INCAPACITY FOR WORK AMONG THE INSURED POPULATION OF GREAT BRITAIN

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The Ministry of Pensions and National Insurance usually receives between eight and nine million new claims for sickness and injury benefits in a year and records certified incapacity for work totalling nearly 300 million days. Detailed analyses are made from the records of spells of incapacity for work in respect of 5 per cent. of the insured population. These analyses are designed to show the extent and causes of incapacity, as given on the medical certificates, among different age groups and in different areas: broadly they show the position over the course of a year running from the first Monday in June, and at the end of the period. Illnesses which do not cause incapacity for work are not covered,

and very short spells of incapacity lasting less than 4 days do not normally attract payment of benefit and are commonly not reported to the Ministry. To that extent the Tables are deficient as an indication of the extent of illness among insured persons.

The latest analyses* are in respect of the years from June 7, 1954, to June 4, 1955, and from June 6, 1955, to June 2, 1956, and the Tables and Charts which follow illustrate the position shown by the figures in one or both of those periods.

SCOPE OF THE FIGURES

The people represented in, and excluded from, the analyses are indicated in Table Ia and Ib, and Fig. 1(a) (opposite).

Broadly, the analyses cover incapacity for work by reason of sickness among gainfully occupied civilian men between the ages of 15 and 69. They do not

TABLE Ia

HOME POPULATION AGED 15-69 (MALES) AND 15-64 (FEMALES) IN DECEMBER 1955, SHOWING ESTIMATED NUMBERS INSURED FOR SICKNESS AND INJURY BENEFITS (MILLIONS)

Sex	Total	Not Insured (1)	Insured for:		
			Sickness Benefit Only (2)	Sickness and Injury Benefits (3)	Injury Benefit Only (4)
Male	16.70	1.62	1.30	13.68	0.10
Female					
Married	11.60	7.79	0.33	1.42	2.06
Other	5.21	1.29	0.14	3.61	0.17

- (1) Non-employed, including students, housewives, and retired persons; and members of the armed forces in Great Britain.
- (2) Self-employed, and people who have recently given up gainful employment but retain residual rights to benefit.
- (3) Employed persons other than those included in (4). The figures include civil servants (460,000 men, 30,000 married women, and 130,000 other women) who do not normally claim sickness or injury benefit during the first 6 months of incapacity for work and who are therefore excluded from the "population at risk figures" in Table Ib.
- (4) Employed married women who choose not to be insured for sickness benefit and certain widows with a similar option; also late age entrants contributing for injury benefit and retirement pension only, and employed retirement pensioners.

TABLE Ib

PROPORTION* OF THE POPULATION IN EACH QUIN-QUENNIAL AGE GROUP AT RISK FOR SICKNESS BENEFIT†

Quin- quennial Age Groups (at 31.12.55)	Males		Females	
	Number in Age Group (thous- ands)	At Risk for Sickness Benefit	Number in Age Group (thous- ands)	At Risk for Sickness Benefit
		Thous- ands Per cent.		Thous- ands Per cent.
15-19	1,545	1,021 66.1	1,581	1,209 76.5
20-24	1,527	1,173 76.8	1,579	1,080 68.4
25-29	1,664	1,560 93.7	1,671	570 34.1
30-34	1,812	1,682 92.8	1,836	368 20.0
35-39	1,647	1,530 92.9	1,703	301 17.7
40-44	1,787	1,672 93.6	1,857	372 20.0
45-49	1,799	1,745 97.0	1,852	437 23.6
50-54	1,649	1,578 95.7	1,758	470 26.7
55-59	1,331	1,243 93.4	1,582	416 26.3
60-64	1,072	993 92.6	1,395	124 8.9
65-69	867	323 37.3	—	—
All Ages	16,700	14,520 86.9	16,814	5,347 31.8

* Based on average population at risk between June, 1955, and June, 1956.

† Including those entitled to contribution credits only.

* "Digest of Statistics Analysing Certificates of Incapacity, 1954-55 and 1955-56"; available to research workers on application to the Ministry of Pensions and National Insurance (Division C.3), 10 John Adam Street, London, W.C.2.

cover men in the armed forces, students, or retired persons; or certain men aged 65-69 who were late entrants to insurance; or people who have never worked. As the chart shows, the proportion not covered for sickness benefit is small, and Fig. 1(b) indicates that the majority of exclusions are at the upper and lower ends of the age range. All employed men, whatever their age, are insured for industrial injuries.

Among women aged 15-64, the proportion represented in statistics of sickness benefit is relatively small, especially from age 25 onwards. Among single women the exclusions are the same as among the men, but gainfully occupied married women can choose whether or not to pay contributions, and in 1956 little more than one-third of those in employment chose to do so. A similar option is also available to certain widows. Housewives are not covered

FIG. 1.—Home population aged 15-69 (men) and 15-64 (women) in December, 1955, showing estimated numbers insured for sickness and injury benefits and average numbers at risk in each age group.

except in so far as they may retain a right to benefit for a period immediately after ceasing employment. All employed women are insured for industrial injuries.

