

Department for Work and Pensions

Research Report No 544

Reporting changes in circumstances: factors affecting the behaviours of benefit claimants

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A report of research carried out by IRIS Consulting and IPSOS MORI on behalf of
the Department for Work and Pensions

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The Authors

This research was conducted by members of the IRIS Consulting research team comprising **Geoff Fimister, John Harvey, Bill Lovell** and **David Sands**.

Ipsos MORI conducted the telephone survey of benefit claimants.

Ryszard Zaluski-Zaluczkowski and **Figen Deviren** of the Housing Research and Analysis Division of the Department for Work and Pensions carried out the analysis of the telephone survey findings.

Abbreviations

BFI	Benefit Fraud Inspectorate
CAB	Citizens Advice Bureau(x)
CIS	Customer Information System
CMS	Customer Management System
CTB	Council Tax Benefit
DWP	Department for Work and Pensions
HB	Housing Benefit
HMRC	Her Majesty's Revenue & Customs
IS	Income Support
IT	Information technology
JSA	Jobseeker's Allowance
LA	Local authority
LABS	Local authority benefits service(s)
MORI	Ipsos Market & Opinion Research International
NDD	Non-dependant deduction
PPD	Payment Protection Division
RAT	Remote access terminal
WRS	Welfare Rights Service
WRU	Welfare Rights Unit

Summary

In 2005 the Department for Work and Pensions (DWP) commissioned IRIS Consulting, in association with MORI, to carry out a major national research project to investigate the motivations and propensity of people receiving various types of benefit to report changes in their circumstances that may affect their benefit entitlement. Fieldwork on the case studies was carried out in the period winter 2005 to spring 2006. The telephone survey of claimants was conducted during March and April 2006.

Study aims and scope

The purpose of the study was to inform the DWP's approach to tackling fraud and error and to find practical ways of improving the prompt reporting of changes in circumstances by benefit claimants. The scope of this study covered:

- Jobseeker's Allowance (JSA);
- Income Support (IS);
- Housing Benefit (HB);
- Council Tax Benefit (CTB);
- Pension Credit (PC).

The research was designed to investigate the levels of awareness and motivations of people in receipt of these types of benefit in reporting, or neglecting to report, relevant changes in their circumstances. The types of issues to be explored included:

- awareness of the type of information that needs to be reported;
- awareness of when the information needs to be reported;
- awareness of which benefit authority the information should be reported to;
- factors other than awareness that might lie behind late or non-reporting, including disregard of benefit rules or fear of interrupting benefit continuity;

- factors that lie behind prompt reporting;
- the role of the benefit authorities in encouraging and facilitating prompt reporting and discouraging and detecting late or non-reporting.

Hence, the research sought to identify the factors that lead some claimants to declare changes of circumstance promptly and others to delay or not to report the change at all. It also explored how benefit-administering authorities can encourage prompt reporting of changes, both through good communications with claimants and effective detection of non-reporting.

The research addressed issues relating to the need to both minimise fraud and overpayment and to avoid underpayment and maximise take-up. We were interested in both 'disadvantageous changes' (that would, if reported, reduce or eliminate the benefit in question) and 'advantageous changes' (that would, if reported, increase that benefit). Whether a change is, overall, advantageous or not depends on the net effect of gains and losses arising from the change. For example, taking up work may cause both the loss of IS, with HB and CTB also reduced or eliminated, but a gain in Working Tax Credit on top of wages earned.

Study methods

The research design had four main elements:

- an initial round of interviews with national stakeholder organisations, including representatives of benefit-administering and welfare rights advice bodies;
- a review of previous research findings and other literature relevant to the current exercise;
- 12 in-depth case studies selected to help throw light on the full range of administrative and reporting issues;
- a national telephone survey of a representative sample of 1,000 benefit claimants and a separate sample of 288 people who had been in receipt of IS overpayments.

An initial interim report was delivered in June 2005 that summarised information obtained from the initial stakeholder interviews and literature review. That initial information and our subsequent emerging findings were used to:

- provide evidence that fed into DWP's developing strategy for combating benefit fraud and error;
- inform the design of a series of in-depth case studies that probed the key issues at local (and regional) level;
- inform the design of the questionnaire used in the national survey of benefit recipients.

The stakeholder interviews were based on a topic list agreed in advance with policy clients in DWP.

Relatively little of the material that was identified as part of the literature review focused substantially or directly on the question of reporting changes. It was, therefore, used primarily as background briefing for the research team.

Key findings

Significance, priority, workloads

Evidence from all the case studies and national stakeholder interviews indicated that the reporting (or non-reporting) of changes in circumstances is a major concern for benefit administrators in local authorities and DWP agencies. Amongst local authorities, the issue was estimated to be responsible for between 30 and 90 per cent of their workload; amongst DWP benefit administering agencies it was estimated as being responsible for between 30 and 70 per cent of cases (Chapter 3).

Reasons for non- or late reporting of changes in circumstances

There is widespread confusion and ignorance amongst claimants about what information has to be reported and to whom. Findings from the large-scale claimants survey show that nearly 70 per cent of claimants do not think it necessary to report short-term changes and 40 per cent have very little or no knowledge of what are the reporting requirements. Nearly 50 per cent of claimants believe that if they inform one agency of a change in circumstance that agency will inform the others.

Respondents across the case studies considered that although there is some deliberate withholding of information, the complexity of the system and reporting requirements is the main cause of late or non-reporting. The claimants' survey indicated that a large majority (80 per cent) of claimants are aware of DWP and local authority activities to determine unreported changes in circumstances and are aware of possible sanctions. However, only 25 per cent of claimants reported changes prior to, or at the time of, occurrence, with nearly 75 per cent reporting them afterwards.

As well as ignorance and confusion, the main factors identified as underlying non- or late reporting of changes in personal circumstances were:

- fear that a claimant's benefit income flow would be suspended and it would take a long time to be resumed;
- a widespread and mistaken belief that in providing information to one benefits agency, it would then be shared and transmitted to all;

- resentment or sense of unfairness about the rules that take into account savings or pensions income that were seen as penalising thrift and hard work;
- misunderstanding and resentment about non-dependant deductions – especially in cases where dependants are making no financial contributions;
- lack of understanding about the rules on accumulated capital/redundancy payments/investments;
- difficulties in making contact and relaying information to the relevant benefits agency.

The lack of knowledge and confusion amongst claimants about what they need to report and to which agency, was considered by many of the case study interviewees to be as likely to result in underpayment as in overpayment. This view was supported by evidence from the large-scale telephone survey which found that 40 per cent of claimants did not know whether a particular change would increase or decrease their benefit entitlement.

Conclusions

The area of benefits administration relating to the reporting of changes in personal circumstances is a major element in the workload of local authority and DWP-administered benefits. In order to raise levels of reporting and the promptness of reporting, major simplification and changes in attitudes will be required.

In order to bring about improvements in reporting of changes in circumstances our interviewees, across all sectors, unequivocally supported the concept of the 'tell one, tell all' approach seeing it as both desirable and administratively and technically feasible – and often commenting that claimants think that this happens anyway. However, in order to be implemented effectively, this approach will need to be supported by accurate and reliable IT systems that communicate with each other between the different benefit-administering agencies. There was some scepticism that such a technological feat could be achieved.

The alternative approach would be to embark upon a major simplification/unification of the various benefit/tax credit systems.

The development of DWP's recent strategies on tackling fraud and error in the benefits system has been informed by the evidence and findings arising from this research. For example, the DWP reports, '*Getting welfare right: Tackling error in the benefits system*', (http://www.dwp.gov.uk/publications/dwp/2007/error_strategyPDFs/error_strategy_report.pdf) published in January 2007; and '*Action plan for tackling fraud and error in Housing Benefit and Council Tax Benefit*' (<http://www.dwp.gov.uk/housingbenefit/security/docs/fraud-error.pdf>) published by the DWP in February 2007, contained various proposals designed to overcome concerns identified in the course of this research.

1 Introduction

1.1 Study aims

In 2005 the Department for Work and Pensions (DWP) commissioned IRIS Consulting, in association with Ipsos Market & Opinion Research International (MORI), to carry out a major national research project to investigate the motivations and propensity of people receiving various types of benefit to report changes in their circumstances that may affect their benefit entitlement. The purpose was to inform the Department's approach to tackling fraud and error and to help identify practical measures for improving prompt reporting of changes in circumstances.

1.2 Research scope

The benefits with which the research was primarily concerned were:

- Jobseeker's Allowance (JSA);
- Income Support (IS);
- Housing Benefit (HB);
- Council Tax Benefit (CTB);
- Pension Credit (PC).

Aspects of other benefits and tax credits also feature in the findings where relevant.

The research was designed in order to investigate the levels of awareness and motivations of people in receipt of these benefits and other factors involved in their reporting, or neglecting to report, relevant changes in their circumstances. The issues explored included:

- awareness of the type of information that needs to be reported;
- awareness of when the information needs to be reported;
- awareness of which benefit authority the information should be reported to;

- factors other than awareness that might lie behind late or non-reporting, including disregard of benefit rules or fear of interrupting benefit continuity;
- factors that lie behind prompt reporting;
- the role of the benefit authorities in encouraging and facilitating prompt reporting and discouraging and detecting late or non-reporting.

Hence, this research is relevant both to the need to minimise fraud and overpayment and to avoid underpayment and maximise take-up. We were interested both in 'adverse changes' (that would, if reported, reduce or eliminate the benefit in question) and in 'favourable changes' (that would, if reported, increase that benefit). Whether a change is, overall, favourable or not may depend on the net effect of gains and losses arising from the change – for example, taking up work may cause both the loss of IS, with HB and CTB also reduced or eliminated, but the gain of Working Tax Credit on top of wages earned.

2 Methodology

This research project began in March 2005. The research design had four distinct elements, namely:

- an initial round of national stakeholder interviews;
- a literature review;
- a number of in-depth case studies;
- a large-scale telephone survey of benefit claimants.

2.1 National stakeholder interviews

The interviews with national stakeholder organisations were set up and conducted in the period March – May 2005, with representatives of the 13 organisations listed at Appendix A comprising the relevant benefits administering agencies, the welfare rights advisory agencies and the Department for Work and Pensions (DWP) policy officials. The purpose of the initial stakeholder interviews was threefold:

- To inform the design of 12 in-depth case studies which would explore, in-depth the key issues at local (and to an extent regional) level.
- To inform the design of the questionnaire to be used in a large-scale national telephone survey of a representative sample of benefit recipients.
- To obtain data and findings to feed into the analytical framework and overall conclusions of the research project.

The stakeholder interviews were based on a topic list sent to each interviewee in advance. Some interviewees participated solely on the basis of existing experience and information, while others used the topic list to canvass opinion among their membership and contacts. This was left to their discretion. An exception to this general interview pattern was the interview with the Association of British Insurers (ABI) where the intention was to explore parallels and comparisons in the way the insurance industry validates and handles information – and deals with lack of information – provided by claimants. Hence, the main focus of that interview was on insurance industry standards and methods, rather than the specific questions in the topic list.

2.2 Literature review

The research team also undertook a review of previous research findings and other literature relevant to the project. Relatively little of the material that we identified focused substantially and directly on the question of reporting changes and was primarily used as background briefing.

2.3 Case studies

A major element of this study was the carrying out of 12 in-depth case studies. The choice of case study areas was made on a 'purposive selection', rather than a random sample, basis. The areas were chosen to reflect a variety of geographical, economic and administrative circumstances across England, Scotland and Wales.

In each area we sought to interview representatives of the local authority benefits service (LABS), the corresponding Jobcentre Plus and Pension Service offices and local advice services regularly negotiating on behalf of claimants. We use the term LABS generically, although actual service names vary from place to place. It should also be noted that in some areas the transition to the Jobcentre Plus model had not yet taken place or was in progress; so our interviews reflected the jobcentre/ social security office split.

We are grateful to Citizens Advice and the National Association of Welfare Rights Advisers for providing an initial list of advice agencies and associated contact details, which we then supplemented through local enquiries. Case study interviews were conducted between November 2005 and April 2006.

The 12 case study areas were given names, for the purposes of this report, that reflect the broad type and geographical location of each, as follows:

- East Midlands Town;
- Home Counties Borough;
- Inner London Borough;
- North East Town;
- North West Town;
- Outer London Borough;
- Scottish Town;
- South Coast Town;
- South West City;
- Welsh Town;
- West Midlands Borough;
- Yorkshire Town.

In general we found that the themes and issues emerging from the research were highly consistent between the various case study areas (and with the national stakeholder interviews). Where there was a difference between areas, it tended to be because a familiar problem occurred to a greater extent in some places, reflecting particular local characteristics.

In each area participants were sent a topic list prior to the interview so that they could consult relevant information and/or colleagues beforehand. The headings under which our findings are recorded are based on the topic lists, but (guided by the findings) do not follow them exactly. There were separate topic lists for advisers and for LABS administrators, which differed only in respect of sections 7A and 7B (see Appendix B) the former relating to administrators and the latter to advisers. The topic list used for the DWP agencies was slightly different and is reproduced at Appendix C.

Notes were taken by the interviewer and written up as a close paraphrase of the discussion. Where an interviewee is quoted verbatim, quotation marks are used.

Some interviews were conducted with single interviewees, others with two or more. In the case of the advice agencies, we sometimes conducted discussions with more than one organisation at the same time. In the case of the DWP agencies, interviews were conducted with single interviewees by telephone.

Interviews with representatives of advice agencies and LABS were secured in all 12 case study areas. However, efforts to achieve interviews with the DWP agencies were much less successful, in spite of considerable persistence on the part of the researchers. Interviews with representatives of The Pension Service were achieved in four areas. Although agreeing to participate in the research in all areas, The Pension Service was, in practice, unable to provide an interviewee in eight of them, even following appropriate reminders. Jobcentre Plus declined to participate in the research in four of the case study areas and was unable to provide an interviewee in four of the others, also following appropriate reminders.

The fact that the timing of our research coincided with extensive and internally controversial reorganisation is very likely to have been a factor influencing the readiness of DWP staff to participate. On the positive side, it should be added that those interviewees who did participate provided a great deal of very useful information. A list of interviews conducted in both the national stakeholder and case study stages of the research is at Appendix A.

2.4 Quantitative survey of claimants

A telephone survey of claimants was conducted by IPSOS MORI in the period 27 March to 30 April 2006. Samples were drawn using claimants data provided by DWP.

Telephone interviews of an average 20 minutes' duration were conducted with a main sample of 1,000 claimants who were at the time not in receipt of benefit

overpayment and a smaller sub-sample (288) that were, or had recently been, in receipt of an Income Support (IS) overpayment. The types of current or former benefit claimant covered by the telephone survey were:

- Housing Benefit (HB);
- Council Tax Benefit (CTB);
- Jobseeker's Allowance (JSA);
- IS.

On-going design and development work was involved in the development of the main questionnaire and variants used in this survey. The survey sought to obtain quantitative data about levels of awareness regarding reporting requirements and the motivations of people in receipt of these types of benefit in reporting, or neglecting to report, relevant changes in their circumstances.

The remainder of this report is based primarily on findings from the case studies but with cross-references to the findings from the national stakeholder interviews and to the findings from the telephone survey of claimants. More detailed analysis, findings and tabulations from the telephone survey are reported in detail in Appendix D.

2.5 Other related work

While our research was in progress a related project was established at York University, under the direction of Professor Roy Sainsbury, designed to explore these issues further through a qualitative longitudinal study based on face-to-face discussions with a panel of 51 claimants. That research¹ was ongoing at the time of preparing this report and we understand that our findings were made available to the York team.

Our emerging findings were used to contribute to the DWP report, *'Getting Welfare Right: Tackling Error in the Benefits System'*, published in January 2007; and to the *'Action Plan for Tackling Fraud and Error in Housing Benefit and Council Tax Benefit'* published by the DWP in February 2007. We say more about these in our conclusions in Chapter 6.

¹ *Reporting changes in circumstances: Tackling error in the benefit system*, DWP Research Report No. 497.

3 Main findings

In this and the following chapters of the report we present our findings under the main headings and questions used in our interview check-lists.

How significant is reporting changes in circumstances in terms of a priority issue for the benefit-administering and advice agencies?

There is a consensus among local authority benefits service (LABS), advice services and the Department for Work and Pensions (DWP) agencies that this is a high priority area. It crucially affects claimants' financial circumstances and general wellbeing; underpayments; overpayments; performance indicators and subsidy.

What proportion of agencies' workload involves activity relating to changes of circumstances?

LABS sometimes cited percentages and sometimes simply stated that the proportion is high. Percentages cited ranged from 30 and 90 per cent of workload. Among the DWP agencies, the standard use of separate processing teams for new claims and changes of circumstances meant that percentage estimates often could not be made, as interviewees from the change of circumstances teams did not have the overall data readily to hand. However, they confirmed that this is a substantial area of the DWP agencies' work. Where estimates were made, they ranged from 30 and 70 per cent of workload.

Changes of circumstances frequently arose within the caseloads of advice agencies, often as one aspect of a wider set of problems. Hardship could be caused both by underpayments and by recovery of overpayments. Some advice agencies – for example, the Citizens Advice Bureau (CAB) – deal with benefit issues as part of a wider remit, while others specialise in benefits advice. We asked them about changes of circumstances as a proportion of their benefit-related work. Again, some simply said that it was significant, while others gave estimates ranging from ten per cent to 'most cases'.

3.1 General impressions of overall policy on the system of reporting changes of circumstances

Most case study agencies, when asked about general impressions, tended to move rapidly into specifics, but some of these points nevertheless addressed fundamental issues. For example, Inner London Borough LABS commented that the extent to which the system depends on inter-agency liaison is a key weakness. Lack of communication, delays in relaying information and delays in verification all feature. A major problem is when Income Support (IS) or Jobseeker's Allowance (JSA) cease and the LABS is not informed. The claimant often does not know whom to tell. A typical comment was:

'Jobcentre Plus is often the first port of call. They don't tell us and neither does the claimant – who thinks that telling Jobcentre Plus is sufficient.'

Outer London Borough LABS described the transition in and out of work and on and off IS/JSA as an 'inherent problem', with inbuilt delay as evidence is gathered. Similar points were made by Outer London Borough CAB.

The belief among claimants that telling one agency of a change is sufficient for all benefits was raised by many interviewees (see below) and was regularly linked to proposals for change in respect of inter-agency communication. These case study findings are supported by the findings from the large-scale claimants survey which found that nearly 50 per cent of respondents think that if they inform one agency of a change then that agency will inform the others (see the Summary section of Appendix D).

Another recurrent theme among interviewees was that the complexity of the benefits system is an obstacle to reporting and effective processing of changes.

Did comments vary according to the benefit under consideration?

Not surprisingly, benefit-administration agencies usually tended to comment on the benefits for which they were responsible, except when discussing the interface with other benefits.

Advice agencies tended to take more of an overview of the system as a whole. Their various views are reported under the appropriate headings below.

3.2 Reasons for prompt, late or non-reporting

The national stakeholder interview stage of our research suggested several different reasons for non-reporting or late reporting of changes. In the light of these discussions, interviewees at the case study stage were asked to assess the importance of the following:

The claimant fails to report changes because he or she does not understand, or is unaware of, the reporting requirements.

Some interviewees thought that most claimants are, in fact, aware of reporting requirements. For example, North West Town LABS thought that, as these are means-tested benefits, it is obvious that income changes are relevant. The Processing Centre for Yorkshire Town (JSA section) and Scottish Town Jobcentre thought that lack of awareness or understanding applies only to a minority, as did South Coast Town LABS.

Welsh Town LABS said that levels of knowledge vary among claimants – some know little about the system while others understand it very well. Some interviewees linked this to the claimant's degree of experience of the system: experienced claimants often do know the rules, but new claimants tend to know very little (several advice agencies; Jobcentre Plus office partly serving West Midlands Borough).

The Pension Centre for North West Town had not formed a strong impression, but had detected from telephone enquiries some indications of a lack of understanding and of claimants not having read the relevant literature. The Scottish Town Social Security Office said that lack of awareness and understanding is an issue to some extent, although not the main problem. However, there was general agreement among the advice services and a number of the LABS that lack of awareness and understanding are important factors. Typical comments were:

'...overwhelmingly the largest issue...' (North West Town CAB);

'...high on the list...' (Yorkshire Town LABS);

'...yes, the system is confusing...' (Scottish Town LABS).

These comments were linked to the recurring theme of the complexity of the system, including the sheer number of variables that, from the claimant's viewpoint, may or may not constitute a relevant change. It is perhaps significant that, while we came across a variety of illustrative examples in the literature we saw during the course of the research, nobody seemed to have attempted a comprehensive list.

As well as the general observations above, some other specific points were made as illustrated by the comments reported below:

- This is particularly true of the more minor changes, where the requirement to report is not obvious (Inner London Borough LABS).
- This is particularly true of the less clear-cut changes, such as living together, moving in and out of care, children getting older, student versus employment status, advanced versus non-advanced education. Clear-cut changes such as a death, a change of address or starting a job are more likely to be reported (Outer London Borough and North West Town advice agencies).
- Lack of understanding is pervasive, interacting with all the other causes of non-reporting (North West Town CAB).

- Failure to report a change due to misunderstanding of a complex area produces both under and overpayments, the claimant possibly being unaware of the error either way (Outer London Borough LABS). Age Concern Yorkshire Town said that they come across many more underpayments than overpayments. The Yorkshire Town advice agencies said that underpayments often come to light '*at the 11th hour*' during repossession or eviction proceedings.
- Some claimants do not even realise that a new baby should mean additional benefit (Outer London Borough CAB).
- There are frequent misconceptions: for example if you are still working in the same place, a change in wages is not a change of circumstances; similarly, if you move from one benefit to another (North East Town LABS).
- There are often language problems (North West Town CAB; Inner London Borough LABS and advice agencies; South West City Jobcentre).
- There are often literacy problems (Yorkshire Town LABS; Outer London Borough Welfare Rights Unit (WRU), North West Town CAB; Pension Centre for Scottish Town; and South West City Jobcentre).
- Some people have difficulty dealing with complex issues over the telephone. This could involve problems with speech and/or hearing (Pension Centre for Scottish Town).
- People with mental health problems may have difficulty both in understanding the rules and in seeking help – such as having problems in dealing with crowded waiting rooms and/or using the telephone: (Outer London Borough WRU and North West Town CAB).
- People can be confused about the rules regarding going abroad (Outer London Borough WRU).
- Non-dependant deductions (NDDs) cause confusion, especially when the non-dependant is not actually paying anything (Several LABS and advice agencies).
- The concept of another person's circumstances (other than those of a partner) having a bearing on your own benefit is often not understood (Scottish Town CAB).
- It can be very unclear whether somebody who comes and goes is living at your address or not (Scottish Town CAB). Failure to understand NDDs can cause under as well as overpayments (Scottish Town Social Security Office).
- Self-employed claimants can find the rules hard to follow (Outer and Inner London Borough advice agencies).
- Young people starting work do not understand the system (Yorkshire Town advice agencies).

- Rules relating to capital cause confusion, especially very obscure areas such as notional capital (Outer London Borough CAB). Gradual changes to capital can cause problems both of under and overpayment, as their significance may go unnoticed by claimants (Outer London Borough WRU). There are myths regarding capital, such as *'if you invest your money, they can't touch it'* (North East Town advice agencies). Some claimants think that redundancy payments are ignored (Scottish Town CAB).
- Where Housing Benefit (HB) and/or Council Tax Benefit (CTB) are claimed via the DWP agencies, insufficient effort is made to by the latter to make sure that the claimant understands the HB/CTB reporting requirements (Outer and Inner London Borough LABS).
- Some claimants rely on 'the local street lawyer', who might get it wrong (Advice and Resource Centre, North East Town).

