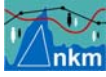


Women and Worklessness in Tower Hamlets

A multi-factor risk analysis

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January 2011





Executive Summary

This report is a contribution to a wider project on women and worklessness in Tower Hamlets. Its aim is to assist the London Borough of Tower Hamlets (LBTH) to improve the effectiveness of its interventions to tackle worklessness particularly in relation to Bangladeshi and Somali women. It is part of a wider study that will include qualitative research based on a selection of interviewees.

The objectives were to:

1. Segment the population of adult women of working age according to factors that might influence worklessness and to undertake a multi-factor risk analysis of worklessness.
2. Inform the selection of interviewees for a qualitative study of workless women.

Our analysis is based on three sources of data: the Labour Force survey (LFS), the *nkm* population data base based on administrative data and the Tower Hamlets Health and Life Style Survey (HLS).

In general, after allowing for differences in definitions, we find a general consistency with Labour Force Survey data on the one hand, and *nkm* data and the HLS survey on the other - three independent sources of evidence of worklessness.

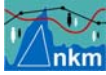
The main findings are that there are substantial differences in economic inactivity and by extension, worklessness, in the Bangladeshi population as compared with the non-Bangladeshi population. These differences are accentuated in the case of females.

Similar conclusions apply to the much smaller Somali group although they are far smaller in size and there are many subtle differences (for example in household composition).

According to the LFS the rate of economic inactivity among women is 40.5% rising to 47.4% if registered unemployed are included. Among the Bangladeshi community, female worklessness rises to around 75%.

The higher levels of economic inactivity in the female Bangladeshi population can be explained in various measure (as quantified in the text) as follows:

- The generally higher levels of income deprivation in the Bangladeshi population as a whole as compared with the non-Bangladeshi population; this is evidenced by the higher number of households on means tested benefits and the greater proportions living in social housing.
- Faster family formation at younger ages which takes females out of the work force which reduces their chances to train or start a career before starting a



Female worklessness in Tower Hamlets – statistical tables

family; this is evidenced by significant differences in age at birth and by much higher birth rates regardless of neighbourhood or deprivation decile.

- Barriers to work that include not having English as a first language or poor educational qualifications; poor health is also a barrier but it is not clear whether this is a greater barrier than in the non-Bangladeshi population.

Somali women, the other sub-group studied albeit it in less depth due to data deficiencies, are newer to Tower Hamlets and share certain risk factors with Bangladeshi women as regards to income deprivation, educational attainment and language. However, the data suggest that there are differences in housing and household type with for example an even greater proportion living in social housing and more single adult households.

In tackling worklessness, each sub-group needs to be analysed on the basis of individual circumstances and stage in life in order to determine policy and for example the type of help, incentives, and assistance that might be provided.

For example a distinction can be drawn between a young mother bringing up a family; an unmarried female just leaving school and older women that have completed their families with children at school. The data and analysis presented in this report is a contribution towards that aim.

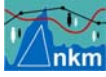
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Female Worklessness in Tower Hamlets - A multi-factor risk analysis

1. Introduction

This report is a contribution to a wider project on women and worklessness in Tower Hamlets. Its aim is to assist the London Borough of Tower Hamlets (LBTH) to improve the effectiveness of its interventions to tackle worklessness particularly in relation to Bangladeshi and Somali women.

The objectives were to:

1. Segment the population of adult women of working age according to factors that might influence worklessness and the potential to be economically active
2. Inform the selection of interviewees for a qualitative study of workless women.

Worklessness and economic inactivity

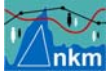
Worklessness is a term often used synonymously with economic inactivity but there are some important differences. Worklessness is a term used to define adults of working age who are economically inactive or unemployed and so it comprises some of the 'economically active' group (i.e. all of the unemployed); however, it excludes students that are deemed to be economically inactive but not workless.

By contrast, an economically inactive person is one who is neither in employment nor unemployed and so includes for example students. This group comprises all those who are looking after someone at home, are unable to work through disability or are retired. It follows that an economically active person is one who is either in employment or unemployed (i.e. looking for work).

Most of our understanding of worklessness (as opposed to the economically inactive) comes from the Labour Force Survey which is able to provide breakdowns on people in and out of work, whether economically active or inactive, according to health, disability, family structures and so on.

This shows that 19% of males in Tower Hamlets (17.8% for London) and 40.5% of females (32.6% for London) are economically inactive. If to the economically inactive the registered unemployed are added, then we find that, according to the LFS, male percentage increases to (29.0%) and the female percentage to (47.4%)

However, such data are of little use in analysing worklessness at small geographical scales or at identifying worklessness by ethnicity or most importantly the association between worklessness and other factors. This is because the Labour Force Survey, now part of the Annual Population Survey only surveys 50–60,000 people each quarter across the whole country. In order to produce an annual figure for each local authority, quarterly surveys are aggregated but this is still a very small sample.



Female worklessness in Tower Hamlets – statistical tables

In this report we drill down into the data to identify the risk factors and situations that best characterise female worklessness in women as a whole and also in specific sub-groups such as the Bangladeshi and Somali populations.

2. Data and method

The method involves combining data from administrative data sets and a recent Health and Life Style Survey undertaken in Tower Hamlets on behalf of NHS Tower Hamlets. Administrative data is data collected by public agencies for the purpose of managing resources and services.

It includes such datasets as the GP Register, the Annual School Census and Council tax and Housing and Council Tax Benefits. Using the Local Land and Property Gazetteer it is possible to combine the datasets at household level to build up anonymised profiles of households covering such characteristics as:

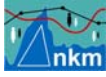
1. Poverty and affluence
2. Specific age groups
3. Types of household (single adult, with or without children, multi generational etc.)
4. Ethnicity if there are children in the household
5. Households on certain benefits e.g. Council Tax Benefit
6. Specific geographical areas e.g. LAPs (Local Area Partnerships) and by deprivation decile

The use of data in this way is covered by Section 33 of the 1998 Data Protection Act. The administrative datasets concerned have already been combined in Tower Hamlets and are available in a separate report on the population¹. We combine these data with the Health and Life Styles Survey to understand in more detail specific characteristics of workless women.