Under their sick pay arrangements, civil servants though insured, do not normally claim National Insurance sickness or injury benefits for incapacity lasting less than 6 months, and as such incapacity is not included in the Tables they are excluded from the population at risk. No one aged 70 or over (65 for women) is insured for sickness benefit. At the other end of the age range, new entrants to insurance have to pay 26 contributions before becoming eligible for benefit, but while these contributions are being paid they are usually entitled to have contributions credited for periods of incapacity, and if medical certificates are submitted for this purpose, their illnesses are included in the Tables.

SICKNESS BENEFIT

The numbers insured, the numbers drawing benefit, and the extent of claims are indicated in Table II.

The pattern of claiming was similar in both years under review. Of those at risk, 28 per cent. of the men and 32 per cent. of the women claimed benefit, most of them once only; the proportion making two claims amounted to 5 per cent. of the men and 6 per cent. of the women, while in both only 2 per cent. claimed three times or more. The number of days of incapacity recorded in each year per person at risk amounted to about thirteen for men and between 16 and 17 for women.

Table III (opposite) shows how long the claimants had been incapacitated at quarterly dates in 1954-55.

Even in the winter months, when short-term claims were at their highest level, the proportion of men who had been incapacitated for 6 months or more did not fall below a third of the total number registered, and over the year the average was about 40 per cent; the proportion incapacitated for 2 years or more varied in the year from one-fifth to just over one-quarter. The proportions were higher among women than among men. The actual numbers incapacitated for long periods varied little. The number of men who had been incapacitated for longer than 6 months remained close to 250,000, of whom 150,000 had been incapacitated for over 2 years; corresponding figures for women varied only from about 135,000 to 141,000 over 6 months, of whom some 92 to 96,000 had been incapacitated for over 2 years.

TABLE II

SICKNESS BENEFIT: EXTENT OF CLAIMS IN THE PERIODS FROM JUNE 7, 1954, TO JUNE 4, 1955, AND FROM JUNE 6, 1955, TO JUNE 2, 1956

Sex	Male		Female	
Year	1954-55	1955-56	1954-55	1955-56
(1) Average Population at Risk (thousands) ..	14,384	14,520	5,407	5,347
(2) (a) Persons Claiming* in Period (thousands)				
(i) Total	4,031	4,074	1,754	1,695
(ii) Claimed once only ..	3,016	3,021	1,309	1,255
(iii) Claimed twice	719	734	334	324
(iv) Claimed three times or more	295	319	111	115
(2) (b) Persons Claiming per 100 at Risk—				
(i) Total	28.0	28.1	32.4	31.7
(ii) Claimed once only ..	21.0	20.8	24.2	23.5
(iii) Claimed twice	5.0	5.1	6.2	6.1
(iv) Claimed three times or more	2.1	2.2	2.1	2.2
(3) Spells of Incapacity Commencing in Period—				
(a) Number of spells (thousands)	4,984	5,148	2,054	2,036
(b) Spells per 100 at risk ..	35	35	38	38
(4) Spells of Incapacity Current at Some Time in Period*—				
(a) Number of spells (thousands)	5,526	5,671	2,347	2,290
(b) Average number of spells per claimant	1.37	1.39	1.34	1.33
(5) Days† of Incapacity Recorded in Period—				
(a) Number of days (thousands)	186,507	187,691	90,261	87,588
(b) Days per person at risk	13	13	17	16
(c) Days per spell current at some time in period	34	33	39	38
(6) Spells of Incapacity Terminating in Period—				
(a) Number of spells (thousands)	5,006	5,163	2,075	2,045
(b) Median duration of spells (days)	12	12	13	13

* For 1954-55 these figures are based on the analysis of a subsample equal to about 1 per cent. of the whole.

† Week-days: 6 days = one week; 312 days = one year.

VARIATIONS WITH AGE

As might be expected, the incidence of incapacity varied with age (Table IV, opposite, and Fig. 2, overleaf). Among men aged 15-24, a slightly higher proportion were incapacitated at some time in the year than at higher ages under 50. The lowest proportion was in the age range from 25-29, and there was little variation from 30-44, but from then onwards the proportion increased rapidly and the maximum of 41 per hundred persons at risk in the age range 60-64 was some 70 per cent. higher than the minimum of 24 per hundred between the ages of 25-29. The increase with age in the proportion of persons

TABLE III
NUMBERS OF CLAIMANTS INCAPACITATED AT QUARTERLY DATES ANALYSED BY DURATION OF SPELL
AT THOSE DATES

Claimants		Sex	Dates			
			September 4, 1954	December 4, 1954	March 5, 1955	June 4, 1955
Number Incapacitated			547,900	665,400	752,900	569,900
Percentage Incapacitated for Duration Shown	Up to 1 mth ..	Male	30	42	42	31
	Over 1 mth ..		70	58	58	69
	Over 3 mths ..		55	44	41	53
	Over 6 mths ..		47	38	33	44
	Over 1 yr ..		37	31	27	36
	Over 2 yrs ..		27	22	20	26
	Over 4 yrs ..		17	14	13	17
	Over 6 yrs ..		10	9	8	11
Number Incapacitated			283,100	313,900	328,300	262,300
Percentage Incapacitated for Duration Shown	Up to 1 mth ..	Female	30	38	37	28
	Over 1 mth ..		70	62	63	72
	Over 3 mths ..		57	50	48	59
	Over 6 mths ..		50	44	42	52
	Over 1 yr ..		42	37	36	44
	Over 2 yrs ..		34	30	28	35
	Over 4 yrs ..		26	22	21	26
	Over 6 yrs ..		19	17	16	20