It is useful to put these comments in the context of the findings from the quantitative survey of claimants which indicate that overall, across all types of benefits, there is low awareness of what the reporting requirements are. For example, that survey found that nearly 70 per cent of claimants do not regard it as necessary to report short-term changes (less than two weeks) and that 40 per cent have little or no knowledge of what they need to report. Similarly, 40 per cent of claimants said they did not know or could not remember whether a particular change in circumstance would increase or reduce their benefits (for more detailed findings and tabulations, see Appendix 5).

Do claimants fail to report changes because they find different reporting requirements for different benefits and tax credits confusing?

There was widespread agreement with this statement across all groups of interviewees, the discussion often spilling over into the 'tell one, tell all' question (see below).

The following specific points were made in some case study locations by several agencies:

- Claimants often do not know that reporting requirements differ.
- Claimants often assume that informing one agency will lead to others receiving the information. For example:
 - *'Claimants make assumptions – they assume we all speak to one another.'* (Outer London Borough LABS)
 - *'People assume agencies will tell each other.'* (Outer London Borough CAB)
 - *'We come across this where state retirement pension and Pension Credit are both involved. People assume the one notification suffices.'* (Pension Centre for Outer London Borough)

- *'Claimants notify one agency and assume others get to know.'* (Pension Centre for North West Town)
- *'Claimants assume that, if they notify one agency, the message will go across to the rest. They expect us to sort it out.'* (North East Town LABS)
- *'People assume that information is passed on.'* (North East Town CAB)

Similar points were made by Scottish Town Social Security Office; West Midlands and Home Counties Borough LABS and a number of advice agencies:

- The benefit-administering agencies do not liaise with each other effectively.
- The DWP agencies do not liaise effectively among themselves.
- The benefit-administering agencies and the Home Office do not liaise with each other effectively.
- Difficulty in getting through on the telephone exacerbates the problem.
- Frequent inability of officials to advise on reporting requirements across the range exacerbates the problem.
- The reduction in face-to-face contact, including home visiting, exacerbates the problem.
- The sheer volume of papers and notifications of determinations causes confusion as to which agency is responsible for what.
- Claimants are very confused about the interaction between tax credits and means-tested benefits.
- The marked contrast between tax and pension credits and other means-tested benefit reporting requirements causes confusion,
- The inconsistency between council tax assessment and duration of CTB awards causes confusion.
- The varying rules relating to capital cause confusion.
- The varying rules relating to earnings disregards cause confusion.
- Claimants often do not know what benefits they are getting.
- The position is especially confusing where payments are combined but have different reporting requirements-for example attendance allowance and IS.
- Differing rules within the same benefit cause confusion (said by the Pension Centre for South West City, referring to the Pension Credit (PC) reporting requirements which vary depending on the type of change).
- Problems with reporting changes relating to benefits not included in our research (notably non-means-tested disability-related benefits) have knock-on effects for those that are.

- Confusing benefit names cause difficulty, especially when they sound similar – Severe Disablement Allowance, Disability Living Allowance, Severe Disability Premium, etc. This is exacerbated where there are literacy or language issues.

Occasionally, an interviewee disagreed with this proposition: *'I don't think our clients differentiate. They either report or they don't.'* (Scottish Town CAB).

Is it the case that claimants have disorganised lives and do not have benefits prominently in mind?

Some stakeholder interviewees viewed this statement as offensive, but most took it (as intended) to refer to the multiplicity of pressures that claimants can face, diverting them from close attention to the requirements of the benefit system.

'Getting through the day is enough.'

(Inner London Borough advice agencies)

Yorkshire Town LABS nevertheless took the view that if claimants do not have benefits prominently in mind, then they should have, pressures notwithstanding. The Processing Centre for Yorkshire Town (JSA section) said that, for those on JSA, jobseeking should be a big part of their lives. Scottish Town LABS thought that attitudes vary but that some claimants get used to benefits as a way of life and do not face up to their responsibilities.

Some interviewees thought that claimants have little choice but to be aware of benefit issues: *'if it's your only income, you have to know'* (Outer London Borough CAB). Scottish Town Social Security Office and the Pension Centre for Scottish Town thought that most of their customers do have benefits prominently in mind.

North East Town CAB said that claimants do think about benefits, *'but once they're in payment, there are a lot of other priorities'*. This causes both under and overpayments.

The following specific pressures were mentioned, again in some cases by several agencies:

- Claimant in hospital. (There was criticism among Inner London Borough advice agencies that there is nobody in overall charge of benefit issues in hospital settings. Outer London Borough WRU and the Pension Centre for South West City made similar points).
- Claimant lives in a hostel or hotel. (Inner London Borough LABS said that this is particularly an issue in the inner London boroughs: *'We have to chase up claims – advice workers in hostels are helpful here'*).
- Claimant elderly and confused.
- Claimant has physical health or disability problems.
- Claimant has mental health or disability problems.

- Claimant has drug or alcohol problems.
- Claimant is in and out of unstable employment.
- Claimant has a new baby.
- Claimant has problems with childcare.
- Claimant has responsibility for disabled child(ren).
- Claimant is in debt.
- Relationship breakdown.
- Claimant dies and surviving partner unaware of claim details.
- Domestic violence.
- Truancy.
- The upheaval involved in moving home.

Do claimants opportunistically fail to report a change in order to obtain a one-off, or occasional, financial advantage (or perhaps systematically fail to report a change to obtain an ongoing financial advantage)?

Inner London Borough LABS commented that deliberate fraud obviously happens, but they do not see this as a major factor in non-reporting. *'The majority want to do right by the system'*. Similar views were expressed by North West and Yorkshire Town LABS; South West City and West Midlands Borough Jobcentres; and North East Town advice agencies.

Others took the contrary view, seeing deliberate fraud as a significant factor: (Outer London Borough LABS; Pension Centre for Outer London Borough; Scottish Town Jobcentre and Social Security Office; Processing Centre for Yorkshire Town, IS section).

Welsh Town LABS said that there is a cultural belief in the Valleys that taking advantage of the benefit system is acceptable. On the other hand, there is a *'real shame factor'* when names are published in the local press. South Coast Town LABS thought that this cultural belief has changed in the last 10-20 years, so that *'cheating the system'* is seen more as socially harmful, diverting resources from other public purposes. This is comparable to the change in the social acceptability of drink driving.

Yorkshire Town LABS said that, while they believe fraud to represent a small proportion of the caseload, it was still a significant amount in cash terms.

The Pension Centre for Scottish Town said that there is *'always a minority who'll take advantage'*. A recent opportunity for fraud has been presented by the substitution of uncrossed cheques for order books where the claimant is unable to use a bank account.

Welsh Town LABS said that the courts are unhelpful in imposing very inconsistent penalties.

Others commented that the extent of deliberate fraud is hard to judge (South West City and East Midlands Town LABS, Pension Centre for North West Town and Processing Centre for Yorkshire Town JSA section) – although South West City LABS had the impression that claimant error is a larger factor than fraud.

Scottish Town CAB said that, given that some non-reporting is fraudulent but some reported information is lost or not acted upon by the benefit-administering agencies, it can be very difficult to tell what actually happened if the claimant says *'I told them'*. Similar points were made by East Midlands Town LABS and the Outer London Borough and Welsh Town CAB.

The Processing Centre for Yorkshire Town (JSA section) said that deliberate non-reporting is particularly a temptation in one-off situations – for example, *'two days' work'*. Similar comments were made by Home Counties Borough LABS.

North West Town LABS said that there are *'periods of temptation'* – shortage of money at Christmas, opportunities for seasonal work. The high tapers contribute to the temptation not to declare.

The Jobcentre Plus office partly serving West Midlands Borough cited *'living together'* as an area of the system vulnerable to fraud. South Coast Town LABS cited NDDs. North East Town LABS cited undeclared capital.

Scottish Town LABS said that deliberate fraud tends to involve persistent transgressors. *'You see the same people not reporting, even when they have a previous record'* (of overpayment recovery and/or prosecution). *'It doesn't seem to alter their psyche'*.

Scottish Town Jobcentre commented that detection is increasing.

Advice agencies had become aware of deliberate illicit claiming either indirectly, during the course of an interview or subsequent casework, or directly because the claimant has approached the agency for advice regarding overpayment recovery and/or fraud proceedings. Some said that these circumstances arise infrequently in their work, but others encounter them more often (Outer London Borough CAB). Standard policy is to explain the legal position, but not to act for any claimant who is then not prepared to regularise their position.

West Midlands Borough CAB said that the fraudulent minority take advantage of the complexity of the system.

Some advice agencies complained that overpayments are too readily categorised as fraud without adequate inquiry into the actual circumstances. The Yorkshire Town advice agencies said that cases that get to court as fraud often turn out to result from misunderstanding of the system on the claimant's part.

North East Town LABS said that undeclared earnings from the informal economy are often linked to serious financial problems, including debt and involvement with loan sharks.

North West Town LABS said that there is also a cultural issue where claimants *'know other people are getting away with it'*. This is more likely to arise in areas where there is a high proportion of claimants and/or a very mobile population. Similar points were made by Welsh Town CAB.

North West Town LABS had collaborated with the DWP in the Spotlight on Fraud initiative, which had generated a lot of reports of changes in circumstances amongst claimants.

Do claimants fail to report changes because they are afraid that a suspension of benefit may result and that resumption of benefit may not be prompt?

Some LABS agreed that suspension acts as a disincentive to report changes while others did not. However, suspension of benefit in these circumstances seemed to be almost standard practice among LABS. The one exception was South Coast Town where normal policy is not to suspend.

The DWP agencies tended to be much more cautious and less inclined to apply suspension (see below). It is likely that the subsidy implications of overpayments are behind the tougher approach among LABS.

Outer London Borough LABS, while acknowledging the problem, stated firmly that the alternative to automatic suspension is frequent overpayment. North East Town LABS said that the idea that suspension could be avoided is *'just impractical'*.

Scottish Town LABS said that suspensions sometimes result from *'false cancellations from the DWP'* – that is erroneous notifications of cancellation of IS or JSA when they are in fact still in payment.

The DWP agencies also sometimes suspend benefit when a change is reported. The Pension Centre for Outer London Borough confirmed that they use this power, although not in the majority of cases – *'we have to be careful we are not leaving the customer without money'*. The Pension Centre for Scottish Town said that every effort is made to suspend as rarely as possible – *'we issue reminders first if we're waiting for information'*.

The Processing Centre for Yorkshire Town (IS and JSA sections) conceded that concerns about suspension could be a significant factor in non-reporting – especially if the change is going to be short-lived (JSA section). The Pension Centre for Scottish Town, South West City Jobcentre and the Jobcentre Plus office partly serving West Midlands Borough also agreed that this issue could contribute to non-reporting. Welsh Town LABS said that it is the most critical reason for non-reporting – claimants are not well off and need to avoid disruption of what income they receive.

Scottish Town Social Security Office said that suspension is very rarely used unless not all the necessary evidence has been provided (but conceded that the latter circumstance is often the case).

North East Town LABS saw the speed of reinstatement as the real issue and criticised Jobcentre Plus on this score, while commenting that The Pension Service is not a problem in this respect.

A number of other LABS also stressed the importance of prompt reinstatement, as did Scottish Town Social Security Office.

North West Town LABS said that once a reputation for slowness has been established, it continues to act as a disincentive after delays have been addressed: *'We try to use the phone as much as possible'*. Similar points regarding claimants' perceptions of the reliability of the service and its impact on reporting changes were made by Home Counties Borough LABS, which had reluctantly restricted telephone availability in order to tackle a processing backlog.

North West Town LABS sometimes makes use of partial suspensions, albeit only in NDD cases. They thought there could be scope for making more use of this approach.

Most advice agencies saw suspension as an issue, although those in North West Town and Scottish Town did not (possibly reflecting local practice in relation to speed of reinstatement). Home Counties Borough and Welsh Town CAB saw this as probably the main cause of deliberate non-reporting – claimants simply cannot afford gaps in continuity of their income.

Inner London Borough advice agencies agreed that this is a problematic question. A related hazard is that there may also be a delay in getting paid by an employer (a point also made by South West City Jobcentre and CAB). Inner London Borough advice agencies said that claimants who elect, in this context, not to risk reporting a change may be making a *'quite understandable'* albeit legally incorrect, decision, designed to stave off hardship and/or eviction. The point that such a choice could be legally wrong, but in practice financially understandable, was also made by Outer London Borough WRU.

North East Town CAB referred to pressures from loan sharks and landlords. *'If there is any possibility that benefit will not be available when due, this will act as a real disincentive to reporting'*. Similar points were made by West Midlands Borough CAB. South West City CAB said that high rent levels make this issue particularly acute in respect of HB.

Outer London Borough WRU also pointed out that reluctance to report favourable changes could follow from similar fears.

Inner London Borough advice agencies said that the HB run-on period is a good idea, but should be made much easier to access. North West Town LABS said that it should run for longer and be better publicised. Similar comments were made by South West City Jobcentre.

South West City Jobcentre and Welsh Town CAB stressed the importance of being alert to the possibility of entitlement to in-work benefits when somebody is moving, or thinking of moving, into work.

Outer London Borough WRU said that people going abroad worry that benefit may not be promptly reinstated on their return. Moreover, their concerns are well-founded, as this part of the system is badly administered and there can also be problems with the habitual residence test.

Problematic delays in reinstatement of benefits following suspension were also referred to by Outer London Borough CAB, Yorkshire Town advice agencies and (in relation to IS and JSA) North East Town LABS.

The following comment was also made:

'We shouldn't forget the effects on claimants of delays in actioning changes of circumstances. These can have serious consequences.'

(Inner London Borough LABS)

Do claimants fail to report changes because income fluctuates frequently and the reporting process is perceived as arduous and/or disruptive of their income flow?

Benefit-administering agencies tended not to see it as a great problem where earnings fluctuate. They were generally happy with their powers to average income over an appropriate period – although the Processing Centre for Yorkshire Town (JSA section) said that claimants do not always understand the basis of the average.

Several interviewees, though, pointed out that there are problems where the fluctuation means that the claimant is coming on and off JSA or is in and out of work or a non-dependant has frequently varying circumstances. *'Reporting changes makes such a mess of your life if you are in and out of work'* (North West Town CAB). In such circumstances *'you find that a change is still being resolved when another one comes in on top of it'*.

Time spent form-filling and visiting the office (especially when also working part-time) is a deterrent to reporting, causing both under and overpayments (North East Town advice agencies).

Inner London Borough LABS said that not being advised of pay increases is more of an issue, as is the belief of some claimants that they do not need to notify overtime and bonuses. Yorkshire Town LABS said that claimants may think that they do not need to report a short-term change.

South West City LABS commented that fluctuating earnings could be a problem with self-employed claims, although these tend to be difficult cases anyway.

Do claimants regard a particular aspect of the benefit rules as unfair (such as savings rules, 'living together' or non-dependant deductions) and therefore feel justified in not reporting changes?

Several different perceptions were reported here by interviewees as listed below:

- *'We have not come across much of a problem in respect of claimants' perceptions of fairness: non-reporting has other causes.'* (Yorkshire Town LABS)
- Claimants often do perceive aspects of the benefit rules as unfair, which frequently encourages non-reporting.
- Claimants often do perceive aspects of the benefit rules as unfair, but this does not greatly tend to lead to non-reporting.
- Benefit administrators also perceive aspects of the benefit rules as unfair and – while not condoning non-reporting – can sometimes see the claimant's point. (This was said by four LABS, specifically in relation to NDDs.)
- The following areas were specifically cited as often perceived as unfair:
 - NDDs: the deductions can be very high and the non-dependant may not be paying all, or indeed any, of the assumed contribution. Large families with older children are especially penalised. Claimants may resent having to ask children for details of their earnings. Non-dependants are under no obligation to provide information.
 - Savings: some claimants consider that they are being penalised for thrift. Some also resent the deprivation of capital rules.
 - Occupational and private pensions: again, a feeling that responsible behaviour in the past is now being penalised.
 - Earnings disregards: their very low levels and extremely infrequent uprating cause resentment.
 - The six-month cut-off for contributory JSA is resented.
 - The loss of all entitlements, as a result of savings or a partner's earnings, is resented (an issue especially affecting older unemployed people).
 - The limited provision for mortgage costs in IS and JSA is resented.
 - Living together rules: some partners may not be prepared to disclose their income and/or savings to the claimant. Some partners contribute little or nothing to the household budget. Claimants may find questions in this area intrusive. Claimants may not accept that benefit for a couple should be lower than for two individuals. Claimants resent use of information supplied by unidentified third parties.

Do claimants fail to report a 'living together' change because they feel that it may not be long-lasting?

This question tended to lead to a wider discussion of the issues around 'living together' – although Scottish Town Social Security Office did contest the 'may not be long-lasting' hypothesis ('*we only count stable relationships*'). On the other hand, East Midlands Town, South West City and West Midlands Borough CAB considered the 'may not be long-lasting' factor to be important.

Opinion was divided as to whether there are definitional problems regarding living together. Some thought that there are such problems: relationships are not so clearly defined (a number of advice agencies; Welsh Town LABS; Pension Centre for North West Town; Processing Centre for Yorkshire Town JSA section). Matters may be unclear at the start of a relationship and '*the separation process can be long drawn out*' (Outer London Borough WRU).

Yorkshire Town advice agencies expected that similar problems would arise around civil partnerships.

Others thought that in most cases claimants know whether they are a couple or not, the motive for not declaring a relationship being most frequently financial (Inner London Borough LABS, Processing Centre for Yorkshire Town (IS section) and Scottish Town Jobcentre and Social Security Office).

Interviewees in several case study areas commented that the 'three nights a week idea' is still around (by which they mean that if someone stays overnight with someone else for three nights or less a week they are not regarded as co-habiting).

Outer London Borough LABS said that a mother may decide not to declare the presence of a live-in boyfriend who does not contribute and who may be a drain on resources rather than a source of support. The attitude is likely to be '*it's my money, not his*'. Similar points were made by Scottish and Yorkshire Town LABS, Outer London Borough WRU and Scottish Town CAB.

Yorkshire Town LABS said that a woman might worry about delays in reinstatement of benefits if a relationship does not last, especially where children are involved. Such delays can be a real issue, in respect of all means-tested benefits.

The Pension Centres for North West Town and Outer London Borough commented that living together issues arise among pensioners, as well as younger claimants.

North East Town CAB said that confusion is sometimes caused by the fact that means-tested benefits aggregate resources and requirements while others do not.

Do claimants initially delay reporting a change (for whatever reason, intentional or otherwise) and this subsequently becomes a decision not to notify due to fear about the growing overpayment?

Do claimants initially delay reporting a change (for whatever reason, intentional or otherwise) and this subsequently becomes a decision not to notify due to fear about possible fraud proceedings?

Most interviewees linked these two questions and hence, we present their responses together below.

Several LABS and advice agencies said that they do come across the 'putting it off' problem, leading to the point where the claimant is afraid to report the change. *'People can bury their heads in the sand'* until the problem has escalated and then you can *'see the panic on people's faces'* (Outer London Borough WRU). Similar observations were made by West Midlands and Home Counties Borough LABS; the Processing Centre for Yorkshire Town (IS section) and South West City and South Coast Town CAB.

Others did not think this a significant problem. *'People who would worry about that would ring up for advice'* (Processing Centre for Yorkshire Town (JSA section)). *'Not a big problem'* (Scottish Town Social Security Office). *'May happen on occasion'* (Pension Centre for Scottish Town).

Inner London Borough advice agencies cited part-time earnings as a particular issue in this respect. Scottish Town LABS cited increased hours. Outer London Borough LABS and Scottish Town and South West City CAB cited the situation where a temporary job lasts longer than expected or becomes permanent.

East Midlands Town CAB said that an initial failure to get through on the telephone to report a change can drift into fraudulent non-reporting.

North West Town LABS said that sometimes claimants intend to regularise their position eventually, but then *'get used to the extra money'*.

Among claimants experiencing financial pressure and debt, the attitude can be, *'when I get myself sorted, then I'll tell them'* (North East Town LABS). Similar points were made by North West Town LABS and a number of advice agencies.

Scottish Town CAB said reporting can initially be deferred in this way when a claimant starts work and addresses a backlog of (previously unaffordable) essential spending – for example, *'the kids need shoes'*. Similar points were made by East Midlands Town LABS and West Midlands Borough CAB.

North East Town CAB said that *'sometimes, people have no idea that a change is relevant, but then find out'*.

Inner London Borough advice agencies thought that embarrassment at admitting non-declaration can also be a factor where overpayments are allowed to accumulate.

Outer London Borough CAB said that it does not help that the DWP agencies tend automatically to make the maximum deductions for recovery of recoverable overpayments. A similar point was made by North East Town LABS who argued for greater flexibility.

Outer London Borough CAB also said that the focus should be on recovering and preventing overpayments rather than on prosecution, so that people will be less afraid of reporting.

Home Counties and West Midlands Borough LABS said that some claimants will eventually cease claiming, thus losing future legitimate benefit, rather than report a long-standing overpayment.

Are claimants less likely to report changes that would reduce benefit ('adverse' changes) than those that would increase it ('favourable' changes)?

Discussion of this question often overlapped with the preceding one. It should be noted in this context that benefits often interact, so a reduction in one can cause an increase in another and vice versa, of which a claimant may or may not be aware.

Several interviewees thought that favourable changes are more likely to be reported, or reported promptly, than adverse changes.

Inner London Borough LABS agreed that claimants are more likely to report favourable than adverse changes, but said that the former often do go unreported, causing the claimant to lose money. Even new babies may not be reported for months. *'Life pressures intervene'*. As noted above, Outer London Borough CAB said that some claimants do not even realise that a new baby should mean more benefit.

Advice agencies in Inner London Borough argued that non-reporting of adverse changes is bound to exceed that of favourable changes, since potentially adverse changes are more numerous. However, they too said that favourable changes also go unreported, citing in particular the effects of Attendance Allowance and Disability Living Allowance on disability-related premiums. Claimants sometimes do not realise that certain additional income, if reported, can further increase benefit, rather than reduce it. Similar points were made by North West and Yorkshire Town LABS, North West Town Welfare Rights Service (WRS) and Scottish Town CAB.

Outer London Borough WRU said that disabled or mentally ill claimants sometimes lose benefit by being 'too upbeat for their own good' when assessed. Similar points were made by the Yorkshire Town advice agencies.

Outer London Borough CAB said that some claimants are *'grateful for what they receive'*, so do not report favourable changes. Similar comments, referring specifically to pensioners, were made by West Midlands Borough and South Coast Town CAB.

A number of advice agencies reminded us that many people do not claim in the first place, let alone fail to notify a change.

Advice agencies were asked about:

In which particular specified areas do claimants often need help?

The areas identified by advice agencies were:

- advice about rules about which changes to report and when. This was cited by a number of advice agencies;
- to which benefits agency should they report changes. This was cited by a number of advice agencies;
- interaction of one benefit with another. This was cited by advice agencies in Inner and Outer London Boroughs and Scottish Town;
- reconciling changes in payments with payments reported. This was cited by advice agencies in Inner London Borough and Scottish Town.

