OVERCOMING BARRIERS:
OLDER PEOPLE AND
INCOME SUPPORT

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A report of research carried out by the National Centre for Social Research on behalf of the Department of Social Security
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This research was commissioned by the Department of Social Security (DSS), and was undertaken by a research team from the National Centre for Social Research (formerly SCPR), in collaboration with the Office for National Statistics (ONS).

We are grateful to Sharon Jones of the Social Research Branch, DSS, for her significant help and guidance throughout the study.

We wish to thank Amanda Wilmot and Mark McConaghy of Social Survey Division, ONS, for co-ordinating ONS’s role in the project.

We are grateful to Susan Purdon, of the Survey Methods Centre at the National Centre for Social Research, for her expert advice and guidance on carrying out multivariate analysis of the survey data.

We are indebted to all those who participated in the study, and in particular to the members of the public, all of whom took part in two interviews. We are grateful both for their time and for their willingness to discuss some delicate financial issues.
THE AUTHORS

The authors are all researchers from the National Centre for Social Research, an independent social policy research institute.

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GLOSSARY OF TERMS

A number of terms and abbreviations are used in this report. They are generally explained fully the first time they occur, but thereafter are used in their summary or abbreviated form. The principal ones are explained below.

HB  Housing Benefit.
CTB  Council Tax Benefit.
FRS  The Family Resources Survey, a continuous survey carried out for the DSS which provides detailed analyses of the financial circumstances of households in the United Kingdom.
ENR(s)  Entitled Non-Recipient(s) of Income Support, i.e. people who are not currently receiving Income Support, but who are, or appear to be, both eligible and entitled to do so.

All survey respondents were classified as ENRs on the basis of the information they gave at the time of their original FRS interview. Since then, some people’s status in relation to Income Support had changed. As detailed in Section 2.1, some respondents now said they had been receiving Income Support at the time of the previous interview, in contradiction to their original answers; these have been excluded from the present study. Others were excluded as their savings now exceeded the Income Support eligibility threshold. The rest remained within the study sample and are collectively described as ‘All respondents’.

The sample can be broken down into various categories, depending on whether people had made a claim for Income Support since their FRS interview, and the result of that claim. For most purposes, two distinctions are then important: (i) whether a person has had experience of the claims process, and (ii) whether a person is a current recipient of Income Support. The main groups referred to in the report are as follows:

Claimants  Those who had submitted a claim for Income Support since their FRS interview. The outcome of the claim is irrelevant, it is their experience of the claims process that is important. However for some purposes they may be sub-divided into:
Successful claimants  Those who had submitted a claim since their FRS interview, and who were awarded Income Support.
Unsuccessful/failed claimants  Those who had submitted a claim since their FRS interview but who were not awarded the benefit.
Non-claimants  Those who started as ENRs and who had not submitted a claim for Income Support since their FRS interview.
Current recipients  Those receiving Income Support at the time of the follow-up interview.
All recipients  All those who had received Income Support at some time since the FRS interview, including any who were no longer doing so by the time of the follow-up interview.
ATTRIBUTIONS OF VERBATIM QUOTATIONS

Illustrative quotations from the qualitative interviews are presented in one of two ways, depending on the length of the quotation.

1 Quotations of just a few words are included in the text, in italics, within single quote marks.

2 Longer quotations are shown in indented paragraphs, in italics, within single quote marks. They are followed by an attribution, in brackets, indicating how the respondent fits into the sampling and/or analysis scheme. Attributions show:
   • sex & marital status,
   • age group,
   • benefit status.

All names and some minor details have been changed to preserve anonymity.

CONVENTIONS FOR TABLES

Unless otherwise stated, the figures shown in tables are column percentages, rounded to the nearest whole number. These are shown under a % sign as the column heading, but without a % sign after each figure. Percentages may not add to 100%, because of rounding, or because multiple answers are possible.

Some tables may also include raw numbers, under a column heading of ‘No:’.

The following symbols are used in the tables, as necessary:
* less than 0.5%
0 no observations
- category not available
[ ] numbers in square brackets are percentages based on fewer than 50 observations.
Summary

Background

The Department of Social Security (DSS) commissioned the National Centre for Social Research (formerly SCPR), together with the Office for National Statistics (ONS), to carry out a research study to identify the most important barriers to the take-up of Income Support amongst people aged 60 or over. It also sought to identify ways in which take-up amongst entitled non-recipients could be increased. The study encompassed qualitative research - both among pensioners and with representatives of the Benefits Agency, Local Authorities and relevant voluntary organisations - and a quantitative survey of pensioners.

Participants in the survey were drawn from people interviewed on the DSS’s Family Resources Survey (FRS) between April 1995 and June 1996. Those selected were pensioners whose financial circumstances at the time of their FRS interview suggested that they were entitled to claim Income Support (IS), yet they had not done so. This group are termed ‘Entitled Non-Recipients’ or ‘ENRs’.

The main fieldwork for the research took place in 1998.

Main findings

Changes in status

In the space of around two-and-a-half years since first being identified as ENRs:

• 24 per cent were now ineligible for IS, because changes in their savings had taken them beyond the eligibility threshold;

• 5 per cent had submitted a claim which had shown them to be unentitled;

• 23 per cent had submitted a successful claim, thus confirming their entitlement;

• the remaining 48 per cent had still not submitted a claim for Income Support.

This last group of non-claimants, who are presumed still to be ENRs, formed the main focus for the research.

Degree of resistance to claiming Income Support

Based on their attitudes to the notion of claiming Income Support and towards aspects of the claiming process, the non-claimants can be placed on a spectrum from ‘low’ to ‘high’ resistance. Within this, the report identifies three groups of varying sizes, whose attitudes serve to distinguish one group from another:

Low resisters 40 per cent of ENRs

Medium resisters 38 per cent of ENRs

High resisters 22 per cent of ENRs
Low resisters are not inherently averse to the idea of claiming Income Support, and are probably held back more by a combination of ignorance and inertia. At the other end of the spectrum the high resisters are extremely averse to claiming Income Support in its present guise, because of underlying attitudes towards income-related benefits and the anticipated claim process. However, a high level of resistance does not necessarily stop a claim occurring: important triggers can, and do, overcome key barriers.

There are two main dimensions to the barriers to claiming Income Support:

- an attitudinal component, which here is broadly described as the ‘stigma’ dimension; and
- a ‘process’ dimension, consisting of objections to, or negative perceptions of, various aspects of the claim process.

Amongst pensioners, as evidenced by the survey, the ‘stigma’ dimension slightly outweighs the ‘process’ dimension. However, advisory staff from the Benefits Agency (BA), local authorities and voluntary organisations emphasised ‘process’ features as the more dominant deterrents to claiming.

In practice the two are interrelated; process aspects are important, but are underpinned by the stigma dimension which will always deter the highest resisters from deciding to claim. The stigma problem is hard to address directly, but if aspects of the claim process are addressed, some of the stigma would be removed.

**The process needs to be made more dignified**, and the body of the report illustrates many ways in which this might be tackled, derived from the qualitative findings. Other key factors are reinforcing the notion of entitlement and getting endorsement from authority figures (such as professionals with whom older people come into contact) that claiming their entitlement is a legitimate thing for people to do.

For older people, practical barriers to claiming include:

- a perceived lack of information, and transparency, about the criteria for entitlement;
- the complexity of the application form;
- problems of physical access, and transport to and from the benefit office.

Semi-practical barriers (with stigma overtones) include:

- the need to reveal financial details;
- terminology (e.g. ‘benefit’, ‘support’);
- a perceived lack of privacy in BA offices;
- the age and perceived attitude of BA staff who deal with pensioners.
Some triggers are purely practical ones - e.g. a change of circumstance results in a dramatic drop in income, or a person on a fixed income is confronted with an unexpected bill. These will force some people into claiming Income Support, however reluctantly, and go a long way to explaining why some high resisters nonetheless end up by making a claim.

However the report concentrates more on triggers that could be put in place by DSS/BA to encourage people to claim. In terms of the wider picture, these include a range of suggestions made by pensioners themselves:

- making automatic direct payments without a need to claim - this emerges from a belief that the government already hold enough information to be able to know whether a person is entitled to Income Support. (Further research, already underway, should indicate the extent to which this is possible in practice.);
- having a single claim process (and application form) for all relevant benefits;
- addressing the image problem of benefits administrators - for some pensioners, the benefit administrator seems too much like a watchdog and too little like a personal advisor.

A range of more limited possibilities was explored in the quantitative survey. These identified the following two measures as most likely to make people consider a claim:

- home visits by Benefits Agency staff;
- a letter from the DSS saying that the pensioner(s) might be eligible for Income Support.

The suggestion of a letter, in particular, had wide appeal spanning all groups within the resistance spectrum.
1.1 Background to the study

The Department of Social Security (DSS) commissioned this study as part of a programme of research arising from the Government’s manifesto commitment to examine the means of delivering more automatic help to poorer pensioners. Large numbers of pensioners do not receive Income Support that is their present entitlement.

The study builds on a considerable body of earlier research. Throughout their history, income-related benefits have been associated with problems of non take-up, and a considerable amount of research and learned thinking has been devoted to why this is, as well as to methods of take-up measurement.

A number of studies on the causes of non take-up were carried out in the late 1960s and 1970s, following important changes to the social security system (for a useful review, see Deacon and Bradshaw, 1983). From these investigations, some simple, but fundamental, lessons were learned. Of particular significance was the conclusion that there is no single cause of non take-up and, hence, no ‘magic’ cure that could change take-up levels overnight. Instead, it was shown that there were a number of factors that could delay or inhibit a claim and the factors themselves were both complex and interactive.

Another important conclusion concerned the dissemination of information about benefits. In early research, ignorance was seen as a crucial cause of non take-up. It was therefore believed that if people were provided with information, either about the existence of the benefit or their own eligibility, a major problem would be overcome. A number of studies have shown that this is not the case and that other, more powerful, inhibitors can affect people’s receipt and use of the relevant information.

By the late 1970s there was a growing body of evidence about the various factors that can inhibit a decision to claim. Those felt to be of particular importance included:

- a desire to manage financially;
- uncertainty about entitlement;
- a previous negative experience of claiming;
- difficulties with aspects of the claim process;
- a fear of refusal;
- the lack of a sufficient financial incentive from the outcome of the claim;
- a lack of social acceptability;
• pride and independence;
• negative attitudes towards benefit support.

Factors such as these, variously grouped as ‘ignorance’, ‘stigma’ and ‘administrative complexity’, were often cited as the main sets of deterrents to claims. There was, however, no clear explanation about how the various factors interrelated, or how the crucial differences between claimants and non-claimants could be explained.

Some important breakthroughs in the understanding of non take-up came in the early 1980s. There were two reasons for this. First, there was a move away from large scale structured enquiry towards more explanatory and in-depth investigation (Corden, 1983, Ritchie and Matthews, 1982). Second, and more significantly, models were developed that helped to describe the processes involved in a decision to make a claim. This combination of behavioural models, backed by detailed exploration of the nature of the deterrents involved, brought some critical insights into why people do, as well as do not, claim their benefit entitlement.

One of the more influential models, known as the Kerr threshold model, was developed by Scott Kerr in the early 1980s (Kerr, 1983). It consists of a series of six steps, or decision thresholds1, through which the prospective claimant must pass before arriving at the decision to apply for a benefit. The model assumes that a person must pass all six thresholds in succession in order to claim a benefit and that the explanation of a failure to claim will lie with the first unachieved threshold. Although there has been much critical debate about, and modification to, the Kerr model, the constructs contained within it have been consistently cited as key factors in behavioural explanations of non take-up.

In the late eighties, a major review of research on the take-up of income related benefits was carried out by Craig (Craig, 1991). This not only provided a useful critique of the behavioural models developed to date but also highlighted the importance of economic modelling to examine the relationships between socio-economic variables and the probability of claiming. He argued that the identification of such relationships would help to provide more focused research into reasons for non-claiming.

A more recent review of take-up research, undertaken by Corden, (Corden, 1995), highlights the importance of the structure and administration of the benefit system on claiming behaviour. Indeed,

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1 The thresholds were denoted as Perceived Need, Basic Knowledge, Perceived Eligibility, Perceived Utility, Beliefs and Feelings about the application procedure and Perceived Stability of Situation.
Corden argues that:

‘although models of the claiming process have proved useful, the impact made by those grounded in individual claimant decision making (on which Craig focuses) has perhaps diverted attention from other models that emphasise the organisational structure within which claiming decisions are made.’

(Corden 1995, p3)

Supported by a series of studies, and particularly influenced by the work of Van Oorschot, Corden considers the range of ‘supply-side’ factors that may be affecting take-up, covering benefit design, information delivery and various aspects of benefit administration (Van Oorschot, 1991, 1995). She concludes that the design and structure of benefits and the way in which they are administered are as essential to understanding take-up as the influences on individual decisions. It was within this context that the present study was designed.

1.1.1 Non take-up amongst older people

A number of studies have been carried out which explore benefit take-up among retired pensioners and older people (see for example, Altman, 1981, Kerr, 1983; Finch and Elam, 1995; Corden, 1995). While these have shown that certain attitudes may be more deeply entrenched in older people - or specific aspects of the benefit system may be more perplexing - there are no barriers to take-up that are unique to the pensioner population. Each of the attitudinal and behavioural factors described, and all the features of benefit design and delivery identified, have been found to operate as deterrents across all age groups. However, what is not yet clear is whether there is any generational effect in resistances to claiming income-related benefits, which will diminish as the numbers who recall provision before 1948 recede.

1.2 Aims and scope of the study

The principal aims of this research study were to identify the most important barriers facing older people who, though entitled, do not claim Income Support and to explore possible solutions to non take-up. A further aim was to identify those factors which had motivated current recipients to proceed with their claim for Income Support.

In order to assess fully the influences on take-up and non take-up of Income Support, the further objectives of the research were to establish:

- awareness and knowledge of Income Support, including misconceptions or areas of confusion;
- perceptions of entitlement to Income Support: sources of information; misconceptions; and response to possible entitlement;
- perceptions of Income Support: positive and negative views; image and associations; attitudes towards Income Support claimants;
- perceptions of Income Support compared to other means-tested as well as contributory benefits;
• key influences on attitudes towards claiming Income Support and/or other benefits: upbringing; family; attitudes towards managing and independence;
• views about the Income Support claims process.

The study was commissioned by the Department of Social Security and undertaken by the National Centre for Social Research (formerly SCPR)\(^2\), an independent social policy research institute, in collaboration with the Social Survey Division of the Office for National Statistics. The study employed both qualitative and quantitative research methods and began in the autumn of 1997.

Qualitative research was undertaken first to identify the key areas for inclusion in a quantitative survey of pensioners who were thought to be entitled to Income Support; and to provide amplification of the various factors affecting take-up. A survey then followed to build on the findings of the qualitative stage, to provide a statistical profile of the inhibitors to take-up and to identify support for ways of encouraging Entitled Non-Recipients (ENRs) to claim. A further objective of the survey was to provide information on the levels of hardship experienced by pensioners. Lastly, qualitative research was carried out among staff from advice and welfare rights agencies, and the Benefits Agency.

1.3 Summary of the design and method

Participants for this study were identified principally from the DSS’s Family Resources Survey (FRS), an on-going survey which provides a detailed analysis of the financial circumstances of households throughout the United Kingdom.

The study proceeded in three main stages. The first two entailed people aged 60 and over identified from FRS interviews carried out between April 1995 and June 1996, and selected with reference to their Income Support status at the time of their FRS interview.

1 In-depth interviews were carried out with 37 ENRs and ‘new’ recipients of Income Support. The interviews explored the full range of factors inhibiting take-up as well as people’s suggestions for encouraging claims.

2 A quantitative survey was then carried out among a sample of people who were classified as ENRs at the time of their FRS interview. This started by checking whether these people still met the eligibility criteria for Income Support and went on to quantify many of the attitudinal and behavioural factors identified in the depth interviews.

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\(^2\) Social and Community Planning Research (SCPR) became the National Centre for Social Research in May 1999. The National Centre is an independent social policy research institute.
Finally, nine in-depth interviews and four group discussions were undertaken with staff from benefits, advice and welfare rights agencies who work with older people entitled to Income Support. These included Benefits Agency (BA) staff, local authority welfare rights workers and voluntary sector staff from general advice agencies and organisations for older people. Throughout the report they are referred to as ‘advisory staff’ or ‘advisors’.

In identifying an initial sample of ENRs for the quantitative survey, DSS used the FRS to identify a sample of pensioners who, based on their answers, appeared to be entitled to Income Support but were not receiving it.

It is Benefit Units\(^3\) rather than households or individuals that are assessed for Income Support. To be selected for the survey in terms of age, it was sufficient if at least one member of the Benefit Unit had been aged 60 or more at the time of the FRS interview. Only one person per Benefit Unit was interviewed for the follow-up study. In the case of a single person Benefit Unit, this was the person identified from the FRS; for couples, it was the person who knew most about, or principally dealt with, their sources of income and financial affairs. Where individual level information is shown, it relates to the person who was interviewed.

The average gap between a person’s initial FRS interview and the follow-up interview for this research was about two-and-a-half years. It was therefore necessary to establish at the outset, within reasonable bounds of accuracy, whether respondents still qualified as ENRs. One possibility would have been to include sufficient questions to re-assess respondents’ Income Support entitlements accurately on the basis of their current circumstances. However it was decided that this would absorb a disproportionate amount of interview time, and might well encounter a level of item non-response that would prevent the calculations being done accurately in the course of the interview. This would have defeated the object of the exercise.

Instead we opted for an approach which, although much simpler, was still intended to establish with reasonable confidence whether people’s situation had changed radically since the original FRS interview. Two main criteria were applied:

- whether people had made an application for Income Support in the intervening period, and the outcome of that application; and
- whether they now had a level of savings that would render them ineligible for Income Support.

\(^{3}\) A Benefit Unit is defined as a single person, or a (married or cohabiting) couple, together with any dependent children.
Those with savings over the £8000 threshold did not go through the full interview. Those who had applied for Income Support in the meantime were classified as ‘new recipients’ or ‘failed claimants’ depending on the outcome of their claim, and the rest of the interview was conducted in this context. For the remainder, we considered it legitimate still to canvass their views as ENRs even if, on more stringent criteria, a proportion of them might no longer have been entitled. The views of those on the borderline were thought unlikely to be very different from those with a true entitlement.

Further details of the design and conduct of the study are given in the Appendices.

1.4 This report

Following this introductory chapter, the report divides into three main parts.

Part One (Chapter 2), dealing principally with results from the quantitative survey, outlines the extent of changes in people’s status since they were first classified as ENRs. It then goes on to describe the circumstances of those who had apparently remained as ENRs since that time.

Part Two (Chapters 3 - 5) focuses on the factors influencing non-take-up of Income Support. It begins with an overview and then examines each group of barriers in detail.

Part Three (Chapters 6 - 7) explores ways in which some of these barriers can be overcome to increase levels of take-up of Income Support. Chapter 6 sets out the triggers which had led continuing and new Income Support recipients to claim Income Support. Chapter 7 explores ideas for how older people could be positively encouraged to take up their entitlement.

Throughout Parts Two and Three, quotations and case studies are used to help illustrate the points made.
2 ENRS AND THEIR CIRCUMSTANCES

2.1 Changes in status since first being identified as ENRs

As part of the process of checking people’s current status with regard to Income Support, all those identified as ENRs from their original FRS interview were asked at an early stage whether they were now receiving Income Support, or had done so at any time since the previous interview. If so, they were asked when they had started getting it.

In a number of cases, respondents now said they had been receiving Income Support at the time of the previous interview, in contradiction to their original answers. Where these contradictions could not be resolved in the second interview (a total of 25 cases), it was decided to exclude them from the present research and the interview was terminated at that point.

Setting those cases aside, Table 2.1 shows the current status of all remaining cases, i.e. those whose initial identification as non-recipients of Income Support was sustained at the second interview.

Table 2.1 Current Income Support status

<table>
<thead>
<tr>
<th>Income Support status</th>
<th>No:</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not eligible: savings now exceed the £8000 threshold</td>
<td>98</td>
<td>24</td>
</tr>
<tr>
<td>Failed claimants (submitted unsuccessful claim for Income Support)</td>
<td>20</td>
<td>5</td>
</tr>
<tr>
<td>Successful claimants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Past recipient (no longer in receipt of Income Support, but has been since FRS interview)</td>
<td>13</td>
<td>3</td>
</tr>
<tr>
<td>Currently in receipt of Income Support</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Non-claimants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not submitted claim for Income Support since the FRS interview</td>
<td>193</td>
<td>48</td>
</tr>
<tr>
<td>Base = Classified as ENRs at time of original FRS interview</td>
<td>404</td>
<td></td>
</tr>
</tbody>
</table>

In the space of two-and-a-half years, on average, since their original identification as ENRs:

• around one in four were now shown to be ineligible, because changes in their reported savings had taken them beyond the eligibility threshold;
• around one in 20 had submitted a claim which had shown them to be unentitled;
• in around one-fifth of cases, their entitlement had been demonstrated by the submission of a successful claim;
• the remaining cases – around a half – had still not submitted a claim for Income Support.
In the space of around two-and-a-half years, some 28 per cent had submitted a claim in the natural course of events, and the great majority of these had turned out to be entitled to Income Support. We do not know how long people had been in a position of entitlement by the time they were identified on the FRS, so we cannot extrapolate directly from this to estimate the average length of time that a person spends between becoming entitled and actually making a claim. However, it is clear that a large proportion of potentially entitled people (around two-thirds) spend a long time in that situation, without their entitlement being put to the test.

It is likely that the large majority of this group remain as ENRs although, in line with the finding that some apparent ENRs had gone on to make unsuccessful claims, a proportion of the non-claimants might also ultimately prove to be unentitled.

However, this is not the most important distinction to be made. Any attempt to encourage more pensioners to make claims for Income Support is likely to attract some proportion of inappropriate claims, but this can ultimately only be judged after the claims have been made. It remains important to understand the factors that deter people from making claims in the first place, and this can reasonably be done by studying a population which is predicted to be at, or near, the threshold of entitlement. This is the approach that was taken in this study.

Accordingly, much of the remaining analysis in this report is based on those people who had still not had any experience of the Income Support claims process; these are termed ‘non-claimants’. Their attitudes and circumstances can also be compared and contrasted with those who did have experience of the claims process; these are grouped under the umbrella label of ‘claimants’ (irrespective of the outcome of their claim). There are, however, occasions where the important distinction is between the receipt and non-receipt of Income Support, and in such cases the non-claimants are compared only with those currently in receipt of Income Support – labelled as ‘current recipients’.

The present survey is not best suited to illustrating the profile of a cross-section of all ENRs; this would be better done from the original FRS interviews and no such analysis is included here. Rather, this section focuses on the circumstances of those people initially classified as ENRs, who remained as non-claimants until their second interview. This does not constitute a complete cross-section of ENRs, rather, it constitutes those with a potential entitlement but who have failed – over a considerable period of time – to make a claim that would actually determine that entitlement. It can therefore be seen more as representing the hard-core element of the non-take-up ‘problem’.

2.2 Current circumstances of non-claimants
Women were predominant among the non-claimants, comprising nearly two-thirds (63 per cent) of this group. This is as might be expected, since women tend to live longer than men and the UK population contains very many more women than men of pensionable age.

The median age of the non-claimants was 75 years, with a quarter of them being under 70 and a third being 80 or over. The men were, on average, slightly younger than the women. As a result, women were particularly prevalent among the older non-claimants.