TABLE IV
EXTENT OF INCAPACITY FOR WORK IN DIFFERENT AGE GROUPS

Extent of Incapacity	Sex	Year	Age at December 31										All Ages*
			15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	
Average Population at Risk (thousands) ..	Male	1954-5 1955-6	1,000 1,021	1,178 1,173	1,566 1,560	1,749 1,682	1,447 1,530	1,695 1,672	1,727 1,745	1,538 1,578	1,182 1,243	977 993	14,384 14,520
	Female	1954-5 1955-6	1,206 1,209	1,080 1,080	575 570	382 368	302 301	391 372	455 437	472 470	415 416	—	5,407 5,347
Number of Days of Incapacity in Period (thousands) ..	Male	1954-5 1955-6	5,530 5,329	8,143 7,690	10,866 10,077	13,433 12,715	12,290 15,960	16,072 20,074	19,746 25,137	25,137 31,328	30,183 39,505	37,859 39,505	186,510 187,691
	Female	1954-5 1955-6	8,695 8,144	11,302 11,188	7,623 6,974	6,627 5,844	5,376 5,687	7,912 7,384	10,966 10,561	13,650 13,508	16,252 16,442	—	90,260 87,586
Number of Spells of Incapacity Commencing in Period (thousands)	Male	1954-5 1955-6	340·3 336·5	406·3 410·1	498·3 500·9	567·9 569·3	465·2 501·4	528·0 542·6	562·0 576·9	564·9 590·7	485·2 529·1	420·3 442·4	4,983·6 5,148·2
	Female	1954-5 1955-6	491·6 482·3	457·9 458·4	202·6 201·1	140·9 131·1	111·3 117·2	139·6 136·8	165·2 162·0	169·6 168·9	141·0 144·0	—	2,053·5 2,035·7
Persons Incapacitated at Some Time in Period (thousands) ..	Male	1954-5 1955-6	265·4 266·4	319·7 313·9	375·0 372·7	428·5 416·8	355·1 375·4	414·8 416·0	455·9 452·5	462·4 472·9	425·9 442·5	398·2 409·4	4,030·5 4,074·4
	Female	1954-5 1955-6	380·4 360·4	358·7 348·0	174·7 162·2	115·9 108·4	90·3 98·3	124·6 116·7	151·1 146·6	165·2 161·7	154·4 155·9	—	1,754·0 1,694·9
Days of Incapacity in Period, per 100 Persons at Risk ..	Male	1954-5 1955-6	553 522	691 656	694 646	768 756	849 826	948 955	1,143 1,150	1,634 1,585	2,554 2,520	3,875 3,978	1,300 1,290
	Female	1954-5 1955-6	721 674	1,046 1,036	1,326 1,224	1,735 1,588	1,780 1,889	2,024 1,985	2,410 2,417	2,892 2,874	3,916 3,952	—	1,670 1,640
Spells of Incapacity Commencing in Period, per 100 Persons at Risk ..	Male	1954-5 1955-6	34 33	34 35	32 32	32 34	32 33	31 32	33 33	37 37	41 43	43 45	35 35
	Female	1954-5 1955-6	41 40	42 42	35 35	37 36	37 39	36 37	36 37	36 36	34 35	—	38 38
Persons Incapacitated at Some Time in Period, per 100 Persons at Risk	Male	1954-5 1955-6	27 26	27 27	24 24	24 25	25 25	24 25	26 26	30 30	36 36	41 41	28 28
	Female	1954-5 1955-6	32 30	33 32	30 28	30 29	30 33	32 31	33 34	35 34	37 37	—	32 32

* Including men over age 65 and women over age 60.

incapacitated in the course of the year was accompanied by a rise in the number of spells commencing

in the period as well as in the number of days of incapacity recorded.

FIG. 2.—Extent of incapacity for work due to sickness in different age groups.

Among women the proportion incapacitated was at all points higher than among men. There was the same tendency towards a slightly higher proportion of claimants in the first 10 years of insurance, a not very consistent pattern in the age range 25-39, and a definite trend upwards from age 40 onwards, the curve rising less steeply than among the men so that the maximum of 37 per hundred at risk in the age range 55-59, which was about the same proportion as was found among men of the same age, was only between a quarter and a third higher than the minimum of 30 (in 1954-55) or 28 (in 1955-56) per hundred at risk in the age range 25-29. However, the number of spells of incapacity per hundred at risk fell gradually from about age 35 onwards and was actually less than among men after age 50. The

average number of days of incapacity showed the same steep rise as among the men.