Some interviewees said that claimants often need help with all of the above, while an 'any others?' question elicited a number of additional suggestions:

- Help with telephone access (a number of advice agencies).
- Help with form-filling (a number of advice agencies).
- Help with interpretation of documents (East Midlands Town CAB).
- Help in understanding which benefits you are actually receiving and how the rules applying to each of them differ (Home Counties Borough and South Coast Town CAB).
- Help in understanding NDDs (Home Counties Borough CAB).
- Help in claiming in-work benefits (Welsh Town CAB).
- Making sure you have a record – '*protecting your rear*' (Outer London Borough WRU).
- Help with overpayment recovery demands (Welsh Town CAB).
- Help with appeals (a number of advice agencies).
- Reconciling simultaneous, multiple but differing notifications of benefit awards '*three letters on the same day*': (a number of advice agencies).
- Navigating the general complexity of the benefit system. '*We need to ask, is it reasonable to expect claimants to understand?*' (North West Town WRS).

Other reasons for late or non-reporting

A number of advice agencies made a general point concerning temporary changes: where a claimant thinks a change (for example, a job or a relationship) is not going to be long-lasting, there is a clear incentive not to risk disruption by declaring it.

The assumption that social workers or community psychiatric nurses will report changes was cited by Outer London Borough WRU. *'A lot of people think social services and social security are the same anyway'*.

A number of advice agencies; the Pension Centre for South West City; and North West Town and West Midlands Borough LABS said that some claimants resent what they see as an invasion of privacy.

North West Town LABS said that some claimants fail to report adverse changes because they think other, resented, groups are gaining an advantage: *'why should they get it and not me?'* This is sometimes linked to xenophobic or racist attitudes.

3.3 Different claimant household types

Does the motivation to report changes vary according to different types of claimant?

Case study interviewees were asked the question above and were prompted in terms of age group, household income and household composition.

Some interviewees said that they were unable to discern any pattern.

Others made the following specific points:

- Pensioners are more likely to attach importance to reporting changes (several LABS and advice agencies; Pension Centre for North West Town; Jobcentre Plus office partly serving West Midlands Borough; and Processing Centre for Yorkshire Town, IS section).
- Others thought that the conventional wisdom of pensioners' greater honesty was a myth.
- Pensioners are more likely than other groups to find enquiry into personal details intrusive (a number of advice agencies and West Midlands Borough LABS). The Pension Centre for South West City thought that this is more likely to apply to pensioners over 75.
- Pensioners are more likely to be confused than other age groups (several advice agencies; West Midlands Borough LABS; Pension Centre for North West Town; Processing Centre for Yorkshire Town JSA section).
- It may be that pensioners are more likely to have undeclared capital than other groups (several LABS; Pension Centre for North West Town; and South West City and Welsh Town CAB).

- Undeclared private and occupational pensions are also an issue (several LABS and advice agencies). According to Scottish Town CAB, local folklore holds that it is not necessary to declare occupational pensions.
- Overpayments arising from undeclared capital or occupational or private pensions can be very large and go back a long way (Inner London Borough LABS).
- Some pensioners are reluctant to declare savings put aside for a funeral (North East Town and West Midlands Borough LABS).
- Some pensioners will transfer capital to relatives' names (Yorkshire Town LABS).
- Some pensioners will fail to report the death of a partner – although this is more often due to confusion and misunderstanding than to fraudulent intent (Age Concern Yorkshire Town).
- Pensioners under 75 are more likely than older pensioners to have changing circumstances, being more likely to have jobs, move house or change their relationships (Pension Centre for South West City).
- Undeclared compensation payments for mining disability are an issue – the feeling is that they have been earned (Welsh Town LABS).
- Under-25s and over-60s are more likely to make general enquiries. In between people come in with specific problems (North East Town CAB).
- People aged 20-30 often have a lot of debt, which can distract them from the minutiae of benefit reporting requirements (Inner London Borough advice agencies).
- There have been increased problems recently with the 31-60 age group, possibly because of more part-time (in place of full-time) working in the area (Scottish Town Social Security Office).
- People aged 50-60 who lose their jobs can have issues with savings and partners' earnings, which may eliminate their entitlements in spite of years of contributions (South West City and West Midlands Borough Jobcentres).
- Families with children face a lot of financial pressure (Processing Centre for Yorkshire Town IS and JSA sections).
- Lone parents often have 'living together' issues (Outer London Borough LABS and Scottish Town Social Security Office).
- Lone parents are often in and out of work (Scottish Town Social Security Office).
- Lone parents not in work can become isolated and cut off from sources of support (South West City Jobcentre).
- *'Carers and families with disabled children are less likely to report – partly because their benefits are so complicated they get confused and partly because they are so busy with caring that they don't have time'* (Outer London Borough WRU).

- Young people are less likely to engage with the system; more likely to run risks; less likely to read information; more likely to lack knowledge and experience; have too many other distractions in their lives; sometimes depend on their parents to report changes (several LABS and advice agencies; Jobcentre Plus office partly serving West Midlands Borough; and Processing Centre for Yorkshire Town IS section).
- Full-time students face the temptation not to declare their student status (Inner London Borough advice agencies).
- You get different issues higher up the income range – for example, enquiries about capital; and care homes (Advice and Resource Centre, North East Town).
- Claimants who have relatively large amounts of capital often do not report increases (Pension Centre for Scottish Town).
- Poorer claimants tend not to have capital (Yorkshire Town advice agencies).
- The financial pressures on the very poorest may make them less likely, or slower, than others to report adverse changes (North West Town LABS and WRS; and Scottish Town Social Security Office). Conversely, the Pension Centre for Scottish Town thought that those on the lowest incomes worry more about having to make repayments, so are more likely to avoid overpayments.
- Those in work are more likely to have fluctuating incomes and less likely to think that a small change is worth reporting (Scottish Town LABS).
- More educated claimants may possibly be more likely to report changes (North West Town WRS).
- Households with non-dependants will be susceptible to the reporting problems associated with NDDs (a number of LABS and advice agencies).

3.4 Encouraging and facilitating prompt reporting of changes: communicating with claimants

Case study interviewees were asked:

How well do benefit-administering agencies communicate reporting requirements to claimants?

It is clear that benefit-administering agencies make considerable efforts to communicate reporting requirements, but most experience problems, often attributed, one way or another, to the complexity of the system.

The Pension Centre for Outer London Borough acknowledged that:

'...improvement must be needed, given the numbers who don't report.'

On the other hand, the Processing Centre for Yorkshire Town (JSA section) was confident that reporting requirements are communicated effectively. Scottish Town Social Security Office also seemed reasonably confident in this respect.

The Jobcentre Plus office partly serving West Midlands Borough said that the Work Focused Interview is a good opportunity to discuss changes of circumstances with claimants. It is especially useful in addressing the less obvious changes, such as changes in the circumstances of a partner, child or non-dependant.

The Pension Centre for North West Town said that *'we do it well – but how do you get people to read things?'*

Standard methods include reminders on forms, on information requests and on determination notices; targeted mail shots; and the general availability of leaflets. The issues around specific publicity campaigns are discussed below.

West Midlands Borough LABS assigns certain staff to specific problem categories of claim, in order to build up closer communication.

Inner London Borough LABS thought that reporting requirements are not explained well enough. Claimants often think that notifying the DWP agencies will suffice, a misapprehension sometimes encouraged by misleading information from Jobcentre Plus.

Several LABS said that they use Benefit Fraud Inspectorate (BFI) model forms and other BFI material, sometimes with local modifications.

Inner London Borough LABS said that they include reporting requirements *'in just about every letter'*. The problem is that it is not feasible to list every possible relevant change in this way. The length of forms is already a big problem – *'we need something shorter, combined with better advice leaflets'*. A similar point was made by South Coast Town CAB.

The Processing Centre for Yorkshire Town (IS section) said that *'people ring up and don't understand – and they're not unintelligent'*. Some letters are *'too long-winded – their length obscures the message'*. Similar points were made by the Pension Centre for South West City; North East and North West Town and South West City LABS; and a number of advice agencies. South Coast Town CAB said that letters were *'often vast and incomprehensible'*. Welsh Town CAB was highly critical of the standard of LABS communications and claimed to have examples of *'lengthy and incomprehensible'* decision letters running in some cases to more than 100 pages!

North East Town LABS was critical of the information on reporting changes produced by the DWP agencies (and Her Majesty's Revenue and Customs (HMRC) regarding tax credits) which they thought could be confusing.²

Yorkshire Town LABS thought the DWP agencies were insufficiently proactive in communicating with claimants.

² Findings from an in-depth case study. HMRC has made a number of improvements to communication on tax credits since the interviews for this research took place in late 2005 and early 2006. http://www.nao.org.uk/publications/nao_reports/06-07/0607626.pdf

Welsh Town LABS is planning a home visiting service, while South West City LABS is considering expanding its existing home visiting provision, to enhance communication with claimants. Changes of circumstances can be processed remotely, from the claimant's home.

Inner London Borough advice agencies suggested that there is a need to reduce the quantity of information and make it clearer. Moreover now that benefits are largely paid into bank accounts, *'there is a flood of information to start with, then nothing'*.

Other advice agencies agreed that communications often lacked clarity and could be couched in excessively bureaucratic or legalistic phraseology (Outer London Borough WRU and Yorkshire Town advice agencies). This inevitably exacerbates the problems of getting claimants to read and refer back to the information provided: *'it's a very natural response to want to bin it all'* (North West Town CAB).

Yorkshire Town LABS argued that the fraud and take-up aspects are well-publicised, but not *'the middle bit'* – just telling people what to do and how to do it. Criticisms of telephone access and responsiveness to letters were often made in this context.

The cost of waiting on the telephone was also mentioned. Some claimants go to advice centres just to make phone calls. Mobile phones are particularly costly if there is a long wait. Waiting is exacerbated by callers being *'passed around the system'*. Freephone facilities (with an easily remembered standard number) should be developed, to protect claimants from the costs of seeking access to the system (several advice agencies).

East Midlands Town CAB said that claimants not only have problems in getting through to call centres but are then faced with a multiple choice answering system that some find difficult to navigate – *'an obstacle course'*.

Outer London Borough CAB argued that there is an important link between publicity and access: *'if you publicise reporting requirements well, but the claimant can't get through, it's academic'*. As noted above, East Midlands Town CAB said that an initial failure to get through on the telephone can drift into fraudulent non-reporting.

The substitution of the telephone for face-to-face contact, particularly by the DWP agencies, was criticised by a number of interviewees (North East Town LABS and CAB and a number of other advice agencies). Some claimants prefer telephone contact, but those who do not often lack the option of a face-to-face interview. Customer care suffers as a result.

The perception that the problem of lack of face-to-face access is exacerbated where it is difficult to get through on the telephone was reported frequently.

The research team indeed had some direct experience of telephone access problems, in cases where we lacked direct line telephone numbers for some nominated interviewees in the DWP agencies and so had to go through the public system.

Criticism of telephone access was not confined to the benefits administered by the DWP agencies. South West City and Welsh Town CAB cited the LABS as the most problematic agency in this respect.

North East Town LABS reflected the concerns of others that their criticisms of Jobcentre Plus in this and other respects should be seen as fair. *'We have a good working relationship with Jobcentre Plus, but their hands are tied. They would recognise these problems.'*

Does communication of reporting requirements vary between different benefits?

Inner London Borough LABS did not think that other agencies do any better in this respect. They commented that the multiple reporting responsibility:

'...is hard for claimants to understand. After all, we find the system complicated!'

The Pension Centre for Outer London Borough did not think that there was much difference. However the Pension Centre for North West Town said that differences do arise because of different client groups. Older pensioners have problems understanding the system. On the other hand, some pensioners resent excessively simplistic material, for example disliking poor grammar.

The Pension Centre for North West Town was critical of IS and tax credit written communications which they described as *'lengthy and complex'*.

Advice agencies did not generally confine their criticisms here to any particular benefit. Their views were as reported below:

- Outer London Borough CAB thought The Pension Service was markedly easier to contact than Jobcentre Plus or the LABS.
- Outer London Borough CAB also expressed concern that telephone access to Jobcentre Plus, already problematic, may worsen as a consequence of expected staff reductions in the wake of the Gershon Report. They also said that it is difficult to get replies to letters.
- Yorkshire Town advice agencies were particularly critical of the *'discouraging complexity'* of official information relating to disability benefits.
- As noted above, South West City CAB found telephone access to the LABS to be poor, as did Welsh Town CAB. The latter was very critical of LABS communications in general.
- Welsh Town CAB also cited IS as problematic.

The lack of face-to-face access tended to be associated particularly with benefits administered by the DWP agencies.

What can be done to reassure claimants who worry about disruption of income flow if they report changes?

The comment was frequently made by interviewees that the only way to provide such reassurance was to remove excessive delay from the system. For example:

- *'We are fairly prompt here. In some LAs, it could be months.'* (Inner London Borough LABS)
- *'We can only give people the facts and the reality is that delays can go on for months. People need a livelihood while their circumstances change.'* (Inner London Borough advice agencies)
- *'We would have to have fast, effective targets: say, seven days. Or don't suspend – although there's then the overpayments issue.'* (Outer London Borough LABS)
- *'If people come down here with the information, we can turn it round in 24 hours – it's IS and JSA that are the problem.'* (North East Town LABS)
- *'There needs to be a prompt turn-around if people are going to be reassured. It's all down to speed of response. It wouldn't be a problem if people had confidence.'* (North East Town advice agencies)

Similar comments were made by a number of other advice agencies. East Midlands Town CAB linked this issue to the case for more extensive benefit run-on provisions when somebody takes up a job.

Home Counties and West Midlands Borough LABS seemed less optimistic that claimants can be reassured, given the intractable nature of the problem.

Should publicity to encourage reporting be threatening in nature or reassuring that claimants will be treated fairly and with understanding?

Inner London Borough LABS interviewees had different emphases here. One thought that messages should be encouraging. The other considered that they should be *'hard and tough – but not threatening. You do need to spell out the implications'* of non-reporting.

These different emphases were reflected in other interviews, some agencies and individuals stressing encouragement and others firmness.

Another frequently expressed view was that a balance is needed between the two approaches:

'...needs to be stick and carrot, really – a good old-fashioned compromise!'

(Outer London Borough CAB)

South West City LABS said that the threatening approach is more suited to deterring fraud. A supportive approach is more appropriate to general encouragement of reporting and avoidance of error.

Outer London Borough LABS said that claimants should be warned that they will lose out if favourable changes are not reported within a month. This concern was reflected in the comment by Outer London Borough CAB that the LABS is *'really good on backdating'* such changes.

Are local publicity campaigns undertaken to encourage reporting of changes? If so, at what level? Region, authority, local area or estate?

Most LABS undertook benefit take-up work, which generally seemed to be local authority-wide, sometimes combined with more localised initiatives. Raising awareness of reporting requirements was seen as a by-product of such activities, although the main emphasis was on take-up.

The Pension Centres for North West Town and South West City reported similar activities, again with the emphasis on take-up.

Campaigns focusing on fraud also carry messages that are highly relevant to the question of reporting changes. Some of these are national efforts promoted by central Government. Others originate locally – such as one using posters on bus shelters (Outer London Borough LABS). North West Town CAB thought that counter-fraud publicity achieves a high profile but is poor at communicating detail.

Resources are obviously an issue regarding the scale and nature of publicity. Welsh Town LABS specifically mentioned this as the reason for not having used press advertising as a means of promoting reporting of changes. South Coast Town LABS thought that the DWP should fund small local publicity campaigns, experimenting with new methods and assessing their effectiveness.

Interviewees in the remote processing centres (with the exception of the Pension Centre for North West Town) were generally less familiar with matters relating to local publicity campaigns than were those from locally-based agencies.

What are the favoured media for campaigns?

Local authorities vary considerably in the scope, intensity, technological sophistication and population group focus of their benefit take-up work. As noted already reporting changes is not the primary focus of such efforts. This multiplicity of approaches in publicity was reflected in our case studies, with a wide variety of publicity and targeting methods being mentioned. (This finding about the multiplicity in approaches has been recently reinforced by the findings of the Local Authority Omnibus Survey Wave 16 which collected information about local authority publicity plans during January-March 2008.)

The Pension Centres for North West Town and South West City reported various take-up methods, including benefit buses and attendance at agricultural shows.

Unsurprisingly, fraud-orientated campaigns sponsored by central Government are somewhat better resourced than local initiatives.

West Midlands Borough CAB thought that a publicity campaign specifically geared to reporting changes of circumstances (rather than aimed at promoting take-up or countering fraud) would be unsuccessful because of complex rules and the corresponding absence of a simple message.

Is there merit in targeted mail shots to claimants who are approaching specific circumstances, eg teenage children leaving school?

This seemed to be standard practice among all of these benefits, triggered automatically by the benefits computer system. Age-related key dates were the most commonly mentioned, but others included anticipated changes to non-dependants' circumstances; incapacity benefit changes and ending of contribution-based JSA.

Home Counties Borough LABS, while using this method, said that they would prefer home visits, if they had the resources.

Should/can anything be done to replace the messages/reminders that were previously printed in claimants' order books?

Opinion varied here. Some interviewees saw this as a non-issue since they thought that few claimants used to read these and/or that many were already paid by automated credit transfer anyway. Moreover, as noted elsewhere, benefit-administering agencies include reminders in a wide range of information and communications with claimants. Many of these could be said to perform a similar function to the now defunct order book reminder.

Nevertheless others saw the order book as a useful channel of regular communication that was now lost.

North East Town LABS said that the ending of order books has exacerbated the frequent problem of claimants not knowing which benefits they are receiving. They suggested that all DWP correspondence with claimants should make this clear.

Home Counties Borough CAB proposed that each item of correspondence with claimants should include a tear-off slip serving as a reminder of what changes to report – replacing the messages that used to appear in order books.

How far would electronic options for reporting changes be accepted and used by claimants? How would they help to tackle late and non-reporting?

Several interviewees pointed out that e-mail and internet-based methods are available now. While there were no indications among interviewees that use of electronic methods (other than the telephone) is widespread, several commented that it is growing, or likely to grow, reflecting the increasing role of these media in society as a whole.

Some interviewees saw access to the necessary technology as an obstacle for many claimants, although Welsh Town and South West City LABS pointed out that access through libraries and internet cafés is increasingly available.

Some interviewees referred to the development of texting by mobile telephone as a possible reporting method.

The Jobcentre Plus office partly serving West Midlands Borough thought that provision of terminals in benefit offices would be worth considering.

Nevertheless, as was pointed out by many respondents, electronic messages still need to be dealt with promptly and there remains the need for verification with the associated potential for delay.

South West City LABS said that the security and identity issues are real and that the e-government initiative is inconsistent with evidence-based processing. Electronic claims have to be followed up by thorough verification. Similar observations were made by several other LABS.

Yorkshire Town LABS said that some claimants had realised that e-mail provides a means of by-passing the common difficulties in getting through to call centres.

Several interviewees pointed out that e-mail has the advantage of providing a record that information has been sent and is superior to the telephone in that respect.

The Yorkshire Town advice agencies stressed that such facilities should be secure and all data protection issues addressed. They should also be additional to other methods, including face-to-face contacts – *'people need choices'*.

The Processing Centre for Yorkshire Town (IS section) also stressed the importance of retaining the option for the claimant to *'talk to somebody – get their point across'*. A similar point was made by South Coast Town CAB.

Several advice agencies said that there should be automatic computerised acknowledgement of what information has been provided and when. This applies to all forms of reporting, electronic or otherwise, as disputes arise fairly regularly, taking up a good deal of casework time, including appeals.

Has the abolition of benefit periods in HB and CTB had an effect on reporting of changes?

Opinion was divided among LABS as to how far this measure had been beneficial overall, but we were particularly interested in the issues around identification of unreported changes. Again opinion varied among both LABS and advice agencies as indicated below:

- Some saw the absence of regular reviews as problematic, leading to a more remote service with the risk of more and larger overpayments (a number of LABS; North West Town WRS).

- Others gave the view that there is a potential problem, but that the process of targeted interventions that replaced benefit period expiry reviews needs to be given time to work (Outer London Borough LABS) or is positively more effective (Yorkshire Town LABS).
- Others had not noticed much effect.

Do front line staff have sufficient resources (eg time with each case and adequate training) to provide a satisfactory service in terms of accuracy, explanations of decisions, and advice?

Discussion of staffing issues tended to range over processing as well as front-line resources.

This question represented something of a moving target, as some benefit-administering agencies were anticipating staff reductions and thought that their responses might not hold good for the future. Two of the DWP agencies were very concerned about plans for staff reductions following impending reorganisation. Access to experienced colleagues and time allocation for training would both suffer. Comments made included: *'I've heard that front-line staff won't be multi-benefit trained'*. *'Inexperienced staff will be learning via e-learning – it's scary.'*

North East Town advice agencies (which had good informal connections within Jobcentre Plus) criticised staffing levels there which they said led to error and delay.

The Pension Centre for Scottish Town said that lack of time for key functions, such as dealing with mail and front-line telephony, adversely affects customer service and the quality of information provided, as does high staff turnover. The Processing Centre for Yorkshire Town (IS section) said that they do not have enough time to spend with customers: *'Pressure is on to get the claim sorted'*.

The Pension Centre for North West Town also said that there are inherent problems in trying to reconcile quality with quantity – dealing with large numbers of contacts in an adequate way within a complex and changing system. The telephony section will pass a form to the back office if it needs follow-up by more specialised staff, but the seven minutes allocated to each call is not sufficient to perform this filtering function effectively. Similar comments were made by Scottish Town Social Security Office.

South West City Jobcentre commented that staff are expected to spend, for example, only five minutes with claimants who are within 13 weeks of claiming JSA – a 'conveyor belt service' that is often inappropriate for dealing effectively with the wide variety of circumstances.

The Jobcentre Plus office partly serving West Midlands Borough said that they have a target of 20 minutes for a review interview, which can involve changes of circumstances. They manage most of the time, but find this a tight allocation to deal with job prospects as well as benefit issues.

West Midlands Borough Jobcentre also reported pressure on claimant contact time as a result of staff shortages, but said that there are no formal time limits, so if a case seems to require more attention, it can be provided.

Staffing issues had been raised during the national stakeholder interviews. The Jobcentre Plus Payment Protection Division (PPD) told us that there is evidence that claimants become confused because front-line staff have not fully explained the benefit rules. The PPD attributed this mainly to a lack of time at the initial claim stage, resulting from short-staffing or reorganisation, rather than to incompetence on the part of officials.

Others covering the case study areas were experiencing staff increases as responsibility for additional work was being transferred to them, creating issues of organisation and training. The Pension Centre for Outer London Borough was winding down and converting to Jobcentre Plus functions.

The frequency of reorganisation in the DWP agencies was often criticised across the range of interviewees. Some saw the process of regionalisation as undesirable, adversely affecting the building of relationships with claimants, advisers and other agencies in the locality. Another objection was to the process of frequent change itself, which was sometimes blamed for high staff turnover, lack of expertise and poor administrative performance.

However, the Pension Centre for South West City argued that caseload considerations are taken into account during 'rolling reorganisation' and that remote processing renders the geographical origin of the claim unimportant. Reorganisation does cause some staff to leave, but turnover is high anyway.

The Pension Centre for South West City said that training had recently been reduced almost to zero as a result of efficiency savings, but has since recovered to a substantial extent. West Midlands Borough Jobcentre similarly said that staff shortages have severely curtailed training, informal discussion between colleagues being relied upon instead.

The Pension Centre for North West Town referred to the rate of change within the benefit system and the challenges that this presents in terms of training and information technology (IT):

'Ministers need to appreciate the effects of too rapid change on error rates'.

LABS also tended to draw a distinction between straightforward cases and others: *'We have turnaround targets: 97 per cent of callers to be seen within 15 minutes. This is OK when the query is simple – it's a pretty good service. But a more detailed service is more difficult.'* (Inner London Borough LABS). Other LABS made similar points.

