavioural adjustments to living on a low income. This was reflected in the- ‘you can’t have what you can’t afford’ - philosophy commonly espoused by couples in this position. These couples were more likely to have developed an established system of financial organisation than couples claiming benefits for shorter durations. For example, this could involve deferring to the judgement of the more financially skilled partner, adopting a wholly cash budget and operating a system of paying bills in weekly instalments to lessen the need to prioritise expenditure. In addition, these couples seemed more likely than those who had only been claiming benefits for shorter durations to use non-mainstream financial services such as local money lenders. These non-mainstream services were believed to offer a more flexible service suited to the needs of those on a low income and this was how they viewed themselves. Their long duration on benefit was linked to the accumulation of debts by all but the most organised within this group or those who had occasional access to further sources of income such as gifts from family members.

One of the objectives of the research was to explore perceptions of benefit income, particularly in comparison to earned income and what or whom benefit money is perceived to be for. There was particular interest in exploring differences between couples in views about benefit income and the factors which give rise to different perceptions.

A range of interlinking factors influence perceptions of benefit income, how it differs from earned income, who it is felt to belong to and the nature of the benefit. The factors which influence these perceptions are equally complex and include the workings of the benefit system itself, the nature of the claim, gender roles and ideologies surrounding the relationship. These factors impact in different ways in different circumstances.

The findings of this study were consistent with findings from earlier research which indicate that income derived from benefits was perceived very differently to earned income (Wilson, 1987; Goode, Callender and Lister 1998). This was evident in two ways: benefit income has less strong notions of individual ownership attached to it than earned income; and income from benefits is sometimes perceived as of lesser value than earned income.
Income from benefits was associated with a less strong sense of individual ownership than earned income both because of the level of benefit income and the fact it was not earned. Benefits were felt to provide the absolute minimum necessary for subsistence. Consequently, the benefit in its entirety is often vital to maintaining the household, leaving no room for notions of individual ownership. Moreover, whilst earned income was generally felt to belong intrinsically to whoever earned it, and could be used at their discretion, benefit income was seen as belonging less to individuals and more to the whole household. Some women in the sample spoke of benefit money as belonging more to them than their partner’s wages when he was working. Women tended to feel that their partner’s wages represented ‘his money’.

‘When he was at work…that was his money, he’d earned it and he decided what happened to it…It didn’t seem like it had anything to do with me…because he’d earned it. It [went] in the bank [and] it was his money. [Now] it just seems like our money [the benefit income]…because it’s for all of us.’

(Female, white, IS, dependent partner)

‘I’ve got more control over the money now. When [he] was working I didn’t like to ask him for money ‘cos I thought well it’s taking him for granted.’

(Female, white, IS, dependent partner)

The different perceptions surrounding benefit income in comparison with earned income was exemplified in those households additionally resourced by occasional casual earnings. In these cases, a clear distinction was made between money belonging to the household from benefits, and money belonging to a specific individual as a result of having earned it.

Because benefit income is not earned and is ‘from the state’, it is sometimes felt to be of less value than earned income. Some people, particularly those with long work histories, felt that earning money infuses it with an inherent value which is absent from benefit income.

‘I don’t think you value the Jobseeker’s Allowance money as much as money you’ve earned yourself. I think there is something quite deep in the human psyche about earning your own money and you value that money more than money that is in effect given to you by the state.’

(Female, white, JSA, dependent partner)

This difference can also affect perceptions of entitlement to spend.

‘I’d always got the view, well, if you’re going to spend something you ought to get out…and earn it’.

(Male, white, JSA, named claimant)

In more exceptional cases, some felt that the fact benefit money was not earned resulted in a tendency to spend benefit income less judiciously than earned income.
‘He seems to think…he hasn’t worked for it so it’s not really his as such. I think that’s why he finds it so easy to spend as well somehow, whereas if he had worked hard for it, he [would] realise the value of the pound more.’

(Female, white, JSA, dependent partner)

There was a range of views as to whom within couples benefit money belongs. People who see benefit money as categorically for both partners and the upkeep of the household tend to reject the idea of any difference in entitlement between partners. Benefit income is viewed as paid by the state to support both members of a couple and any dependants in times of illness or unemployment. The idea of individual ownership by either partner was rejected particularly by those couples who felt strongly about the importance of sharing as a basis of a relationship. For such couples the issue of who claimed or the nature of the benefit was wholly irrelevant as all income went into a common household pot.

‘There’s no connection between…payment and whose name it’s in. We’re not sort of yours and mine - things are ours, so that’s something we’ve never really thought about.’

(Male, white, IS, named claimant)

‘It’s all combined, we don’t separate things. The money from both the benefits [Income Support and Child Benefit] is used for the house. We haven’t said this benefit is for such expenses, it’s all one.’

(Male, Bangladeshi, IS, named claimant)

People with these attitudes tended to be critical of elements of the benefit system which appeared out of step with their own perceptions of equal entitlement between partners such as only the named claimant appearing on benefit cheques.

Although income from benefits is more likely to be viewed as jointly owned than earned income, this does not imply that perceptions of different levels of entitlement do not still exist between partners. There is evidence that different levels of perceived entitlement to income can persist among couples even when income is derived from benefits. This is consistent with the findings of other recent work in this area (Goode, Callender and Lister, 1998).

In more exceptional cases, benefit can be perceived as being solely for one or other partner. Those Income Support recipients who were also receiving sickness or disability benefits tended to be more likely to hold this view. This illustrates how views of entitlement can result from practical factors, such as the individual status of claimants. In these cases, the benefit was seen as being paid to support either the sick or disabled partner in recognition of their inability to seek employment, or to compensate the caring partner for giving up employment due to caring responsibilities (in the case of benefits such as ICA). Interestingly, this perception of these benefits is in contrast with their officially intended
purpose. For example, Disability Living Allowance (DLA) is not intended to be an earnings replacement benefit. Rather, it is intended to help offset the extra costs of living which disabled people may incur.  

Benefit titles can also be perceived as indicating for whom the benefits are intended. For example, Disability Living Allowance was felt by some to be for the disabled partner and Invalid Care Allowance (ICA) was for the caring partner in recognition of their caring role.

‘It's his money because he's ill and it's him that they're paying the money for.’
(Female, white, IS, dependent partner)

‘The Disability Living Allowance - well the Motability (sic) Allowance really that's for Joe to help him get about. I'm very aware of that.’
(Female, white, IS, named claimant)

‘The DLA is for me. I will request him for it. That is for me my private money. By private I mean for me to spend on my house and the children.’
(Female, Bangladeshi, IS, dependent partner)

The way that benefits are administered can impact upon perceptions of entitlement to the money within a couple. Although virtually all the Jobseeker’s Allowance recipients recognised that they were receiving money for both partners, in the majority of cases the named claimant was the male partner and it was only his name which appeared on benefit cheques. This was felt to indicate state recognition and validation of the role of males as head of the household.

The extent to which only the named claimant appearing on benefit cheques can influence perceptions of and access to benefit income is linked to the level of adherence to traditional gender roles. In couples with a strong sense of traditional gender roles, this can reinforce perceptions of greater male entitlement to the money and exacerbate pre-existing inequitable arrangements. For example, during the joint interview, one male respondent repeatedly pointed out to his wife that his was the larger share of benefit income and spoke of collecting ‘his’ money. In the individual interviews, his partner explained how this had increased her sense of dependency within the relationship and had reinforced the already inequitable situation which had existed between them before claiming benefits.

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7 Disability Living Allowance has two components consisting of care and mobility allowances. Claimants can receive either or both of these allowances.

8 Motability is a benefit paid to a small percentage of disabled people which is intended to help them hire or purchase a means of transport, such as a car or scooter. It is an entirely separate benefit, not to be confused with the mobility component of Disability Living Allowance.
‘I would feel a little bit happier thinking that there’s both our names on there. It makes me feel a little bit happier in myself than everything being in his name and so he’s got the right [to the money] and I haven’t.’

(Female, white, IS, dependent partner)

The way benefits are administered can also be perceived as an indication of official sanction for inequality, and arouse feelings of resentment. This was particularly the case among younger couples who rejected traditional gender roles. Some couples felt that their requests for both names to be on the claim were ignored by the Benefits Agency, and this confirmed their suspicions of inequality. This contrasted unfavourably with the willingness to recognise an equal partnership by other institutions such as banks which allowed joint bank accounts.

Psychological factors can also be significant in creating feelings of greater entitlement. Though not always consciously acknowledged, the fact that the male partner was bringing the money in by claiming and job seeking, could encourage the perception of greater entitlement to income. This was found among those JSA claimants who perceived the benefit as a substitute for the male partner’s wages while he was out of work. For example, one woman spoke of the wait until ‘Harry gets paid’. This tended to be associated with acceptance of traditional gender roles and the perception that the male is breadwinner. In some cases, the consequence of this was a sense that the male partner had greater entitlement to the household income, both when he had earned it and when it was received in the form of benefits. There was a link between these views and the financial arrangements adopted by couples. For example, some couples ensured that the male partner had access to personal spending money while the female partner did not. In one couple, the female partner had always taken full control of the finances when her husband was working, and gave him pocket money in recognition of his labour. She continued to do this even after he became unemployed and their income was derived from benefits. This confirms earlier findings that the way benefits are allocated within households may replicate in-work patterns (Goode, Callender and Lister, 1998).

Child Benefit was consistently viewed as money that was paid by the state to meet the needs of the children. Within this sample, ensuring that the children’s needs were met was frequently the responsibility of the female partner. Child Benefit therefore tended to be viewed as the female partner’s responsibility as part of her overall childcare responsibilities. The reasons why this division of responsibilities occurs are discussed in detail in Section 3.2, though this is clearly linked to adherence to traditional gender roles.

For example, some male respondents felt that, as a man, it would be inappropriate for them to claim and collect Child Benefit. One male respondent indicated that if he was seen claiming Child Benefit, this
would certainly lead to his being ridiculed by other men in the area.

‘I wouldn’t go in the Post Office with a Child Benefit book…I have enough when I go in with my Giro, never mind a Child Benefit book.’

(Male, white, JSA, named claimant)

The exception to this was a traditional Bangladeshi couple where ensuring that the children’s needs were met was perceived as the ‘duty’ of their father. This also included responsibility for the allocation of Child Benefit, however this was closely monitored by the female partner.

‘I am happy as long as he spends money on the children and meets their requirements. If he stops doing that and spends money on other things, then I will…question him.’

(Female, Bangladeshi, IS, dependent partner)

In couples where the male partner managed most of the benefit income, a common pattern was that the female partner would receive the Child Benefit with which to budget for the children. Where the Child Benefit was the only benefit claimed by the female partner, this was commonly perceived by women to be of important symbolic value and was viewed as ‘their contribution’ to the household income.

‘Well I feel as though I’m doing half as well, you know, getting some money. He’s going down to the Post Office and getting the Giro, so I’m doing my fair share as well…Like me going down for it [Child Benefit], you know it feels as though, [I’m] bringing something into the house.’

(Female, white, JSA, dependent partner)

In some households where the female partner managed all the benefit income, Child Benefit was subsumed within the whole household income and was not treated differently to income from other sources. In other households, Child Benefit was kept separately and saved for larger items such as coats or shoes for the children. Some women described how they attempted to leave this money as long as possible, either in a bank account or uncollected, so that they would have a lump some to use for higher cost items needed by the children.

In relation to the frequency of benefit payments, a number of women commented on the fact that because Child Benefit can be collected weekly, it can serve as a useful ‘top-up’ between JSA or IS payments.

2.3 Decisions about who should be the named claimant

It is difficult to neatly categorise the processes by which the decision about which member of the couple should claim benefits is made. The way this decision is made and factors influencing it can vary enormously. The decision as to who should claim can range from being instinctive with no awareness of choice at all, to being a fully considered decision taking into account a range of factors. The decision relates to the nature of benefit, the circumstances of the couple and patterns of household financial allocation.
Couples were asked to describe how they arrived at the decision as to which member of the couple should claim benefits. However, for some couples this was not regarded as something requiring a conscious decision at all, and was instead simply assumed to be the role of one partner.

‘It was just like a natural procedure of having a claim and it being in my name and in the book…that automatically happened.’

(Male, white, IS, named claimant)

Among those claiming Jobseeker’s Allowance this ‘decision’ tended to be seen as directly related to the employment focus of each partner. For example, the female partner’s responsibility for caring for children meant that it was the male partner who looked for and was available for work. Similarly, for those claiming Income Support and disability-related benefits, the claim was often viewed as predetermined by which partner was sick or disabled.

‘With him being the one that’s sick he has got to claim for me and the children.’

(Female, white, IS, dependent partner)

In some cases, one partner was ill and the other partner claimed Income Support as they were more physically able to queue at the Post Office and negotiate with the Benefits Agency. This situation also occurred among JSA claimants when one partner was ill but was not officially classified as unable to work by the Benefits Agency. In one such case, the female partner had taken responsibility for jobseeking and claiming Jobseeker’s Allowance in order to spare her husband the perceived stress of doing so.

For those with a long history of claiming benefits, an established pattern of one partner claiming may continue even when circumstances and the type of benefit claimed changed. For example, some of the men had been claiming JSA in the past and had automatically continued as claimant for Income Support when they became ill and therefore unable to work.

Two key factors underpinned how and why a particular partner became the claimant of a benefit. These were the level of acceptance of traditional gender roles by each member of the couple and the features surrounding the administration and delivery of benefits.

Gender roles influenced perceived entitlement to benefit income within a couple as noted in Section 2.2.3. In turn, they also influenced who claims the benefit. Strong adherence to traditional gender roles frequently led to the assumption that the male partner should be the named claimant in a couple’s benefit claim. A strong sense of the ‘natural’ division of roles and responsibilities within the household was apparent among many such couples and particularly among the older and (first generation) minority ethnic couples in the sample. This was illustrated by a female
partner in a Bangladeshi couple:

‘I would not claim it in my name because he is head of the household and it is his responsibility.’

(Female, Bangladeshi, IS, dependent partner)

Among these couples, it was felt that women were responsible for looking after the household and children as ‘they are better at it’. The man was viewed as responsible for providing the household income because of his position as head of the household and, more pragmatically, because men can earn more than their female partners.

‘They bring the money in, don’t they, while you stay at home and look after the kids? I suppose I’m quite old-fashioned like that.’

(Female, white, JSA, dependent partner)

When men were unable to fulfil this ‘breadwinning role’ through employment, the function became translated into responsibility for jobseeking and claiming benefit. Thus responsibility for benefit claims replicated in-work patterns of income maintenance.

‘He has to sign on because I wasn’t working anyway, so I don’t think I could go up there and sign on. I don’t think they allow you to do that, that’s the law, isn’t it?’

(Female, white, JSA, dependent partner)

‘I think Luke prefers to claim it. Like he’s the man of the house, he brings the money in.’

(Female, white, JSA, dependent partner)

‘He’s the head of the household so obviously he’s the one to sign the forms and claim for us as a family, so it’s natural.’

(Female, white, IS, dependent partner)

Among those receiving JSA, more traditional gender roles tended to be associated with a lack of awareness of choice regarding which partner could claim benefits. The belief that this was the way roles were best allocated was often combined with the misperception that this was necessitated by the rules of the benefit system: ‘It has to be the man who claims’. Alongside this, the idea that the female partner might claim the benefit was seen as inconceivable and unacceptable within established partnership roles. One man described how he would feel degraded if his friends were to see his partner in the queue at the Jobcentre and felt this would signify his failure as provider for the family.

For childless couples without a strong sense of traditional gender roles, the decision about who should claim was often simply a matter of whichever partner was most likely to find work (and to earn the higher income). That partner would be the claimant while both partners looked for employment.
The benefits system

The benefits system and the way benefits are administered and delivered also has a part to play in who becomes the claimant.

Firstly, in the absence of any other information, there was a strong assumption that the male partner should be the claimant where a couple was receiving benefits. The message that either partner could claim either IS or JSA seemed not to have been received by many couples and this led to the assumption that the male partner should be the claimant when a claim is first made. People felt they might be looked at with suspicion by Benefits Agency or Employment Service staff if the female partner were to claim. It is difficult to determine whether perceptions of the benefits system simply reflect beliefs held by claimants about appropriate gender roles, or whether the benefits system actually reinforces and creates these assumptions in the way it operates. In any event, the application of the benefit system itself does not appear to encourage consideration of alternatives to the male as the claimant.

‘He makes the claim, don’t he? It’s always in the man’s name that’s how they issue their books out of the Department.’

(Female, white, IS, dependent partner)

A second feature of the benefits system that affects which partner claims concerns the conditions surrounding entitlement. For example, the entitlement and conditionality rules for claiming JSA, which oblige the named claimant to produce evidence of actively seeking work, mean that dependent partners who are looking after children or the home are less able to be the named benefit claimant.

In some cases the influence of the Benefits Agency or Employment Service on which member of the couple claimed benefit was more direct. For example, some respondents reported that they had actually been told which partner had to be the named claimant for JSA, even where both partners were looking for work. In one case, a couple who had been living and claiming separately had begun to live together and had been told by the Benefits Agency that the male partner was obliged to claim for both partners. Among some couples, when the female partner had recently had a baby, they had been told by staff that she could no longer be the named claimant because of her childcare responsibilities. This had occurred even when then female partner was in fact seeking work.

‘I was claiming the benefit and they told us to swap over, although I did two jobs after I was, according to the DSS, no longer available for work.’

(Female, white, JSA, dependent partner)
In one case, this situation had apparently influenced the female partner’s perceptions of what her role should be within the household.

‘After the baby was born they told me he had to claim as I should be with the baby and wasn’t available for work. I suppose that’s probably for the best as a new baby should be with his mother, but I hadn’t thought of it until they said it to me.’

(Female, white, JSA, dependent partner)
3.1 Who manages finances and sets priorities?

Couples in this sample used a wide range of different systems for allocating roles and responsibilities for financial organisation. At one end of the spectrum was complete control by the female partner in terms of allocating household income, budgeting, setting priorities, responsibility for managing debts and arrears and shopping for the household. This system can exist with anything from constant to no consultation with the non-managing partner. Other studies have recurrently found that at low-income levels it is the female partner who manages household finances (Pahl, 1980, 1983, 1989; Wilson, 1987; Morris, 1984). The reasons for this are explored in Section 3.2.

Much less common among couples in this study was the equivalent male managed version of this system. When the male partner had responsibility for financial management, this system was less likely to include complete control over all aspects of household budgeting and often coexisted with female responsibility for shopping and for meeting children’s needs.

In other households, responsibilities were divided up in what appeared to be a jointly managed and controlled system of financial management. One example of this was where the male partner was responsible for ‘theoretical’ management in terms of allocating income and managing overall budgets whilst his partner was responsible for the daily ‘hands on’ budgeting.

There were no examples in this sample of the system categorised as ‘independent management’ by other researchers. This involves each partner managing his or her own money and contributing equally to household expenditure. This is unsurprising in that this system has primarily been associated with dual earner couples in previous studies. Couples in this sample who had experience of this system had used it in the past when they both had a source of independent income.

