Electronic government at the Department for Work and Pensions

Attitudes to electronic methods of conducting benefit business

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A report of research carried out by BMRB Social Research on behalf of the Department for Work and Pensions
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Summary

This summary provides findings for the population as a whole. This is followed by a summary of each client group.

Experience of benefits

A third of people have had contact with the government about benefits in the last six months; most frequently finding out general information or making a claim. The majority of those with recent contact found it very or fairly easy to carry out the relevant transaction, although problems were reported with:

- getting information: 29 per cent found this difficult, and nearly half of those who have made enquiries for information do not feel well informed about benefits. There is demand for more information on entitlement to benefits and on which office to contact with different enquiries;
- making a claim: 31 per cent of those who have done this found it difficult, and a similar number had problems filling in a form.

This suggests that aspects of service delivery can be improved, and that the internet could play a role in this; however, this will only be achieved if internet services can be tailored to overcome the difficulties that people have at present.

Experience of technology

There is a clear divide among the public in terms of previous experience of computers and the internet. Three in ten adults (30 per cent) have never used a computer before, and the public splits half and half in terms of whether they have used the internet and e-mail in the last year: 51 per cent have used the internet and 47 per cent e-mail. Among internet users, 60 per cent have submitted personal details on-line. Experience of the internet is highest among younger people, those with a higher income and with qualifications.

Two in five internet users access it every day. The internet is most frequently accessed from home (80 per cent of users have home access). Access is much less frequent when it is outside of home or work. A PC at home or work is the favoured method of gaining internet access. Some people say they would be willing to use alternatives: either a computer in a public location or a digital TV, but a computer at home or work is the clear preference, among 77 per cent.
Around half of infrequent or non-users would like to use the internet more often. While some are not interested or see no need for using the internet, others would like to have access but have difficulties doing so (primarily related to cost). Free access and free training are seen as the main incentives that would encourage non-users to use the internet more often.

Four in ten (39 per cent) have used digital TV in the last year; of these, 15 per cent have used it for e-mail and eight per cent for internet access. Where digital TV has been used for internet access, it tends to be done less frequent than through a PC.

A small group of the public (nine per cent) have digital TV but no PC at home, and may be a target for developing digital TV services. This group tends to be younger and male rather than female. However, in general, digital TV is still unfamiliar to many people: half of the public know nothing about it.

Interest in using the internet for benefits

Over half of the public would be interested in using the internet for some form of contact about benefits, including 22 per cent who would be very interested. However, others are less enthusiastic, with 27 per cent not interested at all. Clear patterns emerge from analysis of people’s interest in using the internet for benefits transactions, most notably in terms of previous internet experience. Regular internet users tend to be very positive, with interest declining with frequency of use and then further among those who have not used the internet at all. This variation indicates that exposure to the internet for any purpose will increase people’s willingness to adopt benefits services.

Related to levels of internet use, interest in accessing DWP services on-line varies considerably by age (older people being far less positive), income (interest is higher among high-income groups) and qualifications (academic qualifications in particular tend to lead to greater interest).

If people express a general interest, they are then likely to be willing to use the internet for different transactions. The most popular options concern benefits forms – either printing a form off from the internet, or completing one on-line. Up to a third of the public say they would actually prefer to use the internet or e-mail for benefits transactions, rather than traditional methods.

Where there are concerns over more interactive services, this is related to security, and this is the most common concern generally about using the internet for benefits services. The main concern is over internet security generally, rather than the government’s use of information over the internet. Immediate online confirmation is most frequently seen as a measure that can reassure people carrying out interactive transactions.

The main advantages of using the internet for benefits services are seen as speed and convenience. Given that most people would prefer to use a PC at home or work for these services, it will be important to offer speed and convenience in any alternatives (eg services through public kiosks).

Where people are not interested in using the internet for benefits, this stems either from a preference for other methods, a negative attitude to the internet generally, limited access or lack of knowledge of how to use the internet.

Summary of client groups

Interest in using internet services for benefits is generally stronger among people of working age than today’s pensioners. Individual client groups are discussed below.
Working

Because of the relatively high level of internet use among the working population those currently in work are relatively positive towards using the internet for benefits services. Variations occur in terms of type of occupation: propensity is highest among people in managerial/professional and technical occupations, falling for those in administrative and secretarial positions and lower still for those in other types of work. Linked to this, having a computer at work also has an impact. People with a second pension and the self-employed tend to show particularly strong support for interactive services.

Not working, no barriers to work

This group contains those in full-time education and those with mainly stable working patterns; as a result, the group is similar to the working group in terms of level of interest in using the internet for benefits and have similarly high levels of access to the internet. Respondents in this group also show enthusiasm for the more interactive services.

Not working, barriers to work

Both levels of access and interest in the internet are below average for this group. However, this grouping contains a broad range of people and it makes sense to examine the types of barrier concerned:

- Those with barriers related to skills or labour market conditions are the most positive.
- Those with health/disability barriers are most negative (this is linked to the higher age profile of this group).

In general, those with barriers to work often tend to have difficulties using the internet, compared to those without barriers: this applies to typing proficiency and understanding of the internet. Therefore, some effort may be required in helping this group to use internet services.

Unemployed

This group tends to be positive towards using the internet more generally, but often has limited access. Currently, access is often limited to locations outside of the home, which results in less frequent use. As a result of this, the unemployed appear less positive than average towards accessing specific benefits services through the internet. Unemployed people are also used to face-to-face contact at Jobcentres, and often prefer this as a method of communication, suggesting that internet services will need to be targeted carefully, and incorporated with personal contact.

However, there is strong support for using the internet for job vacancy information, and this is a service that some have already used. In addition, over a third of those who have used the internet in the last year have visited the Employment Service website.

CSA parents with care

This group shows lower than average propensity to use electronic services; in particular relatively few express strong positive interest. Whilst there is interest in using the internet generally, few presently make the link between the internet and benefits. This group also suffers from limited access to the internet. In this context it is worth noting that - among CSA parents - even those who are in work are less likely to use a computer than average; the same applies to people in disrupted, rather than stable, work patterns.
In their current contact about benefits, CSA parents with care are used to, and express a preference for, telephone contact.

**Today’s pensioners**

Today’s pensioners are unlikely to be current internet users and this group is by far the most negative about electronic services. This opposition is often quite fundamental as it tends to be based on a lack of interest in the internet or need for new services (pensioners have low levels of contact with DWP). By contrast, people of working age are more likely to express practical barriers such as cost.

Within the pensioners group, interest is a little higher among those with qualifications and higher income, as well as those who are younger. In relative terms, digital TV has some appeal to pensioners, so this may offer an alternative approach for this group.

It is also relevant to examine the group aged between 50 and ‘State Pension Age’ (SPA) (ie those nearing retirement age). While more positive than current pensioners, people in this age group are less interested than younger people: 45 is the age which signals the start of a steady decline in interest with the internet. This suggests that it will be some years before pensioners are as positive towards internet services as people of working age.1

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1 Also note that the SPA for women will be increasing gradually between 2010 and 2020 from 60 to 65. This may also have an impact on this group in the future.
1 Introduction

1.1 Objectives

The Modernising Government White Paper outlines the blueprint for all Government Departments to move towards the electronic delivery of services. In responding to this, the DWP and other departments need to reconcile the provision of electronic services with the needs and preferences of their clients, as well as to their own administrative practices. The DWP has developed an e-Business Strategy, which in addition to a general commitment to adapting services to electronic delivery modes, emphasises client choice and the improvements (increased security and accuracy) that will result.

In responding to its wide variety of clients and potential clients, DWP is structured around the services it provides to different client groups, which distinguish life stages and circumstances, rather than the benefits they receive or are entitled to. In this way, DWP can differentiate clients in terms of their own needs and circumstances rather than from an administrative standpoint.

BMRB was commissioned to conduct a survey, examining attitudes to using the internet and other forms of technology, for conducting benefits business. The aim was to identify key messages for individual client groups. This report focuses clearly on these groups and their needs/preferences: understanding what they like/dislike, what the barriers are, what will encourage take-up and how effective this will be.

Previous work has been carried out on these issues, including BMRB’s work for CITU in 1998, part of which involved a survey of benefit recipients; this research was carried out in consultation with DSS. The 1998 study was inevitably general in its scope and coverage, and to a certain extent set the parameters for future work. The current survey focuses on client groups and particular services in more detail, with a view to providing precise management information in the delivery of services to different client groups.

1.2 Methodology

The research was based on a quantitative survey, which was administered using in-home interviewing. Interviewers recorded responses to questions using ‘multi-media’ CAPI (Computer Assisted Personal Interviewing). Multi-media is a facility which allows interviewers to show video clips to respondents, on the laptop which they use to administer the interview. During this interview, two short videos were shown to explain to respondents about various types of technology and their uses.
1.3 Sample

The aim of the sample design was to allow analysis of the various client groups, and also to be able to show this analysis in the context of the general public as a whole. In order to do this, the sample was split into two groups: a general population sample, and a sample of preselected benefits recipients, to boost the numbers in client groups.

1.4 Random location

The first sample was a ‘random location’ sample, providing a representative sample of the population as a whole. For this part of the survey, a nationally representative (including England, Wales and Scotland) sample of postcode sectors served as sampling points. All postcode sectors were ranked by ACORN type (to ensure a representative coverage of different types of areas) and a sample of 240 postcodes was selected proportional to population. Within each selected postcode we aimed to conduct a consistent number of interviews, with quotas set for key target groups:

- Men.
- Women:
  - with children;
  - in full-time work.
- Age (with the target for aged 65+ scaled up by 20 per cent).

Interviewers screened addresses within their allotted postcode to find respondents who fitted into the above quota groups. A total of 2,742 interviews were conducted using this method. The profile of the sample is shown at Appendix D.

1.5 Random probability

The random probability sample used administrative records maintained by the DWP. Within the administrative data there was interest in four main groups:

- pensioners, receiving Minimum Income Guarantee;
- jobseekers, receiving JSA;
- CSA customers: parents with care;
- CSA customers: non-residential.

A random sample of respondents from these was selected, clustered into postcode sectors. In accordance with the Data Protection legislation, letters were sent to all persons included in the sample to give them the opportunity to opt-out. Those who responded were removed from the final sample issued (see Appendix A for response rates). A total of 1,122 interviews was achieved from the random probability survey, broken down as follows:

- 100 pensioners, receiving Minimum Income Guarantee;
- 632 jobseekers, receiving JSA;
• 358 CSA parents with care;
• 32 CSA non-residential parents.\(^2\)

The numbers in each group reflected the requirements for analysis.

### 1.6 Questionnaire

A copy of the questionnaire can be found in Appendix B. The questionnaire was developed by BMRB Social Research in consultation with the DWP. The questionnaire used questions from the previous research as well as additional questions from some of BMRB’s technology related surveys. Standard demographic questions were also asked. The questionnaire itself was split into six sections as follows:

- Chapter 1 – Contact with Government about benefits
- Chapter 2 – Use of and attitudes to technology
- Chapter 3 – Using the internet for benefits
- Chapter 4 – Call Centres
- Chapter 5 – Banking and payments
- Chapter 6 – Demographics

### 1.7 Piloting

A pilot was conducted to test the questionnaire, along with the contact procedure. A total of 49 interviews were achieved. Interviewers in and around the London area were briefed by the researchers and asked to make notes of any difficulties respondents had with the questionnaire. Researchers accompanied the interviewers to experience first-hand how the questionnaire was working - we refer to this as “Dynamic Piloting”. A debriefing was held with both researchers and interviewers where the questionnaire was discussed in detail. Some minor amendments were made to the questionnaire post pilot, but on the whole it was found to work well.

### 1.8 Fieldwork

Main fieldwork was conducted between 29 October 2001 and 21 December 2001. All interviewers working on the survey were personally briefed. This ensured that they had a thorough understanding of the selection procedure and the complexity of the survey. It also served to motivate the fieldforce and emphasise the importance of high quality results and achieving high response rates.

### 1.9 Analysis and weighting

Once the interviews had been conducted, they were sent by e-mail back to head office where they were aggregated and anonymised. Coding of open-ended responses was carried out by our data capture department. All code frames were approved before use.

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\(^2\) The number of cases available in this sample was lower than expected; as a result, the report does not include coverage of this group.
Tabulations of the data were produced and checked. Three separate sets of tabulations were produced, one for the random location data, one for the random probability data and a combined set including both data sets. In this report, all figures given are from the random location sample, with the exception of the following client groups:

- Unemployed – figures are based on the combined random location and random probability sample.
- Assisted pensioners – again, figures are based on the combined random location and random probability sample.
- CSA parents with care – figures are based on the random probability sample only.

Weighting has been applied to the random location data, by sex within age band, to ensure that the sample is representative of the GB population. A profile of this sample is shown as Appendix D.

Weighting has not been applied to the random probability sample or the combined data. This is because:

- when analysing the random probability sample, each of the four samples is only considered individually. Weighting within each group has not been carried out, as in each case a random selection has been carried out, and there is no evidence of bias in selection or response;

- as noted above, analysis of the combined data is limited to two groups: unemployed and assisted pensioners. For unemployed respondents, weighting is not required, as all respondents in this group are currently unemployed and receiving JSA, and both sub-samples provide a representative sample of this group. For assisted pensioners, the sample combines random location respondents, who are classified as being “assisted” on the basis of receiving regular help with daily activities or receiving MIG. The random probability sample is based on the receipt of MIG only. In theory, the combined sample could be weighted, so that MIG recipients represented their proportion within the total assisted pensioners population. However there are two difficulties here: firstly, the booster sample respondents were selected as having received MIG at the time of sample selection; for the random location sample, the equivalent information is only available from the time of the interview. However, more significant is that the recognition of receiving this benefit is very low - only a small proportion of the MIG sample is aware of receiving it. This makes it very tenuous to weight the sample on this basis.
2 Introducing client groups

This section of the report examines the characteristics of people in the various client groups. This provides an understanding of the composition of the client groups, which is useful when analysing their behaviour and attitudes.

Client groups refer to the various types of client that the DWP serves. These clients are not grouped by the benefits they receive, but by their life stage and circumstance. There are two main client groups, within which there are various sub-groups. These are:

**Working age**

- Working:
  - Employed
  - Self-employed
  - With second pension
  - Without second pension
  - Stable full-time job
  - Disrupted career

- Unemployed/Economically inactive:
  - No barriers to work
  - Barriers to work
  - Unemployed

- CSA customers:
  - Parents with care

**Today's pensioners**

- Independent
- Assisted

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3 People of working age may also be referred to as tomorrow's pensioners. Within this report, the term working age is used to describe this group.
The next sections will discuss each of the client subgroups in turn, giving a description of the demographic characteristics of these groups.

2.1 People in work

As a whole, this group is more likely than other working age people to have post-16 qualifications and as such have fewer literacy or numeracy problems. They are also less likely to have health problems (10 per cent, compared with 20 per cent for the working age population generally).

Child Benefit is the most frequently received benefit.

Those in work can be divided in various ways:

Employed and self-employed (1,099 and 134 in general public sample)

The self-employed are more likely to be male (72 per cent) and in the older age bands (52 per cent aged 45 and over, compared with 31 per cent of employees). Otherwise the employed and self-employed have similar demographic profiles.

Second pension

The majority of those in work (60 per cent) have a second pension. To some extent, those without a second pension (Base: 429 in general public sample) are those with jobs in the lower occupational groups—specifically jobs include care assistants or home carers, sales and retail assistants and cleaners or domestics. As such, this group is also less likely to use a PC as part of their work. This group is also more likely to have left school earlier, and thereby, less likely to have qualifications.

In addition, the group without a second pension contains a relatively large proportion of women in part-time jobs, often with children. In line with this, those without a second pension are more likely to be receiving Child Benefit and Working Families’ Tax Credit (WFTC).

Disrupted careers

A minority of working people describe themselves as having disrupted, rather than steady, careers (Base: 70 in general public sample). These people tend to be in lower occupations, such as sales and retail assistants, other goods handling and storage occupations, and cleaners or domestics. As such, use of a PC at work is lower than average.

People in this group are slightly more likely to be male and are generally younger than those with a stable career. They are also less likely to have a second pension. Among this group, lack of previous work experience is often seen as a barrier to work.

2.2 Unemployed

The unemployed group, defined as unemployed and either looking for work or waiting to take up a job (Base: 429 in combined sample), is likely to be male (68 per cent), and is younger than average (54 per cent under 35). Few have a second pension and their income falls into the lower bands. They are also less likely than other working age groups to have qualifications. The proportion with a health problem or disability is similar to the working age population as a whole.

This group can be divided into those who have barriers to work (Base: 291) and those who do not (Base: 138), based on self-classification during the interview. The former group constitutes 68% of the unemployed group. Broadly speaking, the barriers can be divided into four: health, childcare,
skills/labour market, and other. The most common of which are barriers related to skills or the labour market (among 51 per cent of those with barriers), followed by health (18 per cent) or childcare (nine per cent). Those aged under 35 are more likely to say they have barriers to work than those aged 35 and over (75 per cent compared with 62 per cent). As might be expected, the likelihood of having barriers increases with the length of unemployment spell.

2.3 Economically inactive

The economically inactive (Base: 610, general public sample) is a disparate group including those in full-time education or training (21 per cent), people looking after the children/home (36 per cent), and those who are sick and disabled, both temporarily (eight per cent) and permanently (25 per cent). As a whole, the economically inactive group are more likely to be female (61 per cent) than male, and contain a high proportion of younger people (28 per cent aged 16-24 and 22 per cent aged 25-34); this is due to the presence of full-time students in this group.

Those who are economically inactive can also be divided into those who have barriers to work (Base: 432) and those who do not (Base: 178). In total, 71 per cent describe themselves as having at least one barrier to work. The actual barriers depend upon the individual concerned, so that, for example, 63 per cent of those who describe their status as looking after the children or home say they have childcare barriers. Overall, 35 per cent of economically inactive people say they have childcare barriers, 59 per cent have health-related barriers, and 11 per cent skills and labour market barriers.

As a whole, those with barriers to work tend to be slightly older and have children. They also left school at a younger age and are less likely to have qualifications. Overall, 29 per cent of all people of working age have barriers to work.

Throughout the report, we have included a separate analysis of unemployed respondents, as well as analysis of all of the working age population who are not working (unemployed and economically inactive), divided according to whether they have barriers to work.

2.4 CSA parents with care

CSA parents with care (Base: 358, random probability sample) are predominantly female and in the younger age groups (59 per cent under 35, and 37 per cent aged 35-44). Their income is likely to be lower than average and they are less likely to have a second pension. Overall, 40 per cent receive Income Support.

The working patterns of this group reflect those of lone parents generally. Half of this group is currently working; their employment is much more likely to be part-time than full-time, and in the lower occupational groups; as a result, they are less likely to use a PC as part of their job. The remainder are generally looking after the home and family – a factor that is given as a barrier to employment.

2.5 Today’s pensioners

Today’s pensioners (Base: 696 in general public sample) often receive income from a second pension (56 per cent) but their income remains in the lower bands: 48 per cent have an income of less than £10,000 per year, compared with 29 per cent of the population as a whole. Not surprisingly, they are more likely to have left school at a younger age with no qualifications. Health and disability is more likely to affect this group.
Pensioners can be divided between independent and assisted pensioners, the former representing 67 per cent of the total. Respondents have been classified as assisted pensioners if they receive regular help with daily tasks, such as cooking, cleaning or getting dressed, or if they receive MIG.

The characteristics of independent and assisted pensioners are as follows.

As could be expected, **assisted pensioners** (Base: 283 in combined sample) are more likely to have a health problem or disability than **independent pensioners** (Base: 474 in general public sample), 61 per cent and 37 per cent respectively reporting this type of problem. Unsurprisingly, they tend to be older than independent pensioners. Assisted pensioners are more likely to live alone (49 per cent compared with 41 per cent) and rent their property from the council, new town or housing association (30 per cent compared with 18 per cent); this will include people in sheltered housing. They are more likely than independent pensioners to receive Attendance Allowance and Disability Living Allowance. There is however, no difference in terms of the proportion receiving income from a second pension, and there is no significant difference in terms of income.
3 Contact with government about benefits

This section of the report examines how much contact people have had about benefits. It looks at the reasons for making contact, what type of contact this involved and how easy they found their contact. It is important to set out these current experiences as a context for the development of electronic services.

3.1 Overview of main findings

3.1.1 Contact with government departments/council about benefits/pensions

Respondents were shown a list of different types of contact relating to benefits and pensions, and asked which they had done or tried to do in the last six months. These focused on benefits, including Child Benefit and the state pension. Around a third (35 per cent) of the public have had some form of contact about benefits. Those aged 65+ are least likely to have had contact (18 per cent).

Table 3.1 Benefits contact in the last six months

<table>
<thead>
<tr>
<th>Column percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Which of these things have you done, or tried to do, in the last six months?</td>
</tr>
<tr>
<td>Finding out general information about benefits or pensions/finding out about eligibility</td>
</tr>
<tr>
<td>Making a claim</td>
</tr>
<tr>
<td>Notifying a change in your circumstances (e.g. reporting a change of address, the birth of a child)</td>
</tr>
<tr>
<td>Queries about receiving payment</td>
</tr>
<tr>
<td>Making an appeal against a benefits decision</td>
</tr>
<tr>
<td>Getting information about job vacancies from a Jobcentre/benefits office</td>
</tr>
<tr>
<td>None of these</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

This contact relates to a range of benefits, including Income Support (16 per cent), Child Benefit, Housing Benefit or Working Families’ Tax Credit (all 15 per cent). More detailed analysis is included in the coverage of individual client groups.
3.1.2 Other recent contact with government departments or the council

In addition to benefits, the interview also covered contact with other government departments (eg for tax or licence registration). The majority of the public (59 per cent) have had this type of contact in the past six months; most frequently filling in a form, or making or receiving a payment.

Although not directly an issue of relevance to DWP, this can be useful information for other departments, and can also indicate where people have had similar types of contact (eg in applying for a licence). Previous BMRB research indicated that providing electronic methods for less complex transactions (eg applying for vehicle or television licence) may help to familiarise people with the process, and make it easier for people to undertake more complex transactions (relating to benefits). Therefore, working with other departments and co-ordinating services is likely to help in introducing new services to customers.