The implication that the average duration of incapacity among women over the years followed a different pattern from that of the men, is borne out by Fig. 3 (overleaf) and Table V, which illustrate the proportions of the populations at risk in different age groups which had been incapacitated for one day or more, 6 months or more, and 2 years or more, on June 2, 1956. From age 30 onwards the prevalence of chronic illness was higher among both single and married women than among men aged 50-54; from age 55 the prevalence of chronic illness among men increased steeply but at higher ages the prevalence of illnesses which had lasted at least 6 months among women remained higher than among men 5 years older.

TABLE V

NUMBERS OF MEN, MARRIED WOMEN, AND OTHER WOMEN IN EACH AGE GROUP* INCAPACITATED ON 2nd JUNE 1956, EXPRESSED AS A PERCENTAGE OF THE CORRESPONDING AVERAGE POPULATION AT RISK FOR THE PERIOD 6th JUNE 1955-2nd JUNE 1956 INDICATING DURATION OF INCAPACITY

Sex		Male			Female					
					Married			Other		
Duration of Incapacity		1 Day or More	6 Mnths or More	2 Yrs or More	1 Day or More	6 Mnths or More	2 Yrs or More	1 Day or More	6 Mnths or More	2 Yrs or More
Number of Persons of All Ages (thousands) .., .. .		553	234	143	111	52	37	155	75	54
Numbers per Thousand and Persons at Risk in Each Age Group	All Ages	3.81	1.61	0.99	6.43	3.01	2.16	4.27	2.06	1.48
	15-19	1.63	0.16	0.02	5.80	0.26	—	2.14	0.26	0.06
	20-24	1.97	0.39	0.14	3.87	0.64	0.27	2.41	0.66	0.34
	25-29	1.82	0.43	0.21	3.97	1.33	0.87	3.19	1.31	0.92
	30-34	2.21	0.61	0.37	5.12	2.16	1.63	4.23	2.13	1.56
	35-39	2.50	0.74	0.45	6.79	3.05	2.21	5.24	2.75	2.05
	40-44	2.81	0.94	0.60	6.83	3.15	2.36	5.73	3.06	2.28
	45-49	3.39	1.29	0.80	8.07	4.26	3.25	6.97	4.13	3.18
	50-54	4.72	2.06	1.29	9.30	5.76	4.08	8.90	5.66	4.33
	55-59	7.82	4.12	2.64	13.04	8.93	6.79	11.10	7.94	6.20
	60-64	11.78	7.38	4.72	—	—	—	—	—	—

* Age at December 31, 1955.

TABLE VI

REGIONAL ANALYSIS OF MEN CLAIMING SICKNESS BENEFIT

Country and Region		Estimated Average Number at Risk (thousands)	Incapacitated in the Period June 6, 1955, to June 2, 1956		Incapacitated on June 2, 1956	
			Thousands	Per cent.	Thousands	Per cent.
Great Britain		14,520	4074.4	28	552.9	3.8
England	London & South-East ..	3,348	768.2	23	95.5	2.9
	Eastern	857	221.2	26	27.8	3.2
	Southern	726	177.4	24	22.4	3.1
	South Western	809	220.6	27	30.9	3.8
	Midland	1,432	362.6	25	48.0	3.4
	North Midland	1,045	293.1	28	35.0	3.4
	East & West Ridings ..	1,255	395.2	31	52.5	4.2
	North Western	1,928	572.8	30	82.7	4.3
	Northern	932	329.2	35	45.5	4.9
Total		12,332	3340.2	27	440.2	3.6
Scotland		1,455	455.1	31	66.9	4.6
Wales		732	276.0	38	45.3	6.2

FIG. 3.—Persons incapacitated on June 2, 1956. Numbers of men, married women, and other women expressed as a percentage of the average population at risk in the relevant age group in the year ending on that day. The shading indicates duration of incapacity up to that time.

VARIATIONS IN DIFFERENT AREAS

The amount of incapacity for work varied in different parts of the country. The distribution of insured women between standard Regions is not known, because the proportion electing not to be insured varies in different areas and this proportion is not measured, but for men the numbers of persons recorded as incapacitated per 100 at risk in each Region has been estimated and is shown separately in Fig. 4 (opposite) and Table VI (p. 79). The causes of differences are probably complex, and the figures

are not necessarily a measure of different levels of morbidity.

For instance, when an illness or injury is relatively slight, ability to work may depend on the physical requirements of a man's occupation, and the geographical distribution of occupations with widely different physical requirements may affect rates of incapacity for work in different areas without necessarily meaning that there is more or less "illness"—in the wider sense—in those areas. Similar considerations may influence the length of time needed for recovery from more serious illnesses.

MEN

FIG. 4.—Persons incapacitated per 100 at risk in each Standard Region. Above the line, numbers incapacitated at some time in the year; below the line, numbers incapacitated on June 2, 1956. The area above the average is shaded.