It is possible to categorise the systems used by these couples according to typologies established by earlier researchers in this field. The systems of financial management used by these couples on benefit resemble earlier typological classifications such as female managed, male managed, housekeeping allowance, joint pool and so on. However, among these couples, these systems varied in how they operated and the implications they had for individuals. This point is consistent with recent work, which has suggested methods of financial organisation do not consistently conform to rigid typologies and are instead fluid and variable within these typologies. The ways in which different financial systems are implemented vary according to the balance of management and control within a partnership.
The issue of who actually does what within a partnership is extremely complex and it is very difficult to disentangle the implications of this in relation to control. In practical terms, control may be inferred from who physically holds the money, who sets priorities and who does the budgeting. However, these roles are not necessarily vested in one individual, even in couples where both partners are agreed as to who is ultimately responsible for financial management. For example, in one household where the male partner was responsible for budgeting and setting priorities, it was his wife who would physically keep hold of the money on a daily basis in order to stop him spending it. In another household where the female partner was clearly responsible for budgeting and ensuring financial commitments were met, perceptions of appropriate gender roles meant it was always the male partner who would have possession of the money when out shopping.

‘He’s the one holding the money, because he’s the man. So when we buy, he’s the one to pay.’

(Female, Southeast Asian, IS dependent partner)

The extent of female control of the finances in a household where the female is the managing partner depends primarily on the circumstances of the relationship, ideology, views of gender roles, and relative financial skill of each partner. Some men, while handing over responsibility for financial management to their partner, still exercised control. This was done by questioning the managing partner’s allocation of resources or by requesting additional resources for personal use, thereby potentially undermining the established budget.

‘He gets the money, he hands it over to me but he still has an awful lot of say over how it’s paid…If I say no, I get this terrible hangdog look of please, please, please get this…It’s almost blackmail.’

(Female, white, JSA, dependent partner)

‘The wife did it then [when he was working]…I used to…ask her, make sure like. Have you paid for this? Have you paid for that? Have you done this? Have you done that? Used to ask her but…nine times out of ten everything was right anyway…She used to sort it all out.’

(Male, white, 36-50, IS, named claimant)

In some male managed systems, the female partner questioned the allocation and prioritisation of income as well. In one couple, the female partner frequently challenged her partner’s spending priorities. It was difficult to determine whether this actually constituted ‘control’, however, as the male partner retained the final decision-making power. This highlights the point that the balance of power between partners is often a grey area, with no clearly defined boundaries. In many cases, the relationship appears to be based on inter-dependence where both partners attempt to agree what is acceptable and in the interests of the household overall.
‘I always get very cross. I tell him ‘don’t go to eat in the restaurant because if you eat out… it will be difficult to manage on the money we have’… Then at times I say if you go out and spend with your friends I will go to … and buy sarees.’

(Female, Bangladeshi, IS, dependent partner)

In other cases the female managing partner appeared to have complete control. This tended to be in households where the male partner was ill and unable to be involved or was less skilled with money. In these cases, the male partner had relinquished control to his partner and appeared not to attempt to intervene in financial management.

‘I just leave everything to her now. In my condition…I can’t do with it. I can’t do with any worries at all, I haven’t to worry about the slightest thing.’

(Male, white, IS, dependent partner)

The implications of the balance of management and control within a partnership vary considerably. This issue is discussed in detail in Section 3.4

3.2 The allocation of other household roles and responsibilities

Under male managed systems, when couples adhere to strong gender roles, there is often a clear division of responsibilities within the household. For example the male partner may take responsibility for all the bills and household budgeting, while the female partner is responsible for cleaning and cooking.

Among the older and more traditional couples, women tended to report doing more of the cleaning and cooking within households whether they managed the finances or not. A recurrent perception among these couples was that women were better at these tasks. Some of the younger couples however, felt that both partners were equally able to assume domestic roles and they divided these tasks more equally between them.

‘Over the years we’ve found that we’re kind of naturally better at doing things. I’m better with the kitchen, she’s better with the bathroom.’

(Male, white, JSA, named claimant)

Amongst JSA claimants who had a strong acceptance of traditional gender roles, women’s responsibility for childcare and household chores was linked to the way roles within the household had been divided when their partners were in work. Periods of unemployment did not necessarily lead to a reallocation of partners’ roles even when the original basis for this division of labour had gone.

In line with the findings of other studies, women tended to take more responsibility for childcare among couples in this sample with dependent children. Even among younger couples without a strong sense of traditional gender roles, women were perceived, almost without exception, as being more responsive to children’s needs than their partners. Men felt that women were more suited to caring for children.
‘I couldn’t give my daughter the love that her mother is giving her…I couldn’t look after her the way her mother does…I watch what she does with my wife and what I do with her, it’s like today I’ll take her to bath, I’ll spend [a] maximum of 15 minutes bathing her, whereas my wife will spend an average of…1 hour with her, make sure she’s clean properly. I couldn’t do that…whereas she finds it natural to do. So I think she is better off…looking after the baby and all that.’

(Male, Indian, JSA, named claimant)

When one partner is sick or disabled, this situation inevitably leads to an unequal division of domestic labour as responsibility for the majority of household tasks falls upon the caring partner.

Among the traditional minority ethnic couples, the male partner tended to do all the household paperwork in relation to bills and benefit claims. This was perceived as part of the male role as ‘head of the household’ and was also linked to their greater command of English compared with their partners.

Shopping tends to be a joint responsibility among couples on benefit. This is perhaps because the weekly shop tends to be the major item of household expenditure. Whilst both partners may physically go to the shops, however, decisions about purchases may depend upon the balance of power within the relationship. In those male managed households where the male partner has decision-making power, it is often he who will have the final say. In female managed systems, decisions as to what is bought by the household tend to be made by her. This is particularly so in cases where the female partner is more careful with money. Some women did not trust their partners to shop alone as they tended to spend more and buy items perceived as luxuries.

Among those who had been dependent on benefits for an extended period, shopping appeared to involve less decision making. These couples tended to have developed a routine which they could accommodate within their budget and purchases varied little from week to week.

The findings of this study were consistent with previous work in this area in highlighting a wide range of factors which can influence the way that responsibilities for managing income are allocated within couples. These factors carry different weight at different times and across different types of partnership. Important influences upon patterns of allocation are the extent to which traditional gender roles are accepted and differing levels of skill in managing money between partners. These factors can exist alongside, and inter-link with, a wide range of subsidiary factors in influencing approaches to household financial management.

The literature highlights a number of reasons why women take responsibility for managing the finances at low income levels. For example,
at low income levels, it may be easier for one partner to have control. Also, women are sometimes viewed as more skilled in financial management than their partners. Other research evidence suggests this point relates to a perceived female ability to exercise restraint and take responsibility for spending and managing money more carefully than their partners. These are clearly essential skills at low income levels. Some studies have also suggested that women take control of the finances in order to protect their partners from the reality of their financial situation.

When there is a significant difference between partners in their ability to manage money, this can be of primary importance in the allocation of financial roles and responsibilities within the household. Generally, the more skilled and able partner took responsibility for financial management because this was most likely to ensure finances were managed effectively. In some cases female control had been preceded by an unsuccessful period of male control which had highlighted the inability of the male partner to execute this function successfully. In a number of cases, it was the female partner who was perceived as being more capable of budgeting carefully and thus took control out of necessity.

The women in the sample spoke of their partners as ‘hopeless with money’, ‘spending money like water’ and having a ‘hole in their pocket’. They felt their partners were more extravagant and less able to exercise restraint over spending, and tended to spend money without thought or consideration of the consequences. In some cases, men concurred with these views.

‘I’m bloody hopeless with money…If it were left to me there’d be nothing left at all and so I just leave it to her.’
(Male, white, IS, named claimant)

‘I’m terrible, I tend to walk past a shop and go, ‘Oh look the kids would really like that,’ instead of really thinking about it.’
(Male, white, JSA, named claimant)

‘Well,…I’m blasé with money. I don’t care about money. Like if I got £300, I’d go and spend it…I’d go out and buy about £100 worth of video films and things like that.’
(Male, white, IS, named claimant)

Women were generally perceived by both sexes to be more careful with money, and more able to limit spending and budget household income effectively. In some cases, they also took responsibility for curbing their partner’s spending.

‘He has to get this, he has to get that. I’m forever saying ‘no, don’t do it, please don’t do it.’
(Female, white, JSA, dependent partner)
In another case, a woman suspected her own care with money gave her partner an excuse to be less careful.

‘He knows that I somehow always save money and have something for emergencies. So I think that it is maybe because of this that he doesn’t bother…I feel he just spends money without thinking about the consequences.’

(Female, Bangladeshi, IS, dependent partner)

In more exceptional cases, it was the male partner who was perceived as being more capable with money. One man for example, felt women were much less level headed about money and liable to panic if there were insufficient funds to meet bills. Interestingly, in this case the male was significantly older than his partner who had had no real experience of financial management.

For some of the Income Support claimants, different levels of ability in managing money evolved because of the ill health of one partner, who was physically unable to handle the stress of managing the finances.

‘I can’t do it. I can’t do with any worries at all…I forget stuff and all that type of thing so it’s no use me getting involved. I can’t do with the aggro…so I just don’t get involved with the money now.’

(Male, white, IS, dependent partner)

‘I was getting a bit forgetful of a lot of day to day things. I can’t remember back [to] yesterday…I just couldn’t cope with it. He took over and coped we did.’

(Female, white, IS, dependent partner)

In these cases, one partner took control either because they were the only one able to do so, or to save their partners from the additional stress that accompanied responsibility for financial management.

3.3.2 Different priorities in money management

Different attitudes and abilities in relation to managing money were linked to varying priorities set by men and women with regard to expenditure, financial management and bill paying.

There was evidence of different priorities among men and women regarding expenditure. In some cases, women described how they would always spend money on things for the house or the children whereas their partners were inclined to buy items which were perceived by women as less practical.

‘My bills are all [for the] household, whereas his bills are more pleasure type of thing really…I’m more practical with spending. We recently got a back payment and I got some saucepans, but him, it would be like, ‘Oh let’s buy some sweets, let’s go to the chip shop, let’s go to McDonalds’. He’s terrible.’

(Female, white, JSA, dependent partner)
Women in this study also tended to worry more than men about the consequences of not paying bills promptly.

‘He doesn’t care …he would always wait for the bills to pile…You know how the colours change on your bill, like red and then they’re going to cut off your supply. That’s when he would maybe think about paying [it]. But then he would phone [and ask], ‘Can you give us two more weeks?’ I can’t stand [that].’

(Female, white, JSA, dependent partner)

‘I don’t like being stressed and if I’ve got a bill,… I won’t sleep. I worry. I’m a worrier, so I know what can stress me out and that’s why I’m trying to get rid of it [by taking over the responsibility for paying bills].’

(Female, African Caribbean, JSA, dependent partner)

‘If there was a gas bill or something I’d go, ‘Oh…what are we going to do?’,…whereas he would be, ‘Oh, something will turn up’. Well I know in my heart that he’s right because it sort of nearly always does happen that way, but I would just be a bit more constantly looking at it thinking, oh, how am I going to pay that?’

(Female, white, JSA, dependent partner)

Men, by contrast were sometimes more relaxed in their outlook to money and viewed bill payment as a less urgent priority, though this varied with age and ethnicity. First generation men from Bangladeshi and Pakistani backgrounds tended to share women’s concerns about paying bills promptly.

‘Worry about money? Never have done. You’ve either got it or you haven’t got it. That has always been my attitude.’

(Male, white, IS, named claimant)

‘I suppose I’m the one who feels that something will turn up and it always has done. I suppose I have the philosophy of, well, I’ve lasted 36 years. If I can last that long,…I don’t really have any cause to worry.’

(Male, white, JSA, named claimant)

In some couples, different priorities attached to the importance of bill paying was a source of tension as the male partner thought the female manager’s haste to pay bills was excessive. They felt it led to a lack of available cash for the household and hindered their ability to respond to unexpected events requiring cash. This perhaps indicates that women worry more about paying their obligations whereas men focus more on having the liquid assets with which to respond to the unexpected.
'Sometimes she goes a bit too far [and is] too scared that if you don’t pay this bill, this is going to happen and that is going to happen. She panics a lot more…This is the sort of thing that makes her go pay money in advance … I don’t like the idea, because now we’re living from day to day, you’ve got to make sure that we have enough for today first before we deal with tomorrow.’

(Male, African-Caribbean , JSA, named claimant)

A number of reasons were given for these different priorities among men and women. Some respondents felt that it reflected innate gender differences. Women were believed to worry more, whereas men were felt to be naturally more relaxed and more likely to adopt a ‘something will turn up’ attitude. Women were also felt to have more need for financial security. Some women linked this to their responsibility for children which resulted in the need to know their home was secure and there was sufficient income to enable them to look after children properly. Additionally, women worried more about what the long term implications of non-bill payment would be (e.g. repossession, bailiffs arriving at the door, eviction) whereas men sometimes felt more able to challenge or negotiate with those demanding payment and were less convinced that they would carry out threats imminently.

‘I’m more worried about keeping everything afloat for the children really…I really worry that there’s not enough food in for them.’

(Female, white, JSA, dependent partner)

Because women tended to worry about the threat of unpaid bills than men, they described constant worry, stress and inability to sleep resulting from the concern over unmet financial commitments. For women in these circumstances, taking responsibility for financial management helped them to ensure that bills were paid and finances were sufficiently organised. This was seen as a practical necessity to minimise worry for themselves. Men sometimes ceded control to women in such situations.

‘I think she just worries less if she’s organised, so she has to be organised…She doesn’t like to worry so she has to do that.’

(Male, white, JSA, named claimant)

‘I just sleep better than when I’m worried…I haven’t paid this bill and that one…’

(Female, white, JSA, dependent partner)

It was more unusual among these couples for the male partner to be perceived as the better manager and the female partner to take little responsibility for ensuring financial commitments were met. However in such situations, the roles were reversed and male partners bore the stresses of managing the household income.
3.3.3 Commitment to equality and sharing

When responsibility for financial commitments was evenly shared, this was underpinned by an ideology of equality. Among these couples, sharing was seen as an essential element of their relationship. Household resources were perceived as contributing to a shared pot to which both partners had equal access.

‘It’s not a case of you’ve got to pay this or you’ve got to pay that. We’ve always shared.’

(Female, white, JSA, dependent partner)

‘Well we both keep the money. I have no one else but my family. My life revolves round my husband and children. This is my world. We share everything.’

(Female, Bangladeshi, IS, dependent partner)

Especially among some of the Pakistani and Bangladeshi couples, the division of roles and responsibilities reflected a strong commitment to sharing and ensuring peace in the household. For one couple, this meant sharing responsibilities equally without one attempting to take greater control over the finances.

‘I am happy with the way things are. I don’t want to create any problems or control money. All this is not good for the family. I don’t want this…We don’t do anything without discussing things and agreeing things jointly.’

(Male, Bangladeshi, IS, named claimant)

For others, the commitment to equality and shared resources coexisted with recognition of the need for one’s ‘own money’. This tended to result in provision for an equal amount of money to be given to each partner after household expenditure was met. Some couples would pay essential bills and then divide up the remainder equally between them as their own spending money.

3.3.4 Gender roles and breadwinner status

Breadwinner status

The level of adherence to traditional gender roles was a determining factor in the allocation of financial roles and responsibilities within a partnership. Exploring how people define the idea of breadwinner was not a specific focus of the research, but it became apparent that people interpreted this in different ways. Different definitions of ‘breadwinning’ can have different implications for the division of roles and responsibilities between partners.

One definition of ‘breadwinner’ is of the male as provider. Practically, this means responsibility for earning the main household income. When the male partner is not working, this can either result in erosion of his role as breadwinner or it can be translated to responsibility for claiming and jobseeking during unemployment. When the male partner identifies strongly with this role, being out of work can have a strong negative impact upon his self-esteem because it represents failure to fulfil the breadwinner role and to ‘provide’ adequately for the household.
'They're [female's family] going to be sitting there saying, 'You got your boyfriend there, why is he not providing?' They'll be wondering have you got the right man at home. That affects me mentally…It kills me.'

(Male, African-Caribbean, JSA, named claimant)

Another definition of breadwinner involved a more comprehensive role as head of the household. As well as responsibility for earning, this included a position of authority as principal decision-maker for the household. A variation of this definition used by some of the Pakistani and Bangladeshi couples was a role as protector which involved looking after and taking care of all the family. This was more encompassing than simply providing financially for the household.

Some couples felt that as the circumstances of their lives changed (e.g. retirement, disability and/or unemployment) the man’s role as breadwinner had ceased to be relevant. For example, one couple’s joint perception of the man as breadwinner when his wages were providing for the household had dissolved when the children left home and he ceased work. In another case, where the breadwinning role was defined as the male partner’s responsibility for earning, this ceased to be relevant when he became disabled and was no longer able to work. Employment of the female partner can also erode breadwinner status especially when breadwinner is defined as sole or primary income earner.

‘I used to think of him as the breadwinner, but now that I put a little bit towards it [the household income], he’s no longer solely the breadwinner.’

(Female, white, IS, dependent partner)

**Gender roles**

As described in Sections 2.3 and 3.2, some couples in the sample accepted a domestic division of responsibilities according to traditional gender roles and this influenced who claimed the benefits and how household roles and responsibilities were allocated. While this meant that women were responsible for childcare or looking after the home and men were responsible for providing the main household income, acceptance of traditional gender roles did not necessarily dictate which partner controlled or managed the finances.

In some cases, financial responsibility was subsumed within the female partner’s overall responsibility for the domestic sphere as it was seen as an intrinsic part of women’s responsibility for the home.

‘Well women are better at it, aren’t they?…I mean they’re in the house all the time.’

(Male, white, IS, named claimant)

In other cases, financial management was organised jointly. In the most traditional couples, however, financial responsibilities fell under the remit
of the male partner’s responsibility as head of the household. In keeping with this, women tended to take responsibility only for Child Benefit which coincided with her domestic role.

‘I think it all comes from how people live. The man in the house is the main boss like,…king of the castle….It’s his own house and he’s like king of the house…I think if I hadn’t control of the money, it wouldn’t be the same.’

(Male, white, IS, named claimant)

‘It is accepted in our culture that the man is head of the household…I always give him everything and rely on him for everything. I don’t worry about how to pay bills.’

(Female, Bangladeshi, IS, dependent partner)

Among some of the Pakistani and Bangladeshi households, the male role as breadwinner was more directly linked to overall financial control. Men therefore took responsibility for all household income, including Child Benefit. This was in contrast to the usual pattern among white couples where women tend to be responsible for Child Benefit.

‘Child Benefit is his responsibility. It is my husband’s responsibility to take care of them. He is their father.’

(Female, Bangladeshi, IS, dependent partner)

Factors influencing acceptance of and adherence to traditional gender roles

In some cases, there was evidence of the weakening of traditional gender stereotypes within couples over time or of a rejection of traditional gender roles from the outset of their relationship. For example, some younger couples consciously rejected the division of roles along traditional gender lines. They saw this as inequitable and irrelevant to the circumstances of their lives.

‘I think it’s kind of old fashioned, the whole thing of one supporting the other. It’s not really [an issue] for us …I guess we’re quite …modern really. He is quite- I hate the expression- a new man. …We made a point of making sure we both had our names on everything so we knew we were equally responsible.’

(Female, white, JSA, dependent partner)

‘I was working sometimes as well, I was looking after the children, I was…sometimes working for him. It has never been you work and you don’t, not like that. No, we don’t see it that way…It’s not like he’s the breadwinner, we don’t see it that way.’

(Female, Indian, second generation, IS, named claimant)

Rejection of traditional gender roles was influenced by individual perceptions regarding equality between partners in a relationship, the
fact that both partners have worked in the past, or as a result of changed self-perceptions and financial status linked to claiming benefits rather than working.

Lastly, in some couples, partners differed in their views regarding appropriate gender roles. In some cases the male partner had a more traditional view of gender roles than the female and this tended to lead to conflict in the allocation of responsibilities. In one couple of mixed race, the male partner had clear views regarding the importance of his partner’s responsibility for childcare while she wanted to go out to work. In another, where the female partner challenged traditional roles, this created conflict for the male partner between his private and public identities.