Combining this with findings on benefits contact, the public breaks down into three groups:

- 35 per cent who have had contact about benefits;
- 36 per cent who have not had benefits contact but have had some other government contact;
- 29 per cent who have had no contact (benefits or other government).

Again, the main sub-group difference is the low level of contact among the older (65+) age group – 44 per cent of this group have had no contact in the last six months, either relating to benefits or other government services.

3.1.3 Finding general information

This and subsequent sections follow up on each type of benefits contact respondents had (in Section 3.1.1). This helps to assess current experiences of contact, and identify where people have problems. In some cases, new services, such as those delivered through the internet, may be able to address the problems currently experienced. Because these questions focus only on people who have had each type of contact in the last six months, there is limited scope to examine sub-group variations.

A range of methods are used to obtain benefits information, including face-to-face, telephone and printed methods. Six per cent say they obtained information from the internet; internet use is highest amongst people in work (nine per cent).

There is some variety in how easy respondents found it to get the information on benefits they wanted, as shown in the table below. Over two-thirds found it at least fairly easy, but 29 per cent say it was not very or at all easy. Similarly among the same group of respondents, 45 per cent do not feel very or at all well informed about benefits.
Table 3.2 How easy was it to get all the information required?

<table>
<thead>
<tr>
<th>Categories</th>
<th>Column percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td>30</td>
</tr>
<tr>
<td>Fairly easy</td>
<td>38</td>
</tr>
<tr>
<td>Not very easy</td>
<td>19</td>
</tr>
<tr>
<td>Not at all easy</td>
<td>10</td>
</tr>
<tr>
<td>Never got information required (unprompted response)</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All respondents who have sought general information on benefits (general public sample: 436)

There are no significant differences by demographics or by the type of contact made (e.g., face-to-face, telephone). This indicates that getting information can be a widespread problem, cutting across different groups and communication methods.

Where people do not feel well informed, they were asked what they would like more information on: the two main answers are information about entitlement to benefits, and who to contact for different information.

3.1.4 Making a claim

For those who make a claim this generally involves filling in a form, but can cover other types of contact as well. This is more likely to be face-to-face contact (42 per cent have made face-to-face contact with benefits staff and 17 per cent someone else) than telephone (29 per cent have made telephone contact with benefits staff and 17 per cent someone else). Use of face-to-face contact is particularly common among those claiming JSA, but lower for those claiming child benefit, Working Families’ Tax Credit and sickness/disability benefits (e.g., Incapacity Benefit, Disability Living Allowance).

Of those who filled in a form to make their claim, just over half (54 per cent) received the form in the post, while 38 per cent picked up their form at the benefits office or Jobcentre. Older respondents are more likely to have received their form in the post, as are those claiming WFTC. JSA claimants are particularly likely to collect a form in person.

The majority of people who filled in a form did so themselves, but a quarter received help from family or friends (14 per cent), benefits or Jobcentre staff (eight per cent), or from the Citizens Advice Bureau or a similar organisation (three per cent). Although base sizes amongst sub-groups are small, it is notable that older respondents are more likely to have received help filling in a form (52 per cent of people over SPA). This help could be from benefits staff, family/friends or other people. As older people often use other people to help in this way, any targeting of internet services at this group may need to encompass these other people as well.

Overall most respondents found it at least fairly easy to make a claim and fill in the form. However, three in ten found it not very or not at all easy to make a claim (31 per cent), and a similar number had difficulties filling in a form (27 per cent).
Table 3.3 How easy was it to make a benefits claim?

<table>
<thead>
<tr>
<th>Categories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td>25</td>
</tr>
<tr>
<td>Fairly easy</td>
<td>44</td>
</tr>
<tr>
<td>Not very easy</td>
<td>20</td>
</tr>
<tr>
<td>Not at all easy</td>
<td>11</td>
</tr>
</tbody>
</table>

Base: All respondents who had made a claim in the last six months (general public sample: 352)

A similar pattern of response was obtained when respondents were asked how satisfied they were with the way their claim was handled. Two-thirds say they were satisfied (67 per cent), with 22 per cent dissatisfied.

On these issues, there are no apparent variations by sub-group, although the questions are limited to respondents who have made a claim in the past six months, and the base sizes are subsequently small.

3.1.5 Notifying a change of circumstances

People who have notified a change in circumstances in the past six months used a variety of methods. Most either completed a form or wrote a letter. Telephone contact is more common than face-to-face (46 per cent compared with 29 per cent). Overall, most people who have notified a change in circumstances found it easy; just 14 per cent found it not very or not at all easy.

3.1.6 Queries about receiving payment

Just six per cent of the public have made a query about receiving payment in the last six months. This is most likely to have involved telephone contact – either talking to benefits or Jobcentre staff (44 per cent) or someone else (27 per cent). Most respondents were satisfied with the way their query was handled, although one in five were dissatisfied. Base sizes are too small to analyse by demographics or client groups.

3.1.7 Recent contact - conclusions

Summarising the recent contact that people have had, 18 per cent who have had recent benefits contact have had problems of some kind (ie found at least one element not very or at all easy). Among people who have had contact, women are more likely than men to report difficulties (21 per cent compared with 16 per cent), and older people (65+) less likely to say they have had problems (11 per cent). However, older people tend to find it difficult filling in forms – this applies to those aged 55 and over.

There is also little overlap between the various types of contact, ie those who have had problems getting information are generally not the same people as those who have had difficulties making an application. The research does not indicate any specific group of the population who are particularly likely to have difficulties.

When asked what they feel they would like further help with, people with recent contact about benefits (in the last six months) tend to say they would like help finding out if they are eligible for a benefit (43 per cent), or more general information about benefits (37 per cent). One in four (23 per cent) would like more help in actually applying for a benefit. Those with a health problem or disability are more likely to want the various types of help, especially finding out if they are eligible for benefits.
Otherwise, results are consistent across different sub-groups.

### 3.1.8 Future preference for contacting government

All respondents were asked the following unprompted question:

> ‘If at some point in the future, you needed to contact the Benefits Agency for information about applying for a benefit (or state pension), how would you do this?’

Overall, the telephone is more popular than face-to-face contact (57 per cent compared with 36 per cent). Only seven per cent would write a letter. Six per cent say they would use the internet and/or write an e-mail (specifically, four per cent mention internet and three per cent e-mail). As noted, this was an unprompted question, and at this stage of the interview, options for using the internet for benefits had not been raised. These figures, therefore, represent people actively suggesting internet services.

Those on higher incomes are most likely to want to use either e-mail (six per cent) or the internet (12 per cent), as are those with qualifications. Older people (65+) are least likely to mention internet or e-mail (less than one per cent). This is a pattern which is developed further in Chapters 4 and 5.

In addition, when prompted, 48 per cent of people with recent contact say that it is essential or very useful to know where to get benefits information on the internet, indicating that the internet can play a role in improving access to information on benefits. As with the likely usage of the internet or e-mail for information about applying for benefits, people on higher incomes and with qualifications are the most likely to say that they would find on-line benefits information useful.

A preference for telephone contact is more pronounced among less mobile people – those with disabilities or health problems, or those looking after children or the home. Face-to-face contact is most popular among younger men and those on lower incomes.

Telephone contact is also preferred for notifying of a change in circumstances. However, in this case, a larger proportion would favour writing a letter, and this is higher than face-to-face contact (30 per cent compared with 20 per cent). Written notification is more popular among older people (55 and over).

In this context, 36 per cent of the public say that they do not find it easy to communicate in writing and/or fill in forms (individually the figures are 23 per cent for communicating in writing and 26 per cent for filling in forms). As one would expect, those without qualifications and on lower incomes are more likely to have problems communicating in writing. Older people are more likely to report problems with filling in forms – as noted above, they are more likely than other people to get help with this.

Preferences tend to reflect the methods people have actually used recently, although there is some movement (both ways) between face-to-face and telephone contact. In addition, the preferences of people who have experienced recent problems do not differ from those of other people.

### 3.1.9 Aspects of service

Respondents who have had contact with the benefits system were also asked how useful they would find a number of options when dealing with the government about benefits.

These findings contain messages for electronic delivery of services, for example the desire among some people to make contact out-of-office hours (54 per cent see this as very important), or to make contact without going to an office (77 per cent very important). However, the importance of allowing choice is shown by the fact that a quarter of respondents feel it is essential to have face-to-face contact available, whereas 20 per cent say it is essential not to have to go to an office.
3.2 Client groups summaries

**Working age population**

People of working age are more likely than today’s pensioners to have had some recent contact about benefits – 40 per cent of the working age population have had contact in the last six months. Around one in five working age people who have had recent contact say they have had difficulties of some kind, and this often relates to getting information.

In general, people of working age tend to prefer telephone, rather than face-to-face, contact. A small number actively suggest using the internet (five per cent) or e-mail (three per cent).

**People in work**

People currently in work are less likely than others of working age to have had recent contact with DWP. Current and preferred methods of contact differ between those in higher occupational groups and the self-employed, who prefer telephone contact, and those in lower occupational groups and with disrupted careers, who are more likely to prefer face-to-face contact.

**Not working, with barriers to work**

People with barriers to work have a higher level of contact than average with DWP. However, there is little difference in terms of problems encountered, with the exception of filling in forms - those with barriers to work are more likely than average to have this problem. Both groups (with and without barriers) are more likely to prefer telephone rather than face-to-face contact.

**Unemployed**

The unemployed is the group most likely to have had recent contact with the government relating to benefits. This group shows a strong preference for speaking to Jobcentre staff face-to-face: seven in ten (71 per cent) say they would go in person to a Benefits Agency or DWP office if they needed help applying for a benefit. This reflects current methods of contact, and a reluctance to use written communication.

One in six (17 per cent) of those who have obtained job vacancy information did so through a website, while a further seven per cent used a touchscreen job-finder.

**CSA parents with care**

Over half of CSA parents with care have contacted DWP recently. This group has the strongest preference for using the telephone to contact the Benefits Agency. Seven in ten (71 per cent) say they would make a telephone call if they were applying for a benefit in the future. The telephone is also the most popular method for notifying of a change in circumstances.

**Today’s pensioners**

This group has little contact with the government about benefits or pensions (20 per cent have had contact in the last six months). If today’s pensioners needed to contact the Benefits Agency for information about applying for a benefit, most would make a phone call. Pensioners are more likely to receive help with applications and specifically with filling in forms than other clients. When asked about future government contact, assisted pensioners are particularly likely to say they would ask a friend or relative for help.
3.3 Analysis of client groups

3.3.1 Working age population

Level of contact about benefits
Two in five people of working age (40 per cent) have had some form of contact about benefits in the last six months which is a higher level than for today’s pensioners. Contact is most likely to relate, either to finding out information about eligibility or benefits generally (18 per cent), or making a claim (16 per cent). Seven per cent of the working age population who wanted information about benefits used the internet to do so.

The method of contact varies by individual client group, and is discussed below.

Problems with recent contact
One in five people of working age (21 per cent) who have recent contact about benefits have experienced difficulties of some kind. This is most likely to relate to difficulties getting information (29 per cent of those who have sought information found it difficult), filling in a form (27 per cent difficult) or making an application generally (29 per cent).

Even among those who have made contact recently, a large proportion (45 per cent) do not feel well informed about benefits. The most common things that people would like more information on are entitlement to benefits and who to contact for different information.

Preferred methods of contact
Across the working age population as a whole, there is a preference for telephone, rather than face-to-face contact, when making a new application, although this does vary by individual groups. A small number of working age people suggest the use of the internet (five per cent) or e-mail (three per cent).

Table 3.4 Applying for a benefit

<table>
<thead>
<tr>
<th>Categories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face</td>
<td>38</td>
</tr>
<tr>
<td>Telephone</td>
<td>57</td>
</tr>
<tr>
<td>Internet or e-mail (combined)</td>
<td>8</td>
</tr>
<tr>
<td>Written</td>
<td>5</td>
</tr>
</tbody>
</table>

Base: All of working age (general public sample: 2,044)

3.3.2 People in work

Level of contact about benefits
As one would expect, people in work are less likely to have had contact about benefits - 33 per cent have had contact in the last six months. This is most likely to be about Working Families’ Tax Credit or Child Benefit, and related to obtaining information. Contact is highest among those in lower occupational groups with less stable working patterns.
Nine per cent of working people who have sought benefits information did so through the internet, a similar figure to the working age population as a whole.

The self-employed, while having a relatively low level of contact about benefits, are the most likely to have had general contact with the government in the last six months. This is mainly because this group is most likely to have submitted a tax return.

**Problems with recent contact**

The number of people in work who say they have had problems with any aspect of contact about benefits is similar to other people of working age (19 per cent of those with recent contact). However, they are less likely to say they have difficulties filling in forms, compared with other working age groups.

**Preferred methods of contact**

The preferences of working people are similar to the working age population generally. The majority would either make a telephone call (57 per cent) or go in person to a DWP office (37 per cent). However, there are differences within the working population: those in higher occupational groups, as well as the self-employed, state a stronger preference for telephone, rather than face-to-face, contact. Those in lower occupational groups, and those with a more disrupted career, are more likely to prefer face-to-face contact. The self-employed are also notable as a high proportion suggested the internet or e-mail as a way of applying for benefits (15 per cent).

**Table 3.5 Applying for a benefit: working**

<table>
<thead>
<tr>
<th>Categories</th>
<th>Employed</th>
<th>Self-employed</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face</td>
<td>37</td>
<td>25</td>
<td>38</td>
</tr>
<tr>
<td>Telephone</td>
<td>57</td>
<td>62</td>
<td>57</td>
</tr>
<tr>
<td>Internet or e-mail</td>
<td>9</td>
<td>15</td>
<td>8</td>
</tr>
<tr>
<td>Written</td>
<td>4</td>
<td>8</td>
<td>5</td>
</tr>
</tbody>
</table>

Base: All employed/self-employed respondents (general public sample, 1,099/134)

In general, people in work are particularly likely to value being able to make contact out of office hours (65 per cent very useful or essential).

**3.3.3 Not working, with barriers to work**

**Level of contact about benefits**

Contact about benefits is more common among those with barriers to work, compared with those without barriers (57 per cent compared with 43 per cent) and those with barriers are also particularly likely to have made a recent claim (29 per cent).

People with barriers to work are more likely to have had face-to-face rather than telephone contact, and this applies both to getting information and making a benefit application. Five per cent of people with barriers to work who have obtained benefits information did so through the internet – similar to other groups.
Problems with recent contact

There is little difference in the problems encountered by those with or without barriers to work. A quarter (24 per cent) of those with barriers who have had recent benefits contact report some form of problem, compared with 21 per cent of those without barriers.

Preferred methods of contact

The preferences for future contact are similar to the working age population generally, with a preference for telephone contact.

Table 3.6 Applying for a benefit: not working

<table>
<thead>
<tr>
<th>Categories</th>
<th>Not working, barriers %</th>
<th>Not working, no barriers %</th>
<th>All working age %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face</td>
<td>41</td>
<td>40</td>
<td>38</td>
</tr>
<tr>
<td>Telephone</td>
<td>58</td>
<td>56</td>
<td>57</td>
</tr>
<tr>
<td>Internet or e-mail</td>
<td>5</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Written</td>
<td>4</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

*Base: All not working, with barriers to work/no barriers (general public sample: 986/323)*

3.3.4 Unemployed, seeking work

Level of contact about benefits

The unemployed have regular contact with a Jobcentre; two-thirds have sought job vacancy information through government sources, and a half have made a claim for JSA or another benefit (46 per cent) in the last six months.

This group generally uses face-to-face rather than telephone contact. As well as doing this to make a new claim, the majority have had face-to-face contact to find out general benefits information (73 per cent) and to notify a change in circumstances (61 per cent). They are also more likely than average to have picked up claims forms from offices.

Job vacancy information

The questionnaire included questions specifically on job vacancy information. Among the general public as a whole, a quarter (24 per cent) of 16-24 year olds have sought job vacancy information in the last 12 months. This falls to nine per cent of 35-54 year olds and just four per cent of those aged between 50 and SPA. In addition to the unemployed, eight per cent of those currently employed and 12 per cent of CSA parents with care have done so. Amongst the employed, those with disrupted careers (32 per cent) are particularly likely to have sought job vacancy information.

Where people have sought job vacancy information, 72 per cent spoke to benefits or Jobcentre staff face-to-face, whilst two-fifths (41 per cent) looked at notices or cards, 12 per cent obtained information from a website, and five per cent from a touch-screen job finder. Among those who are currently unemployed, 17 per cent used the internet and seven per cent a touch-screen job finder. The use of the internet to obtain job information is covered further in Chapter 4.
Problems with recent contact
One in four unemployed respondents report difficulties with recent benefits contact (24 per cent). This is a similar proportion to other people of working age.

Preferred methods of contact
Unemployed clients express a strong preference for personal contact, reflecting the high level of face-to-face contact they currently receive. In fact, 41 per cent of unemployed people see it as essential to be able to see staff face-to-face when dealing with benefits. At present, few unemployed respondents suggest using the internet or e-mail to make an application.

Furthermore, three-fifths (60 per cent) of the unemployed would visit the Benefits Agency or DWP in person to notify a change in circumstances. This is significantly higher than other client groups. Only 12 per cent of unemployed respondents would notify of a change in circumstances in writing, considerably lower than other groups. Therefore, the reliance on face-to-face contact can be seen as both reflecting current practice and as an inclination away from written communication.

Table 3.7 Applying for a benefit: unemployed

<table>
<thead>
<tr>
<th>Categories</th>
<th>Unemployed %</th>
<th>All working age %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face</td>
<td>71</td>
<td>38</td>
</tr>
<tr>
<td>Telephone</td>
<td>35</td>
<td>57</td>
</tr>
<tr>
<td>Internet or e-mail</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Written</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

Base: All unemployed (Combined sample: 429)

3.3.5 CSA parents with care

Level of contact about benefits
The majority of CSA parents with care have had contact about benefits in the last six months (56 per cent), higher than the average for the working age population.

CSA customers’ contact is likely to have been related to Working Families’ Tax Credit, Income Support or Child Benefit. Four per cent who sought benefits information used the internet, a similar level to other groups.

Problems with recent contact
One in five CSA parents with care (19 per cent) say they have had recent problems with some aspect of their recent contact about benefits – this is similar to other working age groups. The types of problems reported are in getting information (37 per cent of those who tried to get information did not find this easy), making a claim (23 per cent doing this found it difficult) and filling in a form (19 per cent).
Preferred methods of contact

CSA parents with care are most likely to want to make contact by telephone (71 per cent when making an application). They are also more likely than average to say it is important not to have to go to an office in person when dealing with benefits (28 per cent say this is essential). This contrasts strongly with the unemployed, who show a higher preference to going to the office in person.

The telephone was also the most popular method for notifying of a change in circumstances. This group is unlikely to suggest using the internet or e-mail ahead of telephone contact.

Table 3.8 Applying for a benefit: CSA parents with care

If, at some point in the future, you needed to contact the Benefits Agency for information about applying for a benefit (or state pension), how would you do this?

<table>
<thead>
<tr>
<th>Categories</th>
<th>CSA parents with care</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face</td>
<td>34%</td>
<td>38%</td>
</tr>
<tr>
<td>Telephone</td>
<td>70%</td>
<td>57%</td>
</tr>
<tr>
<td>Internet or e-mail</td>
<td>1%</td>
<td>8%</td>
</tr>
<tr>
<td>Written</td>
<td>2%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Base: All CSA parents with care (Random probability sample: 377)

3.3.6 Today’s pensioners

Level of contact about benefits

Today’s pensioners are less likely than working age people to have had recent contact with DWP. One in five (20 per cent) have had contact in the last six months, compared with 40 per cent of the working age population. Pensioners are also less likely to have had contact with other government departments. These patterns apply to both independent and assisted pensioners.

Pensioners are also least likely to have used the internet to find benefits or pensions information. Only one per cent used the internet for this purpose, compared with six per cent on average.

Pensioners are more likely than people of working age to have had help when making a benefits claim. This applies to filling in a form and the application process generally. Help is received either from benefits staff, family/friends or other people (eg wardens of sheltered housing). The use of other people to help in this way suggests that any targeting of internet services at older people should encompass these other people as well.

Problems with recent contact

Among those who have had benefits contact recently, 14 per cent report problems of some kind, a lower proportion than for working age people. However, as noted above, pensioners are more likely to receive help when making an application. Since only 124 respondents have had recent contact, this precludes analysis of sub-groups within the pensioner segment.

Preferred methods of contact

When making an application for a benefit or pension, today’s pensioners are more likely than average to write a letter (13 per cent), but most would still prefer either to make a telephone call (60 per cent)
or go in person to a benefits office (30 per cent). Half (49 per cent) would also use the telephone to notify of a future change in circumstances, while just over a third (38 per cent) would write a letter.

Assisted pensioners are more likely than independent pensioners to say they would ask a friend or relative for help. Eight per cent of assisted pensioners say they would ask a friend or relative if they needed information about applying for a benefit, compared with two per cent of independent pensioners. A fifth (19 per cent) of assisted pensioners would ask a friend or relative if they were notifying a change in circumstances, compared with just four per cent of independent pensioners.

Table 3.9 Applying for a benefit: today’s pensioners

<table>
<thead>
<tr>
<th>Categories</th>
<th>Today’s pensioners</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Face-to-face</td>
<td>30</td>
<td>38</td>
</tr>
<tr>
<td>Telephone</td>
<td>60</td>
<td>57</td>
</tr>
<tr>
<td>Internet or e-mail</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Written</td>
<td>13</td>
<td>5</td>
</tr>
</tbody>
</table>

Base: All today’s pensioners (general public sample, 696)
4 Technology experience

This section of the report examines people’s experiences of, and attitudes towards, the internet and other technologies.

When considering experience of technology, the focus is on the use of internet and e-mail, but the idea of accessing government services through Digital TV and WAP phones is also explored as a possible alternative to PC access.

4.1 Overview of main findings

4.1.1 Experience of computers

The public divides into three groups in terms of their experience of computers:

- Half (49 per cent) have used a computer and feel they have some knowledge and experience; the majority of this group use a computer every day.
- One in five have used one before, but have little knowledge and experience (22 per cent); often this equates to using a computer less than once a month.
- Three in ten have never used a computer before (30 per cent).

These findings immediately show that the majority of the public have some basic level of IT literacy, but a substantial minority have none whatsoever.

The survey also covered typing proficiency, which links closely to computer experience. This shows that a proportion (35 per cent) of those who have never used a computer can type (at least a little).