Table 2.2 Sex and age of non-claimants

<table>
<thead>
<tr>
<th>Sex</th>
<th>Age</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>60-69</td>
<td>70-79</td>
</tr>
<tr>
<td>Male</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Female</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Base = Non-claimants</td>
<td>49</td>
<td>78</td>
</tr>
</tbody>
</table>

2.2.2 Household composition

The great majority of non-claimants were living as lone pensioners (59 per cent) or as pensioner couples (22 per cent). Only one-fifth (19 per cent) had anyone else living with them in the household as a potential source of help or support. Many more women than men were living on their own, which, again, is to be expected given their generally greater life expectancy.

Table 2.3 Household composition by sex of respondent

<table>
<thead>
<tr>
<th>Sex of respondent</th>
<th>Male</th>
<th>Female</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household type</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Lone pensioner</td>
<td>39</td>
<td>71</td>
<td>59</td>
</tr>
<tr>
<td>Pensioner couple</td>
<td>47</td>
<td>7</td>
<td>22</td>
</tr>
<tr>
<td>Others in household</td>
<td>14</td>
<td>22</td>
<td>19</td>
</tr>
<tr>
<td>Base = Non-claimants</td>
<td>72</td>
<td>121</td>
<td>193</td>
</tr>
</tbody>
</table>

2.2.3 Tenure

Three fifths of the non-claimants lived in rented accommodation, while the reminder were owner-occupiers; amongst these, the majority were outright owners. There were no significant differences between lone pensioners and pensioner couples. However, the figures suggest that pensioners who lived with other people (for example, with their son or daughter) were more likely than others to be in owner-occupied accommodation.
Table 2.4 Tenure by household type

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Lone pensioner</th>
<th>Pensioner couple in household</th>
<th>Others</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Owns outright</td>
<td>32 [36]</td>
<td>[38]</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>Buying with mortgage, etc</td>
<td>4 [5]</td>
<td>[16]</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Rents/rent free</td>
<td>64 [60]</td>
<td>[46]</td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>1 [0]</td>
<td>[0]</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Base = Non-claimants</td>
<td>114</td>
<td>42</td>
<td>37</td>
<td>193</td>
</tr>
</tbody>
</table>

2.2.4 Self-reported health

Relatively few non-claimants – around 10 per cent – were registered blind, partially sighted or deaf. However, three-quarters stated that they, or their spouse, had a long-standing illness, disability or infirmity that in many cases presented them with problems of mobility either inside or outside the home. Up to a quarter were dependent on regular help from other people for a range of everyday tasks such as bathing or eating, and a small minority needed regular help during the night.

Overall, 57 per cent of non-claimants were affected by one or more of these problems.

Table 2.5 Various aspects of self-reported health

<table>
<thead>
<tr>
<th>Whether respondent and/or spouse...</th>
<th>All</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>is registered blind/partially sighted</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>is registered deaf</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>reports a long-standing illness or disability</td>
<td>73</td>
<td></td>
</tr>
<tr>
<td>resulting in...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>difficulties getting around outside home</td>
<td>51</td>
<td></td>
</tr>
<tr>
<td>being confined to the house most of the time</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>regularly require help from other people</td>
<td></td>
<td></td>
</tr>
<tr>
<td>when having a bath</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>when dressing</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>when getting washed</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>when eating</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>needs help or attention from other people during the night:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>several times a week</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>once a week or less</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Base = Non-claimants</td>
<td>193</td>
<td></td>
</tr>
</tbody>
</table>

2.2.5 Sources and levels of income

The great majority of non-claimants were relying, to varying degrees, on state benefits other than Income Support. Ninety per cent said they were getting a state Retirement Pension, 70 per cent Council Tax Benefit and 47 per cent Housing Benefit. These three sources were therefore more prevalent than any private sources: only 40 per cent had a private pension and 31 per cent had interest from savings accounts. It should also be noted that 73 per cent were claiming another income-related benefit – ie either Council Tax Benefit, Housing Benefit or both.
Table 2.6 and Table 2.7 show the prevalence of all main sources of income, separately for state benefits and private sources. They are ranked in order of prevalence among non-claimants and, for comparison, corresponding figures are shown for current recipients of Income Support.

**Table 2.6  Receipt of state benefits**

<table>
<thead>
<tr>
<th>State benefit</th>
<th>Current IS recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Retirement Pension</td>
<td>94%</td>
<td>90%</td>
</tr>
<tr>
<td>Council Tax Benefit</td>
<td>89%</td>
<td>70%</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>66%</td>
<td>47%</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>33%</td>
<td>21%</td>
</tr>
<tr>
<td>D L A (care component)</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>D L A (mobility component)</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>Widows Pension / Widowed Mother's Allowance</td>
<td>0%</td>
<td>3%</td>
</tr>
<tr>
<td>War Disablement Pension / War Widow's Pension</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>Severe Disability Allowance</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>Income Support</td>
<td>100%</td>
<td>-</td>
</tr>
<tr>
<td>Other means-tested benefit (HB &amp;/or CTB)</td>
<td>91%</td>
<td>73%</td>
</tr>
<tr>
<td>Base = Current recipients / non-claimants</td>
<td>80%</td>
<td>193%</td>
</tr>
</tbody>
</table>

**Table 2.7  Other sources of income**

<table>
<thead>
<tr>
<th>Source of income</th>
<th>Current IS recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension from own or spouse's previous employer</td>
<td>15%</td>
<td>40%</td>
</tr>
<tr>
<td>Interest from savings (Building Society, Post office accounts etc)</td>
<td>24%</td>
<td>31%</td>
</tr>
<tr>
<td>Interest from other savings/investments</td>
<td>3%</td>
<td>6%</td>
</tr>
<tr>
<td>Earnings from employment</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>Rent from property/subletting</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Income from other member of family outside household</td>
<td>1%</td>
<td>0%</td>
</tr>
<tr>
<td>Any other source</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Base = Current recipients / non-claimants</td>
<td>80%</td>
<td>193%</td>
</tr>
</tbody>
</table>

The non-claimants were significantly less likely than current recipients of Income Support to be receiving Council Tax Benefit or Housing Benefit, and significantly more likely to be getting an occupational pension. In the abstract this might reflect either a lower rate of eligibility for the benefits, or some misapprehension that the receipt of an occupational pension ruled them out from such benefits.

In terms of actual income levels, the survey did not attempt to obtain a very precise figure. However, respondents were asked how much they were receiving from each of their sources of income and these answers
can be cumulated and standardised to a weekly amount. Not everyone was able to give an amount for every source of income, so the cumulated figures are only approximate and will be slightly understated. They may still provide a useful indicator for comparative purposes.

Table 2.8 illustrates the approximate weekly income for non-claimants and for current Income Support recipients. It shows the average weekly amount, and income bands using quartiles based on the income distribution of the non-claimants.

**Table 2.8 Income from all sources**

<table>
<thead>
<tr>
<th>Approximate net weekly income</th>
<th>Current IS recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>Cum. %</td>
<td>%</td>
</tr>
<tr>
<td>Up to £69</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Over £69 up to £100</td>
<td>39</td>
<td>48</td>
</tr>
<tr>
<td>Over £100 up to £128</td>
<td>19</td>
<td>66</td>
</tr>
<tr>
<td>Over £128</td>
<td>34</td>
<td>100</td>
</tr>
<tr>
<td>Average weekly income</td>
<td>£110</td>
<td>£108</td>
</tr>
<tr>
<td>Base = Current recipients / non-claimants</td>
<td>80</td>
<td>193</td>
</tr>
</tbody>
</table>

The average weekly income for the two groups is very similar. However, this conceals the fact that significantly more of the non-claimants are existing on a very low income than is the case for those now getting Income Support. As would be expected, the number of current recipients in the lowest income band is decreased by virtue of their receiving Income Support. For non-claimants, as we see in later chapters, the greatest resistance to claiming tends to be at the lower end of the income range, where some people continue to resist claiming, and insist that they can ‘manage’, while surviving in often adverse circumstances.

2.2.6 Hardship

One objective of the survey was to provide information on the levels of hardship experienced by those not currently claiming Income Support. People’s own perceptions about how well they are managing on their income is an important factor, as a lack of acknowledgement of need may well hinder a claim for Income Support.

In order to gauge personal perceptions of need, respondents were asked how well they considered themselves to be managing on their current level of income. Just under half (48 per cent) of those currently receiving Income Support considered themselves to be managing very or quite well, with a further 44 per cent describing themselves as ‘getting by alright’; relatively few admitted to experiencing any difficulty in managing. The overall pattern for the non-claimants is not significantly different. Chapters Six and Seven explore the importance of an ability to manage amongst the main resistances to claiming.
Table 2.9  Respondents’ assessment of own current financial situation

<table>
<thead>
<tr>
<th>Current financial situation</th>
<th>Current IS recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage very well</td>
<td>15%</td>
<td>17%</td>
</tr>
<tr>
<td>Manage quite well</td>
<td>33%</td>
<td>23%</td>
</tr>
<tr>
<td>Get by alright</td>
<td>44%</td>
<td>51%</td>
</tr>
<tr>
<td>Don’t manage very well/have some financial difficulties</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>In deep financial trouble</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Base = Current recipients / non-claimants</strong></td>
<td><strong>80</strong></td>
<td><strong>193</strong></td>
</tr>
</tbody>
</table>

In order to arrive at a somewhat more objective measure of hardship, the survey also sought information about the extent to which the pensioners were able or unable to afford certain household, personal and social items. In addition, they were asked whether they were managing to keep up-to-date with their household bills.

Respondents were asked whether they were going without certain household and social items, not because they did not want them but because they could not afford them. The list of 21 standard items was taken from the DSS’s existing survey of low-income families, with minor adaptations to make it more appropriate to a population of pensioners. The most commonly mentioned items are shown in Table 2.10.

Table 2.10 Types of items that people could not afford

<table>
<thead>
<tr>
<th>Items mentioned by at least 10% of either group:</th>
<th>Current IS recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money for trips, holidays, outings</td>
<td>43%</td>
<td>38%</td>
</tr>
<tr>
<td>Celebration with presents for friends</td>
<td>20%</td>
<td>24%</td>
</tr>
<tr>
<td>Use of a caravan</td>
<td>21%</td>
<td>18%</td>
</tr>
<tr>
<td>Use of a tumble drier</td>
<td>19%</td>
<td>18%</td>
</tr>
<tr>
<td>New clothes</td>
<td>20%</td>
<td>14%</td>
</tr>
<tr>
<td>Use of a dishwasher</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>Central heating</td>
<td>9%</td>
<td>12%</td>
</tr>
<tr>
<td>Use of a video recorder</td>
<td>14%</td>
<td>10%</td>
</tr>
<tr>
<td>Use of a microwave</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>Two pairs of all weather shoes</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Average number of items mentioned, from a total of 21 possible items:</strong></td>
<td><strong>2.31</strong></td>
<td><strong>1.95</strong></td>
</tr>
<tr>
<td><strong>Base = Current recipients / non-claimants</strong></td>
<td><strong>80</strong></td>
<td><strong>193</strong></td>
</tr>
</tbody>
</table>
On average, the non-claimants were going without just under two (1.95) standard items from the list of twenty one. The average number for those currently in receipt of Income Support was slightly higher at 2.31 items.

Respondents were also asked whether there were any household items that they really needed to replace but could not currently afford to do so. The results are summarised in Table 2.11.

**Table 2.11 Types of items needing replacement**

<table>
<thead>
<tr>
<th>Item</th>
<th>Current IS recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Carpets</td>
<td>20</td>
<td>12</td>
</tr>
<tr>
<td>Bed</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Clothing</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Other furniture</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Cooker</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Footwear</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>Washing machine</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Bedding</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Curtains</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Other electrical appliance</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Fridge</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Heater</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

Average number of items mentioned, from a total of 12 possible items: 0.95 (IS) 0.74 (Non-claimants).

Non-claimants were, on average, unable to replace just under one (0.74) item from a list of 12 but the actual numbers ranged from none to six., with two thirds saying that there were no items they needed to replace. The average number of items that the current Income Support recipients needed to replace was only slightly higher at 0.95.

People were also asked whether they were managing to keep up with their household bills. These included fuel and phone bills, Council Tax, insurance policies, video and TV rental and any hire purchase commitments, covering eight possible categories in total. The vast majority (90 per cent or more) were up-to-date with all such bills, both among non-claimants and current Income Support recipients. Among the remainder, the extent of arrears was not explored in detail.

Table 2.12 draws together some basic figures from these three sets of information. In summary, it can be said that these hardship indicators show no significant differences between non-claimants and current Income Support recipients.
Pensioners were also asked about their use of credit and store cards, and whether they had borrowed money from a range of possible sources in the last 12 months (Table 2.5). Very few made use of plastic cards, and even fewer (no more than 5 per cent) had borrowed from other sources in the past 12 months, suggesting a general reluctance to borrow money. This reluctance taps into the fear of getting into debt and the desire to remain financially independent which pensioners speak about with some strength (see Chapter 4). Virtually all who used plastic cards or who had taken out a loan said that they had been able to keep up-to-date with the repayments. Differences between non-claimants and current Income Support recipients were not significant.

### Table 2.13 Sources of borrowing

<table>
<thead>
<tr>
<th>Source</th>
<th>Current IS recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use plastic cards nowadays</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>16</td>
</tr>
<tr>
<td>Other sources of borrowing in last 12 months:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan from relative/friend</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Bank overdraft</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Fixed term loan from bank/building society</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Loan from finance company</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Loan from money lender or ‘tally man’</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loan from DSS Social Fund</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>None of these</td>
<td>95</td>
<td>97</td>
</tr>
<tr>
<td>Base = Current recipients / non-claimants</td>
<td>80</td>
<td>193</td>
</tr>
</tbody>
</table>
This chapter introduces:

- the range of factors which can serve as ‘barriers’ to hinder or prevent claims for Income Support;
- the notion of a spectrum of resistance to claiming.

This and subsequent chapters draw on the full range of interview material - both the qualitative and quantitative interviews with pensioners, and the interviews with BA staff, local authorities and non-governmental organisations. The array of barriers described by each of these groups was broadly the same, although the groups differed in the weight they attached to them.

The barriers include personal beliefs, attitudes and circumstances as well as perceptions or experiences of benefit claims and benefit delivery. Some of these issues can influence take-up of income-related benefits in general, while others are more specific to the take-up of Income Support. Similarly, some are applicable to all age groups while others are more dominant amongst older people.

The barriers are summarised in Figure 3.1. This is presented in two parts, to coincide with the more detailed discussion of each group of barriers that follows in Chapters 4 and 5 respectively. Although summarised here as a list, the reality is of course more complex. Resistance is multi-layered and multi-dimensional: for any one individual, it is likely that several factors will combine.

It is important to note that many Income Support claimants share the same negative views and perceptions about the benefit that are held by other pensioners who, though potentially entitled to Income Support, do not make a claim. Indeed, some claimants may actually exhibit higher levels of resistance to claiming than some of the non-claimants. What distinguishes these claimants from the non-claimants is that the resistance to claiming has been outweighed by a particular trigger – or set of triggers – to claim.

The different factors that serve as obstacles to older people’s receipt of Income Support are summarised in Figure 3.1. Many of these trace back to, or are reinforced by, one underlying issue: the wish to maintain independence and self sufficiency in older age. A need to claim Income Support can be perceived to undermine this independence and the innate sense of pride that goes with it. In such instances, claiming is regarded as tantamount to admitting to an inability to manage. Threats to pride and
independence colour images around the prospect and process of claiming - associated with benefits, benefit administrators, other benefit claimants and with aspects of the benefit administration process.

For some older people, negative images about the claim process were based on memories and images of the history of the social security system. Some people still associated claiming benefits with the indignity of a ‘handout’, or with the ‘Means Test’ or ‘Poor Laws’. Images of the sort of people thought to claim benefits also tended to be seen in a negative light as ‘spongers’, ‘scroungers’, etc. Benefit administrators were also sometimes seen as bureaucrats, checking against fraudulent claims, rather than as advocates to encourage claims amongst low income groups.
### ATTITUDES, PERCEPTIONS AND IMAGES (discussed in detail in Chapter 4)

**Independence, self sufficiency and pride:**
- the wish to remain independent and self sufficient
- reluctance to admit to any inability to manage, or to being ‘needy’
- avoidance of debt
- reluctance to ask for help (informal support, as from relatives, is preferred)
- considering Income Support to be a charity rather than an entitlement
- the thought of potential refusal/DSS staff or others perhaps looking down on you

**Negative images and associations of:**
- benefits in general
  - attitudes to ‘handouts’
  - memories and associations: the Means Test/workhouse/Poor Law/charity
  - the link with dependency
  - a suggestion/culture of fraud
- people who claim benefits (‘scroungers’, ‘spongers’, ‘drunk’, as well as young, etc.)
- Income Support in particular
  - who/what it is intended for
  - Means Test

### AWARENESS AND PERCEPTIONS OF THE CLAIM PROCESS (discussed in Chapter 5)

**Lack of awareness and misunderstanding** regarding: existence of the benefit, what it is for, eligibility, criteria for entitlement, passported benefits:
- fears of having to repay
- assumption about being automatically informed
- assumption of continuing ineligibility because of previous refusal
- current personal circumstances assumed to preclude eligibility

**Complicated bureaucratic procedures** and loss of privacy

**Benefit offices** - waits, queues/other claimants/imagined staff attitudes

**Access problems**, e.g. transport, telephone lines, and cost of this

**Forms** (and explanatory letters) - design/language/questions

**Evidence requirements**

**The benefit administrators, the BA or DSS**
- policing not helping, not advocates
- thought to be a cold, bureaucratic authority
- cutting links with the public, e.g. Advice Lines

**The outcome of claims**
- fear of refusal
- hassle not worth it for amount received
For some, aspects of the claim process also hindered claims. Whether based on personal experience or on perceptions of how it is imagined to be, deterrents included the complications of the benefits system, claim forms, problems of physical access and the perceived daunting nature of a visit to a Benefits Office. They were heightened for some older people by negative associations and experiences from the past.

There appeared to be a lack of knowledge or misunderstanding about Income Support. For some, this extended to the existence of the benefit, or of what it was for, or to eligibility criteria. A not infrequent assumption was that there would be direct official notification to an individual if entitled, or that the benefit would be automatically given. Particular confusion arose about eligibility for people already in receipt of another benefit (such as Housing Benefit), or who had an occupational pension, or savings, or for owner occupiers. In situations where an application for benefit had been turned down in the past this was likely to be regarded as a fixed position and the associated humiliation was not readily risked a second time. There was also a fear that if wrongly assessed as eligible for Income Support, the benefit may have to be paid back.

These barriers led to a questioning for some about whether, on balance, claiming was worth the trouble involved.

3.2 The perspectives of the advisors

Based on their experience, advisory staff thought that issues of stigma and pride had become less influential barriers to claiming. They also reported that, in their experience, pride was quite easily overcome in many cases. Advisory staff gave precedence instead to claim procedures and processes as being the key barriers.

‘My main impression is that people are not in that generic position of being proud and above it all… they’re not… I think it’s a minority position personally. But a lot of people do not want to have to claim… [due to] things about the system.’ (Local Authority)

‘The stigma is sort of dropping down the scale in terms of intensity… more the process.’ (Local Authority)

‘It’s my impression that a lot of people hide behind that, the tradition of the proud elderly person… Actually it doesn’t take a lot to explain to people that we’re not talking about charity, we’re talking about entitlement, we’re talking about rights that you contributed to. You get exceptions but in general I would say most people are relatively easily persuaded.’ (Local Authority)

‘Stigma and pride… talking to older people they may say that but when you discuss it with them you can overcome that quite well. It’s just one of the factors that combines.’ (Charity)
3.3 The spectrum of resistance to claiming

The in-depth interviews with ENRs and with recent Income Support claimants showed that the intensity with which people were resisting, or had resisted, a claim for Income Support varied considerably. At one end of the spectrum were those who were reasonably sanguine about what claiming Income Support would involve. They felt that state benefits were an entitlement and hence, there was no ‘shame’ or stigma attached to claiming. At the other end of the spectrum were people who held some very negative perceptions of the claim process. Such people felt deeply that their pride and independence would be affected by claiming. In between were varying degrees of negative imagery about income related benefits in general, Income Support in particular and what claiming such benefits entails. The three case histories below illustrate this range of perspective.

It should be noted that sometimes a divergence in view was found between partners in a couple with a husband and wife at different ends of the resistance spectrum. In such instances, the strength of opinion of the more resistant partner could be sufficient to prevent the couple claiming. Even following widowhood, the deceased partner’s views often remained influential in this respect.

Mrs Smith is a 70 year old widow and lives in rented accommodation with her two unmarried sons. She has no savings, is not working, and is currently in receipt of Retirement Pension, an occupational pension (from her husband’s employment), and some ‘rent money’ from her sons. Until recently, she had also been receiving Housing Benefit and Council Tax Benefit, but was told that she no longer qualified for these benefits since her sons had entered paid employment. Mrs Smith said that she is ‘not doing too bad’ financially and that she has been better off since her sons started work, although she has had to cut down on buying cigarettes. The pressure of making ends meet since her husband’s death has been alleviated somewhat by family members providing her with financial and practical assistance.

Mrs Smith received a letter from the council when her HB and CTB stopped but she did not understand why payments had ended. However, she chose not to pursue it further - ‘it’s not worth the breath’.

She has also chosen not to apply for Income Support. This is for a number of reasons: doubts about her eligibility as she receives an occupational pension; reluctance after having been turned down in the past; worries about understanding and filling in the forms; and a feeling that the amount she might get would not warrant the trouble of claiming. She said that she would rather borrow £20 from the debt collector than ‘trouble the social’. Given the choice, Mrs Smith would prefer to receive extra money on top of the pension rather than receive Income Support. She was adamant that she would only claim additional benefits ‘if things get really bad’.
Mrs Harris is an 83 year old widow who is an eligible non-recipient of Income Support. She has received Housing Benefit for over nine years and no longer pays Council Tax, she says ‘because she is over 80 years old’. Her husband died nine years ago. He worked as a tool forger until his retirement and she worked for 35 years spraying saw handles. She lives alone in the house that she has rented from the council for 27 years. She has no savings or occupational pension, and says that she ‘manages’ on her state Retirement Pension.

She has heard of Income Support from the reference to it on the rent statement that she receives from the council. At the bottom it states that you may be able to claim Income Support. However, Mrs Harris is reluctant to enquire about the benefit:

‘Well you have to go and state every item that you’re paying out and what’s coming in and what’s not coming in… I’m not one for begging… It would be a lowering to me to go down… I’m not a person that’s grabbing everything… I haven’t earned it.’

She states that it is her pride which stops her from claiming and fears that if it was found that she was not entitled then she would be ‘shot down in flames’. Mrs Harris’s reluctance stems from a previous refusal for assistance from Social Services. She cared for her husband for six years after he had been paralysed following a stroke. This was a very difficult time as she was caring for him alone. She reached a point where she could no longer manage and went to Social Services to enquire about getting some care assistance and aids.