‘He’s cosmopolitan when they’re not around [male’s family], but he reverts back to this sort of fiend when they are. Like his mum was round and he was saying …’Oh men are not supposed to be in the kitchen.’

(Female, African-Caribbean, JSA, dependent partner)

3.3.5 Previous experience

Previous experience can influence the allocation of financial responsibility in a number of ways. Firstly, it can lead to the establishment of patterns of organisation that may continue even when the circumstances leading to the original adoption of that system have changed. A clear example of this is the continuation of patterns of allocation systems from work into periods of unemployment.

‘When [my partner] was at work, he used to give me …housekeeping money and that’s how I’ve carried on…The Incapacity Benefit is the housekeeping money.’

(Female, white, IS, dependent partner)

A similar example was of a female partner who had managed the finances while both she and her partner were working. After he had become unemployed and she had given up work to have a baby, she still maintained primary responsibility for household financial management.

‘It just sort of carried on…because I’d taken the primary responsibility when I was working and then this tradition of me tending to pay the bills carried on.’

(Female, white, JSA, dependent partner)

Experience in previous relationships can also be significant in creating perceptions of appropriate roles for partners. Couples who had had previous marriages or cohabiting relationships tended either to replicate roles they had adopted previously in new relationships or alternatively rejected these roles entirely.

3.3.6 Parental influence

The impact of parental influence upon methods of organising financial responsibilities varied. For some, their parents’ methods of financial organisation provided a positive example to follow.
Among some of the older respondents and particularly men with more traditional views of gender roles and responsibilities, parental influence appeared to have played a significant role. It contributed to ideas regarding the appropriate way to manage money within households, as the following quotation illustrates.

‘Our mum looked after his money all their working lives. I used to see our dad come home, chuck his wage packet on the counter. And our mum used to grab hold of the wage packet, have a look how much there was, and then just give him some back. That’s how it used to work and I mean I got into the same routine. You know I seen how it was done there.’

(Male, white, IS, named claimant)

‘It’s just an automatic thing really, the way people used to do it and have always done …It was just a way of life…Everybody does it then, their mothers and their grandmothers. It was just a continuation of carrying on, you know.’

(Male, white, IS, named claimant)

By contrast, the acceptance and replication of the system of financial organisation used by parents tended to be less common among women in the sample. They sometimes felt that their parents had used an inequitable method of financial organisation, which resulted in their mothers being financially dependent. This gave some women greater resolve to adopt a more equal system in their own relationships.

‘I think the upbringing with me mum made me determined not to be like that, to be as opposite to mum as I possibly could be.’

(Female, white, IS, dependent partner)

While parental systems of financial management were not explored in detail in this study, it appears that men and women may have different views of similar systems of financial organisation. Men with traditional attitudes appeared to accept their parents’ systems in a fairly unquestioning way, while women were more critical of the same types of systems as inequitable to one partner, usually their mothers.

Interestingly, the absence of a personal family model of financial organisation could also affect perceptions of who should manage money within households. For example, one female respondent accepted the way her partner’s family had managed money because she had grown up without a family model of her own and had assumed that his family used a common method of organising household finances.

‘I’d always done it… It’s like things running in families like. [My partner’s] mum always done her finances [and] never allowed, well, Dad didn’t have [control] because Dad used to drink a lot…It just kind of happened and I thought when seeing his mum and Dad…I just took it for granted that I needed to do it. That’s what women would do.’

(Female, white, IS, dependent partner)
These examples perhaps suggest that even where parental models are eventually rejected, people commonly start off by referring to the examples of their parents in moulding their own system of financial management.

### 3.3.7 Relationship status

Whether couples were married or cohabiting did not appear to influence how financial roles were allocated within couples only in exceptional cases. Overall attitudes to the relationship, gender roles, individual skills and abilities and the balance of control between partners appeared to be more influential than relationship status per se. A strong sense of shared resources and equal responsibilities was evident among couples who were both married and cohabiting.

Whether or not marriage makes a difference to financial organisation appears to depend on views surrounding marriage and whether it is seen to signify a substantive difference in the nature of the relationship. For those who perceived marriage as marking a more committed, permanent phase in the relationship, it tended to be accompanied by a change in financial organisation. For those who saw it as little more than ‘a piece of paper’, then it could be virtually irrelevant to how things are organised.

For one couple, marriage was accompanied by a shift from a system of independently managing resources to a system of joint ownership. However, this was related to the perceived failure of the independent system they had when cohabiting rather than the change in the status of the relationship. For others, marriage was viewed as changing the nature of the relationship, particularly with regard to the need and desirability of sharing access to personal resources.

> ‘If you’re not part of somebody… you can’t say that I’m going to look after your money. I mean before you marry, if a girl told me I’m going to take all your wages and you’re going to get spending money, I’d say you’re out the door, you’re mad.’

(Male, Indian, JSA, named claimant)

The length of time in a relationship also appears to influence the allocation of financial roles and responsibilities. Couples in a relatively new relationship are often trying out different ways of doing things in order to find the most appropriate system for their needs. By contrast, couples who have been together for a long time tended to have settled into a pattern of responsibilities which, once established, may no longer be questioned.

### 3.3.8 Source of income

A further factor that can influence the way couples on benefit organise their finances is the source of income. The different perceptions surrounding benefit versus earned income and differences between perceptions of benefits themselves have been covered in Section 2.2.3. The significance of the income source, however, varied between couples. For example, where partners had a strong commitment to the joint ownership of resources and rejected traditional gender roles, the source of income did not seem to influence how financial responsibilities were allocated.
However, where partners adhered to traditional gender roles and allocated very separate spheres of responsibility within the household, this had an impact on how responsibility for the benefit income was approached. For example, in some cases, the male partner used the primary household benefit (IS, JSA) as his money for paying household bills while Child Benefit was viewed as the responsibility of the female partner to meet the children’s needs.

There are two main factors which appear to be responsible for triggering changes over time in how roles and responsibilities are allocated within couples. First, the failure of an earlier system can result in the adoption of an alternative method of organisation.

For example, some women took control from their partners when the established system appeared to be failing and financial commitments were not being met.

‘He was always impulse buying, letting his stomach rule his head where he’d fancy this pork pie or ‘let’s have a take-away’. There was always more money going out than coming in…I had to learn the hard way…having to live with debt and crippling interest rates. I thought if we’re going to stay out of debt, then I had better be in charge of the finances.’

(Female, white, JSA, named claimant)

In these circumstances, women did not adhere to traditional roles of the male as head of the household and instead adopted a practical approach to financial management, in which the most capable partner managed the finances. In these cases, a shift in the balance of management and control in the partnership coincided with their taking control of financial management.

As discussed earlier a second factor, which triggered the change of a system of financial organisation, was the ill health or disability of one partner. This can lead to the re-allocation of responsibilities by necessity. This was found particularly among the older couples and the long term sick or disabled in the sample. In one instance a pensioner whose husband had always managed the household money felt she had to take control as his health worsened. This is not simply linked to the shift from earning to claiming benefit, but was associated with a belief that the partner who had previously managed the finances was no longer practically able to do so.

Figure 3.1 provides an overview of the key factors influencing the adoption of different methods of financial organisation within households.

As noted previously, female management of the finances is common among couples on low incomes. In this section, the implications for each partner of male and female control and management of the finances are explored.
3.5.1 Psychological and physical implications

Different systems of financial organisation and responsibility can have a wide range of psychological and physical implications for both partners. These are explored in detail below.

Figure 3.1 Factors influencing the adoption of different methods of financial organisation

<table>
<thead>
<tr>
<th>Individual priorities:</th>
<th>Women tended to be more adversely affected by the worry of unpaid bills so took control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual skill:</td>
<td>The more skilled money manager may take control (i.e. commonly women were perceived to be more able to exercise restraint and take responsibility for spending and managing money more carefully than their partners)</td>
</tr>
<tr>
<td>Previous experience:</td>
<td>Failure of an earlier system may lead to the adoption of a new system (i.e. one partner taking control after the failure of the other to manage finances successfully)</td>
</tr>
<tr>
<td></td>
<td>Previously established patterns of financial management may be unconsciously continued when circumstances change</td>
</tr>
<tr>
<td></td>
<td>Experience in previous relationships may result in replication of a previous system or determination to change methods of financial management</td>
</tr>
<tr>
<td>Attitudes to gender roles:</td>
<td>Roles and responsibilities may be allocated according to traditional gender roles (e.g. women responsible for the children and men for earning the household income)</td>
</tr>
<tr>
<td></td>
<td>Traditional gender roles may be rejected and replaced by commitment to equality and shared responsibility for financial organisation (according to the degree to which rejection of traditional gender roles is shared between partners)</td>
</tr>
<tr>
<td>Parental influence:</td>
<td>May be influential in the acceptance or rejection of gender stereotypes</td>
</tr>
<tr>
<td></td>
<td>May provide models of financial organisation which are replicated or rejected</td>
</tr>
<tr>
<td>Source of income:</td>
<td>Earned income is perceived to be endowed with more right to individual entitlement than benefit income. Views about entitlement may impact on the system of financial management adopted</td>
</tr>
<tr>
<td>Change in level of household income:</td>
<td>May lead to the adoption of a different system (e.g. a more disciplined approach to financial management following a drop in income)</td>
</tr>
<tr>
<td>Relationship status:</td>
<td>Attitudes to the relationship appeared more influential than relationship status per se</td>
</tr>
<tr>
<td></td>
<td>A change in relationship status may result in the adoption of a new system (e.g. marriage can trigger a move to a system of pooled resources)</td>
</tr>
</tbody>
</table>
Stress

As noted earlier, responsibility for household financial management often brought with it a great deal of stress and worry for female managers. Much of this worry appears to be fundamentally a consequence of trying to make ends meet on a low income.

‘I hate anything hanging over me. That’s why…I find it hard now he’s not in work.’

(Female, white, JSA, dependent partner)

Women with children felt this particularly acutely as they faced a constant struggle to stretch a limited budget to meet their children’s needs and demands. This stress was heightened for women whose partners did not take any responsibility for ensuring financial commitments were met.

‘I hate it. I really do (controlling the money) …simply because I have to keep saying no all the time. If it was a joint decision, then things…would be better…It’s like everything is down on my shoulders now.’

(Female, white, JSA, dependent partner)

Women described this anxiety as resulting both from fear of failure in the role of manager and from the potential consequences that failure would have. This included mounting debt, arrears, inability to feed the family, eviction, etc. The relentless struggle to make ends meet and stretch a limited income in order to meet the needs of the household has also been associated with adverse effects on women’s health (Bradshaw and Holmes, 1989; Burgoyne, 1990; Goode, Callender and Lister, 1998). Depression, inability to sleep and panic attacks were commonly mentioned by women in this sample.

‘I have been pretty depressed, crying for absolutely no reason. I’ve got these bills and people coming in and taking my stuff away…I can just get these bills paid, I’ll be fine.’

(Female, white, JSA, dependent partner)

When women had to contend with constant requests for additional resources from their partners this heightened the difficulty and stress of their role as manager. This was particularly the case in situations where one partner’s management of the finances allowed the non-managing partner to avoid appreciating the gravity of the financial situation.

‘He does like to go out and spend…There was one day he even said to me, ‘I’m really hungry, can we go get a bag of chips?’ I said, ‘No, we are literally ten minutes away from home, you can have a sandwich’. ‘Oh, please…I ended up bursting into tears and saying, ‘For God’s sake, you are not on your own anymore. We have all these bills…We have to save the money’. He just cannot get it into his head right now. [This] is why he gives me the money.’

(Female, white, JSA, dependent partner)
By contrast, female responsibility for financial management can reduce the amount of stress on the male partner.

‘I prefer things this way. It relieves me because I don’t like to have that sort of responsibility sort of thing.’

(Male, white, IS, dependent partner)

In some cases, however, the male partner was unable to become involved in financial management due to ill health and had not chosen to avoid responsibility for the financial situation. Often, men in this situation were worried about the burden this situation placed on their partner.

**A sense of security**

One positive psychological implication for some women who managed the finances was the feeling of security which resulted from knowing that bills were being paid. This was particularly evident among women whose partners had previously managed the finances unsuccessfully. As previously noted, women were liable to worry far more about unpaid bills and thus having financial control allowed them peace of mind. This was particularly so when they were able to meet financial commitments.

**Self-esteem**

Managing the household finances can be a source of self-esteem. This is particularly evident among women managers who had long experience of living under a male manager and being dependent upon their husbands. For women in this situation, financial responsibility boosted their self-esteem and they felt they were fulfilling an important function within the household.

‘I think you become a stronger person when you have to be in control of finances in that sort of way….’

(Female, white, JSA, named claimant)

As noted earlier, for some men, assuming the role of financial manager can be an essential part of their identity as head of the household.

‘I’ve got something that I… provide. I look forward each week…to claiming the benefit that I claim and providing everybody in the household with what we can give them out of that certain amount of money.’

(Male, white, IS, named claimant)

By contrast, when men felt unable to fulfil this role adequately they described a loss of self-esteem. This loss of self-esteem was felt acutely by men with children. The sense of failure in the role of breadwinner seemed to be heightened by the presence of children and a perceived inability to provide adequately for them.

‘It affects you…a hell of a lot. It’s mainly psychological…There’s not enough money for a start, so you’re struggling from one week to another. You can’t do nothing for your kids. I mean it’s a struggle getting clothes and whatnot for them and treats like their mates get at school…It’s difficult.’

(Male, white, IS, named claimant)
In some cases loss of self-esteem was linked to the erosion of a strong breadwinner role and sense of loss of the previous role as head of the household.

‘I like to feel that I’m helping a little bit where I can…In fact you’re not, you’re just easing her mind…The kids [say] now, ‘When you’re with me, you’ll do as you’re told’…I think it’s a joke really, but it hits a bit…when they say you’ll do as you’re told because I was master of the house when they were kids.’

(Male, white, IS, dependent partner)

In cases where this situation was reversed and the male partner had taken control of the finances due to the female partner’s ill health, there appeared to be less psychological implications for both partners. This was perhaps because this situation did not appear to transgress appropriate gender roles. As a result, both partners were more accepting of the situation.

‘I’m glad someone’s taken it over. I’m glad he’s taken it over because I couldn’t cope…To be honest, I couldn’t remember if I’d paid the thing or not.’

(Female, white, IS, dependent partner)

Some women were very conscious of the potential threat that their responsibility as financial manager posed to their partner’s identity as breadwinner. They therefore tried to avoid challenging this role. Commonly women played down their own managerial role or attempted to augment their partner’s involvement. Some encouraged their partners to become involved in various aspects of household financial organisation in order to maintain his identity and preserve his self-esteem.

‘I think I allow my husband to believe he’s making decisions…because he’s not working. He found it very hard to accept that to start with…It does give him some sort of boost to his morale or ego to feel that he’s making some decisions…Otherwise, what would life be like [if his] wife takes all the responsibility? He doesn’t like that …He does find it hard, …so making him feel that he is making decisions, yes, I think is very important.’

(Female, white, JSA, named claimant)

Consistent with previous work, the findings of this study suggested that where women managed the finances, they tended to consume fewer resources and had less money for personal expenditure than their partners. Women described making provision for their partner’s needs within the household budget, by allowing money for cigarettes, clothes, outings or pocket money. A range of factors underpinned this. Firstly, women tended to prioritise the needs of other household members above their own.

‘Sometimes I want to go out, but I am thinking about the payments every month, so I just stop it, just control it. I can’t eat, that’s all, and I can pay the bill. That is that, no problem.’

(Female, Southeast Asian, IS, dependent partner)
Women also sometimes gave their partners a regular amount of spending money and felt it was important that their partners had cash in their pockets. By contrast, it was rare that women took equivalent amount for themselves though this happened more when there were no children in the household.

Some women felt that their partners were justified in using additional resources because men find it harder than women to do without. Men were seen as ‘needing’ to have personal spending money more so than women.

‘He’s a man so he needs a few bob in his pocket.’

(Female, white, IS, dependent partner)

As noted in Section 3.3, female managers sometimes had to contend with requests from their partners for additional resources. Women who concede to these requests may, as a result, have less access to household resources than their partners. At low-income levels, personal spending by one partner usually involves the other partner going without (Wilson, 1987; Pahl, 1989; Callender, 1992). Some women gave in to their partner’s requests for additional money in order to provide relief from the pressures of being out of work. Others admitted they simply gave in to avoid arguments. This was the case in one household even where a system of equal amounts of personal spending money had been established in order to equalise access to resources.

‘He still asks for some occasional thing. I’ll say, well, I’ll just have to give it out of my pocket money, because there’s no way I can take it out of the housekeeping,…there isn’t any…You’d be constantly living in a row all the time if you [didn’t give in] …I usually give in…for the peace of the household.’

(Female, white, JSA, named claimant)

Interestingly, in cases where inequality in access to resources was in evidence, men tended to be much less aware of this. Some men spoke of their own sacrifices resulting from a low income without any apparent recognition or remorse that their partner’s sacrifices were equal to or greater than their own.

‘She is an angel when it comes to buying stuff for me. She’d rather buy it for me rather than her wearing it,…which is really good of her…She’s about a year younger than me and if I want things like brand name trainers,…she must be feeling the same. She is sacrificing it so I can have it, which is good.’

(Male, Indian, JSA, named claimant)

Differences in access to resources can also result from the managing partner taking personal spending money without the full knowledge of their partner. However this happened rarely among these couples. This was probably because many couples felt that the entirety of the benefit was
essential to the maintenance of the household. When this occurred under male managed systems, it was related to gender roles and the belief that as ‘head of the household’, the male partner is entitled to a certain amount of freedom with household income. In one case, this was underpinned by the belief that the only area of finances to which the female partner had a legitimate right to information was in relation to the home. In some cases, the male partner retained for himself any income left after household expenditure.

‘There is no need for her to know all the details. She has a right to know about things and expenses to do with the house. Sometimes I go out, have tea with my friends, I don’t have to give her the details…I don’t neglect the house or my duties, but certain details I don’t have to tell my wife. If I want to spend 10 pounds, I do.’

(Male, Bangladeshi, IS, named claimant)

However, this can also occur when the female partner has control of financial management.

‘We don’t have any secrets from each other…It’s just the odd pound I keep slipping in my purse that he doesn’t know anything about… I try to put £1 a week on one side if I want a new coat or anything, and then I buy one and I sort of don’t say anything…I bring it out later, you know, just so he doesn’t get upset. It’s habit as well because I’ve been used to it over the years, not having anything. …When you bring a big family up, you just scrape and scrape all the time…’

(Female, white, IS, named claimant)

In other cases, retention of the part of the household income by the manager may be more apparent and lead to perceptions of inequality. For example one African-Caribbean couple operated a system of each sending goods home to their respective relatives. In this couple, the male partner managed the finances and the female partner felt that he was not distributing the household income fairly between them. The following quote illustrates this.

‘I want to send a little [home] for my mamma. You buy rice, food…clothes, shoes we put in [a container to send home]. Look the [container] is nearly full up. …That is his own [container]. That is mine, and it’s empty…No money to put in you see. I haven’t had money [for the container] since September.’

(Female, African-Caribbean, IS, dependent partner)

In other cases, women felt dependent on their partners for every item of personal expenditure.

‘One occasion I wanted to get some nail varnish remover…He said, ‘Waste of money’, and things like that. Like [I was] wasting our money, like [I was] wasting [his] money…It made me feel terrible…I felt like everything was his.’

(Female, white, IS, dependent partner)
In another case, a woman had to account to her husband for all items of expenditure and produce receipts.