4.1.2 Internet use

There is an even split between those who have and haven’t used the internet in the last 12 months (51 per cent vs 49 per cent). A similar number (47 per cent) say they have sent or received an e-mail in the last year. One in five of the population have used a computer but not the internet or e-mail.

Internet use is often frequent, with 20 per cent of the public saying they use it every day, and a further 15 per cent saying they use it at least once a week.
Figure 4.1  Use of the internet in the last 12 months

![Pie chart showing internet usage](chart.png)

We can summarise ICT use among the public as follows (this breakdown is also used in discussion of client groups in Section 4.3):

Table 4.1  Summary of ICT experience

<table>
<thead>
<tr>
<th>Categories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily internet user</td>
<td>20</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>31</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>20</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>11</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>19</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

4.1.3 Demographic analysis of ICT experience

In assessing demographic patterns of ICT use, we used CHAID analysis, in addition to standard, descriptive analysis. This was in order to determine the factors that have the most bearing on whether or not someone is an internet user. This analysis is included in the commentary below.

Usage patterns of computers, internet and e-mail are consistent. The main factor affecting experience of technology is age: while over nine in ten (91 per cent) 16-24 year olds have used a computer, and 78 per cent of this age group have used the internet, this falls steadily by age, to 31 per cent and 14 per cent respectively among those aged over SPA.
Table 4.2 Summary of ICT experience, by age

<table>
<thead>
<tr>
<th>Categories</th>
<th>Total</th>
<th>16-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-49</th>
<th>50-SPA</th>
<th>SPA+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily internet user</td>
<td>20</td>
<td>28</td>
<td>30</td>
<td>26</td>
<td>21</td>
<td>20</td>
<td>5</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>31</td>
<td>50</td>
<td>36</td>
<td>39</td>
<td>36</td>
<td>29</td>
<td>9</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>20</td>
<td>13</td>
<td>22</td>
<td>18</td>
<td>19</td>
<td>24</td>
<td>17</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>11</td>
<td>7</td>
<td>6</td>
<td>8</td>
<td>6</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>19</td>
<td>2</td>
<td>6</td>
<td>9</td>
<td>18</td>
<td>16</td>
<td>49</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

Other demographic factors that influence computer, internet and e-mail use are:

- qualifications: most people with academic or vocational qualifications have some ICT experience. Less than half of those without a qualification have used a computer, and even fewer from this group have used internet or e-mail (19 per cent and 15 per cent respectively). Looking more closely at qualifications, it is academic qualifications in particular (rather than vocational qualifications) that have a bearing on ICT use;

- gender: women are slightly less likely to have used a computer, internet or e-mail than are men; this particularly applies to the older age groups;

- employment status: use is higher among those in work (and in particular those in full-time work) or full-time education. Related to this, higher income also increases the likelihood of having used ICT; the highest income people (£35,000 per year +) are particularly likely to have used the internet or e-mail;

- health/disability: previous use is lower among those who are permanently sick or disabled, even after allowing for the older age profile of this group.

The above findings show a picture of high and low ICT users, and have clear implications for client groups, as discussed in Section 4.3. ICT use is highest among younger, qualified, people in work, but is often very low among people without qualifications who have little or no contact with the labour market, for example only eight per cent of retired people without qualifications have used the internet.

4.1.4 Location of use

Use of ICT is most often in the home – this applies to 80 per cent of people who have used the internet in the last month. Work is the next most mentioned location. There is some use of other locations, including a friend or relative’s home or a public facility, although this is more likely to be computer use – internet use is more firmly linked to use at home and at work.

Furthermore, frequent users are particularly likely to get access from home or work. Of those who use the internet every day, most are likely to use it at home, with 89 per cent of those who access the internet every day using it at home. However, of those who use the internet at work, 61 per cent use the internet every day, compared to 51 per cent of home users. So although most internet use occurs at home, if you do have access to it at work, you are more likely to access it every day.

Access from other locations (public facilities, friends’ homes) is considerably less frequent (13 per cent of computer users have done so from a friend/relative’s house, while figures for other options are
lower). As we shall see in Chapter 5, frequent internet use is a major factor in propensity to use the internet for benefits contact, and correspondingly, so is the availability of access from home or work.

Of those who access the internet from home, 96 per cent do so through a PC, with six per cent mentioning digital TV and two per cent a mobile phone. These are in line with other BMRB research, which put internet access through a mobile phone at one per cent and through Digital TV as one per cent (also in the last month).

4.1.5 Reasons for using the internet

While most internet users obtain information over the internet, over half also use it more inter-actively (58 per cent say they used it to contact a person or a company). Respondents were also asked specifically whether they had submitted personal details over the internet - 60 per cent of internet users say they have done this. Among internet users, the group that have submitted personal details over the internet are more likely to be higher-income people and those in work. As might be expected, it is the more frequent and experienced internet users who are more likely to have used it for this purpose.

Home or work access does not appear to make a difference to this question, as an equal proportion of those using the internet at home - as opposed to work - say they have submitted personal details (72 per cent). However, only 45 per cent of respondents who use the internet in another location (eg friend or relative’s house, school or college, at a library etc) have submitted personal details via the internet. This reflects the fact that those using locations outside home or work are less frequent users, but may also indicate a greater confidence in security when using the internet at home or work than in a more public environment.

Of those who have submitted personal details, three-quarters (75 per cent) say that they found this more convenient than writing out a normal form, with 48 per cent saying it was much more convenient. Only six per cent found it to be less convenient, with the remaining 20 per cent saying it was the same.

4.1.6 Use of websites

The most frequently accessed government website is the Inland Revenue site, with 12 per cent of internet users having looked at this site.

Table 4.3 Use of websites

<table>
<thead>
<tr>
<th>Have you ever visited any of the following websites?</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inland Revenue website</td>
<td>12</td>
</tr>
<tr>
<td>UK Online website</td>
<td>11</td>
</tr>
<tr>
<td>Employment Service website</td>
<td>8</td>
</tr>
<tr>
<td>DSS website</td>
<td>6</td>
</tr>
<tr>
<td>Government/Council website</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
</tr>
<tr>
<td>None</td>
<td>70</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All who have used the internet in the last 12 months (general public sample: 1,335).
More analysis on this issue by client groups is covered in Section 4.3.

Most people who have accessed the various government sites say that they found them easy to use—this ranges from 80 per cent for the Inland Revenue website, to 91 per cent for the UK online site.

### 4.1.7 Use of Interactive Digital TV (iDTV)

Four out of ten (39 per cent) respondents have used digital TV in the last 12 months. As with the other technologies discussed, users are more likely to be in the younger age groups, have a higher income, and are slanted towards men rather than women. However, differences in levels of usage between different groups are not as pronounced as for computer and internet use. In particular, while people with higher income and academic qualifications are more likely than average to have used digital TV, the difference is less marked than for internet and computers.

While the majority of digital TV users have also used the internet, nine per cent of the public have used digital TV but do not have PC access at home; this is a predominantly younger group (the nine per cent rises to 21 per cent of 16-24 year olds and 15 per cent of 2-34 year olds. This indicates that there may already be some potential to develop services through digital TV among people who do not have computer access.

However, knowledge of digital TV is currently limited: half of the public know nothing about it, while less than a quarter know at least a fair amount about it. Those saying they know a great deal about digital TV are more likely to be users of other technologies. For example, 87 per cent of those who claim to know a great deal are also internet users.

### 4.1.8 Reasons for using iDTV

Respondents are most likely to have used iDTV for games, seeing programmes they’ve missed earlier, or interactive services.

A total of 15 per cent of iDTV users have used it for e-mail, and just eight per cent for the internet—there are no distinctive characteristics for these groups, beyond the profile of digital TV users more generally. When asked about frequency, internet and e-mail are used less often than interactive services: 21 per cent and 25 per cent respectively say they use it at least once a week for these purposes. By comparison, internet access through a computer is more frequent: two-thirds of those accessing the internet through a PC do so at least once a week.

When thinking about the benefits of digital TV, people are also less likely to mention e-mail or the internet than other services. However, when shown a list of functions, people who have not used digital TV but would consider doing so are more likely to mention internet and e-mail as things that might attract them (43 per cent in each case). Older people are less likely to be attracted by the possibility of e-mail or internet.

### 4.1.9 ICT trends

To put these findings into context, the figure below shows how internet and digital TV penetration has changed over the last few years. Growth for both has been steady, although digital TV has achieved a greater increase in penetration in a shorter period of time. The profile of this penetration has not changed dramatically in recent years.
4.1.10 Mobile phone and other electronic media

As well as the technologies already discussed, the survey also asked about mobile phones and other types of electronic media. Three-quarters (75 per cent) of respondents say they have used a mobile phone in the past 12 months. One in five (19 per cent) have used a touch screen kiosk.

Mobile phone users tend to be the more technology savvy of the respondents: 92 per cent of internet users own a mobile phone, as had 92 per cent of e-mail users and 91 per cent of iDTV users.

When asked about their phone, only 16 per cent say that it includes the WAP internet facility. Once again, those that do tend to be those who are using other forms of electronic media: 80 per cent of those with the WAP facility on their mobile phone are internet users, whilst 74 per cent use e-mail and 59 per cent are iDTV users.

4.1.11 Attitudes to technology

Respondents were given a batch of attitude statements and asked to say whether they agreed or disagreed with each. These statements were related to technology in general, as well as some more specific internet and e-mail related statements. See the tables below for agreement for all statements.
4.1.12 General technology

Table 4.4 Attitudes to technology

*I’m now going to read out some things that people have said about technology, and I would like you to tell me how much you agree or disagree with each one: general technology*

<table>
<thead>
<tr>
<th>Statements</th>
<th>Agree %</th>
<th>Disagree %</th>
<th>Neutral/ don’t know %</th>
</tr>
</thead>
<tbody>
<tr>
<td>I find it hard to keep up with new technology</td>
<td>52</td>
<td>34</td>
<td>14</td>
</tr>
<tr>
<td>Technology creates unemployment</td>
<td>44</td>
<td>31</td>
<td>25</td>
</tr>
<tr>
<td>I would rather use a cash machine than get service from a cashier</td>
<td>48</td>
<td>34</td>
<td>18</td>
</tr>
<tr>
<td>I don’t like leaving messages on answer machines</td>
<td>52</td>
<td>36</td>
<td>12</td>
</tr>
<tr>
<td>I like to own the most up-to-date communication technology</td>
<td>30</td>
<td>49</td>
<td>21</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

The general pattern is a confirmation of the division observed throughout the report – with a fairly equal split between those who are positive towards technology, and others who are negative.

4.1.13 Internet and e-mail

Table 4.5 Attitudes to internet and e-mail

*I’m now going to read out some things that people have said about technology, and I would like you to tell me how much you agree or disagree with each one: e-mail and internet*

<table>
<thead>
<tr>
<th>Statements</th>
<th>Agree %</th>
<th>Disagree %</th>
<th>Neutral/ don’t know %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having a computer at home is essential</td>
<td>43</td>
<td>43</td>
<td>14</td>
</tr>
<tr>
<td>It’s easier to fill in a paper form than to type details into a computer</td>
<td>41</td>
<td>39</td>
<td>20</td>
</tr>
<tr>
<td>E-mail is a great way to keep in touch</td>
<td>70</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>Nowadays the internet is a necessity, not a luxury</td>
<td>42</td>
<td>39</td>
<td>19</td>
</tr>
<tr>
<td>The internet is for people like me</td>
<td>46</td>
<td>35</td>
<td>19</td>
</tr>
<tr>
<td>The internet can waste more time than it saves</td>
<td>37</td>
<td>28</td>
<td>35</td>
</tr>
<tr>
<td>I wouldn’t be worried about giving my credit-card details over the internet</td>
<td>23</td>
<td>65</td>
<td>12</td>
</tr>
<tr>
<td>I have a good idea of what the internet can be used for</td>
<td>78</td>
<td>14</td>
<td>8</td>
</tr>
<tr>
<td>I find the internet confusing</td>
<td>38</td>
<td>41</td>
<td>21</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

Again, the findings show the divide among the public. More specifically, opinions are split in terms of the benefit of paper forms rather than computer-based ones.

4.1.14 Cluster analysis

As part of the analysis of the survey, we attempted to create clusters of people depending on responses to the attitude statements.
In the 1998 study, a number of groups were identified; among those who were negative towards technology, variations could be observed between those who were anti-technology (in a fundamental way) and those who were more well-disposed but lacked confidence in their ability to use it. In this survey, cluster analysis found a clearer divide: that there were essentially two groups - effectively, respondents are either pro- or anti-technology.

These groups mirror sub-group patterns on use of ICT: those expressing more positive views towards technology tend to be male, in the younger age groups, with qualifications and with a higher income. Those who are already using various forms of technology also tend to be more positive.

Individual statements highlight concerns over the internet and technology among the public, specifically:

- 37 per cent agree that ‘the internet can waste more time than it saves’, and this level remains high among frequent internet users;
- 44 per cent agree that technology creates unemployment;
- 38 per cent find the internet confusing;
- 65 per cent would be worried about giving credit-card details over the internet.

On each of the last three issues, demographic variations follow the general pattern described above, with attitude more positive towards the internet/technology most commonly held by men, younger people, those with qualifications and those with a higher income.

Three-quarters (78 per cent) agree that ‘I have a good idea of what the internet can be used for’. Here there is a fairly consistent level of agreement between various sub-groups, including non-users of the internet and e-mail. The same statement was included in the 1998 CITU survey, in which fewer (60 per cent) agreed. This confirms that knowledge has increased, even among those who are not actually using the internet, and that non-use is, in some respects, more of an informed choice than in the past.
## 4.2  Client Groups Summary

### Working age population
Use of ICT is generally higher among people of working age than today’s pensioners. This applies to the internet and also extends to digital TV. Attitudes towards the internet and technology are also more positive.

### People in work
The majority are likely to have some knowledge and experience of computers, and the self-employed are particularly likely to be frequent internet users. Among the working population, those with managerial or professional jobs are more likely to be internet users, and ICT use is higher among full-time rather than part-time workers. Usage of digital TV among people in work is similar to the rest of the working age population. Attitudes towards technology are generally slightly more positive than the general population.

### Not working, with barriers to work
Those who are unemployed or economically inactive with barriers to work have lower internet usage than those without barriers. Those with barriers are also more likely to have difficulties with the internet, for example finding the internet confusing. However, use of digital TV is consistent between the two groups.

### Unemployed
Internet use amongst the unemployed is lower than average, particularly frequent use. Home access is also relatively low. Despite this, among unemployed people who do use the internet, the majority have used it to find a job, and a third have visited the Employment Service website. Use of touchscreen kiosks is also high among this group.

Use of digital TV is lower than average for this group.

### CSA parents with care
Use of the internet is low among this group, and (when they do use it) they are also less likely than average to use interactive features or visit government websites.

Use of digital TV is similar to other working age groups.

### Today’s pensioners
The majority of pensioners do not have any knowledge or experience of computers and are not likely to be users of the internet, e-mail, digital TV or own a mobile phone. Of those who do use the internet, almost all use it from home. However, pensioners who do use the internet do so as frequently as other groups.
4.3 Analysis of client groups

4.3.1 Working age population

We firstly provide some analysis on the working age population as a whole, before examining individual client groups.

**ICT experience**

In general, experience of ICT is higher among people of working age than among current pensioners. More than four in five (82 per cent) have used a computer, and the majority (62 per cent) have used the internet.

Within the working age group, demographic differences mirror those identified for the general population (Section 4.1). In particular:

- those with qualifications are far more likely to have used the internet (69 per cent compared with 29 per cent of those without);
- men are more likely than women to have used the internet, and in particular to be frequent users;
- use of the internet is lower among older people, falling for those aged 45 and over, and in particular among those aged between 50 and SPA. These older age groups often have experience of computers or typing generally, although 18 per cent of 45-49 year olds and 16 per cent of those aged between 50 and SPA have no experience of computers or typing;
- ICT use is lower among people with a health problem or disability, even after allowing for the older age profile of this group;
- in terms of benefits received, there is relatively low internet and computer use among people of working age receiving a benefits. This reflects the high incidence of health problems/disabilities and low income:
  - Income Support (33 per cent have used the internet);
  - Incapacity Benefit (35 per cent have used the internet and 43 per cent have never used a computer);
  - Housing Benefit (36 per cent have used the internet);
  - Disability Living Allowance (37 per cent have used the internet whilst the same number have never used a computer).

**Table 4.6 Summary of ICT experience: working age population**

<table>
<thead>
<tr>
<th>Categories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily internet user</td>
<td>25</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>37</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>20</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>8</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All working age respondents (general public sample: 2,044)
Three in five internet users of working age have used it to submit personal details. As noted at Section 4.1, regular internet users are particularly likely to have submitted personal details. However, there are concerns about providing financial information: two-thirds of working age people say they would be worried about giving credit-card details over the internet.

Overall, a quarter of working age people (26 per cent) say they have used it to look for a job.

**Access**

Among working age people who use the internet, most (79 per cent) do so from home, with a third (35 per cent) getting access from work.

**Use of Digital TV and other technologies**

Use of digital TV is higher among the working age population than today’s pensioners – 46 per cent of people of working age have used digital TV in the last year. People of working age also show greater knowledge of digital TV, although 39 per cent know nothing about it.

One in six digital TV users of working age have used it for e-mail (16 per cent), and nine per cent for the internet. These figures are not significantly different for individual client groups.

Within the working age group, the demographic variations noted above for general ICT use also apply to digital TV, although the differences are less extreme. This applies in particular to qualifications – those with qualifications are slightly more likely to use digital TV, but the differences are far less pronounced than for internet and computer use.

The younger age groups are particularly likely to use digital TV but not have a PC at home; this applies to 21 per cent of 16-24 year olds and 15 per cent of 25-34 year olds. These people clearly represent a target group for offering internet and e-mail services through digital TV.

Mobile phone usage remains consistently high amongst the various working age groups.

**Attitudes to technology**

Amongst the client groups, people of working age are generally more positive towards the internet and technology than today’s pensioners. Understandably, demographic variations on attitudes towards ICT mirror variations in terms of actual ICT use.

**4.3.2 People in work**

**ICT experience**

Use of ICT is higher for people in work than for the rest of the working age population – the self-employed in particular are likely to be frequent users of the internet and e-mail.

Within the working population, variations in ICT use broadly reflect those within the population as a whole. In particular:

- ICT use is higher than average among people with qualifications; those with academic qualifications are twice as likely to have used the internet as those without these qualifications. In addition, almost all working people with qualifications can at least type (even if they haven’t used a computer); though 22 per cent of those without a qualification who are in work do not have typing experience;

- ICT use is higher than average among men are more likely to be users than women; which goes some way to explaining why, usage (and particularly regular internet use) is also higher among those in full-time, rather than part-time, work;
• younger rather than older people are likely to be users: in particular internet use drops among those aged between 50 and SPA;

• having a second pension usually indicates an even higher usage of ICT, as is the case for those who have had a stable full-time job, rather than a disrupted career with multiple employers;

• ICT experience increases with occupational group. The highest groups (managerial and professional) are particularly likely to be regular internet users. Among the lower occupational groups, internet use is lower, but is still at 30 per cent or above among unskilled manual workers. However, these groups are also more likely to have had no computer or typing experience at all (20 per cent among unskilled manual workers).

Table 4.7  Summary of ICT experience: people in work

<table>
<thead>
<tr>
<th>Categories</th>
<th>Employed %</th>
<th>Self-employed %</th>
<th>All working age %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily internet user</td>
<td>27</td>
<td>36</td>
<td>25</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>40</td>
<td>33</td>
<td>37</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>18</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>7</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>8</td>
<td>7</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All employed/self-employed respondents (general public sample, 1,099/134)

People in work are more likely to have submitted personal details over the internet than the rest of the working age population, and this is particularly high for self-employed people (73 per cent).

Access

Home access is particularly high among the self-employed (89 per cent). Around half of those who are working use the internet at work (48 per cent), rising to 56 per cent of those who are employed with a second pension.

Use of government websites

Among internet users, usage of government websites is similar for people in work as for other people. The one exception is the Inland Revenue website, which has been visited by a greater proportion of self-employed internet users (26 per cent).

Use of Digital TV

Around half of working people (49 per cent) have used digital TV in the last year. This is similar to the working age population as a whole. Sub-group variations in digital TV usage mirror those for working age people generally.

4.3.3  Not working, with barriers to work

ICT experience

Among people who are not working (unemployed or economically inactive), there is a clear divide in ICT use according to whether people have barriers to work. Those without barriers to work show a high level of internet usage: 73 per cent in the last year, compared to 43 per cent of those with barriers to work. The same pattern extends to ICT use more generally – far more people with barriers have no computer or typing experience than those without barriers (19 per cent compared with four per cent).
Looking within the group that have barriers to work:

- internet use is highest among those who are unemployed and seeking work, lower for those who are looking after the home, and lower still for those who are long-term sick; however those looking after family/home have a relatively high level of experience of computers, if not the internet;

- qualifications have an even bigger impact on ICT usage for this group than other client groups: internet use is far lower among those without qualifications (20 per cent), and a third of those without qualifications have no typing experience at all;

- ICT use declines with age, as is the case in the population generally – just 29 per cent of those aged between 50 and SPA have used the internet

- there is little in the way of a gender divide; in fact women are more likely to at least have experience of a computer, if not the internet.

Within the group without barriers to work:

- the daily internet users are often people in full-time education or training (49 per cent of whom use the internet every day);

- having qualifications has a large impact, as with all groups: internet use is much lower (31 per cent) among those without qualifications;

- there is a sizeable male-female divide within this group, with men twice as likely to be regular internet users as are women.

**Table 4.8 Summary of ICT experience: barriers to work**

<table>
<thead>
<tr>
<th>Categories</th>
<th>Not working, barriers</th>
<th>Not working, no barriers</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Daily internet user</td>
<td>14</td>
<td>31</td>
<td>25</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>29</td>
<td>42</td>
<td>37</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>28</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>10</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>19</td>
<td>4</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All not working with barriers to work/no barriers to work (general public sample, 518/207)

**Access**

Despite lower usage generally, where those with barriers to work do use the internet, it is likely to be at home (80 per cent) - similar to other client groups.