However, she was told that this was not necessary and her enquiry was not followed up. This rejection has put her off enquiring about any further help as she felt totally let down at a most desperate time in her life. As a result, she has made no attempt to find out anything about Income Support. She has heard from a friend that you can get some help with eye and dental care, but she is not aware that Income Support includes extra financial assistance. Although she feels she might be entitled she believes that she should be contacted and told about it officially. She is anxious not to be associated with people that do not work, who are ‘cadging’ and ‘grabbing’. But, she says that she would be glad of some extra money.
Mrs Fenham is 72 years old. Originally from Jamaica, she has lived and worked in Britain for 43 years. Her husband has returned to live in Jamaica and she currently lives alone with her teenage granddaughter in a house owned by her daughter. Mrs Fenham is responsible for the monthly mortgage payments on the house. She receives Retirement Pension, an occupational pension and Council Tax Benefit. She has savings from when she was working, but she has drawn on these since her retirement and now has about £1,000 in her bank account.

When she was working she was used to having her own money and not having to depend on anybody, but now she sometimes experiences difficulties paying the mortgage and has to cut back on food or clothes when she is ‘short’. Her son, who lives abroad, sometimes provides financial assistance at Christmas time or if she is behind with the mortgage payments. She has a strong distrust of credit or loan schemes and would rather borrow from family or good friends only when she knows she is able to pay them back:

‘I manage because I don’t like to put my stress on anybody, I’m very funny, when people say I could get social, I said no, not over my dead body…I’m not going to no social, I don’t like it.’

She is very insistent that she will not receive social security benefits, which she relates to the poor parole in Jamaica. She sees the ‘social’ as something that is given to people who do not work, but who should work. She has heard of Income Support from her dentist but has made no enquiries about it. Claiming is not something she has previously contemplated, but if it is something that she is ‘supposed’ to get and she is ‘entitled’ to, then she would be happy to receive it. As she says, she worked in this country up until her retirement so maybe she is entitled.

Previous research on benefit take-up has shown with some consistency that claimants and non-claimants often share the same negative views about claiming and receiving benefits (see for example, Davies and Ritchie, 1988). It is not such views that differentiate between them but the experience of some trigger that precipitates a claim (see Chapter 6). Mr Rogers, who had strongly resisted claiming Income Support for years, is amongst this group of eventual claimants.
Mr Rogers is 65 and lives in sheltered accommodation. He retired from his job as a wages clerk on health grounds. He receives Housing Benefit, Council Tax Benefit and Retirement Pension, and for the last few months, Income Support.

Mr Rogers did not want to claim Income Support because he was managing financially. Although his financial situation was ‘tight’, he had no real ‘need’ to claim. He was also concerned that people, particularly his daughters, would perceive him as a ‘scrounger’ and hypocrite if he received this benefit. Income Support, he felt, had a bad name, associated with media images of young single mothers. Furthermore, he perceived it, not as a resource to which he had contributed or as something to which he was entitled, but as a charity; it was something which he had not ‘worked for’; and which, if he were to claim, would lead to feelings of embarrassment. In contrast, he had no qualms about receiving Retirement Pension because he had ‘worked for’ his pension through NI contributions.

Despite his initial hesitations, the pressure of living on a low income began to take its toll. He found that he could no longer afford to play bingo, and that he could not afford to use electricity for the purpose of heating water. Consequently, in March 1998, he decided to apply for Income Support. He decided to do so when he discovered how much one of his neighbours received – a neighbour whom he felt was considerably ‘better off’ than him.

Mr Rogers has kept his claim for Income Support as a secret from his daughters because he feels ashamed and embarrassed that he has had to claim. He is also concerned that his children would attempt to ‘bail him out’ if they were aware of his financial predicament, something which they are financially ill-equipped to do. Income Support has, however, made a difference to Mr Rogers’ life. He no longer has to rely on Help the Aged for second-hand clothing and no longer has to worry about using electricity to heat water, or about spending ‘thirty pence on a cup of tea’.

3.3.1 Quantifying the resistance spectrum

In order to gain a better understanding of the nature of the resistance spectrum, the data from the survey interviews were used to establish a typology of resistance to claiming Income Support. The procedure employed is described in more detail in Appendix 3. In brief, the statistical technique called factor analysis was used to combine the answers to a number of individual attitudinal and behavioural variables in order to identify the more general factors that underlie attitudes to claiming. On this basis, respondents were then allocated to one of three ‘resistor’ groups, labelled simply as ‘low’, ‘medium’, and ‘high’ depending on the strength of the underlying factors. These groups have been used in much of the subsequent analysis.
Bearing in mind the point already made, that claimants and non-claimants often share the same negative views about claiming and receiving benefits, the typology was developed across both claimant and non-claimant groups. It is then, in principle, possible to quantify the relative levels of resistance to claiming on a consistent basis across both groups. However, in doing so it must be borne in mind that there is a key difference between the two constituencies. The claimants have been through the claim and are therefore describing their reactions. For non-claimants, perceptions of this process are based on images, expectations or past encounters but not informed by recent experience.

In addition, the small number of claimants identified in the quantitative study makes it impractical for most purposes to disaggregate them further. Generally, therefore, claimants as a whole⁴ are compared with non-claimants sub-divided into low, medium and high resisters.

The group distributions are shown in Table 3.1. It is immediately apparent that the level of resistance that people hold to claiming Income Support does not necessarily stop them making a claim. As will be shown in Chapter 6, important triggers can occur which either overcome, or bypass, the barriers. It should not, therefore, be wholly surprising that 25 per cent of the claimants were classed as high resisters.

Table 3.1 Claimant status and levels of resistance

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Claimants</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low resisters</td>
<td>31</td>
<td>27</td>
</tr>
<tr>
<td>Medium resisters</td>
<td>54</td>
<td>48</td>
</tr>
<tr>
<td>High resisters</td>
<td>28</td>
<td>25</td>
</tr>
<tr>
<td><strong>Non-claimants</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low resisters</td>
<td>76</td>
<td>39</td>
</tr>
<tr>
<td>Medium resisters</td>
<td>74</td>
<td>38</td>
</tr>
<tr>
<td>High resisters</td>
<td>43</td>
<td>22</td>
</tr>
<tr>
<td><strong>Base = All respondents</strong></td>
<td>306</td>
<td>100</td>
</tr>
</tbody>
</table>

⁴ The term ‘claimants’ at this point normally encompasses all respondents who had made a claim, irrespective of the actual outcome of their claim, as the principal comparisons to be drawn are between those with, and without, experience of the claim process. However, as in Part 1 of this report, there may be occasions where the important distinction is between the receipt and non-receipt of Income Support, and in any such cases the non-claimants are compared only with those currently in receipt of Income Support – labelled as ‘recipients’.
The main characteristics of non-claimants as a whole were described in Section 2.2. The groups do not necessarily differ from each other on all these characteristics, but the main ones which differentiate between the groups are summarised here.

### 3.4.1 Age

Amongst non-claimants, strength of resistance appears to be associated with age: the median age of the low and medium resisters was 74 and 75 respectively, rising to 81 for the high resisters. Furthermore, one-half of the high resisters were aged at least 80 compared with just one-quarter (26 per cent) of the low resisters.

**Table 3.2 Resister groups by age**

<table>
<thead>
<tr>
<th></th>
<th>Median age</th>
<th>% aged 80+</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-claimants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low resisters</td>
<td>74</td>
<td>26%</td>
<td>76</td>
</tr>
<tr>
<td>Medium resisters</td>
<td>75</td>
<td>32%</td>
<td>74</td>
</tr>
<tr>
<td>High resisters</td>
<td>[81]</td>
<td>[51%]</td>
<td>43</td>
</tr>
</tbody>
</table>

**Base = Non-claimants**

### 3.4.2 Income

Whilst bearing in mind the considerations discussed in Section 2.2.5, which mean that the survey only obtained an approximate indication of income, there do appear to be differences in income levels between groups. In particular, the highest resisters have significantly lower incomes than the remainder; they also have a significantly lower income than the current Income Support recipients.

**Table 3.3 Income from all sources**

<table>
<thead>
<tr>
<th></th>
<th>Low resisters</th>
<th>Medium resisters</th>
<th>High resisters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approximate net weekly income</td>
<td>% Cum.%</td>
<td>% Cum.%</td>
<td>% Cum.%</td>
</tr>
<tr>
<td>Up to £69</td>
<td>18</td>
<td>18</td>
<td>27</td>
</tr>
<tr>
<td>Over £69 up to £100</td>
<td>26</td>
<td>45</td>
<td>24</td>
</tr>
<tr>
<td>Over £100 up to £128</td>
<td>25</td>
<td>70</td>
<td>19</td>
</tr>
<tr>
<td>Over £128c</td>
<td>30</td>
<td>100</td>
<td>30</td>
</tr>
<tr>
<td>Average weekly income</td>
<td>£115</td>
<td>£110</td>
<td>£94</td>
</tr>
</tbody>
</table>

**Base = Non-claimants 76 74 43**

### 3.4.3 Hardship

In terms of non-claimants’ own perceptions of their financial situation, the likelihood of purporting to be managing very or quite well increased significantly with resistance to claiming Income Support. Just one-quarter (24 per cent) of the low resisters described themselves in this way compared with 49 per cent of the medium resisters and more than half (56 per cent) of the high resisters.
Table 3.4 Respondents’ assessment of own current financial situation

<table>
<thead>
<tr>
<th></th>
<th>Low resisters</th>
<th>Medium resisters</th>
<th>High resisters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage very well</td>
<td>7</td>
<td>19</td>
<td>33</td>
</tr>
<tr>
<td>Manage quite well</td>
<td>17</td>
<td>30</td>
<td>23</td>
</tr>
<tr>
<td>Get by alright</td>
<td>66</td>
<td>41</td>
<td>42</td>
</tr>
<tr>
<td>Don’t manage very well</td>
<td>9</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>In deep financial</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Base = Non-claimants</td>
<td>76</td>
<td>74</td>
<td>43</td>
</tr>
</tbody>
</table>

The low resisters were also less likely than current Income Support recipients to think of themselves as managing well, while the high resisters were more likely to do so.

In terms of the other hardship indicators also discussed earlier (Section 2.2.6), there were no significant differences between the resisters groups in terms of arrears with household bills. However, the low resisters were going without more items, and needed to replace more items, than the medium and high resisters. The higher resisters were significantly different from both the low resisters and the current recipients, who were not distinguishable from each other in these respects.

Table 3.5 Summary of hardship indicators among resister groups

(i) Items foregone
(out of 21 possible items):
% going without 1 or more item 67% 54% [44%]
average number of items foregone 2.54 1.45 [1.79]
(ii) Items unable to replace
(out of 12 possible items)
% unable to replace 1 or more item 50% 26% [21%]
average number of items unable to replace 1.05 0.57 [0.49]
(iii) Arrears with household bills
(out of 8 possible categories)
% in arrears with 1 or more category 7% 11% [2%]
average number of categories in arrears 0.11 0.38 [0.23]
Base = Current recipients / non-claimants 76 74 43

It at first seems difficult to reconcile these findings, as the higher resisters regard themselves as managing better, and as going without fewer things, despite apparently existing on lower incomes. One interpretation might be that resistance is lowered as the level of need increases; however this does not seem fully consistent with the figures on income. An alternative
explanation may be that higher resisters tend to be people who are prepared to put up with more – and are highly dedicated to being ‘good managers’. The idea of having to admit to ‘not managing’ is an anathema to high resisters and they therefore place high priority on stringent management. The result of this may be that, despite their lower incomes, they are able to forego fewer things.
Chapter 4 describes in more detail the factors which can influence a reluctance to claim Income Support. It focuses on attitudes, perceptions and images that were found to be associated with delayed claiming or non take-up. These factors featured widely in the pensioner interviews and were well familiar to the advisory staff.

The chapter is in four sections, covering:

- an overview of attitudes to claiming Income Support;
- issues around independence, self sufficiency and the importance of managing;
- images and perceptions of benefits, including people who claim benefits; and general perceptions of ‘the social’;
- attitudes towards other types of state financial support.

The first section summarises the quantitative data from the survey. In the remaining three sections, evidence from the qualitative interviews is interwoven with evidence from the survey.

4.1 Overview of attitudes

The quantitative evidence here is drawn from a series of statements relating to reasons that people have given in the past for not claiming Income Support. These were put to non-claimants in terms of how they would feel (e.g. ‘You would not like having to ask for extra money’), and to claimants in terms of how they did feel (e.g. ‘You did not like having to ask for extra money’). Respondents were asked how strongly they agreed or disagreed with each statement, using a standard scale. Scores ranging between 1 and 5 were then assigned to their answers, in order to calculate mean scores for the sample as a whole and for relevant sub-groups. Higher scores represent greater levels of agreement with the statements and hence resistance towards claiming Income Support; a score of ‘3’ represents a neutral view.5

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5 The mean scores are a useful summary measure of the balance of opinion, and allow ready comparisons to be made between sub-groups of the population. In themselves, however, they do not, of course, illustrate the extent to which respondents used the whole range of available answers. A mean score of 3 could, for example, result from everyone giving a neutral answer, or from half of the respondents giving an answer at each of the extremes. The Standard Deviation (SD) is a statistical measure of the dispersion of the answers, a higher SD indicating greater dispersion. The SDs associated with each mean score have been taken into account when commenting on significant differences between the scores. Fuller details of the scale items used and how the scores were calculated are given in the Appendices.
Figure 4.1 summarises the mean scores of respondents’ attitudes to the statements, ranked in order of the scores for the high resisting non-claimants. For almost all the statements there are significant differences in the strength of feeling among the different resister groups. Confirming the point made earlier, those who had made a claim for Income Support did not exhibit the least resistant attitudes, but tended to fall between the low and medium resisters.

Figure 4.1 Summary of attitudes to claiming Income Support

The high resisters tended to agree with all the statements presented; the medium resisters, on balance, agreed with some but not others; while the low resisters tended to disagree with all of them. This was to be expected, given the way in which the groups were derived. However, within this general spectrum, the notable point is that the same three items stand out as the ones about which each group felt most strongly (and this also applied to the claimants):

- I would rather manage without if I could.
- I would not like having to ask for extra money.
- I would not want to ask and be turned down.

The high resisters tended to agree with all the statements presented; the medium resisters, on balance, agreed with some but not others; while the low resisters tended to disagree with all of them. This was to be expected, given the way in which the groups were derived. However, within this general spectrum, the notable point is that the same three items stand out as the ones about which each group felt most strongly (and this also applied to the claimants):

- I would rather manage without if I could.
- I would not like having to ask for extra money.
- I would not want to ask and be turned down.
The remainder of this chapter uses the qualitative findings in conjunction with the survey results, to expand on a number of themes that underlie people’s resistance to claiming Income Support.

The survey collected views about the perceived effects of Income Support on the financial independence of recipients. Only a small minority – fewer than one in 10 – of both claimants and non-claimants felt that the financial independence of claimants remained unaffected. Among the remainder, the balance of opinion was very much that claiming Income Support would (or, in the case of claimants, did) make you less financially independent.

Table 4.1 Whether claiming Income Support affects financial independence

<table>
<thead>
<tr>
<th></th>
<th>Claimants</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low resisters</td>
<td>Medium resisters</td>
</tr>
<tr>
<td>Financial independence NOT affected</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Balance of opinion among the remainder: makes you MORE independent</td>
<td>32</td>
<td>15</td>
</tr>
<tr>
<td>makes you LESS independent</td>
<td>68</td>
<td>85</td>
</tr>
<tr>
<td>Base = All respondents</td>
<td>113</td>
<td>76</td>
</tr>
</tbody>
</table>

Among non-claimants, the minority view that financial independence remained unaffected grew progressively with level of resistance. However, the balance of opinion among the remainder was more or less even across all the resister groups: only 13 per cent felt that it would make them more financially independent. Even among claimants, only one third felt that it had done so.

The issue of financial independence is very different from independence in the wider and more general sense. Here, as we have already seen (Figure 4.1), the perceived threat to people’s independence if they claimed Income Support varied widely across the resister groups, with the high resisters feeling quite strongly that they would lose their independence.

This wish to remain independent and self-reliant was a strong theme across all the pensioner in-depth interviews. Central to this was a wish to provide for themselves and to maintain control of their own lives, including their financial affairs. There was held to be a pride and dignity in doing this even if it entailed hardship.

The importance attributed to independence was found among Income Support recipients and non-recipients alike, yet the extent to which it presented a barrier to benefit take-up, or was behind other factors which
were barriers, varied. For some non-recipients, the wish for independence lay at the heart of their non-claiming behaviour. For some recipients, too, it had been a factor in their reluctance to claim.

‘I don’t feel proud of the fact that I’m getting this money really… It’s independence isn’t it, I’ve always earned my own money, I’ve never had money given to me in my life.’ (Female - divorced, 69 years, new IS recipient)

Yet for other recipients there was a feeling that independence was enhanced, rather than diminished, by receipt of Income Support. The extra money meant, for example, not having to burden their families or not having to owe money. Alternatively it could provide that little bit extra to be able to go out to bingo, run a van, or look after a pet.

Although the wish for independence was rarely the sole barrier to claiming Income Support, it underpins many other beliefs and attitudes that hold people back from making claims. Such attitudes and beliefs are explored in more detail in Sections 4.2.1 to 4.2.4.

4.2.1 A reluctance to ask for help

Among the survey respondents, all except the low-resisting non-claimants displayed some reluctance towards asking for financial help. In particular, the high resisters felt strongly that they would not like having to ask for extra money, nor to ask for Income Support and then be turned down. Claimants also indicated that they had not liked having to ask for extra money. (See Figure 4.1.)

A number of the depth interviewees suggested that the independence of claimants was undermined when they asked for help. Some considered claiming to be demeaning, even equivalent to begging. There was also a view that it was not right to ask for help, because people who did so were often not worthy of help but rather, they were ‘cadging’ or ‘sponging’. Advisory staff revealed that when entitlement for a benefit such as Income Support was pointed out to an older person, a frequent response was:

‘I’ve never asked for this’. I would rather not ask, and go without. I would walk a mile or 10 miles rather than ask, and be independent, than ask somebody I didn’t want to for a lift. You see, we’re both a bit like that.’ (Female, 59 years, ENR – couple interviewed)

‘A lot of people are very independent, aren’t they… I think that’s what, they perhaps feel as if they’re, you know, sort of being lowered… I don’t like asking for anything… I don’t even ask my children for anything. If they want to give me things, they’ll give them to me…’ (Female, 74 years, IS recipient)

4.2.2 A reluctance to admit to any inability to manage, or to being ‘needy’

The survey data points to a desire by pensioners to ‘manage’. In particular, the high resisters felt very strongly that they would want to cope without Income Support if they possibly could, suggesting that they see claiming as a last resort. Linked to this, they felt that their pride would be affected
if they were to claim; however the low resisters, in particular, did not share this view. (See Figure 4.1.)

Some of the depth interviewees considered that a request for benefit reflected an inability to manage. Further, the fear expressed by some of the pensioners that a request for benefit might be interpreted as ‘being greedy’ served to inhibit even an enquiry about eligibility for Income Support.

The ability to manage their own affairs was seen as a central aspect of independence in older age. Using their own money, paying their own way and taking pride in being able to do this was considered to be of prime importance, even if it resulted in hardship. Rather than admit to an inability to manage, there was a stoicism in getting by and making do. Phrases such as ‘I can manage without’ … ‘not destitute’ … ‘not on the bread line’ … ‘satisfied with what I’ve got’ … echoed throughout the depth interviews.

‘…would feel quite mean about claiming Income Support….I’ve got the feeling that I’m not entitled to anything because I’m getting by… I expect there’s a lot of poor old souls worse off than I am.’ (Widow, 81 years, ENR)

In some instances, this outlook on life was explained by reference to the war years, when people made do in difficult circumstances. Others referred to their parents who always managed to provide for the family, even when it was a struggle to do so. Many felt that their upbringing had instilled a notion of pride and part of this entailed not revealing poverty.

‘I suppose we were brought up in school just the same, weren’t we. There were certain classes in our school, some were well off and some weren’t, but you never showed that you didn’t have egg and bacon for breakfast.’ (Married male, 90 years, IS recipient)

Perceptions about Income Support being a charity rather than an entitlement could also inhibit claims for Income Support. When the survey respondents were asked a general question to gauge feeling about this, only the high resisters appeared on balance to view Income Support more as a charity than an entitlement; most people did not claim to feel this way. However, when respondents were asked whether they personally would, or did, feel as though they were accepting charity when claiming Income Support, all except the low resisters were more inclined to say that it felt like accepting charity.
Figure 4.2 Whether Income Support seen as entitlement or charity

There was a reluctance among some older people in the qualitative sample to reveal that they were claiming state benefits such as Income Support. There was fear that they might be seen as people who could not manage their own affairs or would be associated with those who were ‘scroungers’. This, it was thought, would lead to the disapproval of family members, friends or neighbours. As a consequence, some of the claimants continued to keep their benefit receipt a secret, even from close family members (see, for example, Mr Rogers, Chapter 3).

The survey evidence shows that, in some cases, family members, or friends, did disapprove of claiming income-related benefits and were loathe for their relative to apply. But, in rather more cases, this fear appeared to be unsubstantiated: as is discussed in Chapter 6, some of the non-recipients had consulted someone informally about claiming Income Support and, in the great majority of cases, the relative or friend had encouraged a claim.

Resistance was, therefore, perhaps more driven by their own negative images of being a benefit claimant rather than those of others.

4.2.4 Concern about what others might think

There are two aspects to this:

- the perceived stigma attached to making a claim that turns out to be inappropriate, because the applicant is either ineligible or not entitled to any money; and

- the fear of being granted Income Support in error with the consequent risk of having to repay money that should not have been received in the first place.

The first of these two aspects relates closely to misunderstandings about the eligibility criteria for Income Support and about the process by which entitlement is assessed. These are discussed further in Chapter 5. Many respondents in the depth interviews displayed ignorance or confusion over these issues. Taken together with an often deep-seated reluctance to accept what they perceived as charity, and their views on other recipients of benefits (see Section 4.3.3), they were resistant to being seen as ‘greedy’. They did not want to suffer the ‘indignity’ of putting themselves in the same class as other Income Support recipients, while running the risk that they might yet be turned away.

4.2.5 Fear of making an inappropriate claim
Attitudes towards borrowing, and to debt in general, also impinged on attitudes to claiming benefits such as Income Support. The thought of getting into debt was particularly frightening for pensioners because, being on a fixed income, their capacity to repay was limited. For many pensioners, this meant avoiding anything that might lead to debt, including loans, credit, credit cards or catalogues. As was seen in Section 2.2.6, only three per cent of non-claimants had borrowed money in the previous 12 months. Amongst the depth interviewees, views such as ‘You just daren’t’ or ‘I couldn’t put myself in that position’… ‘I can’t afford to owe money’ … ‘What is the good of getting into debt if you can’t repay it?’ were voiced. Some stressed that they would go without, even go so far as to cut back on food, rather than acquire debts or arrears.

In this context, the receipt of Income Support was feared as a potential avenue towards debt. There was a concern that any mistakes regarding their benefit entitlement would mean that the Income Support money received would have to be paid back and this, in turn, might lead to borrowing and debt.

‘You’re always frightened because you think they’re going to say ‘How long have you been getting this figure? Because, you know, you shouldn’t be getting this, you’re only entitled to this’. And you’re always frightened of that… From the same point of view that possibly they could have overlooked that you’re getting such-and-such an amount and you shouldn’t be and so they would take a little bit off you.’ (Married female, 57 years, IS recipient)

Although such fears may appear rather contrived, they display the level of anxiety that can exist about losing control over, or independence in, financial matters. In this context, it is noticeable that all the resister groups endorsed the statement ‘I would only want to claim if I was sure I was entitled’ (Figure 4.1) – the differences between the scores for different groups are not large enough to be statistically significant.