The model of using less specialist staff on the front desk or switchboard, with referral to more specialist resources if necessary, seemed standard among benefit-administering agencies.

Nevertheless, it was sometimes acknowledged that problems could be missed: *'Only 3-4 per cent of callers need to be referred through to the back office, but it's possible that things are missed. We're happy with the training of front-line staff, but the complexity of the system works against us here – there are limits to how much detail can be addressed in the time available at the front desk'* (Inner London Borough LABS). West Midlands Borough LABS made similar comments regarding the pressure of time and the complexity of the information that needed to be conveyed.

Outer London Borough and Yorkshire Town LABS and the Processing Centre for Yorkshire Town (IS section) likewise acknowledged that some problems might not be recognised at the front desk or switchboard stage.

South West City and South Coast Town LABS reported problems in retaining experienced staff who can be lost to other LAs or to agencies. Losing staff to agencies may be even more of a problem in future if home processing becomes more widespread. Problems with recruitment and retention have caused both of these LABS themselves to use agency staff, which they said is expensive and can adversely affect performance. The Home Counties Borough LABS also reluctantly uses agency staff.

The East Midlands Town LABS has a policy of avoiding the use of agency staff on grounds of cost and of quality. They consider that they have enough staff to provide a good service and are satisfied both with ease of recruitment and with adequacy of training. Staff are given individual 'patches' and as far as possible, a claimant is able to contact the same officer each time.

One would expect ease of recruitment and retention of experienced staff, along with the operational flexibility that it can permit, to depend on the tightness, or otherwise, of the local market in the necessary skills. This indeed seemed to be confirmed in our interviews.

The Welsh Town LABS had run into problems with backlogs, following staff reductions. Agency staff and some remote processing had then been used to try to address this. Partly because of the subsequent introduction of the verification framework, backlogs have not yet fully been overcome, although the LABS is optimistic for the long term.

The Welsh Town LABS said that it would be useful if the DWP would set staffing level standards for LABS (and possibly recommended pay and grading levels). This would help to protect services from local political pressure. The South Coast Town LABS also referred to political pressure and the 'raiding' of its budgets at a time when it is trying to improve staff grades in order to address its retention problems. This situation is exacerbated by the requirement for 'Gershon' efficiency savings.

How helpful are the staff of the benefit-administering agencies and how accurate is the information they provide?

This question was asked specifically of welfare rights and benefits advisers.

Inner London Borough advice agencies described the position as *'patchy'*. Staff often have limited knowledge, albeit frequently with a helpful attitude: *'more helpful than knowledgeable'*. There is a lack of empowerment at lower levels in the hierarchy: it is *'not their role to know'*. There is a strong reliance on the computer screen, which is by its nature a de-skilling process when staff are trained only in the use of scripts rather than in the workings of the benefit itself. Call centres are obviously a particular problem in this respect.

One participant in the discussion at Inner London Borough, while endorsing these comments, nevertheless sounded a note of caution regarding the problems that used to be caused some years ago by excessive discretion in benefit administration – that is, while the problem of lack of knowledge and initiative should be addressed, autonomy should not be taken too far.

The description *'patchy'* was also used by Outer London Borough CAB: *'it depends who you get. It helps if you know who to ask'*. Staff of Jobcentre Plus were particularly mentioned as lacking knowledge, training and morale.

The North East Town advice agencies said that there is great variation in staff attitudes, depending on the experience of a given officer and the pressures of any given day. Within Jobcentre Plus, they thought that former Employment Service staff are *'more officious on benefit matters'* than former social security staff. LABS staff are *'generally far more helpful'*.

The Outer London Borough WRU said that there is variation in how distressed people are dealt with over the phone and in person: there can be a *'get them out of the office mentality'*.

The Outer London Borough and Yorkshire Town CAB said that it is important that staff should not be rude or unhelpful, as this discourages reporting change.

Scottish Town CAB said that there is still some *'browbeating'* of claimants (notably lone parents) where fraud is suspected. This creates a *'folk myth'* that such treatment is widespread.

The view that *'it depends who you get'* was also advanced by East Midlands Town, South West City and West Midlands Borough CAB.

The theme of staff lacking knowledge, especially of the multiplicity of benefits, therefore providing incomplete and/or inaccurate information, occurred regularly in the comments of advice agencies as illustrated by their comments reported below:

- Staff often try to be helpful, but lack time, training and knowledge.
- Staff focus on their own part of the system and lack knowledge of the rest.

- Call centres are particularly problematic in the above respects. Staff read from scripts without understanding the content.
- Jobcentre Plus staff regularly confuse the contributory and means-tested versions of JSA and wrongly advise claimants accordingly (North East Town advice agencies).
- Staff who misunderstand a point can transmit the mistake to colleagues, through word of mouth – ‘breeding errors’ (Outer London Borough WRU).
- Where there is high staff turnover, the accumulation of expertise is disrupted (Outer London Borough WRU and West Midlands Borough CAB).

Some advisers said that problems of lack of expertise, although generally systematic, can vary significantly between individuals.

North West Town advice agencies said that the LABS, following problems with backlogs and morale a couple of years ago, was now performing better than the DWP agencies, including in respect of staff expertise. The Pension Service is particularly poor regarding the knock-on effects of disability and carers’ benefits.

Concerns about the knowledge levels in generalist call centres and one-stop shops were expressed by several LABS as well as advice agencies.

North West Town LABS was thinking of moving towards a customer service centre and the greater use of scripts, which they saw as the direction that all LAs would eventually take. However they were worried about potentially adverse effects on specialist knowledge, on take-up and regarding the legal implications of incorrect advice.

Scottish Town LABS had taken steps to address the above hazards. Staff are rotated between processing, telephones and the front desk, to preserve expertise and maintain an understanding of the requirements of different roles. This is facilitated by low staff turnover.

‘There is less staff turnover in small LAs, which helps to build experience, motivation and rapport with customers.’

Significantly, the LABS plans to move to a town centre one-stop shop in a couple of years, but a separate benefits area is to be maintained, in order to protect expertise. The Head of Customer Services, fortuitously, is a former Head of Benefits and ‘appreciates the issues’.

West Midlands Borough and South West City LABS also rotate staff between functions, in the former case, for similar reasons to Scottish Town LABS but in the latter, out of necessity arising from staff shortages due to high turnover.

There was some variation as to which benefits were regarded as the most problematic in the above respects. While some applied their comments to the benefit system as a whole, others were more specific:

- The move away from face-to-face contact on the part of the DWP agencies was criticised in several interviews with LABS as well as advice agencies (see previously).
- Jobcentre Plus usually (although not always) attracted more criticism from advisers than other parts of the benefit system, this being reflected also in comments by some of the LABS.

Should benefit agencies work more closely with independent advice agencies, eg to improve the targeting of messages to claimants about reporting requirements?

Benefit-administering agencies obviously encounter advice agencies regularly at the casework level, where advisers are representing claimants. We were mainly interested here, though, in collaboration at the organisational level in the context of promotion of awareness of reporting requirements.

The extent of collaboration at this level varied considerably from none at all to high-profile joint campaigns between LABS and advice agencies but, again, these were primarily concerned with take-up rather than reporting changes as such.

There were some joint projects other than take-up initiatives. Outer London Borough CAB said that the LABS had enlisted their help in promoting payment of HB into bank accounts. North West Town LABS was in the process of establishing CAB input into the administration of discretionary housing payments.

Several areas have forums where issues of common interest can be discussed between advice agencies, LABS and the DWP agencies. These seemed to vary from one area to another and over time in their level of activity. Advice agencies with experience of such arrangements seemed to value them, as providing a means of multi-lateral communication, building contacts, saving time, resolving issues and providing early warning of potential problems.

The Processing Centre for Yorkshire Town (IS section) said that they employ specialist staff to undertake liaison with outside (including advice) agencies.

There were signs that, in several areas, liaison arrangements were suffering from pressures of reorganisation and staff reductions. For example, the Outer London Borough CAB complained that quarterly liaison meetings between benefit administrators and advice agencies are too often cancelled. The North East Town advice agencies said that previously healthy liaison arrangements have declined due to the withdrawal of Jobcentre Plus. The North West Town advice agencies and Home Counties Borough CAB said that meetings involving the DWP agencies have ceased due to reorganisation, although they still meet with the LABS. West Midlands Borough CAB said that liaison forums with the DWP agencies and the LABS have ceased.

Inner London Borough advice agencies thought that the remote processing of claims works to the disadvantage of claimants by preventing the establishment of

local relationships. They considered that closer working is desirable, although there is a need to be alert to conflicts of interest: different agencies have different roles.

At the casework level it appeared that data protection issues could sometimes inhibit communication. Benefit-administering agencies generally require written permission from the claimant before they will discuss a case with an adviser and some advice agencies referred to consequent delays. The Pension Centre for North West Town said that this issue needs to be addressed at the national level: it should be possible to share information more easily with advice agencies accredited for this purpose.

On the other hand Scottish Town CAB stressed the need to retain the '*right distance*' between organisations at the casework level, recognising their different roles.

Inner London Borough and Welsh Town LABS said that the quality of advice given by CAB could be variable. Welsh Town CAB said that the LABS is suspicious of the CAB's role as an advocate for the claimant.

Welsh Town CAB said that The Pension Service now allows them to verify claim data at the CAB office, using appropriate software. They would like the LABS to do the same. They had also requested a dedicated telephone line to the LABS call centre, so they could get through while interviewing the claimant.

Yorkshire Town advice agencies complained that the DWP agencies and the LA refer cases to them but do not involve them in local policy planning. Moreover local collaboration between the LA (including social services and housing advice) and the DWP agencies has been financed by withdrawing funding from the independent advice sector.

Could amnesties have a role?

Opinion was divided here. Some interviewees were generally supportive of the idea (a number of LABS and advice agencies; Pension Centre for North West Town; Processing Centre for Yorkshire Town, JSA section). Outer London Borough WRU supported the idea as long as it is straightforward without '*lots of provisos*'.

Some Outer London Borough CAB supported the idea as a one-off measure. Other interviewees were opposed arguing that:

- it would reward fraud (Pension Centre for Outer London Borough, Scottish Town Social Security Office and West Midlands Borough CAB);
- it might increase non-reporting while claimants wait for the next amnesty (a number of advice agencies, the Pension Centre for Scottish Town and South West City LABS);
- it would be unfairly inconsistent in its treatment of claimants (North West Town and Scottish Town LABS; and Home Counties Borough CAB).

While expressing her own reservations, the interviewee from the Pension Centre for Scottish Town said that opinion is divided, some colleagues being in favour.

Both supporters and opponents sometimes commented that writing-off very large overpayments could be controversial.

The Pension Centre for North West Town pointed out that all benefit-administering agencies would need to be involved and this would have to be made clear to the claimant.

The Processing Centre for Yorkshire Town (IS section) and Scottish Town Jobcentre thought that claimants would be sceptical and might worry about incurring future suspicion. Scottish Town CAB made a similar point: claimants might fear that admitting involvement in the illicit economy could lead to further questions about employers, tax and national insurance. An amnesty might be more productive if aimed at other situations, such as undeclared occupational pensions.

Some LABS took an agnostic or experimental approach: *'can't imagine that they would be very productive, but you don't know until you've tried'* (North East Town LABS); *'worth trying and see'* (Yorkshire Town LABS).

Is there any future for the 'tell one, tell all' approach?

Whereby:

- changes reported by a claimant to one agency are automatically transmitted to others with an interest; or
- a single portal for reporting changes is made available to claimants of all benefits.

This question was specifically asked by the interviewers and also frequently arose spontaneously from discussion of the 'multiple reporting' problem.

A number of interviewees, across all sectors, unequivocally supported the idea, seeing it as both desirable and administratively and technically feasible – and often commenting that claimants think that this happens anyway. The Processing Centre for Yorkshire Town (IS section) went as far as to say that the DWP *'doesn't have a leg to stand on'* in not instituting such a system. Scottish Town CAB said that it was *'unreasonable'* to expect claimants to understand multiple reporting requirements.

The Pension Centre for Outer London Borough added that it should also be possible to accept other agencies' verification. This was indeed implicit in the discussion of this issue – leading some agencies to reject the full 'tell one, tell all' approach (see below).

The Yorkshire Town advice agencies added that 'tell one, tell all' would not obviate the need for adequate staff training.

Generally, those who supported the idea did not distinguish between the two suggested variants, although some preferred the single portal approach –

'customers would be less confused and would be reassured' (Pension Centre for Scottish Town). Some suggested that a single freephone number should be part of this arrangement.

Conversely South West City Jobcentre specifically favoured the *'multiple access points'* approach.

Others supported the principle of 'tell one, tell all' while expressing reservations about its possible implementation. Their comments are indicated below:

- *'Desirable, yes. Feasible, not sure. We are wary of big IT changes. It would be great if it worked'* (Inner London Borough LABS).
- *'This would definitely be desirable, but could be a nightmare in IT terms'* (Outer London Borough LABS).
- *'Very good for claimants in principle, but there are IT issues. We're further on than the DWP technologically'. Also 'it would depend on who was staffing it. We would want the LA to be responsible for passing information to the DWP, not vice-versa. This is based on our experience of the quality of the Customer Management System. CMS is appalling – it takes weeks and weeks'* (North East Town LABS).
- *'It makes sense. That's where we're trying to go. But we would need to worry about the IT'* (Pension Centre for North West Town).
- North West Town LABS thought that there would still be delay in implementation at the DWP end, but *'at least we would know'*. However, they did not believe that HMRC could be relied upon to operate such a system as regards tax credits³.
- Scottish Town LABS, while generally supportive, was worried about *'a lot of unnecessary cross-references'* and also thought that, if tax credits were included, HMRC would have difficulty in coping with the flow of information. *'It would need to be thought through carefully.'*

Advice agencies in Outer London Borough were strongly supportive, but commented that there would need to be some system of acknowledgement, so that the claimant could demonstrate that they had reported the change and that telephone and other electronic notifications would still have to be followed up for verification purposes. Similar points were made by other advice agencies and LABS.

The 'tell one, tell all' theme had also emerged strongly from the comments of the welfare rights advice agencies participating in the national stakeholder interviews. It was put to us that 'joined-up' communications are being developed in the field of fraud and other areas such as counter-terrorism as well as in the commercial sector, so claimants rightly have higher expectations and are more likely to be taken off guard when systems fail to talk to each other.

³ Findings from an in-depth case study. HMRC does not currently have a live e-portal.

The Scottish and Yorkshire Town advice agencies were critical of the Government's stance on the Hinchy case where the DWP had, in the House of Lords, successfully defeated the proposition that claimants should not be required to provide the Secretary of State with information that he already possessed. This criticism had also been made forcefully by the welfare rights advice agencies during the national stakeholder interviews. It might be observed that, although the Hinchy ruling continues to reflect the DWP's view of the legal position, the policy climate has shifted in favour of a more inter-related approach (see Chapter 6).

A somewhat smaller number of case study interviewees did not support the full 'tell one, tell all' idea for the reasons indicated below:

- The Processing Centre for Yorkshire Town (JSA section) thought that there is some scope for better communication, but that full-scale 'tell one, tell all' would *'cause more problems than it solves from a processing point of view'*. Concerns about verification seemed to be a key issue here. Scottish Town Jobcentre was also in favour of better information-sharing, but not of accepting other agencies' verification without further inquiry (unless there were also full-scale integration of benefits).
- Home Counties and West Midlands Borough CAB did not believe that the staff of such an integrated system would be trained to a sufficient degree.
- Welsh Town CAB thought that improvement of communications within the existing structure would suffice.

In general, the broad drift of comments made in the case studies, regarding encouraging and facilitating prompt reporting of changes and communicating with claimants, echoed the themes that had emerged from the national stakeholder interviews.

3.5 Processing changes

Is the balance between processing new claims and changes of circumstances satisfactory?

Different agencies in the case study areas had adopted different organisational models, some separating new claims and changes of circumstances into separate teams and others maintaining an holistic approach. The former, as noted above, is the standard model among the DWP agencies. Either way the question of balance applies.

Most LABS tended to think that the balance is right. They gave the general impression that the matter had been given a good deal of consideration in allocating resources. South West City LABS said that the subsidy implications of overpayments arising from changes of circumstances exercise an influence.

DWP agencies were mostly also happy with this balance, but there were several exceptions. The Pension Centre for North West Town said that new claims for PC

have had priority over processing changes in recent times, because of the take-up target. Performance targets are *'the be-all and end-all'* and this can adversely affect customer service. The Pension Centre for Scottish Town reported the same imbalance. Scottish Town Jobcentre said that new claims receive a disproportionate emphasis in the context of insufficient staffing overall, a position that is expected to worsen rather than improve.

North West Town WRS also said that the overall balance is geared too much towards new claims.

The Processing Centre for Yorkshire Town (IS section) also had reservations. The changes of circumstances section is 'a lot busier' than new claims but has the same number of staff. The staffing balance should better reflect the workload.

While not having a problem with the balance between new claims and changes of circumstances, Yorkshire Town LABS thought that there is a problem regarding the balance within the processing of changes, again resulting from a perceived tension between performance targets and customer care.

'It's not always the most important changes of circumstances that are dealt with first.'

Scottish Town LABS said that they prioritise adverse changes so as to avoid overpayments.

Is performance in processing changes of circumstances satisfactory? Does this vary between benefits?

Most LABS and most DWP agencies were reasonably happy with their own performance while in some cases acknowledging scope for improvement.

Outer London Borough LABS thought that the HB/CTB performance indicator for actioning a change of circumstances (nine days as against 36 days for a new claim) is unrealistic and should be increased to 14 days. Welsh Town LABS also thought the nine-day target unrealistic. Several LABS said that time attributable to awaiting information from the claimant should not be counted.

Yorkshire Town LABS conceded that performance had declined to an average of around 20 days, but said that it is now moving back towards the target of nine. Welsh Town LABS said that it is improving, but is still short of the target at 17 days.

South Coast Town LABS said that it is too easy for authorities to remain in the upper quartile of performance by using techniques such as prioritising easier cases. Performance indicators should be tightened up to prevent this. Home Counties Borough LABS admitted that it did this, conceding that performance indicators are, therefore, not fully reflecting quality of service. Welsh Town LABS said that it does not manipulate performance indicators, although it is aware that others do.

East Midlands Town LABS said that performance could be improved at the expense of customer service, by refusing to allow extra time for claimants to produce information. The LABS was not proposing to do this, but wished to illustrate the sometimes misleading nature of performance indicators. These should be modified to permit qualifying information about context and background.

Inner London Borough LABS thought that it might be possible to speed up the processing of some changes – for example, starting work.

The DWP agencies generally claimed to be meeting targets. The Pension Centre for Outer London Borough stressed the importance of not allowing backlogs to get started. (See later, though, for dissenting views among LABS concerning processing speeds within the DWP agencies.)

Benefit-administering agencies' perceptions of their own performance could be 'rosier' than the view from the advice agencies. To at least some extent this is to be expected, as advice agencies deal with cases where there are problems.

How far are reported changes of circumstances able to be communicated from one office/agency to another? Is this likely to improve over time?

Outer London Borough LABS said that information received from Jobcentre Plus can be inaccurate and contradictory, but this can be rectified using the available electronic links. Electronic transfer of data and remote access terminals (RATs) are used extensively.

Similar criticisms were made by South West City LABS and by North East Town LABS, who did not think that RATs can compensate sufficiently: '*we need one system with access to all benefits*'. Scottish Town LABS complained of inaccurate notifications from The Pension Service as well as in respect of IS and JSA.

Inner London Borough and Welsh Town LABS considered that Jobcentre Plus does not give HB and CTB sufficient priority – staff do not have the necessary understanding. Scottish Town LABS made similar criticisms: there is a lack of understanding of the rest of the benefit system within the DWP agencies, especially The Pension Service.

Welsh Town LABS said that this problem has worsened over the last five years, except regarding co-operation over fraud investigation, where the trend has been in the opposite direction.

The DWP Customer Management System was criticised for slowness, causing delays in processing HB and CTB claims (North East, Yorkshire and South Coast Town LABS).

Inner London Borough and South Coast and Welsh Town LABS expected communication between agencies to improve over time. Inner London Borough LABS added that secure e-mails '*are desperately needed*' and also referred, as did South West City LABS, to the hopes attached to the new internet-based alternative to RATs being piloted in some parts of the country at the time of our research.

South Coast Town LABS said that there is considerable potential in local joint working and gave examples from its own practice:

- The LABS accesses the local register of deaths and shares this information with The Pension Service
- The LABS authorises The Pension Service to reassess HB and CTB entitlements where enough information is available at a PC home visit.

South Coast Town LABS argued that local managers in all benefit-administering agencies should have more power to vary working arrangements according to local circumstances.

Outer London Borough LABS criticised the slow progress in developing electronic links with HMRC, which '*wouldn't wear RATs*': a secure e-mail system is, therefore, being explored nationally.

North West Town LABS described communications with HMRC as '*a nightmare*', dogged by the latter's failure to provide information; provision of contradictory information; an often poor attitude to claimants; and a lack of understanding of tax credits, leading to an inability to explain doubtful computer outcomes.⁴

Several advice agencies complained of poor communications between benefit-administering agencies, including between different parts of the DWP.

The Pension Centre for Outer London Borough conceded that communication between different parts of the system needs attention. The Pension Centre for Scottish Town said that delay is an issue.

The Jobcentre Plus office partly serving West Midlands Borough seemed reasonably content with its communications with other parts of the benefit and tax credit systems.

The Pension Centre for North West Town said that the position has improved in the last four years. Systems are now more likely to be set up to talk to each other. There are more one-stop shops. But there is a need to improve communications between The Pension Service and the Attendance Allowance Unit.

⁴ Findings from an in-depth case study. The tax credits system had operational problems in the first years of implementation but HMRC has made many operational and service improvements. http://www.nao.org.uk/publications/nao_reports/06-07/0607626.pdf. and http://www.hm-treasury.gov.uk/d/tax_credits_no12.pdf

The Processing Centre for Yorkshire Town (IS section) also thought that a situation that has long been problematic is now improving, but saw 'tell one, tell all' as the real solution. Similar comments were made by Scottish Town Social Security Office.

On the other hand the Processing Centre for Yorkshire Town (JSA section) was concerned with verification issues and was '*...not happy with information being communicated electronically when we need it in writing*'.

Criticism of reorganisation and remote processing in relation to the benefits administered by the DWP agencies was often linked by interviewees to increased communication problems between benefit-administering agencies at the local level.

Should cross-checking of claim details against external data be extended?

For example to:

- credit reference agencies;
- insurance company data;
- use of software indicating fraud hotspots;
- use of voice stress recognition technology.

Cross-checking of external data through the DWP's HB Matching Service and other readily available data sources, such as housing and council tax records, was routine among LABS. There is also regular (if not very technologically sophisticated and often problematic) interaction with HMRC. Some LABS (notably East Midlands and Welsh Towns) commented very favourably on the usefulness of existing data-matching sources, without showing any great enthusiasm for extending these into broader territory (see below).

Similar arrangements are operated by the DWP agencies. However, the Pension Centre for South West City thought that the DWP agencies are less advanced than LABS in this respect and that perhaps DWP policy is disproportionately focused on LABS here.

Opinion varied as to how far data-matching should be extended along the lines suggested. Inner London Borough LABS said that there is obvious merit in exploring new methods, but that resources are limited and there are data protection issues, as well as the degree of responsiveness of the agencies concerned, to be taken into account.

Data protection was mentioned frequently by interviewees in this context and some warned of excessive invasion of privacy – straying into '*big brother territory*'.

South West City LABS said that cross-checking with HMRC data should be more comprehensive. At the least a list of those claimants registered as self-employed should be provided to LABS.