**Use of government websites**

Internet users with barriers to work are more likely than average to visit the Employment Service website (12 per cent) or DWP website (nine per cent); figures are similar for other government websites. However, again this needs to be seen in the context of lower internet use generally among this group.
Use of Digital TV
There is no difference in use of digital TV between those with barriers to work and those without barriers – in both cases the figure of 43 per cent is similar to the average for people of working age. The use of digital TV for internet and e-mail is also similar to the levels of usage found for other groups.

Among both groups (with and without barriers), use of digital TV declines with age. It is also lower among those with health-related barriers, rather than other types of barriers. The group with labour-market or skills-related barriers are notable for containing a relatively high proportion who have digital TV but no home PC access (18 per cent). This indicates that this group may be a target audience should internet services be developed through digital TV in the future.

Attitudes to technology
In line with the general pattern, those without barriers to work are more positive towards the internet and technology generally, people with barriers less so.

A third of people of working age overall agree that they ‘find the internet confusing’. Those not working and with barriers to work demonstrate a particularly high level of confusion with the internet, 44 per cent agreeing that it is confusing, compared to 27 per cent without barriers.

A further point to note is that on the statement: ‘I like to own the most up-to-date communication technology’, agreement is strongest amongst the economically inactive and the unemployed subgroups (37 per cent and 43 per cent respectively). This is interesting as it appears that those who aspire to own the most up-to-date communication technology are the very people who are least likely to have the means to be able to do so.

4.3.4 Unemployed, seeking work

ICT experience
Overall, the unemployed group are less likely to have used the internet than other people of working age, and this particularly applies to frequent use: 14 per cent of unemployed respondents are daily users, compared with 25 per cent of all people of working age. Unemployed people are more likely to be occasional internet users or to use a computer without the internet; this means that whilst they are less frequent users, the actual number without any computer or typing experience is similar to the working age average.

Those with qualifications show a much higher use of ICT: internet use is 67 per cent for those with qualifications, and 28 per cent for those without. Unemployed respondents without qualifications often have no typing experience at all (26 per cent of cases).

There are no major differences in terms of length of unemployment or working background, although people with a work history of mostly steady employment, and those unemployed for less than six months, are more likely to be daily internet users (20 per cent and 23 per cent respectively).

As with other groups, age is a key factor in determining use of the internet and ICT, with internet use falling among those aged 45 and over. Internet use is also higher among men than women (56 per cent compared with 47 per cent).
Table 4.9  Summary of ICT experience: unemployed

<table>
<thead>
<tr>
<th>Categories</th>
<th>Unemployed %</th>
<th>All working age %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily internet user</td>
<td>14</td>
<td>25</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>39</td>
<td>37</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>26</td>
<td>20</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>12</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All unemployed respondents (Combined sample, 429)

Where unemployed respondents have used the internet in the last year, the majority (63 per cent) have used it to look for a job. However, the proportion of unemployed internet users who have submitted personal details over the internet (49 per cent) is lower than for the working age population as a whole. One reason for this is the low proportion of unemployed people using the internet from their own computer.

**Access**

As noted above, unemployed people tend to be less frequent users of the internet, and related to this, home access is lower than for other people of working age. A relatively high proportion (16 per cent) use the internet at a friend or relative’s house.

**Use of government websites**

It is encouraging that 38 per cent of the unemployed who are internet users have looked at the Employment Service website. In addition, as noted above, over half of unemployed people who have used the internet say they have used it to look for a job. This suggests that the idea of looking for jobs over the internet is one which a significant proportion of unemployed people are already familiar with.

Usage of other government websites among the unemployed group is similar to that found for other client groups.

**Use of Digital TV and other technologies**

Use of digital TV is lower than for other people of working age: 36 per cent have used digital TV in the last year. There is little variation between sub-groups within the unemployed group.

Given the low level of home PC ownership among this group, it is notable that one in seven unemployed people (14 per cent) have used digital TV but do not have home internet access from a PC. This is highest among those aged under 35.

Unemployed respondents show a relatively high use of touch screen kiosks (41 per cent compared to 23 per cent of the working age population overall). This can be attributed to the fact that such machines are available in Jobcentres to be used when seeking work.

**Attitudes to technology**

Overall, attitudes to technology among unemployed respondents are very similar to the working age population as a whole. Sub-group variations match those for usage, with younger, qualified respondents being the most positive. Along with economically inactive people, those who are unemployed are more likely to agree that they ‘find the internet confusing’. This reinforces the message that while this group is often quite well disposed to the internet, they suffer from a lack of regular use and experience.
4.3.5 CSA parents with care

ICT experience

This group has a lower level of experience of the internet than the working age population as a whole, both generally and in terms of frequent use. However, CSA parents with care often have at least some experience of computers.

Those with qualifications are more likely to have used the internet (52 per cent); one in five respondents without qualifications has no typing experience at all.

Current work status has limited impact on ICT use. However, employment background does make a difference, those with a predominantly working background having higher internet use than those who have spent most of their lives looking after children and the home (53 per cent compared with 36 per cent).

Within the CSA parents with care group, there are no variations in terms of internet usage by age.

Table 4.10 Summary of ICT experience: CSA parents with care

<table>
<thead>
<tr>
<th>Categories</th>
<th>CSA parents with care</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily internet user</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>30</td>
<td>37</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>37</td>
<td>20</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>9</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All CSA parents with care (Random probability sample, 377)

CSA parents with care who use the internet are less likely to have used it for interactive purposes than other client groups. In particular, only 40 per cent of internet users have used it to submit personal details.

Access

Where respondents have used the internet, home access is at a similar level to other people of working age (75 per cent).

Use of government websites

CSA parents with care who have used the internet are less likely than average to have visited government websites: three-quarters (75 per cent have visited none of them). This, combined with the above findings (low internet use generally and limited use of interactive services), indicate that this group may be some way from using on-line benefits services.

Use of Digital TV

More than two in five CSA parents with care (43 per cent) have used digital TV in the last year, and this corresponds to the average for people of working age. The number who have digital TV but have no internet access from a home PC is similar to other groups (13 per cent).
Attitudes to technology

Attitudes to technology in general are similar for this group to other people of working age, although there are differences in terms of attitudes to the internet, reflecting lower usage: this group is more likely to find the internet confusing and less likely to know what the internet can be used for.

4.3.6 Today’s pensioners

ICT experience

Today’s pensioners show markedly lower use of ICT than people of working age. Only 14 per cent have used the internet, and around half have no experience of computers or typing ability. One positive note is that today’s pensioners who do use the internet often do so frequently (34 per cent use it every day).

Use is even lower among assisted pensioners: seven per cent have used the internet and 23 per cent have used a computer.

Groups who are relatively more likely to have ICT experience are:

- those with qualifications (28 per cent have used the internet);
- men rather than women (18 per cent and 12 per cent have used the internet respectively);
- younger pensioners (18 per cent of those under 75, compared with five per cent 75 or over).

<table>
<thead>
<tr>
<th>Categories</th>
<th>Today’s pensioners</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily internet user</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Less frequent internet user</td>
<td>9</td>
<td>37</td>
</tr>
<tr>
<td>Have used computer but not internet</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Not used a computer but can type</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Not used computer, cannot type</td>
<td>49</td>
<td>10</td>
</tr>
</tbody>
</table>

Base: All today’s pensioners (general public sample, 696)

Pensioners who do use the internet are less likely to have used it to submit personal details than people of working age (48 per cent, compared with 60 per cent).

Access

Today’s pensioners are most likely to access the internet from home (95 per cent). This is even higher than people of working age, indicating that home access is essential for this group.

Use of government websites

Use of government websites among internet users is lower than for people of working age – only 20 per cent of pensioners who use the internet have visited a government website. The UK online website is the most frequently used (by nine per cent of internet users).
Use of Digital TV
One in six pensioners (16 per cent) have used digital TV, a lower proportion than people of working age. Use of internet and e-mail through digital TV is also lower for pensioners, compared with people of working age.

Among today’s pensioners, use of digital TV is higher among men (23 per cent compared with 13 per cent), and among younger age groups (19 per cent among those under 75, 10 per cent among people aged 75 and over). There is no difference in terms of qualifications.

Use of other technologies (eg mobile phones, touchscreen kiosks) is also lower among pensioners.

Attitudes to technology
People of working age are generally more positive than today’s pensioners, reflecting levels of use. In particular, over half of today’s pensioners (57 per cent) agree that they ‘find the internet confusing’, and 70 per cent find it hard to keep up with new technology. Section 5.3.6 provides further information on barriers to technology and reasons for negative views.
Attitudes to using the internet for benefits or pensions

This chapter examines attitudes to using the internet or e-mail for benefits transactions. Firstly it covers general propensity, then examines preferences for methods of accessing the internet (eg through PC, digital TV), and appropriate types of transaction. Finally it looks at barriers to adoption, and possible ways of encouraging people to use these services.

Throughout this section, we examine stated propensity to adopt – that is whether people say they are inclined to use the proposed services. The questions are essentially hypothetical, because in many cases the services are not yet available; furthermore, those with little experience of the benefits process are answering in an additionally hypothetical way – ie. whether they would use these services if they needed to. We are not attempting to predict actual use of services, which will depend on the relevance of the services, the advantages or benefits they provide to users, and other aspects of the service/technology itself, eg reliability.

5.1 Overview of main findings

5.1.1 General propensity to use the internet for benefits or pensions

Having already asked questions on general use of the internet and other technologies (Chapter 4), we then asked respondents for their reactions to using the internet for benefits or pensions transactions. We introduced this as follows:

‘Services are being introduced, so that people can use the internet and e-mail to deal with government departments about benefits or pensions. This could be to get information, make enquiries, to submit forms or provide information.’

We then asked:

‘In general, how interested would you be in using the internet for any of these things, rather than other methods?’, if necessary reminding respondents that ‘benefits’ could include any benefit, allowance or pension, as covered at the start of the interview.
There is a range of views among the public, from those expressing a strong interest (22 per cent) to those not at all interested (27 per cent). Clearly, this is an issue that prompts diverging views.

We also asked a general question at the end of the section, after more detailed questions had been asked about different types of services:

**Figure 5.1 Likelihood of using the internet for benefits: today’s pensioners**

<table>
<thead>
<tr>
<th>Likelihood</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very likely</td>
<td>23%</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>28%</td>
</tr>
<tr>
<td>Not very likely</td>
<td>17%</td>
</tr>
<tr>
<td>Not at all likely</td>
<td>31%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1%</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

The findings to this question are similar to that on general interest, indicating that respondents’ initial reactions do not change substantially once they have considered the possibilities in more detail.

**5.1.2 Key factors that determine interest**

We now analyse different groups of the population. In doing so, we focus on the second of the two questions above (how likely they would be to use the internet for benefits), as this will give a closer measure of intended take-up of services, rather than the more abstract question on ‘interest’ in such services. In addition, the analysis focuses primarily on the proportion saying they are ‘very likely’ (rather than ‘fairly likely’) to adopt, as this represents the realistic target group for the introduction of services, at least in the near future.

Before looking at client groups, we examine the over-riding features that influence willingness to use the internet for benefits or pensions services. These general patterns cut across the various client groups and help to explain differences between them.

**Previous use of internet and technology**

The factor that most directly affects people’s propensity to use the internet for benefits is their previous experience of using the internet. The table below shows how likelihood of adoption rises dramatically along with increased experience of the internet.
Table 5.1  Likelihood of adopting internet use

*In general, how likely would you be to use the internet or e-mail for any of the things we have discussed in this questionnaire?*

<table>
<thead>
<tr>
<th></th>
<th>Very likely %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>23</td>
</tr>
<tr>
<td>Internet use:</td>
<td></td>
</tr>
<tr>
<td>All internet users</td>
<td>40</td>
</tr>
<tr>
<td>Use every day</td>
<td>61</td>
</tr>
<tr>
<td>Use at least once a week</td>
<td>36</td>
</tr>
<tr>
<td>Use once every 2-3 weeks</td>
<td>25</td>
</tr>
<tr>
<td>Use once a month</td>
<td>14</td>
</tr>
<tr>
<td>Use less often</td>
<td>12</td>
</tr>
<tr>
<td>Not use at all</td>
<td>6</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

The table clearly shows that people who have used the internet (for any purpose) are more inclined to say they would use it for benefits services, and that regular use in particular has a major impact. As many as 61 per cent of daily internet users (who make up a fifth of the population) say they would be very likely to use the internet to deal with benefits (should they need to do so). Perhaps more important is that among non-internet users, only six per cent say they would be very likely to use it for benefits.

Since access from home or work is most frequent, these types of access also lead to high levels of propensity; access from other locations less so (other locations include public facilities, home of a friend/relative, and college). So while a half of those with internet access at home or work say they are very likely to adopt, this falls to 34 per cent of those who get access from other locations.

This suggests that while public facilities will assist many people to use the internet, home access (or at work) will help considerably in ensuring sustained use of the internet and thereby use of on-line benefits services.

The survey also covered use of computers (irrespective of internet access). Computer users show high levels of propensity, although this can be explained by the overlap with internet use: two-thirds (68 per cent) of people who have used a computer have also used the internet, and this group expresses a strong interest in internet benefits services (40 per cent say they are very likely to use these services).

More revealing is the group which has used a computer but not the internet—a fifth of the population. This group shows a very low propensity, with just eight per cent very likely to use benefits services over the internet. It is worth pointing out that the people in this group use a computer relatively infrequently (more frequent users tend to use the internet as well). However, this does indicate that the driving influence affecting propensity is use of and familiarity with the internet itself. While use of a computer may be the first step in increasing confidence in IT, and may also make it easier for people to start using the internet, use of a computer in itself does not appear to lead to greater propensity.

The same patterns apply to use of other technologies, including digital TV. So, while digital TV users have a higher propensity than average, this is because many digital TV users also use the internet—use of digital TV in itself does not increase propensity.
Finally, it is worth considering the group of the population who do not use the internet or do so only occasionally (less than once a month), but say they would like to or would be willing to use it more often. This group shows a higher propensity than other non-internet users (12 per cent would be very likely to use the internet for benefits, compared with six per cent of all internet non-users). However, this is still some way below the figure for regular internet users (40 per cent). This indicates that a general willingness to use the internet is less influential than actual experience. Together with the other findings in this section, this suggests that providing internet access (of any kind) is an important first step in encouraging interest in using the internet for benefits services.

5.1.3 Demographic patterns

There are also demographic patterns in overall propensity to use the internet for benefits transactions— to a large extent these reflect the demographic profile of internet users, as has been described in Chapter 4. For example, older people are less likely to be internet users, and consequently less inclined to use it for benefits transactions.

Age

A clear pattern is evident when analysing propensity by age. The proportion saying they would be very likely to use the internet for benefits is consistent at between 31 per cent and 33 per cent for people aged up to 45, and then decreases steadily among older age group: 25 per cent among 45-49 year olds, 20 per cent for those aged 50-SPA, nine per cent of those aged from SPA to 74, and three per cent for those aged 75+.

Figure 5.2 Likelihood of using the internet for benefits, by age
Gender
Stated likelihood of using the internet for benefits is higher among men than women (28 per cent and 18 per cent respectively say they are very likely). The difference is most pronounced among the 35-54 age group.

Qualifications
Propensity is higher among those with qualifications: the proportion who are very likely to use the internet for benefits is 31 per cent for those with qualifications from school or college, 27 per cent with qualifications connected with work, and 11 per cent among those without any qualifications.

Income
A further demographic pattern is increased propensity among higher income groups. Stated likelihood of using the internet for benefits increases steadily with household income. Income is related to employment status, which is discussed below in the section on client groups.

5.1.4 Options for accessing the internet
Having assessed overall propensity, we now examine more detailed attitudes and preferences. This section looks at different ways of accessing the internet.

Unless respondents had said they were not at all interested in using the internet for benefits, we asked which of four possibilities they would be willing to use, or would like to use, if they needed to deal with government departments. They were then asked which of the four they would prefer to use. All respondents were shown a short video clip to clarify each of these options.

Table 5.2 Which medium willing to use to deal with government departments

<table>
<thead>
<tr>
<th>Categories</th>
<th>Multi response</th>
<th>Single response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Willing</td>
<td>Prefer</td>
</tr>
<tr>
<td>Computer at home or work</td>
<td>87</td>
<td>77</td>
</tr>
<tr>
<td>Computer in convenient location</td>
<td>57</td>
<td>4</td>
</tr>
<tr>
<td>Digital TV</td>
<td>56</td>
<td>7</td>
</tr>
<tr>
<td>WAP phone</td>
<td>32</td>
<td>2</td>
</tr>
<tr>
<td>No preference</td>
<td>9</td>
<td></td>
</tr>
</tbody>
</table>

Base: All except those not at all interested in using the internet for benefits (general public sample: 1,973)

Using a PC at home or work is the most popular option, with 87 per cent willing to use this and 77 per cent saying it is their preference. Over half say they would be willing to use a PC in a public location or a digital TV, while interest in mobile phone access is lower (32 per cent). However, only a minority would prefer any of these options to home/work PC access.

Access from a PC at home/work is the clear preference across all groups of respondents. When asked why this is the case, respondents are most likely to say it is more convenient compared with other
options; this is mentioned by 48 per cent of those preferring a home/work PC. Other reasons are privacy or confidentiality (28 per cent), that it is easier (11 per cent), and it allows you to do things in your own time, or at your own speed (nine per cent).

**PC in public location**
Younger people are particularly likely to say they would be willing to use a PC in a public location, and in general, younger people, in particular younger men under 25, are willing to use any of the four options.

However, very few people (only 78 respondents) prefer this method of access. When they do, it is generally seen as an alternative to home/work use among those who cannot afford this option. The same group was asked which specific location they would prefer to use, from a list of options. The library is the clear preference (65 per cent).

**Digital TV**
In relative terms, digital TV has some appeal to non-internet users (29 per cent would be willing to use it), and groups who are generally less enthusiastic towards using the internet for benefits. These findings suggest that digital TV may be a productive route for groups who are less computer-literate or do not have internet access. However, as noted in Chapter 4, understanding of digital TV is generally low among the public, so an expression of interest in using digital TV for internet access is not necessarily based on experience or an informed judgement. In addition, while digital TV has some appeal to these groups, like all respondents they are more likely to prefer access through a PC at home/work.

Chapter 4 noted that a section of the population (nine per cent) have digital TV, but no PC at home, and that this contains a relatively high proportion of younger people; this group may be a target for developing digital TV services.

Where respondents said they were unwilling to use digital TV, we asked why this was the case. Most frequently, it is based on a preference for a computer (38 per cent) or because people either don’t currently own digital TV or do not expect to own it (33 per cent).

**WAP mobile phone**
As with digital TV, access by WAP phone has some appeal, in relative terms, to those who are not internet users, although the level of interest overall is lower. Only 36 actual respondents prefer mobile phone access over alternatives. Preference is most likely to be based on a perception of it being easier or more convenient.

### 5.1.5 Attitudes to internet use for different transactions

The interview then focused on particular types of benefit transactions that could be carried out by internet or e-mail. Respondents were asked whether they would be willing to use the internet rather than other methods for each transaction, and then what their preferred method would be. Findings for these questions are summarised below.

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4 Note: the findings below are based on the general public as a whole; however, not all respondents were asked each question. For example, where respondents had said they would definitely not use the internet at all for benefits services, we did not go on to ask more detailed questions. The sequence of questions, and decisions on which respondents should be asked each question, were based on lessons learned in the pilot survey.
5.1.6 Using the internet to get information about benefits

Firstly, respondents were asked whether they would be willing to use the internet to obtain information about benefits. All respondents were asked this question, provided that they said they were willing to use at least one of the four options for internet access. Where respondents did not have internet access at home or work, they were asked to answer this and subsequent questions, on the basis that they had internet access from their preferred method (either PC at home/work, PC from public location, digital TV or WAP phone).

Over half of those asked said they would probably or definitely use the internet to get benefits information, and 25 per cent would definitely do so. A similar proportion (22 per cent) say they would prefer to use the internet for this, and a further five per cent specify e-mail as their preferred method.

It is worth noting that among people who have recently obtained benefits information, six per cent used the internet. This confirms that this method is already in use, although increasing this proportion will depend on developing the relevant websites, increasing awareness and (where necessary) providing access.

As noted in Chapter 3, some people currently have difficulties obtaining information about benefits, and do not feel very well informed. This indicates that the internet and/or e-mail can have a role in improving this position, and the same applies to other types of transaction, such as making an application or filling in a form. However, analysis by these earlier questions do not indicate any significant patterns – for example, people who have found it difficult to obtain information recently are no more or less likely to want to use the internet for this purpose than those who have found it easy. As on other issues, factors such as previous experience of the internet have more of a bearing on attitudes and preferences.

In this question, and indeed throughout this section, patterns for sub-groups correspond to those for overall interest (Section 5.1), with regular internet users most enthusiastic. This indicates that different groups do not ‘pick and choose’ between different possibilities, but, generally speaking, will be happy to use a range of services, provided they are comfortable with the general principle. This again stresses the importance of overcoming the initial hurdle: general use of and access to the internet.

5.1.7 Using the internet to get a benefits form

We then asked about the possibility of getting a benefits application form via the internet. Initially, respondents were asked about the option of printing off the form, and then completing it by hand and submitting it in the normal way.
The findings are similar to the previous question on obtaining benefits information, although here a greater proportion of people (31 per cent) say they would definitely, rather than probably, use the internet.

In terms of preferences, a third say they would prefer to use the internet to get a government form, higher than the corresponding figure for obtaining information. As shown in Chapter 3, at present people say they either pick up a form themselves or request one to be sent through the post.

Sub-group variations match those identified in the questions on getting benefits information from the internet (see Section 5.1.6).

5.1.8 Using the internet/e-mail to complete and submit a benefits form

The next scenario presented to respondents was ‘completing a form on the internet and sending it via e-mail’. This option differs from the previous two, in being an interactive transaction.

Respondents were asked this question, if they had said they would definitely or probably use the internet at least to print off a form. Figures below are again based on all respondents who were asked the question.

These findings were similar to the question about printing off a form - 30 per cent say they would definitely do this, and 32 per cent would prefer to do so. This indicates that very few people become more reluctant when the interactive element is introduced. In fact, of the people who said they would definitely or probably print off a form from the internet, only ten per cent go on to say that they would not fill it in and return it on-line.

Sub-group variations again broadly match those identified in the questions on getting benefits information from the internet. However, regular internet users tend to become even more positive when considering interactive options.

