DEPARTMENT OF SOCIAL SECURITY

HOUSING BENEFIT AND COUNCIL TAX BENEFIT DELIVERY: CLAIMANT EXPERIENCES

by Nick Pettigrew, Andrew Thomas,
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A report of research carried out by BMRB Qualitative
on behalf of the Department of Social Security
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SUMMARY

Background and objectives (Section 1.1) As part of the government’s process of welfare reform the Department of Social Security (DSS) has commissioned a programme of research to investigate the administration of Housing Benefit (HB) and Council Tax Benefit (CTB) by local authorities (LAs). In order to understand more fully claimant experiences the DSS commissioned BMRB Qualitative, a specialist division of BMRB International to undertake qualitative research amongst recipients of HB. The study had two main aims:

- to explore and document claimants’ views and experiences of making a claim for HB and CTB, and
- to identify issues for change which, from the claimants’ perspective, would enhance customer satisfaction

Research methods (Section 1.2) The study was qualitative in nature and employed thirty group discussions with recipients (260 in total) of HB and CTB undertaken in ten LA areas. Fieldwork was conducted during October and November 1998.

LA areas were selected on the basis of location (England, Wales and Scotland), type of authority (District, Unitary, Metropolitan), number of HB/CTB claimants, proportion of HB claims processed within 14 days of receipt of all necessary information, proportion of Rent Allowance claims found to have overpayments, whether HB and CTB are processed by the same or different departments within the authority, and whether HB/CTB processing is undertaken by the LA or by a private contractor.

The study respondents were all recipients of HB. They were selected to reflect a broad spectrum of individuals in terms of age, sex, housing tenure, length of claim (under and over 12 months), and benefit combinations (HB/CTB plus Jobseeker’s Allowance (JSA), HB/CTB plus Income Support (IS), HB/CTB with neither JSA nor IS). The sample specifically included lone parents and people with disabilities.

Finding out about HB/CTB (Sections 2.1 and 2.2) There was a high level of knowledge of the existence of HB/CTB amongst respondents. They cited a number of sources from which they had received information and advice about HB/CTB and these included other people receiving HB/CTB, a ‘Benefits pack’ provided by Jobcentres/Benefits Agency (BA) Offices, hospitals, housing associations, private landlords, and Citizen’s Advice Bureaux. Advice tended to be on a ‘try and see’ basis.

There was some awareness of HB leaflets, but usage was low. Respondents did not perceive leaflets to be comprehensive enough, although some thought they provided useful background information.

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1 In addition to claiming HB, many of the respondents were also claiming CTB.
Making the application (Sections 2.3-2.8)

Obtaining application forms was unproblematic for respondents, and some LAs had provided prepaid return envelopes which was welcomed. However, several respondents expressed concern about application forms being delayed or lost in transit to the LA office, often based on previous experiences. As a way of getting round this problem some respondents sent applications by recorded delivery, delivered the form in person, faxed their application and/or asked for a receipt.

At first glance application forms were perceived to be hard to fill in, but were then considered less daunting than they first appeared. Longer term claimants felt that application forms had been simplified in recent years. However, there were some criticisms with forms considered to be:

- repetitious, with HB and CTB forms collecting similar information, and overlapping with JSA and IS forms
- irrelevant, such as questions on stocks and shares, and
- intrusive, such as questions on children’s savings

Claimants had learned not to leave questions blank or unanswered in forms, although LAs’ reactions to blanks were largely dependent on individual members of staff. Respondents were clear about the supporting documents that were required, with the checklist provided thought to be useful.

Claimants were aware of the guidance notes, but seldom made use of them. There were some criticisms that the guidance notes did not follow the same order as the form. The time taken to complete application forms varied enormously.

Some respondents did not need help in filling out the forms, others had been offered help, and some (who tended to be older, with special needs, or complex cases) actively sought help.

In the ten areas, respondents renting from a private landlord or housing association cited two forms of HB payment available to them – direct to them, or direct to the landlord – and were keen for this choice to remain.

Notification letter (Section 3.1)

Information provided by the DSS has indicated that notification letters must, by law, give the amount of benefit the claimant is entitled to, but do not need to give the amount of rent the claimant must pay to the LA or to housing associations/private landlords, although some LAs may include this as well. Respondents were of the opinion that the letters they had received all gave the amount of rent they had to pay. This was the key piece of information respondents required from the notification letter. There was some feeling that it should be moved to the beginning of the letter.
The calculations provided were felt to be unclear and difficult to understand, they were virtually useless to respondents. There were mixed views about the need for a detailed calculation to be included in the notification letter. However, those who had to make a contribution to the rent particularly wanted to see the calculation.

Processing times (Section 3.2)

Most claims were processed within two to six weeks, although there were some exceptions of up to six months. Respondents tended to have an expectation from previous experiences, as well as advice from HB offices (usually obtained when chasing a claim), that claims would take this length of time. Processing times were related to the complexity of the claim, fluctuating incomes, whether Family Credit was also being claimed, and the LA (the latter being the least important factor).

Delays caused considerable anguish to respondents, with several examples of eviction notices being served. Opinions were mixed as to what would be an acceptable processing time and ranged from half an hour to no more than a month (the usual rental period). The ideal was between a week and a fortnight. Respondents were amazed that given the current technology, processing times were not quicker.

Communication issues (Chapter 4)

In overall terms, respondents had little contact with their LA. For some, this was acceptable, but others felt there was too little, especially as they did not know how long it would take to arrive at a decision, unless they chased the claim. Contact from LA to claimant was usually by post and usually when something was missing from the application form or the form had been lost.

Not all respondents had made contact with the LA by telephone. Where they had, some did not consider it was the most useful method, as telephones were often engaged or respondents were placed in a queuing system. A call-back service was rarely offered by LAs. Problems with contacting the LA by telephone included:

- identifying the person who could deal with the case,
- being passed from person to person,
- contact 'names' were never in the office, and
- calls sometimes cut off 'mysteriously'.

Other respondents had not experienced any problems.

There were mixed experiences of visiting LA offices, with some respondents mentioning queues and a distinct lack of privacy.

There was little awareness of LAs contacting other individuals or organisations concerning HB/CTB applications, but there was an assumption, on prompting, that authorities may contact the DSS, landlords and employers. There was some surprise about this as respondents felt they had already provided sufficient supporting documentation. Some
respondents expressed incredulity that the DSS could not process HB applications, since the LA was in contact with them anyway.

**Changes in circumstances**

(Section 5.1)

There was high awareness of the need to notify the LA of changes in personal circumstances, for example changes in rent and changes in income. There was also knowledge of the penalties involved in not providing notification. However, there were some changes that would not be notified. These were:

- small amounts of irregular income,
- changes in children's savings,
- windfalls,
- rent reductions, and
- change of individuals in a shared house.

This was because it was not considered 'sensible' to upset the claim process for small amounts of money, reclaiming involved lots of 'hassle' and some changes were not considered to be any of the LAs' business.

Once HB/CTB had been processed and notified, payment tended to be regular and unproblematic, although there were a few instances of HB being withdrawn without the claimant's knowledge.

**Renewals (Section 5.2)**

In most LA areas, renewals were perceived to be six monthly, with the exceptions being yearly. However in some LAs renewal periods varied between six months and a year even for those people living in similar properties. Renewal forms tended to arrive without any problem.

One of the major criticisms concerning HB/CTB renewal was the need to fill out a complete application form. In some LA areas a renewal declaration was issued asking simply whether a person's circumstances had changed. This was welcomed by respondents.

**Views about LA staff**

(Chapter 6)

Not all respondents in the study had experience of dealing with LA staff, and amongst those who had, views were mixed. Some staff were seen to be very helpful, with individuals often being named. However, across the ten areas many complaints were made in the discussions about the knowledge and attitudes of staff. Respondents' key criticisms were that staff were:

- judgmental with 'better than them' attitudes,
- impersonal - 'treated like a number',
- lacking in relevant knowledge and offering contradictory advice,
- unapologetic and refusing to admit to errors, and
- demonstrating little sense of customer care.

There was some feeling that staff working on the front desk were doing 'the jobs no-one wanted', resulting in front-line staff being seen as...
young and inexperienced. Older members of the sample did not like discussing complex personal matters with someone they felt was a lot younger than them.

Generally HB and CTB staff were seen to be one and the same since CTB claims tended to be processed in parallel with HB claims. Respondents could not generally distinguish between HB and CTB staff.

Comparisons with other departments and agencies (Chapter 7)

Respondents were asked to make cross agency comparisons, not all had experience of other agencies. Jobcentres were seen to be the best agency to deal with as claims were processed quickly and the one-to-one interview was appreciated. Staff attitudes and knowledge at the Benefits Agency were sometimes seen to be better and sometimes worse, although the Benefits Agency was considered worst for office environment. The Child Support Agency was seen, by those who had had contact, as the worst agency in terms of staff attitudes because of the personal questions they were required to ask.