The results reported here consider in some depth the size and social and economic circumstances of women, particularly those with either a Bangladeshi or Somali background. The probability of being workless can be conceptualised as a combination of risk factors applying to individuals such that a person exposed to one risk factor is more likely to be workless than a person exposed to no risk factors. Similarly persons exposed to two, three or more risk factors is similarly more at risk of being workless than a person with one risk factor.

The method allows us to distinguish between the impact of the number of risk factors someone is exposed to and the specific risk factors. In other words, worklessness might be associated with a multitude of factors. None might be strongly associated alone but in combination they may be. It is important to underline that when we talk about 'risk', we are talking about a statistical association – not causality. Two events or circumstances may be observed to be strongly associated but it doesn't mean that one caused the other to happen. They may both be the result of some third factor which has not been identified or measured, for example.

¹ Counting the population of Tower Hamlets~ A London borough in transition. Mayhew Harper Associates (2010)



There are a multitude of possible risk factors affecting the decision to work or not. Those that can be measured from available data include demographic characteristics such as gender or age, ethnicity, low educational attainment, ill-health, disability and so on.

In this report, we seek to identify and quantify the influence of particular risk factors alone or in combination with each other. In doing so we identify the key risk factors, where possible identify how many females there are in each risk group, and finally identify the neighbourhoods where people at highest risk live. In this way, we anticipate that it will be possible to inform the characteristics of interviewees for the wider study on worklessness.

The report is divided into the following sections:

1. By way of context a general description of relative deprivation in Tower Hamlets by LAP area and ethnicity²
2. General descriptive tables indicating the size, age and ethnic composition of women in Tower Hamlets
3. A multi-factor analysis of females in Tower Hamlets based on benefit status, an indicator of worklessness
4. Females aged 16-59 by household type and ethnicity (based on *nkm* data)
5. Differences in births rates and ages of women giving birth
6. A more specific multi-factor analysis based on the health and life style survey

3. Analysis

1. Deprivation by LAP area and ethnicity

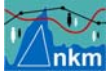
Figure 1 is a map of Tower Hamlets in which every SOA (Super Output Area) is assigned to one of ten deprivation deciles in which decile 10 is the most deprived and decile 1 the least deprived. The map shows that, except for LAP 1 and LAP5, all LAPs have deprivation pockets in the highest deciles including decile 10.

We can compare Figure 1 with two further maps shown in Figure 2 (a-b) which show the density of Bangladeshi and Somali residents. Because there are far more Bangladeshi residents than there are Somali residents the first map is measured in units of 000s per square kilometre and the second map in the number per square kilometre.

In general we observe that the Bangladeshi and Somali population are most concentrated in LAPs 1, 2, 3, 4, 6 and 7 in other words LAPs with the most deprived SOAs. However, note that the Bangladeshi population outnumbers the Somali population by approximately twenty to one.

We are aware that the Somali community has often asserted that official data understates the size of the community. We believe that the way we have identified people as Somali, based on identification of households with Somali children in

² Local Area Partnership



Female worklessness in Tower Hamlets – statistical tables

schools (identified as such by parents) and the Health and Life Styles survey is relatively robust in respect of Somali women.

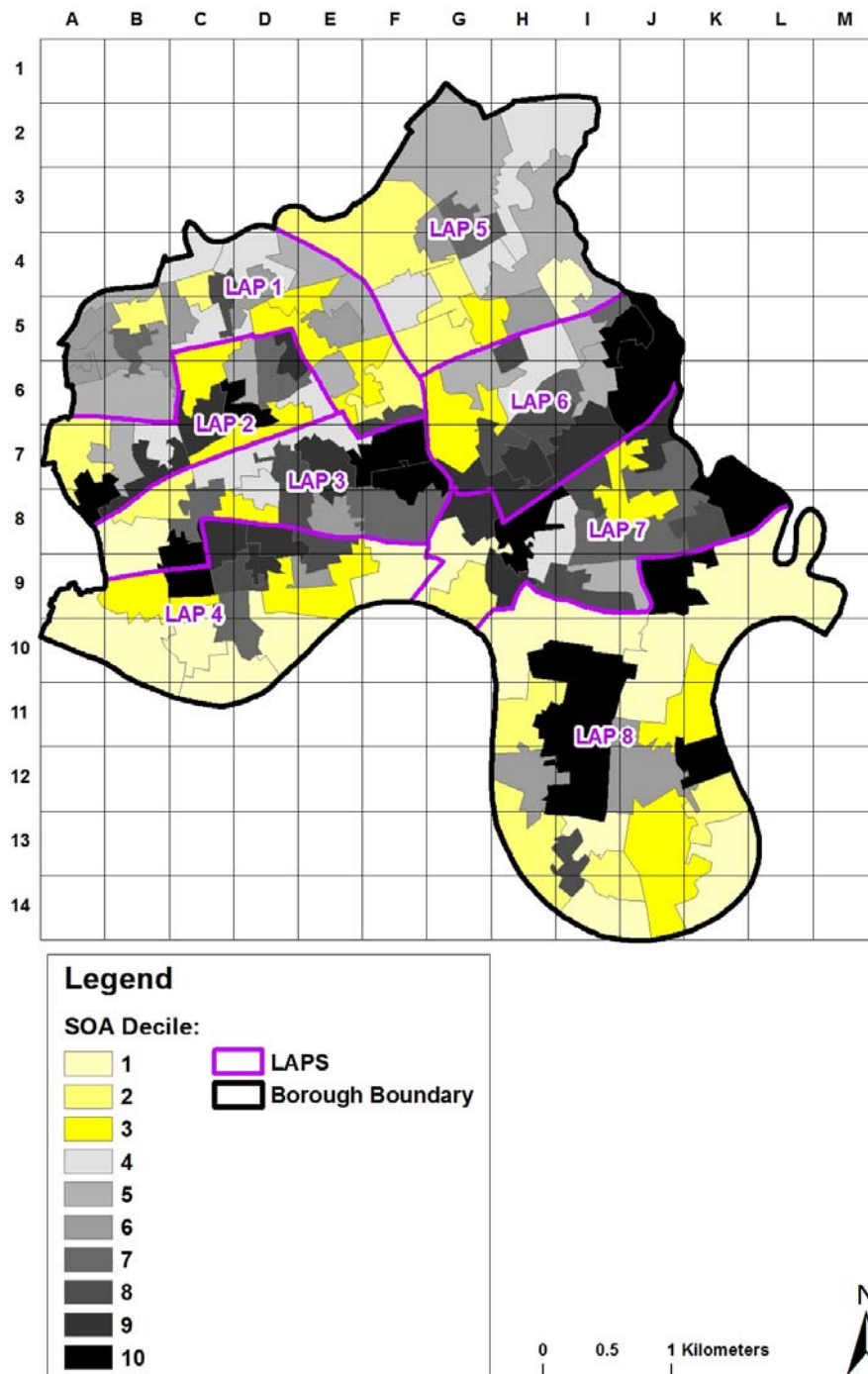
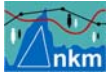


Figure 1: Map of Tower Hamlets showing deprivation by SOA and LAP. SOAs are assigned to one of ten deprivation deciles ranging from 1, least deprived, to 10, most deprived.