‘I felt like everything was his. It’s man over woman, isn’t it? It’s power.’

(Female, white, IS, dependent partner)

Where financial management was a shared endeavour, the access to resources of each partner appeared to be more equal than under other systems. Some couples operated a strict system to ensure equal amounts were spent on both partners. With one couple, this involved ensuring the same amount was spent on each partner during the weekly shopping at the supermarket.

3.5.3 Implications for the relationship

When the allocation of roles and responsibilities is perceived as inequitable this can create problems for the relationship. Women with responsibility for household budgeting and financial management sometimes felt resentment at shouldering this responsibility. In some cases, this role also involved responsibility for negotiating loans when household income was insufficient to cover needs. One woman described how she got annoyed at having to borrow additional money from her children from her first marriage whilst her husband did not ask his.

Women with responsibility for managing the finances also sometimes appeared to lose respect for the partners when they were left to cope with a difficult financial situation. This was particularly the case for women who defined their partners’ role as breadwinner and provider for the family and felt he was failing in this role.

‘…We argue not about money, [but] it’s the things that money can buy…Like the children need some clothes and I kind of go on about that…I can be a bit niggly….but I won’t rely on him forever at all because I’ve seen what it’s like…I won’t have any more children you know.’

(Female, white, JSA, dependent partner)

In cases where the male partner was responsible for financial management, women also sometimes resented their partners’ dominance and control and sought to break away from this.

‘I want to go back to work …I like to have my own money. I like to work and have my own money, so I [can] do what I want with my money. If I want to buy anything nice [now], I can’t buy it…If I ask him (for) something, he will give it to me, but he want to see what the money buys. …I have to show him the receipts of what I buy.’

(Female, African-Caribbean, IS, dependent partner)
In other cases where partners within couples viewed household money differently, this also caused tensions.

‘We made an agreement…Her money is my money, but we still end up arguing about who pays for what…It’s like, ‘Oh, I’ll get this’, and you think, ‘Well, what do you mean you’re getting it? Isn’t it our money?’…It shouldn’t be an issue. If it’s our money, then we’re paying for it not her or me.’

(Male, white, JSA, named claimant)

In the light of these findings on the ways in which couples manage their finances, Chapter 4 goes on to examine financial exclusion among couples on benefit, what it is, and how it is manifested.
This chapter explores the degree and nature of financial exclusion experienced by couples claiming Jobseeker’s Allowance and Income Support. They may also be claiming a variety of other benefits, such as Child Benefit, disability related benefits such as Incapacity Benefit, Disability Living Allowance and Invalid Care Allowance, and finally, retirement benefits such as the State Retirement Pension.

Respondents in this study were in quite different financial situations depending upon which benefit or package of benefits they were receiving, the access they had to savings or to informal help from family or friends, the length of time they have been reliant on state benefits, and their circumstances prior to becoming reliant on benefits (such as whether they were in debt before they moved on to benefits). As noted in the previous chapter, they also took quite different approaches to household financial management, which had implications for the financial exclusion of the household and/or individuals within it.

Financial exclusion is a term used to refer to those processes which inhibit people’s access to the mainstream financial system. Lack of access to mainstream financial products is problematic because it is becoming increasingly unusual not to have such products. Financial exclusion is increasingly being recognised as a problem because it is viewed as part of the larger process of social exclusion by which individuals are impeded from gaining or maintaining access to the social, political and cultural systems of the society in which they live. The consequences of financial exclusion for households include a lack of savings, insurance or private pensions, an increased likelihood of incurring extra expense due to lack of access to credit, cheques, and to less expensive methods of bill payment such as direct debit (Kempson, 1998b).

Research shows that while the number of households in Britain with financial products (such as current accounts) is rising rapidly, a substantial minority of about seven per cent of households do not have any financial products at all (Kempson and Whyley, 1998b). A further 20 per cent of households are on the margins of financial exclusion and have only one or two financial products (Kempson and Whyley, 1998c).

In considering who is most likely to become financially excluded, Kempson and Whley (1998c) identified a strong link between unemployment or economic inactivity and financial exclusion. They indicated that financial exclusion is particularly associated with households headed by someone who is unemployed, sick or disabled, or in a full-time caring role looking after the home or family members. Additionally,
their analysis of national survey data from the 1995/6 Family Resources Survey showed that more than half (54 per cent) of income related benefit recipients (i.e., those claiming Income Support, Jobseeker’s Allowance, and Family Credit) had no access to a current account compared with an estimated six per cent to nine per cent of the general adult population (Kempson and Whyley, 1998d). Ownership of a current account varies considerably according to the type of benefit received. Data from the 1997/8 Family Resources Survey (see table 4.1) shows that those in receipt of Jobseeker’s Allowance, Income Support and Disability Living Allowance have the lowest rates of bank account ownership.

Table 4.1: Percentage of benefit recipients without a current account

<table>
<thead>
<tr>
<th>Benefit</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Benefit</td>
<td>21</td>
</tr>
<tr>
<td>Family Credit</td>
<td>27</td>
</tr>
<tr>
<td>Retirement Pension</td>
<td>27</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>36</td>
</tr>
<tr>
<td>Disability Living Allowance (mobility)</td>
<td>37</td>
</tr>
<tr>
<td>Disability Living Allowance (care)</td>
<td>42</td>
</tr>
<tr>
<td>Jobseeker’s Allowance</td>
<td>52</td>
</tr>
<tr>
<td>Income Support</td>
<td>61</td>
</tr>
</tbody>
</table>

Source: Family Resources Survey 1997/8

Kempson and Whyley conducted further analysis to determine which factors were most significant in predicting the likelihood of households having no financial products at all. Holding all other characteristics of the household constant, they found that the most salient factor in predicting financial exclusion was the benefit status of the household. Households claiming means-tested benefits were thirty times more likely than households not claiming such benefits to be without any financial products and were forty times more likely to be low users of financial products (Kempson and Whyley, 1998c).

The current study is also particularly concerned with the position of women within households, so it is important to know about how financial exclusion affects individuals as well as households. While little empirical research has taken women as a specific focus, a few studies have shed light on the position of women. For example, in their study for the British Bankers’ Association, Kempson and Whyley (1998d) found that nearly four in ten respondents in the Family Resources Survey did not have access to either a current or savings account. Of these, a high proportion (six out of ten non-account holders) were women. Women of all ages were less likely than men to have an account. Differences in access to bank accounts within households has also been identified as a

9 People were defined as low users of financial products if they owned only one or two financial products from a list of over 20 products listed in the FRS.
potential problem for women. Pahl’s (1999) qualitative work indicated that paying benefits into bank accounts via automated credit transfer could impede women’s access to benefit income because male partners may have greater authority over and access to the household bank account.

In considering the findings reported in the literature on financial exclusion compared to the findings from this study, it is important to indicate firstly that this research used qualitative research methods. It is therefore possible neither to draw statistical inference from these findings nor to make meaningful statements about the extent to which the findings reported here would be replicated in the wider population of couples claiming Jobseeker’s Allowance and Income Support. Such statements can only be made with confidence from statistically representative samples and would require quantitative research. We cannot therefore compare the findings of this research to the findings of other research, which has used quantitative methods, except at the level of themes and explanations.

Secondly, it is important to note that much of the other literature on financial exclusion has not focused exclusively on benefit recipients. Not only does this study focus entirely on benefit recipients, but it concentrates on those who might be expected to have the lowest household incomes among benefit recipients because they are claiming non-work benefits. These tend to be households which are either workless or which have very low levels of economic activity (for example, where partners are working up to the benefit limitations or where claimants or their partners undertake infrequent casual work). The exceptions to this were found among couples who were engaged in more flexible, non-traditional work patterns which meant they made intermittent claims for Jobseeker’s Allowance (examples included dancers, actors and musicians).

While these factors may make this sample atypical and may therefore limit comparisons to other work on financial exclusion, the findings of this research echo the findings of other qualitative work in this area (see, for example, Kempson and Whyley, 1999). Additionally, as noted above, a diverse range of financial circumstances and approaches to financial management were found among the couples in this study. While these couples commonly felt that they were living on a low income, some were in a comparatively healthy financial position with savings in the bank and no debts. Others were deeply indebted and had neither savings nor friends and relatives to rely on for help. This diversity within the sample therefore suggests that the themes and explanations reported here may be applicable to people claiming other benefits who are in a similar financial situation and who use a similar approach to household financial management.

The following sections present the findings of our own research, highlighting its relevance to other findings reported in the literature where appropriate.
4.2 The nature of financial exclusion among couples claiming Jobseeker’s Allowance and Income Support

As noted, the couples participating in this study were purposively selected to include people in a wide variety of circumstances. The sample comprised couples of different ages, with and without dependent children, married and cohabiting couples, people from a range of ethnic backgrounds, people who had been claiming benefits for different lengths of time, and couples where one partner worked or where both were unemployed or economically inactive. Given this diversity, it is not surprising that households were in very different financial positions and coped with reliance upon state benefits in different ways.

4.2.1 Ownership and use of bank and building society accounts

In terms of financial exclusion, it was striking that couples in this sample commonly did have access to a bank or building society account. Indeed, there was only one couple with no household bank or building society account and no history of account ownership. At one level, this was contrary to expectation given Kempson and Whyley’s (1998c) quantitative findings that households claiming means-tested benefits are much more likely to be without any financial products or to be very low users of such products than households not claiming means-tested benefits. However, their analysis also indicates that financial exclusion, defined as those without any financial products, is concentrated among particular groups. Specifically, lone parent and single person households comprise nearly three-quarters of those without financial products. Given the focus of this study on couples on benefit, it is perhaps less surprising to find examples of these households being less affected by extreme financial exclusion, though they nonetheless tended to have a low level of ownership of financial products.

While these couples typically had access to some form of bank or building society account within the household, there were differences in access to the account(s) between household members. This spanned the full range of possibilities, including couples with joint bank/building society accounts (possibly with individual accounts as well) and couples with individual accounts only. In cases where couples had only individual accounts, there were examples where both partners had sole access to their own account, and others where either the female or male partner had an individual account to which they alone had access. The latter represent cases where individual partners within couples may be financially excluded, as one partner lacked access to a bank or building society account to which the other had direct access.

However, this did not necessarily mean that one partner was more disadvantaged than the other in terms of access to the household income. In considering the implications of lack of access to a bank or building society account for individual household members, it is important first to understand the ways in which accounts were used by these couples.
Patterns of usage of bank and building society accounts

Households varied considerably in their approach to financial management overall, and to the place accorded to bank and building society accounts within their budgeting system. The couples in this sample could be viewed as ranging along a continuum according to the degree to which they actively used bank or building society account(s).

At one extreme were couples who had some household access to a bank or building society account but who did not use the account(s) as an integrated part of their approach to financial management. The accounts remained open but were not used for bill payment of any sort. Generally, it was rare for the account to be used for any type of financial transaction, though in some cases, they were used for savings as they provided a less accessible place to keep money and thereby encouraged savings where possible.

In some cases, these accounts were initially opened when one or both partners in the couple were working. They were originally used for paying in wages, either by automated credit transfer or physically. In the case of formerly self-employed people, they were used to keep business transactions separate from the normal household account. Couples varied in the extent to which they had previously relied upon non-cash transactions for bill payment, but these inactive account users had now all moved to a completely cash-based system of financial management and received their benefits in cash. Consistent with the findings of other studies, those couples who had previously relied upon some non-cash transactions had resorted to a cash-based system of financial management in order to gain control over their finances. These people tended to prefer to use money in the form of a physical commodity (cash) which enabled them to be clearer about income and outgoings and particularly, how much they had left at any moment. This was especially important to their perceived ability to manage on a low, fixed income and encouraged a sense of security about their exact financial position between benefit payments. For example, one couple who had previously used a system of direct debits to pay household bills had had to cancel these when their income dropped in order to regain control of their financial situation.

‘…When we were paying it through the bank, they’d take it [the payment] out even if it [the funds] weren’t in…Then we’d be overdrawn at the bank…At least this way, if I haven’t got it, I can phone them up and let them know I haven’t got it, and I know what date I’m going to have it and then I can tell them when it’s going to be paid so it’s a lot easier’.

(Female, white, JSA, dependent partner)

Couples using this type of approach commonly felt less comfortable with non-cash transactions and believed that it is harder to keep track of income and expenditure using non-cash methods of payment such as cheques, debit cards, direct debit or standing orders. In some cases, their accounts
were deposit only. This meant that while an account was available to the household (or to some household members), it could not be used for less expensive forms of bill payment such as direct debit or standing orders and they had no access to chequing or debit card facilities.

At the other end of the spectrum were very active account users who regularly carried out financial transactions via their account(s). Despite their reliance upon state benefits, these people felt more comfortable using their bank and/or building society account(s) and continued their active usage of the account(s) from when they were previously in employment. They used their accounts for bill payment via direct debits and standing orders and sometimes also made use of non-cash forms of money such as cheques and debit cards. They varied in the extent to which they relied upon non-cash forms of money as some people felt that they could retain greater control of their finances by avoiding daily transactions not involving cash. In these cases, the accounts were used as a place for saving money until it was needed and setting money aside, which was earmarked for specific bills (usually to be paid via direct debit or standing order). Some people in this group also had credit facilities such as negotiated overdrafts. Those in this sample who received their benefits via automated credit transfer (ACT), where benefits are paid directly into a bank or building society account, tended to be found in this group (see also Section 6.2.1 for the policy background to ACT). Because they relied upon the account for regular transactions, this was the most logical and convenient place for them to receive their benefit income. For some, it also represented a continuation of a system they had evolved while working in which earnings were deposited automatically into the account.

In between the two extremes of inactive and very active account users were couples who used their account(s) only for very narrowly defined purposes. They relied upon their account for a limited number of regular transactions. For example, couples using this approach typically used the account only to pay particular bills via direct debit, such as the television license fee. They tended to use the account only in these narrowly defined ways because they were aware that bill payment could be cheaper and more convenient via direct debit or because they felt that this type of payment was encouraged by the recipient of the funds (such as with insurance premiums). However, they generally did not use the account(s) as an integral part of their financial management and the account tended to exist alongside a primarily cash-based system of budgeting. Perhaps because the account did not feature prominently in their budgeting framework, these people tended to receive their benefits in cash at the Post Office. They would then go separately to the bank to deposit cash in their account to cover any bill payments transacted through the account (such as direct debit or standing order payments).
An exception to this was one couple where they had opened a joint bank account specifically to receive their benefit income via ACT. They viewed ACT as a means of making the benefit income more equally accessible to both partners, and hoped that it would reduce the level of interaction which would be required with the Benefits Agency. They were from a minority ethnic background and English represented a barrier to both partners in resolving difficulties with benefits claims. While they had moved to a system of having the benefits paid directly into the account, they still relied upon a cash-based system of financial management and did not use the account for other purposes. They had no previous history of using bank accounts and linguistic barriers represented as much a barrier in dealing with the bank as with the Benefits Agency. They therefore sought to limit the degree of interaction required with both.

Given these general approaches to using bank and building society accounts among these couples, what are the implications if one partner has access to an account but the other does not? Among inactive users of accounts, the ownership of an account by one partner appeared to have a limited impact on the other. In these cases, the account was open but was largely unused and therefore did not have a differential impact on partners except insofar as it meant that one partner had an established history with a mainstream financial service provider while the other did not. In some cases, both partners had individual accounts in the past, but one opted to close theirs because it was not being used while the other left theirs open. In these circumstances, it was unclear whether a previous history of account ownership was in some way more beneficial in dealing with mainstream financial services providers than no history of account ownership at all.

Among more active users of accounts, female partners tended to have access to the account used for the main household income and expenditure. Interestingly, the active account users in this study either had joint accounts or the main account used for the household finances was in her name. These couples tended to have either female managed and controlled financial systems or they operated a joint system of management and control. In either case, female partners were not reliant upon their spouses for access to the account, though if the male partner was the benefit claimant then they did rely upon him to physically give the household income to her to manage. The exceptions to this pattern of the male claimant physically transferring the principal benefit income to the female financial manager were where the principal benefit was paid via ACT into a joint account.

Other factors which may influence the outcomes for individual partners of the use of bank accounts for household budgeting were: whether each member of the couple felt equally comfortable with the use of bank accounts; the strength of sharing ideology within the household; who is managing the account and how it is being used (i.e., as a place to store the main household income where only one partner has, and can regulate, access or where it is used only as a clearing facility for particular payments with the remaining money kept physically accessible to both).
Another key point to remember is that while a couple’s current approach to financial management may not result in inequity or hardship for either partner, this may be subject to change over time. For example, if one partner becomes ill, dies or leaves the partnership, lack of access to an account may have adverse implications for the non-account holding partner. As this study focused only on couples, we have little empirical data to illuminate the specific implications of the death of a spouse, divorce or separation.

However, among some couples both partners were concerned about how the other partner would cope if the claimant were unable to sign the benefit order book giving the other access to the household’s main income. This view was expressed by those couples where the named claimant was ill or disabled or where there was some other reason as to why the named claimant might not be able to collect the money. In one couple, the male partner often had to go and care for an ill relative at short notice and was concerned his partner would not be able to access money in his absence. The impact of the illness or unforeseen absence of the named claimant partner on the household’s finances could be minimised if the benefit was paid into a joint account via ACT, as long as both partners were equally able to use the account. Indeed, one couple cited this as one reason for moving to payment by ACT. However, in theory, if payment by ACT was made into an account to which only the ill or disabled claimant had access, then the other partner’s access to the household income would potentially still be impeded.

4.2.3 Access to and use of credit

In addition to account ownership, another key aspect of financial exclusion is the degree of access individuals and households have to credit and the types of credit they are able to obtain.

Respondents were asked whether they used a range of different types of credit and in which circumstances they did so. Specifically, each couple was asked about their use of credit cards and store cards (i.e., credit cards for use within a named store such as a Marks and Spencer’s card), mail order catalogues and hire purchase arrangements, and loans from either mainstream or alternative sources. Arranged overdrafts with banks were also included in the discussion of credit from mainstream providers.

The picture of credit usage among this sample was consistent with patterns found in other studies (Kempson and Whyley, 1999), particularly with regard to disengagement from versus non-engagement with financial products. Other research on financial exclusion has highlighted that some groups never engage with financial products (or in the case of young people may not have reached the age where people begin to use financial products), while other groups withdraw from usage of such products when they face financial difficulties. Among these couples, there were clear examples of each of these positions as well as of people continuing to use credit, despite their limited income.
Non-engagement with credit

Those who had never engaged with credit usage tended to have strong beliefs about living within one’s means and viewed credit as leading to indebtedness. The first generation minority ethnic respondents tended to be in this group, including people of Pakistani, Bangladeshi and African-Caribbean origin. This was in contrast to the younger minority ethnic respondents in the sample who had grown up in this country and felt more comfortable with the use of credit facilities, though they did not always use them as credit. For example, one young Indian couple had a credit card, but were guided by religious beliefs about the avoidance of credit. They therefore used the credit card for convenience, but always paid the entire balance of the account at the end of each month to avoid interest payments.

Some white respondents in the sample shared these views as well and had a philosophy of self-reliance which ran counter to the idea of credit use. Some mentioned that they had been brought up not to use credit and felt that it should be avoided on principle. Wherever possible, these people tended to try to save money and would generally wait until they had enough before making a purchase. Alternatively, they would simply ‘do without’.