Good service and efficiency (Section 8.1)

For the study participants good service and efficiency were characterised by accuracy of the processing of their HB/CTB claim, speed of processing and polite customer service. While respondents could not see any acceptable reason as to why they should have to choose between any of these features, when pressed they almost universally opted for accurate processing of their benefit claim as the key feature, a view that was underpinned by a fear of getting into rent arrears and debt.

Enhancing customer service - claimant requirements (Sections 8.2–8.10)

Respondents had very mixed experiences of making a claim for HB/CTB - some were very positive, others were very critical. Nevertheless, they identified a number of enhancements that would result in increased customer care. The key enhancements were:

- a reduction in the time it takes to process an HB/CTB application from the time of receipt. The preferred time was a week with a maximum time being four weeks,
- HB/CTB applications to be acknowledged, on receipt by the LA,
- HB and CTB application forms to be combined,
- HB/CTB renewals to be reduced to a simple 'declaration of change',
- HB/CTB applications to be combined with applications for JSA and Income Support,
- increased attention to customer care,
- a change in HB payment periods from four-weekly to monthly to reflect the period over which private rents are usually paid,
- faster methods of dealing with fluctuating incomes, and
- changes to LA offices, specifically an appointment system greater privacy, and knowledgeable staff.
INTRODUCTION

11 Background and objectives

The administration of Housing Benefit (HB) and Council Tax Benefit (CTB) is undertaken by local authorities (LAs) on behalf of the Department of Social Security (DSS). As part of the government’s process of welfare reform, the DSS has commissioned a programme of research to investigate the administration and processing of HB and CTB claims. It is known that LAs use a range of administrative mechanisms to deal with HB and CTB claims. However, there is little current research that focuses in detail on claimants’ experiences of making a claim for HB and CTB.

The government is also considering the issue of customer service through its ‘Active Modern Service’ (AMS) approach to the delivery of benefits and services. Further information was required about how the HB/CTB claim process could be changed to enhance customer service.

The Department of Social Security commissioned BMRB Qualitative, a specialist division of BMRB International, to undertake qualitative research amongst recipients of HB. The study had two main aims:

- to explore and document claimants’ views and experiences of making a claim for HB and CTB,
- to identify issues for change which, from the claimants’ perspective, would enhance customer satisfaction.

12 Research design and methods

The study was wholly qualitative in nature and employed thirty group discussions with recipients of HB and CTB. The study was undertaken in ten LA areas.

12.1 Selection of LA areas

The LA areas were selected to reflect a broad range of areas in terms of

- location England, Wales and Scotland,
- type of authority District, Unitary, Metropolitan,
- number of HB/CTB claimants,
- proportion of HB claims processed within 14 days of receipt of all necessary information, and
- proportion of Rent Allowance claims found to have overpayments.

In addition to claiming HB, many of the respondents were also claiming CTB.

Number of HB/CTB claimants, processing speeds and overpayment rates were supplied by the Department of Social Security.
In most LAs the processing of HB and CTB is undertaken by the same department. However, there are some authorities where each benefit is processed by a different department. The sample of LAs included one in which HB and CTB claims were processed by different departments within the LA.

The sample also included one LA area where the processing of HB/CTB had been contracted out to a private company.

### 1.2.2 Selecting the claimant sample

Three group discussions were undertaken in each of the ten LA areas. They were structured identically in each area to reflect a broad range of individuals in terms of

- **age**, ranging from 18 to 84,
- **sex**,
- **housing tenure** LA, housing association, private,
- **length of claim**, including under 12 months and over 12 months,
- **benefit combinations**, including HB/CTB with Jobseeker’s Allowance (JSA), HB/CTB with Income Support (IS) and HB/CTB with neither JSA nor IS

The study also specifically included lone parents and people with disabilities.

A sample profile may be found in Table 1.1.

### Table 1.1 Sample profile

<table>
<thead>
<tr>
<th>Total number of respondents</th>
<th>260</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>18-25</td>
<td>34</td>
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<tr>
<td>26-35</td>
<td>70</td>
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<tr>
<td>35-retirement age (RA)</td>
<td>121</td>
</tr>
<tr>
<td>Over-retirement age (RA)</td>
<td>35</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>157</td>
</tr>
<tr>
<td>Male</td>
<td>103</td>
</tr>
<tr>
<td><strong>Housing tenure</strong></td>
<td></td>
</tr>
<tr>
<td>LA</td>
<td>115</td>
</tr>
<tr>
<td>Housing association</td>
<td>78</td>
</tr>
<tr>
<td>Private and/or</td>
<td>67</td>
</tr>
<tr>
<td><strong>Length of claim</strong></td>
<td></td>
</tr>
<tr>
<td>Less than 12 months</td>
<td>127</td>
</tr>
<tr>
<td>12 months or more</td>
<td>133</td>
</tr>
<tr>
<td><strong>Benefits received</strong></td>
<td></td>
</tr>
<tr>
<td>HB/CTB plus JSA</td>
<td>68</td>
</tr>
<tr>
<td>HB/CTB plus IS</td>
<td>119</td>
</tr>
<tr>
<td>HB/CTB but not JSA/IS</td>
<td>73</td>
</tr>
<tr>
<td>Lone Parents</td>
<td>84</td>
</tr>
<tr>
<td>People with disabilities</td>
<td>22</td>
</tr>
</tbody>
</table>
The recruitment of individuals to take part in the study was undertaken by specialist field-recruitment staff of BMRB Qualitane. A household screen was used to determine a person's eligibility for inclusion.

Fieldwork was conducted during October and November 1998.

All the group discussions were moderated by experienced research staff of BMRB Qualitaute using a topic guide to provide structure. All the discussions were tape-recorded and transcribed for analysis using 'Matrix-Mapping', a sophisticated method of qualitative analysis.

Further methodological details and examples of the fieldwork materials may be found in the Appendix.

It is important to note that qualitative methods are primarily employed in situations where considerable detail and understanding are required about people's individual views and experiences. The aim of qualitative research is to explore, describe and explain the range of emergent issues. However, the method does not allow data to be given on the numbers of people holding a particular view or having a specific set of experiences.

The study was designed to capture views and experiences across a wide range of individuals and LAs, with reporting to reflect the themes and issues across the entire sample. The study was not designed to provide comparisons between authorities. At the analytical stage it became clear that despite the wide range of LA areas in the study, claimant experiences were very similar with only a small number of issues that could be directly attributed to a specific authority's working practices. Where such differences were apparent these are pointed out in the text.

Following this introductory section the report is divided into five chapters. Chapter 2 is concerned with claimant perceptions of the HB/CTB application process, information sources, views about the application form and the guidance notes. Chapter 3 examines some administration issues including the notification letter, HB/CTB processing times, and continuing payment of HB/CTB.

Chapter 4 considers issues in communication between claimants and LA staff. Chapter 5 is concerned with the processes of notifying changes in circumstances and renewals. In chapter 6 claimants discuss their experiences of dealing with LA HB/CTB staff. Chapter 7 is concerned with claimants' comparisons of the LA with other agencies.

The report concludes (Chapter 8) by considering the issues for change, from the claimants' perspective, which would enhance customer satisfaction.

Quotations throughout the report indicate age range (where RA is retirement age, 65 for men, 60 for women), housing tenure and type of authority, and where relevant if a lone parent.
2 HB/CTB APPLICATIONS

2.1 Finding out about HB/CTB

Overall there was a high level of knowledge of the existence of HB/CTB among respondents with people indicating that HB/CTB is very much common knowledge nowadays. Furthermore, none of the respondents expressed any difficulty in finding out about the existence of HB/CTB—they were generally more interested in finding out about whether they would be eligible for the benefit and the amount they would receive.

In addition, individuals who had been in receipt of HB for some time claimed that it was better publicised than in the past:

‘I think it’s more publicised now, the Housing Benefit, because people are getting into so much difficulty with it - and especially Council Tax Benefit - you just can’t afford it. So they realise now just how difficult it is. I knew I have seen it in the post office and down the town hall - posters, leaflets.’

(36-RA, housing association tenure Outer London)

Respondents cited a number of sources from which they had received information and advice about HB/CTB. The two main sources were, firstly, other people who were receiving HB/CTB and secondly, leaflets received in Benefits Packs provided by local Jobcentres or Benefits Agency (BA) offices indicating what benefits they might be entitled to.

Several claimants reported that they were advised by hospital staff or their local doctor to claim for HB/CTB. Others mentioned were housing association estate managers and private landlords. These participants felt that housing associations and private landlords had advised them of HB/CTB on the basis that it was in their interest to do so.

The Citizen’s Advice Bureau (CAB) as well as independent ‘benefit shops and money advice agencies were also cited. Some respondents claimed to receive better service and more reliable information and advice from these sources than they did from their local HB/CTB office, Jobcentre or BA office.

Most respondents reported that the nature of the advice given prior to making a claim for HB/CTB tended to be on a “try and see” basis. There was little evidence of ‘better-off’ calculations being made.