TABLE VII
DAYS OF INCAPACITY FOR WORK* ANALYSED BY MAIN CAUSES

Cause of Incapacity for Work	W.H.O. Detailed List Numbers of Causes	Days of Incapacity for Work Attributed to Those Causes (millions)					
		1954-55			1955-56		
		Males and Females	Males	Females	Males and Females	Males	Females
Total All Causes		276·77	186·51	90·26	275·28	187·69	87·59
Infective and Parasitic Diseases							
Tuberculosis	001-019	23·55	14·85	8·70	20·99	13·49	7·50
Other	020-138	3·02	1·90	1·12	3·09	1·94	1·14
Neoplasms†	140-239	1·90	1·24	0·66	1·96	1·26	0·69
Allergic Disorders							
Asthma	241	4·19	2·78	1·41	4·19	2·77	1·42
Other	240, 242-5	0·27	0·15	0·12	0·29	0·16	0·13
Diabetes mellitus	260	1·54	0·90	0·64	1·58	0·93	0·65
Anaemias	290-3	2·64	0·64	2·00	2·54	0·64	1·90
Psychoneuroses and Psychoses	300-18	23·77	14·40	9·37	25·11	15·18	9·94
Diseases of the Central Nervous System, Multiple sclerosis, Cerebral paralysis, Epilepsy, etc.	330-357	11·60	8·09	3·51	11·94	8·41	3·52
Sciatica	363	1·48	1·15	0·33	1·54	1·19	0·36
Diseases of the Eye	370-89	3·43	2·44	0·99	3·30	2·31	0·99
Diseases of the Ear and Mastoid Process ..	390-8	1·37	0·89	0·47	1·40	0·94	0·45
Diseases of the Circulatory System							
Chronic rheumatic heart disease	410-416	1·24	0·45	0·79	1·11	0·41	0·70
Arteriosclerotic and degenerative heart disease	420-2	10·98	8·87	2·11	11·17	9·14	2·03
Other diseases of the heart	430-434	5·00	3·50	1·50	4·95	3·52	1·43
Hypertensive disease	440-7	6·74	3·68	3·06	6·92	3·85	3·08
Other diseases of the circulatory system ..	400-2, 467-8, 450-6	2·32	1·74	0·58	2·29	1·73	0·56
Diseases of Veins	460-466	4·23	2·75	1·48	4·13	2·62	1·51
Diseases of the Respiratory System							
Common cold	470	3·64	2·33	1·31	3·81	2·49	1·31
Influenza	480-3	14·85	10·45	4·40	12·63	9·30	3·34
Bronchitis	500-502	25·38	20·40	4·99	26·87	21·88	4·99
Other	471-5, 490-3, 510-27	15·72	11·32	4·39	16·85	12·40	4·45
Diseases of the Digestive System							
Ulcer of stomach or duodenum	540-1	6·61	5·78	0·83	6·04	5·29	0·75
Gastritis and duodenitis	543	4·15	3·09	1·06	4·15	3·08	1·07
Other diseases of stomach and duodenum (except cancer)	542, 544-5	3·15	2·61	0·54	3·23	2·63	0·60
Appendicitis	550-3	2·50	1·36	1·15	2·38	1·32	1·05
Hernia of abdominal cavity	560-1	2·70	2·45	0·25	2·70	2·44	0·26
Diarrhoea and enteritis	571, 764	2·05	1·33	0·73	2·25	1·53	0·73
Other	530-9, 570, 572-87	3·12	1·96	1·17	3·24	2·01	1·22
Diseases of the Genito-urinary System ..	590-637	6·41	2·75	3·66	6·62	2·84	3·78
Diseases of the Skin and Cellular Tissue ..	690-8	3·82	2·74	1·08	3·93	2·84	1·09
Diseases of the Bones and Organs of Movement							
Arthritis	720-5	10·89	6·09	4·79	11·09	6·19	4·90
Rheumatism, except rheumatic fever ..	726-7	10·74	7·23	3·51	9·86	6·73	3·13
Displacement of intervertebral disk ..	735	1·85	1·37	0·48	2·07	1·57	0·50
Other	730-4, 736-49	3·02	2·12	0·90	3·02	2·12	0·90
Nervousness, Debility, Headache	790-1	2·90	1·34	1·57	2·71	1·30	1·40
Surgical or Hospital Treatment, not Otherwise Specified	795 (Part)	4·83	2·82	2·01	5·40	3·28	2·12
Other Diseases	270-7, 287-9, 294-9 320-6, 780-9, 792-5 (Part)	14·80	9·92	4·87	12·38	8·62	3·76
Accidents, Poisonings, and Violence ..	N800-999	15·74	12·46	3·28	16·36	12·98	3·38

* Monday to Saturday, i.e. six days equals one week; 312 days equal one year. † For obvious reasons, these figures understate the position.

CAUSES OF INCAPACITY

The incapacitating causes shown in the medical certificates supporting the claims for sickness benefit are coded according to the World Health Organisation's "International Statistical Classification of Diseases, Injuries, and Causes of Death". Table VII (opposite) shows the main causes of incapacity among the working population. Differences in this Table in the proportionate amount of incapacity due to different groups of causes may indicate real variations be-

tween the sexes but do not necessarily do so, because of the widely different age structure in the populations at risk among men and women respectively. The incidence at different ages of certain causes, all responsible for a substantial number of days of incapacity in the course of a year, is therefore shown in Table VIII.