None of these respondents used either mainstream or alternative forms of credit, though in cases of absolute necessity, they sometimes borrowed from family or friends. Borrowing money, however, represented failure, particularly for the minority ethnic respondents, some of whom felt they had come to this country to improve the circumstances of their families. Asking others for money implied an inability to provide for their family and tended be viewed as a source of shame. Others felt that borrowing from adult children or elderly parents, for example, reversed the natural order of family responsibilities, and they resisted having to ask for such loans. For some, however, borrowing from family or friends had been a necessary evil.

Disengagement from credit usage

Those couples with some history of credit usage varied in the extent to which they were still actively using credit and the forms of credit they used. There were couples who still actively used more than one source of credit despite their reliance on benefits, while others had withdrawn from this position and had narrowed their credit use to within strict limitations. Others had only ever been marginal users of credit.

Within this sample, there were examples of couples having used credit in the past, but after the loss of employment and perhaps the onset of illness or disability, they had withdrawn from credit usage as a means of gaining greater control of their finances. This is consistent with the move to a cash-based budgeting system described above. In some cases, the disengagement had been partial, in others it was complete.
The nature of the disengagement took different forms. For example, some had made the definitive gesture of sending back credit cards or cutting them up while others simply refrained from using them but kept them in case of emergency. To some extent, their response depended upon the circumstances of their decision to cease using this form of credit. For example, there were several couples for whom spending with credit cards had led to serious indebtedness. In these cases, the card(s) tended to have been symbolically destroyed and this gesture reinforced the idea that this method of payment would not be an option in future. Interestingly, among this sample, male partners had generally been responsible for accumulating credit card debts, sometimes before the relationship had begun. Their partners who now had joint or sole responsibility for managing these debts as part of the household budgeting insisted that they did not use credit cards again.

In the above examples, the disengagement of one partner from credit usage did not necessarily imply that the other had also disengaged. In cases where the male partner had found it difficult to restrict their spending with credit cards and had ceased using this type of credit, the female partner sometimes continued to have and use credit in her own right. Female usage of credit, however, did not necessarily constitute personal spending. For example, one woman still had a store card in her name, but she used this primarily to purchase clothing for her husband. In another case, the male partner had ceased to use credit, but his partner continued to use store cards and mail order catalogues to purchase items for their child and home.

It is perhaps also important to distinguish between different groups of credit users in terms of their level of usage of credit facilities. Some had used multiple forms of credit in the past such as store cards, credit cards, overdrafts and loans from banks or loan companies. A withdrawal from credit usage for these couples was usually partial. Their limited income and need to be very careful about expenditure meant that they had restricted or ceased use of some forms of credit, but they still retained and used other types of credit when necessary.

By contrast, others had only ever engaged with credit usage in a more marginal way, perhaps relying on only one or two sources of credit. Equating this to Kempson and Whyley’s operational definitions of financial exclusion, these couples would be considered ‘low users’ of financial products. They had used specific sources of credit in a very limited way in the past. For example, among those who had used mainstream sources of credit such as a credit card or a bank overdraft, they tended to rely strictly on this one form of credit and in some cases had stopped using this facility altogether.
Others had used alternative sources of credit in the same limited way, but had never engaged with mainstream credit. For example, several couples had only ever used mail order catalogues or hire purchase arrangements to spread the cost of bill payment. For example, one couple who were vehemently opposed to borrowing from mainstream financial organisations because of the fear of accumulating debt, were comfortable using a mail order catalogue because of the perceived flexibility in negotiating repayment levels:

'I know for a fact that you can just ring them and say, ‘Look, you know, we can’t afford this month’s repayment’…You can put it off.’

(Male, white, JSA, named claimant)

While some had also stopped using these sources, others carried on using them in a disciplined way, which reduced the likelihood of acquiring serious debt. (e.g., they ensured that one hire purchase arrangement or catalogue purchase was paid off before taking out another).

**Ongoing engagement with credit usage**

More rarely, some couples continued to have access to multiple sources of credit, but they had usually curtailed their credit usage. These people tended to have accumulated debts and credit was now used to help consolidate debts or to help with juggling bill payments. An example of this type involved a couple where one partner had become long-term ill and the other had given up work to care for her. Their household, which included dependent children, had been reliant on Income Support and a package of disability- and caring-related benefits for eight years. They had no credit cards and did not feel that as Income Support claimants, they would be given store cards. Their credit usage consisted of the use of a mail order catalogue, a loan from the Social Fund, and a consolidation loan from a bank to help pay off debts. They also had a car bought on hire purchase terms, but they did not include this among their debts as it was purchased via the mobility component of Disability Living Allowance. They had approximately three thousand pounds of accumulated debt and they had recently opened a credit union account which they saw as a further possible source of inexpensive credit. Interestingly, this was the only case among this sample of couples having joined a credit union and while this form of accessing credit was not systematically explored, there appeared to be a very low level of awareness of the existence of credit unions.

**4.2.4 Ownership of insurance and occupational pensions**

Financial exclusion also tends to entail lack of ownership of financial products which help to off-set risk, such as insurance and pensions. Among these couples, it was uncommon for either partner to have an occupational or personal pension, although in cases where they did, this tended to be among people with stable work histories. In some cases, they were now unable to work because of sickness or disability and were claiming Income
Support and disability-related benefits. Another case involved a man giving up work to look after his partner. He was claiming Jobseeker’s Allowance but had been unemployed for only four months.

It was rare for the female partner to have an occupational pension, but there was one example among these couples where a woman had a full and ongoing work history and had an occupational pension in her own right. Generally, the women in this study tended to have no experience of paid employment at all or had patchy employment histories, largely in unskilled jobs. While there were some exceptions to this, caring roles tended to imply that these women worked (or had worked) part-time, if at all, and perhaps intermittently. In these circumstances, it would have been difficult for them to have acquired occupational pensions.

Regarding ownership of insurance, these couples were fairly evenly divided on whether they had insurance of some type or not. Of those who did have insurance, some only had types of insurance which are obligatory or strongly encouraged such as motor vehicle insurance, public liability insurance (for electric wheelchair users) or structural insurance for their home. The ownership of other types of insurance, such as life insurance, tended to be restricted to the older members of the sample (i.e., where at least one partner was over fifty). There was only one example of a couple in this sample having had health insurance (described below) and a few instances where couples had other types of insurance such as endowment policies for grandchildren.

Those with no insurance at all tended to be couples living in rented accommodation who did not own cars. Their lack of insurance made them particularly vulnerable to theft and some couples lived in areas where they or their neighbours had been repeatedly burgled. The implications of this sometimes had important effects on people’s lives, for example in one couple, one partner always remained in the flat to ensure that they would not lose the few possessions they had.

As with other financial products, couples sometimes described having let their insurance lapse because they could not justify the expenditure on their limited budget. People described giving up contents and life insurance coverage for these reasons. Only one couple in this sample described being denied access to insurance coverage. In this case, the individual was denied ongoing health insurance coverage after having been treated for cancer. It should be noted, however, that the possible denial of insurance cover was not an area which was systematically explored during these interviews.
4.3 Factors influencing financial exclusion

4.3.1 Factors noted in the literature on financial exclusion

The literature in this area identifies a number of factors which help to explain why financial exclusion occurs. These relate both to the actions of financial services providers and to the attitudes and behaviour of individual consumers. Since the late 1980s, the financial services industries have been withdrawing financial infrastructure (such as local bank branches) from many areas as a means of reducing costs. This has led to more limited access to financial services, particularly in low income areas (Kuar et al, 1997; Conaty and Mayo, 1993; Haas, 1992; Christopherson, 1993; and Lash and Urry, 1993 cited in Leyshon and Thrift, 1994). Additionally, there is evidence to suggest that financial service industries may neglect the lower income end of the market and do not actively attempt to sell their products to low income consumers (OFT, 1999). These factors may mean that low income consumers have less access to and are less aware of financial products than those with higher incomes.

As noted above, other qualitative studies (Kempson, 1998d) have indicated that for a variety of reasons, some people never engage with financial services and others purposefully withdraw from use of financial services. Reasons for ceasing to use financial services relate to a change in circumstances which encouraged people to stop using facilities such as current accounts. This has been particularly linked to changes in economic activity, including loss of a job, retirement, giving up work due to long-term sickness or disability, and giving up work to have children. Reasons for non-engagement with financial services relate to a lack of awareness of financial products coupled with a mistrust of mainstream financial services.

‘They promise you everything and ruin your life. I don’t trust them.’
(Male, white, JSA, named claimant)

‘You’ve got to pay it all back and then it’s horrible...It’s just another thing to worry about. I just don’t like doing it. It’s too much interest, [and] they want to make something out of you. Stuff it under the bed if you’ve any money. I’d sooner keep it there than give it to the banks.’
(Female, white, JSA, named claimant)

Other research (OFT, 1999) has shown that cultural factors may inhibit the use of mainstream financial services among minority ethnic groups. For example, the Muslim observance of Islamic principles forbids interest to be taken or given on loans of money and some minority groups prefer to rely on extended family for financial assistance rather than mainstream sources of credit.

4.3.2 Factors influencing financial exclusion among couples on benefit

Among these couples, a wide variety of factors were identified as encouraging or discouraging use of mainstream financial services providers. Some of these were issues which related solely to the mainstream financial services industry, whereas others reflected perceptions of the relative value of using mainstream versus alternative financial services. Key factors which influenced couples’ decisions about which types of services to use
included cultural factors, the level of perceived control over finances associated with financial service use, the perceived need for such services, their image and perceived user-friendliness, the costs associated with service use (both mainstream and alternative services), the perceived accessibility and convenience of services, and the familiarity and ease of use of current arrangements (i.e. with change sometimes viewed as undesirable and potentially destabilising).

It is perhaps important to note that partners did not always share the same degree of comfort and security in using mainstream or alternative service providers. Decisions about which to use were therefore sometimes subject to negotiation and this could lead to conflict within couples. In other cases, the use of services appeared to reflect the preferences of the partner with greater control over the finances.

Tables 4.1 and 4.2 provide an overview of factors associated with encouragement or discouragement of mainstream financial services use. It becomes clear in examining these charts that the choices people make about engagement with mainstream financial service providers after they become dependent on benefits is in part determined by their usage of such services before they become unemployed or economically inactive. It is also related to their expectations of how long they will be dependent upon benefit and whether they need to adjust their financial management system to a long- or short-term spell on benefits.

It is important to note, however, that whether a couple used mainstream financial services before they became benefit-dependent is not necessarily an absolute predictor of their usage of such services after they are reliant on benefits. While it was commonly perceived that mainstream service providers will not accept benefit claimants as new customers, there was an example of one couple switching to benefit payment by ACT and opening a bank account to facilitate this after they had been claiming benefits for an extended time. In their case, they were advised by a trusted and knowledgeable adviser that this would be in their best interests and received help in filling in the necessary paperwork and in dealing with the bank. A route into mainstream financial services was therefore opened in this way and they were able to overcome a range of cultural and linguistic barriers to make this transition to (limited) use of mainstream financial services.
Figure 4.1 Factors discouraging use of mainstream financial services

**Cultural issues:**
- No contact with those who use banks/building society accounts (i.e., among friends/family)
- Existing precedents for using alternative services (e.g., loan companies)
- Non-engagement with credit on principle
- Language/literacy barriers
- Believe banks/mainstream financial services are only for people in work

**Perceived control over finances:**
- Cash preferred because of its tangible nature (i.e. a physical commodity)
- Perceived ‘slippery slope’ of mainstream credit usage (i.e. constant temptation to spend more)
- Believe money in the bank is less accessible
- Perceived lack of security associated with use of ATMs
- Mistrust in banks to look after personal finances
- Reduced opportunity to ‘juggle debts’ – banks will divert funds to repay overdrafts

**Perceived need:**
- Alternative financial services seen as meeting needs
- Credit is not desirable (except via family/friends/only if necessary)
- Rejection by mainstream providers and Social Fund/non-mainstream as only source of credit
- No source of earned income so bank/building society account is unnecessary

**Perceived user-friendliness:**
- Anticipated rejection of benefit claimants by mainstream providers
- Believe banks require intrusive personal information/references
- Anticipated acceptance of benefit claimants by alternative service providers (e.g. direct marketing to people in their neighbourhood)
- Believe alternative providers cater to those on low incomes (e.g., flexible repayment terms, repayment in cash in small weekly increments, easy access to credit, discouragement of debt by insisting on repayment of first loan before taking out others, personal service)

**Access and convenience:**
- Post Office is nearer than bank/building society (i.e. within walking distance)
- Post Office offers benefit encashment and bill payment in one location

**Costs:**
- Travelling to bank/building society costs more (i.e. transport/parking)
- Banks levy excessive charges on those least able to pay
- Prior negative experience with banks (i.e. indebtedness through bank charges)
- Inability to provide minimum balance to open an account

**Continuity:**
- Using a cash-based system is successful and familiar/no perceived need to change
Figure 4.2 Factors encouraging use of mainstream financial services

**Cultural issues:**
- Preference for borrowing from banks/building society rather than friends/family
- Family/friends use mainstream financial services
- Regular use of mainstream financial services prior to becoming benefit dependent

**Perceived need:**
- A bank/building society account is/was necessary for wages to be paid in
- A bank/building society account is necessary for benefits to be paid via ACT
- Hoping to resume former work - bank/building society account still needed
- Use of standing orders/direct debit encouraged by service providers (e.g., insurance)
- Belief bank/building society is the best place for savings

**Access and convenience:**
- Easier/cheaper to pay some bills via direct debit (e.g., TV licence, gas and electric)
- Queues at banks/building society not be as long as Post Office queues
- Both partners have access to benefits paid directly into a joint account/no need to sign order book to give access to funds

**Image:**
- Queuing at bank/building society is preferable to image of queuing at the Post Office
- Negative image of loan companies inhibits their use/concerns about using ‘loan sharks’

**Continuity:**
- Desire for continuity of financial arrangements when no longer in work/ease of using familiar system
- Use of mainstream financial services prior to becoming benefit dependent means no expectation of being denied access because of benefit status

**Control:**
- Believe can track expenditure easily using bank statements
- Believe saving money in bank/building society provides greater control over expenditure
- Believe that cash is insecure/use of debit cards and ATMs is more secure

**Cost:**
- Less expensive to use direct debit than to pay at Post Office and incur charges
- Less expensive to borrow from mainstream sources than from loan companies
5 THE IMPLICATIONS OF CLAIMING BENEFITS AS A COUPLE

This chapter synthesises material largely raised elsewhere in this report in order to present as comprehensive a picture as possible of the implications for individuals, households and couples of one partner claiming benefit on behalf of themselves and their partner and possibly also their children.

5.1 Implications of who claims benefits for the household

There is little literature focusing directly on the impact of who claims benefits for the household. However, there is a body of research discussing the implications of different methods of household financial allocation which is of some relevance to this issue, much of which was discussed in Chapter 3. It is repeated here simply to remind readers of the most salient points raised by other studies which have a bearing on this issue.

Previous empirical research has indicated that women and men living on low incomes tend to have different responses to their financial situation. Women are more likely than men to prioritise the needs of their children and attempt to shelter children from the effects of hardship by doing without themselves (Middleton, Ashworth and Braithwaite, 1997). Men find it more difficult to give examples of going without on a personal basis, suggesting that this is not a typical male response to life on a low income (Cohen, 1990; Ritchie, 1990b; Goode, Callender and Lister, 1998). Two key reasons are highlighted in the literature as to why men and women respond differently in these situations. Firstly, women have generally been found to place a lower priority on their own needs than on those of other household members. Secondly, women tend to feel a greater sense of personal responsibility for ensuring the health of their family (Wilson, 1987b; Graham, 1987a; Bradshaw and Stimpson, 1997). These factors may in turn be linked to traditional gender roles.

Other research has explored the perceptions which underpin personal expenditure and this has highlighted differences in the way men and women approach personal versus collective expenditure. Women in low-income households tend to feel less comfortable with the idea of personal spending money than men and view ‘their money’ as primarily intended for spending on the family. By contrast, men have a stronger belief in their entitlement to personal spending money, and this remains even when benefits are the principal source of income (Ritchie, 1990a; Goode, Callender and Lister, 1998). These findings suggest that women tend to have a more collective orientation in their approach to the household income, whereas men may be more inclined to reserve part of the household income for their personal use.
These findings may suggest that in households where men are the named claimants of benefits, they may have a greater degree of control over how benefit money is used. This in turn could lead to less advantageous outcomes for the household than when women receive and control benefits. These issues are explored in detail in the sections that follow.

5.1.2 Findings from this study

The findings from this study about the implications of different methods of household financial organisation were not inconsistent with the findings reported in the literature. However, the situation among these couples is more complex than the literature might suggest. This may be because this study has focused solely on couples claiming two types of non-work benefits and because a diverse range of circumstances was sought among the couples in the sample.

In this study, the traditional division of domestic roles with male as principal earner and female as primary carer for children and home was challenged in a variety of different ways. Among those claiming Income Support, illness or disability was a key factor influencing the structure of household roles and responsibilities. In several cases, men were the primary carers both for their partner and children. Added to this was perhaps some adherence to the traditional male role as breadwinner or provider. These men were therefore fulfilling a number of roles which perhaps gave them a more collective orientation to looking after the household and its members than has been observed in previous work.

Additionally, people of different ethnic backgrounds were included in this research. This highlighted the fact that cultural expectations may play an important role in shaping perceptions of and the degree of commitment to sharing, views about family and the nature of responsibility for looking after family members, and the degree of perceived entitlement to money for personal versus collective use.

Furthermore, younger couples from a range of white and minority ethnic backgrounds challenged traditional domestic roles and tended to reject gender role stereotypes. Some therefore consciously adopted systems which they both saw as equitable, and in some cases, took a more individualistic approach to financial arrangements. For example, in some couples, each was allocated an equal amount of spending money after bills were paid which they used at their own discretion.

5.2 Responsibility for claiming benefits

In order to explore the implications of who claims benefits, it is important first to establish the context of who claimed benefits among the couples in this sample. This section builds upon findings presented in Chapter 2. Three different approaches to benefits claims were identified.

Firstly, some couples nominated one of the partners to be the main benefit claimant for the household. That person claimed all of the benefits received by the household. In some cases, there was only one benefit claimed
(apart from Housing Benefit which was usually sent directly to the landlord and was not therefore considered by respondents to be part of household income) and so it was only possible for one person to be the claimant. In other cases, however, there were several benefits claimed (e.g. Income Support, Incapacity Benefit, Disability Living Allowance, etc.) all of which were in the name of one partner only. These couples included examples where either the male or the female partner was the benefit claimant for the household.

A second approach was to divide the benefit claims along very traditional lines. These couples had the male as the main benefit claimant (i.e. they claimed either Income Support or Jobseeker’s Allowance on behalf of themselves and their family). The female partner claimed Child Benefit or another caring allowance, such as Invalid Care Allowance.

The last approach which was used by couples who claimed more than one benefit was to divide the claims between the partners, in what appeared to be an intra-household approach to benefit splitting. In these cases, each partner had some benefit(s) in their own name (e.g. in one couple, the male claimed Disability Living Allowance and Incapacity Benefit; his partner claimed Income Support and Invalid Care Allowance).

Before exploring in detail the implications of these different patterns of benefit claiming, it is important first to recall the reasons why couples elect to have a particular partner claim (discussed in Chapter 2), or in some cases, to have both partners do so.

Re-visiting decisions about who claims benefits

There were a number of issues which contributed to the picture of why couples may opt for one partner to be the claimant rather than the other.

These included:

• the actual and perceived regulations governing entitlement to claim Income Support and Jobseeker’s Allowance as well as other benefits to which couples (or individual partners) may be entitled;

• the relative ability, desire and perceived value of each partner attempting to (re)enter the labour market (which may influence the nature of the benefit they claim and who claims it); and

• the perceived relative ability of each partner to deal with the benefits system (e.g. who is better able to fulfil the conditions for claiming JSA; who is in a better position to comprehend and negotiate the complex system surrounding benefits claims, etc.).