Scottish Town Jobcentre and the Pension Centre for Scottish Town were attracted by the idea of using insurance company data. South West City LABS was attracted by the possible use of credit reference agencies.

Inner London Borough advice agencies were happy with cross-checking within the benefit system but not with credit reference agencies. They also argued that suspension of benefit while checks are made should be avoided as far as possible. Similar points were made by North West Town advice agencies and the Pension Centre for Scottish Town.

Outer London Borough WRU was supportive of greater use of data-matching *'only if it speeds things up'*.

Scottish Town CAB thought that data-matching within and between the benefit and tax credit systems make sense, but that it should be used to promote take-up as well as detect overpayments and fraud.

North West Town LABS was *'not convinced about hotspot software – it just reflects what you've been targeting in the last year'*.

There was fairly general scepticism concerning voice stress recognition technology. *'People often will be nervous – you would have half the country up for fraud'* (North East Town LABS). *'People are stressed anyway'* (North West Town LABS).

North West Town LABS thought that extension of data-checking along the lines suggested would anyway be excessive in cases where there were no specific grounds for suspecting fraud. Similar points were made by Yorkshire and Scottish Town LABS and North West Town advice agencies.

East Midlands Town LABS said that the DWP should issue a regular list of registered deaths to benefit-administering agencies. South Coast Town LABS thought that the LABS is best placed to do this, if the necessary inter-agency channels of communication are functioning effectively.

Is there any scope for speeding up checking of claims details when changes are notified?

Most LABS claimed to be doing reasonably well here, while acknowledging scope for improvement. Scottish Town LABS said that further improvement of an already good performance would require more staff.

Several LABS commented that verification can cause delays that are attributable to the claimant rather than to the benefit service. Inner London Borough LABS summed up these points:

'We haven't got to the optimal point in terms of speed of checking, but we're quite good. For the claimant, the ideal would be swift processing of the change and immediate notification of their new entitlement. We can still improve in this area, but verification with the claimant can be slow.'

As noted above, several LABS took the view that time attributable to awaiting information from the claimant should not be counted for purposes of performance measurement.

Yorkshire Town LABS said that they seek to speed up processing by prioritising changes that need to be dealt with straightaway and quickly weeding out those that have no bearing on entitlement.

South West City LABS again referred to its planned enhancement of visiting, accompanied by processing in the home.

As noted already several LABS complained that Jobcentre Plus could adversely affect LABS performance if its own processing was not prompt. North East Town LABS (supported by North West Town LABS) argued that timescales and performance indicators should be brought into line between benefits. The DWP agencies need to have tighter targets, with better notice of any delays. Delays on the DWP side not only affect transmission of information between agencies but cause reluctance among claimants to report changes relating to benefits administered by the DWP, which has a knock-on effect for HB and CTB. *'The way your case is initially dealt with affects your attitude to reporting change'* – a point made by several interviewees in the context of speed of reinstatement of suspended benefits (see previous).

Nevertheless, again as noted already, the DWP agencies generally claimed to be meeting their current targets.

The Processing Centre for Yorkshire Town (IS section) said that the introduction of 'tell one, tell all' and/or more staff would both help, as would direct access to HMRC computers (not just in respect of tax credits, but also for checking on income). A number of other interviewees among the DWP agencies made similar comments.

The Processing Centre for Yorkshire Town (JSA section) said that more taking of information at the jobcentre would save time by reducing follow-up.

Are IT facilities for benefit administration satisfactory? Are significant enhancements being planned?

The degree of satisfaction with IT facilities varied among LABS and the DWP agencies, as did the extent to which changes are in the pipeline. This was generally seen as a wider question than one of processing changes of circumstances.

Some LABS reported temporary difficulties when changing or upgrading systems but none said they had significant ongoing problems. Welsh Town LABS complained of delay in receiving details of rule changes, which has implications for software updates.

The DWP agencies were markedly more likely to be dissatisfied with their IT and to cite examples of problems which included:

- obsolescence;
- slowness/insufficient capacity;
- *'too many glitches'*;
- patching instead of replacing;

- delay in dealing with breakdowns;
- continuous change with insufficient time for consolidation and adequate testing;
- insufficient tailoring to actual requirements of processing;
- lack of space to type in case notes;
- insufficient training;
- lack of communication between systems (although some said that this is improving).

South West City Jobcentre went so far as to describe poorly performing IT as its main problem. They expressed the hope that a forthcoming relocation would improve matters.

These points were reflected in criticism of the DWP agencies' IT by some LABS and advice agencies who saw it as short of investment and failing to keep up-to-date.

Issues around remote processing of claims and changes of circumstances

As noted already Inner London Borough advice agencies argued that remote processing of IS and JSA claims prevents the establishment of local relationships between administrators and advisers, to the detriment of claimants. Similar comments were made by West Midlands Borough CAB.

A recurrent theme of the discussion of reorganisation of the DWP agencies (see previous) was that regionalisation inhibits the development of relationships with claimants, advisers and other agencies in the locality.

On the other hand, Outer London Borough WRU said that remote processing had done something to reduce the turnover of benefit staff which they saw as having had an adverse effect on staff expertise.

Whether or not any or all of these views are correct (and they are not mutually exclusive) it was noticeable that interviewees in the remote processing centres were markedly less able to answer 'local' questions, such as those relating to economic and social characteristics or (as noted already) about local publicity campaigns.

South West City LABS, as a result of staff shortages arising from high turnover, had experimented with supplementary remote processing, but had found too many inconsistencies with its in-house practice and so had not persevered. Welsh Town LABS had also had unsatisfactory experiences in its occasional use of remote processing.

Again, the comments made in the case studies concerning the issues around processing of changes reflected the themes that had emerged from the national stakeholder interviews.

4 The local social and economic context

Interviewees were asked if there were special circumstances in the area arising from local social or economic characteristics, including local employment practices – such as widespread seasonal or part-time working, that might have particular significance for the reporting changes issue.

Some interviewees said they were not aware of any such special characteristics. Others identified the following:

- A high proportion of claimants living in hostels and hotels (Inner London Borough).
- A substantial number of claimants who do not speak English (Outer and Inner London Boroughs and Yorkshire Town).
- A high proportion of migrant workers, including new groups from Eastern Europe (Yorkshire Town).
- Significant literacy problems (North East Town).
- A high proportion of mentally ill claimants (a lot of hospital provision, with former claimants settling in the area) (North West Town and Inner London Borough).
- A high proportion of elderly claimants (Inner London Borough and West Midlands, South Coast, Yorkshire and Welsh Towns).
- High levels of sickness and disability, relating to the industrial history of the area (North East, Welsh and Scottish Towns).
- A high level of occupational pension receipt from the (now defunct) mining industry (East Midlands and Scottish Towns).
- High levels of unemployment (North East and Welsh Towns).
- High levels of debt (North East Town).
- A substantial informal economy (North East Town).

- Substantial service industry employment (Inner London Borough, South Coast and Scottish Towns).
- Significant temporary/agency work (East Midlands and Welsh Towns).
- Significant seasonal work (North West and Scottish Towns).
- Substantial dependence on low-paid work in the tourist industry (Scottish Town).
- Some casual and/or part-time work at a large shopping centre in the Borough (Outer London Borough).
- A large rural hinterland, with the associated problems of low pay, high travel costs and access to services (including advice services) (Scottish Town and South West City).
- A high number of compensation payments for demolition in the area (North East Town).
- A substantial number of student claims (North West Town).
- High housing costs in a small private rented sector as a result of market distortion by student demand (Scottish Town).

North East Town advice agencies suggested that there was a 'culture of apathy' in the town that contributed to the problem of non-reporting.

5 Future policy and practice

Interviewees in all the case study areas were asked what changes in policy, information, publicity or administration they would like to see in respect of the reporting changes issue. It should be noted that a number of the proposals listed in this chapter had also been made by representatives of agencies participating in the national stakeholder interviews. Many of the suggested changes raise issues that extend beyond the specific area of reporting changes in circumstances and are aimed at improving the overall working and efficiency of the benefits system. They are reported as expressed by the benefits administrators we interviewed during the course of the research. Obviously amongst benefits practitioners the need to improve the working of the benefits system in general is regarded as crucial to bringing about the changes in attitudes and climate required in order to improve levels of reporting of changes in circumstances.

As noted above, the 'tell one, tell all' approach commanded strong support, albeit with notes of caution in a number of cases, particularly regarding the introduction of ambitious new IT. There was primarily support, but also some opposition, to the idea of one agency's verification being accepted by the others. A standard freephone number was suggested by several interviewees as part of the 'single portal' variant.

There were a number of calls for the benefit system to be simplified, to permit both improved administration and public understanding. As far as possible, this should include harmonisation of rules and greater geographical uniformity.

There was some support for amnesties, albeit often with reservations.

Other suggestions were as follows:

5.1 Links between benefit-administering agencies

- There should be better telephone links between benefit-administering agencies (Yorkshire Town local authority benefits service (LABS)).
- There should be direct computer links between benefit-administering agencies and Her Majesty's Revenue & Customs (HMRC) (Processing Centre for Yorkshire Town (Income Support (IS) section)).

- The Customer Management System should be reviewed to take more account of the requirements of the Housing Benefit (HB) and Council Tax Benefit (CTB) systems (Yorkshire and South Coast Town LABS).

5.2 Communicating with claimants

- More information should be taken at the jobcentre to reduce the need for follow-up (Processing Centre for Yorkshire Town Jobseeker's Allowance (JSA) section).
- Use of the telephone for communicating with the public should be extended (Pension Centre for Scottish Town). Freephone access, using an easily remembered standard number, should be developed (several advice agencies).
- Face-to-face contact with benefit officers should be available to those claimants who prefer this method of reporting changes (a number of advice agencies, some LABS and the Pension Centres for North West and Scottish Towns).
- More use should be made of home visiting (Pension Centre for Scottish Town; South Coast Town CAB and several LABS).
- There should be more frequent case reviews (North West Town LABS and Inner London Borough advice agencies).
- Benefit periods should be restored to HB and CTB, with shorter review periods for higher-risk cases, such as in-work claims and those involving non-dependant deductions (NDDs). (North East, South Coast, Welsh and Scottish Town LABS).
- There should be a specialist contact person at each benefit office to provide advice to vulnerable claimants, so that the reporting process can be streamlined for those experiencing problems such as mental health issues or relationship breakdown (Home Counties Borough CAB).
- There should always be a nominated member of staff in overall charge of benefit matters in hospital settings and care homes (Outer and Inner London Borough advice agencies).
- There should be an online reporting facility in libraries (Outer London Borough Welfare Rights Unit (WRU)).
- There should be an online reporting facility in benefit offices (Jobcentre Plus office partly serving West Midlands Borough).
- There should be an e-mail enquiry and reporting system for every benefit (Outer London Borough WRU and North West Town advice agencies).
- There should be automatic computerised acknowledgement of what information has been provided and when (several advice agencies).
- Where HB and/or CTB are claimed through the Department for Work and Pensions (DWP) agencies, greater effort should be made by the latter to make sure that the claimant understands the HB/CTB reporting requirements (Outer and Inner London Borough LABS).

5.3 Organisation and performance

Suggestions put forward by case study organisations were:

- The LABS performance indicator for actioning a change of circumstances should be increased to 14 days (Outer London Borough LABS).
- Performance indicators should exclude time attributable to awaiting information from the claimant (several LABS).
- Timescales and performance indicators should be brought into line between benefits, with tighter targets for the DWP agencies and better notice of any delays (North East and North West Town LABS).
- Performance indicators should be modified to permit qualifying information about context and background (East Midlands Town LABS).
- Performance indicators should be tightened up to prevent manipulation (South Coast Town LABS).
- The functions of adjudication and overpayments officers in the DWP agencies should be combined, as their current separation leads to administrative fragmentation and slows down overpayment identification and recovery (Inner London Borough LABS).
- Local managers in all benefit-administering agencies should have more power to vary working arrangements according to local circumstances (South Coast Town LABS).

5.4 Staffing and training

The following points and suggestions were put forward by people working in the various case study organisations:

- Adequate staffing levels are needed to make the system work properly and permit sufficient contact time with claimants (North East Town advice agencies; Pension Centre for North West Town; Scottish Town Jobcentre and Social Security Office; Processing Centre for Yorkshire Town (IS section); and South Coast Town LABS).
- There should be higher standards of staff training among the benefit-administering agencies (Yorkshire Town LABS, Pension Centre for North West Town and a number of advice agencies).
- Training should address issues around how to deal with vulnerable people, as well as matters of performance and technical accuracy (Outer London Borough WRU and Yorkshire Town advice agencies).
- Training should include staff exchanges between benefit-administering and advice agencies (Yorkshire Town CAB).
- There should be similar exchanges between DWP policy officials and LABS (Home Counties Borough and South West City LABS).

- There should be rotation of staff between different functions within benefit administration, to preserve expertise and maintain an understanding of the requirements of different roles (Scottish Town and West Midlands Borough LABS).
- The DWP should set staffing level standards for LABS (and possibly recommended pay and grading levels) (Welsh Town LABS).

5.5 Information technology

The following comments and suggestions were made:

- The DWP agencies' software should be improved and updated (North West Town and Yorkshire Town LABS and a number of interviewees from the DWP agencies).
- Computer systems in the different benefit-administering agencies should be able to communicate with each other (a number of interviewees).
- Data-matching within and between the benefit and tax credit systems should be used to promote take-up as well as detect overpayments and fraud (Scottish Town CAB).
- Data-matching between LABS and HMRC should be more comprehensive. At the least a list of those claimants registered as self-employed should be provided to LABS (South West City LABS).
- A regular list of registered deaths should be available to benefit-administering agencies (East Midlands and South Coast Town LABS).

5.6 Actioning of changes

The following suggestions were put forward:

- Suspension of benefit while checks are made should be avoided as far as possible (several advice agencies and the Pension Centre for Outer London Borough).
- Where suspension occurs a very high priority should be given to speed of processing of the change (widely-held view among interviewees).
- More use should be made of partial suspension (North West Town LABS).
- Payments on account should be made for all benefits where there is a delay in processing a change (North East Town LABS and Scottish Town CAB).
- Compensation should be paid for delays in actioning beneficial changes (North West Town WRS).
- Backdating of beneficial changes should be brought into line with that of adverse changes (a number of advice agencies).

- There should be changes to the verification system, with less insistence on original documents (Outer London Borough WRU).
- The HB run-on period for people entering work should be made much easier to access, run for longer and be better publicised, easing the transition and thereby encouraging reporting (Inner London Borough advice agencies and North West Town LABS).
- Similar arrangements should apply to the other benefits concerned (East Midlands Town CAB).
- There should be a two-week run-on period for any change involving reduction or termination of a benefit (Home Counties Borough CAB).
- The problem of short breaks in IS and JSA entitlement should be addressed by introducing automatic reinstatement without the need for a new claim. This would also speed up corresponding revision or reinstatement of HB and CTB (Outer London Borough LABS).

5.7 Non-dependant deductions

- NDDs should be reduced (Inner London Borough advice agencies).
- NDDs should be abolished (Inner and Outer London Borough LABS).
- Failing abolition, an amnesty in respect of NDDs should be offered to all claimants, along the lines of that recently applied to pensioner claims (Inner London Borough LABS).
- More information is needed regarding non-dependants, including national insurance numbers (Yorkshire Town LABS).

5.8 Changes to the benefit system

- South West City Jobcentre said that they expect IS, JSA, HB and PC to be amalgamated at some future stage. Such a combined benefit should simply be called 'income support'.
- South Coast Town CAB said that combining these benefits is worth consideration, but they would prefer the existing system to be made to work properly.
- HB and CTB should be transferred to the DWP agencies (Welsh Town CAB).
- The idea of replacing HB with a housing tax credit should be pursued (East Midlands Town LABS).
- The means-tested component of the benefit system should be reduced, making the system less open to fraud (Home Counties Borough LABS).
- Council tax assessment and CTB awards should be aligned (that is for a year's duration) (East Midlands Town LABS).

- There should be an income banding system, whereby changes within bands need not be reported (South West City LABS).
- There should be better emergency provisions in the benefit system, to help claimants through adverse changes that leave them in difficulty (West Midlands Borough CAB).

5.9 Overpayments and fraud

- A more careful examination of each case is required in determining whether an overpayment is the result of fraud or error (several advice agencies).
- A more careful examination of each case is required in determining the level of repayment of a recoverable overpayment (Outer London Borough CAB).
- A fixed fine (of, say, £500) should replace fraud proceedings where deliberate non-declaration (or misrepresentation) of changes is proved (Home Counties Borough CAB).

5.10 Liaison with advice agencies

- Greater priority should be given to liaison forums, especially by the DWP agencies. Where they have closed they should be reinstated (several advice agencies).
- There should be more information sharing between benefit-administering agencies and advice agencies accredited for this purpose (Pension Centre for North West Town). This should include advice agencies' involvement in verification of claims data (Welsh Town CAB). Such advice agencies should have remote access to the claimant's records (West Midlands Borough, South Coast and Welsh Town CAB).
- Advice agencies should have dedicated telephone lines to benefit offices, so that they can get through while interviewing the claimant (Welsh Town CAB).
- Advice agencies should be given named contacts in benefit offices (South Coast Town CAB).
- There should be a greater recognition of the role of independent advice agencies, with funding to match (Yorkshire Town advice agencies and South West City CAB).

5.11 Document design

- Form and other document design should be reviewed with an emphasis on simplification and plain English. The use of lengthy forms to report simple changes should be avoided (a number of interviewees across all groups).
- On the other hand the Pension Centre for South West City said that forms should ask more questions, to capture a wider range of circumstances.

- The claimant should also have the option of reporting a change in their own words, rather than using a form (South West City Jobcentre).

5.12 Information and publicity

A number of specific suggestions were made with regard to information and publicity as listed below:

- A firm policy of making circulars and similar communications to staff straightforward and comprehensible (Outer London Borough and North West Town LABS).
- A standard information leaflet, setting out clearly the full reporting requirements for each benefit (Outer London Borough and North West Town CAB; Inner London Borough LABS).
- An increase in the clarity of information, including notifications of decisions, provided to claimants, with an emphasis on plain English (North West Town LABS and a number of advice agencies).
- A reduction in the amount of information provided to claimants, with a more even flow over the course of a claim (Inner London Borough advice agencies).
- Letters not to exceed one side of A4 (Home Counties Borough CAB).
- All DWP correspondence with claimants to make clear which benefit(s) the claimant is receiving (North East Town LABS and Yorkshire Town advice agencies).
- Each item of correspondence to include a tear-off slip serving as a reminder of what changes to report – like the messages that used to appear in order books (Home Counties Borough CAB).
- An information package, in appropriate languages, provided to migrant workers at the point of entry (Yorkshire Town advice agencies).
- A distinctive coloured card issued to each claimant, showing a telephone number for reporting changes (Outer London Borough WRU).
- A cassette tape issued to each claimant, giving details of reporting requirements (Outer London Borough WRU).
- Higher-profile information campaigns, including more television (Yorkshire Town advice agencies; Scottish Town Jobcentre; and Jobcentre Plus office partly serving West Midlands Borough).
- Use of television in benefit office (and possibly other agencies') waiting rooms (West Midlands Borough and Welsh Town LABS) (although West Midlands Borough and Welsh Town CAB thought that this would not be effective in the absence of a simple message).

- Media policy to place more emphasis on issues relating to reporting changes (Pension Centre for Scottish Town).
- The DWP to fund small local publicity campaigns, experimenting with new methods and assessing their effectiveness (South Coast Town LABS).
- Offices where changes of circumstances can be reported should advertise the fact, including signs on the building and a desk designated for that purpose (South West City Jobcentre).
- Publicity budgets should be spent on providing advisory staff, as one-to-one help is the most effective method (Home Counties Borough CAB).

6 Conclusions

As noted already, some of our emerging findings have already fed into the development of DWP strategies for tackling fraud and error as evidenced by the Department's published reports *'Getting Welfare Right: Tackling Error in the Benefits System'* (DWP, January 2007) and *'Action Plan for Tackling Fraud and Error in Housing Benefit and Council Tax Benefit'* published by the DWP in February 2007.

Many of the proposals set out in these two Departmental publications are highly congruent with our findings. For example the DWP proposes (see page 4 paragraph 12 of *'Getting Welfare Right: Tackling Error in the Benefits System'*) to:

- *'Simplify benefit rules wherever possible, removing unnecessary requirements from the benefit conditions'.*
- *'Review the information that we give to customers when they make a new claim and during the life of their claim to ensure that it is clear and simple to understand and that it makes clear when they need to tell us that their circumstances have changed'.*
- *'Make it easier for our customers to report changes in their circumstances via the telephone, and in time, over the internet'.*
- *'Launch a new awareness campaign on the importance of our customers reporting changes of circumstance when they happen'.*
- *'Update our departmental and business websites to include clearer and more accessible information about how and when to report relevant changes of circumstance'.*
- *'Pilot sending a pre-populated letter to customers, around six months after the start of a claim, asking them to confirm whether or not the entitlement details we hold on them continue to be correct'.*

The report goes on to consider *'poor IT integration'* recognising that *'more effective automation in the calculation of benefits which are interrelated would have a significant impact on keeping official error out of the system. Further modernisation of the Department's computer systems is a key element in reducing the levels of error'* (page 7, paragraphs 1.9 – 1.11).

The same report accepts that:

'...customers' awareness and knowledge of the specific changes that have to be reported can be patchy. They understand the general need to report changes but don't understand what this means in practice, for example if a child leaves home temporarily.'

Also... 'it can often be difficult to work out when a change has occurred (for example, slight deterioration in a medical condition), and whether it should be reported.'

(page 8 paragraph 1.17)

The report further accepts that *'...customers also assume that when they report a change of circumstance to one part of the Department or their local authority, the information is automatically shared with other relevant parts of the Department, and that they therefore do not need to inform them separately.'* (page 8, paragraph 1.17).

In a move towards a more integrated approach to information sharing, the DWP's new Customer Information System (CIS) will *'...share across the Department basic customer information such as name, address and rate of other benefits in payment. The CIS will provide authoritative customer details and will ensure that data is collected only once and shared across all the Department's agencies and eventually with other government departments. Over time a subset of the information held by the CIS will be available to other government departments and local authorities.'* (pages 19-20, paragraphs 3.21-3.23).

Although this seems still to be some distance from a comprehensive 'tell one, tell all' approach, covering all changes and all benefits and tax credits, the direction of travel is clear enough. Other long-term aspirations include:

'...an online customer account system. This would enable customers to check the current status of their benefit claims online and notify the Department of changes of circumstance automatically. The system would then be able to re-calculate and amend benefit payment based on the information provided, without the need for human intervention. This process would be subject to an appropriate risk assessment.'

(page 27, paragraph 4.14)

The report places a strong emphasis on staff training, including *'knowledge of the wider benefits system'* (page 20, paragraph 3.27). It should be noted, though, that some of our interviewees thought that training in the DWP agencies was tending in the opposite direction, as a result of staff shortages.