**Figure 4.3 The need for certainty over entitlement status**

Disagree (1) <-> Agree (5)
The extent of agreement with this item among the low resisters, in particular, is in contrast to their views on the other attitude statements (see Figure 4.1), with which they tended to disagree. This strongly suggests a need to educate and reassure all non-claimants, including even the lowest resisters, about the terms of entitlement.

4.2.6 Help from family

Informal support from family, friends and other personal contacts appears to be having a cushioning effect that could prevent pensioners from recognising their level of need. The survey evidence shows that over one third of the sample were receiving financial help from their family.

Table 4.2 Financial help from family

<table>
<thead>
<tr>
<th>Help, and willingness/ability of family to give financial help</th>
<th>Current IS recipient</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently receiving financial help from family</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Not currently receiving financial help from family:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- family are willing and able to help</td>
<td>35</td>
<td>43</td>
</tr>
<tr>
<td>- family are willing but not able to help</td>
<td>28</td>
<td>24</td>
</tr>
<tr>
<td>- family not willing to help</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>- can’t say whether able/willing to help</td>
<td>19</td>
<td>14</td>
</tr>
<tr>
<td>Base = Current recipients / non-claimants</td>
<td>80</td>
<td>193</td>
</tr>
</tbody>
</table>

The depth interviews indicated that support from family members – daughters, sons, grandchildren – or occasionally from non-relatives (‘my friend up the road’), was often more readily received than state financial help. This was sometimes in direct monetary form but, more commonly, assistance with transport, housework or house maintenance or the provision of items such as food, clothes, furniture, or a television, much of which had a monetary value.

Even though help from family or friends was likely to be more acceptable to the pensioners than state benefit, there was still some reluctance to ask for it: around one in six of the survey respondents said that they would never ask their family for financial help. These same views were explained by some of the depth interviewees:

‘I think a lot of people are so proud they don’t want to bother people… They [family] help me, you know. I mean I used to go to tea and all that, so they would have helped me, but I’m too proud a person to ask them.’ (Widow, 82 years, IS recipient)

‘I like to be independent even though I have nothing. If I had nothing I’d do without it but I’m not asking my family for nothing… I think it’s begging and I’m not for that.’ (Female, 70 years, ENR)
4.3 Influential images and associations

In Section 4.2, it was shown that concerns surrounding independence and self-sufficiency can lead to negative views about claiming benefits. However, there are also some perceptions about benefits and benefit claimants which, in themselves, can constitute powerful barriers to a claim. Such images are described further here, based mainly on analysis of the pensioner and advisor depth interviews though survey data is presented wherever available. For clarity of presentation, the perceptions are itemised under specific headings but in reality the images often inter-link and overlap. Once again, the negative images held were often the same amongst both recipients and non-recipients.

4.3.1 Receiving benefits in general

For some older people, negative images about claiming benefits were raised in relation to the history of the social security system. Memories and associations going back to pre-war times of acute poverty, and the shame and humiliation of the Means Test, the workhouse, and the Poor Law were recounted. Their own recollections, or parents’ stories passed on, still coloured present-day images of benefits for people of varying age.

‘In the twenties and thirties the Government brought out a thing called the … Means Test… When the depression came he [my father] got a barrow and he bought foodstuff down in the market in [__], pushed a handcart five miles to [__], and stood there on the corner all day selling it. Now it got to a point where he couldn’t even do that. So he went to get some money from the Social and they turned round and they says ‘Your wife and children can go in the workhouse, you will have to fend for yourself.’… That was it you see, that’s the stigma. That was a man that had fought for his country, four years in the war and they turn round and say your wife and child have got to go in the workhouse.’ (Male, 63 years, ENR)

‘In the Means Test… if you had a piano in the house you had to sell it. Everybody had a piano years ago, I mean they were reasonably priced. Well, if one son was working he’d have to keep the family, you had nothing… That was the DSS or whatever, it always had a stinking name… And that’s going back now, I’m living with that, you know. But in modern time you’ll see the people [younger people] coming along and they’ll drill it for all they’re worth… Well, they’re [the DSS] more affable. I mean they’ll come along and speak to you nicely. Years ago they speak to you as if you were dirt…’ (Married male, 88 years, IS recipient)

‘We do have a percentage of people who even when we go and visit them at home and explain they’re entitled to money, will decline to claim Income Support. On the grounds that it’s means tested, it’s in some way charitable. The old idea of the Poor Law and the old means testing in the thirties is still in their minds, and you still get those attitudes, whereas we don’t seem to see those attitudes amongst younger people…older people are the more reluctant claimants.’ (Local Authority)

The role of the media, in focusing on fraudulent claiming, was noted by advisory staff as making older people feel uneasy about claiming. They
referred to the publicity surrounding actions to cut down on fraud, as well as the reporting of the words of Ministers, for example, referring to ‘handouts’ in relation to lone parents.

‘Against a backdrop of so much tabloid publicity that says that anybody who claims any social security benefit is a scrounger, is fraudulent. The tabloid press has put off our pensioners. Ministers too have used words like ‘handouts’ in relation to lone parents.’ (Local Authority)

‘People feel bad about benefits in many ways and that’s a real problem for take-up… Benefits are dependency. They’re bad. That sort of message is very hard to handle, to deal with, that constricting sort of message - and the suggestion of fraud.’ (Advisor)

4.3.2 Receiving Income Support in particular

Many of the negative images of claiming pertain to benefits in general but some issues were more specific to Income Support. These partly related to a difficulty in understanding Income Support and what it was for. The depth interviews demonstrated that knowledge of Income Support was often very vague, with misunderstandings over eligibility criteria and how it operated. Some recent recipients appeared not to realise that the money they were getting was Income Support. There were also problems with the concept of Income Support: for example, it was not seen to relate straightforwardly to a specific need, and the general topping up nature of it made it more complicated. A further fear relating to uncertainty about Income Support was that the government might try and ‘do away’ with it. There was therefore a reluctance to become dependent on it in case it was then taken away from their regular income.

4.3.3 Images of people who claim benefits

Images of the sorts of people who claimed benefits were often described in negative terms in the pensioner depth interviews. The terms used often evoked messages of being ‘undeserving’ such as ‘scroungers’, ‘grabbers’, or ‘wasters’; or ‘people who have never hardly worked’ or ‘people who have never done a day’s work in their lives’. More rarely, neutral descriptions of circumstances such as ‘young people out of work’ or ‘unmarried mothers’ were used.

There was also some feeling that ‘deserving’ cases did not always receive their due. These were often defined as people who needed help through no fault of their own, such as widows or widowers living alone, or disabled people. People who had fought in the war or who had paid taxes all their lives were similarly thought to be deserving of benefits.

‘I know some people who have got plenty and are having Income Support, I think the more honest you are the worse off you are.’ (Female, 78 years, ENR)

The media influence behind the stereotypically negative image of benefit claimants was noted, both in targeting certain groups as scroungers and in the publicity to cut down on benefit fraud.
The older people were fearful of being associated with such undeserving
groups of people, and in particular, of being perceived as perhaps making
a fraudulent claim. There was anxiety even about making a mistake on
the claim form, or about being investigated and found to be a ‘scrounger’.
This was sufficiently strong in some to avoid having anything to do with
claims.

The benefit system and benefit administrators also suffered an image
problem. The BA/DSS were perceived, even feared, by some people to
police rather than help claimants. They were also criticised for coming
across in a rather cold and bureaucratic manner. Such feelings were not
necessarily based on actual recent experience but rather on past practices
including, by default, the link with the other negative images, including
the connotation of means testing. Advisory staff also pointed to the cuts
in links with the public, such as telephone advice lines, as reinforcing this
image problem.

‘There’s the whole sense of depression, intrusion, and bad service and second-
class service.’ (Local Authority)

There was a particularly marked contrast in the way in which people
perceived the Retirement Pension, and to a lesser extent, housing and
health or disability benefits, compared with Income Support. Such
contrasts are described in this section as they throw more light on the
problems associated with negative perceptions of Income Support. They
were pointed out by advisory staff, based on their own experiences with
older people, and upheld in analysis of the pensioner interviews.

Before considering these comparative attitudes, it should also be noted
that some of the depth interviewees made little distinction between
different types of benefit. They viewed other benefits as a charity in
much the same way that they viewed Income Support. Conversely,
others said they very much welcomed extra money from any source,
irrespective of which benefit it was. There were also some who felt that
it was aspects of the process of claiming or receiving the benefit that
undermined independence rather than the nature of the benefit itself.
These latter views are explored in more detail in Chapter 6.

Retirement Pension did not carry the same negative connotations as
Income Support. Rather than being associated with charity or poverty,
the pension was more widely seen as a right or entitlement. In fact, the
advisory staff pointed out that some older people very much disliked the
pension being referred to as a benefit. One reason for the greater
acceptability of Retirement Pension was the fact that it is universally
received by all older people, with no need to go through a Means Test.
There was also a far stronger sense that it had been earned through
‘contributions’ paid.
‘Well, in a word it’s begging [claiming Income Support]. I lose my independence once somebody says I’ve got this but I can take it away, you know. It isn’t something like the modern man has got a pension, that’s his right and he is going to get it every time. This [Income Support] is not my right, I haven’t paid for it.’ (Married male, 88 years, IS recipient)

‘You’re quite happy with that [pension] because you don’t feel guilty about accepting that.’ (Male – divorced, 65 years, new IS recipient)

Respondents suggested that any means by which Income Support could be linked with the pension would make it more acceptable to claim. They indicated that it would be far preferable to receive extra money through an increase in the level of Retirement Pension rather than as a separate benefit. Some of the Income Support recipients also liked the way in which their benefit was paid together with the pension, and accounted for in the pension book. In this way, they were able to regard it as ‘extra money’ on the pension and the stigma of receiving Income Support was alleviated.

‘I don’t like to publicise that I’m claiming, that I’m getting Income Support, Housing Benefits and things. I don’t really like to make it public because I feel that they’d sort of look down on me… I feel that you’ve paid for that [the pension] through your insurances and things. I mean when we were paying insurance, our parents were getting the pension so that our insurances then were going towards their pension, my family’s insurance is going towards my pension… I’d sooner you get more pension than have to have Income Support actually, I’d sooner the pension go up and do away with Income Support in a way, but the only thing is people with money would also get the benefits which isn’t right in a sense….’ (Widow, 79 years, IS recipient)

Such views are discussed further in Chapter 6.

4.4.2 Comparisons with Housing Benefit and Council Tax Benefit

The survey interview also collected information about receipt of other means-tested benefits – Housing Benefit and Council Tax Benefit. It is difficult to make direct comparisons between these and Income Support, because the survey did not set out to include people directly on the basis of their eligibility for either HB or CTB, and because the status of some of those originally identified as ENRs had changed since their first interview. However, for purposes of comparison we have used a base of (a) non-claimants of Income Support (whom we are considering still to be ENRs) and (b) current Income Support recipients, taking this as broadly representative of the population entitled to Income Support. To make the comparison with HB and CTB, we have to make the further assumption that this population would also be entitled to those benefits.

Using this basis for comparison, we find that a much higher proportion of the ‘entitled’ population were receiving Housing Benefit and Council Tax Benefit than were receiving Income Support.
The depth interviews revealed the view that it was somehow more acceptable to claim Housing Benefit or Council Tax Benefit than Income Support. This was because such benefits were designated for a specific item; and for expenditure that was likely to be regarded as essential whereas Income Support was associated with a more generalised need. In addition, the way in which Housing Benefit and Council Tax Benefit were paid, not as extra money in their purse, but mainly as rebates, was also free of the implication that they ‘needed’ to receive extra money to manage.

The depth interviews show that disability benefits, such as Attendance Allowance, Invalid Care Allowance or Incapacity Benefit, were similarly perceived to lack the same negative connotations attached to Income Support. Again, these benefits reflected specific and unavoidable needs, in this case personal care needs, and were clearly designated this way in people’s minds (for example, ‘to pay for a nurse to look after my husband’). These benefits did not, therefore, imply charity quite so readily as did Income Support. There was also more of a sense that these benefits were ‘earned’. The same distinction was noted by advisory staff and a similar point was made about free health services (such as NHS prescriptions, opticians charges or dental treatment).
This second chapter considering barriers to the take-up of Income Support explores people’s knowledge and perceptions of the benefit itself and of the processes involved in making a claim. It will be shown, not unexpectedly, that the most resistant non-claimants hold more negative views about the claim process than either claimants or less resistant non-claimants.

The main information about Income Support produced by the Benefits Agency currently consists of two leaflets specifically about the benefit: IS1 - a general guide, available from post offices, and IS20 - a more detailed guide for advisors and available from social security offices. The basic eligibility criteria for Income Support are also covered in more general Benefits Agency leaflets such as RM1 - a guide to benefits for people who are retiring or have retired. In addition, other interested organisations may periodically initiate drives to encourage take-up, and from time to time there will also be more general exposure to the issues of benefit take-up in the media.

The survey respondents were asked whether they were aware of any publicity or information concerning Income Support, where they had encountered it, and whether they had been encouraged to apply for Income Support by what they had seen, read or heard. As can be seen from Table 5.1, only about half of the respondents claimed to be aware of any publicity concerning Income Support (the differences between claimants and non-claimants are not significant). They were most likely to have encountered information about it on the television or radio, and were least likely to have seen a booklet, leaflet or poster about it.

**Table 5.1 Whether encountered sources of information about Income Support**

<table>
<thead>
<tr>
<th>Source of information:</th>
<th>Claimants</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>% TV / Radio</td>
<td>21</td>
<td>28</td>
</tr>
<tr>
<td>% Newspapers / Magazines</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>% Booklet / Leaflet</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>% Poster</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>% None of these</td>
<td>59</td>
<td>49</td>
</tr>
<tr>
<td>Base = All respondents</td>
<td>113</td>
<td>193</td>
</tr>
</tbody>
</table>

Around one in five of those who had seen a booklet or leaflet said that it had prompted them to consider claiming, with lower figures for the
other sources. However, people’s recollection of such details tends to be somewhat vague and it is difficult to infer any direct link between exposure to particular sources of information and the propensity to claim. Nevertheless, at a more general level, around one third (35 per cent) of claimants said that these forms of publicity had influenced their decision to claim. This compared with only 16 per cent of non-claimants who said that such things had made them ‘think about’ applying.

The depth interviews pointed to a general lack of awareness of benefits and of how to find out about eligibility or application procedures. Many relied on word of mouth for information, although this was sometimes difficult if there was a reluctance to admit to having any interest in the benefit at all.

Wife: ‘I get that fed up with it. If my husband didn’t fill in forms, I’d have to put a line across everything because I wouldn’t understand it. I’ve no idea what Income Support is…….’

Husband: ‘I wouldn’t go and ask about entitlement: it would cost £3 on the bus and they’d ignore you just the same. You’d go to somebody and find you’re probably picking up the right pension already.’ (Married couple, 82 years, ENR)

‘Well, that’s the only one [home care allowance] I know through our … [sister] telling me about it… Nobody informs you, nobody tells you your rights.’ (Female - divorced, 67 years, IS recipient)

5.1.1 Lack of awareness about passported benefits

There was a general lack of awareness amongst the survey respondents about the so-called passported benefits that are automatically available to recipients of Income Support. Both for non-claimants and for recipients of Income Support, only about one third of respondents could mention, without prompting, any of the additional benefits. Amongst the non-claimants, the likelihood of being aware of passported benefits decreased with resistance to claiming.

Around a quarter of respondents - whether recipients or non-claimants - were aware that Income Support recipients could get free NHS dental treatment, and vouchers towards the cost of glasses and contact lenses. Awareness about the other passported benefits was considerably lower.
Table 5.2 Unprompted awareness of passported benefits

<table>
<thead>
<tr>
<th>Current/past recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low resisters</td>
</tr>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td>Free NHS dental care</td>
<td>29</td>
</tr>
<tr>
<td>Vouchers towards glasses and contact lenses</td>
<td>27</td>
</tr>
<tr>
<td>Free NHS wigs, fabric supports</td>
<td>3</td>
</tr>
<tr>
<td>Repayment of travel expenses</td>
<td>3</td>
</tr>
<tr>
<td>None of these</td>
<td>67</td>
</tr>
<tr>
<td>Base = Recipients / Non-claimants</td>
<td>93</td>
</tr>
</tbody>
</table>

Once respondents were told about the passported benefits, the proportion of those saying that they had heard of them increased substantially. However, those claiming to have heard about free NHS wigs and fabric supports, and the repayment of travel costs for NHS treatment, remained in a minority.

Table 5.3 Prompted recognition of passported benefits

<table>
<thead>
<tr>
<th>Current/past recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low resisters</td>
</tr>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td>Free NHS dental care</td>
<td>53</td>
</tr>
<tr>
<td>Vouchers towards glasses and contact lenses</td>
<td>56</td>
</tr>
<tr>
<td>Free NHS wigs, fabric supports</td>
<td>6</td>
</tr>
<tr>
<td>Repayment of travel expenses</td>
<td>10</td>
</tr>
<tr>
<td>None of these</td>
<td>30</td>
</tr>
<tr>
<td>Base = Recipients / Non-claimants</td>
<td>93</td>
</tr>
</tbody>
</table>

Having been told about the passported benefits, non-claimants were asked whether the availability of such benefits would make them any more likely to claim Income Support than they would otherwise have been. Overall, two-thirds said it would make them more likely - more so for the low resisters.
Table 5.4  Whether passported benefits make a claim more worthwhile

<table>
<thead>
<tr>
<th>Effect of passported benefits</th>
<th>Current/past recipients</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low resisters</td>
<td>Medium resisters</td>
</tr>
<tr>
<td>Makes a claim more worthwhile</td>
<td>79 [57]</td>
<td>44</td>
</tr>
<tr>
<td>Makes no difference</td>
<td>21 [34]</td>
<td>56</td>
</tr>
<tr>
<td>Cant say</td>
<td>0 [9]</td>
<td>0</td>
</tr>
</tbody>
</table>

Base = Non-claimants stating amount of IS that would make a claim worthwhile 61 47 25 149

Current and past recipients of Income Support were asked whether they had made use of any of the passported benefits. Overall, 60 per cent had made use of at least one of the benefits, with the largest numbers receiving vouchers towards glasses or contact lenses, followed by free NHS dental care.

Table 5.5  Take up of passported benefits

<table>
<thead>
<tr>
<th>Type of benefit</th>
<th>Current / past IS recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free NHS dental care</td>
<td>41</td>
</tr>
<tr>
<td>Vouchers towards glasses and contact lenses</td>
<td>49</td>
</tr>
<tr>
<td>Free NHS wigs / fabric supports</td>
<td>2</td>
</tr>
<tr>
<td>Repayment of travel expenses</td>
<td>5</td>
</tr>
<tr>
<td>None of these</td>
<td>40</td>
</tr>
<tr>
<td>Base = All recipients</td>
<td>92</td>
</tr>
</tbody>
</table>

5.2 Misconceptions about eligibility and entitlement

5.2.1 Lack of clarity about intended recipients of Income Support

When respondents were asked what types of people they thought were eligible for Income Support, the most commonly mentioned groups were those on low incomes and people who could not manage. Relatively few, especially among the high resisters, mentioned specific groups like older people as such. However, the high resisters were more likely than others to mention people who could not manage, reinforcing the notion that high resisters themselves do not wish to be seen as falling into that category.
Table 5.6 Perceptions of which groups are intended recipients for Income Support

<table>
<thead>
<tr>
<th>Any mention of groups as intended recipients of Income Support</th>
<th>Claimants</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low resisters</td>
<td>Medium resisters</td>
</tr>
<tr>
<td>People on low incomes</td>
<td>74%</td>
<td>73%</td>
</tr>
<tr>
<td>People who can’t manage</td>
<td>28%</td>
<td>28%</td>
</tr>
<tr>
<td>People on state pension only</td>
<td>25%</td>
<td>17%</td>
</tr>
<tr>
<td>Older people / those aged 60+</td>
<td>19%</td>
<td>14%</td>
</tr>
<tr>
<td>Those unable to work through sickness/disability</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Lone parents</td>
<td>5%</td>
<td>14%</td>
</tr>
<tr>
<td>Those looking after disabled persons</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>Registered blind</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>The unemployed</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Base= All mentioning at least one intended recipient for IS 103 71 68 35

The depth interviews revealed more emotive language than could be captured in the survey questionnaire, with Income Support being more readily associated with the less deserving ‘scroungers’, ‘drunks’, ‘unmarried mothers’, etc., than with pensioners.

5.2.2 Perceived reasons for ineligibility

The pensioners interviewed in depth cited a number of situations which they thought precluded eligibility for Income Support. These included:

- being an owner-occupier – either because of the value of the house or because the benefit was not thought to be available to those who owned their own homes;

- being in receipt of another income-related benefit – e.g. some respondents were concerned about whether recipients of Housing Benefit could claim Income Support;

- being in receipt of certain non-contributory benefits – some respondents were confused about ways in which these might overlap and thus preclude entitlement; Invalid Care Allowance was cited in this context6;

- receiving an occupational pension.

‘We never specifically applied for Income Support. I think we were told we were entitled to Housing Benefit and that was all we were entitled to, so that’s all we applied for. As I say, you can’t get both, you can only get one or the other.’ (Widow, 76 years, ENR)

‘Well, because I get my pit pension and that now so - …I know you can’t, don’t I? If you’re on a pension, you can’t get Income Support.’ (Widow, 70 years, ENR)

---

6 Receipt of ICA would not preclude eligibility for Income Support, but the income received from the Allowance would be taken into account in calculating entitlement.
In practice none of these items affects eligibility, although the amount of income from a source such as an occupational pension would affect the size of a person’s entitlement, which could be reduced to zero.

Respondents also cited their savings as precluding them from eligibility for Income Support, which is true if their savings exceed £8000.

‘With my husband’s money, you know, I expect I’m beyond the pale of getting anything like that [benefits]… He had bonds, Ernie bonds, and I cashed them and that’s what’s in the building society.’ (Female, 81 years, ENR. There was about £5,000 when she initially cashed the bonds, but after her husband’s funeral, solicitor’s fees and other expenses she only had £2,000 left)

Although all these circumstances relating to eligibility were cited as inhibitors to claiming, none of them really explains why claims had not been made. In every case it would have been reasonably simple for the individuals to check on eligibility rather than to assume that their circumstances precluded them from claiming. Very often, however, the assumption about eligibility was accompanied by other negative feelings about claiming or about being an Income Support recipient. There was therefore an element of ‘I don’t want to be eligible’ as well as the circumstantial barriers noted.

5.2.3 Being notified about eligibility and entitlement

Among those interviewed in depth there was a widespread assumption that the DSS would make direct contact with someone eligible for Income Support. Sometimes there was the further presumption that their entitlement would be automatically calculated, particularly if they were receiving another payment from the BA, such as Retirement Pension, or even another benefit such as Housing Benefit or Council Tax Benefit.

These people were making an underlying assumption that the DSS (or the BA) had access to any relevant details about their circumstances, possibly from a variety of sources, and would thus be able to make the necessary calculations. This led to the general conclusion that they did not (or should not) need to take any active steps towards making a claim, or to enquire about possible changes to the size of their entitlement if their circumstances changed.