2.2 Leaflets

Some of the respondents in the study had either seen or were aware of specific HB/CTB leaflets. Leaflets could be found in local housing association offices, Post Offices, CABs and LA offices. Some respondents also mentioned that HB/CTB leaflets were available in local libraries.
Use of the specific HB leaflets was low. The main reason for this was respondent perceptions that they were too general. In addition, respondents felt that the leaflets were not comprehensive enough and did not provide enough detail. However, some respondents felt that they provided useful background information about HB/CTB and on how to claim. When asked about the ideal content of leaflets, respondents were very vague in their requirements. Partly this was a reflection of their lack of knowledge of the content of the existing leaflets and partly a desire to simply know how much they are going to receive.

Previous research\(^4\) has recorded similar findings in terms of awareness and usage of benefit leaflets. Indeed, other research suggests that although people may have seen, been given, or picked up leaflets at one time or another, they generally fail to use them. The tendency is for claimants to start by attempting to complete an application form with very little recourse to any information provided. Respondents indicated that this approach to form completion was not confined to benefits, loan applications, credit card applications etc were approached in a similar way.

### 2.3 Making an application

Almost all respondents indicated that obtaining the HB/CTB application forms was unproblematic. HB/CTB application forms were either provided in 'Benefits Packs' by Jobcentres or LA offices; sent by LA offices following a phone call, or collected directly from LA offices.

In some instances respondents reported that their LA had provided them with prepaid return envelopes. This initiative was highly welcomed among these respondents.

Several respondents in the study expressed concern about the delay in their HB/CTB application form reaching the HB/CTB office. Many of these concerns were based on experience of delays in receiving HB/CTB or other benefits (such as JSA, IS etc) due to applications getting lost in the post.

Some claimants had learnt to send their applications by recorded delivery or delivered them in person requesting a receipt as proof of delivery. Furthermore, some respondents had faxed their application form and checked with their LA office over the telephone that it had arrived.

> 'And I always got a receipt for my housing benefit if I hand the form in and say 'I would like a receipt', because more often than not they will say the form was lost.' (18-35, LA tenure English Unitary)

Respondents often felt that at first glance, the HB/CTB application forms seemed complex to fill in. However, claimants said that in practice, the forms were less daunting than they first appeared. In this context, respondents had mixed views as to how easy or difficult forms were to complete. Indeed, some claimed they were complex and difficult while others found them easy to complete. Views tended to depend on two factors—the complexity of the case and familiarity with filling out forms. No specific questions were singled out by respondents as being difficult.

In general terms, claimants mentioned that the HB/CTB application forms had been simplified compared to a few years ago. This view was particularly prominent amongst respondents who had been claiming HB/CTB for some time.

However, there remained a number of criticisms of the application forms. These were:

- **repetition:** the forms were perceived as repetitive with the HB and CTB forms seen to be collecting very similar information. They were also seen to overlap with some of the information collected in, often recently completed, JSA and Income Support forms. Some respondents believed that this was in order to catch false claimants; others thought it was simply a matter of being bureaucratic.

- **irrelevant:** respondents felt that some of the questions were irrelevant and questioned why they were being asked. These were questions that asked about the value and amounts of stocks and shares, which respondents felt people who were claiming HB/CTB were unlikely to have. Other questions perceived as irrelevant included age-related questions, e.g., pensioners being asked about dependent children, additionally, claimants could not see the relevance of questions about the size of rooms, and

- **intrusive:** some of the questions were felt to be intrusive. For example, several respondents expressed annoyance at being asked to fill in questions that asked about other members of the household who were unrelated to them (e.g., in shared households). Individuals felt that it really was not their business to inform their LA about other members of the household. Furthermore, questions that asked about any children's savings were felt to be particularly intrusive.

Claimants had learned to fill in HB/CTB forms correctly and not leave blanks. Claimants felt from previous experience and hearsay that anything left blank would result in the form being returned to the claimant for correction.

However, considering responses both between and within all the LA areas, it would appear that the LA's reactions to form completion were inconsistent. For example, one claimant may find his/her form returned because questions that were 'not applicable' were left blank, whereas...
another claimant who left similar irrelevant, questions unanswered would not have their form returned even within the same LA

This led to perceptions that the LA's reaction to mistakes on the forms, especially concerning questions left blank, was largely dependant on individual members of staff rather than an LA policy

The time taken to complete application forms varied enormously with some people taking the whole afternoon, and others ten to fifteen minutes. Two key factors emerged - the complexity of a person's financial situation particularly where income may be coming from more than one source, some respondents had very little experience of completing forms with this being reflected in the time taken

2.5 Supporting documents Overall respondents seemed clear about what supporting documents were required. The checklist provided on the back of the application form provided a useful reminder, and was to be welcomed. There were no reported difficulties in providing supporting documents.

2.6 Guidance notes All claimants in the study were aware of the availability of guidance notes. However, despite this high level of awareness respondents seldom made use of them. Respondents often referred to the guidance notes as being bigger than the HB/CTB application form itself and generally preferred to complete the form without referring to the notes. Most used the guidance notes only if they had difficulties with filling out the application form.

"It was too long-winded - just waffle. It was a couple of pages. And it says on the form before you fill out this form you must read the enclosed booklet. And I don't even bother - I throw it in the bin." (18-35 housing association tenure, Inner London)

Where used, the guidance notes met with a very mixed reaction. Some stated that they found these useful while others found them hard to use. This was partly because the guidance notes in some LA areas did not follow the same order as the HB/CTB application form.

2.7 Help with filling out the application forms Many respondents did not need help with filling out the application forms. This was because they had prior experience of filling in HB/CTB application forms or else they found forms generally easy to complete.

Other respondents reported that they had been offered help with filling in the application forms. Help had either come from their housing association office, from neighbours and friends or in some cases, for those in private rented accommodation from the landlords themselves. In some isolated instances, individuals living in housing association properties claimed to have had their HB/CTB application forms filled in and sent to the LA by the housing association itself.
Other respondents in the study had actively sought help with their application. These tended to be older claimants, people with special needs, or those with a complex claim such as varying incomes, receipt of Family Credit and/or disability benefits. The main agencies from which respondents sought help were LAs, CABs and local advice organisations. Where people had asked for help they had usually received it.

2.8 Payment methods

In all ten areas where fieldwork was conducted respondents in privately rented and housing association properties cited two forms of HB payment available to them. These were:

- payment to themselves, and
- payment direct to the landlord or housing association

Those in LA accommodation did not have this choice as their rent was always paid directly to the authority.

All claimants in the study were for various reasons, keen for this choice to remain available. Some respondents who were living in private accommodation reported that they preferred HB to be paid direct to them, as they did not want their landlord to know that they were in receipt of benefit.

'I don't want my landlord knowing that I'm claiming Housing Benefit, it's none of their business.' (36-RA private tenure, Welsh Unitary)

Conversely other preferred their LA to take the responsibility of paying their landlords direct. Typically, these claimants expressed fears about getting into rent arrears due to their own financial mismanagement if HB was paid directly to them.

All of the respondents in the study who were living in housing association accommodation opted to have their HB paid direct to the association. Furthermore, some of these claimants mentioned that the housing association had requested that rent payments should be made in this way and considered this to be an acceptable request. Those in LA accommodation were happy for the rent to be paid directly to the authority.
There were lots of variations across the sample but looking at the data in detail, it was clear that the views and experiences of respondents about the administration of HB/CTB claims were much less likely to be related to housing tenure or type of authority, than to the complexity of the application (such as having a fluctuating income) and the way in which individual members of staff appeared to deal with HB/CTB applications.

By way of an example, in one area a supposedly simple claim from a pensioner living in LA accommodation took over two months to process whereas a person living in a private rented property found their claim was processed and sorted within two weeks.

3.1 Notification letter

Once the claim is processed a notification letter is sent by the LA based on a series of detailed calculations which form part of the letter. Information provided by the DSS has indicated that notification letters must by law, give the amount of benefit the claimant is entitled to, but do not need to give the amount of rent the claimant must pay to the LA or to housing associations/private landlords although some LAs may include this as well.

Respondents were of the opinion that the letters they had received all gave the amount of rent they had to pay. This is the key piece of information that respondents wanted and looked for. Currently this information is placed at the end of the letter. There was some feeling amongst respondents that this should be moved to the beginning of the letter.

The calculations presented in the notification letter were felt to be unclear or incomplete, with respondents often indicating that it was difficult, if not impossible, to work the calculations through. As currently presented the calculations were virtually useless to the respondents in the study.

"Some of the writing you get - with all the figures and things - you think 'what?' and you look automatically for the bottom bit and think thank god for that because sometimes you aren't sure" (Lone Parent, LA tenure, English District)

There were mixed views about the need for a detailed calculation to be included in the letter. Some respondents did not require this information at all, whereas others wanted to see precise calculations that they could work through, particularly those who are required to make a contribution to the rent or Council Tax.
Some respondents spoke of receiving several identical notification letters in a week. On complaining, they were told it was a computer error. Not only was this very irritating but it was also felt to be expensive in terms of paper and postage.

Finally, it was considered wasteful to have the HB and CTB notifications produced on separate sheets of paper and sent separately, especially when they arrived in the same post.