For most of the conditions shown in Table VIII the pattern was, in fact, different for men and for women. For example, in the case of tuberculosis

TABLE VIII

NUMBER OF CLAIMANTS INCAPACITATED AT BEGINNING OF JUNE ANALYSED BY AGE AND SELECTED CAUSES OF INCAPACITY AND EXPRESSED AS A PROPORTION OF THE AVERAGE POPULATION AT RISK IN EACH AGE GROUP

		Sex	Year	Age at December 31*					
				Up to 24	25-34	35-44	45-54	55-59	60-64
		Male	1954-5 1955-6	2,178 2,194	3,315 3,242	3,142 3,202	3,265 3,323	1,182 1,243	977 993
		Female	1954-5 1955-6	2,286 2,289	957 938	693 673	927 907	415 416	—
Persons Incapacitated at End of Statistical Year (in June) per 10,000 at Risk ..	All Causes	Male	1955 1956	181 181	210 202	271 266	423 402	810 782	1,166 1,178
		Female	1955 1956	249 262	419 397	575 602	835 828	1,163 1,186	—
	Tuberculosis of Respiratory System	Male	1955 1956	23 17	28 22	29 26	30 28	39 38	40
		Female	1955 1956	37 29	82 66	51 52	22 22	23 21	—
	Psychoneurosis and Psychosis	Male	1955 1956	11 12	26 27	32 34	36 38	57 54	66
		Female	1955 1956	15 15	57 59	87 101	106 114	114 121	—
	Arteriosclerotic and Degenerative Heart Disease ..	Male	1955 1956	— —	1 1	4 3	18 18	92 61	119
		Female	1955 1956	1 1	4 3	10 13	28 27	60 65	—
	Hypertensive Disease ..	Male	1955 1956	— —	— —	1 1	8 7	38 28	58
		Female	1955 1956	— 1	1 2	8 10	43 43	107 119	—
	Bronchitis	Male	1955 1956	6 4	7 7	16 14	45 39	149 176	196
		Female	1955 1956	9 8	16 13	27 32	43 49	64 70	—
	Arthritis	Male	1955 1956	1 1	3 2	6 5	16 14	48 33	65
		Female	1955 1956	2 1	7 6	24 25	70 73	139 143	—
	Rheumatism	Male	1955 1956	4 5	7 8	13 13	20 16	31 25	28
		Female	1955 1956	7 8	14 20	27 21	44 34	59 53	—

* e.g. in the case of persons incapacitated on June 4, 1955, age at December 31, 1954.

(causing $23\frac{1}{2}$ million days of incapacity in the year), the prevalence rose with age among the men but fell among the women. Another illness attacking young women more than young men but older men more than older women is bronchitis, which was responsible for more incapacity in the year than tuberculosis (over 25 million days). In this instance the disease was more prevalent among women up to about 45 and there was little difference between men and women in the next decade, but though it became increasingly prevalent among older women the prevalence among men aged 55–59 was more than twice as great as that among women of the same age. Over the whole age range up to 60 the prevalence of bronchitis increased between seven and eight times in women and between thirty and forty times in men. On the other hand, psycho-neuroses and psychoses (responsible for nearly 24 million days of incapacity in a year), hypertensive diseases (nearly 7 million), and rheumatism and arthritis (nearly 22 million) increased in prevalence with age more among women than among men.

INDUSTRIAL INJURY BENEFIT

In the course of the year 1954–55, industrial injury benefit was paid for incapacity covering 18·76 million days, and in 1955–56 the corresponding figure was 19·42 million. The numbers of industrial accidents and the varying incidence of accidents at different ages are indicated in Table IX. The total amount of incapacity for work attracting payment of injury benefit and the incidence of the main external causes in different industries are shown in Table X (overleaf). These Tables do not include

certain long-term and some recurrent forms of incapacity arising from industrial accidents and prescribed industrial diseases, *i.e.* where sickness benefit is paid for days of incapacity falling outside the injury benefit period (a maximum of 6 months after the date of the accident or development of the disease after which injury benefit is not payable). Nor do they include incapacity caused by pneumoconiosis and byssinosis, diseases which do not normally cause incapacity for work when first diagnosed, and which do not therefore attract injury benefit.

DISCUSSION

From the records of incapacity for work among insured men it is possible to gain an approximate idea of the varying extent of such incapacity among civilian men at different ages between 15–64 other than those who have never been capable of undertaking any remunerative work; beyond age 65 the picture is blurred by the availability of the retirement pension to those whose health prevents or discourages further work.

Among women, however, only about seven in ten of those in employment and an unknown proportion of the self-employed are insured; the total number represented by analyses of these records amounts to less than one in three of all women of working age, while in some age groups the proportion is very low indeed. The women who are insured are substantially different in their characteristics from those who are not insured, and the sickness records of the two groups are therefore likely to be different, but the extent to which this is true cannot be measured.