Chapter 3 has shown that some people have difficulties with filling in a form. This has implications for on-line forms. To some extent, the internet offers an opportunity to make forms easier to complete. However, the problems currently experienced with paper forms could be compounded for people who are unfamiliar with the internet or have poor typing skills.

5.1.9 Applying for a benefit through different methods

To put a broader picture on this, we asked all respondents how comfortable they would be in using various methods to pass on personal details, if they had to apply for a benefit. As already noted, there is a proportion of the public who are keen on using the internet for benefits services, and this is confirmed by the number saying they would be very comfortable providing personal details over a website, by e-mail or by digital TV. There is some overlap between these three options (ie some people say they are very comfortable with two or three options). In total, 32 per cent of those asked said they would be very comfortable with at least one option, a similar figure to those who would definitely use the internet to submit a form.
51

Table 5.4  Contentment with passing on personal details using various methods

<table>
<thead>
<tr>
<th>Categories</th>
<th>Very</th>
<th>Fairly</th>
<th>Not very</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face</td>
<td>67</td>
<td>29</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Telephone</td>
<td>45</td>
<td>43</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Post</td>
<td>47</td>
<td>44</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Website</td>
<td>17</td>
<td>29</td>
<td>20</td>
<td>32</td>
</tr>
<tr>
<td>E-mail</td>
<td>20</td>
<td>30</td>
<td>19</td>
<td>30</td>
</tr>
<tr>
<td>Digital TV</td>
<td>8</td>
<td>23</td>
<td>24</td>
<td>40</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

Chapter 4 indicated that 60 per cent of internet users (or 30 per cent of the public as a whole) have submitted personal details over the internet, and that this is more common among frequent and experienced internet users. Over a third of this group (37 per cent) say they would also be very comfortable applying for a benefit through the internet.

5.1.10 Communicating with government departments by e-mail about payments

The final scenario presented to people was communicating with government departments by e-mail about payments. Respondents were asked this question, if they had said they would definitely, probably or probably not use the internet to submit a form by e-mail.

The findings are similar to the question on submitting a form by e-mail, although there is some shift from the ‘definitely’ to ‘probably’ category, with 24 per cent of the public saying they would definitely communicate by e-mail about payments, compared with 30 per cent who would definitely submit a form.

5.1.11 Advantages and disadvantages of the internet for benefits services

All respondents were asked what they saw as the advantages and disadvantages of using the internet for benefits services. In each case, the question was first asked without prompting, to obtain spontaneous reactions, then with a showcard list was shown, in order to prioritise different issues.

Advantages

When asked, unprompted, about the advantages of the internet for benefits, speed and efficiency is the most frequent response, followed by convenience. More than one in five (22 per cent) cannot think of any advantages. The same priorities apply when a list of possible advantages is shown to respondents.

These findings are consistent across the various sub-groups, although older people are more likely to say there are no advantages.
Table 5.5 Advantages of using the internet to deal with benefits/government departments

<table>
<thead>
<tr>
<th>Categories</th>
<th>Multi response</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Spontaneous</td>
<td>Prompted</td>
</tr>
<tr>
<td>Faster/saves time/efficient</td>
<td>56</td>
<td>64</td>
</tr>
<tr>
<td>Convenient</td>
<td>28</td>
<td>53</td>
</tr>
<tr>
<td>Good way of getting/giving information</td>
<td>14</td>
<td>39</td>
</tr>
<tr>
<td>Simple/easy to use</td>
<td>13</td>
<td>27</td>
</tr>
<tr>
<td>Cheaper/saves money</td>
<td>9</td>
<td>26</td>
</tr>
<tr>
<td>More reliable/fewer mistakes would be made</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td>Safer/more confidential</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>More locations/more convenient locations</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Less fraud</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>No advantages</td>
<td>22</td>
<td>17</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7</td>
<td>4</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

The findings from this question link back to earlier findings on the preferred ways of accessing the internet. A clear preference is expressed for home or work access through a PC, rather than other access methods, and the most common reason for this is convenience. This has implications for services offered through public facilities, suggesting that these also need to offer speed and convenience if they are to attract the public. This might equally apply to services offered through digital TV, if there are issues over speed (both of internet access and in using a digital TV keyboard). More generally, the previous research, conducted in 1998, showed that, to be attractive, on-line services need to offer an improvement to traditional services (rather than merely transfer them to an electronic format). This suggests that new services need to be faster or more convenient to the public than existing methods.

Concerns

The main concern among the public, in using the internet for benefits, is security; specifically fear of lack of security on the internet, or the possibility of fraud. Around half mention this when asked the question without prompting. When shown a list of possible concerns, this still ranks highest, although respondents also mention other issues: that they would find the internet impersonal or would need personal help; that they would need confirmation that information had been received; that they don’t know enough about the internet, or that the technology might break down.

Among the public as a whole, there are clearly some concerns over using the internet for payments. As indicated in section four, 65 per cent say they would be worried about giving credit card details over the internet.
Table 5.6 Concerns about using the internet to deal with benefits/government departments

<table>
<thead>
<tr>
<th>Categories</th>
<th>Multi response</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Spontaneous</td>
<td>Prompted</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>More fraud/lack of security</td>
<td>48</td>
<td>50</td>
</tr>
<tr>
<td>No personal help/imperson</td>
<td>14</td>
<td>34</td>
</tr>
<tr>
<td>Don’t know enough about internet/wouldn’t be sure what to do</td>
<td>12</td>
<td>26</td>
</tr>
<tr>
<td>Wouldn’t know if information had been received/would need confirmation</td>
<td>9</td>
<td>29</td>
</tr>
<tr>
<td>Difficult to use</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>Might break down/unreliable</td>
<td>7</td>
<td>25</td>
</tr>
<tr>
<td>Would not trust government’s use of information</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>More mistakes made</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Too public</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Might lose money (if mistake made)</td>
<td>3</td>
<td>14</td>
</tr>
<tr>
<td>Cost of internet/phone bill</td>
<td>3</td>
<td>19</td>
</tr>
<tr>
<td>Take longer</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Not convenient</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>No disadvantages</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

It is useful to analyse this question by overall interest in using the internet for benefits. People who are generally interested are likely to raise internet security as their main concern, followed by the need for confirmation, the impersonal nature of the service and the possibility of services breaking down. This indicates that these respondents are confident in their ability to use the internet, but may need reassurance over aspects of the services themselves. People who are less interested in using the internet for benefits also mention security, but are also likely to refer to their own lack of knowledge of the internet, or the lack of personal help.

This is explored further in the next section on barriers to use.

5.1.12 Barriers to use and ways to encourage further interest

In assessing barriers to using the internet for benefits transactions, a number of levels of barriers can be identified:

- barriers relating to the internet and technology generally; these cover people who are fundamentally opposed to the internet, and others who have more practical barriers (access problems or with lack of experience);

- concerns relating to the appropriateness of using the internet for benefits, and its relative merits compared with other methods (eg face-to-face contact);

- concerns over specific aspects of the services that would be available; this is generally related to security.

Each of these is covered in turn.
Barriers relating to internet and technology in general

For many people, use of the internet for benefits depends firstly on use of the internet generally; earlier findings show the importance of previous internet experience in increasing people’s propensity.

Among people who are non-users or irregular users of the internet and computers generally, barriers to further use divide into two:

- those who are not interested or do not want to use the internet or computers. In particular, this group is likely to feel that they do not need the internet or a computer, that they do not like them or that the internet ‘isn’t for people like them’. This group is predominantly older (over 65); in fact, some feel that they are too old to start using or learn about the internet. This group is also likely to feel that nothing will encourage them to use the internet or computers;

- those who have practical barriers. Nearly half (47 per cent) of those who do not use the internet (at all or less than once a month) say they would be willing to use it more often. For this group (who are generally younger), the specific barriers are limited access, usually resulting from the cost of owning a computer and/or of internet access, or lack of knowledge and experience. When asked what would encourage further use, this group is likely to mention free access and training.

Concerns over the appropriateness of using the internet for benefits

The next group may have no objections to the internet in general terms, but say they would prefer alternative methods for benefits transactions. These respondents are often concerned about the impersonal nature of electronic services. Their preference is most likely to be for face-to-face contact, although alternatively this is telephone or written contact. People in this category tend to be younger (under 45), and are more likely to have qualifications and a higher income, than those with more general barriers to using the internet.

Concerns over security

As noted above, security is the main concern among the public over using the internet for benefits services, and this clearly relates to more interactive services. Where respondents said they would not feel comfortable providing personal details over a government website, they were asked for their reasons. This indicates that concerns tend to focus on internet security generally, rather than the government’s use of information. The figures below are consistent across different groups.
Table 5.7 Reasons for concerns about submitting personal details through a government website

You said that you wouldn’t feel comfortable submitting personal details through a government website. Why is that?

<table>
<thead>
<tr>
<th>Categories</th>
<th>Multi response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concerned about how secure the internet is</td>
<td>55</td>
</tr>
<tr>
<td>Not sure how to use a website</td>
<td>38</td>
</tr>
<tr>
<td>Generally concerned about giving personal info to the government</td>
<td>13</td>
</tr>
<tr>
<td>Concerned about how the government uses electronic information</td>
<td>9</td>
</tr>
<tr>
<td>Prefer face-to-face contact/don’t know who you are dealing with</td>
<td>2</td>
</tr>
<tr>
<td>Not interested in computers or technology</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: Respondents not comfortable using the internet (general public sample: 1,458)

Where people are unwilling to use e-mail to deal with payments, most confirm that this is due to concerns over security (55 per cent). Given these concerns, it is useful to understand the measures that can be taken to reassure people using interactive services. Respondents who were willing at least to obtain a form from the internet were asked what would encourage the sending of a form by e-mail or secure internet service. A number of measures are seen as potentially making a difference, in particular getting an immediate on-line confirmation that the information had been received.

Table 5.8 What would encourage working age clients to send the form in by e-mail or over a secure internet service?

What, if anything, would encourage you to send the form in by e-mail or over a secure internet service?

<table>
<thead>
<tr>
<th>Categories</th>
<th>Multi response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting an on-line line confirmation that the information had been received</td>
<td>72</td>
</tr>
<tr>
<td>A guarantee that the information would be dealt with in the next week or quicker than the paper form</td>
<td>49</td>
</tr>
<tr>
<td>An on-line guarantee that personal information would be treated in confidence</td>
<td>49</td>
</tr>
<tr>
<td>A named person to contact with any queries</td>
<td>48</td>
</tr>
<tr>
<td>A number to telephone to check that the information had been received</td>
<td>25</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: Respondents who might use the internet to fill in a form (general public sample: 1,511)
5.2 Summary of client groups

**People in work**

Those currently in work are relatively positive towards using the internet for benefits services. This is linked to a high level of internet use among this group. However, there is some variation within the working population, in terms of type of occupation: propensity is highest among people in managerial/professional and technical occupations, falling for those in administrative and secretarial positions and lower still for those in other types of work. Linked to this, having a computer at work also has an impact. Since those in higher occupational groups are more likely to have a second pension, the latter group also tends to be positive. The self-employed also tend to show strong support for interactive services.

This group faces fewer barriers than other working age groups, although barriers (mainly cost of access) are more prevalent for those working in lower occupational groups.

**Not working, no barriers to work**

This group is similar to the working group in their level of interest. This group also has relatively high access to the internet. Respondents in this group also show enthusiasm for the more interactive services. These positive views reflect the fact that this group contains a high incidence of young people, and in particular those in full-time education (47 per cent are in full-time education).

**Not working, barriers to work**

Interest is below average for this group, with lower levels of access than other groups. However, this is a broad group and it makes sense to examine the types of barrier concerned:

- those with barriers related to skills or labour market conditions are the most positive;
- those with health/disability barriers are most likely to be negative (this is linked to the higher age profile of this group).

For those with barriers to work, many have low ICT knowledge, as well as access problems.

**Unemployed**

The unemployed are often less positive than other people of working age, although there is strong support for using the internet for job vacancy information, and this is a service that some have already used. This group tends to be interested in using the internet generally, but often have limited access. Unemployed people are accustomed to face-to-face contact at Jobcentres, and often prefer this as a method of communication, suggesting that services will need to be targeted carefully, and incorporated with personal contact.

**CSA parents with care**

This group shows lower than average propensity to adopt on-line benefits services, compared with the working age population as a whole. This group also has limited access to the internet, and currently are used to, and express a preference for, telephone contact. Again, this has implications for the delivery of internet services; there is also a need to inform this group of the range of relevant uses for the internet.

**Today's pensioners**

This group is by far the most negative, and in many cases this is a more fundamental opposition than people of working age, based on a basic lack of interest in the internet. Within the pensioners group, interest is a little higher among those with qualifications and higher income, as well as those who are younger. In relative terms, digital TV has some appeal to pensioners, so this may offer an alternative approach for this group.
5.3 Analysis of client groups

Detailed findings for client groups are covered below. In general, variations by client groups tend to reflect the demographic patterns noted above; in particular, propensity is influenced by previous internet experience.

5.3.1 Working age

Overall, people of working age are more positive than today’s pensioners towards using the internet for benefits services.

Table 5.9 Likelihood to adopt: working age clients

<table>
<thead>
<tr>
<th>Categories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very likely</td>
<td>28</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>33</td>
</tr>
<tr>
<td>Not very likely</td>
<td>18</td>
</tr>
<tr>
<td>Not at all likely</td>
<td>20</td>
</tr>
</tbody>
</table>

Base: All of working age (general public sample: 2,044)

More detailed issues are discussed for each of the individual client groups, although some findings are consistent across people of working age:

- Method of accessing the internet: those of working age state a strong preference for accessing the internet through a PC at home or work (81 per cent of the working age population as a whole), rather than other options such as digital TV or a PC in a convenient location.

- Attitudes to specific transactions: Using the internet for benefits forms is particularly attractive, both for printing off a form, and completing it on-line. As many as 41 per cent of the working age population say they would prefer to print off a form from the internet, rather than collect it in other ways (eg in person from an office or through the post). Having said this, where people are interested in using the internet for benefits generally, they are likely to be willing to use each of the various specific services offered, rather than picking particular options (eg printing off a benefits form).

Barriers to use

Looking at barriers to using the internet or computers, there is a broad divide between today’s pensioners and people of working age. Half of pensioners (53 per cent) say they do not need to use a computer, but this applies to fewer (30 per cent) people of working age. Practical barriers are more of an issue for people of working age, who are likely to say that free training and cheaper access would encourage them.

There are concerns over security among all working age client groups, as well as for today’s pensioners.
5.3.2 People in work

Overall propensity

People in work are generally more positive than average, although there is variation within the group. Propensity is highest among those in managerial, professional or technical occupations (43 per cent very likely), falling to 33 per cent among those in secretarial or administrative jobs, and to 20 per cent among other people in work. Similarly, those with a second pension (often in higher occupational groups) tend to be more positive (34 per cent compared with 25 per cent for those without a second pension). Related to this, people who use a PC as part of their job are more positive than those who do not (41 per cent compared with 17 per cent). There is no difference between self-employed people and those working as an employee.

Table 5.10 Likelihood to adopt: people in work

<table>
<thead>
<tr>
<th>Categories</th>
<th>Employed</th>
<th>Self-employed</th>
<th>Working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very likely</td>
<td>30</td>
<td>31</td>
<td>28</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>35</td>
<td>30</td>
<td>33</td>
</tr>
<tr>
<td>Not very likely</td>
<td>18</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td>Not at all likely</td>
<td>17</td>
<td>17</td>
<td>20</td>
</tr>
</tbody>
</table>

Base: All employed/self-employed (general public sample: 1,099/134)

In general, attitudes to specific scenarios reflect those for working age clients generally. However, interest in more interactive services is particularly high among people in higher occupational groups and self-employed respondents; these groups tend to be more frequent internet users.

Barriers and ways to encourage take-up

People in work generally have a relatively high level of access to the internet and ICT, although this is higher for people in higher occupational groups and the self-employed. Access can be lower for other people in work; in particular, those in lower occupational groups who are less likely to have internet access at work.

Where working people do not currently use the internet (or do so infrequently), 61 per cent would be interested in using it more often. These people often find it expensive to own a computer or access the internet.

5.3.3 Working age, not working

Among the group who are of working age but not working, those with barriers to work are more negative than those without barriers. The earlier section, introducing the client groups, gives information on the composition of these two groups. In particular, the group without barriers contains a relatively high proportion of people in full-time education; a young, computer-literate group. This explains the relatively high interest among the group as a whole. It is also important to break down the group with barriers to work, as there is considerable variation in the types of barriers.
and the impact these have. As noted in Chapter 2, it is possible to divide the barriers to work into four: childcare barriers; health or disability; skills/labour market, and other. Applying these divisions, we find that the proportion who say they are very likely to use the internet for benefits is as follows:

- Those with health-related barriers: 22 per cent very likely, (37 per cent not at all likely).
- Childcare barriers: 21 per cent very likely (21 per cent not at all likely).
- Skills barriers: 25 per cent very likely (18 per cent not at all likely).

This shows that those with health-related barriers are the most negative. This group includes people who are permanently sick or disabled, and has an older age profile than other working age groups. Those with childcare barriers have similar characteristics to the CSA parents with care, and (like this group) express some interest, but fewer say they are very likely to adopt on-line benefits services (21 per cent). People with barriers related to skills or labour market conditions are relatively positive, 25 per cent saying they are very likely to use the internet for benefits. This last group is similar to the unemployed group, discussed below.

### Table 5.11 Likelihood to adopt: barriers to work

<table>
<thead>
<tr>
<th>Categories</th>
<th>Not working, barriers %</th>
<th>Not working, no barriers %</th>
<th>All working age %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very likely</td>
<td>21</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>30</td>
<td>38</td>
<td>33</td>
</tr>
<tr>
<td>Not very likely</td>
<td>18</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>Not at all likely</td>
<td>30</td>
<td>16</td>
<td>20</td>
</tr>
</tbody>
</table>

Base: All not working with barriers to work/no barriers to work (general public sample: 518/207)

As with overall propensity, those with barriers to work are less likely to say they would use the individual services offered.

Those not working but without barriers to work show a relatively strong interest in more interactive services, and are more likely than average to say they would be comfortable applying for a benefit over the internet.

### Barriers and ways to encourage take-up

Respondents can be divided according to barriers to work. Those without barriers have a relatively high level of internet access, and tend to be positive about using the internet. Where they do not use the internet or a computer, this is more likely to reflect practical barriers (eg cost).

---

5 These groups are not mutually exclusive, so it is possible for a respondent to be in more than one group (eg with childcare and health barriers).

6 The final ‘other’ group contains only 71 respondents, so findings have not been included.
Those with barriers to work tend to have lower levels of access to the internet. Among this group, those who do not use the internet (or do so infrequently) are likely to want to use it more often - this applies to 58 per cent of the group with barriers to work. However, the remainder are often strongly opposed to ICT use.

In terms of encouraging further use, the main target is the group that has limited access to the internet but would like to use it more often. This group has a younger age profile, although any help offered to this group needs to reflect the often very low level of ICT use and experience: over a quarter of the group with barriers to work have never used a computer before.

5.3.4 Unemployed

Overall, people who are unemployed and claiming JSA have a similar propensity to the working age population as whole. Figures do not vary according to the length of unemployment, or by whether respondents feel they have barriers to work.

**Table 5.12 Likelihood to adopt: unemployed**

<table>
<thead>
<tr>
<th>Categories</th>
<th>Unemployed</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very likely</td>
<td>24</td>
<td>28</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>35</td>
<td>33</td>
</tr>
<tr>
<td>Not very likely</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Not at all likely</td>
<td>25</td>
<td>20</td>
</tr>
</tbody>
</table>

Base: All unemployed (Combined sample: 429)

The unemployed group is generally willing to use any of the four options, indicating that they are keen to gain internet access by whatever means are available. However, as with all groups, home/work access is the strong preference.

Unemployed respondents are less positive about the specific services, compared to the working age population as whole; the exception is using the internet for job vacancy information discussed below). The general lack of enthusiasm for internet services reflects a dependence on face-to-face contact about benefits, rather than a rejection of the internet ‘per se’. The strong preference expressed for face-to-face contact corresponds to the way this groups is accustomed to dealing with benefits, and is consistent across the various types of transaction.

**Using the internet to get information about job vacancies**

All respondents who have recently looked for information about job vacancies, were asked about using the internet for this process. Over two in five (43 per cent) say they would definitely use the internet for this, rather than other methods, and 36 per cent would probably do so. As many as 41 per cent say they would prefer to use the internet or e-mail for job vacancy information. These figures are consistent across people who are currently unemployed as well as those who are now working.
Table 5.13  Willingness to use the internet rather than other methods to get information about job vacancies

<table>
<thead>
<tr>
<th>If you needed to get information about job vacancies, would you be willing to use the internet rather than other methods?</th>
<th>Single response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Categories</td>
<td>%</td>
</tr>
<tr>
<td>Definitely</td>
<td>43</td>
</tr>
<tr>
<td>Probably</td>
<td>36</td>
</tr>
<tr>
<td>Probably not</td>
<td>12</td>
</tr>
<tr>
<td>Definitely not</td>
<td>9</td>
</tr>
</tbody>
</table>

Base: Respondents who have looked for job vacancy information in last six months (Combined sample: 670)

Table 5.14  Preferred method for obtaining job vacancy information

<table>
<thead>
<tr>
<th>How would you prefer to get information about job vacancies?</th>
<th>Single response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Categories</td>
<td>%</td>
</tr>
<tr>
<td>Internet</td>
<td>36</td>
</tr>
<tr>
<td>Requesting information via e-mail</td>
<td>5</td>
</tr>
<tr>
<td>Talking to someone face-to-face</td>
<td>29</td>
</tr>
<tr>
<td>Talking to someone over the phone</td>
<td>5</td>
</tr>
<tr>
<td>Notices/information at Jobcentre/benefits office</td>
<td>14</td>
</tr>
<tr>
<td>Newspaper</td>
<td>9</td>
</tr>
</tbody>
</table>

Base: Respondents who have looked for job vacancy information in last six months (Combined sample: 670)

As noted in Chapter 3, this approach is already familiar to some jobseekers: one in six respondents used the internet the last time they looked for job vacancy information, and a further seven per cent used a touch-screen jobfinder. This familiarity, and the fact that experiences are generally positive among those who have used the internet for this purpose, clearly help to encourage positive views of using the internet for this in the future.