3.2 Processing times

The time taken to process HB/CTB claims ranged between two weeks and six months, although most claims were said to be processed within two and six weeks.

Respondents tended to have an expectation, from previous application experiences, that claims would take this length of time and so were not surprised when this was the case. Also in some instances, respondents had been informed by the HB office that their claim would take this length of time to process, especially when they had tried to chase their claim. Some respondents were very pleasantly surprised when their HB came through quicker than this.

Processing times tended to be related to several factors, including complexity of claim (e.g. claiming disability benefits), fluctuating incomes and also whether people were in receipt of Family Credit. On detailed analysis, the most important of these was the complexity of the claim. Respondents who were working but whose incomes tended to fluctuate from week to week found that their claims tended to take longer than average.

There was also a perception that if questions on the application form remained unanswered or were missed out, the form tended to return to the bottom of the pile. The effect of this, it was felt, was to double the processing time.

There was some evidence to suggest that some of the LAs were faster than others when processing HB/CTB applications, although of all the factors this was the least important.

Delays in processing an HB/CTB application were frequent and caused considerable anguish to claimants who did not like receiving 'news' from their landlord for something they did not feel was their fault. There were also several examples of eviction notices being served to respondents by housing associations and private landlords, although there was some suggestion that this was a 'ploy' by the housing association to speed the claim up. Perhaps more worrying for respondents was the fact that while they were waiting for their application to be processed not only were they building up rent arrears but there was some uncertainty as to whether they would have to make a contribution to the rent from their own sources. The longer they had to wait to hear about their application the more they might have to pay themselves, a fact that was very worrying.
for some of the respondents

"And in that circumstances it seems to put people under pressure, causing anxiety, and there's no real redress to that problem, because they do tend to close ranks. If you start banging your fist down they come up with some excuse." (35-RA private tenure, English Unitary)

Opinions were mixed about what would be an 'acceptable' time within which the LA should process an HB/CTB application. Opinions ranged from half an hour to no more than a month, with an ideal being between a week and a fortnight.

Respondents often expressed considerable amazement that processing times were not much quicker given the technology currently available. Some compared the processing of HB to private sector loan applications, which can now be authorised extremely quickly, and felt that the same speed of processing should apply to HB/CTB applications. At the other extreme a month was considered to be the upper acceptable limit for processing time. This was because most rents are payable monthly - if HB/CTB was paid within a month this would avoid worries about indebtedness, reduce landlord grief and reduce the need for housing associations to issue eviction notices.

3.3 Complaints procedures

There was some limited awareness of the right to complain formally, however most respondents complained in more informal ways by visiting the office or telephoning the LA if there were delays in processing.

A few respondents had complained formally, believing their amounts to have been incorrectly calculated and had been pleased with the outcome. However a few respondents expressed some fears about complaining, as they were worried that this would lead to them receiving less HB.

3.4 Continuing payment of HB and CTB

Once HB/CTB had been processed and notified, payment tended to be very regular and unproblematic. This was true across all the LA areas. However, there were a few instances of HB being withdrawn without the claimant's knowledge and only coming to light when the respondent received a rent arrears notice. This caused considerable distress for a few respondents, who often had no idea why the benefit had been withdrawn.
4 COMMUNICATION ISSUES

4.1 Communication between claimants and LAs

Respondents were asked to comment on the nature of their communication with the LA. In overall terms respondents had little contact. For some this was acceptable, for others there was a view that there was too little contact between the LA and themselves. Indeed, a majority of claimants pointed out that once they had sent their application in for processing they had little idea of whether the LA had received it or how long it would take to arrive at a decision.

Respondents were also asked to comment on any experience of their LA getting in contact with them. This primarily occurred where there was information missing from the application form. Contact was usually by post.

Several respondents also mentioned that their LA had contacted them because they had lost the application form. This caused some confusion among claimants who asked - 'How could the local authority contact me if they had lost the application form?'

A few respondents reported being visited by the LA at home with a mixture of some positive and negative experiences. One respondent noted how polite the visitor had been whereas another respondent in particular noted how she had received three visits before receiving HB and could not understand why this was so. She believed this was because the LA felt that her father may have actually been her partner.

4.1.1 Contact by telephone

Not all respondents had made contact with the LA by telephone. Where they had, the telephone was not necessarily considered as the most useful method. This was because telephones were either engaged or one was placed in a queuing system where telephones would not be answered for some considerable time. Conversely, some people had not experienced problems with getting through to their LA on the telephone and said that their enquiries were dealt with in a reasonable amount of time. Respondents tended to find most difficulty in getting through during lunchtimes and the early part of the week. There were no differences between LA areas.

There was some awareness amongst respondents that it was possible to ask the LA to call back. However this service was rarely offered by LAs to claimants.

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The main problems respondents had with using the telephone as a method of contact were:

- **difficulties in identifying and contacting the person** who could deal with their case,
- **being passed from person to person** within HB/CTB offices and generally being "given the run around",
- where contact names were provided, usually on official letters, the contact "never seemed to be in the office" – this led some respondents to believe that names were fictitious, and
- **claims that calls were 'mysteriously cut off'**

Some respondents felt that the LA should always get in touch with them by telephone especially if it was a fairly minor query. However, for more serious matters, some respondents felt that contact by post would be preferable because "you have the proof in writing." A few respondents wrote to LAs as this was their personal preference, or because they couldn’t get through on the telephone.

### 4.1.2 Visiting LA offices

There were mixed views and experiences in terms of visiting LA offices, with a number of respondents not having any recent experience. Some visited the offices to hand their application forms in, others to check up on the progress of their application and others to get help with their applications.

Most respondents who had been to an LA office claimed that there were often long queues in the HB/CTB department. However, several reported that this also depended on the time of day and the day of the week when one visited.

Furthermore, there were mixed views about office cleanliness. While some respondents complained that offices were dirty and not kept clean, others did not consider this an issue.

In addition, a number of claimants stated that there was a distinct lack of privacy. This often made it difficult to discuss private, personal and financial issues with members of staff. They complained that they could often overhear other people's conversations. A number of respondents had used a private room to discuss these matters but these were not always offered, nor available.

### 4.2 Communication between LAs and third parties

There was very little awareness of LAs contacting other individuals or organisations concerning claimant HB/CTB applications. Indeed, when asked, most respondents mentioned that they would not necessarily know.

Once prompted on this issue, several respondents assumed that their LA might have cause to contact the DSS, landlords and employers to verify and confirm details, but they had no knowledge of this occurring.
On the other hand, others expressed considerable surprise that their LA needed to contact either the DSS landlords or employers as they had already provided them with supporting documentation. A few of these claimants added that this might account for the delay in the processing of HB/CTB applications.

Generally, respondents claiming other kinds of benefits did not make an automatic link between the LA and the BA, although in discussing the issue of HB payment and its interaction with other benefits many respondents then assumed that there would be communication within the two agencies. However there was little actual knowledge that this was so.

In the light of this, many respondents expressed some incredulity that HB/CTB claims could not be processed by the DSS. After all, argued a number of respondents, since their LA was in contact with the DSS concerning their HB/CTB application, then why could this not be processed through the DSS itself? However respondents did not have a particular preference for whether the DSS or LAs should deliver HB/CTB.
5 CHANGES IN CIRCUMSTANCES AND RENEWALS

5.1 Changes in circumstances  There was very high awareness of the need to notify the LA of changes in personal circumstances. In all the LA areas, the requirement to notify changes had been clearly stated on the forms. Respondents spontaneously identified many of the changes they would notify. These were:

- **additional members of the household** - including lodgers as well as new partners or relatives moving into the household.

- **changes in children’s circumstances** - Respondents indicated that they would have to notify the LA when their children reached 16, or started to earn money.

- **changes in income**, such as income from a new job, pay rises, and for some of the pensioners in the study, changes in their private pension incomes.

- **changes in rent** - There was some discussion from those in housing association properties whether changes in rent would automatically be notified to the LA by the housing association itself, but those in privately rented accommodation indicated that they would notify this themselves.

- **changes in other benefits** - Most respondents indicated that they would notify the LA where there were changes in other benefits. However, some respondents questioned why this could not be carried out automatically by other agencies since there were some perceptions that agencies have access to each others data, and

- **changes in savings and windfalls** - such as share privatisations and inheritances.

Respondents were aware that there were penalties for failing to notify the LA of any changes, and often knew of people who had had their HB withdrawn because they had failed to inform the LA of material changes. There were relatively few instances of respondents having had changes to notify, but those that did expressed some negative comments about the ‘hassle’ of having to restart their claim.

Despite this there were some changes that respondents would not notify. These were:

- **small amounts of irregular income**, sometimes gained from casual cash-in-hand jobs,

- **changes in children’s savings,**

- **windfalls** such as winnings from gambling (‘£500 from the Bingo’),

- **a reduction in rent**, although this had happened to only a very small number of respondents, and

- **a change of individuals living within a shared house.**
While some would not notify the LA of any of these changes at all, others would wait until the arrival of a renewal form.