Also informed by our emerging findings was the recent *Action Plan for Tackling Fraud and Error in Housing Benefit and Council Tax Benefit* (DWP Housing Benefit Strategy Division, February 2007). The following are some of its key proposals which again resonate with our findings:

- *'We will develop DWP's Customer Information System as the single point of contact for reporting changes in circumstances across government'* (page 1, paragraph 5).
- *'We will develop resource-efficient ways of reminding customers of their responsibility to report changes in circumstances, and what changes they have to report – for example by using targeted mail shots'*.
- *'We will encourage them to accept this responsibility through the targeting fraud and targeting error campaigns and will enable them to fulfil this responsibility by making it easier to report changes in circumstances – for example, by allowing changes to be reported over the phone'* (page 1, paragraph 6).
- *'Developments in our IT will improve the transfer of data between DWP, LAs and HMRC that can help to reduce fraud and error. For example, we will deliver data matches and risk-based products through a secure electronic link. Where possible, we will align and simplify processes across benefits, including moving towards a risk-based approach to verification and aligning verification standards'* (page 2, paragraph 7).
- *'The Department has recently established a new Benefit Simplification Unit and we will ensure that future policies are subjected to a 'simplification test' to ensure that they do not add to the complexity of the benefit system and that guidance is clear and easy to follow'* (page 6, paragraph 20).
- *'We will also be working with the Unit to explore a range of measures to simplify existing rules. For example we would like to further align HB for pensioners with Pension Credit, and with tax credits for people in work'* (page 6, paragraph 21).
- *'We will provide local authorities with 'model' documentation that can be tailored for local use. These documents will be clear, concise and help customers to fully understand when to report changes, how to report them and to whom. We will also ensure that all Departmental communications convey the correct messages'* (page 6, paragraph 25).
- *'A key element of the strategy is to ensure that staff in partner organisations receive adequate training to ensure that they are aware of the impact of their actions and processes on HB. For instance, failing to appreciate the significance of correctly closing dormant benefit claims may mean vital data not being sent to local authorities resulting in overpayments. Our training will be aimed at ensuring that the impact on HB will be considered whenever changes to DWP benefits or tax credits are reported or detected'* (page 11, paragraph 44).

Clearly, this is a rapidly evolving policy area with the prospect of improvements in the accuracy of payments and the standard of service provided to the public that will take us nearer to the target of always paying the right amount – no more and no less.

The interviews conducted during the case study phase of this research yielded a great deal of accumulated experience and insight and a number of suggestions

for improvement. Some themes recurred regularly, often cutting across the boundaries between different types of benefit agency. These themes had also featured strongly in the national stakeholder interviews.

One such recurrent issue was the complexity of the benefit system. It is widely held that this militates against a clear understanding of reporting requirements among claimants (and even among administrators where another agency's benefits are concerned or where an enquiry is out of the ordinary). Efforts to simplify the system are not new but are problematic if the aim is to avoid both substantial cost and significant losses to claimants. Nevertheless, we understand that a project to develop proposals for simplification is currently in progress. Consideration of the range and complexity of reporting requirements must surely be an important item on its agenda.

The fact that there are different reporting requirements for different benefits and tax credits was widely regarded as confusing and an obstacle to accurate reporting. It is difficult to see how this could be addressed fundamentally without revisiting the structure of PC and tax credits, only recently introduced. However, there is clearly a case for as much harmonisation as is feasible in the circumstances.

We were frequently told that claimants assume that information is shared within and between agencies. A possible technological solution that commanded a good deal of support was the 'tell one, tell all' approach, whereby a single notification would suffice for all relevant benefits. We understand that this would be consistent with the general direction of DWP policy regarding information flows between benefits.

Certain issues flow from the 'tell one, tell all' approach that would need to be addressed:

- there would still be a need for verification, so the search for ways of speeding up this process would still be relevant. The possibilities for one agency's verification being accepted by the others could usefully be explored, although this may entail shifts in philosophy and approach, as these differ somewhat between benefits at present;
- the system would need to generate a prompt acknowledgement of information provided by the claimant;
- some interviewees, including some who supported 'tell one, tell all', were nervous that the technology might not work in practice. This risk has to be acknowledged and, of course, every effort made to minimise it, should the Department decide to go down this road.

Appendix A

List of interviews

National stakeholder interviews

Representatives of the following agencies were interviewed during the national stakeholder interview stage of the research (March – May 2005):

- Age Concern.
- Association of British Insurers.
- Association of London Government.
- Chartered Institute of Housing.
- Child Poverty Action Group.
- Citizens Advice.
- Department for Work and Pensions (Benefit Fraud Inspectorate, Harrogate).
- Department for Work and Pensions (LA Performance Division).
- Department for Work and Pensions (Payment Protection Division, Leeds).
- Department for Work and Pensions (Policy Division for Income Support, Jobseeker's Allowance and Pension Credit).
- Disability Alliance.
- Institute of Revenues, Rating and Valuation.
- Local Government Association.

Case studies

The following interviews were conducted during the case study stage of the research (November 2005 – April 2006):

East Midlands Town:

13/12/05: interview with Head of Housing Benefit, East Midlands Town LABS.

11/1/06: interview with the Manager and 10 Advisers from East Midlands Town CAB.

Home Counties Borough:

11/11/05: interview with a Benefits Manager from Home Counties Borough LABS.

6/3/06: interview with a Benefits Specialist Adviser from Home Counties Borough CAB.

Inner London Borough:

4/11/05: interview with a Benefits Group Leader and a Team Leader from Inner London Borough LABS. The topic list was also made available to the Group Leader of the Claims Investigation Group, who provided written comments.

14/11/05: interview with a Manager/Adviser and five Advisers from Inner London Borough CAB; an Advice Worker from a specialist Asian advice centre; a Caseworker from a Law Centre; and an Advice Worker from a Housing Advice Service. This discussion took place as part of a scheduled liaison meeting between advice agencies and Inner London Borough LABS. Two representatives of the LABS (different to those previously interviewed) remained for part of the proceedings relating to this research: a Benefits Group Leader and a Benefits Manager.

North East Town:

22/11/05: interview with a Senior Benefits Officer, two Benefits Team Leaders and a Benefits Liaison Officer from North East Town LABS.

8/12/05: interview with the Benefits Specialist Adviser from North East Town CAB; and an Adviser from a neighbourhood Advice and Resource Centre.

North West Town:

17/1/06: interview with the Manager and a Welfare Benefits and Employment Caseworker from North West Town CAB; and a Welfare Rights Officer from North West Town LA WRS.

18/1/06: interview with the Benefits and Customer Services Manager, Principal Benefits Officer (Assessments), Principal Benefits Officer (Fraud) and Senior Assessments Officer, from North West Town LABS.

9/3/06: telephone interview with the Local Service and Partners Liaison Officer from the Pension Centre for North West Town.

Outer London Borough:

16/11/05: interview with an Area Benefit Manager from Outer London Borough LABS.

16/11/05: interview with the Senior Welfare Rights Adviser, the Welfare Rights Adviser (Community Care Team) and the Welfare Rights Adviser (Mental Health) from Outer London Borough LA WRU.

25/1/06: interview with the overall Service Manager of Outer London Borough CAB, plus three Advice Session Supervisors and one Home Visiting Officer/Advice Session Supervisor. (Four CAB were represented in total). The meeting was also informed by feedback reported on behalf of further staff unable to attend on the day.

6/3/06: telephone interview with a Pension Credit Team Leader from the Pension Centre for Outer London Borough.

Scottish Town:

5/12/05: interview with the Council Tax, Rents and Benefits Manager from Scottish Town LABS.

13/1/06: interview with the Manager of Scottish Town CAB.

16/2/06: telephone interview with the Team Leader of the JSA Processing Team, Scottish Town Jobcentre. [Scottish Town had yet to convert to the Jobcentre Plus model at the time of the interview].

10/3/06: telephone interview with an Income Support Decision Maker/Team Leader from Scottish Town Social Security Office. [Scottish Town had yet to convert to the Jobcentre Plus model at the time of the interview].

16/3/06: telephone interview with an Administration Officer for Change of Circumstances from the Pension Centre for Scottish Town.

South Coast Town:

2/12/05: interview with the Benefit Manager from South Coast Town LABS.

14/2/06: interview with the Advice Services Manager and 15 Advisers from South Coast Town CAB.

South West City:

15/12/05: interview with the Head of Revenues and Benefits and a Senior Control Team Officer, Senior Benefits Officer, Benefits Processor and Overpayments Officer, from South West City LABS.

28/3/06: interview with the Manager, 20 Advisers and a Benefit Specialist Adviser from South West City CAB.

3/4/06: telephone interview with a Processing Manager from South West City Jobcentre. [South West City had yet to convert to the Jobcentre Plus model at the time of the interview].

3/4/06: telephone interview with a Processing Team Manager from the Pension Centre for South West City.

Welsh Town:

26/1/06: interview with a Senior Benefits Officer (Claims Processing), a Benefits Team Leader and a Benefit Fraud Investigator, Welsh Town LABS.

30/1/06: interview with the Deputy Manager of Welsh Town CAB.

West Midlands Borough:

15/11/05: interview with the Deputy Benefits Manager, Telephone Team Manager and Benefits Counter Manager from West Midlands Borough LABS.

21/2/06: interview with the Manager, three Advisers and two Benefit Specialist Advisers from West Midlands Borough CAB.

7/4/06: telephone interview with an Administration Officer from West Midlands Borough Jobcentre. [West Midlands Borough had yet to convert fully to the Jobcentre Plus model at the time of the interview].

12/4/06: telephone interview with an Administration Officer from a Jobcentre Plus office partly serving West Midlands Borough. [West Midlands Borough had yet to convert fully to the Jobcentre Plus model at the time of the interview].

Yorkshire Town:

10/1/06: interview with two Benefits Officers and a Technical Officer from Yorkshire Town LABS.

30/1/06: interview with the Chief Executive, Advice Session Manager and Housing/Debt Specialist from Yorkshire Town CAB; and the Manager of Age Concern Yorkshire Town.

6/3/06: telephone interview with an IS New Claims Processor [NB interviewee also has experience of processing changes of circumstances] from the Processing Centre for Yorkshire Town.

7/3/06: telephone interview with an Administrative Officer (JSA) from the Processing Centre for Yorkshire Town.

Appendix B

Case study topic list for local authority benefits services and advice agencies

[NB that these differed only in respect of sections 7A and 7B, the former relating to administrators and the latter to advisers].

Standard Details:

Interview date:

Interviewee name:

Interviewee post and organisation:

Interview conducted by:

1. Introductory opening

1.1 Researchers introduce themselves and explain scope and timetable of research. Then ask participants to introduce themselves.

2. Scale and nature of issue

2.1 Where does reporting changes in circumstances lie in terms of a priority issue for your organisation?

2.2 What proportion of your workload involves activity relating to changes of circumstances?

3. General impressions of DWP policies on the system of reporting changes in circumstances

3.1 We will look at some specific issues later, but what are your general impressions of strengths and weaknesses in DWP's system of reporting changes as it affects claimants?

3.2 Do your comments vary according to the benefit under consideration?

IS

JSA

HB/CTB

Pension Credit

4. Reasons for prompt, late or non-reporting

Experience suggests that there can be several different reasons for non-reporting or late reporting. In your experience, how important are the following:

4.1 The claimant fails to report changes because he or she does not understand, or is unaware of, the reporting requirements.

4.2 Claimants have disorganised lives and do not have benefits prominently in mind.

4.3 The claimant fails to report changes because he or she finds different reporting requirements for different benefits and tax credits confusing.

4.4 The claimant opportunistically fails to report a change, in order to obtain a one-off or occasional financial advantage (or perhaps systematically fails to report a change to obtain an ongoing financial advantage).

4.5 The claimant fails to report changes because he or she is afraid that a suspension of benefit may result and that resumption of benefit may not be prompt.

4.6 The claimant fails to report changes because income fluctuates frequently and the reporting process is therefore perceived as arduous and/or disruptive of income flow.

4.7 The claimant thinks a particular aspect of the benefit rules is unfair (say, savings rules, "living together" or non-dependant deductions) and therefore feels justified in not reporting changes.

4.8 The claimant fails to report a "living together" change because he or she feels that it may not be long-lasting.

4.9 The claimant initially delays reporting a change (for whatever reason, intentional or otherwise) and this subsequently becomes a decision not to notify due to fear about the growing overpayment.

4.10 The claimant initially delays reporting a change (for whatever reason, intentional or otherwise) and this subsequently becomes a decision not to notify due to fear about possible fraud proceedings.

4.11 Do you think claimants' attitudes tend to vary between different types of change? For example, capital seen differently to income? Or "living together" seen differently to working while claiming? If so, do you have other examples?

4.12 Other reason(s). [Please specify].

5. Different claimant household types

Does the motivation to report changes vary according to different types of claimant, eg -

5.1 Does it vary with age?

- Under 20s
- 20-30 year-olds
- 31-60 year-olds
- Elderly

5.2 Does it vary according to household income – those on low incomes may be more reluctant to report changes?

5.3 Does it vary according to household composition? eg –

- Families with children
- Lone parents
- Single people
- Elderly
- Other

6. Encouraging prompt reporting of changes

6.1 How well do you think the benefit-administering agencies communicate reporting requirements to claimants?

6.2 Do you think this varies between different benefits?

IS

JSA

HB/CTB

Pension Credit

6.3 What can be done to reassure claimants who worry about disruption of income flow if they report changes?

6.4 Should publicity to encourage reporting be threatening in nature or reassuring that claimants will be treated fairly and with understanding?

6.5 How far do you think possible electronic options for reporting changes (telephone, e-mail, internet) might be accepted and used by claimants?

6.6 And how far do you think they would help to tackle late and non-reporting?

6.7 Do you have any further suggestions which might help and encourage claimants to report relevant changes promptly?

7A. Issues specific to administrators

7A.1 How far are reported changes of circumstances able to be communicated from one office/agency to another? Do you expect this to improve over time?

7A.2 Is cross checking of claim details undertaken against external data, eg HM Revenue & Customs?

7A.3 Should this be extended? eg to:

- credit reference agencies
- insurance company data
- use of software indicating fraud hotspots
- use of voice stress recognition technology.

7A.4 Is there any scope for speeding up checking of claims details when changes are notified?

7A.5 Are your IT facilities satisfactory? Are significant enhancements being planned?

7A.6 Are local publicity campaigns undertaken to encourage reporting of changes? If so, at what level? Region, authority, local area, estate?

7A.7 What are the favoured media for campaigns?

7A.8 Do you favour targeted mailshots to claimants who are approaching specific circumstances, eg teenage children leaving school?

7A.9 Should/can anything be done to replace the messages/reminders that were previously printed in claimants' order books?

7A.10 Do front line staff have sufficient resources (eg time with each case and adequate training) to provide a satisfactory service in terms of accuracy, explanations of decisions, and advice?

7A.11 Should benefit agencies work more closely with independent advice agencies, eg to improve the targeting of messages to claimants about reporting requirements?

7B. Issues Specific to Advisers

7B.1 Are claimants knowledgeable about what changes to report?

7B.2 What specific issues do claimants need help with? –

- Advice about rules about which changes to report and when
- Which agency to report changes to
- Interaction of one benefit with another
- Reconciling changes in payments with changes reported
- Others [please specify].

7B.3 What do claimants most need help with in relation to change of circumstances?

7B.4 Is there a tendency for claimants to avoid reporting changes that will reduce benefit?

7B.5 Are benefit staff helpful? Is the advice they provide useful and accurate?

7B.6 Should the benefit authorities make a concerted effort to create a single portal for reporting changes, ie so that a single notification by a claimant will reach all agencies relevant to their case?

7B.7 Should the benefit authorities pursue increased cross-checking of claims with other data, eg HM Revenue & Customs, credit reference agencies?

7B.8 Should advisers work more closely with administrators, eg to improve the targeting of messages to claimants about reporting requirements?

8. Administrative considerations and the local context

8.1 Do you think that reporting changes has particular problems in this area arising from local social or economic characteristics?

8.2 Is there any evidence of a local culture of good or bad reporting behaviour?

8.3 Do you think there are special circumstances in this area (eg arising from local employment practices) that warrant the adoption of particular benefit administration practices? Would this differ according to the various benefits?

8.4 Are there problems of seasonal or part-time working in this area which cause income fluctuations and hence problems of maintaining accuracy of claims?

8.5 How has the abolition of benefit periods for HB and CTB affected this?

8.6 Would greater use of averaging where claimants' incomes fluctuate help the situation?

8.7 Is the balance between processing new claims and change of circumstances satisfactory?

8.8 Are local performance indicators for change of circumstances satisfactory?

8.9 Do you have any suggestions for enhancement or improvement of administrative practices in relation to changes of circumstances?

9. Future policy

9.1 What policies would you most like to see the DWP adopt to improve the accuracy of adjustment of claims when changes of circumstances occur?

9.2 Do you think that any other policy or practical changes are needed to the benefits system to make sure that claims are accurately revised when circumstances alter?

9.3 Would amnesties be useful to encourage better reporting?

9.4 Is there anything you would like to add that hasn't already been covered?

Appendix C

Case study topic list for DWP agencies

Standard Details:

Interview date:

Interviewee name:

Interviewee post and organisation:

Interview conducted by:

1. Introductory opening

1.1 Researchers introduce themselves and explain scope and timetable of research.

1.2 Make clear that the questions relate particularly to the case study area concerned, although the response may of course apply more generally.

2. Scale and nature of issue

2.1 Where does reporting changes in circumstances lie in terms of a priority issue for your organisation?

2.2 What proportion of your workload involves activity relating to changes in circumstances?

2.3 Do you think the balance between processing new claims and changes of circumstances is satisfactory?

2.4 Do you think that performance in processing changes of circumstances is satisfactory? Does this vary between benefits?

IS

JSA

HB/CTB

Pension Credit

3. Reasons for prompt, late or non-reporting

Experience suggests that there can be several different reasons for non-reporting or late reporting. In your experience, how important are the following:

3.1 The claimant fails to report changes because he or she does not understand, or is unaware of, the reporting requirements.

3.2 The claimant fails to report changes because he or she finds different reporting requirements for different benefits and tax credits confusing.

3.3 Claimants have disorganised lives and do not have benefits prominently in mind.

3.4 The claimant opportunistically fails to report a change, in order to obtain a one-off or occasional financial advantage – or systematically fails to report a change to obtain an ongoing financial advantage.

3.5 The claimant fails to report changes because he or she is afraid that a suspension of benefit may result and that resumption of benefit may not be prompt.

3.6 The claimant fails to report changes because income fluctuates frequently and the reporting process is therefore perceived as arduous and/or disruptive of income flow.

3.7 The claimant thinks a particular aspect of the benefit rules is unfair (say, savings rules, “living together” or non-dependant deductions) and therefore feels justified in not reporting changes.

3.8 The claimant fails to report a “living together” change because he or she feels that it may not be long-lasting.

3.9 The claimant initially delays reporting a change (for whatever reason, intentional or otherwise) and this subsequently becomes a decision not to notify due to fear about the growing overpayment.

3.10 The claimant initially delays reporting a change (for whatever reason, intentional or otherwise) and this subsequently becomes a decision not to notify due to fear about possible fraud proceedings.

3.11 Other reason(s). [Please specify].

4. Different claimant household types

Does the motivation to report changes vary according to different types of claimant, eg –

4.1 Does it vary with age or household composition?

- Under 20s
- 20 – 30 year-olds
- 31 – 60 year-olds
- Elderly
- Families with children (in general)
- Lone parents (in particular)
- Single people
- Other

4.2 Does it vary according to household income – those on low incomes perhaps being more reluctant to report changes?

5. Encouraging and facilitating prompt reporting of changes: information, publicity and administration

5.1 How well do you think the benefit-administering agencies communicate reporting requirements to claimants?

5.2 Do you think this varies between different benefits?

IS

JSA

HB/CTB

Pension Credit

5.3 Should publicity to encourage reporting be threatening in nature or reassuring that claimants will be treated fairly and with understanding?

5.4 How far do you think possible electronic options for reporting changes (telephone, e-mail, internet) might be accepted and used by claimants?

5.5 How far are reported changes of circumstances able to be communicated from one office/agency to another? Do you expect this to improve over time?

5.6 Should cross-checking of claim details against external data be extended?
eg to –

credit reference agencies

insurance company data

use of software indicating fraud hotspots

use of voice stress recognition technology

5.7 Is there any scope for speeding up checking of claims details when changes are notified?

5.8 Are your IT facilities satisfactory? Are significant enhancements being planned?

5.9 Are local publicity campaigns undertaken to encourage reporting of changes? If so, at what level? Region, authority, local area, estate?

5.10 What are the favoured media for campaigns?

5.11 Do you favour targeted mailshots to claimants who are approaching specific circumstances, eg teenage children leaving school?

5.12 Should/can anything be done to replace the messages/reminders that were previously printed in claimants' order books?

5.13 Do front line staff have sufficient resources (eg time with each case and adequate training) to provide a satisfactory service in terms of accuracy, explanations of decisions, and advice?

5.14 Should benefit agencies work more closely with independent advice agencies, eg to improve the targeting of messages to claimants about reporting requirements?

5.15 Could amnesties have a role?

5.16 Do you see any future for the "tell one, tell all" approach, whereby –

a.) changes reported by a claimant to one agency are automatically transmitted to others with an interest;

or

b.) a single portal for reporting changes is made available to claimants of all benefits?

6. The local social and economic context

6.1 Do you think that there are particular problems in this area, regarding reporting changes, arising from local social or economic characteristics?

6.2 Do you think there are special circumstances in this area (eg arising from local employment practices, such as widespread seasonal or part-time working) that warrant the adoption of particular benefit administration practices? Would this differ according to the various benefits?

7. Future policy

7.1 (Other than those already mentioned) what changes in policy, information, publicity or administration would you like to see in respect of the reporting changes issue?

7.2 Is there anything you would like to add that hasn't already been covered?

Appendix D

Investigation of reporting of changes of circumstances by clients claiming benefits

Analysis of the telephone survey of claimants

The Department for Work and Pensions (DWP) commissioned IRIS Consulting in association with IPSOS MORI to carry out a major national research project. The aim of the research was to investigate the motivations and propensity of people receiving various types of benefit to report changes in circumstances that may affect their benefit entitlement.

The scope of the research included clients claiming one or more of the following benefits:

- Jobseeker's Allowance (JSA);
- Income Support (IS);
- Housing Benefit (HB);
- Council Tax Benefit (CTB);
- Pension Credit (PC).

A telephone survey was carried out by IPSOS MORI in the period 27 March-30 April 2006 with a main sample of 1,000 claimants who were at the time not in receipt of benefit overpayment (main sample) and a smaller sub-sample (288) that were, or had recently been, in receipt of an IS overpayment (overpayment sample).

The research sought to assess the levels of awareness and motivations of people in receipt of these types of benefit in reporting, or neglecting to report, relevant changes in their circumstances. The types of issues explored were:

- awareness of the type of information that needs to be reported;
- awareness of when the information needs to be reported;
- awareness of which benefit authority the information should be reported to;
- factors other than awareness that might lie behind late or non-reporting, including disregard of benefit rules or fear of interrupting benefit continuity;
- factors that lie behind prompt reporting;
- the role of the benefit authorities in encouraging and facilitating prompt reporting and discouraging and detecting late or non-reporting.

The research attempts to suggest responses to factors that lead some claimants to declare changes in circumstances promptly and others to delay or not to report the change at all. It is also interested in exploring how benefit-administering authorities can encourage prompt reporting of changes, both through good communications with claimants and effective detection of non-reporting.

This survey report follows the questionnaire layout from questions about the respondent, household characteristics and household circumstances to questions about experience of overpayment.

It should be noted that the main and overpayment samples are not directly comparable because they exhibit many differing characteristics in addition to benefit regimes. Additionally the overpayment sample was drawn to gain insight on IS overpayment. However, it is useful to contrast the two sample types in the discussion.

Summary

Approximately six in ten respondents have a fair or greater amount of knowledge regarding reporting changes of circumstance. However, four in ten have little or no knowledge. A large proportion of respondents say that they do not view it as necessary to report short-term (less than two weeks) changes in circumstances; around seven in ten say that they do not need to report them or that they do not know the reporting requirements.