TABLE IX

PERSONS EXPERIENCING INDUSTRIAL ACCIDENTS IN GREAT BRITAIN IN THE PERIODS FROM JUNE 7, 1954 TO JUNE 4, 1955, AND FROM JUNE 5, 1955, TO JUNE 2, 1956, ANALYSED BY AGE AND SEX

	Sex	Year	Age at December 31											
			All ages	Up to 19	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65 and Over
Average Population at Risk (thousands)	Male	1954–55	13,341	995	1,145	1,496	1,627	1,312	1,504	1,515	1,343	1,021	834	549
		1955–56	13,492	1,015	1,144	1,484	1,569	1,392	1,485	1,537	1,377	1,079	854	556
Claimants experiencing Accidents (thousands) ..		1954–55	551·7	52·2	52·7	64·6	69·5	56·3	62·3	60·3	54·4	39·1	28·5	11·8
		1955–56	565·44	50·84	54·78	63·66	71·04	59·96	61·36	62·78	56·24	42·36	29·88	12·54
Percentage of Population at Risk experiencing Accidents		1954–55	4·1	5·2	4·6	4·3	4·3	4·3	4·1	4·0	4·0	3·8	3·4	2·2
		1955–56	4·2	5·0	4·8	4·3	4·5	4·3	4·1	4·1	4·1	3·9	3·5	2·2
Average Population at Risk (thousands)	Female	1954–55	7,017	1,180	1,026	712	655	570	719	711	631	472	60 and Over	
		1955–56	7,235	1,182	1,020	705	655	632	753	748	667	507	341	
Claimants experiencing Accidents (thousands) ..		1954–55	66·0	12·7	7·4	4·5	3·6	6·5	8·4	7·9	7·2	5·7	2·1	
		1955–56	73·16	14·30	7·86	5·32	5·52	6·30	7·76	8·08	9·04	6·04	2·94	
Percentage of Population at Risk experiencing Accidents		1954–55	0·9	1·1	0·7	0·6	0·6	1·1	1·2	1·1	1·1	1·2	0·6	
		1955–56	1·0	1·2	0·8	0·7	0·8	1·0	1·0	1·1	1·4	1·2	0·8	

Women who are not insured include the great majority of housewives with no gainful occupation (a few who were recently employed retain residual rights); those married women in employment who do not consider it worth their while to pay contributions; and widows entitled to widow's benefits of an equivalent amount. Women insured for sickness benefit are for the most part single, including some women widowed in early life and without children; the insured married women are those who for one reason or another have chosen to pay the national insurance contribution. As this covers unemployment, sickness and maternity benefits, and retirement pensions, the reasons for their choice may be complex, and entitlement to sickness benefit may not enter into the question, though a woman in poor health may be influenced to insure for that reason. Of those insured, married women in all age groups show a consistent excess of incapacity for work compared with single women. Only some part of the excess among married women would appear to be due to sickness during pregnancy, as only about 5 per cent. of the incapacity for work recorded (for sickness benefit purposes) among all married women (or 9 per cent. among married women aged 15-44) is due to conditions directly associated with pregnancy and childbirth.

The analyses for women, then, show only the sickness experienced by the five million women contributing under the national insurance scheme. Conversely, it can perhaps be inferred that any analyses relating to all women in the same age groups would not necessarily be applicable to those women who are insured contributors.

Owing to the fact that many insured persons receiving sickness benefit are no longer on the books of their former employers, the amount of incapacity for work recorded among both men and women is greater than is commonly found among employees, and the figures do not provide a standard against which an employer can measure whether his employees have a good or bad record compared with average absence in industry. The heavy weighting of long-term cases shown in Table III is the cause of the striking difference between the average durations (in the period) of "spells current at some time in the period" (which were as high as 33-34 days for men and 38-39 days among the women) and the median durations of spells ending in the period, which were only 12 and 13 days respectively, in both years.

The trend towards increased incapacity with age was to be expected, but the steepness of the rise in later age groups is striking. Differences between men and women in the pattern of claiming as regards

both the numbers of claims at different ages and their duration can be attributed at least in part to the proportionate differences in the causes of their incapacity as shown in Table VIII.

Statistics derived from injury benefit records cover broadly all cases of personal injury caused by accident arising out of and in the course of employment, apart from accidents to non-industrial civil servants and some very minor accidents in other fields of employment. They do not include injuries to the self-employed. Statistics of prescribed industrial diseases have the same coverage. Since the injury benefit period is limited to 6 months, there is not the same piling up of long-term cases that prevents sickness benefit records from indicating the average rate of absence from work due to incapacity among employed persons: injury benefit analyses show the extent of incapacity for work due to industrial injuries or diseases among workers in different industries, and so may provide a measuring rod against which individual enterprises can measure their own standard of absence from these causes among men and women respectively.