Barriers and ways to encourage take-up

The level of access for many unemployed people is low, and this is the major barrier they face. There is strong general interest in using the internet, and use of the internet in locations other than home or work is higher for the unemployed than other groups. However, the low use of PCs and of internet access at home (based on cost) leads to less frequent internet use than among other groups.

Cost is a primary concern for unemployed respondents in considering how they could use the internet more often. Unemployed respondents are most likely to mention free access to the internet or free training as ways of increasing their use generally. Most unemployed people have some experience of computers, but it is internet use (and particularly frequent use) where they fall below other groups; this suggests that any help or training should focus on improving knowledge and experience of the internet, rather than more general IT training.

In terms of encouraging use of internet benefits services, the demand for face-to-face contact indicates that this may need to be reflected in any internet service aimed at unemployed groups (ie by combining an electronic service with personal assistance).
5.3.5 CSA parents with care

On overall propensity, the CSA parents with care are less likely than other people of working age to say that they would be very likely to use the internet for benefits services.

Findings are consistent across different respondents within this group, the one variation being in terms of employment background: those with a history of employment tend to be more positive than those who have spent most of their time looking after children (21 per cent and 12 per cent ‘very likely’ respectively).

Table 5.15 Likelihood to adopt: CSA parents with care

<table>
<thead>
<tr>
<th>Categories</th>
<th>CSA parents with care</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very likely</td>
<td>18</td>
<td>28</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>39</td>
<td>33</td>
</tr>
<tr>
<td>Not very likely</td>
<td>23</td>
<td>18</td>
</tr>
<tr>
<td>Not at all likely</td>
<td>19</td>
<td>20</td>
</tr>
</tbody>
</table>

Base: All CSA parents with care (Random probability sample: 377)

Looking at individual possibilities, CSA parents with care are again less positive than other people of working age (this applies to each of the scenarios presented). As with the unemployed group, this is mainly based on a preference for the method they are used to, in this case the telephone. In this respect, CSA parents with care differ from other working age groups, such as the unemployed, who prefer face-to-face contact. This reflects the current use of, and preference for, telephone contact in benefits contact generally.

Barriers and ways to encourage take-up

Access to computers and the internet is an issue for this group. Computers are often seen as too expensive. This issue is compounded by the fact that, as noted in Chapter 2, certain groups, including CSA parents with care, are less likely than average to use a computer at work.

In particular, CSA parents with care have a low level of internet experience – many have used a computer (albeit infrequently) but not the internet. Despite this, CSA parents with care express a strong interest in general use of the internet, and raise free access and training as issues that would encourage greater use. However, general interest in using the internet does not always extend to using it for benefits. This reflects the findings from Chapter 4, where in addition to low internet use, CSA parents with care who do use the internet are unlikely to use government websites or interactive services. In addition, as noted above, this group expresses a strong preference for telephone contact when dealing with benefits.

Therefore, attempts to encourage take-up among this group need to address low access levels in the home (and in addition this group is less amenable to public facilities than, for example, the unemployed). Also, a degree of education is required in informing this group of the different ways the internet can be used, and how this can relate to benefits.
5.3.6 Today’s pensioners

Today’s pensioners are more negative than other groups, reflecting the differences by age noted above, and their low use of the internet.

Pensioners are generally more negative than working age groups, and this applies to both assisted and independent pensioners. Within the pensioners group, the most significant variation is in terms of qualifications, those who have qualifications from school, college or university being most positive (14 per cent very likely, compared with five per cent for those without these qualifications). However, vocational qualifications do not have an impact. Otherwise, the same demographic patterns apply within the pensioners group as among the public as a whole (eg with younger, higher-income people being most positive). Nevertheless, even the more positive groups within the pensioner population are still less likely than people of working age to say they would use the internet for benefits.

Table 5.16 Likelihood to adopt: today’s pensioners

<table>
<thead>
<tr>
<th>In general, how likely would you be to use the internet or e-mail for any of the things we have discussed in this questionnaire?</th>
<th>Today’s pensioners</th>
<th>All working age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Categories</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Very likely</td>
<td>7</td>
<td>28</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>12</td>
<td>33</td>
</tr>
<tr>
<td>Not very likely</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Not at all likely</td>
<td>67</td>
<td>20</td>
</tr>
</tbody>
</table>

Base: All today’s pensioners (general public sample: 696)

Digital TV

In relative terms, digital TV has some appeal to non-internet users, and groups who are generally less enthusiastic towards using the internet for benefits. This also applies to pensioners: 18 per cent of all pensioners would be willing to use it – this is lower than other client groups, but is a relatively positive finding compared with pensioners’ views on the internet generally. These findings suggest that digital TV may be a productive route for groups such as pensioners, who are less computer-literate or do not have internet access. However, like all respondents, pensioners are more likely to prefer access through a PC at home.

Attitudes to specific services are consistently low, with a core group of up to 10 per cent interested in the various possibilities (the properties of this group correspond to those for overall propensity noted above).

Barriers and ways to encourage take-up

Today’s pensioners are more likely than people of working age to say that they are not interested or do not need to use the internet, and that nothing would encourage them to use the internet. Only a quarter of those who use the internet infrequently, or do not use it at all, would be willing to use it (more often). In encouraging this group, any initiatives need to be aware of the low level of ICT literacy among many pensioners – in fact, half of pensioners do not have any typing experience, in addition to lacking ICT skills. For the remainder who express no interest, encouraging take-up is likely to be problematic. It is also important to bear in mind the low level of contact that many pensioners have about benefits. However, the less computer-literate pensioners are also those who are likely to get help (from staff, friends/family or other people) with the benefits process, and these people may be able to be targeted in bringing services on-line.
6 Call centres

This section looks at people’s experience of dealing with call centres. We explore whether people prefer speaking to someone over the phone or are willing to use button-pressing technology to access information or apply for government services and benefits. Attitudes towards voice recognition technology are also explored.

6.1 Experience of call centres

Amongst the general public, three-fifths (61 per cent) have ever phoned a government department about a benefit or licence. Sixteen to 24 year olds (47 per cent) and those aged 65+ (48 per cent) are least likely to have made this type of contact. There is little variation by other sub-groups.

Amongst the client groups, today’s pensioners are least likely to have phoned a government department (50 per cent), whilst CSA parents with care are most likely to have done so (90 per cent). Those from the economically inactive and unemployed client groups, more specifically those with barriers to work, are also more likely than average to have phoned, with more than three-quarters of this group having done so (76 per cent).

On the last occasion people phoned a government department about a benefit or licence, the majority either got through to someone straight away, without any recorded messages (45 per cent), or got through to a recorded message before speaking to someone (40 per cent). Only 10 per cent just got a recorded message. However, two-fifths (38 per cent) of those who got through to someone straight away say they have got through to a recorded message in the past before having spoken to someone. A fifth also say they just got a recorded message only in the past.

6.2 Preferred type of telephone contact

Respondents were asked what type of phone contact they would prefer if they were finding out general information about a government service or benefit and then if they were actually applying for a government service or benefit. The findings for the general public are summarised in Table 6.1.
Table 6.1 Willingness to get information by pushing buttons on the phone

<table>
<thead>
<tr>
<th>Categories</th>
<th>Finding out general information about government services/benefits</th>
<th>Applying for a government service or benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Column percentage</td>
<td>%</td>
</tr>
<tr>
<td>Mainly pressing buttons, but with the option to talk to someone if necessary</td>
<td>18</td>
<td>22</td>
</tr>
<tr>
<td>A mixture of pressing buttons and talking to someone</td>
<td>14</td>
<td>23</td>
</tr>
<tr>
<td>Mainly talking to someone, but with a bit of button-pressing at the start</td>
<td>21</td>
<td>40</td>
</tr>
<tr>
<td>Just talking to someone, with no button-pressing at all</td>
<td>45</td>
<td>14</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

The table above shows that people are generally willing to use some form of button-pressing when actually applying for a government service or benefit by telephone – this applies to 85 per cent of the general public.

This is lower for general information: just over half (53 per cent) say they are willing to use button-pressing to find out general information, and more people prefer to speak to someone: nearly half (45 per cent) say that they would prefer to talk to someone over the phone without any button-pressing at all when finding out this information.

Today’s pensioners are less likely than those of working age to be willing to use button-pressing when finding out information about government services or benefits. Over three-fifths (63 per cent) of today’s pensioners say that they would prefer just talking to someone with no button-pressing at all. This compares with 40 per cent of the working age population.

With regards to applying for a government service or benefit by telephone, all groups are more willing to use button-pressing for this than they are for finding out general information. However, there is still a slight preference amongst all groups to mainly talking to someone and some differences remain between the client groups. A fifth (19 per cent) of pensioners would only be willing to apply by phone by just talking to someone (ie with no button pressing), compared with 13 per cent of the working age population.
6.3 Perceived advantages and disadvantages of using button-pressing

When asked (without prompting) what are the advantages of button-pressing to get information from a call centre, two-fifths (41 per cent) say that button-pressing would be faster or save time. Other responses, such as getting through to the right department or person and not having to speak to someone, are mentioned by less than five per cent of respondents. However, many people (48 per cent) say that they cannot think of any advantages. Today’s pensioners appear to be particularly against the use of button-pressing technology, with two-thirds (68 per cent) saying there were no advantages to it. This compares with only four in ten of the employed (41 per cent) and CSA parents with care (40 per cent) stating there are no advantages to the system.

A variety of disadvantages of button-pressing to get information from a call centre are given, as shown in Figure 6.1.

**Figure 6.1 Disadvantages of pressing buttons on your phone to get information from a call centre (Unprompted)**

<table>
<thead>
<tr>
<th>Disadvantage</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confusing/difficult/might make a mistake</td>
<td>34%</td>
</tr>
<tr>
<td>Annoying/fiddly</td>
<td>33%</td>
</tr>
<tr>
<td>Prefer just to speak to someone</td>
<td>30%</td>
</tr>
<tr>
<td>Slow</td>
<td>28%</td>
</tr>
<tr>
<td>Unreliable</td>
<td>10%</td>
</tr>
<tr>
<td>Cost</td>
<td>3%</td>
</tr>
<tr>
<td>No disadvantages</td>
<td>10%</td>
</tr>
<tr>
<td>Other</td>
<td>6%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2%</td>
</tr>
</tbody>
</table>

A third of respondents (34 per cent) say that button-pressing is confusing or difficult, or they might make a mistake when using it. A third (33 per cent) say that button-pressing is annoying or fiddly, and three in ten say they prefer to just speak to someone. Today’s pensioners are the most likely to agree with this (37 per cent); there are no other significant differences among other client groups. Some respondents also say that button-pressing is slow (28 per cent) or unreliable (10 per cent). One in ten respondents (10 per cent) say that there are no disadvantages in using button-pressing. Looking at individual client groups, CSA parents with care and the unemployed are more likely than average to cite no disadvantages to using button pressing (15 and 14 per cent respectively).
6.4 Voice recognition technology

Respondents were read out the following introduction about voice recognition technology:

‘Sometimes when you phone a call centre, you get a recorded message that tells you a list of options and asks you which you need. It then recognises what you’ve said and gives you the information you asked for. If, in the future, you had to phone up to find out about a government service, how comfortable would you feel getting information in this way?’

There is some variety in responses from the general public sample. Overall 14 per cent say that they would be very comfortable using this technology and a further two-fifths of respondents (40 per cent) say they would fairly comfortable using it. On the negative side, nearly a quarter of respondents (23 per cent) say they would be fairly uncomfortable using voice recognition technology and just over a fifth (22 per cent) very uncomfortable with using it.

Table 6.2 Contentment with getting information using voice recognition

<table>
<thead>
<tr>
<th>Categories</th>
<th>Column percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very comfortable</td>
<td>14</td>
</tr>
<tr>
<td>Fairly comfortable</td>
<td>40</td>
</tr>
<tr>
<td>Fairly uncomfortable</td>
<td>23</td>
</tr>
<tr>
<td>Very uncomfortable</td>
<td>22</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

These results differ significantly by age. Seventy per cent of 16-24 year olds would be very or fairly comfortable with voice recognition software. This proportion falls to a third (33 per cent) of those aged 65+.

These differences by age are further evident amongst client groups, with today’s pensioners being least comfortable with the technology – just over a third (36 per cent) would be comfortable with it, compared with 60 per cent of people of working age. Among the working age group, those not working with barriers to work are less positive (52 per cent comfortable).
6.5 Client groups summary: Today’s pensioners versus working age population

6.5.1 Working age

People of working age are slightly more likely than today’s pensioners to have phoned a government department about a benefit or licence. They are also more inclined to use some form of button-pressing to find out general information about a government service or benefit. In particular:

- those in work are similar to other people of working age in terms of the number that have telephoned a government department. They are also similar to the working age population generally in terms of willingness to use button-pressing and voice recognition technology;

- unemployed and economically inactive respondents are more likely than average to have phoned a government department, and are not significantly different to other people of working age in terms of their willingness to use button-pressing. Those with barriers to work are less comfortable with voice-recognition technology than other groups;

- CSA parents with care are most likely to have phoned a government department. They are similar to other groups in terms of attitudes to button-pressing and voice recognition technology.

6.5.2 Today’s pensioners

Today’s pensioners appear to be less comfortable with the use of technology during telephone contact with the government. They are more likely to prefer talking to someone and more likely to say there are no advantages to button-pressing. Today’s pensioners also see the process as slow and are the least comfortable with the idea of voice recognition technology.
7 Direct payments

In this section we analyse how many people have the capacity to receive direct payments such as wages into a bank, building society or Post Office account. We also examine the types of income people have paid into such accounts and what types of income people might be willing to have paid directly into an account in the future.

7.1 Number and type of accounts currently held

Nearly two-fifths of respondents (38 per cent) have one bank, building society or Post Office account, but many hold two or more, as shown in Figure 7.1.

**Figure 7.1 Number of bank, building society or Post Office accounts**

<table>
<thead>
<tr>
<th>Number of Accounts</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No accounts</td>
<td>6%</td>
</tr>
<tr>
<td>One</td>
<td>38%</td>
</tr>
<tr>
<td>Two</td>
<td>26%</td>
</tr>
<tr>
<td>Three</td>
<td>15%</td>
</tr>
<tr>
<td>Four</td>
<td>7%</td>
</tr>
<tr>
<td>Five or more</td>
<td>5%</td>
</tr>
<tr>
<td>Refused</td>
<td>2%</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

Only six per cent of respondents say that they hold no bank, building society or Post Office accounts. Over half (54 per cent) own two or more accounts with an average of two (2.12) accounts held per respondent. The most likely client groups not to hold an account are the unemployed (20 per cent) and those not working with barriers to work (16 per cent). CSA parents with care are also more likely than average not to hold an account (14 per cent). Just one per cent of people in work do not have a bank account of some sort.
The most common type of account held is a current account, which four-fifths of respondents (80 per cent) in the general public sample saying that they have one of these. Half (50 per cent) have a savings account, whilst just under a fifth (18 per cent) have a combined current and savings account. The unemployed are the least likely to have a savings account.

7.2 Capacity to receive direct payments

Of respondents who have an account, the vast majority (94 per cent) are able to receive wages, benefits or other regular payments paid into an account they hold. This figure is lowest among economically inactive people, at 89 per cent. Just five per cent of all respondents are not able to receive direct payments, whilst a very small proportion (one per cent) do not know whether they are able to.

Of those who have an account that can receive wages, benefits or other regular payments, four-fifths (79 per cent) say that they are currently receiving such payments into an account. Less than one in ten (eight per cent) of the general public are not currently receiving direct payments but have done so in the past. Slightly more respondents (12 per cent) say they have never received direct payments into an account, despite them having the capacity to do so. This applies to 25 per cent of economically inactive people.

Table 7.1 Accounts and direct payments summary

<table>
<thead>
<tr>
<th>Categories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have an account at all</td>
<td>92</td>
</tr>
<tr>
<td>Able to receive direct payments into an account</td>
<td>86</td>
</tr>
<tr>
<td>Currently receiving direct payments into an account</td>
<td>68</td>
</tr>
</tbody>
</table>

Base: All respondents (general public sample: 2,742)

Understandably, the likelihood of receiving direct payments rises with income. Just 41 per cent of respondents earning less than £3,000 per annum currently receive direct payments. This proportion rises steadily and those earning £25,000 per annum or more are most likely to be receiving direct payments (90 per cent). This is largely due to these higher income groups receiving wages paid into an account directly from their employers.

Amongst all employed respondents, regardless of income, over nine in ten (95 per cent) currently receive direct payments.

7.3 Type of income paid directly into an account

Those who have ever had direct payments into an account were asked about the types of income they receive.
Three-quarters (76 per cent) of the public have had wages paid directly into an account, making it by far the most common type of direct payment. Higher income earners are more likely to have had wages paid directly into an account. Of today’s pensioners, only a third have had wages paid in this way. The vast majority of those employed (94 per cent) have received wages paid directly into an account.

Around a quarter of the public (23 per cent) have received social security payments directly into an account. CSA customers receiving child maintenance (52 per cent), the economically inactive (44 per cent) and the unemployed (45 per cent) are most likely to have received these payments. Today’s pensioners are the least likely, with only 12 per cent having received benefits paid directly into an account – although the majority have received a state or government pension (as noted below).

Amongst the public as a whole, about a fifth (19 per cent) have had an occupational or private pension paid directly into an account by a pension provider, whilst slightly fewer (16 per cent) have received a state or government pension paid into an account. Naturally, older respondents are more likely to have received these pension payments. Three-fifths (60 per cent) of pensioners have received an occupational or private pension paid directly, and a similar number (66 per cent) have received the state or government pension paid directly.

### 7.4 Inclination for future direct payments

Those who are able to receive direct payments were asked which types of income they would be willing to receive directly into their account on a regular basis in the future. The results are shown in Figure 7.3.
Figure 7.3  Types of income that would be willing to have paid directly into an account on a regular basis

<table>
<thead>
<tr>
<th>Income Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wage from employer</td>
<td>68%</td>
</tr>
<tr>
<td>State or government pension</td>
<td>66%</td>
</tr>
<tr>
<td>Occupational or private pension</td>
<td>58%</td>
</tr>
<tr>
<td>Social security benefits</td>
<td>52%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
</tr>
<tr>
<td>None</td>
<td>6%</td>
</tr>
</tbody>
</table>

Base: All who can have payments paid directly into an account (general public sample: 2,359)

Most respondents of working age (82 per cent) are willing to have wages paid directly to an account in the future. Unemployed people are equally likely as current employees (both 90 per cent) to accept direct payment of wages in the future, but self-employed people are a little less likely (74 per cent).

Respondents of all ages appear to be quite willing to have the state pension paid directly into an account in the future. This ranges from half (49 per cent) of 16-24 year olds to three-quarters (76 per cent) of those aged between 50 and SPA, and two-thirds (69 per cent) of those of SPA or above. A similar pattern is evident for occupational or private pensions.

CSA parents with care are most likely to be willing to have benefits paid directly (67 per cent).

7.5  Client groups Summary: Today’s pensioners versus working age population

7.5.1  Working age

On average, both today’s pensioners and people of working age have the same number (2) of bank, building society or Post Office accounts, and are - similarly - likely to own the same types of account.

While almost all working people have an account, unemployed respondents are the least likely of all client groups to have a bank, building society or post office account of their own. Furthermore, they are the least likely to hold a savings account. Those not working with barriers to work, and CSA parents with care, are also less likely than average to have an account.

Economically inactive people are the least likely to be able to receive wages or benefits into their account, and to have done so.

CSA parents with care are most likely to be willing to have benefits paid directly (67 per cent).
7.5.2 Today’s pensioners

Today’s pensioners are equally likely to have a bank account as people of working age, although assisted pensioners are less likely to have an account than independent pensioners (11 per cent of assisted pensioners do not have an account). They are also similar to people of working age in terms of the number who can, and actually do, have payments made directly into account. Among today’s pensioners as a whole, 44 per cent have received their state pension directly into their account.

Looking at the future, today’s pensioners are less willing to receive payments paid directly; 83 per cent would accept some form of direct payment, compared with 95 per cent of the working age population.
### Appendix A: Random Probability Response Rates

#### Table A.1 Sample Summary

<table>
<thead>
<tr>
<th>Number</th>
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<tr>
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#### Table A.2 Summary by Individual Group

<table>
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<tr>
<th>CSA Parents</th>
<th>CSA Non-Parents</th>
<th>CSA Parents</th>
<th>CSA Non-Parents</th>
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<tbody>
<tr>
<td>Total sample</td>
<td>1450</td>
<td>222</td>
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<tr>
<td>Interviews</td>
<td>632</td>
<td>100</td>
<td>358</td>
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<tr>
<td>Overall response rate (%)</td>
<td>44</td>
<td>45</td>
<td>51</td>
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<tr>
<td>Response rate (excl movers) (%)</td>
<td>51</td>
<td>51</td>
<td>58</td>
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### Summary

#### Table A.3 Sample Summary

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#### Table A.4 Response Rates

<table>
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<th>Number</th>
<th>%</th>
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Appendix B

Questionnaire
ELECTRONIC METHODS OF CONDUCTING BENEFITS BUSINESS FINAL questionnaire (25/10/01)

SECTION 1: CONTACT WITH GOVERNMENT ABOUT BENEFITS

ASK ALL

I would like to ask you about any contact you may have had with government departments recently.

qcon

SHOWCARD A1

Which of these have you personally had any contact about, with a Government Department or your council, in the past six months? This includes receiving, filling in and sending off forms, as well as dealing with a person.

CODE ALL THAT APPLY

1. Submitting a tax return
2. Applying for or renewing a vehicle licence
3. Applying for or renewing a television licence
4. Registering a birth, marriage or death
5. Applying for or renewing a passport

(DK)

(NONE OF THESE)

ASK IF QCON NOT DK/NULL

qinvol

SHOWCARD A2

Thinking about the contact you had, what did this involve?

CODE ALL THAT APPLY

1. Finding out general information
2. Finding out if you need to apply for or renew a licence/passport or if you needed to submit a form
3. Filling in a form
4. Making or receiving a payment

(DK)

(NONE OF THESE)

ASK ALL

qben

SHOWCARD A3

Can I just check, are you receiving any of these benefits at the moment?

CODE ALL THAT APPLY.