‘I don’t know anything about Income Support… I don’t know what the money we get is. The way I see it, it’s just the money coming in. I heard that when you retired you got a pension. I look at it like that. No further, I don’t understand.’ (Married female, 74 years, IS recipient)

‘Well, I never thought about asking for any more increases because, as I say, I’ve took it for granted that they give me what they know I’m entitled to, so I wouldn’t gain anything.’ (Recent widow, 79 years, IS recipient, who had not thought about enquiring whether her Income Support amount will stay the same, or of other possible entitlements)
Some of those who had previously claimed Income Support and been turned down were very reluctant to make a subsequent claim. In contrast to the views just illustrated, these people were making the implicit assumption that a refusal for benefits was a fixed position, even when circumstances had clearly changed. There was also a heightened resistance to claiming a second time because of the ignominy of having been turned down before. Often, the experience was felt to have been unpleasant or humiliating and this became a deterrent to a future claim. For some, there was even the prospect that they might be suspected of making a fraudulent claim. They also worried that an enquiry about Income Support may lead to a reduction in the current income level. In this latter case there was anxiety that, in the process of checking entitlement, you might be found to be in receipt of too much income already and ‘they might take some of my money away’.

‘You’re frightened that by asking for possibly extra help, they could prove to you, you don’t know how, but you feel they might prove to you that you’ve got too much and take something off you.’ (Female, 57 years, IS recipient, couple interviewed)

In this case, such a feeling was based on a past experience when her husband was on unemployment benefit and they stopped his cheque because they said she had had a rise. This turned out to be incorrect, but it had left a significant impression in the claimants’ mind.

Perceptions of claiming Income Support and what it would involve were commonly identified as barriers to making a claim. This was evident from both the survey and the qualitative interviews, and was also identified as a dominant factor by the advisors. These perceptions remain as barriers, even though they may arise through misconceptions or confusion on the part of pensioners about what is actually entailed in making a claim. In particular, current procedures do not require a visit to a benefits office, and offer facilities for private interviews and, in some circumstances, home visits. These aspects of the process can be described in outline as follows:

Income Support processing is based around a postal claim form. BA aim to keep face-to-face contact with customers to a minimum – in particular, there is no requirement on pensioners to visit BA offices to make a claim. (For customers who do visit their premises, BA has introduced commitments for waiting times, and will offer private interviews and appointments on request.)

Customers with access difficulties, or whose business cannot be cleared by correspondence or telephone, can be visited at home. Visiting officers carry identity cards, are required to give their name on request, and give advance notice of visits wherever possible.

This suggests that some of the barriers perceived by pensioners are based on misconceptions about current procedures. Such misconceptions may
arise because unemployed customers are interviewed at the start of a claim, or because some pensioners may have a general preference for carrying out certain kinds of business - such as paying bills and collecting pensions - in person, and go on to assume that this would also apply to claiming Income Support.

Nevertheless, pensioners’ views on the claims process extend beyond these particular aspects, and need to be addressed where they constitute barriers to making a claim, whether or not they are based on misconceptions.

Survey respondents were asked for their views about a range of procedural aspects involved in making a claim. Using a standard scale, claimants were asked how acceptable they had found each aspect when they had made their claim, and non-claimants were asked how acceptable they would find each of the same aspects if they were to make a claim. Scores ranging between 1 and 5 were then assigned to their answers, in order to calculate mean scores for the sample as a whole and for relevant sub-groups. These ranged from ‘1’ which indicates that the particular aspect was considered to be ‘very acceptable’ to ‘5’ which means it was considered to be ‘not at all acceptable’; a score of ‘3’ represents a neutral view. Additionally, some questions of the ‘Agree-Disagree’ type, described in Chapter 4, related to the process of claiming, and the results of these are also presented in this chapter.

Additional potential barriers highlighted by the qualitative study relate to difficulties that older people can have in accessing the benefit office, obtaining the application form and verifying the information provided. Problems of access or bureaucracy, associated with lengthy and complicated procedures, were in themselves significant practical barriers for some older people. Such problems were also likely to be heightened by negative associations and experiences from the past, as described in Chapter 4. There was, therefore, a susceptibility to see the procedural aspects of the claim process as either intimidating or intrusive. The history of older people’s contact with the welfare system, extending back over sixty years for some, and their ambivalent feelings about claiming, often underpinned the more practical problems of claiming that were anticipated.

The following sections discuss particular aspects of the claim process that older people experienced as problematic, or viewed as potential deterrents. The survey data summarising these perspectives is shown in Figure 5.1 and Figure 5.2, and is referred to throughout.
Figure 5.1 Views on aspects of the claim process - 1

Acceptable (1) < > Unacceptable (5)

<table>
<thead>
<tr>
<th>Aspect</th>
<th>High resisters</th>
<th>Medium resisters</th>
<th>Low resisters</th>
<th>Claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Going to Soc. Security office for interview</td>
<td>3.53</td>
<td>3.13</td>
<td>3.11</td>
<td>3.28</td>
</tr>
<tr>
<td>Questions about savings</td>
<td>1.47</td>
<td>2.02</td>
<td>2.28</td>
<td>3.95</td>
</tr>
<tr>
<td>Filing a claim form</td>
<td>2.28</td>
<td>1.54</td>
<td>1.93</td>
<td>3.51</td>
</tr>
<tr>
<td>Questions on amount &amp; sources of income</td>
<td>1.94</td>
<td>1.54</td>
<td>1.68</td>
<td>3.47</td>
</tr>
<tr>
<td>Providing evidence of financial circumstances</td>
<td>1.91</td>
<td>1.84</td>
<td>1.66</td>
<td>3.42</td>
</tr>
<tr>
<td>Questions about income from other sources</td>
<td>1.84</td>
<td>1.94</td>
<td>1.66</td>
<td>3.26</td>
</tr>
<tr>
<td>Having home interview with Soc. Security official</td>
<td>1.95</td>
<td>1.77</td>
<td>1.73</td>
<td>3.16</td>
</tr>
<tr>
<td>Questions about rent / mortgage</td>
<td>1.99</td>
<td>1.49</td>
<td>1.47</td>
<td>3.13</td>
</tr>
</tbody>
</table>

Figure 5.2 Views on aspects of the claim process - 2

Disagree (1) < > Agree (5)

<table>
<thead>
<tr>
<th>Aspect</th>
<th>High resisters</th>
<th>Medium resisters</th>
<th>Low resisters</th>
<th>Claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don't like going to Social Security or Benefit offices</td>
<td>4.72</td>
<td>4.44</td>
<td>4.44</td>
<td>4.44</td>
</tr>
<tr>
<td>Do not want people asking about my personal affairs</td>
<td>3.08</td>
<td>3.56</td>
<td>3.56</td>
<td>4.44</td>
</tr>
<tr>
<td>Too much effort going through all the procedures</td>
<td>3.56</td>
<td>3.36</td>
<td>3.63</td>
<td>4.44</td>
</tr>
</tbody>
</table>

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Survey respondents were asked how acceptable they did, or would, find visiting a benefit office in connection with a claim for Income Support. They were also asked how much they agreed with the statement ‘I don’t like going to Social Security or other Benefit offices’. Relatively few claimants had had an office interview as part of the claim process, but around half of the non-claimants had actually visited their local Social Security office. However, opinions did not differ significantly between those with, and without, such experience. Most expressed a strong dislike of the experience or the prospect.

For those who had never visited a benefit office, the thought of having to go there was a key factor discouraging a claim. For pensioners, there is in fact no requirement to visit an office in the course of a claim, but this may remain a common misconception. Perhaps the most striking point illustrated by Figure 5.1 is that, while high resisters objected in varying degrees to virtually all the items illustrated, the prospect of visiting a benefit office was the only item to which the remaining non-claimants took exception.

It is interesting to note that some of the depth interviewees who had visited a benefit office found, to their surprise, that it had not been as bad as they were anticipating. They spoke of helpful staff and interviews held in private rooms, out of earshot of other people. Nevertheless, others described a number of features as being particularly off-putting, although current BA procedures do, in fact, set out to address a number of these concerns. In particular, they mentioned:

- waits and queues
  ‘You go in, I mean we spend hours there, waiting there, to be seen and for your number to come up… . We had to take a ticket and you wait in one room for an hour and then we waited in another room for about another hour… purely waiting. And then at the end of the day we get nothing.’ (Couple, 59 and 68 years, ENR)

- mixing with other claimants
  ‘First of all it [claiming Income Support] should be done by appointment so there’s no waiting and embarrassment… You’ve got various sections of people there from the poor to the steady income like us and you’ve got disabled and all races and creeds, and you’ve got the scroungers. It’s embarrassing, to be honest with you… You might call it snobbish if you like.’ (Married male, 68 years, ENR)

- lack of privacy
  ‘I don’t like being in an office where other people can hear. You know there’s always someone on the chairs when you’re waiting in an office like that and they’re all ears.’ (Widow, 76 years, IS recipient)
• staff attitudes

‘When they come and interview you, you feel they are out to get you, and cut you with every corner.’

Negative views of the staff were often based on a ‘feeling’, the apprehension of how it might be, rather than any direct experience. But it was feared that staff would be looking down on claimants, would be judgmental and in particular would be checking for fraud.

The apparently youthful age of staff was also mentioned as a cause of concern. There was reluctance to deal with staff who were perceived to be far younger than the claimant.

‘I don’t want to talk to a slip of a girl who knows nothing about the case.’

5.3.2 Physical access problems

Access to benefit offices, including problems in getting there, or telephone access, and the cost of this, were described as problematic for some older people. They worried, too, that the benefit office buildings might not be accessible to people who had difficulty walking or managing stairs. Problems of access were exacerbated for those unable to manage public transport, or who lived in areas ill-served by it. There was often a reliance on family members or relatives, if available, to take them – a factor that further added to the hassle of claiming. For some, taxis, despite the cost, were their only possible transport.

‘I can’t get out, I can’t - I mean if I want to go anywhere I’ve got to go by cab, unless my son-in-law is available. So that would mean I’d get - you have to get a cab to [__], go into the DSS or whatever it’s called and do whatever you have to do in there and then get a cab home. And maybe I’d have to go down there again. You couldn’t do it all in one visit.’ (Widow, 71 years, ENR)

Advisors, including BA staff, emphasised the difficulty of getting telephone access to the BA in connection with benefit claims.

‘If you phone on the public line in the morning you’ve got no chance… frustrating for an 80 year old standing in a phone box with it raining outside trying to get through.’ (Local Authority)

5.3.3 Being interviewed by a Social Security official at home

The survey respondents were also asked for their views about being interviewed by a Social Security official in their own home. Non-claimants were asked how acceptable they would find this if it occurred as part of a claim; and those who had been interviewed at home when they made a claim for Income Support were asked to recall how acceptable they had found it.

The results are illustrated in Figure 5.1. The prospect of this remained a problem for the high resisters, but all other groups found it quite acceptable. Linked to this, a reduction in home visits was regarded by advisors as a retrograde step.
Apart from the high resisters, the survey respondents did not seem to have particular problems with the prospect of filling in a claim form. However, the depth interviewees pinpointed several problems. Firstly, there was an expectation among non-claimants that ‘it would be lots of forms’. Secondly, particular difficulties were incurred with the length, design and complexity of the Income Support claim forms, features which were rendered all the more problematic for those affected by impairments or illness in older age.

BA staff, as well as those from other agencies, reiterated the point about the daunting nature of the form. In their experience, it presented a real barrier to claiming for some older people. Further, advisory and BA staff did not consider the form to be sufficiently user-friendly to complete in an interview with, or in a visit to, an older claimant.

‘I’ve always hated filling in forms but the people there were very, very helpful, excellent… Yes, this was in[-]. But originally I had to go to [-] which wasn’t so good. They’re so helpful… they were helping me fill in the form, they were asking me the questions and, you know, just filling it in because it’s very, very easy to put the wrong answers in the wrong little blocks that they give you to fill in.’ (Female – divorced, 69 years, new IS recipient)

‘When you get a little older, your mind isn’t so good, you have to - now how can I try and put it? - you have to work hard to fill a form in. Whereas when you are in your thirties and forties it’s a piece of cake… Nowadays they make these forms so bloody complicated, it’s unbelievable.’ (Married male, 63 years, ENR)

The design of the Income Support claim form came in for particular criticism. Physical difficulties in completing it related to:

- the length of the form;
- the size of the print, said to be too small;
- the nature of the questions, perceived in several instances as irrelevant or inapplicable;
- the phrasing and wording, which many found hard to understand.

The form was felt to be particularly difficult for those for whom English was not their first language, and for those who had problems with reading, writing or providing a signature. For those who, in the past, had left form filling or ‘that kind of thing’ to the now-deceased partner, it was an unaccustomed activity. But for a number of other pensioners there was an antipathy towards ‘anything like that’.

‘Well, I hate filling in forms and I think there are lots of people like me that hate filling in forms, OK. And I mean they could see the bank statement, that wasn’t a problem. I had nothing to hide or anything like that. It was just that I suppose I wondered if I’d be able to answer all the questions. I
don’t know what I thought it was going to be like but I’ve always hated to do that, I’ve always hated filling in forms, absolutely hate it.’ (Female – divorced, 69 years, new IS recipient)

Many of the claimants had received help in completing the form, whether from family members, advice agency workers (such as the Citizens Advice Bureau), or BA staff. For older people on their own, with no family members to help them or with no contact with advice workers, form filling could be a particular problem.

At a general level both the high and medium resisters expressed antipathy towards people asking about their personal affairs (Figure 5.2). The views of claimants on this issue were, on balance, neutral and for the low resisters it did not present a problem.

When this is related directly to the financial disclosures needed for an Income Support claim, only the high resisters found the idea of such disclosures unacceptable (Figure 5.1), and most particularly in relation to savings. Both the low and medium resisters found the need for these types of disclosure to be generally acceptable – often more so than claimants who had actually been through the experience.

The only aspect that came in for criticism during the depth interviews was a feeling that the BA was checking up on claimants, to guard against potential fraud. The need to fill in forms that ‘pry into your private life’ was felt to reflect the loss of independence that accompanied a claim. It was felt to be particularly intimidating, as several of the older people stressed, to be asked such questions by a young person.

‘In the old days, how you felt if you had to go to anywhere official, you didn’t like it because you thought they were going to, not put you in jail exactly, but find out about you. I think that’s what puts older people off… They don’t like going and sitting in and a … young girl saying to some old woman at 60 or 70 ‘Well, how much have you got? Why have you only got so much? Why didn’t you think about it when you were younger to have a pension?’ and all that.’ (Widower, 77 years, IS recipient)

‘You’ve got to tell them [benefits officials] exactly what you’ve got in savings. I mean they even say ‘What money have you got in the house?’ and that sort of thing and that annoys me really… Your privacy is invaded, I think that’s what it is. You’ve got to let everybody know what you’ve got and what you haven’t got.’ (Widow, 76 years, ENR)

Advisory staff reported that the new evidence requirements, whereby all information to support the Income Support claim needs to be provided within one calendar month of submission of a claim, presented problems for some older people. The main difficulties they described related to whether people could find the relevant documentation: for example, where pension statements were received just once a year, or savings books
had not been updated, or where financial papers were sometimes mislaid or out of date. BA staff pointed out that these problems could be overcome if they were discussed with the benefits office.

5.4 Uncertainty about the outcomes of claims

Because of the complexity of Income Support requirements, there was very little certainty amongst any of the non-recipients about what the outcome of a claim might be. They neither knew whether the claim would be successful at all nor, if it was, what level of entitlement might accrue. This gave rise to two possible fears:

• the amount of effort would not be worth the amount received.
  In some people’s minds there was an important trade off between the amount of ‘hassle’ they foresaw and the level of benefit payment they might receive. Both high and medium resisters, but not the low resisters, tended to feel that it would be too much effort going through all the procedures (Figure 5.2).

• fear of refusal. It was shown in Chapter 4 that the experience of claiming and being turned down had had a significant impact on some of the pensioners. The prospect of this happening served as a deterrent to claiming. As pensioners described it, it was difficult enough to summon the courage to claim – the prospect of then being turned down would be both embarrassing and humiliating. Linked to this, and as illustrated in Chapter 7, non-claimants regardless of levels of resistance were strongly of the opinion that they would only want to claim if they were sure they were entitled. Similarly, the stronger resisting non-claimants felt that they would not like to ask only to be turned down (Figure 4.1).

Accordingly, people may not necessarily go ahead and claim Income Support, even if they have some reason to think that they might be entitled. The survey tested this by telling non-claimants of their likely entitlement and seeking their reactions.

Before the survey interviews took place the DSS had made an estimate, on the basis of information collected during the original FRS interview, of how much Income Support each respondent might be entitled to. Two points need to be borne in mind about this estimate: firstly, it was not an official assessment and secondly, people’s personal and financial circumstances could have changed since the FRS interview in ways which might make the estimate out-of-date. Bearing these reservations in mind, towards the end of the interview non-claimants were told the amount of this entitlement and were asked whether they thought that they would submit a claim for Income Support.
The estimates of entitlement ranged from under £1 to over £60, with an average of £18.09. The form of words used to introduce the topic was as follows:

‘Now, using the information that you gave us when we last spoke to you in [date of FRS interview], we think you might be entitled to claim Income Support and we’ve also been able to work out roughly how much you’d be entitled to. Of course, this isn’t an official assessment, and things may have changed since [date of FRS interview]. But we think you might be entitled to Income Support of around £[amount, in ££.pp, to nearest 10p] a week. Let’s just think about that for a moment….. Now, let’s think about your present circumstances. Assuming you are entitled to £[amount] a week…..do you think you will make a claim or not?’

In the process, we also asked them to take into account the possible value to them of any passported benefits. In giving us an answer, some married respondents said that their husband or wife might take a different view, and this was explored. Lastly, we asked for their reactions to some possible improvements to the claims process (discussed further in Chapter 6) before asking them for a final view on whether they would claim.

It might be expected that the likelihood of people claiming would be related to the size of their entitlement. However this only proved to be true to a relatively small extent, as shown in Figure 5.3.

**Figure 5.3** Likelihood of claiming Income Support by estimated size of entitlement

<table>
<thead>
<tr>
<th>Amount Range</th>
<th>High Resisters</th>
<th>Medium Resisters</th>
<th>Low Resisters</th>
<th>Non-Claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £10</td>
<td>3.28</td>
<td>3.62</td>
<td>3.97</td>
<td>3.33</td>
</tr>
<tr>
<td>£11-20</td>
<td>3.15</td>
<td>3.24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>£21-40</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over £40</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Non-claimants</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Figure 5.4** Resister groups’ likelihood of making a claim for Income Support

<table>
<thead>
<tr>
<th>Amount Range</th>
<th>High Resisters</th>
<th>Medium Resisters</th>
<th>Low Resisters</th>
<th>Claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £10</td>
<td>3.28</td>
<td>3.33</td>
<td></td>
<td></td>
</tr>
<tr>
<td>£11-20</td>
<td>1.87</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£21-40</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over £40</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Claimants</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Higher resisters were, on average, entitled to less than the lower resisters\(^7\), so it might be thought that this would, at least in part, explain their lower propensity to claim. However, after controlling for differences in the levels of entitlement (using regression analysis), it remains true that there are significant differences in propensity to claim between the resister groups. In contrast, after controlling for the level of resistance, the differences in propensity to claim according to level of entitlement are not significant. In other words, people’s propensity to claim is not directly affected by the size of their entitlement, but much more by their ‘resisting’ attitudes.

\(^7\) The average entitlement was £21.50 for low resisters, £17.85 for medium resisters, and £12.33 for high resisters.
This chapter looks briefly at pensioners’ take-up of Income Support and the various triggers that can lead to a claim. It is based on the survey data and on information from the depth interviews, particularly those with Income Support recipients.

In order to gain an insight into what encourages claims for Income Support, survey respondents who had made a claim since the original FRS interview were asked what had made them decide to claim.

For these ‘new’ claimants, the role of other people in encouraging, or advising about, a claim was shown to be the most significant influence (Table 6.1). Just under one-third (30 per cent) said they had claimed after being encouraged to do so by a professional contact. A similar proportion (28 per cent) cited being encouraged by a relative or friend as prompting their claim. Twenty-two per cent claimed because they had been told they might be eligible, a factor that is clearly important in overcoming hesitancy about claiming. Only seven per cent of claimants mentioned publicity as having encouraged them to apply for Income Support.

Table 6.1 What initially prompted claims for Income Support

<table>
<thead>
<tr>
<th>Resistance level of claimants</th>
<th>All ‘new’ claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low/medium resisters</td>
<td>High resisters</td>
</tr>
<tr>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Professional organisation/individual</td>
<td>32 [25]</td>
</tr>
<tr>
<td>Relative/friend</td>
<td>29 [25]</td>
</tr>
<tr>
<td>Had been told might be eligible</td>
<td>24 [18]</td>
</tr>
<tr>
<td>Having difficulty managing</td>
<td>18 [11]</td>
</tr>
<tr>
<td>Change in personal circumstances</td>
<td>5 [18]</td>
</tr>
<tr>
<td>Publicity (leaflet etc.)</td>
<td>5 [14]</td>
</tr>
<tr>
<td>Someone applied on their behalf</td>
<td>2 [2]</td>
</tr>
<tr>
<td>Large household bill</td>
<td>1 [4]</td>
</tr>
<tr>
<td>Other</td>
<td>6 [3]</td>
</tr>
<tr>
<td>Base = All ‘new’ claimants</td>
<td>113</td>
</tr>
</tbody>
</table>

It is important to bear in mind that these categories are not mutually exclusive. The depth interviews demonstrated that a chain of events might result, for example, from a change of circumstances such as becoming widowed, or ill, or receipt of an unexpectedly high bill, which could then lead to enquiries being made or contact with professionals.
This in turn might lead to a claim for Income Support being advised.

Sixteen per cent of claimants had been prompted to apply for Income Support because they were experiencing difficulties managing financially (Table 6.1). In the depth interviews too, there were situations where pensioners had claimed through necessity: some mentioned a need to get some sort of financial relief because of persistent problems in matching income to expenditure. Often, though not always, the hesitancy to claim remained and fears were expressed, for example, about possibly having to paying the money back.

Claims were sometimes traced back to a change of circumstance in the life of the older person - eight per cent of claims had been prompted in this way. This then resulted in their coming into contact with the ‘authorities’ in some way and perhaps reviewing their financial and benefit situation. Changes in circumstance relating to hardship have been described in the previous section. Other circumstances included illness or incapacity of the individual or their spouse, widowhood, or a move of home. In this way, queries over Retirement Pension entitlement, or eligibility for disability benefits, or Housing Benefit, sometimes led to a claim for Income Support.

A greater proportion of high resisters than others cited a change in personal circumstances as the main impetus for claiming for Income Support.

As discussed in more detail in Section 5.1, only about half of all survey respondents had come across information about Income Support in the media or in printed form. Few of those who had seen, read or heard such information had been actively encouraged to apply for Income Support on the basis of it.

6.2 Encouragement from others

6.2.1 Overview

Encouragement and gaining approval from other people may be a potential trigger to claiming Income Support as it may ‘legitimise’ the claim for pensioners. In order to gauge this, respondents were asked whether they had spoken to any of their family, friends, neighbours or any professional organisations about making a claim for Income Support.
Table 6.2  Others consulted about the idea of claiming Income Support

<table>
<thead>
<tr>
<th>Others consulted about claiming Income Support</th>
<th>Low resisters</th>
<th>Medium resisters</th>
<th>High resisters</th>
<th>Non-claimants</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional organisation/individual</td>
<td>35</td>
<td>20</td>
<td>5</td>
<td>[7]</td>
<td>11</td>
</tr>
<tr>
<td>Son/daughter</td>
<td>26</td>
<td>17</td>
<td>14</td>
<td>[5]</td>
<td>13</td>
</tr>
<tr>
<td>Other relatives/friends/neighbours</td>
<td>14</td>
<td>12</td>
<td>1</td>
<td>[7]</td>
<td>7</td>
</tr>
<tr>
<td>Any of these</td>
<td>61</td>
<td>38</td>
<td>16</td>
<td>[16]</td>
<td>25</td>
</tr>
<tr>
<td>Base = All respondents</td>
<td>113</td>
<td>76</td>
<td>74</td>
<td>43</td>
<td>193</td>
</tr>
</tbody>
</table>

Those who had actually made a claim were much more likely than others to have consulted other people in advance, reinforcing the suggestion that the influence of such people is a potentially important trigger. Among the non-claimants, the low resisters were more likely than the remainder to have spoken to someone about the possibility of submitting a claim.