Added to this, were a range of social issues and values concerning the respective roles of partners in relationships and established patterns of domestic life. As discussed in Chapter 2, particularly important in this regard was the degree of acceptance of traditional gender roles and the desire to adhere to these values after becoming benefit dependent.
Couples may choose which partner will claim IS or JSA but the named claimant must satisfy the conditions of entitlement (being available for and seeking work, having a disability, caring for a disabled person, etc). Thus, in some cases, the male partner was the named claimant because he was the partner who met the entitlement criteria. When there was a choice as to which partner claimed, a range of reasons can underpin the decision for the male partner to claim.

### Continuity and preserving established patterns

For some couples, continuity was an important issue. In the midst of life-changing circumstances such as job loss, illness or disability, couples often attempted to preserve the familiar domestic roles they had established prior to these events. Their system of benefit claiming replicated as closely as possible the roles each had prior to their reliance on benefits. For example, in several couples where the male partner had become sick or disabled, he claimed all of the benefits and this replicated the previous pattern where he was the principal wage earner. In several cases, the benefit income was then transferred directly to the female partner for her to manage. This was the same system they had used when the income was derived from his wages and she managed the household finances. In this way, they had to cope with illness or disability, and usually with a drop in income, but they retained the basic structure of their relationship and their established roles within it.

However, it is not possible to determine whether the desire to replicate a previous system is a more influential factor in couples’ decisions about who should claim than the choices imposed by the benefits system itself. As discussed in Chapter 2, the benefits system plays an important part in shaping perceptions of who is entitled to claim. For example, a key reason given as to why men were claiming benefits for the household was that he was sick or disabled and these benefits were for people in that situation. This implies that both the desire to replicate in-work patterns and the entitlement regulations of the benefits system play important roles in determining which partner claims the household benefits.

At one level, this may not be a sufficient explanation for why the male partner claimed all of the benefits because there were cases where a package of benefits was divided between the partners. For example, among some couples, the Income Support or Invalid Care Allowance was claimed by the partner who was not ill/disabled (both female and male partners) while the ill or disabled partner claimed other disability-related benefits such as Disability Living Allowance and Incapacity Benefit. However, Income Support policy itself may discourage claims by the dependent partner if they are not sick or disabled. Although couples have the choice over who will be the named claimant of Income Support and are free to switch at any time, in some cases of sickness only the named claimant can
claim Income Support and the disability premium. In these cases, the couple may opt for the sick partner to be the named claimant in order to receive Income Support rather than Jobseeker’s Allowance, and thereby receive a higher level of benefit in due course.

The issue of replication of a previous system, however, also appears to be an important issue for some claimants of Jobseeker’s Allowance. In these cases, the fact that the male partner claimed JSA was determined in large part by their established domestic division of responsibilities in which he traditionally contributed the main income to the household and she looked after the home or family. This approach to claiming was used even by some couples where there were no caring responsibilities to inhibit either partner from taking paid work. This replication of the previous system is also linked to the fact many Jobseeker’s Allowance claimants hope that unemployment will be temporary. They therefore attempt to minimise disruption to their lives by nominating the person who is hoping to return to work to be the jobseeker.

According to the regulations governing Jobseeker’s Allowance, either the male or the female partner can be the named claimant who claims on behalf of his or her dependent partner. Apart from the desire to maintain their existing domestic roles, a range of other reasons were sometimes given as to why the female partner did not claim. This included the belief that she had less marketable skills and would earn less than he would (perhaps not as much as they were currently receiving on benefit), and a perceived inability on her part to negotiate the benefits system. This can be due to individual temperament or language barriers. For example, in one couple the male partner felt he was much better at dealing with people than his partner and worried that if it was left to her: ‘She might get frustrated and tell them where to go and stick their money’.

Additionally, some women did not appear keen to take on the role and responsibilities of jobseeking. Indeed, some did not feel able to cope with the responsibility of having to deal with the Employment Service, which they imagined would be very difficult. The reluctance to take on this responsibility was also linked to fear of damaging their partner’s self-esteem and was perhaps reinforced by their partners’ views about the appropriateness of asking a woman to do this in place of a man. For some, there was simply no question that if the male partner was previously the main earner, he would also be the main benefit claimant.

**Responding to a change in the role of the female partner**

Among other couples, their pattern of benefit claiming represented a departure from a previous system. There were fewer examples of this, but where the female partner’s role within the household had changed, the male partner took over the role of claimant to accommodate the changed circumstances. The following case illustrates how this may happen.
In one couple, the female partner had been working part-time and claiming Family Credit to supplement the household income. When she had a baby and ceased work, her partner, who was unable to seek work himself, claimed Income Support for the family. There were other similar examples of situations in which the woman’s role as claimant shifted because of pregnancy and childcare responsibilities. Their partners then assumed the role of main benefit claimant.

In the cases where women were the named claimants of Jobseeker’s Allowance and Income Support, there were some issues which were similar to the reasons why men were named claimants and some new ones as well.

The benefit is specifically related to her situation or condition

Similarly to the situation for some men, women sometimes claimed the principal benefit(s) because it was they who fulfilled the benefit entitlement conditions. For example, one woman claimed Income Support because she did not have the National Insurance (NI) credits for a full State Retirement Pension and felt that the benefit was specifically to offset the financial inadequacy of her pension.

In another case, the female partner was disabled. She claimed a package of benefits linked to her disability and she was the named claimant of Income Support. She felt that it had to be she who claimed because she was the person who was disabled and fulfilled the benefit entitlement conditions. Interestingly, because her partner had given up work to care for her, and she was the main benefit claimant, he worried that he would not accumulate the full National Insurance (NI) credits towards his State Retirement Pension. He had sought advice about this and was advised to claim Invalid Care Allowance in his own right (rather than as part of her claim). They took this advice and this resulted in a splitting of the benefits package in which she received most of the benefits in her name and he received ICA in his name.

This example illustrates another important point which is that among these couples, only male partners expressed concern about losing NI credits when their partners were named claimants. In part, this reflects their previous status as principal earner and perhaps their greater awareness of the importance of maintaining a full contributions record. Also, because they had been the main household earners, they sometimes felt that the NI credits were of greater value to them than to their partners whose employment histories were more patchy. This is probably also related to their expectation that their pension will be an important means of securing the longer term security of the couple. The only women who mentioned the importance of NI contributions did so in retrospect. That is, as women who had intermittently worked and cared for children or relatives all their lives, they had now reached pension age and were just discovering the implications of not having acquired a full NI credit history.
Responding to the circumstances of their partner

Similar to the pattern noted above where men responded to a shift in the circumstances of their partner, women also sometimes claimed benefit because the situation of their partner necessitated this. A range of other factors can also be involved in the decision for her to claim, as illustrated by the following two examples.

In one case, a female partner claimed because her husband who had previously claimed Jobseeker’s Allowance had gone away for an extended period. During this time, she claimed Income Support on behalf of herself and their children. When he returned, she continued to claim IS and added her husband to the claim. Part of their reason for continuing to have the female partner as named claimant after the return of her husband was that he was unwell and found the conditions of claiming Jobseeker’s Allowance stressful and potentially deleterious to his health. They believed that as long as the female partner continued to claim, they could claim Income Support rather than Jobseeker’s Allowance.

In a second example, a female partner claimed Jobseeker’s Allowance because her partner was unwell and found many forms of work too difficult. She also worried that he would find the conditions for claiming Jobseeker’s Allowance stressful and believed that she was better able to cope with the responsibilities of jobseeking. Added to this, she had more recently undertaken work-related training and they both agreed that her skills were more marketable and that she was more likely to find work. For these reasons, they decided that she should be the named claimant of JSA.

Both these examples illustrate the types of factors which couples consider in deciding which partner will claim when one is physically less well than the other. These decisions become more complex when the nature of the illness or disability is such that it does not meet the criteria for sickness- or disability-related benefits. These examples illustrate how decisions about who should claim benefits are made among couples where the circumstances of one partner had a strong influence on the nature of the benefit claimed and who claimed it.

Alternating who claims benefit

Some couples also alternated which partner claimed the benefit(s) over time. This was the case for one couple who have been dependent on Jobseeker’s Allowance (and its predecessors) for several years and for other couples where each partner works on short-term contracts. In both situations, there had been spells where one or the other partner had claimed Jobseeker’s Allowance. Interestingly, among these couples where each had experience of claiming and of being the dependent partner,
there was a sense that the claiming partner had all the responsibilities associated with the claim while the benefits system largely ignored the non-claiming partner\textsuperscript{10}. For some, this seemed unfair, while for others (as in the cases above where the claiming partner has specifically attempted to absorb the stress of the benefit conditions), the lack of Benefits Agency or Jobcentre contact with the non-claiming partner has been appreciated.

One reason for the alternation of named claimant between the male and female partner was highlighted above. In two further cases, the female partner ceased to be the named claimant when she reached the later stages of pregnancy. These women were then advised that they could no longer be the benefit claimant because they could no longer seek work and were instructed that the male partner should become the named claimant. In both cases, the woman still felt able and willing to work, but felt that she no longer had the option of being the benefit claimant.

In considering the implications of which partner claims benefit, it is important to appreciate that this will depend not only on whose name is on the benefit claim, but also on who has access to and control over the household finances. A comparison of patterns of benefit claiming with systems of household financial management helps to shed light on what happens to the benefit income when it enters the household and how this relates to who claims the benefit(s).

Among these couples, the male partner was the main benefit claimant and the female partner claimed a benefit in her own name which reflected her status as carer (i.e. Child Benefit or Invalid Care Allowance). This approach to benefit claiming was found both among couples with male managed and male or jointly controlled systems of financial management and among those with female managed and controlled systems.

Where the former situation applied, all responsibility for claiming the principal household benefit and managing the household finances resided with the male partner, though in some cases, the female partner also played an active role in financial decision-making. Among some of these couples, the household income was allocated to different purposes according to its benefit source (e.g. one couple used the JSA income for household bills which he managed while the Child Benefit money was used for shopping and laundry bills which were viewed as her responsibility). In other cases, all money entering the household was pooled and re-allocated regardless of which benefit it came from and who claimed it.

\textsuperscript{10} This situation is now being addressed by New Deal for Partners. For more details, see Appendix A.
Generally, even when the household used a system for allocating income along benefit lines, there were occasions when one or the other partner had a shortfall. In these circumstances, there was ‘borrowing’ from one household pot to meet the shortfall in another. One couple described ‘loaning’ money to the other which would be repaid into their respective ‘pots’ in the future.

A division of income into different financial pots with different managers tended to reflect strong perceptions of different domestic spheres of responsibility. Male partners tended to view this as giving the female partner a role to play in managing the household finances by making her responsible for a particular (though typically less substantial) part of the household income.

Whether they used a complete pooling system or a system divided up into separate pots for which each partner was responsible, the benefit income among these couples was generally viewed as for the household. There were few examples where either partner had regular access to personal spending money, though where this did happen, it was sometimes viewed as money to help the jobseeker with jobseeking expenses. Among these couples, the jobseeker was always the male partner. Other arrangements for personal spending money included paying the most essential bills and shopping and dividing the remainder up equitably between them; allowing each partner to spend the remainder of the money from their portion of the household income (though as noted, women’s spheres of responsibility tended to involve the less substantial part of the household income); or adopting a more ad hoc approach where the non-managing partner had to ask the manager for spending money as required. In the latter case, this put the non-managing partner in the more dependent position of having to ask for money, but this approach was taken both by couples where the male partner was the manager and where the female partner managed and controlled the finances.

To summarise, splitting the benefits claims along traditional lines did not necessarily imply that the female partner suffered greater deprivation within the household or had restricted access to the household income. This depended on how the money was handled when it entered the household, who managed and controlled it, the extent to which the money was perceived as for the household as a whole, and the nature of arrangements made for personal spending money for both partners.

There were a number of ways in which dependency occurred in these situations for both the male and female partners. If the male was the named claimant of the subsistence benefit but the female partner managed and controlled the finances, then she was dependent on him to transfer the benefit income to her to manage on behalf of the household. He was then dependent upon her to give money to him for personal spending money, but was also dependent on her abilities as a financial manager to keep the household financially viable.
In situations where the male was both the main benefit claimant and the manager of the household finances, the female partner was dependent on him to manage the finances with a view to the collective needs of the household. In these cases the male partner might manage either the main portion of the household income (from the main benefit) or the entire household income (from the main benefit and the benefit claimed in the female’s name). In both of these cases, she was dependent upon him for access to personal spending money unless, in the former case she used any left over from her part of the benefit income (which was less than the amount he received). In turn, he was dependent upon her to either manage her portion of the benefit money effectively or to transfer that income to him as a contribution to the general household finances.

Among couples where one partner claimed all the household benefits, a variety of different systems of household financial management were used. This included male managed and controlled systems, male managed but jointly controlled systems and female managed and controlled systems. There were several cases in which only one benefit was claimed by the couple and among these there were examples of the named claimant being either the male or female partner. There were also examples where the couple alternated which partner was the named claimant over time. As noted in the previous section, there were a variety of reasons why one partner became the named claimant which sometimes related to less conscious decisions (especially replicating a previous system) and sometimes related to a complex range of factors which were taken into consideration and carefully weighed up.

Given the complexity of arrangements which existed in couples where only one partner claimed the benefit(s) for the household, it is not possible to indicate any straightforward implications of this approach to benefits claims. There are, however, several points which should be borne in mind in relation to the dependency of one partner on the other.

Firstly, when one partner receives the main household income as well as managing and controlling the household finances, the other partner is ostensibly at their most dependent. In theory then, this approach to benefits claims is least equitable. However, if there is only one benefit claimed by the couple, then there is no choice about dividing the claim between them. According to the benefit regulations, one partner must make the claim on behalf of themselves and their (dependent) partner. As discussed in detail in Chapter 2, there is also a complex range of factors which play a part in determining which partner will manage and/or control the household finances. This may be to do with gender roles, relative skill with financial matters, a desire to remove stress from an ill, disabled or unemployed partner, or a desire to preserve the self-esteem of a partner who is ill or disabled by giving them a more active role in financial management. In practice, therefore, this type of arrangement may not necessarily imply that the dependent partner will be disadvantaged in terms of access to household income or in terms of the collective purposes to which the income is put.
However, it may imply a greater feeling of psychological dependency on the other. This appears to be the case less for the partners of people claiming Income Support and disability-related benefits than for those claiming Jobseeker’s Allowance. This may be because the issue of dependency is less acutely felt by non-claiming partners when their dependency is offset by a reciprocal dependency of the claimant on them in a variety of other ways. (e.g., financial dependency, physical dependency, etc.).

The outcomes of this approach to claiming benefits are influenced by the strength of the sharing ideology within the household, the arrangements made to give access to the income to each partner within the household, the trust each partner had in the other to spend the benefit income wisely and in ways which benefit the household as a whole, and the skill of the household financial manager.

Among couples where one partner claimed the benefit(s) and the other managed and/or controlled the finances, the inevitable implication was a transfer of resources within the household from the person who claims to the person who manages. While this may be awkward, there were a variety of reasons why couples opted (or felt it necessary) to have one partner claim and the other manage the household finances.

In some cases, the transfer involved a sick or disabled person claiming the benefit but being unable to collect the money on their own behalf. The other partner was then responsible for physically collecting the benefit (after having obtained a signature from the benefit claimant) and then distributing the money according to their household allocative system. Couples in this situation sometimes worried that the dependent partner might not be able to access the main household income if the ill or disabled partner was unable to sign the order book for the benefit. As discussed in the previous chapter, this situation could be overcome by paying the benefit income via ACT into a joint bank or building society account. For a variety of reasons, this was not an option which all couples favoured or had necessarily considered.

Among the couples where each partner claimed part of a package of benefits, this division, while perhaps reinforcing that each partner was entitled to claim some of the household income in their own right, did not in practice entail an equal division of the household income between partners. This was because one was obliged to claim the main subsistence benefits while the other claimed non-subsistence level benefits. Even this system which appears most equitable therefore entails a degree of financial dependency of one partner upon the other.
Additionally, as was the case with the other patterns for claiming benefits, the fact that different benefits were claimed by each partner did not mean that the income was allocated to partners or to particular types of household expenditure according to who claimed it. Indeed, it was usually considered necessary to pool the income to meet household bills and shopping requirements. Therefore while each claimed some benefit in their own name, this did not provide an indication of how the money would be distributed within the household or who would have greater or lesser access to the household income.

Furthermore, this system tended to be used primarily by couples where the main household benefits were disability–related. In these circumstances, a range of different types of dependency affected the way household and benefit roles were organised.

The couples who had alternated which partner is the benefit claimant tended to have less traditional values and did not adhere to strict gender role patterns. Perhaps because each partner had experienced periods of contributing the main household income and each had been the ‘dependent partner’, they both tended to view the benefit as collective income for the household. Neither tended to express a greater sense of personal entitlement to the benefit income.

Comparing the different approaches to claiming benefits, this was arguably the most equitable arrangement. Both partners had shared the responsibilities of claiming and both had contributed the main income to the household at different points. The system tended to emphasise shared responsibilities rather than particular spheres of domestic and/or labour market responsibility. Among these couples, this system was used only by claimants of Jobseeker’s Allowance and appeared to be more feasible with this benefit. While it is also theoretically possible for either partner to claim Income Support, there may be difficulties implementing this system where IS is claimed in connection with sickness or disability benefits. As noted earlier, there may be financial implications if the partner who is not sick/disabled claims the Income Support that may discourage use of this approach among couples in these situations.

Furthermore, this approach is not necessarily desirable for couples where one partner is ill or disabled and the other claims Jobseeker’s Allowance specifically to avoid exposing the unwell partner to the stresses of benefit claiming.

Lastly, misperceptions about who is entitled to claim mean that some couples assume that it is only the male partner or the sick or disabled partner who can claim JSA or IS. This perhaps indicates that further information must be given to couples to make them aware that either partner can claim, or indeed, that it is possible to alternate who is the named claimant over time.

5.3.4 Couples who have alternated named claimant status
As noted in Section 3.5.1, women in this study sometimes expressed concern about preserving the dignity of their partner by not making them feel very dependent upon them. This was a particular issue for women whose partners had become ill or disabled, regardless of whether the benefit they were claiming was a disability-related benefit. This may be related to avoiding erosion of the male identity as breadwinner, or may be about enabling the male partner to retain control over some aspects of their environment in a situation in which their control over life events had otherwise diminished.

For example, in one case where the male partner was dependent on his partner due to a disability, his partner tried to minimise any feelings of dependency he might have by involving him in the decision-making process as much as possible.

‘Yeah, I do…consciously [leave some decision-making to him]. The situation he’s in is quite depressing for him, so what he can do, then he does…I try to actively encourage that. I think it’s good…for his emotional health really, that you do what you can do, when he’s well enough to do it…’

(Female, white, IS, dependent partner)

In another couple, the female partner was the named JSA claimant because they felt she was more likely to find work. She was aware of the threat this could pose to her partner’s self-esteem and consciously attempted to minimise his sense of dependency by encouraging him to be involved in household financial decision-making.

‘I think I allow my husband to believe he’s making the decisions…He’s not working [and] he found it very hard to accept that to start with. …It does give him some sort of boost to his morale or ego to feel that he’s making some decisions…’

(Female, white, JSA, named claimant)

In other cases, women sometimes encouraged their partners to be the named claimant of Jobseeker’s Allowance in order to preserve his identity as breadwinner and with it, his self-esteem. Male partners generally tended to be less concerned about their partner’s potential sensitivity about dependency. This may be because they did not view female dependency upon men as a threat to women’s identity whereas women expected that male dependency on a female would challenge their partner’s masculinity.