Female worklessness in Tower Hamlets – statistical tables

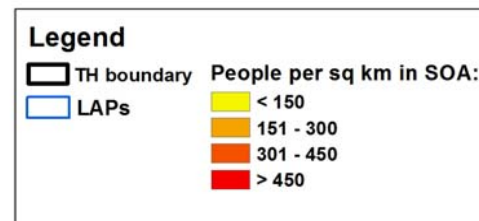
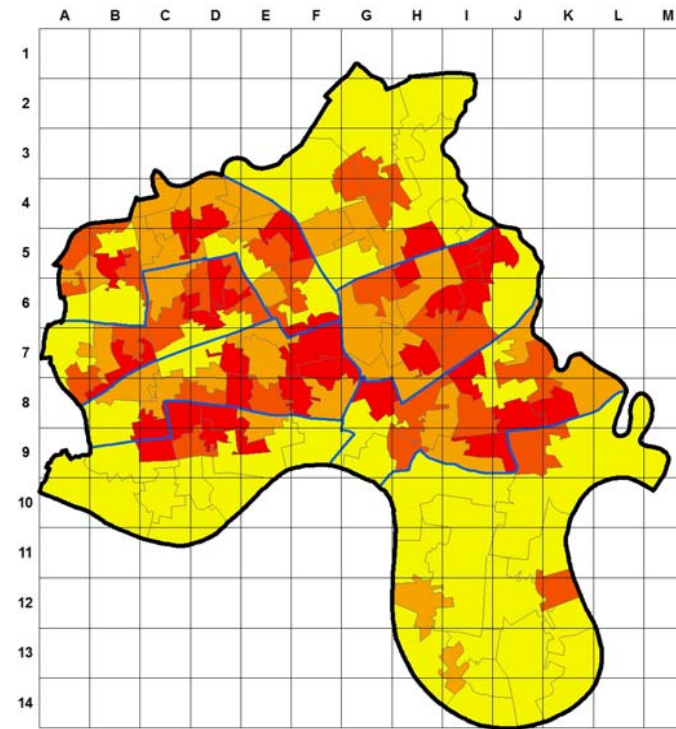
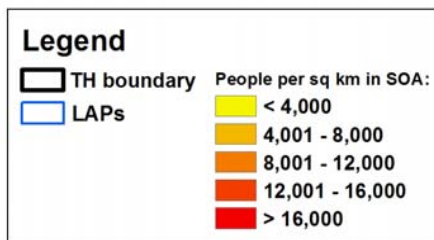
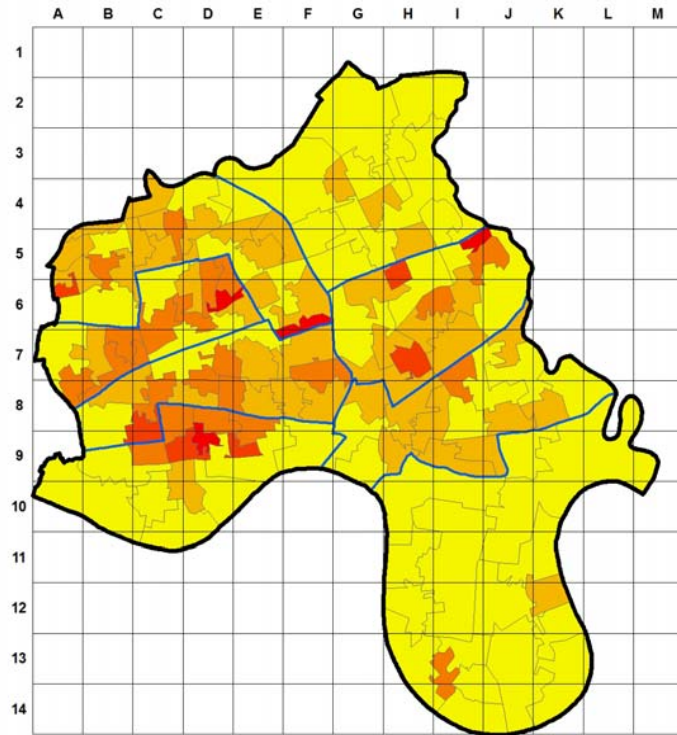
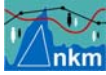


Figure 2 (a) and (b): Maps of Tower Hamlets showing the density of people of Bangladeshi or Somali ethnicity



2. Women and deprivation in Tower Hamlets by age, ethnicity and LAP area

The main findings from the following section are that Bangladeshi and Somali females are almost twice as likely to live in households on benefits as the whole population and secondly these percentages do not vary strongly by age group. This is regardless of whether they live in one of the *less* income deprived LAPs (e.g. 4, 5, or 8) or one of the *more* income deprived LAPs.

Table 1(a) shows the number of adult females age 16-59 by LAP; Table 1(b) and 1(c) subdivide them further into two age groups: 16-34 and 35-59. Columns in the tables show the total number of female adults of working age; the number that are Bangladeshi or Somali. Adjacent columns show the percentages of each living in households on means tested benefits.

From each table a number of points are evident:

- Of 67k female adults of working age, around 41% live in households on benefits; this ranges from 27.6% in LAP 8 to 52.2% in LAP 6 (Table 1(a));
- 21k are Bangladeshi women of whom 75.3% live in households on benefits; this percentage hardly varies between each LAP (Table 1(a));
- 1k are Somali and of these 74.2% live in households on benefits. This percentage ranges from 68.8% in LAP 1 to 80.6% in LAP6 (Table 1(a));
- In the 16-34 age range which accounts for 60% of female adults, 39.5% live in households on benefits (Table 1(b));
- 13.7k are Bangladeshi and of these 73.9% live in households on benefits (Table 1(b));
- 0.6k are Somali and of these 71.2% and on benefits (Table 1(b));
- For older female adults (aged 35-59) the picture is very similar with a slightly higher percentage (44.3%) living in households on benefits (table 1(c))
- For Bangladeshi and Somali women the percentages are also higher at around 78%.