Several reasons were given for not informing the LA. First, it was not considered necessary to 'upset the process for what respondents saw as small and trivial amounts of money.' Second, it was felt that going through the process of re-claiming would involve lots of 'hassle' for respondents and would certainly result in a delay in payment. Finally, there were some changes in circumstances that respondents simply did not consider were any of the LA's business, such as changes in children's savings.

'We kept it quiet [working irregularly] for 8 months, because it was a hassle. I just thought I wouldn't bother and leave it as it was' (18-35, private tenure, English District)

5.2 Renewals

In most of the ten LA areas, renewals were six monthly, with the exceptions being yearly. However, in some LAs, renewal periods varied between six months and a year, even for those people living in the same type of property.

Renewal forms generally arrived a month in advance of the renewal date without any problems. Respondents were given a set date to return the form by which they usually met without any difficulties. In one area, it was noted that while both the HB/CTB claims were being renewed, letters were received demanding the full rate of Council Tax.

One of the major criticisms, raised in nearly all the discussions across the ten areas, was the need to fill out a complete application form when renewing HB and CTB. Respondents could not understand the need for this, they thought that all the details would already be held on file.

In some LAs, a renewal declaration was issued asking simply whether a person's circumstances had changed. This was welcomed by respondents. However, this simplified renewal only appeared to be issued to a proportion of people within the same LA, which was a source of bemusement to people especially where they were living in similar types of property and had similar circumstances.

'All I got is a letter and on the back of it there are a series of questions and a box to tick if nothing has changed since the last claim. It takes about 10 seconds to fill in' (36-RA, LA tenure, English Metropolitan)
6 VIEWS ABOUT LA STAFF

6.1 Contact with HB/CTB staff

Not all respondents in the study had experience of dealing with HB/CTB staff. Amongst those with experience, views about staff were very mixed. Across all ten of the LA areas, complaints about staff were made in the discussions. In some instances, the complaints were concerned with a perceived lack of knowledge about HB/CTB displayed by staff; in others, it was more to do with the perceived attitudes of HB/CTB staff. However, some staff were seen in a positive light and described variously as knowledgeable, sympathetic, helpful and concerned with customer care. During the discussions, the individual members of staff who were highly regarded were often mentioned by name.

However, a series of criticisms were made of the LA staff which often reflected repeated experiences of claimants. These criticisms were for both staff on the telephone and those in face-to-face contact with claimants. Staff were perceived to be:

- **judgmental.** Many respondents believed that the staff in the LA offices ‘looked down’ on them because they were in a position of having to claim benefit. Some respondents felt that staff seemed to consider themselves ‘better than them’.

  ‘I think that they’re in full time employment - look down on you - you’re just a scrounger aren’t you - I’m not stupid but they assume that you’re a lesser human being than what they are for some odd reason - that’s the attitude they give off’ (18–35 year old, private tenure, Scottish Unitary).

- **impersonal.** Some respondents spoke of being ‘treated like a number’ when they came to discuss their personal financial situation, with a number of respondents often saying that while discussing their claim, LA staff ‘couldn’t even be bothered to look up at them’.

- **lacking in relevant HB/CTB knowledge.** Some staff were sometimes felt to be unaware of the rules regarding HB/CTB and had to ask other staff for advice. There were also some experiences of claimants receiving contradictory advice from different members of staff.

  ‘There’s someone saying one thing on the phone and then when you go down there it’s a totally different thing. The staff are not trained the same I think’ (18–35, LA tenure, English Unitary).

- **unapologetic.** There was a general perception that LA staff never admitted to or apologised for any errors made, and

- **demonstrated ‘little sense’ of customer care.** A few respondents noted that LAs had signed up to initiatives such as the Citizen’s Charter, but they felt that there was little indication that staff were abiding by it.
They are not sticking to the Citizen's Charter are they? They are supposed to tell you on the Citizen’s Charter what you are entitled to and help you get it, not send you somewhere else. (35-RA private tenure, English Unitary)

Respondents were often keen to find explanations as to why LA staff behaved in the ways they had experienced. In this respect it was noted that LA staff often had to deal with very rude and aggressive clients, and the difficulties in dealing with them were then passed on to other claimants. There was some feeling that staff working on the front desks were doing the jobs no-one wanted, which led to the most inexperienced staff being placed to work there. Nevertheless, respondents thought negative staff behaviours were inappropriate and that this was an issue in need of attention.

Many of the older members of the study complained of having to deal with young, inexperienced, staff at the LA office. Respondents did not like explaining their often complex financial matters to someone who was a lot younger than them and who they felt did not have the life experience to understand their predicament.

‘Because honestly I have gone there and I am not being rude or anything but I didn’t want a young kid of 18 telling me what I already know and I have explained. I know everyone is entitled to a job but if you are an older person give them an older person to explain it’. (Pensioner, housing association tenure, English Unitary)

6.2 Differentiating HB and CTB staff

Generally HB staff and CTB staff were seen to be one and the same. It was often thought that they worked within the same department because CTB claims appeared to be processed in parallel with HB claims and the notification letter often arrived in the same post. Respondents did not realise that HB and CTB were processed by different departments in areas where this was the case.

Overall, respondents felt that there was much less contact with the LA about CTB than HB. However, in one area where staff were differentiated between CTB staff were seen to be far less helpful than HB staff, this was an area where HB and CTB were dealt with by the same department.
Respondents were asked to compare the service they received from the LA with that received from other agencies, such as Jobcentres and BA offices. Clearly, not all the study respondents could make such comparisons as they had not had the experience of other agencies.

Where people were able to make cross-agency comparisons it was clear that a single negative experience could totally alter their view of an agency. It was also often the case that respondents identified individuals, rather than agencies, as being particularly helpful.

Overall, Jobcentres were seen as the best agency to deal with, as claims were processed very quickly and the one-to-one interview they received was felt to be helpful and demonstrate a caring customer service. However, there were some complaints about Jobcentre staff attitudes.

Staff attitudes and service at the Benefits Agency were sometimes felt to be better than those at the LA (visits to lone parents were often pointed out as particularly positive) and sometimes worse depending on the individual member of staff seen. However, the BA was seen as the worst for office environment with many complaints being made about dirty and smelly waiting areas.

Contact with the Child Support Agency (CSA) was very limited. However, amongst those who had direct experience of the agency, it was seen as the worst of all the services in terms of staff attitudes. This was partly related to the very personal questions (intrusive to some people) that CSA staff are required to ask.
Following the description of their HB/CTB claim experiences, the study participants were given considerable opportunity to consider how they would like the claim process to change in order to meet their needs more effectively. Not surprisingly, many of the suggestions for change that were made were as a direct consequence of their own claim experiences.

It is recognised that a number of the changes suggested by the study participants may not be at all cost effective. Nevertheless, they are reported here in order to indicate the type of customer service that people require.

8.1 What constitutes good service and efficiency?

Respondents had no difficulty at all in identifying the key features that, for them, constituted a good and efficient service:

- **Accuracy** of claim processing,
- **speed** of processing, and
- **politeness** and customer care

Many respondents were totally reliant on their benefits and had very little disposable income. Any inaccuracy in the processing of their claim, and the subsequent claw-back of any overpayment, could mean that they would have to go without certain essentials and trim their already limited budgets.

Similarly, there were many concerns expressed about the delay in HB/CTB processing which meant that the respondents could be in rent arrears. If, on notification, they found that they had to make a contribution to their rent the amount they may have to find could be substantial. Few had sufficient savings to cope with such an eventuality for them it was essential that their claim was processed as speedily as possible so that they would then have an accurate understanding of their income and outgoings.

While many people in the study had positive experiences of dealing with LA staff, more than one person in every group discussion had a tale to tell about the poor and sometimes rude service they had received. When comparing their, often negative, dealings with LA staff with staff in other organisations such as banks and supermarkets, there was a strong feeling that the positive customer service often seen in the private sector should also occur in the public sector.

Given a choice over which of the three features — accuracy, speed and politeness — should take precedence, respondents were often quizzical as to why they should have to make a choice. After all, as they very
cogently argued, with the current computer technology available why should there be a need to choose between speed and accuracy? In their view all three features ranked equally in importance.

However, if pressed, the overwhelming view was that accuracy in benefit processing was paramount, a view that was underpinned by a considerable fear of getting into debt.

8.2 Applying for benefit - suggested alternatives

8.2.1 Changing the HB/CTB application forms

As indicated earlier there was considerable irritation about the perceived duplication of information at the time of application for benefit. When applying for HB, claimants usually apply for CTB at the same time. Applications for JSA and/or IS are also often made around the same time. Consequently, people could be giving similar information (personal and financial circumstances) on up to four different benefit application forms within a very short space of time. Claimant recommendations in order to simplify the application process were:

- combine the HB and CTB application forms, as a minimum,
- bring together HB and CTB applications with applications for a range of other benefits particularly JSA and Income Support and
- reduce the number of benefit contact points from three - typically identified as the LA, BA and the Jobcentre - to a single point of contact in order that duplicate processing could be avoided.

Respondents did not have a particular preference for where this should be.