Currently, the ways in which benefits are calculated for couples means that one has to be dependent on the other. This is inevitably so because only one subsistence benefit is payable per couple and this must be claimed by only one member of the couple. They cannot claim as two individuals, each with their own subsistence benefit because the welfare system assumes that couples will share and they will get by on less than two single individuals would require. This issue was not lost on couples in this study, some of whom felt that the benefits system penalises couples for
being together. To some, these aspects of the system seemed to run counter to the emphasis placed by the current Government on family values.

‘It’s weird because, you know, this Government and the last one, they’ve always pontificated about…wanting people to get married and family stuff and all this lark and yet…benefits-wise, you seem to get penalised.’

(Female, white, JSA, dependent partner)

In some cases, couples had considered the possibility of separating and living apart because the benefit was not perceived as adequate for two people and attempting to live on a low income was putting strain on the relationship.

More rarely, some people also noted the distinction between homosexual couples who currently claim benefits as two individuals and heterosexual couples who must claim as one benefit unit. Because homosexual couples are not treated as couples for benefits purposes, they have access to a higher benefit income than heterosexual couples.

Some couples, and particularly female partners, also felt that the in-built assumption of dependency of one partner on the other was outdated and did not reflect the current complexities of relationships, the status of women in the labour market, or the value of women’s contributions as carers.

There was nothing in this data to indicate that women were financially deprived in couples using the less equitable systems of claiming benefits. Indeed, among these couples, there was generally a shared sense that household income had to be pooled in order to survive on the amount received by couples claiming benefit. There were examples of both women and men wanting more access to money for the purchase of items which the household financial manager viewed as inessentials. It is unclear whether this constitutes inequity in access to household income or whether this represented necessary constraint on the part of the person who had greater responsibility for and knowledge of the household finances. There were no cases among these couples of dependent partners (of either sex) feeling that they were substantially worse off financially than their partners. The issue was more about the general lack of funds for personal or non-essential use in the household generally.

In cases where Income Support was claimed along with sickness or disability benefits, some couples did worry about the lack of practical access of the dependent partner to the main household income. They felt that either partner should be able to cash the benefit without the signature of the named claimant. This would enable use of household income even in crisis situations where the sick or disabled partner might not be physically able to sign the order book.
5.4.4 Psychological rather than financial dependency

The more salient issue among partners in some of these couples was psychological rather than financial dependency. When men were the named claimants, some women tended to feel that they simply were not recognised by the benefits system. This tended to be the case more so among women whose partners were claiming non-disability related benefits. In the case of sickness or disability, partners tended to be more accepting of the reasons why the sick or disabled person was the only claimant. While they recognised that a portion of the household benefits package was for them as well, dependency became a complex issue potentially affecting both partners in different ways. Additionally, if they claimed a package of benefits, they could divide the claims between them thereby creating a greater sense of equity between the partners.

By contrast, the partners of men who were claiming Income Support (for non-disability related claims) or Jobseeker’s Allowance more commonly felt that if the benefit was for the household, then it should be equally available to both partners. They felt that both partners’ names should be on the benefit cheque and either should be able to cash the benefit without the signature of the named claimant. The gesture of needing the signature of a partner to access the household income reinforced the feeling of dependency and reduced some women to feeling ‘like a child’.

‘I would feel a little bit happier thinking that there’s both our names on there…It makes me feel a lot better in myself [rather] than everything being in his name, and so he’s got the right and I haven’t.’

(Female, white, IS, dependent partner)

The next chapter goes on to explore views of possible policy options for changes to the benefits system.
The current benefit system already contains a certain amount of flexibility in terms of the ways in which benefits are paid. The couple may decide which partner will be the named claimant and the way in which the benefit is paid (i.e. by order book, giro, or electronic transfer into a bank account). One of the aims of this study was to explore the extent to which benefit claimants were aware of the existing choices and how they might react to other options.

Benefit claimants currently have a range of choices about how their benefit(s) will be paid. The options are slightly different for those claiming Income Support and Jobseeker’s Allowance. For both benefits, only one partner in a couple may be the named claimant, although as noted in Chapter 5, the couple can elect for either partner to claim. The couple may also elect to change the named claimant or the method of payment at any time.

Jobseeker’s Allowance can be paid either by Automated Credit Transfer (ACT) into a bank or building society account or by giro and is payable to the named claimant. In future, some couples will make joint claims for JSA. This change is being introduced under the Welfare Reform and Pensions Bill and will apply, initially, to couples where one or both partners are aged 18-24. When the change takes place, those aged 18-24 will have access to New Deal for Young People. Under joint claims, both members of the couple will have to meet the JSA conditions.

Income Support can be paid by order book or ACT. When claimants opt for payment by order book, and are claiming a package of benefits such as Incapacity Benefit, Income Support and Invalid Care Allowance, some benefits are combined into an overall payment made via one order book. Joint claims for Income Support are not currently an option. This means that only one member of the couple can claim Income Support on behalf of themselves and their (dependent) partner.

Child Benefit, which many couples in this study received, can be paid by ACT or by order book. It is administered separately to Income Support and Jobseeker’s Allowance and is therefore paid in a separate order book, if that is the method of payment chosen. Child Benefit must be claimed by one member of the couple as there is no facility for joint claims.
The Department of Social Security is particularly interested in the use of, and access to, bank and building society accounts as it eventually aims to replace paper-based methods of payment with ACT. This is for several reasons. First, paying benefits by ACT would bring large savings in administrative costs as it is much cheaper to deliver payments electronically than by paper-based methods. Second, ACT would give people more choice in terms of how to access their money and it would bring benefit recipients more in line with working people’s financial arrangements, helping to maintain a connection with the world of work. Third, the use of bank accounts can also be seen as the gateway to other products and services. Finally, ACT is potentially a more secure means of paying benefits, both for claimants and the Department of Social Security.

Table 6.1 shows the ‘current’ figures, taken from the 1997/8 Family Resources Survey, for use of ACT by benefit type. The last column shows the percentage of benefit recipients who have an account through which benefits can be paid by ACT, but who receive payment via a different method.

### Table 6.1: Analysis of ACT usage by benefit type

<table>
<thead>
<tr>
<th>Benefit</th>
<th>% of recipients with accounts suitable for ACT</th>
<th>% of recipients paid by ACT</th>
<th>% of recipients with accounts suitable for ACT who are not paid by this method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Benefit</td>
<td>79</td>
<td>35</td>
<td>54</td>
</tr>
<tr>
<td>Family Credit</td>
<td>73</td>
<td>27</td>
<td>63</td>
</tr>
<tr>
<td>Retirement Pension</td>
<td>73</td>
<td>38</td>
<td>48</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>64</td>
<td>15</td>
<td>76</td>
</tr>
<tr>
<td>Disability Living Allowance (mobility)</td>
<td>63</td>
<td>29</td>
<td>53</td>
</tr>
<tr>
<td>Disability Living Allowance (care)</td>
<td>58</td>
<td>27</td>
<td>54</td>
</tr>
<tr>
<td>Jobseeker’s Allowance</td>
<td>48</td>
<td>16</td>
<td>68</td>
</tr>
<tr>
<td>Income Support</td>
<td>39</td>
<td>12</td>
<td>69</td>
</tr>
</tbody>
</table>

Source: Family Resources Survey 1997/8

Given the DSS interest in ACT as a payment method, couples in this study were asked for their views about moving to ACT as their method of benefit payment.

### 6.2.2 Timing of payments

There is currently some choice over the timing of benefit payments, but this applies to specified benefits only. For example, with Child Benefit there is a choice of payment periods, while with JSA benefit payments are usually made fortnightly. The choices that are available (where there are options) are weekly, two-weekly and four-weekly benefit payment periods.
The system of benefit payments is linked both to the type of benefit and the method by which the benefit is paid. Different benefits and different methods of payment may involve different periods of benefit payment. Among couples claiming more than one benefit, the benefit payment periods may be staggered, and consequently, the flow of income into the household will also be staggered. This may complicate or aid budgeting depending upon the household circumstances and preferences for money management.

In addition to seeking the views of respondents about the current impact of the timing of benefit payments, the DSS was also interested in exploring the response to a possible move to benefit payment in four-weekly instalments.

Chapters 2, 3 and 5 explored reasons why couples opt to have a particular partner claim benefit(s), patterns of benefit claiming among couples and the implications of these choices both for individual partners and for households. Responses to possible alternatives to the current system of claiming were explored. Specifically, partners in each couple were asked their views about the possibility of splitting benefit payments. In the example used during the interviews, benefit splitting would entail keeping the level of benefit payment as it is, but paying the benefit in equal proportions to each member of the couple. In this way, the household would receive the same income that they currently do, but half of the total benefit would be paid to the male partner and half to the female partner. This option is viewed as one possible means of reducing financial or psychological dependency of one partner on the other, which may result when one partner claims benefit on behalf of the couple.

Within this sample, couples varied in the extent to which they were aware of choices in modes of payment. Some were completely unaware that they had any choice and could not remember anyone ever explaining the options available to them. Others were clearly aware of the alternatives and had made a conscious decision about how and to whom they wished the benefit(s) to be paid. It is unclear whether these different levels of awareness stemmed from differences in the extent of information provided by Benefits Agency staff, differing degrees of recall, or differences in comprehension of any information given. It seems likely that a combination of all these factors potentially contributed to the variation observed in knowledge and awareness.

However, among those who were aware of the choices and had requested specific payment methods, their request had sometimes been overlooked or wrongly implemented. For example, some claimants had asked for payment by ACT but had been given an order book or giro instead. When claimants experienced these difficulties, they tended to stay with the method of payment they were allocated rather than questioning the reasons why they were paid in this way and requesting a change, if
This study was consistent with earlier work in finding that people felt that the key to managing a limited income from benefit is predictability (Thomas and Pettigrew, 1998). If a claimant knows how much is to be paid, and when it will be paid, they can exercise a greater degree of budgetary control. Consequently, respondents tended to be most concerned about those aspects of the system which they viewed as impeding access to funds on the expected date of delivery. While this was of great importance to respondents generally, it was paramount to those couples with children who were without other means of support such as having savings or local family members from whom money could be borrowed if necessary.

Some had experienced problems with a particular method of payment that had led them to opt for an alternative, where they knew that other choices were available. For example, loss or temporary withdrawal of an order book for amendment or alteration had caused a temporary lapse in payments for some. Others reported delays in the receipt of giro cheques, which may be subject to unpredictable delivery via the postal service. Additionally, funds transferred to bank or building society accounts via ACT were not always available on the expected date of payment.

Because of their anxiety about access to funds, claimants tended to opt for the method of payment that they viewed as most reliable. This was sometimes at the expense of convenience. The concern with reliability was understandable given that they were working within very finely balanced budgets. Some couples described the hardship which resulted when their payment had not arrived on time in the past. This included facing a weekend with no money at all or needing to request a crisis loan so they would have money to buy food until they were next paid. Some couples had experienced a substantial lapse in benefit payment (of three weeks in one case) during which time the household of two adults and two children had received no income other than Child Benefit. Couples from minority ethnic communities, where written or spoken English represented a barrier, faced particular difficulties in resolving any problems with benefit payments. Additionally, the implications of late payments for this group could be particularly severe as some couples did not have family and friends in this country to whom they could turn for help.

If it doesn’t arrive on time it will be more headache and stress for us…If there is unsurity about money or delay, it creates tension. Where can we go for money? We can’t ask anyone.’

(Female, Bangladeshi, IS, dependent partner)
Among this sample, the giro or order book tended to be the favoured methods of payment. These methods usually involved the cashing of benefits at the local Post Office. The order book and giro methods were viewed favourably because the benefit could be drawn in cash and bills could be paid on the spot. The remaining cash was then either retained in the home for purchases during the week or was deposited in a bank or building society account as savings or to cover direct debits or standing orders. The advantage of this established system was that it facilitated payment of utility bills on the same occasion as benefit payments and meant that the benefit income was available for immediate use in cash.

‘With the Post Office you can pay your gas, water, electricity, television - everything now. You have a card and it’s done straight away for you… and you know that you’ve paid your bills and …that’s my bills paid fortnightly.’

(Female, white, IS, dependent partner)

Receiving the income in cash gave some claimants a sense of greater control over and access to funds. The familiarity of the routine provided a sense of security and continuity. For some, it was a regular social event where they met with neighbours in the Post Office queue. For others, however, the long queue and perceived stigmatisation of being seen collecting benefits were viewed as disadvantages of these methods of receiving benefits at the Post Office.

Claimants who currently received payments via ACT found that the system worked well for them. They generally found ACT reliable in terms of receiving a regular amount on the specified date. However, there were instances where people had tried the system and found it unreliable. As a result, they had switched to an alternative method of payment.

Those who viewed ACT favourably sometimes felt that it enabled continuity with their previous method of payment of wages directly into a bank or building society account. This enabled them to continue with other aspects of their established system of budgeting, such as payment of bills by direct debit. Others noted that they were able to keep track of balances and budget accordingly using bank statements. The convenience and reduced cost of paying utility bills via direct debit were also cited as advantages of this method as was the ability to access cash as necessary via an automatic teller machine (ATM). If their payment was surplus to immediate requirements, some also felt that it was preferable that this money was kept in the bank, providing a mode of saving.

As described above in Section 6.2.1, claimants in this sample commonly described the established routine of accessing payment via the Post Office as a system to which they had become accustomed. As a result, the suggestion of potential change met with some resistance, particularly among older couples.

6.3.3 Views about ACT as an alternative method of payment
There did not appear to be any link between attitudes to ACT and length of time on benefits. Those who were more open to change included both those who had been claiming benefits for shorter periods (i.e., up to six months) and longer durations of five years or more. Factors which did influence people’s responses to a possible move to ACT included individual experience with and perceptions of banks, the perceived level of accessibility of the banking system and the degree of organisation couples had achieved in their budgeting routine.

The longer-term benefit claimants who had a favourable attitude to ACT tended to be those with a well-organised and structured budgeting routine. They more commonly believed that their current system could be modified to accommodate change, and that they, as financial managers, could successfully adjust to the new system. Consequently, those who felt most in control of their financial circumstances were more open to change and felt better prepared to consider alternative methods of payment. These couples were also comfortable with the concept of ACT as they tended to be familiar with using banks, both when in work and since claiming benefits. Similarly, short-term claimants who responded favourably to the idea of ACT were used to using banks to aid budgeting when in work and felt they could still be used for this purpose despite their drop in income.

For those currently accessing payment via an order book or giro cheque, ACT had the perceived advantage of potentially serving as a rein on impulse purchasing and overspending since cash is not physically in the pocket. Where there is need for cash, some noted that ATMs are accessible 24 hours a day. Additionally, ACT was viewed as more convenient by those who regularly use direct debits because the income to cover regular outgoings was automatically transferred into the account. Some currently drew their benefit in cash at the Post Office and then physically brought the cash to the bank to cover direct debits. To them, ACT seemed distinctly advantageous in terms of saving time and effort. Moreover, as noted earlier, some respondents found the Post Office benefit queue stigmatising and preferred the anonymity of using the bank.

For those with no access to a bank or building society account or without any experience of the banking system, the prospect of having to change from the familiar Post Office routine was daunting and unappealing. This view was commonly expressed by older respondents and those with a long history of claiming benefits. In contrast to the friendliness of the Post Office, banks were viewed as distant and unfamiliar. Some felt that banks both reduced human contact and entailed less control over money.

'I have problems. I don’t know the language and cannot communicate. I feel scared [and] always have a fear. What if the money hasn’t come, how will I ask them, how can I get information about what went wrong?'

(Male, Bangladeshi, IS, named claimant)
Moreover, some expressed doubts as to whether individuals who are unemployed and without capital would be granted a bank account if they do not already have one.

‘You’ve got to be able to have a bank account in the first place. If you’re on the dole, they’re not going to give you a bank account.’

(Female, white, JSA, dependent partner)

In some instances, respondents who were in principle amenable to change highlighted practical problems in terms of local bank availability. Commonly, the Post Office was local, while a visit to the bank entailed extra travel and cost. Using the bank was therefore expected to cause greater inconvenience than collecting benefits at the Post Office, especially for people who collect different benefits on different days. The issue of convenience was particularly important to those who were sick or disabled. In one case, a disabled man who was physically dependent on his partner for most things was able to get to the local Post Office in his wheelchair to collect the benefits. His partner saw no advantage in moving to ACT as he would not be able to get to the nearest bank, and felt, ‘That’d be another thing I’d have to do’.

As noted, there was commonly a reluctance to contemplate a change from a known to an unknown system. Respondents questioned whether benefit payments would be available on the expected date, particularly in the light of the number of working days it takes for cheques to clear. Moreover, ACT was perceived as limiting prompt access to cash, the preferred mode for household budgeting for many couples on benefit. Use of ATMs was also viewed as potentially problematic method of accessing cash in several ways. For example, machines may be empty, they ‘swallow cards’ and sometimes do not recognise PIN numbers. Also, some worried that they were too public and that one could be mugged after withdrawing money.

Those with some experience of banking also expressed concern about whether the bank could be relied upon to synchronise payments in and direct debits out. Failure to do so would result in the individual incurring penalty charges that were viewed as excessive and unfair. Those who were currently in debt worried that if benefit money was paid into their account, the income would be absorbed by the bank to pay off their overdraft. This would leave them without any income. Those who had encountered difficulties in using banks in the past expressed fear of further involvement with banks.

‘I tend to not like dealing with the bank because we always end up in debt with them.’

(Female, white, IS, named claimant)

Among those who were largely unfamiliar with the banking system, some expressed doubts as to whether it was possible to do everything at a bank
that they could currently do at the Post Office. They relied on a system with which they could access cash, pay bills and have cash in hand for household shopping in one visit and were uncertain as to whether banks could provide all these services. Moreover, the perceived impersonality of banks raised doubts as to whether it was sensible to trust a bank with one’s money. They were perceived as requiring excessive amounts of personal information and some described them as being ‘a bit nosy’. More rarely, some suspected that bank accounts might also serve as a method of collecting data on individuals which could then be passed on to the DSS.

Irrespective of current arrangements (whether claimants were being paid weekly, two-weekly or four-weekly) there was an overwhelming preference for weekly payment. It was most common among these couples for budgeting to be on a weekly basis. Weekly payments were perceived as offering more security and control over finances. This was because the consequences of a shortfall in cash were least problematic if the next payment was expected shortly. Weekly benefit payment was also perceived as providing an easy way of keeping expenditure within the limitations of income. Budgeting income for a week provided an achievable goal and was viewed as less stressful than budgeting over longer time periods.

By contrast, two-weekly payments, the norm among JSA claimants, were viewed as more difficult to manage. Typically, the benefit was collected, bills were paid and the major household food shopping was done all on the same day. This system helped to ensure that essentials were purchased as soon as the money entered the household and minimised the degree of hardship that would be experienced if there was a shortfall in the second week before the benefit was paid. Because shopping was usually done at the beginning of the two-weekly period, couples commonly reported having to buy food which could be frozen and kept for the duration of the benefit period. This meant that these couples tended to restrict their purchases of fresh fruits and vegetables, despite their belief that reliance on frozen foods is probably less healthy.