Table 1 (a): 16-59 age group

LAP area	all adult females age 16-59 years	% of whom live in households on benefits	all Bangladeshi females aged 16-59	% of whom live in households on benefits	all Somali females aged 16-59	% of whom live in households on benefits
1	11053	40.4	3372	75.5	162	68.8
2	6427	46.8	2931	74.8	105	73.4
3	8055	49.9	3665	76.1	146	74.4
4	7424	35.7	2357	74.1	81	70.4
5	7527	34.9	1163	78.2	94	70.8
6	7288	52.2	2938	73.9	180	80.6
7	8362	48.9	2607	74.6	176	78.6
8	10742	27.6	1526	77.6	91	70.0
all TH	66878	41.3	20558	75.3	1034	74.2

Table 1 (b): 16-34 age group

LAP area	all adult females age 16-34 years	% of whom live in households on benefits	all Bangladeshi females aged 16-34	% of whom live in households on benefits	all Somali females aged 16-34	% of whom live in households on benefits
1	6902	37.7	2272	74.1	92	64.8
2	4174	43.6	1881	73.5	60	72.4
3	5096	48.3	2433	74.9	79	67.6
4	4490	35.4	1568	73.0	53	63.5
5	4408	32.0	780	76.2	58	69.5
6	4494	50.9	2002	71.8	116	79.6
7	4908	48.4	1760	73.6	109	74.7
8	6884	25.9	1058	76.5	66	70.3
all TH	41356	39.5	13754	73.9	634	71.2

Table 1(c): 35-59 age group

LAP area	all adult females age 35-59 years	% of whom live in households on benefits	all Bangladeshi females aged 35-59	% of whom live in households on benefits	all Somali females aged 35-59	% of whom live in households on benefits
1	4151	44.7	1099	78.3	70	73.9
2	2253	52.9	1050	77.3	44	74.7
3	2959	52.7	1232	78.4	67	82.4
4	2934	36.1	789	76.3	28	83.3
5	3119	39.1	383	82.4	37	72.7
6	2794	54.4	935	78.3	64	82.3
7	3454	49.6	846	76.6	66	85.0
8	3858	30.8	468	80.1	24	69.2
all TH	25522	44.3	6803	78.1	400	78.9

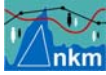
3. A multi-factor analysis of females in Tower Hamlets based on benefit status

Benefit status³ is a powerful indicator of worklessness, although it is not an exact definition as it can include students, people on training courses etc. who receive benefits or live in households receiving benefits as well as others designated as workless. In addition, some people in households on benefits will be in low paid work.

We undertook a multi factor analysis of the adult population age 16-59 in order to understand in detail the influence of different risk factors and quantify the numbers in each risk group based on their benefit status.

Table 2, segments the adult population of Tower Hamlets aged 16-59 by gender, for whom we have full information according to whether living in social housing, if there is a child aged less than 6 years old at the address, if a single parent and whether

³ We measure benefit status according to whether an individual lives in a household receiving Council Tax Benefit, a means tested benefit that provides financial help with the local authority Community Charge



Female worklessness in Tower Hamlets – statistical tables

Bangladeshi. Column totals indicate the populations so for example it shows 135,945 adults of whom 66,878 are female⁴.

Each row shows the number of adults who have the given attributes of being females, living in social housing etc. with 'Y' indicating that the attribute applies. The columns to the right show the percentages of each group living in households on means tested benefits and the associated 95% upper and lower confidence limits; the confidence range is higher among small groups such as in row 1 and very small among large groups such as row 21.

The rows are ordered from high to low with the groups in row 1 that has the highest percentage living in a household on means tested and benefits and in row 32 the groups with the lowest percentage living in households on means tested benefits.

The table shows that benefit status varies from 84.4% in the highest risk group (row 1) to 9.3% in the lowest risk group in row 32. The average among all adults, male and female is 40.5%.

It is noteworthy that 12 out of the top 16 risk groups are all Bangladeshi; 9 out of the top ten risk groups live in social housing; and 6 out of the top ten risk groups are female.

Examining the table in more detail we find differences particularly between the Bangladeshi and non-Bangladeshi communities. Gender alone on the other hand does not make as much of a difference. For example, the aggregate percentage living in households on benefits is 40.5%. This rate varies from 39.7% for males and 41.3% for females.

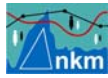
However, among Bangladeshi groups the rate rises to 70.6% for males and 75.3% for females (with male non-Bangladeshi 26.2% and female non-Bangladeshi 26.2%). Thus, whilst there is relatively little difference in benefit rates between genders as a whole; there are sharper differences within and between the Bangladeshi and non-Bangladeshi communities.

A much more detailed analysis shows that a person is:

- 6.0 times more likely to live in a household on benefits if living in social housing
- 1.1 times more likely to live in a household receiving benefits if female
- 1.5 times if there is a child under 6 in the household
- 2.1 times if a single parent
- 5.4 times if Bangladeshi

It is noteworthy that the presence of a child under 6 in a household is less predictive of benefits status than all other risk factors except for gender. In other words having young children is the weakest of the factors associated with economic inactivity.

⁴ The population for whom we have no gender are omitted



Female worklessness in Tower Hamlets – statistical tables

The most predictive risk factors are living in social housing and being Bangladeshi. These risk factors are multiplicative so that in multi-factoral terms a Bangladeshi woman who lives in social housing is $5.4 \times 1.1 \times 6.0 = 35.6$ times more likely to be in a household on benefits than a non-Bangladeshi man living in private tenure.

The relatively small number of Somali women makes it difficult to undertake a similar analysis for this group but the strong expectation is that the results will be very similar.