1. Income Support
2. Job Seekers’ Allowance (Jsa)
3. Child Benefit
4. Child Maintenance
5. Housing Benefit
6. Working Families’ Tax Credit
7. State Retirement Pension
8. Bereavement Benefit (Widows’ Benefit)
9. Maternity Allowance
10. Incapacity Benefit
11. Disability Living Allowance
12. Minimum Income Guarantee
13. Attendance Allowance
14. Invalid Care Allowance
15. Another State Benefit

(DK)

(NONE OF THESE)

qd

SHOWCARD A4

Which of these things have you done, or tried to do, in the last six months? (This applies to benefits, including child benefit and the state pension)

CODE ALL THAT APPLY.
1. Finding out general information about benefits or pensions / finding out about eligibility
2. Making a claim
3. Notifying a change in your circumstances (e.g. reporting a change of address or birth of a child)
4. Queries about receiving payment
5. Making an appeal against a benefits decision
6. Getting information about job vacancies from a jobcentre/benefits office

(DK)

(NONE OF THESE)

(qfor1)

You mentioned that, in the last six months, you’ve had some experience of [TEXT SUBSTITUTION-]. What benefit or benefits was this for?

CODE ALL THAT APPLY.
1. Income Support
2. Job Seekers’ Allowance (Jsa)
3. Child Benefit
4. Child Maintenance
5. Housing Benefit
6. Working Families’ Tax Credit
7. State Retirement Pension
8. Bereavement Benefit (Widows’ Benefit)
9. Maternity Allowance
10. Incapacity Benefit
11. Disability Living Allowance
12. Minimum Income Guarantee
13. Attendance Allowance
14. Invalid Care Allowance
15. Another State Benefit

(DK)

(NONE OF THESE)

(OTHER)
ASK IF QDON = SOUGHT GENERAL BENEFIT INFORMATION IN THE LAST SIX MONTHS

qinv

Thinking about the last time you wanted general information about benefits, such as to find out if you were eligible, what did this involve?

INTERVIEWER INSTRUCTION: If necessary, remind respondent that “benefit” can include state pensions and child benefit.

SHOW SCREEN TO RESPONDENT

CODE ALL THAT APPLY.

1. Writing off for information
2. Talking to a friend or family member
3. Talking to benefits/jobcentre staff face to face
4. Talking to benefits/jobcentre staff over the phone
5. Talking to someone else face to face
6. Talking to someone else over the phone
7. Reading leaflet / booklet / other printed literature
8. Getting information from a website/internet
9. (OTHER)
(DK)
(NONE OF THESE)

ASK IF QDON = SOUGHT GENERAL BENEFIT INFORMATION IN THE LAST SIX MONTHS

qeasy

In general, how easy did you find it to get all the information you required?

IF NECESSARY PROMPT: This was the last time within the last six months.

READ OUT

1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy
5. (DO NOT PROMPT) NEVER GOT INFORMATION REQUIRED
(DK)

ASK IF QDON = SOUGHT GENERAL BENEFIT INFORMATION IN THE LAST SIX MONTHS

qinform

How well informed do you feel in general about benefits?

READ OUT

1. Very well informed
2. Fairly well informed
3. Not very well informed
4. Not at all well informed
(DK)
IF QINFORM = NOT VERY WELL INFORMED OR NOT AT ALL WELL INFORMED

qmore

SHOWCARD A5

Which of these things would you like more information on?
CODE ALL THAT APPLY
1. Entitlement to benefits / state pension
2. Location of benefits offices
3. Who to contact for different information
4. Methods of payment available
5. When and how to report changes in circumstances
6. The appeals process
7. How to make a claim
8. (OTHER)
(DK)

ASK IF QDON = MAKING A CLAIM

qlclai

Thinking about when you last made a claim for a benefit, in the last six months, what did this involve?
INTERVIEWER INSTRUCTION: As before, “benefit” includes child benefit and state pension.
SHOW SCREEN TO RESPONDENT
CODE ALL THAT APPLY
1. Filling in a form
2. Talking to benefits/jobcentre staff face to face
3. Talking to benefits/jobcentre staff over the phone
4. Talking to someone else face to face
5. Talking to someone else over the phone
6. (OTHER)
(DK)

ASK IF QDON = MAKING A CLAIM

qcasq

In general, how easy did you find it when you last made a claim for benefit?
IF NECESSARY REMIND: This is the last time you made a claim within the last six months
READ OUT
1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy
(DK)

ASK IF QDON = MAKING A CLAIM

qsat

And how satisfied were you with the way that your claim was handled?
READ OUT
1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
(DK)
ASK IF QLCLAI = FILLING IN A FORM

qget
How did you get the form to make your last benefit claim?
SHOW SCREEN TO RESPONDENT
1. Received in post
2. Picked up at Benefits Agency/Jobcentre/DSS/CSA
3. Picked up at Citizens’ Advice Bureau
4. Picked up at Doctor’s surgery
5. Picked up at Library/Post Office/other public place
6. Printed off from website
7. (OTHER)
(DK)

ASK IF QLCLAI = FILLING IN A FORM

qown
Did you fill in the form on your own, or did you have some help with filling it in?
1. Filled in on own
2. Had help with filling in forms from benefits/Jobcentre staff
3. Had help from family or friends with filling in form
4. Had help from Citizen’s Advice Bureau/other welfare rights organisation with filling in form
5. (OTHER)
(DK)

ASK IF QLCLAI = FILLING IN A FORM

qfill
How easy did you find it to fill in the form?
READ OUT
1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy
5. (DID NOT MANAGE TO FILL IT IN)
(DK)

**DO NOT SHOW SCREEN**

ASK IF QDON = MAKING A CLAIM

qhhelp
If you needed help to fill in a benefits claim form, how would you get this?
DO NOT PROMPT
CODE ALL THAT APPLY
1. Write a letter to the Department of Social Security/Benefits Agency/Jobcentre/DSS/CSA
2. Read a booklet or leaflet, or other literature
3. Ask a friend or relative
4. Telephone Benefits Agency/Jobcentre/DSS/CSA
5. Visit the Benefits Agency/Jobcentre/DSS/CSA in person
6. Go to a Citizens’ Advice Bureau, or other independent source of advice
7. Access a website
8. (OTHER)
(DK)
ASK IF QDON = NOTIFIED A CHANGE IN CIRCUMSTANCES

qcirc
Thinking about the last time you notified a change in your circumstances, in the last six months, what did this involve?

SHOW SCREEN TO RESPONDENT
CODE ALL THAT APPLY
1. Writing a letter
2. Filling in a form
3. Talking to Benefits/Jobcentre staff face to face
4. Talking to Benefits/Jobcentre staff over the phone
5. Talking to someone else face to face
6. Talking to someone else over the phone
7. (OTHER)

(DK)

ASK IF QDON = NOTIFIED A CHANGE IN CIRCUMSTANCES

qnoti
How easy was it to notify a change in your circumstances?

READ OUT
1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy
5. (DID NOT MANAGE TO NOTIFY CHANGE)

(DK)

ASK IF QDON = MADE QUERY ABOUT RECEIVING PAYMENT

qpay
Thinking about the last time you made a query about payments, in the last six months, what did this involve?

SHOW SCREEN TO RESPONDENT
CODE ALL THAT APPLY
1. Writing a letter
2. Talking to benefits/jobcentre staff face to face
3. Talking to benefits/jobcentre staff over the phone
4. Talking to someone else face to face
5. Talking to someone else over the phone
6. (OTHER)

(DK)

ASK IF QPAY = TALKING TO BENEFITS/JOB CENTRE STAFF OR OVER THE PHONE

qstaff
How easy did you find it to get through to a member of staff by phone?

READ OUT
1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy
5. (DIDN’T GET THROUGH (TO RIGHT PERSON))

(DK)
ASK IF QDON = MADE QUERY ABOUT RECEIVING PAYMENT

qqrec
And how satisfied were you with the way that your query was handled?

READ OUT
1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied

(DK)

ASK IF QDON = MADE A BENEFITS APPEAL

qbenap
You said that you have made an appeal against a benefits decision in the last 6 months. How satisfied were you with the way in which that appeal was handled?

READ OUT
1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied

(DK)

ASK ALL WHO HAVE GOT JOB VACANCY INFORMATION IN THE LAST 6 MONTHS

qvac
Thinking about the last time you got information about job vacancies from a jobcentre or benefits office, what did this involve?

SHOW SCREEN TO RESPONDENT

CODE ALL THAT APPLY
1. Talking to benefits/Jobcentre staff face to face
2. Talking to benefits/Jobcentre staff over the phone
3. Getting information from a website
4. Looking at notices/cards in Jobcentre/Benefits Office

(OTHER)

(NONE)

(DK)

ASK IF QVAC = GOT INFORMATION FROM A WEBSITE

Qinf0
How easy was it to get information from a website?

READ OUT
1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy
5. (DIDN’T GET THROUGH (TO CORRECT SITE))

(DK)
ASK IF QDON = GETTING JOB VACANCY INFORMATION

Quse
Thinking about all the information on job vacancies you have obtained

How useful was this information to you?

READ OUT
1. Very useful
2. Fairly useful
3. Not very useful
4. Not at all useful

(DK)

**DO NOT SHOW SCREEN**

ASK IF QFUTC NOT DK

qfutc
If, at some point in the future, you needed to contact the benefits agency for information about applying for a benefit (or state pension), how would you do this?

DO NOT PROMPT

MULTI-CODING POSSIBLE
1. Go in person to a Benefits Agency / DSS office
2. Make a telephone call
3. Write a letter
4. Write an e-mail
5. Access a website / surf the internet
6. (OTHER)

(DK)

**DO NOT SHOW SCREEN**

ASK IF QFUTC NOT DK

qfutn
And if, in the future, you wanted to notify a change in circumstances (such as your address) concerning a benefit or pension you are receiving, how would you do that?

DO NOT PROMPT

CODE ALL THAT APPLY
1. Write a letter (to the Benefits Agency/DSS)
2. Read a booklet or leaflet, or other literature
3. Ask a friend or relative
4. Telephone the Benefits Agency/DSS
5. Visit the Benefits Agency/DSS to speak to someone
6. Visit the Benefits Agency/DSS to pick up a form
7. Go to a Citizens’ Advice Bureau, or other independent source of advice
8. Access a website / surf the net
9. Write an e-mail
10. (OTHER)

(DK)
In your personal experience, which of the following things have you ever felt you needed more help with?

**Interviewer Instruction:** Benefit covers child benefit and state pension throughout.

**READ OUT**
1. Finding out general information about benefits
2. Finding out if you were eligible for a benefit
3. Applying for a benefit
4. Notifying a change in your circumstances
5. Queries about receiving payment
6. Queries about methods of payment
7. Making an appeal against a benefits decision

(NONE OF THESE)

(DK)

**ASK ALL**

And in general, how easy do you find … ?

(Not rotated)
- Filling in forms
- Communicating by telephone
- Communicating face to face
- Communicating in writing

**READ OUT**
1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy

(DK)
SECTION 2: USE OF AND ATTITUDES TO TECHNOLOGY

ASK ALL

SHOWCARD B1

Which of the following have you used in the past twelve months? CODE ALL THAT APPLY
1. Digital TV
2. Camcorder or video camera
3. Touch-screen kiosk
4. Teletext or ceefax
5. Games console
6. Mobile phone
7. Cash machine
8. Automatic ticket machine (e.g. to buy a train ticket)
9. Programming a video recorder
(DK)
(NONE OF THESE)

UNLESS ALL AT QTECU USED
qtecw
SHOWCARD B1

Of those things you said you had not used, which would you be willing to use or like to use in the future?
ONLY DISPLAY THOSE NOT MENTIONED AT QTECU
CODE ALL THAT APPLY
1. Digital TV
2. Camcorder or video camera
3. Touch-screen kiosk
4. Teletext or ceefax
5. Games console
6. Mobile phone
7. Cash machine
8. Automatic ticket machine (e.g. to buy a train ticket)
9. Programming a video recorder
(DK)
ASK IF QTECU = MOBILE PHONE

qomp

You said that you have used a mobile phone in the last twelve months. Do you yourself own a mobile phone?
1. Yes
2. No
(DK)

ASK IF QOMP = YES

qtxt

Do you send text messages from your mobile phone …? READ OUT
1. Often
2. Sometimes
3. Occasionally
4. Never
(DK)

ASK IF QOMP = YES

qwap

And does this mobile phone have a WAP or internet facility? INTERVIEWER INSTRUCTION: If necessary say that WAP is a way of accessing the internet through your mobile phone.
1. Yes
2. No
(DK)

ASK ALL

qdtv

How much would you say that you know about interactive Digital TV?
READ OUT
1. Know a great deal
2. Know a fair amount
3. Know a little
4. Heard of but know nothing about
5. Never heard of
(DK)

IF QDTV = KNOW A GREAT DEAL/FAIR AMOUNT OR A LITTLE

qdtvb

In your view, what are the main benefits of interactive Digital TV? DO NOT PROMPT

CODE ALL THAT APPLY

1. It lets me see a wider range of programmes
2. Interactive services
3. E-mail
4. It let me see programmes i’d missed earlier
5. Home shopping / home banking (any mention)
6. Games
7. It provides internet access
8. (OTHER)
9. No benefit
(DK)
ASK IF QTECU = DIGITAL TV

**qudtv**

SHOWCARD B2

You said that you have used Digital TV in the last 12 months. Which of the following things have you used Digital TV for?

CODE ALL THAT APPLY
1. Interactive services
2. E-mail
3. Seeing programmes I’d missed earlier
4. Home shopping or home banking
5. Games
6. Internet access
7. Something else (please specify)

(NONE OF THESE)
(DK)

ASK FOR EACH ITEM USED AT QUDTV

**qdf**

How often would you say you have used Digital TV for ……?

READ OUT
1. At least once a week
2. At least once a month but no more than once a week
3. Less than once a month
(DK)

**q dus**

And how useful did you find it to use Digital TV for ……?

READ OUT
1. Very useful
2. Fairly useful
3. Not very useful
4. Not at all useful
(DK)

ASK IF QDUS = NOT VERY/AT ALL USEFUL

**qdnu**

Why did you not find it useful to use Digital TV for ……?

(OPEN-ENDED)
(NO ANSWER)
(DK)

- Interactive services
- E-mail
- Seeing programmes I’d missed earlier
- Home shopping or home banking
- Games
- Internet access
IF QTECW = DIGITAL TV
qdft
SHOWCARD B2
You said that you might consider using Digital TV in the future. If you did get Digital TV, which of
the following features do you think that you would be likely to use?
CODE ALL THAT APPLY
1. Interactive services
2. E-mail
3. It let me see programmes I’d missed earlier
4. Home shopping / home banking (any mention)
5. Games
6. It provides internet access
7. Something else (please specify)
(DK)

ASK ALL
qapply
Which of these apply to you?
READ OUT
1. Have never used a computer before
2. Have used a computer before but have little knowledge/experience
3. Have used a computer before and have some knowledge/experience
(DK)

ASK IF QAPPLY = HAVE USED A COMPUTER BEFORE BUT HAVE LITTLE KNOWLEDGE/HAVE SOME
KNOWLEDGE EXPERIENCE
qoftc
How often do you use a computer?
READ OUT
1. Every day
2. At least once a week
3. Once every 2-3 weeks
4. Once a month
5. Less often
(DK)

ASK IF QAPPLY = HAVE USED A COMPUTER BEFORE BUT HAVE LITTLE KNOWLEDGE/HAVE SOME
KNOWLEDGE EXPERIENCE
qucom
Do you use a computer ....
READ OUT. CODE ALL THAT APPLY
1. At home
2. At work
3. At the house of friend or relative
4. At a public facility (eg Library, Internet Cafe)
5. At College/University
6. (OTHER)
(DK)
ASK ALL

qkey
To what extent are you able to use a keyboard or typewriter? Would you say.....
READ OUT.
1. I can type very or fairly well
2. I can type a little
3. I can’t type at all
(DK)

ASK ALL

q12mt
In the last 12 months, have you ..... ?
- used the Internet
- sent or received an E-mail
1. Yes
2. No
(DK)
IF Q12MT = YES

qous
How often do you use ....
READ OUT
1. Every day
2. At least once a week
3. Once every 2-3 weeks
4. Once a month
5. Less often
(DK)

ASK IF QOUS = EVERY DAY OR AT LEAST ONCE A WEEK OR ONCE EVERY 2-3 WEEKS OR ONCE A MONTH OR MORE

qgeni
Do you generally use the internet ....
READ OUT. CODE ALL THAT APPLY.
1. At home
2. At work
3. (OTHER)
(DK)

ASK IF QGENI NOT AT HOME

qihome
Do you have access to the internet from home?
1. Yes
2. No
(DK)
How do you access the internet from home?

CODE ALL THAT APPLY.
1. Through a PC
2. Through Digital TV / cable TV
3. Through Mobile Phone
4. Through Dreamcast / other games console
5. (OTHER)

Have you ever submitted personal details (such as your address) over the internet?

1. Yes
2. No

Did you find submitting details over the internet more or less convenient than writing out a normal form?

READ OUT
1. Much more convenient
2. A bit more convenient
3. About the same
4. A bit less convenient
5. Much less convenient

Here’s a list of things which people often use the internet for. Please tell which of these things you have used the internet for in the last twelve months.

CODE ALL THAT APPLY.
1. Finding information
2. Buying something
3. Entertainment
4. Internet banking
5. Contacting a person or company
6. Looking for a job
7. (OTHER)

(DK)

(None of these)
ASK IF Q12MT = USED THE INTERNET

qweb

Have you ever visited any of the following websites?

INTERVIEWER INSTRUCTION: Please note, the DSS website is the same thing as the DWP site.

READ OUT

CODE ALL THAT APPLY.

1. DSS website
2. Employment Service website
3. Inland Revenue
4. UK Online website
5. (OTHER BENEFITS WEBSITE)

(DK)

(NONE OF THESE)

ASK IF QWEB NOT DK/NONE OF THESE

qeasw

How easy did you find it to use [INSERT NAME OF SITE]?

READ OUT

1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy

(DK)

ASK IF QOFTC = LESS THAN ONCE A WEEK OR IF QAPPLY = NEVER USED A COMPUTER

qnuse

SHOWCARD B4

From this card, are there any particular reasons why you have not used a computer/do not use a computer more often?

CODE ALL THAT APPLY.

1. No convenient access to a computer / computers not available
2. Do not know where to go to use a computer
3. Do not need to use a computer
4. Do not like using a computer
5. Do not know how to use a computer/do anything useful on a computer
6. Not enough help available to use/learn to use a computer
7. Do not own a computer as too expensive
8. No particular reason
9. (OTHER)

(DK)
ASK IF QOFTC = LESS THAN ONCE A WEEK OR IF QAPPLY = NEVER USED A COMPUTER

SHOWCARD B5

Please look at this card. What, if anything, could be done to encourage you to use a computer (more often)?

CODE ALL THAT APPLY.
1. Cheaper computers
2. A nearby internet café / cybercafé
3. A friend who could show me how to use a computer
4. Free training
5. Facilities at a local library
6. Information on what computer to buy
7. Information on where computer facilities are available locally
8. (OTHER)

(NONE OF THESE)
(DK)

ASK IF QOFTC = LESS THAN ONCE A WEEK OR IF QAPPLY = NEVER USED A COMPUTER

qencc

Would you like to or would you be willing to use a computer (more often)?

1. Yes
2. No

(DK)

ASK IF QLIKC = YES

qusc

What would you like to use a computer for?

(OPEN-ENDED)

(DK)

(NOTHING)

IF (QAPPLY = USED A COMPUTER) AND ((Q12MT(1) = NO) OR (Q12MT(1) = YES AND QOU1 = LESS OFTEN))

qreai

SHOWCARD B6

You said that you do not currently access the internet/use it less than once a month. Could you please tell me which of these reasons best explain why you don’t use the internet (more often)?

CODE ALL THAT APPLY.
1. It’s not relevant to people like me / I don’t see what’s in it for me
2. It’s too complicated / I don’t understand it
3. It’s too expensive
4. It doesn’t interest me/don’t need it
5. I don’t get access from the PC I use
6. I would be worried about confidentiality / security
7. I tried it but had a bad experience and so was put off
8. I’d like to use it more but don’t have the time
9. (OTHER)

(NONE OF THESE)
(DK)
Q12MT(1) = NO

I’d now like to show you a short video about the internet and email

**Video with voiceover to explain:**

The internet is a system where people and organisations can provide information and services. People can look at the information and use the services from a normal computer. So ….. you can find out today’s weather, look up train times or choose and pay for a book.

You can also use email, by typing a message and sending it electronically to a person or organisation.

Q12MT(1) = NO OR QOU1 = LESS OFTEN

**qwill**

Would you like to or would you be willing to use the internet (more often)?

1. Yes
2. No
(DK)

ASK IF QWILL =YES

**qwli**

What would you like to use the internet for?

READ OUT

CODE ALL THAT APPLY.

1. Finding information
2. Buying something
3. Entertainment
4. Internet banking
5. E-mailing / contacting people or companies
6. (OTHER)
(DK)

Q12MT(1) = NO OR QOU1 = LESS OFTEN

**qenci**

SHOWCARD B7

What, if anything, would encourage you to use the internet?

CODE ALL THAT APPLY.

1. Free access to the internet/no charges
2. A nearby internet café / cybercafé
3. A friend who could show me how to use it
4. Free training
5. Facilities at a local library
6. Information on where internet facilities are available locally
7. (OTHER)
(DK)

(NONE OF THESE)

ASK ALL

**qagtc**

I’m now going to read out some things that people have said about technology, and I would like you to tell me how much you agree or disagree with each one. So firstly…

SHOWCARD B8

1. Agree strongly
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Disagree strongly
(DK)
SECTION 3: USING THE INTERNET FOR BENEFITS

ASK ALL

Services are being introduced, so that people can use the internet and email to deal with government departments about benefits or pensions. This could be to get information, make enquiries, to submit forms or provide information.

ASK ALL

qinti

In general, how interested would you be in using the internet for any of these things, rather than other methods?

INTERVIEWER INSTRUCTION: If necessary remind respondent that ‘benefits’ can include everything mentioned on Showcard A1 & A3.

READ OUT

1. Very interested
2. Fairly interested
3. Not very interested
4. Not at all interested

(DK)

ASK IF QINTI = NOT VERY/ NOT AT ALL

qntnt

Why do you say you would not be interested in using the internet for these things?