Nearly half of respondents think that if they inform one agency of a change in circumstance then that agency will inform others. Approximately four in ten respondents think that the rules for reporting changes in circumstances are the same across all benefits whilst six in ten say they vary or did not know i.e. there is confusion amongst respondents.

There appears to be limited awareness of which changes could cause benefits to rise or fall. When asked about whether the impact of a change in circumstance would be a rise in benefit around a third (37 per cent) of respondents cited 'don't know or can't remember'. Similarly a fifth were not aware of what changes would result in a fall in benefit.

The majority of respondents (around four-fifths) are aware of DWP and local authority (LA) activities to determine unreported changes in circumstances and are aware of the impact of non-reporting, i.e. repayment and sanctions implementation, etc. However, 16 per cent consider the likelihood of being found out as not very or not at all likely.

Timely reporting of changes in circumstances requires encouragement as a quarter of respondents reported changes in circumstances prior to an occurrence and around three-quarters post occurrence. However, there are varying periods during which respondents report – ranging from one week (two-fifths) to greater than three months i.e. there can be excessive delays in reporting.

Eight out of ten respondents find it easy to report changes in circumstances with two out of ten finding it difficult. Difficulties appear to be associated with lack of access to changes in circumstance reporting structures whether related to staffing, telephony or written response. When queried over what would encourage more prompt reporting among those who report changes in circumstances late or infrequently 'nothing' was the most commonly cited response at 37 per cent of the main sample.

Discussion

Respondent and household characteristics

Similar proportions of the main and overpayment samples are in receipt of JSA and CTB. There is a larger proportion of respondents in the overpayment sample who receive IS and HB. (Table QC). There are also substantial differences in the receipt of pension credit, 39 per cent for the main and three per cent for the overpayment sample.

Over half of the main sample (52 per cent) have been in receipt of a benefit for between one and five years compared with 38 per cent of the overpayment sample. However, the overpayment sample is more likely to have been in receipt of a benefit for ten or more years (28 per cent compared with 15 per cent of the main sample). Respondents in the main sample are more likely to be older, almost half the sample are aged 65 and over, reflecting the high proportion who receive PC. In contrast the overpayment sample respondents tend to be younger, with two per cent of respondents aged 65 and over.

Household composition

The respondents were asked about the number of people who regularly lived in their household – both adults and children. The main sample respondents are more likely to be single or two person households while the overpayment sample are more likely to be three or four person households (see Q2).

The respondents in the overpayment sample are more likely to be female (64 per cent) than in the main sample (55 per cent). When looking at the other household members, unsurprisingly, we find a large age range as this also includes children. Among the overpayment sample 60 per cent of the household members were aged 0-17 compared with 40 per cent for the main sample.

A larger proportion of the main sample respondents owned their homes (51 per cent) compared with the overpayment sample (19 per cent) who were more likely to live in rented accommodation (80 per cent compared with 48 per cent of the main sample).

Household circumstances

Reflecting the age ranges mentioned earlier, over half of the main sample are retired, around a fifth are long-term sick or disabled and one in seven are unemployed. Looking at the other adult household members almost two-fifths are retired and a quarter are in employment.

Among the overpayments sample a larger proportion of respondents are long-term sick or disabled (two-fifths), over a fifth are unemployed while one in 25 are retired; the other household members are also less likely to be retired than those in the main sample.

Very low percentages of respondents and partners, if present, have participated in any paid work over the past two years. Therefore, for questions 16 to 22 tabulations are not commented on as the frequencies are very low and hence unreliable.

The majority of respondents and their partners for both samples have savings of under £3000. For the main sample it is 76 and 81 per cent respectively while for the overpayment sample it is 94 and 95 per cent. Therefore, a smaller proportion of the overpayment sample have savings above £3000.

Awareness of reporting requirements

Two-thirds (66 per cent) of the overpayment sample stated that they knew a great deal or a fair amount about changes in circumstance reporting requirements compared with over a half (57 per cent) of the main sample. It should be noted that substantial percentages, approximately 40 per cent, of respondents from both samples know little or nothing of reporting requirements. Across both samples approximately 60 per cent of respondents could identify changes that if they occurred should be reported. With respect to the main and overpayment samples these are, commencement of employment 36 compared with 61 per

cent; personal/partner income up/down 32 compared with 19 per cent; medical condition changes for both better and worse 26 compared with 20 per cent; and changes in household numbers 19 compared with 26 per cent, respectively.

Respondents who thought that there were changes in circumstances that should not be reported were questioned about whether particular changes should be reported (see Q29). When presented with specific examples almost all respondents agreed that at least one of the changes should be reported. The overpayment sample has consistently higher percentages by five to ten percentage points and therefore may be more likely to report changes in circumstances.

Over 90 per cent of respondents on HB and moving home/changing address knew that they had to report a change in address to their LA.

Respondents were confused about whether it is necessary to report changes in circumstance lasting less than two weeks. A third (33 per cent) of the main sample and over two-fifths (44 per cent) of the overpayment sample thought they would need to be reported. The remainder said 'no' or 'don't know' which suggests that either the survey question (Q32) was not understood or there is a lack of awareness about short-term changes in circumstance reporting requirements.

Half of the respondents (50 per cent of the main and 58 per cent of the overpayment sample) thought that informing one agency meant that others would also be informed. Less than half of respondents for the main and overpayment samples, 38 and 45 per cent respectively, believe that the rules regarding reporting changes in circumstance are the same for all benefits, the remainder said they varied or replied 'don't know' i.e. reflecting the confusion and lack of awareness of benefit rules.

Over a third of respondents could not identify changes that would result in an increase in benefits. The most commonly cited change after don't know (37 per cent of both the main and overpayment sample) concerned a medical or health condition (27 per cent of the main and 32 per cent of the overpayment samples). When asked to identify changes that would cause a decrease in benefit employment and then income were cited (31 and 27 per cent of the main sample and 48 and 23 per cent of the overpayment sample respectively) (Q36).

Attitudes towards reporting

Respondents in the overpayment sample were more likely (very likely or fairly likely, see Q37) to think that DWP or the LA would find out if they didn't report changes in circumstances. This may be related to the respondents in the overpayment samples' personal experiences. When looking at the action of DWP/LAs to non-reporting of changes in circumstance, around a third of the main and overpayment samples thought that a person would be prosecuted (Q38). A third of the overpayment sample thought that benefit would be stopped compared with a fifth of the main sample.

The majority of respondents (77 per cent of the main and 79 per cent of the overpayment sample) think that DWP/LAs try to find out if claimants are getting more benefits than they are entitled to, the most commonly cited method, by around a quarter of both samples, was matching DWP data with other sources followed by visiting people to check up (22 per cent of the main and 23 per cent of the overpayment sample). Around a third of respondents did not know what methods were used. Half of respondents said they would be more likely to report changes if their claims were checked against other information sources, around a third stated it would make no difference, while one in ten replied 'don't know'.

Reporting changes in circumstances

The types of change most commonly reported over the preceding two years were a medical condition getting worse, savings going down (reported by a higher proportion of the main sample compared with the overpayment sample) and income going up. The response of 'none of these' was also reported by around three in ten of respondents. Over half of both samples said that they reported changes promptly and when questioned about their last reported change one-quarter reported it before it happened and around four in ten within a week. This leaves around a third who reported the change between one week and three months after the event. What is encouraging is that the majority of respondents (82 and 74 per cent of claimants across the main and overpayment samples respectively) thought it was very or fairly easy to report the change. However, for the main and overpayment samples there is still a proportion 11 and 18 respectively who find it very or fairly difficult to report a change. The reasons for this vary from unhelpful officials, telephone access in addition to long waits for response, office access and other reasons.

The most common methods for reporting a change were by telephone (where around two-thirds of calls were dealt with in five minutes or less) with a visit (where eight in ten were dealt with within 30 minutes) where staff were found to be helpful by 87 and 83 per cent of the main and overpayment samples respectively. Respondent reasons for not reporting changes range from personal time limitations to lack of knowledge of responsibilities

When respondents were questioned about what would encourage more prompt reporting 'nothing' and 'don't know' are the responses for 59 per cent and 52 per cent of the main and overpayment samples respectively.

To consider why claimants may not report a change they were queried about two possible negative financial outcomes – cessation of and repayment of benefit. Around one in ten respondents considered these a reason for not reporting a changes in circumstance.

Around a quarter of respondents felt they should not have to report a change in households circumstances, over a quarter felt they should not have to report non-dependant adults and around three in ten thought they should not have to report the earnings of people other than a partner. The majority of these respondents had not reported such changes (Q64).

Overpayments, current or most recent⁵

Respondents from both samples are aware that overpayments can be recovered (73 and 83 per cent for the main and overpayment samples respectively). However, there is a small proportion (six and five per cent of the main and overpayment samples respectively), who think that overpayments cannot be recovered. There is evidence of a lack of awareness with 21 per cent and 12 per cent of the main and overpayment samples stating they don't know or can't remember if overpayments are recoverable.

Interestingly a quarter of those in the main sample and a third of those in the overpayment sample who were aware that overpayments could be recovered believed that knowing this would make people less likely to report a change in circumstance.

Under half (44 per cent) of the overpayment sample were paying off an IS overpayment. Among these, 46 per cent knew that they should have reported their change in circumstance. The delays in reporting were equally distributed from 'within a week' to '6+ months' at approximately 20 per cent. The majority of overpayments ranged from £100-to £4,999 comprising 67 per cent of those currently paying off an overpayment. A fifth (20 per cent) did not know the amount of the overpayment. Among those who have experience of paying back an overpayment around 80 per cent are a lot more or a little more likely to report a future change in circumstances.

Information about reporting changes

Dissemination of information concerning changes of circumstance does not appear too widespread with around half (53 per cent of the main and 50 per cent of the overpayment sample) of respondents stating that they had not seen, heard about or been given any information about changes that they were required to report to the benefits office.

Of those in receipt of information the majority across the main and overpayment samples had the information sent to them by the benefit office (63 and 58 per cent, respectively) from staff (14 and 24 per cent), wall information at the benefit office (eight and nine per cent), information elsewhere (nine and eight per cent) and TV (four and nine per cent respectively). Assuming consistency of operational practice across the benefit system, it is a concern that half of respondents had not had access to such information.

Official information is generally considered by claimants be very or fairly easily understood (73 per cent of the main and 80 per cent of the overpayment sample). A significant proportion of respondents were not very or not at all interested in receiving further information from DWP regarding changes in circumstance

⁵ Many of the associated tabulations have very low/zero cell counts. Where this occurs the tabulations are not commented on.

reporting (30 and 24 per cent of the main and overpayment samples respectively) while similar proportions are not interested in being sent reminders. These are quite high percentages and may be indicative of a reluctance to engage with the benefit system other than for receipt of benefit and an unwillingness to increase their awareness of changes in circumstance reporting requirements.

Derived variables

In an attempt to add further information to the research report a number of derived variables (DVs) were calculated. These were computed for the main sample only because the data for the overpayment sample was unavailable. The DVs used were as follows⁶:

1. Employed/self employed compared with unemployed.
2. Healthy compared with not healthy.
3. Household with one or more child compared with household with no children.

Employed/self-employed compared with unemployed

Only a small proportion of the main sample was employed/self-employed (five per cent) with the remainder not in work. Therefore, the results for the non-working respondents are comparable to the main sample results. As a result comparisons have been made between the employed/self-employed and the main sample; however the results should be treated with caution due to the small sample size.

The employed/self-employed are more likely to report changes as and when they happen (76 per cent compared with 54 per cent of the main sample). Interestingly less than one in ten (nine per cent) have never had a change to report compared with a third (33 per cent) of the main sample. This indicates a greater degree of contact with benefit agencies than the non-working respondents. This is reinforced by the fact that over two-thirds (70 per cent) of the employed know a great deal or a fair amount about reporting changes in circumstances than the main sample as whole (57 per cent) ie they appear to be better informed.

Healthy compared with unhealthy

There is a higher proportion of unhealthy respondents in the sample (55 per cent while 45 per cent of respondents were healthy). Those who were unhealthy are more likely to report a change in circumstances before it happens (28 per cent compared with 18 per cent of the healthy respondents). They are more likely to think that the DWP/LA try to find out if people are getting more benefits than they are entitled to (82 per cent of the unhealthy and 73 per cent of the healthy) and also believe that telling one agency mean that others will automatically be informed (54 per cent of the healthy and 45 per cent of the unhealthy).

⁶ The derivation of the DVs appear at then end of this appendix.

Households with children compared with households with no children

Households with children have a very different profile in terms of changes in circumstance reporting than those without children. Seven in ten say they know a great deal or a fair amount about reporting changes in circumstances compared with around a half (53 per cent) of households with children. They are more aware of the two week rule (46 per cent of household with children compared with 30 per cent of households without children) and are more likely to report changes as and when they happen (68 per cent of household with children compared with 51 per cent of household without children). In fact over a third (36 per cent) had reported the most recent changes in circumstance before it happened compared with around a fifth (18 per cent) of households without children. Similarly households with children are more aware that overpayments can be recovered from people regardless of whether they are in receipt of benefit (72 per cent compared with 56 per cent of household without children).

Conclusion

The survey was devised to inform DWP regarding what can affect respondents claiming benefits with respect to reporting changes in circumstances.

The survey comprises two groups who appear to have different characteristics, irrespective of experience of overpayment. This may impact on responses to some of the questions in sections of the survey. There may also be bias with respect to gender, family unit breakdown, age bands of respondents, tenure, savings and economic activity.

A lack of awareness of changes in circumstance reporting requirements is evident, a third of respondents are unaware of what changes would result in an increase in benefit while three-fifths are unsure whether a change lasting less than two weeks needs to be reported.

Around a half of respondents erroneously believe that DWP identifies customers receiving overpayments through data matching exercises and check visits. If this was the case then it would make around half of respondents more likely to report a changes in circumstance and is an encouraging finding.

When breaking down the main sample the group with the greatest knowledge of reporting requirements are households with children compared with those without children. They are more likely to: report promptly; to report short-term changes and know that overpayments can be recovered irrespective of benefit receipt. Whether these households have access to information that is denied to households without children is a factor worth investigating.

Looking at the findings from the survey it is apparent that there is a significant minority of respondents who do not understand their responsibilities with respect to reporting changes in circumstances, i.e. relevant information appears

inadequately and inconsistently disseminated and there is a lack of accessible reporting opportunities. There is also some evidence that some claimants consider that it is not their responsibility to report changes in circumstances and a minority consider that they will not be caught not reporting changes in circumstances.

Joined up government (and information sharing) appears to be, incorrectly, a reality in the minds of respondents, half of them believe that informing one government body will mean that all other agencies will also be informed i.e. that 'tell one tell all' is already in existence.

Nearly half of respondents say that they have not been given access to information either directly or indirectly. When given access, it appears that the information is relatively easily digested suggesting that too many claimants are not supplied with changes in circumstance reporting information either in writing or verbally. Therefore, the provision of more customer information is a recommendation for LAs. However, there is also evidence to suggest that a blanket dissemination approach would not necessarily be as useful as targeting information towards particular population groups, which would probably be more effective.

Questionnaire with initial tabulations

Ipsos MORI/23953

10 May 2006

DWP: Changes in Circumstances

Draft Final Topline: Main and Overpayment Samples

- 1,250 telephone interviews completed
1,000 with benefit claimants in main samples 1 to 4; 250 in each - IS/1, JSA/2, HB/3, CTB/4
288 with overpayments - 250 booster/sample 9 plus 38 main/samples 1 to 4
- Fieldwork conducted between 27 March to 30 April 2006
- Main samples 1 to 4 weighted by known national profile of the four benefits - IS, JSA, HB and CTB - provided by DWP
- An asterisk (*) denotes a finding of less than 0.5%, but greater than zero
- Where figures do not add up to 100, this is due to multiple coding or computer rounding
- Results based on all respondents (1,000 Main, 288 Overpayments), unless otherwise stated
- Where bases are less than 30, unweighted numbers (N) are given, rather than weighted percentages (%)

INTRODUCTION

Good morning/afternoon/evening. My name is . . . and I am calling from Ipsos MORI, the independent opinion polling and research company. We are conducting a survey for the Department for Work and Pensions (DWP) - previously known as the DSS or DHSS - with people who are receiving benefits. The DWP recently wrote to ... READ OUT NAMED PERSON, asking for their help with this study. This will provide information to help the Government to better understand what people think about the benefits system.

WHEN SPEAKING TO NAMED PERSON, REPEAT INTRODUCTION IF NECESSARY

I would like to start by re-assuring you that this interview is completely confidential. The information you give us in completing the questionnaire will only be seen by Ipsos MORI, and not by anyone else, and will be used for research purposes only. It will not be possible for any individual person, household or address to be identified in the survey findings, and it will not affect any current or future contact that you have with any government department.

IF NECESSARY, REPEAT THIS ASSURANCE DURING INTERVIEW

ASK NAMED PERSON

QC

Can I just check, do you receive any of these?

READ OUT. MULTICODE OK, EXCEPT NONE. PROMPT DK USING SAMPLE NUMBER 1-4

	Main %	Overpayments %
Yes		
Income support	45	83
Jobseeker's allowance	9	6
Housing benefit	51	78
Council tax benefit	86	82

ASK IF YES (CODES 1-4) AT QC

QD

And do you receive Pension Credit or not?

	Main %	Overpayments %
Yes	39	3
No	55	90
Don't know	6	7

REPEAT INTRODUCTION/S (AGAIN) IF NECESSARY

The interview should take around 20 minutes.

ASK ALL

- Q1. **I'd like to start by asking how long you have been receiving this/these benefit/s?**
 READ OUT BENEFITS FROM QC AND QD AS APPROPRIATE
 IF MORE THAN ONE AND VARIES, THEN ASK FOR LONGEST
 IF UNSURE, PROBE FOR BEST ESTIMATE. SINGLE CODE ONLY

	Main %	Overpayments %
Under a year	11	8
1 to 5 years	52	38
5 to 10 years	20	25
10 or more years	15	28
Don't know / can't remember	2	1

HOUSEHOLD

- Q2. **Now I'd like to ask you about the people who regularly live here in your household. How many people are there usually living here in your household - that includes yourself, any other adults and children (including babies)?** INTERVIEWER ADD IF NECESSARY (i.e the group of people, not necessarily related, living at the same address with common housekeeping - sharing either a living room or sitting room, or at least one meal a day)

	Main %	Overpayments %
1	42	20
2	35	26
3	13	29
4	7	14
5	2	7
6+	1	5

Appendices – Investigation of reporting of changes of circumstances by clients claiming benefits

Now I'm going to ask you some questions about each member of your household, starting with yourself/respondent.

WRITE IN RESPONDENT AS PERSON NUMBER 1 WHOEVER YOU ARE INTERVIEWING

IF RESPONDENT HAS PARTNER/SPOUSE, WRITE IN AS PERSON NUMBER 2

ASK Qs 3 TO 5 FOR EACH PERSON IN THE HOUSEHOLD WHERE APPLICABLE, USING SAME PERSON NUMBER/S THROUGHOUT

ASK IF MORE THEN ONE PERSON IN HOUSEHOLD,

Q3. Can you tell me what relationship s/he is to you?

CODE RELATIONSHIP TO RESPONDENT FOR EACH PERSON

	Main		Overpayments	
	All respondents (1,000) %	All other household members (1,231) %	All respondents (288) %	All other household members (517) %
Respondent	100		100	-
Partner/spouse		32		16
Son/daughter (include step, adopted, foster)		48		68
Son in-law/daughter in-law		3		3
Grandchild		2		3
Parent/in-law		10		5
Grandparent/in-law		*		*
Brother/sister/in-law		3		3
Other relative		1		1
Other non-relative		1		1

ASK ALL, USING SAME PERSON NUMBER/S AS AT Q3

Q4. Are you/is s/he female or male?

	Main		Overpayments	
	All respondents	All other household members	All respondents	All other household members
	(1,000) %	(1,231) %	(288) %	(517) %
Female	55	55	64	51
Male	45	45	36	49

Q5. And how old are you/is s/he?

	Main		Overpayments	
	All respondents	All other household members	All respondents	All other household members
	(1,000) %	(1,231) %	(288) %	(517) %
0-4	N/A	10	N/A	11
5-10	N/A	16	N/A	22
11-15	N/A	11	N/A	20
16-17	N/A	4	N/A	7
18-24	4	7	3	14
25-34	12	5	16	4
35-44	8	6	33	5
45-54	9	8	27	8
55-59	9	6	16	2
60-64	10	7	3	3
65-74	22	12	1	2
75+	27	8	1	1

ASK ALL

Q6. **How would you describe the composition of your household?**
READ OUT AS APPROPRIATE. SINGLE CODE ONLY

	Main %	Overpayments %
One adult under 60	9	16
One adult aged 60 or over	32	4
Two adults, both under 60	5	11
Two adults, at least one aged 60 or over	25	2
Three or more adults aged 16 or over	7	11
1-parent family, with at least one child under 16	14	36
2-parent family, with at least one child under 16	4	14
Other	3	2
Don't know/not stated	1	3

Q7. **Can I just check, are the people living here now exactly the same as those who were also living here six months ago?**
ADD IF NECESSARY: including any who may have left and come back again

	Main %	Overpayments %
Yes	94	93
No	6	7
Don't know	*	0

Q8. **And does the number of people who regularly live here in your household stay the same, or does it sometimes change - ie there are people who live here sometimes, but not always?** ADD IF NECESSARY: not just people staying for a visit.

	Main %	Overpayments %
Yes	84	82
No	16	18
Don't know	*	0

Q9. What is the housing tenure of the household living here?

READ OUT AS APPROPRIATE. SINGLE CODE ONLY

	Main %	Overpayments %
Own	51	19
outright	37	8
buying with mortgage	14	11
Rent	48	80
local authority/council	27	47
housing association/trust	14	19
private landlord	8	14
Shared owner (part rent/part own)	*	*
Other	*	*
Don't know	*	1

ASK IF MORE THAN ONE PERSON IN HOUSEHOLD

Q10. Which person is the head of this household - ie the person in whose name this home is owned or rented? IF MORE THAN ONE (JOINT) HOH, ADD: the person who is the older/oldest. SINGLE CODE ONLY

	Main %	Overpayments %
1	88	86
2	10	13
3	1	*
4+	*	*

ASK IF RESPONDENT IS **NOT** HEAD OF HOUSEHOLD OR PARTNER/SPOUSE
OF HOH

(CHECK Q8 AND Q9)

Q11. **And which of these describes your personal housing situation?**

READ OUT. SINGLE CODE ONLY

Base: All who are not head of household or partner/spouse

	Main (152) %	Overpayments (20) N
Living with parents/in-law	86	*
Living with/renting from: other relatives	5	*
friends	2	*
Lodger	3	*
Other	4	*

ASK ALL

Q12. **Do you, or does anyone in your household, have any long-standing illness, disability or infirmity - long-standing means anything that has troubled you/them, or is likely to affect you/them, over a period of at least 12 months?** MULTICODE OK

	Main %	Overpayments %
Yes:	58	65
respondent	45	54
other household member/one only)	15	14
other household members/two or more)	3	5
No	41	35
Don't know	*	0

Q13. What is your household's ethnic group? READ OUT AS APPROPRIATE.
SINGLE CODE ONLY

	Main %	Overpayments %
White	94	91
British	91	86
Irish	1	1
Any other White background	2	3
Mixed	2	3
White and Black Caribbean	*	2
White and Black African	*	0
White and Asian	*	1
Any other Mixed background	*	*
Asian or Asian British	2	2
Indian	*	*
Pakistani	*	1
Bangladeshi	*	0
Any other Asian background	1	1
Black or Black British	1	3
Caribbean	*	1
African	1	1
Any other Black background	*	*
Chinese or other ethnic group	1	1
Chinese	0	0
Any other background	1	1

HOUSEHOLD CIRCUMSTANCES

Now I'd like to ask you about you and your household's financial circumstances. As with the rest of your answers, these will be treated in the strictest confidence.