For couples receiving more than one benefit, the staggering of payments over different periods was sometimes viewed as extremely helpful. For example, JSA claimants with children tended to receive JSA on a two-weekly basis and then would ‘top-up’ their income in the second week with the Child Benefit payment. Others viewed it as a complication to their budgeting arrangements. For example, those who received several benefit payments staged over time found it difficult to synchronise the payments of money into the account, and direct debit payments out.

Some found it helpful that payments by order book could be ‘saved’, with the benefit cashed only as required. This was described as a convenient method of saving money until it was needed. Interestingly,
people who used this method of savings did not appear to be concerned that their savings were not earning any interest this way. This was perhaps because this type of saving was very short term in nature.

**6.4.2 Responses to four-weekly payments**

An invitation to consider the possibility of a change to four-weekly payments commonly produced vehemently negative responses particularly from those currently receiving their benefits by order book or giro: ‘disastrous!’; ‘it’d be more of a worry’; ‘it would be diabolical’; ‘I think that would cause so much hardship’. The household financial manager sometimes doubted whether it would be possible to budget a small and fixed income effectively over a four week period. Some noted that it would be extremely difficult to resist the temptation to overspend or to respond effectively to unexpected bills. They felt that exceeding the limits of their budget would inevitably imply arrears, debts and a greater reliance on friends, family or money lenders for loans. Respondents also predicted increased stress over the potential loss of budgeting control, and a need for a period of adjustment to a revised mode of managing a budget. Those claimants who used a system of weekly payments of household bills anticipated that four-weekly payments would necessitate adopting a different system which could make the household income harder to manage.

‘You’d have to pay your gas monthly, your electric monthly, your water monthly… You’d feel much more at ease if you’re getting it off your back weekly. You know what you’ve got left.

(Female, white, IS, dependent partner)

Those who budgeted entirely in cash faced with dismay the prospect of collecting a month’s benefit on one occasion. They worried, for example, about the possibility of theft and being left without money for an extended period. Additionally, people assumed that this money would be paid in arrears and that they would initially have to manage without payment for an entire month if this change was implemented. Related to this point, some felt it was unfair that the Government would earn interest on this money before it was paid to claimants.

‘You’ve got to wait a month before it goes into the bank…You’re losing three weeks, they’re making three weeks interest on your money …You should be paid every week in cash.’

(Male, white, IS, dependent partner)

While not always positive towards the idea of four-weekly payments, those currently receiving benefits by ACT were less vehemently opposed to the idea than those receiving payment by giro and order book. Only in more exceptional cases were people prepared to consider four-weekly payments. These tended to be cases where the couple had savings to help cover any shortfall in income and where they were currently coping well within the limitations of their income. Those with the most highly organised systems of budgeting felt they could accommodate the move
to four-weekly payment, though they too emphasised that a period of adjustment would be required.

‘Because we’re so well organised…or strict with ourselves [about] how we’re using our money, it wouldn’t affect us…It would be uncomfortable, but we’d get used to it.’

(Male, white, JSA, dependent partner)

The only advantages noted in connection with a four-weekly payment period were that it might enable lower cost bulk purchases or that it might encourage more creative budgeting because a larger sum would be available. These potential benefits however, were not felt to outweigh the disadvantages.

In principle, benefit splitting was recognised as an egalitarian concept. On an emotional level, it was seen as a means of eliminating the symbolic dependency of one partner on the other. Not all couples, or individuals, accepted that there was any sense of dependency within their relationships. Some therefore were in favour of the idea of equalising the treatment of each individual within the couple as it would give both partners self-respect and self-esteem to receive an independent income. Additionally, some liked the idea of receiving a payment in their own name as this implied that they were acknowledged as an individual in the eyes of the benefits system. Under the current arrangements, some dependent partners, and particularly women, described feeling like an anonymous dependent, not worthy of recognition in their own right.

However, the only people who said they would actually wish to change to this type of claiming arrangement in practice were women who felt that they had little control over the household finances and little direct access to income. In this sample, there did not appear to be a link between this view and the presence of dependent children in the household. The support some women expressed for this kind of claiming arrangement was underpinned by a desire to have their ‘own money’ and to lessen their personal sense of financial dependency on their partners. While these desires were not commonly expressed by women in this sample, this is not necessarily an indication of the extent to which women in the wider population of couples on benefit would hold similar views. To determine the prevalence of views such as this, statistically representative samples and quantitative research methods would be required.

Women in this sample generally did not mistrust their partners or feel that they were being deprived of household income. While they therefore saw a potential need for benefit splitting in some cases (i.e. where one partner drinks or gambles with benefit money), they did not feel that this applied to their own circumstances.
While respondents generally agreed with the principle of equalising the status of partners within couples claiming benefits, they felt that the option of benefit splitting would pose a number of problems in practice, or at least that it would not be practically helpful.

For example, these couples were living on a low and fixed income and commonly acknowledged the importance of pooling household resources in order to make ends meet. Some worried that splitting the same amount of money into payments to each partner would run counter to the required ethos of sharing. Additionally, there was a feeling that it could positively encourage a sense of personal entitlement to the income which would be detrimental to the household if acted upon by either partner. As suggested earlier in the report, the very low levels of income entering respondents’ households tended to necessitate sharing and did not allow for notions of personal entitlement. Indeed, the implication of one partner using part of the household income as personal spending money tended to entail ‘going without’ for the other. The sense of personal rather than collective entitlement which benefit splitting may encourage was therefore viewed unfavourably.

“He may say, ‘Right, this is my money, you’ve got yours. You do what you want, but I’m off spending.’”

(Female, white, JSA, dependent partner)

Additionally, where couples embraced and implemented the idea of sharing the household income (as was common among these couples), benefit splitting seemed unnecessary and inconvenient in practical terms. As they would not change from their current practice of pooling all household resources, splitting benefit payments would mean more opportunity for half of the household benefit income to be delayed or otherwise disrupted. Again, this was not something respondents wished to encourage.

“If your whole finances are arranged into having money in the pot and you draw out whatever you need from it, it seems silly to have it in two.”

(Female, white, JSA, named claimant)

The next and concluding chapter draws together some of the key issues from the report as a whole and offers some overall reflections of the impact of the benefit system on couples on benefit.
As discussed throughout this report, the allocation of roles and responsibilities within couples is determined by a complex range of inter-connected factors which makes it difficult to assess the specific role and influence of the benefit system within this.

However, there are a number of features of the benefit system which currently do not reflect or allow for the diversity which exists in approaches to household financial management among couples on benefit. For example, the fact that only one partner has traditionally been allowed to claim any one benefit on behalf of the couple, and only the named claimant is permitted access to the benefit(s) without prior authorisation of the other, reflects a particular model of dependency which is offensive to, and inconsistent with, the lives of many couples.

Where couples claim more than one benefit, they can and, sometimes do, divide responsibility for claiming benefits between the partners, with each claiming at least one benefit in their own name. Indeed, among couples with a strong commitment to equality and a collective orientation to the household income, the benefits system appears to have little practical influence on how responsibilities or access to income are allocated.

Regardless of the specific model of control and management used, couples in this sample typically employed systems of financial management in which neither partner perceived themselves to face greater hardship or deprivation than the other. This study thus found little evidence that women or their children lack access to household income or face particular hardship under the current claimant arrangements. This is not to suggest that this does not occur, but it may be that women who face extreme financial deprivation at the hands of their partners tend to leave those relationships. For example, other research has indicated that women do suffer financial deprivation in their relationships, but these studies have involved samples of women in more extreme circumstances, such as those living in a refuge (Pahl, 1980). Given that the focus of this study was on people who are claiming benefit as a couple, it may be that people with extremely difficult relationships chose not to participate in the research or that they are less likely still to be claiming benefits this way rather than individually. While these types of adverse situations were recognised by women and men in this study, the couples interviewed here did not feel that this applied to their own circumstances.

7 CONCLUSIONS

 Seventy per cent of the women in this study saw money as a problem area. Pahl concluded that many of these women and children did in fact live in poverty. For example, of the 18 households where the husband had controlled the finances five women received no money and 9 women received what they felt was an unreasonable amount. (Pahl, 1980 p. 313-335)
It is perhaps worth noting, however, that there were rare cases among these couples where one partner would not allow the other to be interviewed individually or where one was unable to be interviewed individually because of ill health. Among these couples, we do not have a complete picture of the views of each individual and therefore cannot rule out the possibility that their views may have differed from those of other people in the sample. Additionally, we have only been able to reflect the views of those who were willing to take part in this study in the full knowledge that we wished to interview both members of the couple separately as well as together. It is not unreasonable to assume that those couples where one partner or their children face deprivation because of household financial arrangements may have declined to be interviewed. We have no way of estimating the effects of this type of non-response bias on the sample and on the views obtained.

However, from the perspectives of those who took part in this study, there was a range of practical implications of allowing only one partner to be the named claimant (as highlighted in Chapter 5). For example, in cases where the named claimant is ill or disabled, the dependent partner may be unable to access the household income if the claimant is too ill to sign the benefit order book. This lack of access to household income may be worse still for minority ethnic couples in which the dependent partner has difficulty with English. They would find it particularly difficult to explain to Benefits Agency staff about any problems they were experiencing in access to payments. One means of addressing this would be to allow either partner to cash the payment slip, rather than requiring the signature of the named claimant as is currently the case. Alternatively, paying the benefit directly into a joint bank account could enable greater access to income to both partners, but this option tended to be viewed unfavourably for reasons largely to do with perceptions of and access to banks (as explained in Chapter 6).

Another possible means of enabling more equal treatment of partners in their benefit claims and reducing female dependency on men would be to introduce a policy of benefit splitting in which each partner in the couple received half of the couple’s benefit payment in their own name. However, as discussed in Chapter 6, a number of shortcomings were identified with this option too. For example, benefit splitting runs counter to the assumption of sharing which underlies calculation of the benefit payment to couples. Splitting benefits would probably result in giving each partner an amount which does not constitute a subsistence level benefit. In practice, however, couples did not feel this would decrease the financial dependency of one partner on the other as their individual benefit payments would still need to be pooled to survive.
Additionally, the findings presented in Chapter 5 indicated that which partner claims benefit income is not directly linked to how money is allocated in the household budget or who controls it. Consequently, within this sample, women commonly had access to the full household income regardless of who claimed it. In some ways, women felt that their role as household financial manager might be hindered by a system of split payments, as they would have to ensure that each partner’s share of the benefit was contributed to the household pot.

When it is working efficiently, the system can allow couples to make their own choices regarding who claims. This was the case among some couples where each partner claimed part of the household benefits package in their own name. However, some couples reported that their benefits were paid in one lump sum, despite the fact that they had asked for them to be paid separately. This reduced the perceived choices available to couples about who claims each individual benefit and undermined the flexibility which currently exists in claimant rules.

The more profound implications of the current arrangements appeared to be psychological and emotional rather than practical. As noted in Chapter 3, women sometimes experienced negative feelings about their status within the couple. This was not, however, a specific consequence of the administration of the benefit system. There is considerable evidence that women experience negative feelings about financial organisation in couples regardless of the household income level or benefit status. However, among couples with traditional perceptions of gender roles, the administration of benefits may emphasise the status of the male partner as head of the household. In several ways, the benefits system was perceived as giving greater encouragement to the male partner serving as the named claimant. The common arrangement of the male partner serving as named claimant, with the female as dependent, was perceived to lend official sanction to men in the role of ‘breadwinner’.

When both partners accept and are comfortable with these roles, this situation is unproblematic as it is in line with their own perceptions of appropriate gender roles. However, in cases where either partner feels unhappy with the pre-existing balance of power within the relationship and seeks greater equality, then benefit administration can exacerbate these feelings by emphasising an already unequal distribution of status and authority within the relationship. For example, current methods of benefit administration can lead to greater perceived entitlement to income by the named claimant and create perceptions of the benefit as ‘his’ money, which enhances his decision-making power. This can affect the female partner’s self-esteem and position within the relationship. While these points reflect only a proportion of cases, it is a matter of concern that the benefit system potentially has this impact on households which are perhaps already inequitable.
Interestingly, when the female partner serves as the named claimant, the rules surrounding claiming for benefits do not appear to have the same impact upon the power balance within a couple. The evidence from this study suggests that claimant status for the female partner does not significantly increase the female partner's access to income or power within the relationship in the same way that it does for men. This is perhaps because her claimant status is not reinforced by traditional gender roles in the same way it is for men and also because women may be more sensitive to avoiding a sense of dependency in their partner.

Among the couples in this study, the benefits system did not appear to encourage more equitable relationship models and indeed, was perceived by some as undermining equality between partners. For example, the rules for claiming benefits were perceived to be out of step with the systems adopted by younger couples who rejected traditional gender roles and sought a more equitable basis for their relationship.

While benefit splitting may be a possible option to help remove the psychological dependency felt by some women whose partners claim and manage the household income, these feelings were also attributed to their currently anonymous status in the eyes of the benefits system. The evidence from this study suggests that equal acknowledgement of both partners in the claim (i.e. with both partners named) and equal entitlement and access to the benefit income may be sufficient to overcome this.

Finally, study participants highlighted a range of assumptions about the nature of relationships which they felt are inherent in the way benefits are currently administered. For example, there is an assumption that one partner within a couple is dependent and that is usually expected to be the female. This focus appears to relate primarily to traditional roles for men and women within the labour market. However, within this study, mutual dependency within relationships was apparent in a number of ways. This took the form of financial dependency in terms of access to income, physical dependency when one partner was sick or disabled, cultural or linguistic dependency where one partner was more fluent in English, and psychological and emotional dependency which was manifested in a variety of ways.

Additionally, study participants also felt that the way benefits are paid to couples assumes that marriage is the same as cohabitation. Regardless of their marital status, heterosexual couples are considered to be a single financial unit and are expected to share their income and other resources. This was not always the case among these couples, and some felt that the necessity to claim benefits as a couple had pushed them into a situation of mutual dependency and sharing before they might have chosen this step for themselves.

Some women in the study also highlighted the assumptions they felt the
system makes about the responsibilities of a mother to her children. For some, this had the effect of removing their choice about whether to keep working after having a child as they had been advised they could no longer be the named claimant of Jobseeker’s Allowance after the birth of their child.

In the final analysis, the benefits system is perceived to operate according to a series of assumptions about the nature of relationships that is no longer in keeping with the views of many who use this system. It remains most appropriate to couples where both partners accept traditional gender roles. When one or both partners reject or are unhappy with these roles, aspects of the benefits system can be at best inappropriate, and at worst reinforce these traditional (and potentially unequal) roles.

It is a larger social question whether it is desirable for the benefits system to intervene in relationships, attempting a re-distribution of financial resources and power which couples themselves have not initiated in the context of their own relationships. A more immediate question seems to be whether it is desirable and/or possible for the benefits system to make more choices available to couples, and to make them better aware of the full range of options which exist. This would enable couples to decide for themselves how best to distribute resources and power within their household.
**Income - and contribution - based JSA**

Jobseeker’s Allowance can be either income-based or a contribution-based benefit. Contribution-based JSA is available for up to six months for those who have made sufficient National Insurance contributions. Income-based JSA is means-tested and can be claimed by those who have not accumulated sufficient entitlement to contributory benefit and those whose period of entitlement has ended. The other key difference between the two types of JSA is that only income-based JSA has additional premiums for any dependants the claimant has, including a partner.

**New Deal for Partners of Unemployed People - joint claims**

The New Deal for Partners of Unemployed People has been nationally available since April 1999. It is a voluntary programme offered to all partners of people who have been claiming JSA for six months or more. Partners aged 18-24 without dependent children will be offered voluntary access to the New Deal for Young People. All other partners will be offered a range of similar services to the named claimant. They will also be assigned a Personal Adviser who will provide advice on in-work benefits and childcare (if needed); and practical help with jobsearch and training and education opportunities.

The Welfare Reform and Pensions Bill contains provisions for **joint claims**. This will apply to couples where one or both members are aged 18-24 (when the measure is introduced) will both have access to the New Deal for Young People. A joint claim will mean that both partners have to meet the current JSA conditions and will also receive help and advice on jobsearch from the Employment Service. If a member of the couple fails to meet the conditions of JSA, they will be liable to a benefit sanction. (Older couples, or those who have children, will be able to access the voluntary New Deal for Partners if they choose).
• Depth interviews: Screening Questionnaire
• Depth interviews: Interview Questionnaire
• Depth interviews: Topic Guide
Introduction

Hello, my name is……… and I work for Social and Community Planning Research, an independent social research institute. I am ringing to follow up on a letter you should recently have received from the Department of Social Security. The letter described a study we are carrying out on behalf of the DSS looking at how the benefit system affects couples who receive Income Support and Jobseeker’s Allowance. The research will be used to inform policy makers about the views and priorities of couples who claim benefits and will help to show whether and where changes are needed to the current system.

The study is being carried out in a number of areas across the country and will involve interviews with couples who receive Income Support or Jobseeker’s Allowance. The interview will last about an hour and a half and will involve speaking to you and your partner together followed by separate interviews with each of you. Both you and your partner will receive £15 in thanks for your time.

I would just like to reassure you that research is completely confidential and the DSS will not have access to any information about the individuals taking part. Our findings will be reported in a way in which individuals cannot be identified and participation in the study will not affect your benefits or any dealings you have with the DSS or the Benefits Agency.

Would you and your partner be willing to take part in the study?

If not, thank and end.

If so, continue below…

It is important that we include a wide range of people in the research who might have different experiences and views. Could I just ask you a few questions about you and your household to see if you would be eligible to take part….
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<th>Question</th>
<th>Options</th>
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<td>1. Are you and your partner employed?</td>
<td>Yes, No</td>
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<tr>
<td>2. What is your age?</td>
<td>18+ years, 15-18 years, 12-15 years</td>
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<td>3. Are you and your partner married?</td>
<td>Yes, No</td>
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<td>4. Which of the following best describes your ethnic origin?</td>
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<td>5. Do you have any dependant children aged 16 years or younger?</td>
<td>Yes, No</td>
</tr>
<tr>
<td>6. Do you have any children aged 12-15 and in full time education living with you?</td>
<td>Yes, No</td>
</tr>
</tbody>
</table>
Dear [Name],

Thank you for your interest in our company. We appreciate your time and consideration in exploring employment opportunities with us.

We are currently interviewing for the position of [Job Title] and I would like to consider you as a candidate. I was particularly impressed by your [mention relevant skills or experience].

I have attached my resume for your review. Please let me know if you have any questions or if there is anything else I can provide to support your decision-making process.

Thank you for your time and consideration. I look forward to hearing from you soon.

Sincerely,

[Your Name]
| 4. Bank and building society accounts |  
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**5. Regular Contributions (cont.):**

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**6. What are the payments?**

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**7. Other contributions (show card b):**

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(Please enter coupon code)

Tried to work

Petrol

House insurance

Not read this
calendar

- Other insurance/assistance
- Contents/builder's insurance
- TV sets or lease

Mobile

Landlord

- Rent direct deduction
- Electricity
- Gas

Water rates

- Community charges
- in whose name is maintained
- in whose name is the ten book
- Rent

(please verify to n/a next to any that are applicable)
Why help others of credit risk (please specify below)

debt curb (e.g., Sweeney, D.)
credit cards
credit cards

Parent, spouse, joint, other

In whose name is it

5. Which types of credit do they use?
Thank you for your help.

- Improves/challenges
- Any other suggestions they would like to make to the IESS about how the customer service could be
- Improve on what is working
- View the training material and any jointly agreed sections of the manual and policies
- Working together to make choices over who can claim who can claim and receive benefits
- Building a case for further feedback
- Is not currently used, where would like to change to make these visible to the client
- Account
- Have any other suggestions (customer queries, feedback and comments)

The vision can be modified in a number of ways...
REFERENCES


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