

# Women's Health, Work and Income Protection

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**Evidence remains heavily male-focused, yet women's participation in the workforce is high (72%), particularly in female-dominated sectors with specific risk profiles.**

A recent government-commissioned umbrella review examined how occupational exposures affect women's health in relation to non-malignant diseases.

Male focused evidence creates blind spots in how we understand absence, illness, and long-term work sustainability.

## What the research shows

Women are disproportionately exposed to risks in certain sectors: healthcare, education, retail, cleaning, childcare, and hair/beauty.

You can read the full report here:

[Research into women's health and occupation - GOV.UK](#)

## Main health concerns

- Stress, burnout, and mental health (teaching, healthcare).
- Musculoskeletal disorders (linked to standing, lifting, repetitive tasks).
- Respiratory conditions (cleaning agents, hair/beauty chemicals).
- Reproductive outcomes (chemical exposures, night shifts).

## Implications for Income Protection (IP)

- Could products better reflect female-dominated occupational risks.
- Current claims models may underestimate women's occupational risks.
- Could we integrate gender-specific prevention and early intervention services into propositions, with a focus on wellbeing and work sustainability? (vocational rehabilitation)
- Gender health equity makes this a timely opportunity for IP development.

## Opportunity for IP

- Assessing how current IP products and claims models handle women's occupational risks.
- Upskill claims assessors in gender-informed psychosocial claims management.
- Shape new features/services that address female workforce realities.