"Put Housing Benefit with the rest of the benefits, so you haven't got to trek between the two" (18-35 LA tenure, English Unitary)

As there was some indication that the ordering of the guidance notes was not always the same as that of the HB/CTB application forms this was also felt to be an area in need of revision.

8.2.2 Methods of applying for HB/CTB

Respondents indicated that there could be problems in the receipt of benefit application forms - delays or forms 'going missing' in the post. This provided an opportunity for respondents to consider three alternative methods of applying for benefit - home visits, by telephone and via the Internet. The first of these was spontaneously raised by the respondents and the second and third were introduced by the research team during the discussions.

Respondents were often particularly keen to apply for benefit through a home visit. Often suggested by people with disabilities, some of the respondents who were over retirement age and a number of the lone parents, home visits were considered to be the ideal way of applying for benefit. Not only was it more convenient for the individual but it was felt to offer...
• an opportunity for benefits staff to provide a ‘whole person’ assessment and ensure that an individual was applying for all the benefits to which they were entitled,
• a one-to-one situation in which less errors on the application form were likely to occur as there would be help and advice provided at the time by the member of staff and
• an opportunity for a simultaneous fraud check

Recognising that home visits could be expensive a number of respondents felt that there should be an opportunity to visit the LA office and for a member of staff to assist them with their application. While not as useful as a home visit, this would provide the opportunity for a one-to-one interview with staff, who they hoped would provide advice, guidance and help with the completion of the application form.

Respondents were asked whether alternative approaches to claiming benefit would be useful to them specifically by telephone or via the Internet. Views were mixed about the use of the tele-claim approach to benefit application, partly because few people had experience of using the telephone in a similar manner with other organisations, such as telephone banking. However, in principle, respondents could see a number of advantages:

• the claim could be made from the comfort of their own home, without the need to travel, an opportunity particularly relished by respondents with young children,
• the application process would be quick
• a number of benefits could be applied for at the same time — a unifying of application forms,
• increased accuracy as the tele-claim operator could cross-check information,
• unnecessary information would not need to be collected, such as whether an 80 year old pensioner had dependent children, because the computerised routing of the application form would exclude such questions, and
• help and advice would be immediately available from the operator.

Some people could not see any advantage in a tele-claim approach to benefit application, often preferring to write out the form themselves or to have help from others. In other cases there were some concerns about how the tele-application could be signed, or evidence provided.

1 These problems have already been addressed in an initiative (The Lone Parent Prototype) that has recently been evaluated by BMIRB Qualitative for the DSS that incorporated a tele-claim approach for Income Support, Child Support and HB.
Given the increasing usage of home computers and the access being made to the Internet, respondents were asked about the idea of applying for benefit through electronic methods. This was often a difficult question for people to answer as many had no experience at all of using computers and there was some degree of techno-phobia. Overall, views about applying for benefit via the Internet were generally negative, for the following reasons:

- **no access** to a computer
- **no experience** of using a computer,
- **general ‘techno-phobia’**
- **concerns about the security** of information on the Internet,
- **worries that the Internet would frequently ‘go down’** a view that was heavily reinforced by people’s experiences of getting in touch with the LA and being told that there were computer problems,
- **a perceived lack of advice and help,** and
- **a feeling that the Internet was too impersonal** a method for applying for a personal benefit.

A major limitation of an electronic approach to claiming benefit through the Internet is the lack of access to a computer. It was therefore suggested to the respondents that terminals could be made available in public areas such as Post Offices, CABs, etc. Overall, views about this method of claiming benefit remained negative. There was also felt to be added complications for example, that terminals in public places were likely to be readily vandalised and also lacking in privacy.

However, a handful of individuals were extremely positive about the idea of electronic access to the benefits system. Typically, these people were already computer-literate and saw considerable benefits for themselves. These were increased speed of application, a reduced likelihood of an application being lost, and a considerably reduced need to travel to various offices which was felt to save both time and money.

**8.3 Processing times**

HB/CTB claimants were not aware of the nature of the processing that occurred after the submission of their application and often had no recognition that the LA may have to be in touch with other parties, such as the DSS, landlords, etc. They were very surprised that a benefit application could take as long as four to six weeks to process and made the assumption that given the technology currently available, an application could be processed much faster.

*Similar views were expressed by claimants during the evaluation of the Lone Parent Prototype.*
Respondents felt their applications should be processed as fast as possible, preferably within a week of making their application, but at most a month.

There was also a strong feeling that, again given the computer systems currently available, fluctuations in income should be dealt with much more swiftly than is currently the case.

8.4 HB/CTB renewals

Renewals were felt to be a particular example of the wasteful duplication of information collected from claimants. Rather than individuals being required to complete an HB/CTB application form at each renewal it was felt to be much more efficient in terms of processing for renewal to comprise a simple ‘declaration of change’, with claimants either indicating that no change had occurred in their circumstances since their initial application or else indicating the nature of any changes.

An alternative would be to return a photocopy of the original application with, it was said, the requirement to indicate where any change had occurred.

8.5 HB payment periods

A common complaint concerned the mismatch between the period over which HB is paid (usually four weeks) and the period for which rent is paid (usually a calendar month). There was a considerable strength of feeling amongst the private tenants that the payment period for HB should match the period over which rent is paid to landlords.

Additionally, there was concern expressed about HB being paid in arrears when rents were nearly always paid in advance. This meant that people were often considerably out of pocket. It was generally felt, again mainly amongst the private tenants, that HB should be paid in advance in order to match the payment of private rents.

8.6 Communication issues

In terms of communication about an HB/CTB claim there were four areas where change was felt to be required:

- on receipt of an HB/CTB application the LA should send the claimant an acknowledgement of receipt;
- any queries on an application form could be dealt with by telephone, where possible;
- claimants to be notified, either by telephone or letter, if there is likely to be a significant delay in the processing of their claim, with reasons being given;
- the notification letter should receive a major overhaul. It should be re-written in plain language, indicate the amount of HB to be paid and the claimant’s contribution at the start of the letter, any calculation should be presented in such a way that claimants can work the
calculation through', and claimants should be given the option of whether they even wish to see the HB/CTB calculation for their application.

8 7 Advice and information

As indicated earlier, respondents were often critical of the advice they had received and felt that more should be done to assist them in making a claim, not only for HB and CTB, but for other benefits as well. Consequently, respondents recommended that

• a **freephone telephone line** should be available that is not constantly engaged and could answer their benefit-related queries
  
  'I think they should have a freephone number and you can spend a lot of time on the phone and not worry about your phone bill.' (Pensioner, housing association tenure, English Unitary).

• any advice service should be able to **answer questions about their specific case** rather than be a generic benefits advice line

• the service should be able to **deal with all the major benefits**, such as HB, CTB, JSA, IS etc.

• an information and advice service could be **combined with a benefits tele-claim operation**

8 8 LA staff

In Chapter 6 it was apparent that experiences of dealing with LA staff could be very mixed. Overall, however, there was a strength of feeling to indicate that customer care was an issue in need of addressing. Specifically, respondents felt that

• staff with whom they came into contact should be **better trained** to deal with the public and should **not be judgmental** about benefit claimants.

• front-line (reception) staff should be able to provide **benefit-related advice**, and

• front-line staff should have experience of dealing with the processing of HB/CTB claims - a view that was linked to the desire to **see more experienced - ‘more mature’ - members of staff dealing with claimants**

Respondents also felt that they should be given a **‘named contact’** so that in the case of any difficulty they would know who to contact about their specific case

'I think if you've got someone that you can get in touch with, at least you could ask for that person all the time and they know your case, instead of speaking to someone different every time.' (Pensioner, LA tenure, English Unitary)
Respondents generally had no great desire to spend their time at the LA office. However, some changes were suggested that would enhance customer satisfaction where visits were necessary. These were:

- a more attractive physical environment,
- greater privacy,
- an appointment system which would reduce waiting times and
- toys to occupy children

'I'm dragging my son in there - he doesn't like it in there - nothing for him to do, dangerous. It would be good if there was a proper appointment. You could go into the office, actually speak to someone and then leave.'

(Lone Parent, housing association tenure, 36-RA, Outer London)

In larger authorities, particularly in rural areas, satellite offices were felt to be essential in order to cut down travel costs and time.

Changing the HB/CTB application process - priority areas

Overall, respondents had a number of suggestions to make that they felt would enhance the HB/CTB application process and result in greater customer satisfaction. However, some of these were more important than others. Given the nature of respondents' complaints about the process of applying for HB/CTB and the issues that provoked the most heated discussion, the following would be the key areas for change:

- reduction in the time it takes to process an HB/CTB application from the time of receipt. The preferred time was a week with a maximum time being four weeks,
- HB/CTB applications to be acknowledged on receipt by the LA,
- HB and CTB application forms to be combined
- HB/CTB renewals to become a 'declaration of change',
- HB/CTB applications to be combined with applications for JSA and IS,
- greater staff attention to customer care,
- a change in HB payment periods from four-weekly to monthly
- more efficient methods of dealing with fluctuating incomes and
- revised arrangements at LA offices - an appointment system, greater privacy, and knowledgeable staff.
APPENDIX

A1 Recruitment  
All participants in the study were recruited by BMRB International using standard research agency methods which included using a household screening questionnaire.