Category	Number in population	Female	Social Housing	Any child <6 at address	Single Parent	Bangladeshi	% living in households on benefits	lower CI%	upper CI%
1	399	Y	Y		Y	Y	84.4	80.5	87.9
2	5596	Y	Y			Y	83.6	82.6	84.5
3	108		Y		Y	Y	82.8	74.4	89.4
4	6183	Y	Y	Y		Y	81.8	80.8	82.8
5	5790		Y			Y	81.1	80.0	82.1
6	6296		Y	Y		Y	80.3	79.3	81.3
7	1054	Y	Y	Y	Y		75.0	72.3	77.6
8	550	Y	Y	Y	Y	Y	72.8	68.9	76.5
9	210		Y		Y		71.2	64.5	77.2
10	389	Y		Y	Y	Y	70.9	66.1	75.4
11	889	Y	Y		Y		68.8	65.7	71.9
12	179	Y			Y	Y	68.0	60.6	74.8
13	3772	Y		Y		Y	66.8	65.3	68.3
14	3866			Y		Y	61.9	60.4	63.4
15	2520		Y	Y			61.3	59.4	63.2
16	153		Y	Y	Y	Y	60.9	52.7	68.7
17	3490	Y				Y	60.0	58.3	61.6
18	2582	Y	Y	Y			59.6	57.7	61.5
19	72				Y	Y	58.2	45.9	69.7
20	11768		Y				56.4	55.5	57.3
21	9332	Y	Y				52.8	51.7	53.8
22	4235					Y	51.1	49.6	52.6
23	168		Y	Y	Y		50.5	42.7	58.3
24	578	Y			Y		49.2	45.0	53.4
25	1343	Y		Y	Y		47.2	44.5	49.9
26	149			Y	Y	Y	38.6	30.8	47.0
27	174				Y		35.7	28.6	43.3
28	3966			Y			23.4	22.1	24.7
29	3923	Y		Y			22.8	21.5	24.1
30	474			Y	Y		14.4	11.4	17.9
31	29118						11.6	11.2	12.0
32	26619	Y					9.3	8.9	9.6
total	135945	66878	53598	37388	6889	41226	40.5	40.3	40.8

Table 2: Risk ladder: Segmentation of all adults aged 16-59 living in households receiving means tested benefits by risk factor combination showing percentage living in households on benefits and associated 95% confidence intervals

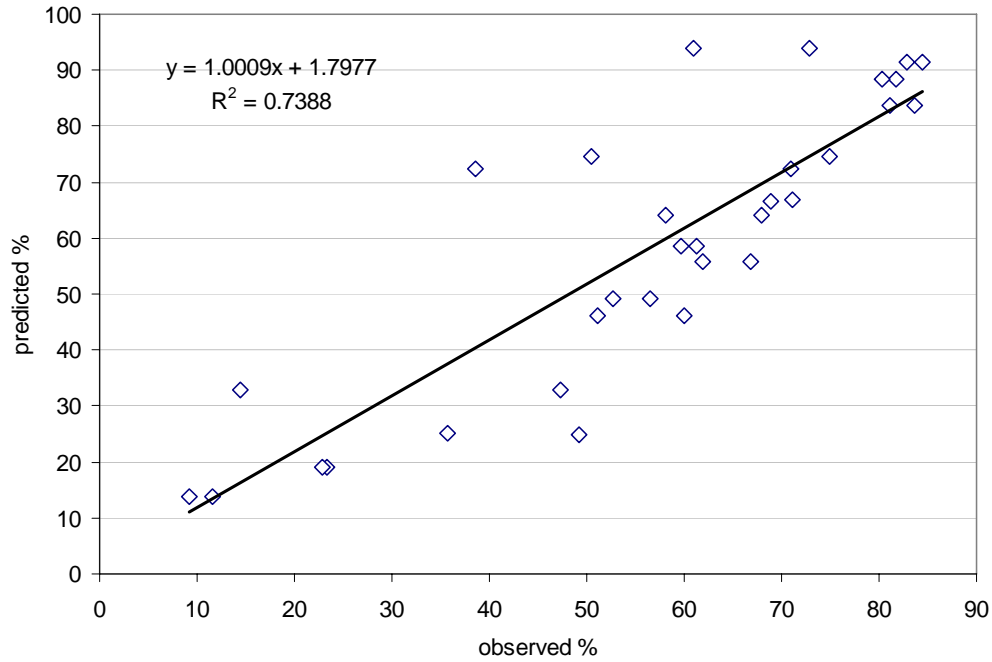


Figure 3: Predicted versus observed % of adults living in households on means tested benefits

Figure 3 plots the predicted percentage of people on benefits versus the observed percentage. It shows that the given attributes, gender, social housing etc., statistically explains around 74% in the variation in adults receiving benefits. This gives fairly strong evidence that these risk factors combined are very predictive of the benefit and work status of adults aged 16-69 in Tower Hamlets.

Figures 4 and 5 are designed to highlight the size and relative position of each of the 32 groups in Table 2. On the vertical axis is the percentage living on means tested benefits and on the horizontal axis a barcode pertaining to each group where a value of say '11000' refers to an adult who is female, living in social housing, with no child under 6, who is not a single parent and is not Bangladeshi.

Bubble sizes are proportional to the sizes of each group and numbers within each bubble correspond to a row category in Table 2. Numbers within bubbles correspond to the row number in Table 2. In Figure 4 the groups that comprise Bangladeshi person are coloured orange and *not* Bangladeshi are coloured green.

Figure 4 demonstrates that Bangladeshi adults are in mostly in the top tier of the adult population on benefits. Previous results showed that Bangladeshi adults, comprising 43,255 out of 161,742 persons, are 5.3 times more likely to be on benefit.

Figure 5 shows the same data, except that now adult groups consisting of females are coloured red and males are coloured blue. In this case, it is observed that the female patterns are not so dissimilar from the male pattern coloured blue indicating that worklessness is a problem in either gender or is not specific to females. Previous results demonstrated that females, who comprise 66,878 out of a total of 135,945 adults in the sample, are only 1.1 times more likely to be on benefits than males.