A third of claimants, and 11 per cent of non-claimants, had discussed the possibility of submitting a claim for Income Support with a professional person or organisation (Table 6.2).

A higher proportion had spoken to a Housing Officer or health professional than any other professional individual or group (Table 6.3).

Table 6.3  Types of professional organisations/individuals consulted

<table>
<thead>
<tr>
<th>Source</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Officer/Housing Benefit Office</td>
<td>7</td>
</tr>
<tr>
<td>Doctor, nurse or other health professional</td>
<td>6</td>
</tr>
<tr>
<td>Citizens Advice Bureau</td>
<td>3</td>
</tr>
<tr>
<td>Other advice agency or community group</td>
<td>3</td>
</tr>
<tr>
<td>Social Worker</td>
<td>3</td>
</tr>
<tr>
<td>Home Help or Home Care Assistant</td>
<td>1</td>
</tr>
<tr>
<td>Other professionals (e.g. vicar, MP, solicitor)</td>
<td>0</td>
</tr>
<tr>
<td>Base = All who had consulted a professional organisation/individual</td>
<td>64</td>
</tr>
</tbody>
</table>

Seven in ten of the professional organisations or individuals consulted were said to have encouraged the respondent to submit a claim, whether for the first time or for a re-application following an unsuccessful initial claim. However, a significant minority - 17 per cent - appeared to have had the opposite effect and had put the pensioner off the idea of claiming.
Informal sources were often instrumental in prompting a claim. These could be family members, or friends who were perhaps claiming themselves, whose views mattered to the potential claimant. Survey respondents were more likely to have spoken with their sons or daughters than any other relative or friend about the idea of claiming Income Support. Fewer non-claimants than claimants had done so.

Table 6.5  Relatives and friends consulted

<table>
<thead>
<tr>
<th></th>
<th>Claimants</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage consulting ....</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Sons / daughters</td>
<td>26</td>
<td>11</td>
</tr>
<tr>
<td>Other relatives, friends</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Base = All respondents</td>
<td>113</td>
<td>193</td>
</tr>
</tbody>
</table>

Sons and daughters accounted for three-quarters (76 per cent) of all relatives consulted. They, and other personal contacts, largely appear to have encouraged respondents to apply for Income Support.

Table 6.6  Effect of consulting relatives and friends

<table>
<thead>
<tr>
<th></th>
<th>Sons / daughters</th>
<th>Other relatives and friends/ neighbours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whether encouraged or put off:</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Encouraged to claim</td>
<td>90 [82]</td>
<td></td>
</tr>
<tr>
<td>Neither encouraged nor put off</td>
<td>8 [14]</td>
<td></td>
</tr>
<tr>
<td>Put off claiming</td>
<td>2 [5]</td>
<td></td>
</tr>
<tr>
<td>Base = All consultations with persons whose views matter to respondent</td>
<td>51</td>
<td>22</td>
</tr>
</tbody>
</table>

The depth interviews also highlighted the important role played by family members in the claim process for older people. Family members often offered practical help with an application, for example by:

- Providing transport to the Benefits Agency office.
- Accompanying the older person into the office and/or assessment interview.
- Obtaining the claim form.
- Help with the interpretation or completion of the claim form.
6.3 Improvements to the claims process

Non-claimants were asked about a number of possible improvements to existing procedures, and the extent to which these might make them more likely to claim Income Support. Table 6.7 shows the proportion of respondents who said that each suggested improvement would make them ‘much more likely’ to claim.

Table 6.7 Improvements that would encourage people to claim

<table>
<thead>
<tr>
<th>% saying ...would make them ‘much more likely to claim</th>
<th>Non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low resisters</td>
</tr>
<tr>
<td>Letter from DSS saying might be eligible for Income Support</td>
<td>91</td>
</tr>
<tr>
<td>Visit at home by Benefit Office</td>
<td>79</td>
</tr>
<tr>
<td>Income Support as add-on to Retirement pension</td>
<td>62</td>
</tr>
<tr>
<td>Letter from Housing Benefit Office saying might be eligible for Income Support</td>
<td>65</td>
</tr>
<tr>
<td>Help from Benefit Office in filing application form</td>
<td>58</td>
</tr>
<tr>
<td>Encouragement by professional person</td>
<td>54</td>
</tr>
<tr>
<td>Separate section for pensioners at Benefit Office</td>
<td>45</td>
</tr>
<tr>
<td>Base = All non-claimants</td>
<td>76</td>
</tr>
</tbody>
</table>

The table is ranked according to the answers of non-claimants as a whole. All of the items listed had some appeal to at least 30 per cent of non-claimants. The ones most widely thought to encourage a claim were a letter from the DSS, and a home visit by someone from the Benefit Office.

As might be expected, lower resisters were more likely to be encouraged by all of the various methods. The proportions of low and medium resisters endorsing each item broadly follows the overall pattern; however the item that appealed to the biggest proportion of high resisters was having ‘Income support paid to you as an add-on to your retirement pension, rather than as a separate benefit’. (This is discussed further in Section 7.1.2.)

Respondents were then asked to nominate which one of the suggested improvements would be most likely to make them claim. These are shown in Table 6.8, which is ranked according to the answers of non-claimants as a whole.
Table 6.8  The one improvement most likely to encourage a claim

<table>
<thead>
<tr>
<th>Non-claimants</th>
<th>Low resisters</th>
<th>Medium resisters</th>
<th>High resisters</th>
<th>All non-claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Visit at home by Benefit Office</td>
<td>41</td>
<td>26</td>
<td>[19]</td>
<td>31</td>
</tr>
<tr>
<td>Letter from DSS saying might be eligible for Income Support</td>
<td>24</td>
<td>30</td>
<td>[23]</td>
<td>26</td>
</tr>
<tr>
<td>Income Support as add-on to Retirement pension</td>
<td>9</td>
<td>21</td>
<td>[36]</td>
<td>18</td>
</tr>
<tr>
<td>Help from Benefit Office in filling application form</td>
<td>12</td>
<td>7</td>
<td>[7]</td>
<td>9</td>
</tr>
<tr>
<td>Letter from Housing Benefit Office saying might be eligible for Income Support</td>
<td>5</td>
<td>10</td>
<td>[7]</td>
<td>7</td>
</tr>
<tr>
<td>Separate section for pensioners at Benefit Office</td>
<td>5</td>
<td>1</td>
<td>[10]</td>
<td>5</td>
</tr>
<tr>
<td>Encouragement by GP, nurse, social worker etc</td>
<td>3</td>
<td>6</td>
<td>[0]</td>
<td>3</td>
</tr>
<tr>
<td>Base = All non-claimants</td>
<td>76</td>
<td>74</td>
<td>43</td>
<td>193</td>
</tr>
</tbody>
</table>

Perhaps not surprisingly, in the light of findings presented in earlier sections, the most favoured improvements were ones that enabled pensioners to avoid visiting the benefit office. The most popular suggestion overall was a home visit by a Benefit Office official (31 per cent), followed by receiving a letter about potential entitlement from the DSS (26 per cent).

These two items were also the ones nominated by the largest numbers of low and medium resisters. Among the high resisters the most popular suggestion remained that of receiving Income Support as an add-on to their retirement pension. However, even among this group, the second most popular suggestion was that of a letter from the DSS. This might suggest that such an approach would represent a sensible compromise, given that its appeal spans all of the resister groups.
Many of the suggestions made by the older people for ways to increase take-up of Income Support were reiterated by welfare rights workers and other staff in the interviews with advisors. Many suggestions relate to ways in which potential entitlement could be publicised, including ideas on specific presentational points. Other suggestions concern ways of overcoming the complications of the claim procedure, to make it a more user-friendly process for older people.

Some wider policy-level issues also emerged from the interviews. These are presented in Section 7.1. Then the more practical suggestions relating to the current system are discussed in Sections 7.2 to 7.4.

Throughout this chapter, the data from the interviews with older people and with advisory staff are integrated. However, any differences between the two sources is distinguished.

There was an assumption among several of the older people interviewed that government officials, whether the DSS or others, knew from their extensive records who was entitled to Income Support. This view was underlined for some people by the idea that central computer records were held. Others thought that knowledge of eligibility for Income Support could be based on existing official knowledge of individual pension entitlement, or of how much Housing Benefit or Council Tax Benefit was received, or from an individual’s right to cold weather payments.

For this reason, it was argued that these official sources (‘the central people’) must know about individual entitlement to Income Support and therefore they must be in a position to inform each eligible individual. Better still, they were in a position to pay automatically the benefit to those who were entitled.

The assumption held by some older people that they could, or indeed would, be automatically informed of their entitlement by official sources has already been noted as creating a barrier to claiming Income Support. As shown in Section 5.2.3, some had dismissed their potential eligibility on the basis that ‘if I was eligible I would have been told’.

The older people considered that Income Support as a direct add-on to the state retirement pension would overcome many barriers to claiming. If it could be ‘hidden’ in this way, the need to go through the difficulties of the claim process would be removed and there would be no associated loss of pride. Automatic and direct receipt was described, for example, as a ‘more elegant’ way to receive the money.
Some older people expressed bitterness about the low level of the state retirement pension. If, they said, income received from this more acceptable source could be increased, then Income Support for pensioners would not be needed.

The suggestion to increase the state retirement pension per se, to a level sufficient to cover basic needs at the Income Support level, was echoed by advisory staff who also advocated use of the tax system, if necessary in a sliding scale, to adjust for better off pensioners. For the most resistant non-claimants, being able to receive Income Support as an add-on to Retirement Pension - rather than as a separate benefit - was identified as the factor that would most encourage them to submit a claim for Income Support.

One implication of the wish to avoid having to submit a claim for Income Support was for the introduction of a standard set of assessments that would look at an individual’s entitlement, not just for one benefit, but for all related benefits. This was, in fact, a direct suggestion made across the spectrum of interviews with advisors. In this model, information about, and administration of, all the benefits, including Income Support, would then be managed together as one joint claim.

Behind this, some advisors noted the need to design a computer system that could overcome the existing difficulties of data matching from different sources, with the ability to link data on different systems.

A need to change the negative images associated with benefit administration and with benefit administrators was stressed in the interviews with advisors. They felt that some remodelling of the structure and mechanisms with which the BA/DSS engaged with the public was necessary in order to restore confidence for older claimants. From a broader perspective, two particular points arose in these interviews.

- Emphasis was placed on the need to address the tension between the competing policy objectives of preventing fraud and maximising take-up. The difficulty that anti-fraud messages brought about, whether from official sources or from media stories, were said by advisory staff to be instrumental in reinforcing older people’s fears of being thought of as a fraudulent claimant. This fear was echoed in the pensioner interviews.

- Collaborative working with the voluntary sector in the administration of benefit to older people was suggested as a way to move forward on this. Some advisory staff felt that older people were more comfortable with specialist workers who represented them. The voluntary sector was also seen as better placed than the BA/DSS to access and contact elderly people.

The pensioners themselves, however, provided no firm basis for
confirming or denying the merits of this suggestion; in the depth interviews they spoke almost exclusively of dealings with the Benefits Agency, rather than of any contact with the voluntary sector.

7.2 Changing practical aspects of the existing claim process

7.2.1 Overview

Problematic aspects of the existing claim process which inhibit Income Support claims among older people have been described in Chapter 5 and many suggestions for change are implicit from the findings described there. The depth interviewees highlighted a number of areas that could be improved. These related to: physical access to, and conditions at, the benefit office; the complexity of the claim form; privacy and security; and separation from other claimants at the benefit office. These are additional to broader issues described in Section 7.1 and the publicity issues described in the following section (Section 7.3).

Broadly the improvements suggested by the pensioners involve:

• simplifying complicated procedures;
• taking a proactive approach,
  - a feeling was expressed that help should be offered to, not just asked for by, older people so that the effort of applying for Income Support was removed;
• treating older people separately and/or differently from other claimants,
  - including privacy and security; and separation from other claimants at the benefit office.

7.2.2 Simplification and help with claims procedures

Suggestions included:

• Simpler claim forms and explanatory letters
  Although the survey respondents, on the whole, found the idea of having to complete a claim form to be acceptable, the depth interviewees pinpointed a number of problems with the form itself. These problems, for example, in terms of length, design and wording, have been described in Chapter 5. One respondent called for the authorities to:
  ‘Make them plain, use words in a less daunting way.’

  A call for simplification was similarly expressed by the advisors, including BA staff.

• Help with explanation and completion of the claim form
  The survey showed that two-fifths (40 per cent) of non-claimants and unsuccessful claimants reported that they would be much more likely to claim Income Support if they received help from the benefit office in completing the application form. The type of assistance called for, whether at home or at the benefit office, mainly concerned help with explaining the forms and the type of information required. Advisors emphasised the need for enough BA staff to be on-hand to complete forms for older people.
More than half of the non-claimants interviewed in the survey said that being visited at home by a benefit officer would make them much more likely to claim. Indeed, almost one-third (31 per cent) said that a home visit would, above all other suggested improvements, most encourage them to submit a claim for Income Support.

Home visits were similarly discussed in the depth interviews as a way of overcoming the difficulties of visiting a benefit office. The pensioners felt that, at home, they would feel freer to speak and their privacy and security would be more assured. A further attraction to being visited at home was thought to be that the official would have more time to explain and administer the paperwork. There was also, interestingly, a view that having a home visit did not feel so much like ‘asking’: rather, it was regarded as encouraging that someone was showing a personal interest. Obvious advantages for particular groups of older people, such as the housebound or people with hearing or sight impairments, were also noted.

Although on the whole the older people liked the idea of home visits, some reservations were expressed. An increasing wariness of strangers, and dislike by some of the idea of people coming round asking questions was noted. The pensioners therefore stressed that they should be notified in advance of such visits and also that the official must be the right type of person – a ‘good fairy type person’ was the way one person put it. The ideal approach, as suggested by some, would include an initial letter informing the pensioner of intent to visit, followed by a telephone call before the visit. If necessary, the home visit could then be followed up with another telephone call.

Since advisors felt that initiatives or outreach work involving home visits had been positively received by older people, they viewed the recent withdrawal of BA home visits as a retrograde step. The move to postal claiming was considered problematic because of the difficulty some pensioners experience with completing the claim form without help. Advisors felt strongly that many older people would prefer to be visited at home and so, despite the cost implications, this option should be publicised.

‘If you talk to welfare rights advisors who are dealing with this customer group then they know what works and it’s the personal contact ideally. Personal contact is best.’ (Local authority)

Further suggestions made by the pensioners related to the wish not to be associated with ‘scroungers’ or other groups of claimants. Nearly one-third (30 per cent) of non-claimants in the survey said they would be encouraged to claim Income Support if there was a separate section for pensioners at the benefit office. However, it must be borne in mind that this was the least favoured of the suggested improvements: only 12 per cent of the most strongly resistant non-claimants said that it would
encourage them to submit a claim. It appears that most pensioners would prefer to avoid the benefit office altogether and that improvements to the office itself might only appeal to those who were not very resistant to claiming anyway.

Despite this caution, it is worth noting the specific suggestions made by the depth interviewees about how benefit offices could be improved. Their ideas included:

• **Specialist staff at local offices for pensioners**
  
  This might be a separate department for older people comprising staff who specialised in dealing with older claimants. A noted preference was expressed by older people in the depth interviews that such staff should themselves be older, not ‘youngsters’ in their twenties, who were perceived as inappropriate for relating to older people in this context. The importance of a friendly and sympathetic manner was also stressed.

• **Separate areas for older people at local benefit offices**
  
  A request was made for a private ground-floor room in which privacy and confidentiality could be assured. Other benefits of such a room would be ease of access and being able to avoid mixing with other claimants. As one depth interviewee put it:
  
  ‘If it was a room on your own. I wouldn’t want to go where I was before, all those people sitting on a chair and you just there, talking. I don’t think so.’ (Female, 78 years, ENR)

  Office privacy had been appreciated by those claimants in the depth interviews who had encountered it.

• **Designated appointment times**
  - to avoid having to queue or wait for long periods.

• **A dedicated telephone helpline with appropriate staff.**
  
  This means of enquiring about Income Support was suggested by some older people in the depth interviews. It was felt to be particularly useful for those who had difficulty in getting out. Advisors also felt strongly that such lines, offering the ability to provide a free benefit check over the telephone, should be reinstated and well publicised by the BA. The need for staff to be sensitive and welcoming to enquirers on the telephone was also mentioned.

  Telephone information lines run by charities that were concerned with older people, which were free to callers and accessible nation-wide, were felt by the staff involved to reduce the stigma of enquiring about benefits.
Only about half of the survey respondents were aware of any publicity surrounding Income Support, in terms of seeing, reading or hearing something about it in the media or in printed form. Similarly, in the depth interviews older people felt that Income Support was little publicised. The availability of extra money during periods of cold weather was perceived to have had wide media publicity and was therefore widely known, but they could recall no corresponding campaigns in relation to Income Support. There was a strong view that more publicity should be given, and active encouragement offered, to older people to make a claim.

Advisors strongly endorsed this need for a concerted campaign. They stressed that publicity and advertising campaigns must address the problem of under-claiming. At present, it was felt, such messages were not getting across.

Several of the older people suggested high profile endorsement of Income Support, such as the direct involvement and encouragement of the Prime Minister in the promotional efforts to increase take up of Income Support. They wanted to see, for example, a letter personally signed by Tony Blair or a television appearance promoting take-up. This suggestion was also made by some advisors.

'We need Tony, the Queen and Harriet on the telly saying there’s your money. And the Queen Mum as well!’ (Local Authority)

The survey evidence reinforces the suggestion that active encouragement would motivate non-claimants to claim. Almost six in ten non-claimants suggested that a letter from the DSS, saying that they might be eligible for Income Support, would make them more likely to claim. The proportion rose to more than nine in ten (91 per cent) of those who exhibited low levels of resistance to claiming Income Support. Over half (55 per cent) of the survey respondents also indicated that a letter from the Housing Benefit office would have the same effect, although a letter from the DSS ultimately carried substantially more weight with the high resisters.

In this section, the wide range of avenues for publicity suggested by the older people for increasing awareness of Income Support and for encouraging its take up among their age group is discussed. These suggestions refer to general publicity, outside the BA/DSS.

- **Direct suggestion from respected professionals in the community**

  Nurses (including district nurses, or practice nurses), doctors, social workers, and vicars, were notably suggested, as well as opticians, and home helps.

  ‘I think sometimes you take a bit more notice of your doctor and nurse don’t you really.’ (Female, 74 years, IS recipient)
‘The nurse comes round and gives me my ’flu jab and things like that and comes and talks to me and she’s there if I want her sort of thing. So these sort of people, I think you would listen to those sort of people more.’ (Widow, 76 years, IS recipient)

However, some misgivings were expressed that professionals respected by some older people might be ‘nosy and interfering’; or that they would be too busy to be concerned with helping pensioners claim state benefits.

Some pensioners suggested that staff from voluntary agencies such as Age Concern, or the CAB, and even post office counter staff could be used to promote take-up of Income Support.

‘If it were an actual pensioner who your post office person knows, even the general [post office] knows. Certain members of staff you get regular so they know your face, you get to smiling and hello terms. Now somebody like that could pass over information: ‘Mrs So-and-so, you might not be getting all you’re entitled to, would you like somebody to come and have a word with you?’ and then you can have them come to the house.’ (Married female, 57 years, IS recipient)

• **Talks**
  Some of the depth interviewees suggested that welfare officers, or visiting DSS staff, could conduct informal talks about Income Support in community centres, church halls, old people’s clubs, retirement associations, old people’s homes. There was, however, some slight doubt about whether such public places were suitable for communicating the potentially sensitive issue of Income Support entitlement.

  Suggestions were made about the characteristics of the people who should give such advice: some felt that they should be given by people who were ‘the right age’ (for example, in their late forties or fifties); matched by gender to their audience; and friendly or homely types. The age qualification echoes the older people’s dislike of dealing with young advisors at the benefits office. One suggestion was to use retired nurses.

• **Printed information in public places**
  Posters and leaflets, in places likely to be frequented by older people, such as libraries, post offices, doctor’s surgeries, swimming pools, council tax offices, were suggested. The need for large print was emphasised.

• **Leaflets or letters posted through the door**
  There were mixed views among the older people on the potential effectiveness of leaflets or letters. Whilst leaflets were picked up and read by some, others said they ignored them or anything resembling junk mail that came through the door. They queried whether such literature would be read and some pointed out that official-looking letters in buff envelopes could incur concern to older people.
However, as a way of providing information on pensioner entitlements, a personally addressed letter or official leaflet, on one sheet of paper, in plain language, perhaps with a simple application form attached, was thought to fit the bill for some older people.

‘A proper leaflet to tell you exactly what pensioners are entitled to, and only given to pensioners… What you’re entitled to - ‘If your income is below a certain figure you are entitled to Income Support’. Now you see people know that but it’s not driven home to them… If you could mention this in certain ways that if your income is below the standard considered by the government to be of a liveable amount, consideration will be given for Income Support - and this will be done discreetly.’ (Married male, 86 years, IS recipient)

• Printed information in the pension book

A slip of paper inserted in the pension book, containing outline information about Income Support, was suggested.

‘Older people are not informed enough about it … I’ve never been informed about any of it… the government could put bits and pieces of information into the pension books, just a page of useful information telling you what else you might be entitled to - saying if you don’t have enough pension to live on you can apply for these things.’ (Female, 71 years, ENR)

• Television publicity

Direct television advertising or feature programmes, were proposed as suitable ways to publicise the facts about the high numbers of pensioners who were ENRs of Income Support and to encourage take-up. Afternoon scheduling was especially suggested, and with presenters who, some said, should be ‘ordinary’ people rather than officials.

7.3.3 The targeting of publicity

Many of the suggested avenues itemised above by the older people, whether by leaflet, poster, television or other avenues, would directly target the potential claimants themselves. However, examination of the ways by which older recipients had first decided to make a claim, suggests that effective targeting might, in addition, be through two further channels:

• targeting supportive relatives who can influence or help. Encouragement of family or friends, particularly sons or daughters, was shown to be an important trigger to a claim. A quarter of recent claimants in the survey had spoken to a son or daughter about the idea of claiming Income Support, and in the vast majority of cases they had encouraged the older person to submit a claim.

• targeting other older recipients of Income Support. These people, as an acquaintance or friend who were themselves Income Support recipients, perhaps could talk about Income Support and help with a claim.
7.3.4 Timeliness

The suggestion to capitalise on opportunities to connect with people at particular times was made. Often, these were times of change. For example, the advisory staff recommended that automatic checks for eligibility for Income Support could be conducted when pensioners made claims for Attendance Allowance, Housing Benefit or Council Tax Benefit. Other opportunities for connecting with pensioners included:

- at retirement or other significant age thresholds;
- when bereaved;
- when claiming the state Retirement Pension;
- when visiting a GP;
- when claiming disability benefits;
- when applying for road tax;
- when personal or financial circumstances change.