(OPEN-ENDED)

(NO ANSWER)

(DK)
There are a number of ways of accessing the internet and email:

1. Computer at home or at work
2. Computer in a convenient location outside home or work
3. Interactive digital TV – you can use the internet on your TV screen, by using a keyboard
4. A WAP phone – this is a mobile phone with a screen where you can use the internet

Which of these would you be willing to use or might you like to use if you needed to deal with government departments?

1. Computer at home or at work
2. Computer in a convenient location outside home or work
3. Interactive digital TV – you can use the internet on your TV screen, by using a keyboard
4. A WAP phone – this is a mobile phone with a screen where you can use the internet

Why would you prefer …… rather than other possibilities?
SHOWCARD C1

Which ONE of these locations would you prefer to use?
1. Shopping centre
2. Supermarket
3. Post Office
4. Any Government Office (e.g. DSS / Benefits Agency / Inland Revenue)
5. Library
6. Citizens Advice Bureau or Advice Centre
7. Cafe
8. Bank or Building Society
9. Council Offices
10. (OTHER)

(DK)

(NONE OF THESE)
ASK IF AT LEAST 1 ‘YES’ RESPONSE GIVEN AT QWGD

qinf
If you needed to get information about benefits or other government services, would you be willing to use the internet rather than other methods?

READ OUT
1. Definitely
2. Probably
3. Probably not
4. Definitely not

(DK)

ASK IF AT LEAST 1 ‘YES’ RESPONSE GIVEN AT QWGD

qjfv
If you needed to get information about job vacancies, would you be willing to use the internet rather than other methods?

READ OUT
1. Definitely
2. Probably
3. Probably not
4. Definitely not

(DK)

ASK IF QDON = GETTING INFORMATION ABOUT JOB VACANCIES

qpjv
How would you prefer to get information about job vacancies?

READ OUT. SINGLE CODE
1. Internet
2. Requesting information via e-mail
3. Talking to someone face to face
4. Talking to someone over the phone
5. Notices/information at jobcentres/benefits office
6. Newspaper
7. (OTHER)

(DK)
If you needed to apply for a benefit or pension, one possibility is to get the form from the internet. You could print off the form, and then complete it and send it in the normal way.

If you needed to make an application, would you be willing to get the form from the internet rather than other methods?

READ OUT
1. Definitely
2. Probably
3. Probably not
4. Definitely not
(DK)

Alternatively, if you needed to make an application, you could complete the form on the internet by typing in the information, rather than filling in a paper form. You would then send it in by email to the relevant department.

If you needed to make an application, would you be willing to use the internet to fill in and send in a form?

READ OUT
1. Definitely
2. Probably
3. Probably not
4. Definitely not
(DK)

How easy do you think it would be for you to fill in a form in this way?

READ OUT
1. Very easy
2. Fairly easy
3. Not very easy
4. Not at all easy
(DK)
ASK IF QAPPI = Definitely or Probably

qhised
How would you prefer to send in a government form?
READ OUT. SINGLE CODE
1. By email/on the Internet
2. Hand in personally at a government office
3. By post
4. By reading out the answers over the phone
5. (OTHER)
(DK)

ASK IF QAPPI = Definitely or Probably

qsecis
SHOWCARD C2
What, if anything, would encourage you to send the form in by e-mail or over a secure internet service?
CODE ALL THAT APPLY
1. Getting an immediate online confirmation that your information had been received
2. A guarantee that the information would be dealt with in the next week or quicker than a paper form
3. A number to telephone to check that the information had been received
4. An online guarantee that personal information would be treated in confidence
5. A named person to contact with any queries
6. (OTHER)
(NONE OF THESE)
(DK)

ASK IF QAPIS NOT DEFINITELY NOT / DK

qcomm
Would you be willing to communicate with government departments by email about payments (eg benefit or licence payments)?
READ OUT
1. Definitely
2. Probably
3. Probably not
4. Definitely not
(DK)

ASK IF QCMM = PROBABLY/DEFINITELY NOT

qcomy
Why do you think you probably/definitely would not be willing to do this?
(OPEN-ENDED)
(NO ANSWER)
(DK)

ASK ALL

qcom
I'm now going to read out a list of different ways in which people can apply for a benefit. (This can include child benefit and the state pension.) If at some point in the future you had to apply for a benefit, how comfortable would you feel about passing on personal details by the following methods:
READ OUT
1. Very comfortable
2. Fairly comfortable
3. Fairly uncomfortable
4. Very uncomfortable
(DK)
Randomly rotated list:
- Speaking face-to-face to someone in a government office (e.g., jobcentre, benefits agency)
- Talking by phone to someone in a government office (e.g., jobcentre, benefits agency)
- Posting details to a government office (e.g., jobcentre, benefits agency)
- Sending details through a Government website
- Sending details by e-mail
- Sending details by interactive Digital TV

ASK IF QCOMFS (4) = VERY / FAIRLY UNCOMFORTABLE [SENDING DETAILS THROUGH A GOVERNMENT WEBSITE] MULTICODE

You said that you wouldn’t feel comfortable submitting personal details through a Government website. Why is that?

DO NOT PROMPT
1. Concerned about how the government uses electronic information
2. Concerned about how secure the internet is
3. Generally concerned about giving personal information to the government
4. Not sure how to use the website
5. (OTHER)

(DK)

ASK ALL

Thinking about the types of service we have discussed, I’m now going to ask you a few questions about these possibilities.

**DO NOT SHOW SCREEN**

ASK ALL

You said that you wouldn’t feel comfortable submitting personal details through a Government website. Why is that?

DO NOT PROMPT
1. Concerned about how the government uses electronic information
2. Concerned about how secure the internet is
3. Generally concerned about giving personal information to the government
4. Not sure how to use the website
5. (OTHER)

(DK)

ASK ALL

Thinking about the types of service we have discussed, I’m now going to ask you a few questions about these possibilities.

**DO NOT SHOW SCREEN**

ASK ALL

You said that you wouldn’t feel comfortable submitting personal details through a Government website. Why is that?

DO NOT PROMPT
1. Concerned about how the government uses electronic information
2. Concerned about how secure the internet is
3. Generally concerned about giving personal information to the government
4. Not sure how to use the website
5. (OTHER)

(DK)

ASK ALL

Thinking about the types of service we have discussed, I’m now going to ask you a few questions about these possibilities.

**DO NOT SHOW SCREEN**

ASK ALL

You said that you wouldn’t feel comfortable submitting personal details through a Government website. Why is that?

DO NOT PROMPT
1. Concerned about how the government uses electronic information
2. Concerned about how secure the internet is
3. Generally concerned about giving personal information to the government
4. Not sure how to use the website
5. (OTHER)

(DK)

ASK ALL

Thinking about the types of service we have discussed, I’m now going to ask you a few questions about these possibilities.

**DO NOT SHOW SCREEN**

ASK ALL

You said that you wouldn’t feel comfortable submitting personal details through a Government website. Why is that?

DO NOT PROMPT
1. Concerned about how the government uses electronic information
2. Concerned about how secure the internet is
3. Generally concerned about giving personal information to the government
4. Not sure how to use the website
5. (OTHER)

(DK)
ASK ALL

qiads2
Still thinking of the same question, which of the advantages listed here do you think would apply to using the internet to deal with government departments?

SHOWCARD C3
1. Faster/save time
2. Cheaper/save money
3. Simple/easy to use
4. Convenient
5. More reliable / fewer mistakes would be made
6. Safer/more confidential
7. More locations/more convenient locations
8. Less fraud
9. Good way of getting/giving information
10.(OTHER)

(NONE OF THESE)
(DK)

**DO NOT SHOW SCREEN**

ASK ALL

qconci
And what concerns would you have, if any, about using the internet or email for these things?

DO NOT PROMPT

1. Would not trust Government’s use of information
2. More fraud / lack of security / don’t trust internet security
3. More mistakes made
4. Difficult to use
5. Might break down / unreliable
6. No personal help/impersonal/prefer speaking to a real person
7. Too public
8. Take longer
9. Not convenient
10.Might lose money (eg if made mistake)
11.Cost of internet / phone bill / too expensive
12.Don’t know enough about the internet / wouldn’t be sure what to do
13.Wouldn’t know if information had been received / would need confirmation
14.(OTHER)

(NONE OF THESE)
(DK)
ASK ALL

qconci2
Now looking at this list, which of these concerns would you have?
SHOWCARD C4
1. Would not trust Government’s use of information
2. More fraud / lack of security / don’t trust internet security
3. More mistakes made
4. Difficult to use
5. Might break down / unreliable
6. No personal help / impersonal / prefer speaking to a real person
7. Too public
8. Take longer
9. Not convenient
10. Might lose money (e.g. if made mistake)
11. Cost of internet / phone bill / too expensive
12. Don’t know enough about the internet / wouldn’t be sure what to do
13. Wouldn’t know if information had been received / would need confirmation
14. (OTHER)
(NONE OF THESE)
(DK)

ASK ALL

qdiss
In general, how likely would you be to use the internet or email for any of the things we have discussed in this questionnaire?
READ OUT
1. Very likely
2. Fairly likely
3. Not very likely
4. Not at all likely
(DK)

ASK IF QDISS = NOT VERY/AT ALL LIKELY

qothi
What, if anything, would make you more likely to use the internet for dealing with benefits / benefits and other government services?
(OPEN-ENDED)
(NO ANSWER)
(DK)
SECTION 4: CALL CENTRES

ASK ALL

qcong
Have you ever phoned a government department about a benefit or licence?
1. Yes
2. No
(DK)

ASK IF QCONG = YES

qcong2
On the last occasion you phoned a government department, did you:
READ OUT
Get through to someone straight away, without any recorded messages
Get through to a recorded message before speaking to someone
Just get a recorded message
DK
ASK IF QCONG2 = ‘Get through to someone straight away, without any recorded messages’

qcong2
And, before that occasion, had you ever phoned a government department and…?
- Got through to a recorded message before speaking to someone
- Just got a recorded message
1. Yes
2. No
(DK)

ASK ALL

qginf
SHOWCARD D1
When you phone a Call Centre, it’s often possible to get information by pushing buttons on the phone itself. If, in the future, you needed to find out general information about a government service or benefit, which of these would you be willing to use?
SINGLE CODE ONLY
1. Mainly pressing buttons, but with the option to talk to someone if necessary
2. A mixture of pressing buttons and talking to someone
3. Mainly talking to someone, but with a bit of button-pressing at the start
4. Just talking to someone, with no button-pressing at all
(DK)
(NONE OF THE ABOVE)
ASK IF QGINF NOT (‘CODE 4’ OR ‘DK’ OR ‘NONE OF THE ABOVE’)

qgap
SHOWCARD D1
Still looking at the card, I’d now like you to say which of these you would be willing to use if you were actually applying for a government service or benefit?
SINGLE CODE ONLY
1. Mainly pressing buttons, but with the option to talk to someone if necessary
2. A mixture of pressing buttons and talking to someone
3. Mainly talking to someone, but with a bit of button-pressing at the start
4. Just talking to someone, with no button-pressing at all
(DK)
ASK ALL

qpnew

What do you think would be the advantages of pressing buttons on your phone to get information from a Call Centre?

DO NOT PROMPT

Faster / saves time
Wouldn’t have to speak someone
No advantages
Other (specify)
(DK)

ASK ALL

qpnew2

What do you think would be the disadvantages of pressing buttons on your phone to get information from a Call Centre?

DO NOT PROMPT

Confusing / difficult / might make a mistake
Slow
Annoying / fiddly
Unreliable
Prefer just to speak to someone
No disadvantages
Other (specify)
(DK)

SECTION 5: BANKING AND PAYMENTS

ASK ALL

qacnts

How many bank, building society or Post Office accounts do you have, either in your own name or held jointly with someone else? Please also include any accounts you have that you may not be using at the moment. NOTE: EXCLUDE TESSAs, PEPs AND ISAs

Enter separate number of accounts

None/ I have no accounts at all.
IF QACNTS IS NOT ‘NONE/ I HAVE NO ACCOUNTS AT ALL’

Qtype
Which of the following best describe this/these accounts?
READ OUT
CODE ALL THAT APPLY
- Current account
- Savings account
- Combined current and savings account
- Other (specify)
(DK)

Qdirec
Is it possible to have wages, benefits or other regular payments paid directly into (any of) your account(s)?
SINGLE CODE
- Yes
- No
(DK)
IF QDIREC=YES

Qdipay
Do you currently, or have you ever had, any wages, benefits or other regular payments paid directly into (any of) your account(s)?
- Yes, currently
- Not currently but have in the past
- No
(DK)
IF QDIPAY= "YES, CURRENTLY" OR "NOT CURRENTLY BUT HAVE IN PAST"

Qtypay
Which of the following types of income have you ever had paid directly into (any of) your account(s)?
CODE ALL THAT APPLY
SHOWCARD E1
1. Social security benefits
2. State or Government Pension
3. An occupational or private pension paid in direct by pension provider
4. Wages paid in direct by an employer
5. Any other money e.g. Maintenance, self-employed income, rent from lodgers or another account in the household (PLEASE SPECIFY)
- (none of above)

IF QDIPAY= "YES, CURRENTLY" OR "NOT CURRENTLY BUT HAVE IN PAST"

Qfupay
Looking to the future, which, if any, of the following types of income would you be willing to have paid directly into an account on a regular basis?
SHOWCARD E1
CODE ALL THAT APPLY
1. Social security benefits
2. State or Government Pension
3. An occupational or private pension paid in direct by pension provider
4. Wages paid in direct by an employer
5. Any other money e.g. Maintenance, self-employed income, rent from lodgers or another account in the household (PLEASE SPECIFY)
- (none of above)
SECTION 6: DEMOGRAPHICS

ASK ALL
Finally a few questions about you and your household

qsex
CODE SEX
1. Male
2. Female

qage
What was your age last birthday?
INTERVIEWER: ENTER AGE IN WHOLE YEARS
(RANGE 16-110)
(DK)
(REFUSED)

ASK ALL

qffted
How old were you when you finished continuous full-time education at school or college?
INTERVIEWER: ENTER AGE IN WHOLE YEARS
(RANGE 5-110)
(DK)
(REFUSED)

ASK ALL

qqual
Do you have any qualifications …
READ OUT
1. From school, college or university
2. Connected with work
3. From government schemes
(NONE)
(DK)
(REFUSED)

ASK ALL

qmarit
SHOWCARD F1
Which of the following best describes you?
1. Single
2. Married or living with partner
3. Separated
4. Divorced
5. Widowed
(REFUSED)
ASK ALL

qcar
Do you have access to a car, van or motorcycle for your private use?
1. Yes
2. No
(REFUSED)

ASK ALL

qlit
Since you were 16, have you had any problems with reading or writing English at all?
CODE ALL THAT APPLY.
1. Yes, reading English
2. Yes, writing English
3. No
(REFUSED)

ASK ALL

qlang
Can I just check, is English your first language?
1. Yes, English is my first language
2. No, English is not my first language
(REFUSED)

ASK ALL

qarit
Since you were 16, have you had any problems with numbers or simple arithmetic at all?
1. Yes
2. No
(REFUSED)

ASK ALL

qpen
Do you ……………READ OUT
INTERVIEWER INSTRUCTION: IF NECESSARY, TELL RESPONDENT THAT THIS DOES NOT INCLUDE THE STATE RETIREMENT PENSION.
1. Contribute to a private/occupational pension scheme
2. Receive income from a private/occupational pension scheme
(NONE OF THESE)
(DK)
(REFUSED)
SHOWCARD F2
To which of the groups listed on this card do you belong?
1. White
2. Black – Caribbean
3. Black – African
4. Black – Other
5. Indian
6. Pakistani
7. Bangladeshi
8. Chinese
9. (OTHER)
(DK)
(REFUSED)

SHOWCARD F3
From this card, which of these best describes your main activity last week?
INTERVIEWER: IF OFF SICK, ON HOLIDAY OR ON MATERNITY LEAVE FROM A JOB, CODE THE JOB.
1. Employee - 30 hours or more per week (or off sick)
2. Employee - 16 to 29 hours per week (or off sick)
3. Employee - 1 to 15 hours per week (or off sick)
4. Self-employed (or off sick)
5. In full time education/training
6. On a government scheme (e.g. New Deal/TEC/LEC)
7. Unemployed and looking for work/waiting to take up a job
8. Looking after children or the home
9. Temporarily sick or disabled
10. Permanently sick or disabled
11. Retired
12. Not working for other reason
13. (OTHER)
(REFUSED)
ASK IF QWORK = UNEMPLOYED

qunemp

Can you tell me how long you have been unemployed?

INTERVIEWER: TYPE IN NUMBER OF MONTHS.

1 YEAR = 12 6 YEARS = 72
2 YEARS = 24 7 YEARS = 84
3 YEARS = 36 8 YEARS = 96
4 YEARS = 48 9 YEARS = 108
5 YEARS = 60 10 YEARS = 120

(RANGE 0-999)

(DK)

(REFUSED)

ASK IF QLOOK = NO

qljob

Even though you are not looking for work at the moment, would you like to have a paid job....

READ OUT

1. Now
2. In the future
3. Or never

(DK)

(REFUSED)

ASK IF NOT RETIRED/PERMANENTLY SICK

qprobw

SHOWCARD F4

Have any of the problems listed on this card made it difficult for you to find or keep a job in the past year.

CODE ALL THAT APPLY

1. Own ill-health or disability
2. Illness of other member of family
3. Lack of public transport
4. Lack of personal transport
5. No jobs near here
6. Care of disabled/elderly
7. Debt or money problems
8. No permanent place to live
9. Problems with the law, or a previous record
10. Problems with drugs or alcohol
11. Lack of references from previous employer
12. Lack of previous work experience
13. Problems with reading or writing English
14. Problems with numbers or simple arithmetic
15. Caring for a child / children
16. (No Problems)
17. (OTHER)

ASK IF QWORK = EMPLOYED/SELF-EMPLOYED

qtitle
What is the name or title of your job?
INTERVIEWER: PROBE FULLY.
(OPEN-ENDED)
(REFUSED)

ASK IF QWORK = EMPLOYED/SELF-EMPLOYED

qkwork
What kind of work do you do most of the time?
INTERVIEWER: PROBE FULLY.
(OPEN-ENDED)
(REFUSED)

ASK IF QWORK = EMPLOYED/SELF-EMPLOYED

qnemp
Including yourself, how many people are employed at the place where you work, or from which you do your work?
(RANGE 1-9999)
(DK)
(REFUSED)
ASK IF QNEMP = DK

Qnemp2
PROBE FOR ESTIMATE AND CODE BELOW
IF NECESSARY: Including yourself, how many people are employed at the place where you work, or from which you do your work?
1. UNDER 11
2. 11-24
3. 25-49
4. 50-99
5. 100-499
6. 500+
(DK)
ASK IF QWORK = EMPLOYED/SELF-EMPLOYED

qsup
Do you supervise/employ other people?
1. Yes
2. No
(REFUSED)

ASK IF QSUP = YES

qnsup
How many people do you supervise/employ?
(RANGE 1-9999)
(REFUSED)

ASK IF QWORK = EMPLOYED/SELF-EMPLOYED

qpc
Do you use a PC at work as part of your job?
1. Yes
2. No
(REFUSED)

ASK ALL

qwexp
SHOWCARD F5
Thinking of the whole period since leaving school or college, how would you sum up your work experience? Please choose from an answer on this card.
1. I have spent most of my working life in steady job
2. I have spent most of my working life self-employed
3. I have mainly done casual or short-term work
4. I have spent a lot more time unemployed than in work
5. I have spent a lot of my adult life looking after family or the home
6. I have been in and out of work several times
7. None of these apply to me
(REFUSED)

ASK ALL

qhprob
Do you have any health problems or disabilities that you expect will last for more than a year?
1. Yes
2. No
(DK)
(REFUSED)
ASK IF QHPROB = YES AND QWORK NOT RETIRED

qhelw
Does this health problem affect the type or amount of paid work that you might do?
1. Yes
2. No
(DK)
(REFUSED)

ASK IF QWORK = RETIRED

qhel
Do you receive regular help with any of the following…..

SHOWCARD F6
MULTICODE
1. Shopping
2. Cooking / meals
3. Cleaning
4. Getting dressed
5. Organising your finances

ASK IF QHELP = YES

qwhoh
Who regularly gives you help with …….?

Relative
Friend / Neighbour
Home Help
Warden
(OTHER)
(REFUSED)

ASK ALL

qnhh
I would now like to ask you a few questions about your household. By your household, I mean people who live here and who use the same living room as you or share at least one meal a day with you. Including yourself and any children, how many people are there in your household?

(RANGE 1-999)
(REFUSED)

ASK ALL

qchild
Are there any children aged under 18 in this household who are financially dependent on you (or on your husband/partner/wife)?

Yes
No
(REFUSED)

ASK IF QCHILD = YES

qnumc
How many children is that?

(RANGE 1-99)
(REFUSED)

ASK IF QCHILD = YES

qcage
What is the age of your nth (REPEAT FOR ALL CHILDREN) child?

INTERVIEWER: RECORD AGE IN WHOLE YEARS. IF CHILD IS UNDER 1 YEAR OLD CODE AS O.

(RANGE 0-18)
(REFUSED)
Income question – Please read out the answer to the question shown on the showcard

NOTE: IF RESPONDENT IS 16/17 THEN PERSON WHO GAVE PERMISSION FOR INTERVIEW MUST ANSWER THIS QUESTION

Question on showcard
In which of the following bands does your TOTAL annual household income fall before tax is deducted?
This information is for classification purposes only and will be in the strictest confidence.
1. A
2. F
3. R
4. B
5. Q
6. Z
7. M
8. G

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<th>Yearly</th>
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<td>A Less than £3,000</td>
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<td>R £500–£833</td>
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<td>B £834–£1,249</td>
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<td>G £4,166 or more</td>
<td>G £50,000 or more</td>
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(REFUSED)
Appendix C
Sample profile of random location sample

The table below shows the distribution of the random location sample. This was weighted by sex within age band.

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<th>Ethic group</th>
<th>Interviews Unweighted</th>
<th>%</th>
<th>Interviews Weighted</th>
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<td>Retired</td>
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<th>Children (under 18 in household)</th>
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Table C.1 Distribution of the random location sample

The table below shows the distribution of the random location sample. This was weighted by sex within age band.
## Other research reports available

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