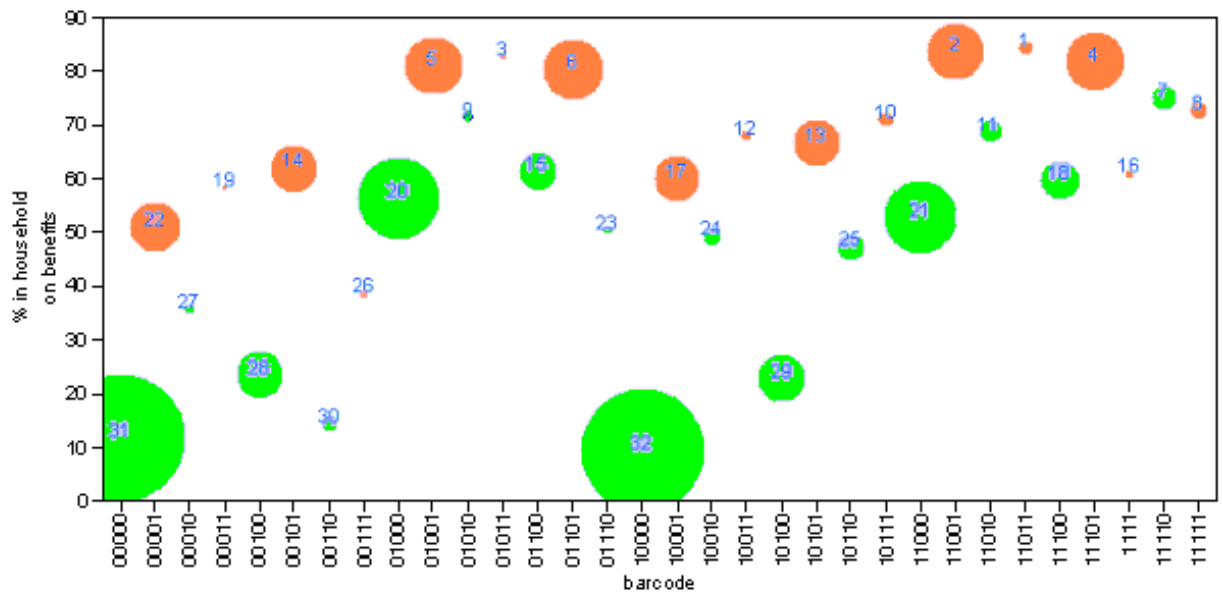


Figure 4: Bubble plot showing the percentages of each group in households on benefits in which bubble size is proportional to the population in each group. Numbers in the bubbles correspond to the rows (i.e. groups in Table 2). Orange shaded bubbles correspond to Bangladeshi adult and green shaded to non-Bangladeshi adults.

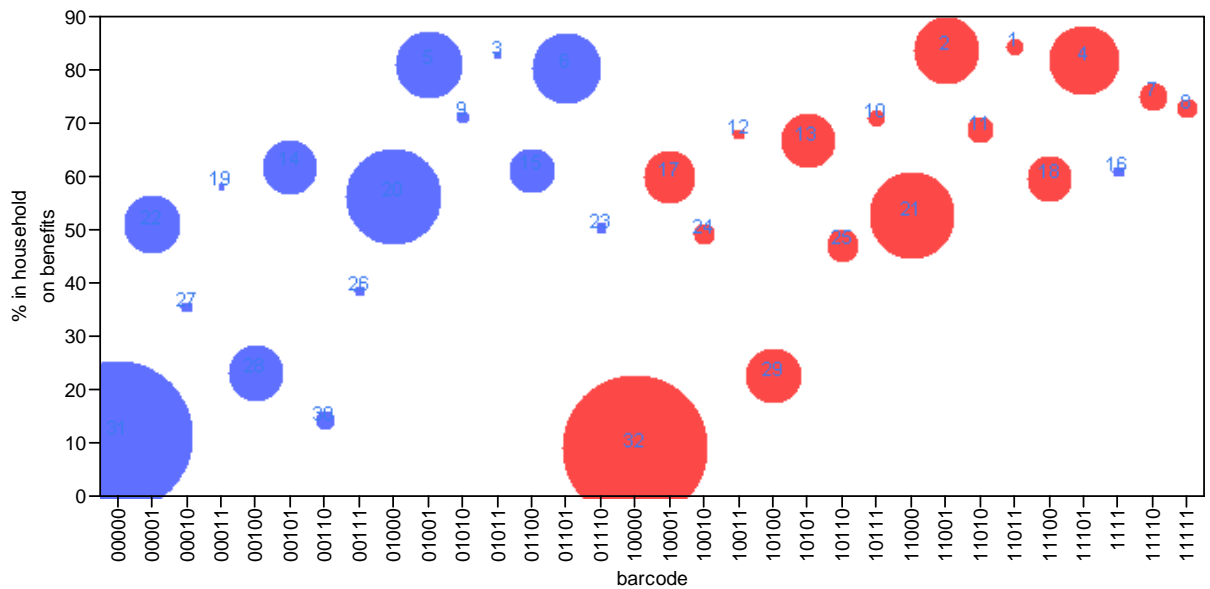
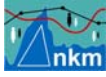


Figure 5: Bubble plot showing the percentages of each group in households on benefits in which bubble size is proportional to the population in each group. Numbers in the bubbles correspond to the rows (i.e. groups in Table 2). Pink shaded bubbles correspond to women. Blue circles correspond to adult males.



4. Females aged 16-59 by household type and ethnicity (based on *nkm* data)

The previous evidence based on income deprivation suggested that worklessness among women in Tower Hamlets is more associated with ethnicity than gender or age or by ambient levels of deprivation within LAP neighbourhoods.

In this section, we contrast the types of households in which Bangladeshi and Somali women live as compared with all women. Using the *nkm* database, we break down households into eight mutually exclusive types which in turn are derived from 81 sub-sub-types.

Table 3 shows adult women broken down by household type and ethnic status. An accompanying key shows the household classification used e.g. type A households are households with two adults and dependent children, type B are single parent (adult) households and type E are three-generational households.

We observe that in the general female population 38% of women live in type A households but in the case of Bangladeshi women this rises to 67.3% and in the case of Somali women to 46.3%. Only a small percentage of Bangladeshi women live in single parent households; this compares with a much higher percentage (25.9%) of Somali women.

Other key differences are that, compared with the general population, much smaller percentages of Bangladeshi or Somali women live in either single or cohabiting households with no children. In addition, higher percentages of Bangladeshi women live in three-generation households. These facts together suggest that adult Bangladeshi women in particular are much more likely to have caring responsibilities than women in general.