7.4 Presentational angles and issues

In order to combat the negative images surrounding Income Support (see Chapter 4), the need to present Income Support positively and to emphasise the acceptability of the benefit was stressed. It was felt that this might encourage those who might be reluctant to claim on grounds of the negative images associated with claiming. This section covers suggestions on publicity angles to promote positive images of Income Support.

7.4.1 A positive emphasis on ‘entitlement’ and independence

A key principle in the promotion of Income Support is the importance of conveying the notion of it as a right or entitlement as opposed to a charity. It pointed to a need for a revision of the terminology that was used to describe the help available.

‘They could put more accentuate on the fact that … it’s an entitlement - you will get if you genuinely need it and… you can hold your head up high and say out in the street ‘it’s only what I deserve’.’ (Male – divorced, 65 years, new IS recipient)

‘Well, they could make sure they knew it was a right and not a sort of charity or anything. People are reluctant to accept charity you know. You’ve got to put it over as a right - ‘You’re entitled to it!’’ (Married male, 74 years, new IS recipient)

‘If it explained about how much income you’re having and whether you’re entitled to anything, it will be easier. Otherwise it seems like scrounging doesn’t it.’ (Female, 81 years, ENR)

An individual’s need for Income Support therefore had to be legitimised, to counter the perceptions that people who receive Income Support ‘can’t cope’, were ‘scroungers’ etc. It was thought that Income Support would be viewed more positively if it could be seen as something earned or already paid for, as opposed to a favour or something begged for. Some advisors had found it helpful to ‘sell’ Income Support to pensioners in more concrete terms of being able to spend more money on the gas, heating, etc.
To some of the older people interviewed, the name ‘Income Support’ carried a connotation of charity, suggestive of the poor law, parish, begging bowl, etc. For example, the word ‘Support’ was sometimes felt to be off-putting, bluntly implying that a recipient was being supported by the government. Some therefore suggested changing the name. In particular, any way by which the name could be linked with the pension would be thought to convey a greater acceptability. ‘Supplementary Pension’ was one such suggestion.

Advisors also raised this point, and similarly suggested a link with the pension through the name. This, they felt, would tap into the far greater acceptability of a pension to older people, would convey the notion of Income Support as a little bit more money on top of the pension rather than as support by the government, and would further detach the link between pensioners and other claimants. The names ‘Pensioner Supplement’ or ‘Supplementary Retirement Pension’ were two suggestions they put forward.

It should be noted, however, that some of the older people interviewed in depth thought a name change would have little effect in encouraging higher levels of take-up.

The older people suggested some particular points which they felt that publicity or promotion of Income Support might address. These were mainly issues that had concerned them about claiming Income Support, though also included one positive aspect of the way in which the money is paid. They pointed to the need to:

- highlight the method of payment, perceived as a positive aspect of the existing system - i.e. that Income Support is paid along with the pension and there is no need to collect it separately at the post office;
- include information about the claim procedure;
- reassure that the claim will be dealt with discreetly;
- emphasise that the Income Support would not have to be paid back, if found to have been awarded in error;
- reassure in relation to a possible refusal;
- try to overcome the adverse effects of a previous refusal.

Additionally, a recurrent point raised by advisory staff was the need to overcome the link with fraud.
APPENDIX A  THE QUALITATIVE SAMPLES

A.1 Pensioners  Pensioners for the qualitative stage were drawn from the 1995-6 FRS. The sample was selected purposively in order to obtain roughly even numbers of Income Support recipients and people who were entitled to, but not receiving, Income Support at the time of the FRS interview.

Other purposive criteria were also applied, namely:
• couples and those living alone;
• age group, using the following bands: 60 to 69, 70 to 74, and 75 or older. The Department’s particular interest in women aged 75 or older was also taken into account;
• ownership of a telephone.

To make the fieldwork manageable whilst still representing a variety of areas, the final sample was split between the following locations: Cardiff, Sheffield, the Midlands, the South West of England and London.

Once the purposive selection had taken place, letters were sent out to the selected respondents, asking for their co-operation with the new study. This was followed up by either a telephone call or, in the case of people without a telephone, by a visit from a member of the research team to explain the study further. A short screening questionnaire was used to check whether or not people were currently receiving Income Support and to screen out people whose savings were above the limit for eligibility.

Fieldwork took place between October and December 1997. A total of 40 in-depth interviews were scheduled and 37 were achieved. In terms of their current Income Support status and previous history, the sample was made up as follows:
• 18 continuing recipients (i.e. people who had been receiving Income Support at the time of the FRS interview, and who were still doing so);
• 10 continuing ENRs (i.e. people identified as ENRs at the time of FRS survey, who continued to be so);
• 7 new recipients (i.e. people identified as ENRs at the time of FRS survey but who were now claiming Income Support);
• 2 previous ENRs (i.e. people identified as ENRs at the time of FRS survey but who appeared now to be ineligible on account of their level of savings, or unentitled because of their income level). As these both appeared to be borderline cases, they were retained in the sample.

Other characteristics of the sample are summarised in Table A.1.
Table A.1 Characteristics of the qualitative sample

<table>
<thead>
<tr>
<th>Benefit Unit</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Couple</td>
<td>13</td>
</tr>
<tr>
<td>Single person – female</td>
<td>21</td>
</tr>
<tr>
<td>Single person – female</td>
<td>3</td>
</tr>
</tbody>
</table>

Age (elder partner if couple)

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-64</td>
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<tr>
<td>65-69</td>
<td>9</td>
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<td>70-74</td>
<td>9</td>
</tr>
<tr>
<td>75-79</td>
<td>10</td>
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<tr>
<td>80-89</td>
<td>6</td>
</tr>
<tr>
<td>90 or older</td>
<td>1</td>
</tr>
</tbody>
</table>

Receipt of other benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement pension</td>
<td>35</td>
</tr>
<tr>
<td>Council Tax Benefit</td>
<td>28</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>21</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>12</td>
</tr>
<tr>
<td>Disability Living Allowance</td>
<td>3</td>
</tr>
<tr>
<td>Invalidity Benefit</td>
<td>2</td>
</tr>
<tr>
<td>Invalid Care Allowance</td>
<td>1</td>
</tr>
</tbody>
</table>

Tenure

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner Occupier</td>
<td>9</td>
</tr>
<tr>
<td>Mortgage Occupier</td>
<td>2</td>
</tr>
<tr>
<td>Tenant</td>
<td>26</td>
</tr>
<tr>
<td>- Local Authority</td>
<td>19</td>
</tr>
<tr>
<td>- Housing Association</td>
<td>3</td>
</tr>
<tr>
<td>- Private</td>
<td>3</td>
</tr>
<tr>
<td>- Other</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>37</td>
</tr>
</tbody>
</table>

The interviews were conducted by members of the research team, using topic guides devised in collaboration with the DSS. The interviews, which lasted around one to one-and-a-half hours, were tape recorded and then transcribed verbatim.

At the start of each interview, respondents were asked to give detailed information about their current circumstances whilst the interviewer filled out a special Background Sheet. This included details of the respondent’s tenure, former employment status, health status and contact with other family members. Other details collected included a full inventory of all sources of income, including benefits, and information about regular outgoings.

Copies of the fieldwork documents for the qualitative study are contained in Appendix C.

A.2 Benefits Agency and other advisory staff

Four group discussions were undertaken with staff from local Benefits Agency offices, comprising those working at a grass roots or supervisory level with customer services and claims.
In addition, a total of nine individual depth interviews were conducted with representatives of other, non-governmental, agencies. These included five local authorities which undertook welfare rights work; two charities concerned with older people; and a voluntary sector advice agency which works with older people entitled to Income Support.

The interviews and discussions with BA and other advisory staff focused on perceptions of the reasons why some older people do not claim Income Support, and explored ways of encouraging take-up.

Analysis of all the qualitative data was undertaken using Framework, a qualitative analytic method developed by the National Centre for Social Research. It involves the systematic indexing and synthesis of verbatim data within a thematic matrix.
The sample for the survey was drawn from the Family Resources Survey (FRS). This is a continuous survey which has been carried out by the National Centre for Social Research and the Office for National Statistics, on behalf of the DSS, since its inception in 1992. The FRS was set up with the aim of helping to improve the quality of the information used by Government to help it make decisions about how available money should be shared between the many competing claims on the country’s resources.

The FRS itself is based on a sample of addresses selected with equal probability from the postal address file. In each year the sample covers 1752 postcode sectors, and interviews are conducted with all adults in c.25,000 households.

The DSS used data from FRS interviews conducted in the fifteen months between April 1995 to June 1996 to identify pensioners who, on the basis of their answers to the FRS, appeared to be entitled to, but not receiving, Income Support. All those fitting this criterion, and who had expressed willingness to be called upon for future surveys, were included in the sample for the follow-up survey.

It is Benefit Units (BUs), rather than households or individuals that are assessed for Income Support. A BU is defined as:

- a single person, or a (married or cohabiting) couple, together with any dependent children.

In most cases, the pensioner BUs contained just a single person but in some cases they comprised a couple.8

To be selected for the survey in terms of age, it was sufficient if at least one member of the Benefit Unit had been aged 60 or more at the time of the FRS interview. Only one person per Benefit Unit was interviewed for the follow-up study. In the case of a single person Benefit Unit, this was the person identified from the FRS; for couples, it was the person who knew most about, or principally dealt with, their sources of income and financial affairs. Where individual level information is shown in this report, it relates to the person who was interviewed.

Fieldwork for the survey took place in the second quarter of 1998. Letters were sent out to the selected respondents, reminding them of their participation in the FRS survey and requesting their participation in the

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8 In a few instances, the pensioner BU (whether lone pensioner or couple) was living in a larger household together with other people (e.g. their grown-up children).
follow-up study. Interviewers then followed up the letter with a personal
visit. Anyone who had moved to another private address within Great Britain
was, where possible, interviewed at their new address.

**B.2 Response rate**

Interviews took the form of a structured questionnaire using computer assisted
personal interviewing (CAPI). A paper representation of the CAPI
questionnaire is given in Appendix C.

The originally selected sample consisted of 666 cases. The response rate
achieved among these is detailed in Table B.1. Eighteen per cent turned out
to be out of the scope of the survey by the time of the follow-up interview,
either because the intended respondent had died or they had moved into an
institution.9

Of the remaining cases, five per cent were not traced, four per cent could
not be contacted after repeated attempts, and 12 per cent refused to take
part. Thus, overall, interviews were achieved with 78 per cent of the cases
that remained in scope. Seventy one per cent of these were full interviews.
The remainder were short interviews which were conducted with respondents
who either now said they had been receiving Income Support at the time of
the original FRS interview, or whose current level of savings now rendered
them ineligible for Income Support.

**Table B.1  Response rates**

<table>
<thead>
<tr>
<th>No.</th>
<th>%</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of cases issued</td>
<td>666</td>
<td>=100%</td>
<td></td>
</tr>
<tr>
<td>Out of scope (died, moved into institution)</td>
<td>120</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Total in scope</td>
<td>546</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Untraced</td>
<td>25</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Non-contact</td>
<td>23</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Refusal</td>
<td>67</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Total number interviewed</td>
<td>428</td>
<td>78</td>
<td>=100%</td>
</tr>
<tr>
<td>of which...</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short interview (because receiving IS at time of FRS interview)</td>
<td>25</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Short interview (because savings now greater than £8000)</td>
<td>98</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Full interview</td>
<td>306</td>
<td>71</td>
<td></td>
</tr>
</tbody>
</table>

One of the principal aims of the study was to gain a fuller understanding of
the barriers which hinder pensioners from claiming their Income Support
entitlement and further, to explore how these obstacles might be overcome
and claims thereby encouraged. To help do this, the statistical technique
called factor analysis was used to establish a typology of resistance to claiming
Income Support.

9 Different Income Support criteria apply to people resident in institutions.

**B.3 Identifying resister groups using factor analysis**

**Background**
Factor analysis is a statistical procedure which attempts to condense the information contained in a larger number of original variables into a smaller number of factors. In this instance, factor analysis was used to try and concentrate the data contained in a number of individual attitudinal and behavioural variables into one general factor underlying resistance (or lack of resistance) to claiming Income Support.

It should be noted that the answers of all respondents, not just ENRs, were included in the factor analysis. This is because previous research, as well as the findings of this study, indicate that many of those who do submit a claim for Income Support nonetheless share the same negative views and perceptions about the benefit that are held by other pensioners who, though entitled, do not make a claim. It is sometimes the case that important triggers occur which either overcome, or by-pass, strong levels of resistance.

Three main criteria were taken into consideration when deciding which variables to include in the factor analysis.

(i) The decision was informed by the qualitative study.

Results from this stage of the study suggested that the aspects which most affected people’s level of resistance to claiming Income Support were:

- Views about Income Support (and other means-tested benefits) in general.
- Views (including misconceptions) about the application procedures.
- Being encouraged by sons/daughters to submit a claim.
- Whether consider Income Support to be an entitlement or a charity.
- Being encouraged to apply by something they had seen, read or heard in the media.

(ii) Variables which were likely to be causes of others in the analysis were excluded.

People’s status in relation to Income Support (e.g. whether they were a non-claimant, a current recipient, or a successful or unsuccessful past claimant) was excluded. This was on the basis that it was likely to be associated with all other variables in the analysis (by being either the cause, or the effect). In particular, pensioners’ views on personal pride and independence, and on the application procedures, were thought likely to be influenced by their claimant status.

(iii) Only variables which were asked of all respondents, rather than a sub-sample, were included.

Since factor analysis is sensitive to missing data, all missing values have to be ‘plugged’ in some way. For example, if variables were included which were only asked of a sub-sample (e.g. claimants, but not non-claimants), then some synthetic value would have to be inserted to make up for the missing information for the non-claimants. One way of doing this is to substitute
the missing values with the mean value for the whole sample. However, variation in response is then diminished, since all non-claimants would then be attributed with the same opinion/answer as the ‘average’ claimant.

Variables which related to the topic areas deemed important by the qualitative research, which at the same time fulfilled the other two criteria, were included in the factor analysis. The aim was then to see whether pensioners’ responses to such questions could be condensed into one factor which summarised their level of resistance to claiming Income Support. It should be noted that issues other than the variables included in the model may also be significantly related to resistance to claiming Income Support, but such analysis goes beyond the scope of this study.

The analysis was carried out in three stages, as outlined below.

Details of the analysis

Stage I Factor analysis on general views about claiming Income Support

This stage drew on a battery of statements relating to reasons that people have given in the past for not claiming Income Support. Respondents were asked how strongly they agreed or disagreed with each statement, using a standard scale of responses ranging from 1 (disagree strongly) to 5 (agree strongly). Full details of the questions can be found in the questionnaire at Appendix C. In summary, the items were as follows (with alternative wording used for claimants & non-claimants):

- Would rather (have) manage(d) without [Income Support].
- Would/did not like asking for extra money.
- Would/did feel a loss of independence.
- Would/did not like going to Social Security/Benefit Office.
- Would/did not want to ask and be turned down.
- Don’t/didn’t feel need(ed) money enough to make claim.
- Would be/was too much effort going through procedures.
- Feel/felt pride would be affected.
- Would/did not want people asking about personal affairs.
- Would feel/felt as though accepting charity.¹⁰

In a very few instances, respondents did not give an answer to a particular question. In such cases, as mentioned earlier, there is a need to substitute for the missing value; this was done using the mid-range - or neutral - value of ‘Can’t say’, in preference to using the mean score for all those who did give an answer.

¹⁰ One further item - ‘You would only want to claim if you were sure you were entitled’ - was also included in the battery of statements. However, this particular statement was only put to non-claimants and hence was excluded from the factor analysis.
A factor analysis was then carried out on the ten listed variables. The aim was to condense the information into a smaller number of factors which would explain, with the minimum loss of information, the variance for all the attitude statements. The factor or factors produced would then be carried forward to the main factor analysis which would seek to establish a typology of resistance.

Factor analysis can produce as many factors as variables entered into the analysis, but this is obviously impractical if the intention is to condense the information. There are two main criteria for deciding how many factors to retain:

- ‘Kaiser’s criterion’ (used here); and
- the ‘scree test’ (described at Stage III, where it is used in addition to Kaiser’s criterion).

Under Kaiser’s criterion, all factors which have an ‘eigenvalue’ greater than one are retained (factors with an eigenvalue of less than one are ignored, since the factor is accounting for less variance than the original variable). The results of the Stage I factor analysis are shown in Table B.2.

**Table B.2 Extraction of Stage I factor**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Eigen value</th>
<th>% of variance explained</th>
<th>Cumulative % of variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4.67517</td>
<td>46.8</td>
<td>46.8</td>
</tr>
<tr>
<td>2</td>
<td>0.98265</td>
<td>9.8</td>
<td>56.6</td>
</tr>
<tr>
<td>3</td>
<td>0.84015</td>
<td>8.4</td>
<td>65.0</td>
</tr>
<tr>
<td>4</td>
<td>0.76943</td>
<td>7.7</td>
<td>72.7</td>
</tr>
<tr>
<td>5</td>
<td>0.57493</td>
<td>5.7</td>
<td>78.4</td>
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<tr>
<td>6</td>
<td>0.51249</td>
<td>5.1</td>
<td>83.5</td>
</tr>
<tr>
<td>7</td>
<td>0.49801</td>
<td>5.0</td>
<td>88.5</td>
</tr>
<tr>
<td>8</td>
<td>0.42756</td>
<td>4.3</td>
<td>92.8</td>
</tr>
<tr>
<td>9</td>
<td>0.36331</td>
<td>3.6</td>
<td>96.4</td>
</tr>
<tr>
<td>10</td>
<td>0.35630</td>
<td>3.6</td>
<td>100.0</td>
</tr>
</tbody>
</table>

In this instance, only one factor produced an eigenvalue greater than one (4.67517) and this represented 46.8% of the variance in the data. This factor was therefore retained for inclusion in the main factor analysis and was labelled ‘Attitudes towards IS’. Higher values on this factor indicate more negative views towards Income Support, and vice versa.
The survey also contained a battery of questions which sought to ascertain peoples’ views about aspects of the claims procedure. For each of the main steps involved in applying for Income Support, respondents were asked to say how acceptable they would find it (or in the case of claimants, how acceptable they did find it). Again, full details of the questions can be found in the questionnaire at Appendix C. In summary, the items were as follows:

- Filling in a claims form.
- Answering questions about weekly income.
- Answering questions about savings.
- Answering questions about rent/mortgage.
- Providing evidence of financial circumstances.
- Answering questions about income from other sources.11

Once again, any missing answers were treated in the same way as described for Stage I. The results for Stage II are summarised in Table B.3.

Table B.3 Extraction of Stage II factor

<table>
<thead>
<tr>
<th>Factors</th>
<th>Eigenvalue</th>
<th>% of variance explained</th>
<th>Cumulative % of variance explained</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4.08377</td>
<td>68.1</td>
<td>68.1</td>
</tr>
<tr>
<td>2</td>
<td>0.69865</td>
<td>11.6</td>
<td>79.7</td>
</tr>
<tr>
<td>3</td>
<td>0.47941</td>
<td>8.0</td>
<td>87.7</td>
</tr>
<tr>
<td>4</td>
<td>0.32469</td>
<td>5.4</td>
<td>93.1</td>
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<tr>
<td>5</td>
<td>0.24782</td>
<td>4.1</td>
<td>97.2</td>
</tr>
<tr>
<td>6</td>
<td>0.16566</td>
<td>2.8</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As can be seen, only one factor produced an eigenvalue greater than one (4.08377) and explained 68.1% of the variance. Hence, just one factor summarising the six variables was retained for inclusion in the main factor analysis. This was labelled ‘Views about procedure’. Higher values on this factor indicate more negative views towards the application procedure, and vice versa.

11 Questions relating to being interviewed at the Benefit Office or at home were asked of all non-claimants and those claimants who had experienced this part/these parts of the application procedure. However, since the questions were not asked of the full sample (i.e. - claimants who had not been interviewed at a BA office or at home were not asked for their opinion) they were not included in the factor analysis.
The two factors produced from the two intermediary factor analyses were then included in the main analysis, along with the following variables:

- Whether received encouragement from/consulted sons/daughters whose views matter to them.
- Whether been deterred from applying for IS by something seen or read in the media.
- Whether consider IS to be a charity or an entitlement.

Table B.4 shows the results of the main factor analysis.

### Table B.4 Main factor analysis: extraction of final factor

<table>
<thead>
<tr>
<th>Factors</th>
<th>Eigenvalue</th>
<th>% of variance explained</th>
<th>Cumulative % of variance explained</th>
</tr>
</thead>
<tbody>
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<td>1.86301</td>
<td>37.3</td>
<td>37.3</td>
</tr>
<tr>
<td>2</td>
<td>1.04025</td>
<td>20.8</td>
<td>58.1</td>
</tr>
<tr>
<td>3</td>
<td>0.95938</td>
<td>19.2</td>
<td>77.3</td>
</tr>
<tr>
<td>4</td>
<td>0.67470</td>
<td>13.5</td>
<td>90.7</td>
</tr>
<tr>
<td>5</td>
<td>0.46267</td>
<td>9.3</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Since the aim was to produce a typology or scale of resistance to claiming Income Support, just one factor was to be retained. The validity of requesting just one factor was first checked using Kaiser’s criterion. Under Kaiser’s criterion, two factors would have been retained (i.e. two factors had an eigenvalue greater than one). However, as can be seen from Table B.4, the inclusion of the second factor is marginal: the eigenvalue is only just over one (1.04025) and is not, therefore explaining much more variance than the original variable entered.

The second main method for deciding the number of variables to retain is known as the scree test. In this method, one consults a graph showing the descending variance accounted for by the initially extracted factors (a scree). The ones to be retained are those which lie before the point at which the eigenvalues seem to tail off. In this case, this occurs after the first factor (i.e. there is little difference between the amount of variance explained by the second and third factors). It therefore seemed appropriate that just one factor was retained; it was labelled ‘Resistance to claiming IS’.

Table B.5 shows the loadings for each variable on this factor. The loadings can range from +1 to -1 and represent a correlation between that variable and the overall factor. The relative sizes of the loadings (ignoring the sign) therefore indicate the relative importance of the variables in determining the resistance factor, whilst the directions of the loadings (+ or -) indicate whether they are positively or negatively correlated with resistance.
Table B.5 Loadings on the final factor

<table>
<thead>
<tr>
<th>Variables:</th>
<th>Loading on final factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitudes towards IS (factor from Stage I)</td>
<td>+0.83194</td>
</tr>
<tr>
<td>Views about procedure (factor from Stage II)</td>
<td>+0.76184</td>
</tr>
<tr>
<td>Think IS is (more of) a charity than an entitlement</td>
<td>+0.74384</td>
</tr>
<tr>
<td>Whether put off applying by media</td>
<td>+0.16958</td>
</tr>
<tr>
<td>Encouragement by sons/daughters to apply</td>
<td>-0.09184</td>
</tr>
</tbody>
</table>

In this instance, the loadings range from +0.83194 to -0.09184. A high loading, in either direction, indicates a strong relationship between the variable and the factor. Thus, as might be expected, a respondent’s attitudes towards claiming IS is strongly related to the resistance factor (loading of +0.83194). As they are related in the same direction, this indicates that the stronger the negative views towards claiming Income Support, the higher the loading on the resistance factor.