SUMMARY

Some of the statistics included in the Digest of Statistics Analysing Certificates of Incapacity for 1954-55 and 1955-56, circulated by the Ministry of Pensions and National Insurance, are examined to show:

- (1) How far incapacity for work among insured persons indicates the extent of such incapacity among men and women in different age groups in Great Britain;
- (2) The amount of incapacity recorded for sickness benefit among insured persons in different age groups in each of two years running from the first Monday in June, the extent of recurrent claims, the weight of long-term sickness, and the commoner causes of incapacity among men and women respectively;
- (3) Variations in the extent of incapacity for work among insured men in different parts of the country;
- (4) The numbers of persons experiencing industrial accidents at different ages, and the numbers of days of incapacity caused by industrial accidents and diseases in different

INDUSTRIAL ACCIDENTS AND
WORK DAYS* LOST TO INDUSTRY BETWEEN JUNE 6, 1955, AND JUNE 2, 1956,

Sex	Industries	Order No.	Estimated Average Population at Risk (thousands)	Number of Days Lost through Accidents and Prescribed Industrial Diseases (thousands)
Male	All Industries		13,492	16,788·5
	Agriculture, Forestry, Fishing	I	558	577·1
	Agriculture, horticulture, and forestry		28	78·3
	Fishing			
	Mining and Quarrying	II	759	6,325·1
	Coal mining		72	160·8
	Other			
	Treatment of Non-metalliferous Mining Products other than Coal	III	260	309·0
	Chemicals and Allied Trades	IV	369	284·5
	Metal Manufacture	V	507	744·2
	Engineering, shipbuilding and electrical goods	VI	1,609	1,330·5
	Vehicles	VII	1,026	539·1
	Metal Goods not Classified Elsewhere	VIII	326	297·7
	Precision Instruments, Jewellery, etc.	IX	90	260·9
	Textiles	X	401	267·7
	Leather, Leather Goods, and Fur	XI	41	270·8
	Clothing	XII	180	415·8
	Food, Drink and Tobacco	XIII	491	384·4
	Manufactures of Wood and Cork	XIV	238	244·2
	Paper and Printing	XV	352	206·6
	Other Manufacturing Industries	XVI	168	118·2
	Building and Contracting	XVII	1,309	1,515·2
	Gas, Electricity, and Water	XVIII		
	Gas		128	149·3
	Electricity		176	161·7
	Water		33	31·3
	Transport and Communications	XIX		
	Port, river, and canal		108	220·3
	Other		1,143	1,174·7
	Distributive Trades	XX	1,158	598·6
	Insurance, Banking and Finance	XXI	271	27·9
	Public Administration and Defence	XXII	709	619·0
	Professional Services	XXIII	566	125·8
	Miscellaneous Services	XXIV		
	Catering, hotels, etc.		177	79·0
	Other		239	129·0
Female	All Industries		7,235	2,633·6

* One week = 6 days

industries showing the main external causes of the relevant accidents;

(5) Whether or not the amount of incapacity due

to sickness or injury in the country as a whole can be used as a measuring rod indicating the average absence from work from these causes among employees in different enterprises.

X

PRESCRIBED INDUSTRIAL DISEASES

INCLUSIVE, SHOWING CAUSES FOR WHICH INJURY BENEFIT WAS PAID†

Days Lost per 100 at Risk											
All Causes	Loss Caused by Accidents due to:										Loss Caused by Prescribed Industrial Diseases
	Motor Vehicles	Other Transport	Other Vehicles (e.g. conveyor tubs and baggage cars)	Falls	Machinery	Fire, Explosion, Hot or Corrosive Substance, or Radiation	Blow from Falling Object	Cutting or Piercing Instruments	Foreign Body entering Eye or Adnexa	Other	
124	4	3	6	28	11	3	26	6	2	29	7
103 280	3 1	1 176	4 —	31 26	13 14	1 1	8 9	11 25	2 —	28 18	1 10
833 223	1 9	1 —	72 14	141 53	55 17	4 3	269 60	18 7	13 4	198 53	61 3
119	3	—	6	25	13	4	21	7	1	31	7
77	3	1	1	19	7	7	10	2	1	18	9
147	2	—	5	23	16	16	29	8	3	38	7
83	1	3	2	18	12	2	15	4	2	19	5
53	2	—	2	10	6	1	8	4	2	13	5
91	—	—	4	11	14	6	17	9	4	21	5
29	—	—	—	6	3	1	2	2	2	8	4
65	1	—	1	14	19	4	6	3	—	11	6
68	—	1	1	9	15	2	3	11	—	14	11
23	—	—	—	4	5	—	2	4	—	5	2
78	5	—	2	21	7	4	9	6	—	19	5
103	6	—	1	17	29	—	13	12	1	19	5
59	3	—	1	14	13	1	9	3	—	9	3
70	—	—	3	9	14	2	9	5	—	18	10
116	3	1	2	45	7	3	17	7	2	23	5
117 92 95	2 5 1	1 — 2	5 1 —	36 26 27	7 4 14	5 5 2	12 11 13	4 5 8	— 2 2	39 29 27	5 4 1
204 103	4 12	49 20	7 3	30 25	15 3	— 1	50 11	8 3	— 1	36 22	4 3
52	5	1	2	15	3	1	6	5	—	13	1
10	2	—	—	3	—	—	—	—	—	3	1
87	10	2	2	28	3	2	8	5	1	21	4
22	1	—	1	8	1	—	2	1	—	6	3
45 54	— 2	1 1	— 1	18 23	1 1	2 4	5 2	3 3	— —	11 15	3 3
36	1	—	—	12	5	1	3	4	—	6	4

† A few unpaid waiting days are included.

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