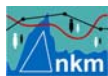
5. Differences in birth rates and ages of women giving birth

The above finding is also strongly reflected in the pattern of birth rates. Family formation in Bangladeshi families occurs at a faster rate and at a younger child bearing ages; however, there are significantly larger differences in the ages of male and female partners.

For example, an analysis of the *nkm* data base showed that in Type A Bangladeshi households 48% of male adults were five or more years older than the oldest female adults; this compares with 27.6% in non-Bangladeshi households.

Based on data from 2007 to 2009, there were as many births to Bangladeshi woman as there were to non-Bangladeshi women in the age range 15-44 even though non-Bangladeshi women outnumber Bangladeshi women by two to one in Tower Hamlets in this age range.

Figure 6 shows the distribution of births by age of mother. It can be seen that Bangladeshi mothers tend to be younger than non-Bangladeshi mothers. The peak age for Bangladeshi mothers is 25-29 and for non-Bangladeshi mothers 30-34. Note however, this graph does not indicate whether it is a first or later birth, in which case the age differences are likely to be starker.



Female worklessness in Tower Hamlets – statistical tables

household type	All women 16-59	%	Bangladeshi women 16-59	%	Somali women 16-59	%
A	25382	38.0	13844	67.3	479	46.3
B	5996	9.0	1549	7.5	268	25.9
C	1563	2.3	437	2.1	18	1.7
D	0	0.0	0	0.0	0	0.0
E	4225	6.3	3116	15.2	69	6.7
F	16620	24.9	1139	5.5	102	9.9
G	12680	19.0	384	1.9	93	9.0
H	412	0.6	88	0.4	6	0.6
total	66878	100.0	20558	100.0	1034	100.0

Table 3: Adult female habitation in age range 16-59 by household type and ethnicity (based on nkm data)

category	Description
A	Two adults with dependent children
B	single adult households with dependent children
C	older cohabiting ⁵ households
D	older person living alone
E	three generational households
F	Two adult households no children
G	single adult households
H	other households

Key to Table 3

⁵ Cohabiting simply means two or more adults: it does not imply anything about the relationships or its legal status. At least one person must be aged 65+.

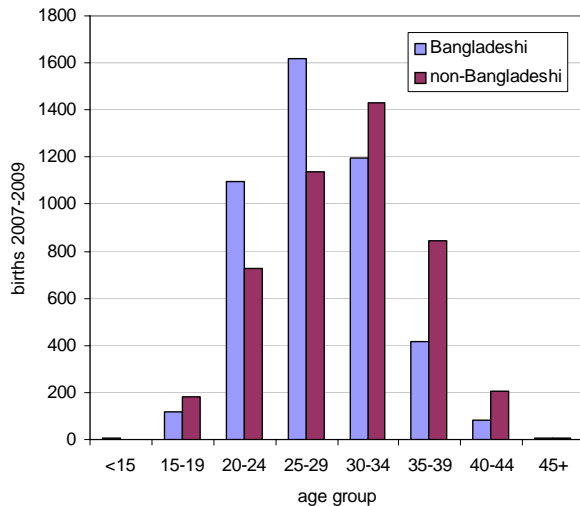


Figure 6: Number of births to women age 15-44 in Tower Hamlets between 2007 and 2009

In the Bangladeshi community births rates, although much higher than in non-Bangladeshi groups, do not appear to be related to which deprivation decile Bangladeshi women live in.

On the contrary, birth rates in the non-Bangladeshi community tend to be higher in more deprived areas (especially deciles 7 to 10). This tendency is shown in Figure 7.

The above suggests therefore that family formation and child rearing in Bangladeshi households appears to be associated with cultural factors rather than income. Birth rates average above 80 per '000 over a 3-year period in every deprivation decile as compared to nearly half that figure in non-Bangladeshi groups.

In non-Bangladeshi groups of women, it appears that child bearing behaviours are split between high and low deciles with birth rates in more affluent areas averaging about 35 per '000 and in less affluent areas nearer to 50 per '000.

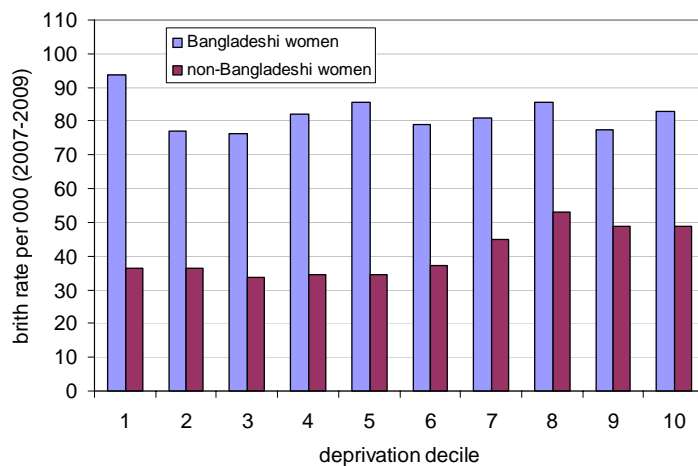
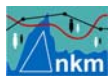


Figure 7: 3-year birth rates by deprivation decile in Bangladeshi and non-Bangladeshi households



Female worklessness in Tower Hamlets – statistical tables

Housing tenure, employment, language, qualifications and income sources in the adult 16-59 female population

Dimension	Attribute	All adult women 16-59 % of respondents	Bangladeshi women 16-59 % of respondents	Somali women 16-59 % of respondents
Housing tenure	owner occupied	20.3	14.6	3.6
	social housing	61.1	78.6	89.3
	private rented	19.6	7.0	7.1
Employment	economically active	39.4	21.8	14.3
	self employed	3.9	0.7	0.0
	home worker	1.8	0.4	0.0
Language	First Language Bengali	35.5	77.8	0.0
	First language English	42.9	12.8	3.6
	First Language not English	57.3	87.2	96.4
Qualifications	Qualification Diploma or higher	29.4	13.5	3.6
Income/benefits	income support	18.7	21.4	50.0
	job seekers allowance	4.1	5.5	7.1
	Income source working tax credit	7.8	10.4	3.6
	Income source housing benefit	29.5	37.3	67.9
	Income source other state benefits	9.4	8.7	7.1
	Income source interest from savings and investments	1.4	0.0	0.0
	Income source other regular allowance from outside your house	6.7	5.9	0.0
	Income source <i>no source of income</i>	8.2	7.4	3.6
	Income source don't know/refused	2.8	2.6	3.6
Partner income source employment/self employment	28.3	33.6	3.6	
Occupancy	>9	0.9	1.5	7.1
	number of individual respondents	1186	541	28

Table 4: Housing tenure, employment, language, qualifications and income sources in the adult 16-59 female population in Tower Hamlets.