A negative loading results when a variable is negatively oriented to the factor. Hence, encouragement by sons and daughters is related to the factor in the opposite direction to the other variables. This suggests that receiving encouragement from sons and daughters may lessen resistance, whereas all the other variables heighten it. However, the factor loading is weak (-0.09184) and so the impact of this variable on the factor is slight.

The first three variables listed in Table B.5 are all strongly correlated with the resistance factor. The relative sizes of the loadings for the first two variables give us some basis for saying whether pensioners’ general attitudes towards Income Support are more, or less, important to their resistance level than aspects of the claims process. The results suggest that, whilst both are important determinants, their general attitudes carry slightly more weight.

However, in Chapters 4 and 5, three of the attitude statements used to derive the ‘Attitudes to IS’ factor have in fact been considered and presented as relating to the claims process. (See, in particular, Figure 5.2 and associated discussion). As a check, we therefore repeated Stages I – III above, but using the three statements concerned as inputs to Stage II rather than Stage I.

The effect on the loadings on the final factor are shown in Table B.6.

Table B.6 Loadings on the final factor (revised)

<table>
<thead>
<tr>
<th>Variables:</th>
<th>Original</th>
<th>Revised</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitudes towards IS (factor from Stage I - revised)</td>
<td>+0.83194</td>
<td>+0.86356</td>
</tr>
<tr>
<td>Views about procedure (factor from Stage II - revised)</td>
<td>+0.76184</td>
<td>+0.79958</td>
</tr>
<tr>
<td>Think IS is (more of) a charity than an entitlement</td>
<td>+0.74384</td>
<td>+0.73941</td>
</tr>
<tr>
<td>Whether put off applying by media</td>
<td>+0.16958</td>
<td>+0.16640</td>
</tr>
<tr>
<td>Encouragement by sons/daughters to apply</td>
<td>-0.09184</td>
<td>-0.10929</td>
</tr>
</tbody>
</table>
This shows that the differences caused by the change are very small; the conclusions to be drawn remain essentially the same.

A score on the final factor, ‘Resistance to claiming IS’, was calculated for each respondent. This calculation is produced automatically but, essentially, respondents’ standardised scores for each variable are multiplied with the factor loading for the same variable. The resulting figures for each variable are then added up to form that person’s score on the ‘Resistance to claiming IS’ factor. A high score indicates high resistance and, conversely, a lower score indicates lower resistance.

Respondents were then allocated to one of three ‘resister’ groups depending on the strength of their factor score. Given the limitations of the sample size, we decided to aim for three distinctive groups. Rather than simply divide the sample into groups of equal size, the cut-off points were determined from inspection of the factor scores. This is illustrated in Figure B.1.

**Figure B.1 Factor scores and resister groups**

![Factor scores and resister groups](image)

**Table B.7 Numbers in each resister group**

<table>
<thead>
<tr>
<th></th>
<th>Non-Claimants</th>
<th>Non-Claimants</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low resisters</td>
<td>31</td>
<td>76</td>
<td>107</td>
</tr>
<tr>
<td>Medium resisters</td>
<td>54</td>
<td>74</td>
<td>128</td>
</tr>
<tr>
<td>High resisters</td>
<td>28</td>
<td>43</td>
<td>71</td>
</tr>
<tr>
<td>Total</td>
<td>113</td>
<td>193</td>
<td>306</td>
</tr>
</tbody>
</table>
Introductory letter

October 1997

Dear

Managing money in retirement: a research study

You may remember taking part in an interview during the last couple of years for a survey which was about living standards and household finances. This was the Family Resources Survey, conducted on behalf of various government departments. It was carried out by Social and Community Planning Research (SCPR) which is an independent research institute.

I am now writing to see if you would be so kind as to help us again. We have been asked to carry out a study among older people for the Department of Social Security (DSS). This is an important study about ways of managing finances in retirement and views about claiming benefits. You do not need to be claiming benefits to take part since we are interested in everyone’s views. The aim is to provide a deeper understanding about the circumstances and needs of older people in Britain today.

The study would involve you taking part in an interview which would take about an hour of your time. We will be giving £15 to everyone who takes part in appreciation of the time given.

One of our research team will telephone you shortly to see if you might be able to take part. All the information that you give will be treated in strict confidence and will be used solely for research purposes. Your participation would, of course, be entirely voluntary but we would be very grateful if you could spare the time to take part. We look forward to speaking to you soon.

Yours sincerely

Robin Legard,
Researcher

Registered as a Charity No. 258538
Research objectives (to claim or not to claim)

• to identify most important barriers facing pensioners who do not claim IS
• to explore possible solutions to non-take-up

NB. Explore throughout:
• changes since widowhood
• any differences in views within couples
• what it is about IS that makes income from this source unwelcome
• how IS could be made an acceptable form of income
• where there are barriers/problems, ask for possible solutions

1. Background details (enter on BACKGROUND SHEET)

2. Expenditure and money management
• how carefully do they have to plan their expenditure?
  - do they have to cut back on expenditure items they would like to have?
  - which and why those?
  - how do they feel about this?
• has it got easier or harder to manage on their retirement income over the last year or two; reasons
  - how easy/difficult do they now find it to manage
  - if they had any extra money, what would they use it for
• what would not managing mean to them?
  • if couple, who is responsible for looking after the household spending?
  - how do they divide it?

3. Additional resources IN BRIEF

Credit/HP/and catalogues.
Recap use from Background Sheet
• how much do they use credit, HP, and catalogues?
  - for what kinds of things?
  - has this changed in the last two years; reasons?
  - how do they feel about using credit/HP?

Loans, arrears and other debt.
Recap extent from Background Sheet
• how much do they have to depend on loans/debts/overdrafts?
  - for what kinds of things?
  - has this changed in the last two years; reasons?
  - how do they feel about being in debt/using loans?
  - have they had a Social Fund loan/community care grant; reasons?
  - have they thought about applying for a Social Fund loan/grant?

Savings.
Check from Background Sheet
• how have they built them up; eg. a gradual accumulation or through inheritance?
  - how long has it taken?
• what are their savings for?
  - for what kinds of things?
  - what was their spouse's attitude towards savings?
• have there been any major changes in their level of savings/capital in the last two years; reasons?
  - what effect have they had?
  - have they had to use them to make ends meet?
• is there a level below which they would not want their savings to go?

Use of equity.
• since they reached pensionable/older age have they had to find any ways of generating capital/income?
  - eg. cashing or maturity of endowment policies
  - withdrawal of insurance policy
  - Home Income Plan- equity release scheme- sale of something

Help from family/friends.
• do they have any regular help from their family, for example, loans or any help in kind?
  - what kinds of help?
  - how do they feel about this?

Any other sources of additional support/resources
• have they used any other ways of getting more income/raising money, e.g. casual work; exchange of goods or possessions?

4. Benefits received

Current receipt of benefits
Recap from Background Sheet
USE SHOW CARD
Income related benefits (HB/CTB)
Disability benefits (eg. DLA, AA, ICA)
• for each group of benefits:
  - when started to claim?
  - what prompted/triggered the claim?
  - what assistance did they receive?
  - how found out about eligibility?
Past receipt of benefits
• have they ever claimed any other benefits: what/when?
• have they ever been refused a benefit?
  - what was their reaction?
  - what effect has it had on their attitude towards claiming?

Views about claiming benefits
• views about the experience of claiming:
  - income related benefits
  - disability benefits
• whether they had any problems claiming benefits
  - was there anyone to help them?
• feelings about claiming benefits
  - whether they feel differently about claiming different kinds of benefits (e.g. means-tested versus contributory benefits) ; and why

Eligibility for benefits
• do they know of any benefits they might be able to claim?
  - which ones?
  - PROBE income related; disability; National Insurance
• what makes them think they might be eligible?
• have they spoken to anyone about claiming?
  - where would they go for advice about claiming benefits?
• have they done anything about claiming/are they planning to claim; if not, why not?
• do they think they might have been eligible for a benefit in the past which they did not claim?
  - what made them think they were eligible?
  - why did they not claim?

Awareness and knowledge of IS
• have they heard of Income Support (IS)?
  - how did they hear about it?
  - what did they hear about it?
• do they know how much money people can be entitled to on IS?
  - do they think the amounts would differ according to age?
  - is there anything else that makes a difference to how much people can get?
  - Pensioner Premium (age 60 to 74)
  - Enhanced Pensioner Premium (age 75 to 79)
  - Higher Pensioner Premium (age 80+ and DLA/DWA/AA/IB/invalid carriage/reg. Blind)
• do they know of any other help that people on IS can receive, such as:
  - help with mortgage payments; prescriptions; dental treatment?
  - what do they know about it?
• who do they think Income Support is intended for?
  - whether for different groups than for other types of benefit
• do they think it is intended for people like them?
  - why/why not?
  - do they think it should be for them or not?
  - what makes them say that?

Views about claiming IS [KEY SECTION]
• have they ever made any enquiries about claiming IS?
  - who from, e.g. DSS, CAB, voluntary agency, GP etc.?
  - if yes, what was the outcome?
  - if no, why not; what stopped them from doing so?
• what do they think claiming IS would involve?
  - do they see the procedure differing from other benefit claims: in what way?
• have they made any enquiries about what claiming IS would involve?
  - why/why not?
• if they did claim IS, how much do they think they might receive?
  - what do they base that on?
  - what difference would that income make to them?
• how would they feel about claiming IS?
  - compared with claiming other benefits
  - compared with using money from other sources (eg. windfall, inheritance, increased retirement pension)
  - what would be the difference?
• do they think they might make a claim for IS; reasons?
• would their feelings about claiming depend on the amount of IS for which they were eligible?
  - what sort of amount would be a real inducement to claim; reasons?
  - what difference would any ‘add on’ benefits make to their feelings about claiming?

Barriers to claiming IS [KEY SECTION]
NB. Wherever possible, try to combine discussion of barriers with discussion of possible solutions
• there are many older people in this country who are entitled to claim Income Support but don't do so; why do they think that is? PROBE SPONTANEOUS REACTIONS
• THEN EXPLORE IF NOT MENTIONED:
  - Lack of awareness/information
    - lack of knowledge about entitlement
  - Not worth claiming
    - it won't be worthwhile claiming; not sufficient money to make a difference
  - short term changes, or prospective changes, in circumstances
The claiming process - the hassle of claiming; what is meant?

- worries about all the procedures involved in claiming; which /what about them

Perceptions of IS
- what the name IS means to them
- who they think IS is for

Feelings about claiming IS
- would rather manage without/what does that mean to people
- feelings of independence; what does that mean to people
- don’t want to be seen as someone who needs extra money

- views of partner (if couple)

Implications of claiming IS
- loss of privacy; why would it mean this?

9. Overcoming barriers to IS take-up [KEY SECTION]

• what would need to change for these barriers to be overcome?
• what would encourage them to consider claiming IS?
• would any of the following help to overcome reluctance to claim, e.g.
  - general publicity via the media/leaflets, posters etc.
  - leaflets and claims forms delivered through the letterbox
  - letter encouraging them to take up IS; from whom; what should it say
  - visit from an official to assess their eligibility for IS; encouragement from people they come across in daily life
  - etc., etc.

• response to any of these approaches
  - what is good/bad
  - why

END
Research objectives
• to identify the most important barriers facing pensioners who do not claim IS
• to explore possible solutions to non take-up
NB. Explore throughout:
• changes since widowed
• any differences in views within couples
• what it is about IS that makes income from this source unacceptable
• where there are barriers/problems, ask for possible solutions

1. Background details (enter on BACKGROUND SHEET)

2. Expenditure and money management
• how carefully do they have to plan their expenditure?
  - do they have to cut back on expenditure items they would like to have?
  - which and why those?
  - how do they feel about this?
• has it got easier or harder to manage on their retirement income over the last year or two; reasons?
  - how easy/difficult do they now find it to manage?
  - if had any extra money, what would they use it for?
• what would not managing mean?
• if couple, who is responsible for looking after the household spending?
  - how do they divide it?

3. Additional resources IN BRIEF

Credit/HP/and catalogues.
Recap use from Background Sheet
• how much do they use credit, HP, and catalogues?
  - for what kinds of things?
  - has this changed in the last two years; reasons?
  - how do they feel about using credit/HP?
Loans, arrears and other debt.
Recap extent from Background Sheet
• how much do they have to depend on loans/debts/overdrafts?
  - for what kinds of things?
  - has this changed in last two years; reasons?
  - how do they feel about being in debt/using loans?
  - have they had a Social Fund loan/community care grant; reasons?
  - have they thought about applying for a Social Fund loan/grant?

Topic Guide for Recipients of Income Support
03/11/97

Savings.
Check from Background Sheet
• how have they built them up; eg. a gradual accumulation or through inheritance?
  - how long has it taken?
• what are their savings for?
  - for what kinds of things?
  - how do they feel about this?
• have there been any major changes in their level of savings/capital in the last two years; reasons?
  - what effect have they had?
  - have they had to use them to make ends meet?
• is there a level below which they would not want their savings to go?

Use of equity.
• since they reached pensionable/older age, have they had to find any ways of generating capital/income?
  - eg. cashing or maturity of endowment policies
  - withdrawal of insurance policy
  - Home Income Plan- equity release scheme- sale of something?

Help from family/friends.
• do they have any regular help from their family, for example, loans or any help in kind?
  - what kinds of help?
  - how do they feel about this?

Any other sources of additional support/resources
• have they used any other ways of getting more income/raising money, eg. casual work; exchange of goods or possessions?

4. Benefits received

Current receipt of benefits
Recap from Background Sheet
USE SHOW CARD
Income related benefits (HB/CTB) Disability benefits (eg. DLA, AA, ICA)
• for benefits other than IS:
  - when started to claim?
  - what prompted/triggered the claim?
  - what assistance did they receive?
  - how found out about eligibility?
Past receipt of benefits
• have they ever claimed any other benefits: what/when?
• have they ever claimed benefits and been refused?
  - what effect did that have?
Eligibility
• do they know of any benefits they might be able to claim?
  - which ones?
  - PROBE income related; disability; National Insurance
• what makes them think they might be eligible?
5. Experience of claiming IS
• how long have they been claiming IS?
  - have there been any breaks?
• how did they hear about IS?
  - what did they hear about it?
  - were they aware that amounts could be age related?
  - did they know about additional benefits such as help with mortgage premiums etc?
• when did they first start to think about claiming IS?
  - what made them think they might be eligible?
• how much did they think they might receive on IS?
  - what did they base that on?
• did they receive any help and encouragement to claim?
  - who from, what happened?
• how long did it take for them to decide to make a claim for IS?
• were there any problems in claiming IS?
  - how did the reality of claiming IS match up with their expectations?
6. Views about claiming IS
• what was their initial feeling about claiming IS; reasons?
• how did they feel about IS compared to other benefits?
• whether there was any initial reluctance to claim; why/why not?
• what helped overcome any reluctance to claim (and reasons)?
  - changes in circumstances
  - changes in views about the benefit- help/advice from another person
• how much did the amount of IS they might receive affect their decision to claim?
• how do they feel now about claiming IS?
  - has there been a change in their view; reasons?
7. Barriers to claiming IS [KEY SECTION]
  NB. Wherever possible, try to combine discussion of barriers with discussion of possible solutions
• ‘There are many older people in this country who are entitled to claim Income Support but don’t do so; why do they think that is’:
  PROBE SPONTANEOUS REACTIONS
• THEN EXPLORE IF NOT MENTIONED:
  - Lack of awareness/information
    - lack of knowledge about entitlement
  - Not worth claiming
    - it won’t be worthwhile claiming; not sufficient money to make a difference
  - Short term changes, or prospective changes, in circumstances
• The claiming process
  - the hassle of claiming; what is meant
  - worries about all the procedures involved in claiming; which /what about them
• Feelings about claiming IS
  - would rather manage without/what does that mean to people
  - feelings of independence; what does that mean to people- don’t want to be seen as someone who needs extra money
  - perceptions of, associations with, the term IS
  - views of partner (if couple)
• Implications of claiming IS
  - loss of privacy; why would it mean this
8. Overcoming barriers to IS take-up [KEY SECTION]
• what would need to change for these barriers to be overcome
• what do they think would encourage people to consider claiming IS? SPONTANEOUS REACTIONS
• would any of the following help to overcome reluctance and encourage people to claim, e.g.
  - general publicity via the media/leaflets, posters etc.
  - leaflets and claims forms delivered through the letterbox- letter encouraging them to take up IS; from whom; what should it say
  - visit from an official to assess their eligibility for IS
  - encouragement from people they come across in daily life (eg. GPs, nurses, social workers, rent officers); from whom
  - etc. , etc?
• response to any of these approaches
  - what is good/bad?
  - why?
END
### Income

**Amount** | **Frequency** | **How paid**
--- | --- | ---
--- | --- | ---

**Pensions:**
- State retirement pension
- Occupational pension
- Private pension

**Benefit(s):**
- Income Support
- Housing Benefit
- Council Tax Benefit
- Incapacity Benefit
- Attendance Allowance
- Disability Living Allowance
- Invalid Care Allowance
- War pensions
- Other

**Earnings from any employment:**
- (regular/occasional)

If working, describe type of work:

---

**Other sources of income:**
- Interest from savings
- Income from shares/investments
- Rents
- Any other sources:
  - income from family

---

**Savings**

Approximate level of savings: £------
<table>
<thead>
<tr>
<th>Regular Outgoings</th>
<th>Amount Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
</tr>
<tr>
<td>Mortgage</td>
<td></td>
</tr>
<tr>
<td>Council tax</td>
<td></td>
</tr>
<tr>
<td>Water rates</td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
</tr>
<tr>
<td>Fuel</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>TV stamps or licence</td>
<td></td>
</tr>
<tr>
<td>Contents/building insurance</td>
<td></td>
</tr>
<tr>
<td>Other insurances/assurances</td>
<td></td>
</tr>
<tr>
<td>Car insurance</td>
<td></td>
</tr>
<tr>
<td>Debt repayments</td>
<td></td>
</tr>
<tr>
<td>Arrears</td>
<td></td>
</tr>
<tr>
<td>Hire purchase</td>
<td></td>
</tr>
</tbody>
</table>

Significant changes in last two years:

a) In sources or level of income

b) In major outgoings
c) In amount of savings/investments
d) In household composition

PROBLEM REASONS AND EFFECTS

Please outline any changes in detail and add:
4. Supposed reasons for non take-up

• What considered the main reasons why older people do not claim IS

(An estimated one million pensioners are entitled to IS but have not taken up their benefit entitlement [FRS] - out of total pensioner population of 10 million… Why?)

- The claim process
- Perceptions of claim outcomes
- Pride and independence
- Feelings about claiming IS
- Lack of awareness and/or information
  - Awareness about benefit entitlement in general and about IS
  - Reasons for this
- Awareness of criteria for entitlement
- Awareness of all the passport benefits
- Perceptions of entitlement
- Images of IS claimants
- Views of other people
- Previous refusal for benefits
- Support from friends and family
- Role of families in supporting older people
  - financial support
  - support in kind
- Other barriers

5. Any general views on older people and money management (relating to above)

• How older people go about planning their expenditure
- savings
- credit/debt
- What seen as main priorities of older people with regard to their financial position
- importance attached to managing
- desire for independence

Exploring:
• views/experience on reasons why older people do not claim IS
• the nature of any initiatives undertaken to encourage older people to claim and assessment of whether/why they worked
• ideas for what else could be done to encourage IS take-up

BACKGROUND

1. General background (agency and respondent)

• Agency: activities
  - relationship with parent organisation
  - funding
  - area served
- Staff: number
  - full or part time
  - types of jobs undertaken
- Respondent: position and nature of their responsibilities

2. Provision of services to older people

• Nature of agency's involvement with pensioners/older people
- How referrals occur
- Whether older people come in to the agency or are visited
- Nature of the services offered
- Nature of help and advice offered
-Extent of involvement in providing benefit advice
  - whether encourage or advise older people to claim IS

OLDER PEOPLE & INCOME SUPPORT

3. Take-up and non take-up of benefit

• Agency experience / knowledge / indicators re benefit take-up and older people
- any benefit
- Income Support
ENCOURAGING TAKE-UP

6. Factors encouraging take-up

- Benefits in general
- IS
- Perceived effectiveness of different strategies in overcoming reluctance to claim
  - Official encouragement to claim
  - Advice about potential eligibility
  - Enlisting the help of family to encourage take-up
  - Letters and telephone numbers
  - Help with transport to office
  - Special facilities at office
  - Home visits instead of visits to office
  - More targeted information

- How else might take-up be encouraged?

7. Specific experience of encouraging take-up

- Have they introduced any initiatives to encourage greater take-up of IS
  - What were they: details?
  - What was the rationale for using these methods?
  - Who instigated the initiatives?

- Reaction of older people to the initiatives

- Effectiveness of the initiatives
  - What criteria were used to evaluate them?
  - Are there any published findings?

- What conclusions have they reached as a result of the evaluation?

- [Get copy of any reports]

8. Awareness of other initiatives

- What?
- Where?
- Effectiveness
- [Get contacts/any report references etc.]

ANY FURTHER IDEAS

9. What else might help?
Exploring:

- views/experience on reasons why older people do not claim IS
- views re initiatives (e.g. the Pilot) to encourage older people to claim and perceived effectiveness of this
- ideas for what else could be done to encourage IS take-up

A study looking at the problem of non take-up of Income Support among senior citizens. We have consulted older people themselves (depth interviews in people's homes), agencies (e.g. local authority welfare rights workers, Age ... BA - on the reasons for non take-up and what might be done to help more older people claim benefit they are eligible for.

BACKGROUND

1. General background (BA office and respondent)
   - Respondent: position and nature of their responsibilities
   - BA office: - activities - area served (incl. rural/urban) - size - links with other agencies

2. Contact with older people
   - Nature of involvement with pensioners/older people
   - What form did the Pilot take in your area? • Referrals? • Visits?
   - Nature of the services offered
   - Nature of help and advice offered

OLDER PEOPLE & INCOME SUPPORT

Before we think of the Pilot… Going back to the beginning, to think of the nature of the problem that it seeks to address…

3. Supposed reasons for non take-up

KEY SECTION

• What considered the main reasons why older people do not claim IS?

(An estimated one million pensioners are entitled to IS but have not taken up their benefit entitlement [FRS] - out of total pensioner population of 10 million… Why?)

- SEE FIGURE 1 OVER -

FIRST, INITIATE GENERAL DISCUSSION, PROBING EACH POINT RAISED. TOWARDS END, CHECK WHAT IS LEFT OUT & PROMPT ESPECIALLY CHECK ANY BA POINTS:

E.g. How well does BA cater for the needs of elderly people? How easy are the barriers to address?

ENCOURAGING TAKE-UP

4. Factors encouraging take-up

KEY SECTION

• Factors that encourage greater take-up (or enquiries) re - benefits in general - IS • Perceived effectiveness of different strategies in overcoming reluctance to claim [E.g.- official encouragement to claim - advice about potential eligibility - enlisting the help of family to encourage take-up - letters and telephone numbers - help with transport to office - special facilities at office - home visits instead of visits to office - more targeted information]

• How else might take-up be encouraged?
• What more could the BA do to make the system user-friendly?

5. Specific experience of encouraging take-up

• Experience of the pilot
• Reaction of older people to the pilot
• Effectiveness of the pilot - what criteria were used to evaluate them? - are there any published findings?

6. Awareness of other initiatives

• What? • Where? • Effectiveness

ANY FURTHER IDEAS

7. What else might help?

END

- NEXT PAGE -


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