A2 Conduct of group discussion  
The study comprised thirty group discussions. All the group discussions were conducted in a private and informal setting - recruiters’ homes or a local community centre. A topic guide was used to guide the discussions and interviews. All the discussions were tape recorded and transcribed for further analysis.

A3 Analysis methods  
BMRB Qualitative is committed to a thorough analysis of the data and has a set of procedures to ensure a systematic and comprehensive approach to data analysis. Throughout the analytical procedure, care is taken to ensure that the extraction and interpretation of findings is based on the raw data rather than on a researcher’s impressions. A set of content analysis techniques, known as ‘Matrix Mapping’, is employed to ensure an optimum synthesis of findings from the verbatim data. These techniques include: an executive researcher’s review of the audio tapes and verbatim transcripts; respondent profiling (in terms of demographic characteristics and key attitudinal or behavioural features); and a full topic analysis using a range of techniques such as cognitive mapping and data matrices. This report has been compiled from a full content analysis of the audio tapes and transcripts with verbatim quotes being provided, where appropriate, to illustrate and illuminate the findings.
Recruitment record

The Qualitative Workshop
Face to face recruitment

This form is the property of British Market Research Bureau
Hadley House 79-81 Uxbridge Road
Ealing London W5 5SU and is confidential

<table>
<thead>
<tr>
<th>JOB NO:</th>
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<table>
<thead>
<tr>
<th>JOB NAME</th>
<th>HB Claimants</th>
</tr>
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| DATE: | October 1998 |

BLOCK CAPS

INITIALS

SURNAME

Mr/Mrs/Miss/Ms

First names

Address

Post Code

Telephone Number

Group Details

Face to Face Recruitment

Telephone Recruitment

Delivered Invitation

Sent Confirmation

Confirmed Attendance

RECRUITER’S DECLARATION

The person named above has been recruited by me in accordance with the instructions and within the Market Research Society Code of Conduct

Signed ________________________________ Date ______________________________

PRINT NAME ________________________________ Date ______________________________

BACK-CHECKED

Signed ________________________________

PRINT NAME ________________________________ Date ______________________________

FIE LD N2 - JAN 97
A. Face to face recruitment;

'Good morning/afternoon I am from BMRB International We are a large independent research company and are conducting some research on behalf of the Department of Social Security (SHOW MRS ID CARD)

We are carrying out a study about how local councils deal with Housing Benefit and Council Tax Claims
We are interested in asking Housing Benefit claimants what they think of the service they receive

Q1 Do you or any of your close friends or relatives work in any of the following industries or professions?

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<thead>
<tr>
<th>Industry</th>
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<tr>
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<td>1*</td>
</tr>
<tr>
<td>Market Research</td>
<td>2*</td>
</tr>
<tr>
<td>Marketing</td>
<td>3*</td>
</tr>
<tr>
<td>Journalism</td>
<td>4*</td>
</tr>
<tr>
<td>Civil Service</td>
<td>5*</td>
</tr>
<tr>
<td>Estate Agent</td>
<td>6*</td>
</tr>
<tr>
<td>Local Authority employees</td>
<td>7*</td>
</tr>
<tr>
<td>responsible for Housing Benefit</td>
<td></td>
</tr>
<tr>
<td>Employees of Jobcentres/Local</td>
<td>8*</td>
</tr>
<tr>
<td>Benefits Agency</td>
<td></td>
</tr>
<tr>
<td>Citizens Advice Bureaux</td>
<td>9*</td>
</tr>
<tr>
<td>None of these</td>
<td>0</td>
</tr>
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Q2a Are you currently claiming Housing Benefit (may also be known as Rent Rebate or Rent Allowance)?

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<th>Code</th>
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</thead>
<tbody>
<tr>
<td>YES</td>
<td>1</td>
</tr>
<tr>
<td>NO</td>
<td>2</td>
</tr>
</tbody>
</table>

Q2b Are you currently claiming Council Tax Benefit?

<table>
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<th>Code</th>
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</thead>
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<td>YES</td>
<td>1</td>
</tr>
<tr>
<td>NO</td>
<td>2</td>
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Q2c How long have you been claiming Housing Benefit?

<table>
<thead>
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<th>Duration</th>
<th>Code</th>
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<tr>
<td>Less than 12 months</td>
<td>1</td>
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<tr>
<td>12 months or over</td>
<td>2</td>
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Q3a Do you rent from

<table>
<thead>
<tr>
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<th>Code</th>
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</thead>
<tbody>
<tr>
<td>a The local authority</td>
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<tr>
<td>b A Housing Association</td>
<td>2</td>
</tr>
<tr>
<td>c A private landlord</td>
<td>3</td>
</tr>
<tr>
<td>d None of the above</td>
<td></td>
</tr>
</tbody>
</table>
Q 3b  How is your Housing Benefit paid?

Directly to landlord
Directly to you (respondent)

Q 4  Are you currently in receipt of any of the following benefits

Jobseeker's Allowance (JSA)
Income Support (IS)
Family Credit

Q 5  Are you currently in receipt of any of the following

Disability Living Allowance
Disability Working Allowance
Incapacity Benefit
Attendance Allowance

Q 6  Are you registered disabled?

YES  CHECK QUOTAS AND GO TO Q10
NO  GO TO Q7

Q 7  Are you registered blind?

YES  CHECK QUOTAS AND GO TO Q10
NO  GO TO Q8

Q 8  Have you been off sick from work for over 52 weeks?

YES  CHECK QUOTAS AND GO TO Q10
NO  GO TO Q9

Q 9  Do you have a Housing Benefit disability premium?

YES  CHECK QUOTAS AND GO TO Q10
NO  GO TO Q10

Q 10  ASSESS DISABILITY

Physical/Mobility
Mental Health e.g. depression, anxiety attacks
Visual
Hearing
Other
CLASSIFICATION

C 1 AGE LAST BIRTHDAY
(WRITE IN & CHECK QUOTAS)

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</tr>
<tr>
<td>26-35</td>
</tr>
<tr>
<td>36-49</td>
</tr>
<tr>
<td>50-RA</td>
</tr>
<tr>
<td>RA-70</td>
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<tr>
<td>70+</td>
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RECRUIT TO QUOTA ON AGE

C 2 Sex

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<td>Male</td>
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<tr>
<td>Female</td>
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TRY TO ENSURE AN EVEN BALANCE WITHIN GROUP

C 3 Determine

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<th>Status</th>
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</thead>
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<tr>
<td>Single</td>
</tr>
<tr>
<td>Couple with Dependent Children</td>
</tr>
<tr>
<td>Couple without Dependent Children</td>
</tr>
<tr>
<td>Lone Parent</td>
</tr>
</tbody>
</table>

CHECK QUOTAS AND GO TO C 4

C 4 If they have children number and ages of dependent children (WRITE IN)

C 5 WORKING STATUS
OF RESPONDENTS

<table>
<thead>
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<th>Status</th>
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<tbody>
<tr>
<td>Full time 30+ hours</td>
</tr>
<tr>
<td>16-29 hours</td>
</tr>
<tr>
<td>Less than 16 hours</td>
</tr>
<tr>
<td>Not working/Unemployed</td>
</tr>
</tbody>
</table>

C 6 Ask respondent for their occupation details (PLEASE WRITE BELOW)

C 7 How would you describe your race or ethnic origin?

<table>
<thead>
<tr>
<th>Race/Origin</th>
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<td>White</td>
</tr>
<tr>
<td>Black African</td>
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<td>Black Caribbean</td>
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<td>Black Other</td>
</tr>
<tr>
<td>Indian</td>
</tr>
<tr>
<td>Pakistani</td>
</tr>
<tr>
<td>Bangladeshi</td>
</tr>
<tr>
<td>Chinese</td>
</tr>
<tr>
<td>Other (WRITE IN)</td>
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</tbody>
</table>

CHECK QUOTAS
<table>
<thead>
<tr>
<th>E 1</th>
<th>Have you ever taken part in a market research survey before?</th>
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</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
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<tr>
<td>No</td>
<td>2</td>
</tr>
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<table>
<thead>
<tr>
<th>E 2</th>
<th>In the last 5 years how many market research group discussions have you attended?</th>
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<td>None</td>
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<tr>
<td>1-6</td>
<td>2</td>
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<td>7 or more</td>
<td>3</td>
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</table>

<table>
<thead>
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<th>E 3</th>
<th>How many market research group discussions have you attended in the last 6 months?</th>
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</thead>
<tbody>
<tr>
<td>None</td>
<td>1</td>
</tr>
<tr>
<td>1 or more</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>E 4</th>
<th>Thinking about all the times you've taken part in a market research survey, what were the subjects you've been interviewed about?</th>
</tr>
</thead>
</table>

(WRITE IN) __________________________________________________________________________
____________________________________________________________________________________

IF HOUSING BENEFITS DO NOT RECRUIT

We would like you to come along to a group discussion/depth on the subject of which will be held on / / (date) at (time)

Would you be willing to attend?