Source: Tower Hamlets health and well being survey

6. Economic in activity in the adult population based on gender housing tenure, language qualifications and health

We used the Tower Hamlets Health and Life Style Survey to undertake a multi-factor analysis of economic activity in the female population as a whole and in the Bangladeshi and Somali communities. The results are based on a much more limited sample of around 1,200 respondents (for details of survey contact NHS Tower Hamlets).

A consequence of the small sample size means that we are unable to reliably break down the data by LAP area, decile or age group; nevertheless, the results reveal further useful detail about levels of economic activity in each community across a range of risk factors.

Table 4 provides basic descriptive tables in four dimensions: housing tenure, employment status, educational qualifications, income and benefits, and over crowding: It shows that Bangladeshi and Somali women are:

- more likely to live in social housing
- less likely to live in private rented accommodation
- far less likely to be economically active or employed or a home worker
- much less likely to have English as a first language
- far less likely to have any educational qualification above diploma level

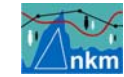
The section of the table on sources of income shows that, as expected, reliance on benefit sources, tax credits etc. is higher in both the Bangladeshi and Somali communities. The figures are slightly surprising in the case of Bangladeshi respondents as the percentages e.g. for those indicating housing benefit as an income source is substantially lower than the percentages suggested in administrative data (e.g. see Table 1).

One possible reason for this is that respondents do not perceive that this benefit is paid to them or even know that they are receiving it. Similarly the survey does not ask whether council tax benefit is among the benefits received. The overall effect of this is that the tables are likely to understate individual reliance on benefits as a source of income and therefore understate income deprivation.

Multi-factor analysis of economic inactivity

We used the survey to quantify the primary influences on economic activity in the Bangladeshi community. Based on a sample of 2,292 cases (including both males and females), we found that an adult aged 16-59 is:

- 4.5 times more likely to be economically inactive if female
- 1.4 times more likely if Bangladeshi of either sex
- 1.2 times more likely if living in social housing
- 1.7 times more likely if first language is not English
- 2.8 time more likely if no qualification at diploma level or higher
- 3.8 times more likely if in poor health



If more than one factor applies to an individual then the odds are multiplicative. So that for example:

One risk factor



- Risk of economic inactivity 4.5 times higher for females than for males

Two risk factors



- Risk of economic inactivity 5.3 times higher if female and living in social housing

Three risk factors



- Risk of economic inactivity is 7.6 times higher if female, living in social housing and Bangladeshi

Four risk factors



- Risk of economic inactivity is 12.8 times if female, living in social housing, Bangladeshi and first language is not English

Five risk factors



- Risk of economic in activity is 36 times higher if female, living in social housing, Bangladeshi, first language is not English, and no educational qualifications

Six risk factors



- Risk of economic in activity is 137 times higher if female, living in social housing, Bangladeshi, first language is not English, no educational qualifications, and in poor health



The above risk groups do not amount to every possible combination of the given risk factors; however, they are indicative of risk escalator that is associated with each additional risk factor, in order of their influence, as predictors of economic inactivity.

For example, it is estimated that there are 84k females aged 16-59 (category one) in Tower Hamlets, 27k of whom live in social housing (category 2); and of these 13k are Bangladeshi (category 3).

It is not possible to break this group down further with firm accuracy, although for an estimated 7k of those in category 3, English is not first language (category 4); of these 6k do not have any educational qualifications at diploma level or above (category 5); and of these around 700 are estimated to be in poor health (category 5).

Of particular interest is the fact that there is evidently a large group of 7k Bangladeshi adult women living in social housing that do not have English as a first language and nor do they have any educational qualifications; both factors significantly increase the probability of their being economically inactive.

7. Conclusions

There are no comprehensive or detailed data on worklessness; however, there are a number of proxy variables such as benefit status plus survey data that enable a finer grained analysis by sub-group. These are not ideal and there is a difference for example between definitions of worklessness on the one hand and economic inactivity on the other.

However, we have been fortunate to be able to use the *nkm* data base which provides a 100% data base of the population. This has provided much useful information by ethnicity, age, gender and household type and has enabled us to drill down into some very specific features of different population sub-groups.

The main findings are that there are substantial differences in economic inactivity and by extension, worklessness, in the female Bangladeshi population as compared with the non-Bangladeshi population. Similar conclusions apply to the much smaller Somali group although they are far smaller in size and there are many subtle differences (for example in household composition).

In general, after allowing for differences in definitions, we find a close consistency with Labour Force Survey data on the one hand, and *nkm* data and the HLS survey on the other - three independent sources of evidence of worklessness.

The higher levels of economic inactivity in the female Bangladeshi population can be explained in various measure (as quantified in the text) as follows:

- The generally higher levels of income deprivation in the Bangladeshi population as a whole as compared with the non-Bangladeshi population; this is evidenced by the higher number of households on means tested benefits and the greater proportions living in social housing.



- Faster family formation at younger ages which takes females out of the work force which reduces their chances to train or start a career before starting a family; this is evidenced by significant differences in age at birth and by much higher birth rates regardless of neighbourhood or deprivation decile.
- Barriers to work that include not having English as a first language or poor educational qualifications.
- Poor health is also a barrier and there is some evidence that this is greater than in the non-Bangladeshi population. For example, in separate work we found that hospital admission rates in the 20-64 age range were over 50% higher than in the non-Bangladeshi community.

Somali women, the other sub-group studied albeit it in less depth due to data deficiencies, are newer to Tower Hamlets and share certain risk factors with Bangladeshi women as regards to income deprivation, educational attainment and language. However, the data suggest that there are differences in housing and household type with for example an even greater proportion living in social housing and more single adult households.

In tackling worklessness, each sub-group needs to be analysed on the basis of individual circumstances and stage in life in order to determine policy and for example the type of help, incentives, and assistance that might be provided. For example a distinction can be drawn between a young mother bringing up a family; an unmarried female just leaving school and older women that have completed their families with children at school. The data and analysis presented in this report is a contribution towards that aim.