THANK AND RECRUIT IF IN QUOTA
Dear Sir/Madam

We are asking for your help with an important study about how local councils deal with Housing Benefit claims. We have asked BMRB International, an independent research organisation, to ask people claiming Housing Benefit what they think of the service they receive.

BMRB are asking a range of people claiming Housing Benefit to attend an informal group discussion lasting about an hour-and-a-half in a convenient location. Any travel and childcare expenses will be covered by BMRB, and refreshments will be provided. BMRB will also give you £20 to thank you for your time.

Everything you tell the researcher will be treated in complete confidence. No-one in the Department of Social Security, Benefits Agency, Jobcentre or local council, in fact no-one apart from the BMRB researchers, will see any of the information you give or know who agreed to take part. The report written by BMRB at the end of the study will not identify anyone individually. Neither whether you take part nor what you say will affect your entitlement to any benefits you claim, either now or in the future.

Although your participation is voluntary, I do hope you will take part in this research, and enjoy discussing your views with other people claiming Housing Benefit as well as the researchers. Your contribution will feed into plans to improve the service that people claiming Housing Benefit receive.

If you have any questions about this study, please contact me. I will be very pleased to answer any queries.

Yours sincerely,

Rebecca Goldman
Senior Research Officer
Dear

Thank you very much for agreeing to come to a group discussion about people's experiences of making a claim for Housing Benefit. We are conducting this project on behalf of the Department of Social Security (DSS).

Everything you say will be treated in the strictest confidence. None of the information collected will be reported in a way that could identify you, and no-one outside BMRB International will know the names of the people who agree to take part in the research. Participation in this study will not affect your benefits in any way.

If you have any additional queries or questions on this research please do not hesitate to contact me on 0181 280 8285.

The details of your group discussion are shown below and you will receive £20 as a thank you for your time. Should you, for any reason, not be able to come to the group discussion, please telephone Samina Awan on 0181 280 8380 as soon as possible.

Yours sincerely

Nick Pettigrew
Senior Research Executive

Details:

Date

Time of Group Discussion:
CLAIMANTS' VIEWS ON THE ADMINISTRATION OF HOUSING BENEFIT AND COUNCIL TAX BENEFIT

Final topic guide

Principal Aim:

- To explore the views of claimants of the administration of their Housing Benefit and Council Tax Benefit claims by Local Authorities

1. Introduction

- About the project, funded by the DSS 'Part of the Government's welfare reform programme to see how standards of Housing Benefit and Council Tax Benefit delivery can be improved so as to provide customers with a better service. The DSS wants to know more about customers' views and experiences of claiming HB/CTB'
- About BMRB International
- Confidentiality and tape recording
- Discussion will last an hour and a half

Note 1 Avoid discussion about HB rates, specific circumstances such as single room rents, pre-tenancy determinations etc, fraud, recovery actions, etc

Note 2 Distinguish

- HB from CTB
- Recent/Past experience
- New claim/renewal

2. Background

- Age
- Number of children
- Employment status
- Housing tenure
  - Brief housing history (particularly in terms of tenures)
- Length of time claiming Housing Benefit and Council Tax Benefit
- Brief HB/CTB history, when first claimed, which LAs
3 Knowledge of Housing and Council Tax Benefit

- How is HB calculated, what is it based on
  - needs
  - property
  - rent
- How does the process of claiming HB work?
- What agencies are involved with CTB?
- How is CTB calculated, what is it based on
  - needs
  - property
  - rent
- How does the process of claiming CTB work?
- What agencies are involved with CTB?

4. Finding out about HB and CTB

- How did they find out about HB & CTB
- At what stage did they find out about HB/CTB, why then
- Who did they talk to (Jobcentre, DSS, BA, LA, CAB, etc)
  PROBE - views about, and satisfaction
  - did they feel staff were knowledgeable enough
- Did they obtain/use HB/CTB leaflets
  - availability
  - views about, and usefulness
  - suggestions for change

5. The Process of Application (views and experiences)

- How did they apply
  - postal, face to face etc
- Forms
  - availability
  - views about content
  - did they understand what supporting documents were required
  - views/use of guidance notes
  - did they leave anything blank
  - do they think this affected the speed in which their claim was processed
  - any help completing forms?
- Was there any choice over payment method
  - why did they choose that method
• Physical Environment
  - Getting through on the phone
  - Access to offices
  - Office Environment { briefly
  - Waiting Times

• Any follow-up contact
  - did LA get in touch with them
  - what for (e.g., missing information in application)
  - were they given a contact name—views about

• Did LA get in touch with
  - employer
  - landlord/housing association
  - anyone else
  PROBE experiences and views

• Did they get in contact with LA
  - when
  - why (reassurance etc)
  - how did they get in contact e.g., phone, letter
  - how did they find out who to talk to
  - explore concept of a named person
  - why did they feel it necessary to get in touch, do they feel this speeds up the process

• Any contact with BA, ES, Rent Officer Service

  For each PROBE—experiences
  - implications of dealing with more than one agency

6 Processing the Claim

• Speed of Processing Claim
  - how long did their claim take
  - were they satisfied with this length of time
  - what is a 'reasonable' amount of time
  - were they told how long claim would take, were expectations met
  - what slows or speeds claim process up

• Views about notification letter
  - did they understand
  - type of detail required
  - did they feel the calculations made were correct
  - if incorrect how were they put right
  - what made them think it was incorrect
  - any follow-up contact with LA, views about
• Experience of Complaints (briefly)
  - what did they complain about
  - how were their complaints dealt with
  - experience of Reviews Appeals
• Ongoing payment of HB/CTB
  - experiences
  - any problems
  - how resolved
• Awareness of fraud checks prior to HB/CTB payment

7. Changes in circumstances
• Awareness of what changes they need to notify
  - how do they know this (PROBE information provided by LA)
• Do they ever NOT notify a change in circumstances
  - what type of change
  - reasons for not notifying

8. Renewals of HB/CTB claims
• Experiences of renewal, what happens
  - views about
  - any problems
  - how resolved

9. Views about Staff
  Distinguish LA, B4, Jobcentre etc. Focus on LA staff
• How knowledgeable did they feel the staff were
• How did they find the manner of the staff
• How did they find the attitudes of the staff

10. Other Departments and Agencies
• Views about differences in quality of service between different LA departments for HB and CTB
  claims (where HB and CTB claims processed by different departments)
• Where HB/CTB processed by different departments - what are the implications
• Views about differences in quality of service between LA (HT/CTB) and BA (IS)
  - preferred deliverer of benefits
• Experiences of dealing with other agencies (e.g. Inland Revenue, Job Centres, etc)
  preferences
11. **Service and Efficiency**

- What constitutes good service and efficiency
  - speed
  - accuracy
  - way staff treat them

PROBE preferences for trade-off between speed and accuracy
- Which is most important
- How does quality of service affect claimants, work incentives

12. **Future Changes**

- What suggestions or changes would they make in the way Housing Benefit is administered
- What would be ideal way of applying for HB/CTB
  - post
  - telephone
  - electronic claims (terminals in P.O., Internet etc)
- What method would THEY use
- Where LA has to contact them, how should they do this
  - letter or phone
- Communicating the decision about level of HB/CTB
  - preferences for letter, phone etc
- Explore how much detail people want about decision
- Preferred method of receiving HB/CTB
- Would these have any effect on the quality of service
  - in what ways

13. **Any other comments**

THANK AND CLOSE
**OTHER RESEARCH REPORTS AVAILABLE:**

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<th>Title</th>
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<td>Disability Household Income &amp; Expenditure</td>
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20 Invalidity Benefit: A longitudinal survey of new recipients £19.95
21 Support for Children: A comparison of arrangements in fifteen countries £22.95
22 Pension Choices: A survey on personal pensions in comparison with other pension options £18.95
23 Crossing National Frontiers £17.75
24 Statutory Sick Pay £23.75
25 Lone Parents and Work £12.95
26 The Effects of Benefit on Housing Decisions £18.50
27 Making a Claim for Disability Benefits £12.95
28 Contributions Agency Customer Satisfaction Survey 1993 £20.00
29 Child Support Agency National Client Satisfaction Survey 1993 £33.00
30 Lone Mothers £16.75
31 Educating Employers £8.50
32 Employers and Family Credit £13.50
33 Direct Payments from Income Support £16.50
34 Incomes and Living Standards of Older People £24.95
35 Choosing Advice on Benefits £13.95
36 First-time Customers £25.00
37 Contributions Agency National Client Satisfaction Survey 1994 £21.00
38 Managing Money in Later Life £22.00
39 Child Support Agency National Client Satisfaction Survey 1994 £35.00
40 Changes in Lone Parenthood £20.00
41 Evaluation of Disability Living Allowance and Attendance Allowance £40.00
42 War Pensions Agency Customer Satisfaction Survey 1994 £18.00
43 Paying for Rented Housing £19.00
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Further information regarding the content of the above may be obtained from

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London WC2N 6HT
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