(Repeat assurance from Introduction if necessary)

ASK FOR EACH PERSON IN THE HOUSEHOLD AGED 16 AND OVER, (CODES 4-Y) AT Q5, USING SAME PERSON NUMBER/S AS Q3

Q14. Which statement applies to each adult in the household?

READ OUT AS APPROPRIATE. SINGLE CODE ONLY

	Main		Overpayments	
	Tenant (1,000) %	All other household members aged 16+ (706) %	Tenant (288) %	All other household members aged 16+ (203) %
In employment/self-employment	5	25	10	27
full-time (30/+ hrs weekly)	1	18	2	19
part-time (16-30 hrs weekly)	2	4	3	5
part-time (less than 16 hrs weekly)	2	3	5	2
Government training scheme/s	1	*	1	1
Unemployed	14	5	22	16
registered (job seeker's allowance)	11	4	17	8
not registered, but seeking work	3	2	5	8
Fully retired	52	39	4	10
Long-term sick/disabled	18	13	43	13
At home/looking after family	10	12	19	22
Full-time student	1	4	0	9
Other	1	2	1	1

ASK IF RESPONDENT AND/OR PARTNER/SPOUSE NOT CURRENTLY WORKING

(CODES 4-X) AT Q14

Q15. Are you (your partner/spouse) doing any regular paid work at all at present, even a few hours a week, including any cash-in-hand and/or unofficial work?

Base: All respondent and/or partner/spouse not currently working

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(951)	(240)	(258)	(69)
	%	%	%	%
Yes	1	1	1	0
No	99	99	99	100

ASK IF RESPONDENT AND/OR PARTNER/SPOUSE YES (CODE 1) AT Q15
IF RESPONDENT AND/OR PARTNER/SPOUSE NO (CODE 2) AT Q15, GO TO
Q19

Q16. **Which of these best describes your (your partner/spouse's) current work?**

READ OUT. SINGLE CODE ONLY

Base: All respondent and/or partner/spouse doing regular paid work

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(12)	(2)	(3)	(0)
Permanent job	*	*	*	
Casual type of work	*	*	*	
Contracted for a fixed period or a fixed task	*	-	-	
Job that is not permanent in some other way	*	-	-	
Seasonal work	-	-	-	
Other	*	*	-	

Q17. How often are you (they) paid?
IF VARIES/UNSURE, PROBE FOR BEST ESTIMATE. SINGLE CODE ONLY

Base: All respondent and/or partner/spouse doing regular paid work

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(12)	(2)	(3)	(0)
Daily	*	-	*	
Weekly	*	*	-	
Fortnightly	-	-	*	
Monthly	*	-	*	
Other	*	*	-	

Q18. And are you (they) generally paid about the same amount each time or does it vary?
SINGLE CODE ONLY

Base: All respondent and/or partner/spouse doing regular paid work

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(12)	(2)	(3)	(0)
About the same	*	*	*	
Varies	*	-	-	
Don't know	*	*	-	

ASK IF RESPONDENT AND/OR PARTNER/SPOUSE **NOT** CURRENTLY DOING ANY REGULAR PAID WORK (NO/CODE 2) AT Q15

Q19. **Have you (your partner/spouse) done any regular paid work at all over the last two years, even a few hours a week, including any cash-in-hand and/or unofficial work?**

Base: All respondent and/or partner/spouse not currently doing any regular paid work

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(938)	(238)	(255)	(69)
	%	%	%	%
Yes	9	3	5	6
No	91	97	95	94

ASK IF RESPONDENT AND/OR PARTNER/SPOUSE YES (CODE 1) AT Q19

IF RESPONDENT AND/OR PARTNER/SPOUSE NO (CODE 2) AT Q19, GO TO Q23

Q20. Which of these best describes your (your partner/spouse's) previous work?

READ OUT. SINGLE CODE ONLY

Base: All respondent and/or partner spouse who have done any regular work over last two years

	Main		Overpayments	
	Respondent (156) %	Partner/ spouse (9)	Respondent (14)	Partner/ spouse (4)
Permanent job	57	*	*	*
Seasonal work	3	*	*	-
Contracted for a fixed period or a fixed task	15	*	*	*
Casual type of work	15	*	*	*
Job that is not permanent in some other way	7	-	*	-
Other	3	-	-	-

Q21. How often were you (they) paid?

IF VARIES/UNSURE, PROBE FOR BEST ESTIMATE. SINGLE CODE ONLY

Base: All respondent and/or partner spouse who have done any regular work over last two years

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(156)	(9)	(14)	(4)
	%			
Daily	1	-	*	-
Weekly	41	*	*	*
Fortnightly	2	-	*	-
Monthly	53	*	*	*
Other	3	*	-	-

Q22. And were you (they) generally paid about the same amount each time or did it vary?
SINGLE CODE ONLY

Base: All respondent and/or partner spouse who have done any regular work over last two years

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(156)	(9)	(14)	(4)
	%			
About the same	70	*	*	*
Varies	28	*	*	*
Don't know	2	-	*	-

ASK ALL

- Q23. **Could you tell me whether your (and your partner/spouse's) current savings are under or over £3,000? ADD IF NECESSARY: for example, bank or building society deposits, national savings, premium bonds, investments, etc.**
IF UNSURE, PROBE FOR ESTIMATE. SINGLE CODE ONLY.
IF "NONE/NO SAVINGS" CODE 1

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(1,000)	(272)	(288)	(81)
	%	%	%	%
Under £3,000	76	81	94	95
£3,000 and over	22	17	4	2
Don't know	1	1	2	1
Refused	1	1	1	1

- Q24. **Would you say that your (your partner/spouse's) savings generally stay about the same as they are currently, or do they vary? SINGLE CODE ONLY**

	Main		Overpayments	
	Respondent	Partner/ spouse	Respondent	Partner/ spouse
	(1,000)	(272)	(288)	(81)
	%	%	%	%
Stay about the same	76	83	84	90
Vary	22	14	13	6
Don't know	2	2	3	4

ASK IF RESPONDENT AND/OR PARTNER/SPOUSE SAVINGS VARY (CODE 2) AT Q24

Q25. **And would you say that your (your partner/spouse's) savings are generally higher or lower than they are currently, or are they both sometimes higher and sometimes lower?** SINGLE CODE ONLY

Base: All respondent and/or partner/spouse with savings varying

	Main		Overpayments	
	Respondent (218) %	Partner/ spouse (38)	Respondent (38)	Partner/ spouse (5)
Higher	12	*	*	*
Lower	50	*	*	*
Both	31	*	*	*
Don't know	7	*	*	*

AWARENESS OF REPORTING REQUIREMENTS

Now I'd like to ask you about reporting changes in your circumstances which could affect your benefits. As with the rest of your answers, these will be treated in the strictest confidence.

IF NECESSARY, REPEAT ASSURANCE FROM INTRODUCTION

ASK ALL

Q26. How much, if anything, would you say that you know about reporting changes in your circumstances which could affect your benefits?

READ OUT, REVERSING SCALE. SINGLE CODE ONLY

	Main %	Overpayments %
A great deal	17	24
Fair amount	40	42
Not very much	27	23
Nothing at all	16	12

Q27. Are there any changes in circumstances which, if they happened to you, you think that you should report? SINGLE CODE ONLY

	Main %	Overpayments %
Yes	60	63
No	35	32
Don't know	6	6

ASK IF YES (CODE) 1 AT Q27

Q28. **What are these changes?** DO NOT PROMPT. MULTICODE OK

Base: All who think should report changes in circumstances

	Main (593) %	Overpayments (180) %
Employment/work:		
start	36	61
finish	5	5
Income - your/your partner's:		
up	32	19
down	8	5
Earnings - other people living in your household:		
up	4	7
down	1	2
Savings:		
up	16	9
down	2	2
Medical condition/health:		
better	9	12
worse	17	8
Number in household:		
adults aged 16 or above	19	26
children under 16	8	12
Marital/civil partnership status	7	11
Living arrangements with partner/spouse	9	12
Moving home/changing address	8	6
Being convicted of an offence that did not lead to prison sentence	0	0
If I won a lot of money	2	2
If I inherited some money	1	0
If I had to go into hospital	1	1
If I started a course/training	*	1
Any voluntary/unpaid work	*	1
Other	6	7
None of these/don't know/can't remember	5	4

ASK IF NO/DON'T KNOW (CODES 2-3) AT Q27 **OR** FOR ANY CODES 1-Y, 1-3 **NOT** CODED OR NONE/DK/CR (CODE 5) AT Q28

Q29. Can I just check, what about these changes, assuming that they could happen to you?
READ OUT (a) to (p) AS APPROPRIATE, AND CODE EACH "YES". MULTICODE OK

Base: All who think should not report changes in circumstances

	Main (407) %	Overpayments (108) %
Employment/work:		
starting	53	54
finishing	65	82
Your/your partner's income:		
going up	58	69
going down	62	73
The earnings of the people living in your household:		
going up	52	57
going down	49	58
Your savings:		
going up	65	72
going down	53	52
Your medical condition/health:		
getting better	54	68
getting worse	59	74
Number in household:		
The number of adults aged 16 or above in the household	61	66
The number of children under 16 in the household	61	68
Marital/civil partnership status	68	77
Living arrangements with partner/spouse	62	73
Moving home/changing address	76	85
Being convicted of an offence that did not lead to a prison sentence	37	35
None of these/don't know/can't remember	6	4

ASK FOR EACH CHANGE (CODES 1-Y 1-3) AT Q28 OR Q29, EXCLUDING CODE 4
OTHER/DUMMY

Q30. **Who do you think that you should report a change in ...** READ OUT (a) TO (j) AS
APPROPRIATE **to?** DO NOT PROMPT MULTICODE OK

DO NOT ACCEPT DSS/DHSS AS CODE - PROBE FOR OTHER OPTION/S OR CODE
"DON'T KNOW"

Base: All who think should report changes in circumstances

		Main						
			Job- centre Plus	Social security office	HB/ CTB/ LA office	Pension service	Othe r	None / DK/C R/NA
		Base						
a)	Employment/work	% (820)	22	29	26	15	9	13
b)	Income - your/your partner's	% (769)	13	30	33	22	9	8
c)	Earnings - other people living in your household	% (538)	10	29	32	19	9	18
d)	Savings	% (737)	9	26	32	21	11	14
e)	Medical condition/health	% (757)	11	28	16	14	16	26
f)	Number of adults aged 16 or above in household	% (711)	9	25	50	14	8	12
g)	Number of children under 16 in household	% (648)	9	27	41	12	9	19
h)	Marital/civil partnership status	% (729)	11	30	36	18	12	14
i)	Living arrangements with partner/spouse	% (684)	10	27	40	17	12	14
j)	Moving home/changing address	% (809)	12	31	52	22	13	6

		Overpayments						
			Job- centre Plus	Social security office	HB/ CTB / LA office	Pension service	Othe r	None / DK/C R/NA
		Base						
a)	Employment/work	% (257)	27	42	27	6	10	10
b)	Income - your/your partner's	% (239)	16	49	29	5	11	7
c)	Earnings - other people living in your household	% (178)	16	43	34	5	10	8
d)	Savings	% (227)	12	47	26	5	11	13
e)	Medical condition/health	% (249)	14	41	17	5	18	17
f)	Number of adults aged 16 or above in household	% (235)	12	42	45	4	10	8
g)	Number of children under 16 in household	% (217)	15	45	35	4	11	10
h)	Marital/civil partnership status	% (242)	14	49	33	5	11	12
i)	Living arrangements with partner/spouse	% (233)	13	48	39	4	10	9
j)	Moving home/changing address	% (254)	17	50	50	5	14	5

ASK IF RECEIVING HB (CODE 3) AT QC AND MOVING HOME/CHANGING ADDRESS (CODE 3) AT Q28 OR Q29

Q31. **If you were to move, do you think that you would have to tell the local authority that you have left your old address? SINGLE CODE ONLY**

Base: All those receiving housing benefit and moving home/changing address

	Main (429) %	Overpayments (197) %
Yes	92	97
No	5	2
Don't know	3	1

ASK ALL

Q32. **Do you have to report a change in your circumstances that will last less than two weeks?**

	Main %	Overpayments %
Yes	33	44
No	47	31
Don't know if need to report or not	20	25

Q33. **If you were to report a change to one agency - for example, the Jobcentre or local authority - do you think they would tell the other agency/ies about it?**

	Main %	Overpayments %
Yes	50	58
No	21	18
Don't know	29	24

Q34. Do you know whether the rules about reporting changes are the same for all benefits or do they vary? SINGLE CODE ONLY

	Main %	Overpayments %
Same	38	45
Vary	28	26
Don't know	34	29

**Q35. Which change/s, if any, do you think might cause a benefit to go up?
DO NOT PROMPT. MULTICODE OK**

	Main %	Overpayments %
Medical condition/health	27	32
Income - your/partner's	17	6
Number of children under 16 in the household	11	25
Employment/work	7	9
Savings	5	1
Number of adults aged 16 or above in household	5	3
Marital/civil partnership status	3	2
Living arrangements with partner/spouse	3	2
Earnings - other people in your household	3	2
Moving home/changing address	2	1
Other	9	6
Don't know/can't remember	37	37

Q36. **And which change/s, if any, might cause a benefit to go down?**

DO NOT PROMPT IF SAME AS Q35, CODE 1 OTHERWISE MULTICODE OK

	Main	Overpayments
	%	%
Employment/work	31	48
Income - your/partner's	27	23
Savings	14	11
Number of adults aged 16 or above in household	13	19
Medical condition/health	12	11
Earnings - other people in your household	7	11
Living arrangements with partner/spouse	7	11
Marital/civil partnership status	7	8
Number of children under 16 in the household	5	9
Moving home/changing address	2	1
Other	7	6
Don't know/can't remember	23	17

ATTITUDES TOWARDS REPORTING

Q37. How likely do you think it is that the DWP and/or local authority will find out if people don't report changes in ...? READ OUT (a) TO (j), ROTATING ORDER

READ OUT SCALE FOR EACH, REVERSING ORDER

		Main					
			Very likely	Fairly likely	Not very likely	Not at all likely	Don't know
a)	Employment/work	%	54	25	6	2	13
b)	Income - your/your partner's	%	42	30	9	3	16
c)	Earnings - other people living in your household	%	39	26	12	5	18
d)	Savings	%	36	28	14	4	18
e)	Medical condition/health	%	28	26	16	11	18
f)	Number of adults aged 16 or above in household	%	37	30	11	7	15
g)	Number of children under 16 in household	%	39	27	10	7	17
h)	Marital/civil partnership status	%	40	29	10	5	16
i)	Living arrangements with partner/spouse	%	37	29	11	7	16
j)	Moving home/changing address	%	55	25	6	2	13

Overpayments

		Very likely	Fairly likely	Not very likely	Not at all likely	Don't know
a)	Employment/work	% 68	23	1	1	6
b)	Income - your/your partner's	% 57	30	3	2	7
c)	Earnings - other people living in your household	% 48	30	7	3	11
d)	Savings	% 38	30	13	5	14
e)	Medical condition/health	% 39	27	14	8	11
f)	Number of adults aged 16 or above in household	% 49	32	8	3	10
g)	Number of children under 16 in household	% 53	30	7	2	8
h)	Marital/civil partnership status	% 53	30	6	1	10
i)	Living arrangements with partner/spouse	% 51	33	6	2	8
j)	Moving home/changing address	% 68	20	3	1	7

Q38. What do you think would happen if the DWP and/or local authority found out that a person had not reported a change in their circumstances which would have reduced their benefit/s?

DO NOT PROMPT PROBE AND CODE BELOW. MULTICODE OK

(INTERVIEWER: SEE SECTION BELOW FOR DEFINITION OF OVERPAYMENT)

	Main %	Overpayments %
Person prosecuted	38	34
Benefit stopped	21	33
Overpayment/extra benefit would have to be paid back:		
over time	20	22
in one go	3	2
don't know how/when	12	10
Other	7	7
Don't know/can't remember	19	17

Q39. Do you think that the DWP and/or local authority try to find out if people are getting more benefit/s than they are supposed to be?

	Main %	Overpayments %
Yes	77	79
No	7	6
Don't know	15	15

ASK IF YES (CODE 1) AT Q39

Q40. **And how do you think that the DWP and/or local authority try to find this out?**

DO NOT PROMPT PROBE AND CODE BELOW. MULTICODE OK

Base: All who think DWP and/or LA are trying to find out about those getting more benefits

	Main (786) %	Overpayments (190) %
Matching DWP data with other sources	25	27
Visiting people to check up	22	23
Public reporting suspected benefit fraud in other ways	19	14
Benefit fraud (phone) hotline	6	11
They use undercover investigators	2	5
Checking bank accounts/statements	*	1
Other	7	7
Don't know	36	33

ASK ALL

Q41. **If you thought that the DWP randomly checked benefit claims against information held by companies and other government departments, would you be more or less likely to report a change in your circumstances?**

	Main %	Overpayments %
More	50	55
Neither more nor less	37	33
Less	3	2
No opinion/don't know	10	10

REPORTING CHANGES IN CIRCUMSTANCES

Q42. Which of these changes in circumstances, if any, have happened to you in the last two years and while you were receiving benefit? ADD IF NECESSARY: if receiving benefit for under two years READ OUT ROTATING ORDER MULICODE OK

	Main %	Overpayments %
Employment/work:		
Starting	6	11
Finishing	9	7
Income - your/your partner's:		
going up	20	16
going down	12	17
Earnings - other people living in your household:		
going up	4	7
going down	4	6
Savings:		
going up	8	4
going down	23	16
Medical condition/health:		
getting better	7	7
getting worse	33	37
Number in household:		
adults aged 16 or above	8	17
children under 16	5	12
Marital/civil partnership status	5	5
Living arrangements with partner/spouse	5	7
Moving home/changing address	8	11
None of these	29	28
Don't know/can't remember	1	1

Q43. Which of these comes closest to describing your own approach to reporting changes in your circumstances? READ OUT A TO E, REVERSING ORDER. SINGLE CODE ONLY

	Main %	Overpayment s %
A I always report changes as and when they happen	54	55
B I always report changes, but not necessarily as and when they happen	10	15
C I sometimes report changes, but not always	2	6
D I never report any changes, even if I think I may have some to report	1	1
E I have never had any changes to report	33	24

Q44. Can I just check, how many times would you say that you have reported change/s in your circumstances in the last two years (or while receiving benefit, if receiving it/them for under two years)?

IF UNSURE, PROBE FOR BEST ESTIMATE SINGLE CODE ONLY

	Main %	Overpayments %
1	21	24
2	11	14
3-5	6	11
5-9	1	2
10+	1	2
None	57	44
Don't know/can't remember	3	4

ASK ALL EXCEPT NONE/DK/CR (CODES 6-7) AT Q44

Q45. Which changes have you reported?
DO NOT PROMPT. MULTICODE OK

Base: All who have reported changes in circumstances in last two years

	Main (465) %	Overpayments (151) %
Employment/work:		
start	15	19
finish	15	13
Income - your/your partner's:		
up	17	13
down	11	8
Earnings - other people living in your household:		
up	5	7
down	3	0
Savings:		
up	2	1
down	2	0
Medical condition/health:		
better	3	2
worse	14	19
Number in household:		
adults aged 16 or above	11	21
children under 16	8	15
Marital/civil partnership status	5	3
Living arrangements with partner/spouse	5	7
Moving home/changing address	13	17
Reported death in family	2	1
Moving from JSA to pension	*	1
Other	9	5
None of these	1	1
Don't know/can't remember	*	3

ASK IF MORE THAN ONE CODED AT Q45

Q46. **And which was the last change you reported?**

IF NECESSARY, READ OUT CODES FROM Q SINGLE CODE ONLY

Base: All who have reported more than one change in circumstances in last two years

	Main (154) %	Overpayment s (52) %
Employment/work:		
start	13	13
finish	15	13
Income - your/your partner's:		
up	9	10
down	5	2
Earnings - other people living in your household:		
up	2	4
down	2	0
Savings:		
up	1	0
down	2	0
Medical condition/health:		
better	3	2
worse	8	13
Number in household:		
adults aged 16 or above	6	10
children under 16	4	8
Marital/civil partnership status	2	4
Living arrangements with partner/spouse	3	6
Moving home/changing address	9	4
Other	14	12
None of these	0	0
Don't know/can't remember	0	0

ASK ALL EXCEPT NONE/DK/CR (CODES 6-7) AT Q44

Q45/ **Which changes have you reported?**
6 DO NOT PROMPT. MULTICODE OK

Base: All who have reported changes in circumstances in last two years - **one only/last**

	Main (465) %	Overpayment s (151) %
Employment/work:		
start	10	10
finish	10	8
Income - your/your partner's:		
up	15	9
down	6	3
Earnings - other people living in your household:		
up	4	5
down	2	0
Savings:		
up	2	1
down	1	0
Medical condition/health:		
better	1	1
worse	11	15
Number in household:		
adults aged 16 or above	6	15
children under 16	5	10
Marital/civil partnership status	4	1
Living arrangements with partner/spouse	3	5
Moving home/changing address	10	9
Reported death in family	2	1
Moving from JSA to pension	*	1
Other	3	1
None of these	1	1
Don't know/can't remember/not stated	3	7

ASK ALL EXCEPT NONE/DR/CR AT Q44

Q47. Now thinking about the last time you reported a change in your circumstances, when did you report this change?

IF UNSURE, PROBE FOR BEST ESTIMATE SINGLE CODE OK

Base: All who have reported changes in circumstances in last two years

	Main (465) %	Overpayments (151) %
Before it happened	24	26
After it happened:	72	72
within a week	42	38
a week up to a month	16	19
1 to 3 months	9	7
3+ months	6	7
Don't know/can't remember	4	3

Q48. Again thinking about the last time you reported a change in your circumstances, who did you first report it to? READ OUT SINGLE CODE ONLY

Base: All who have reported changes in circumstances in last two years

	Main (465) %	Overpayments (151) %
Housing benefit/council tax benefit/local authority office	39	25
Jobcentre Plus	22	21
Social security office	20	36
Pension service	8	3
Other	6	12
Don't know/can't remember	4	3

Q49. **How easy or difficult would you say it was to report this change to ... READ OUT FROM Q48?**

PROBE: **is that very or fairly easy/difficult? SINGLE CODE ONLY**

Base: All who have reported changes in circumstances in last two years

Combined/total - see tables for separate analysis

	Main (465) %	Overpayments (151) %
Very easy	50	48
Fairly easy	32	26
Neither easy nor difficult	2	3
Fairly difficult	5	9
Very difficult	6	9
No opinion/not stated	5	4

ASK IF DIFFICULT (CODES 4-5) AT Q49

Q50. Why would you say it was difficult?

DO NOT PROMPT. PROBE AND CODE BELOW. MULTICODE OK

Base: All who found it difficult to report changes: Combined/total (see tables for separate analysis)

	Main (53) %	Overpayments (27) N
Officials/staff unhelpful	26	7
Difficult to get through on telephone	23	3
Difficult to get to office	13	0
Long wait on telephone when put through	11	3
Forms difficult to fill in	9	2
Staff did not understand what I wanted	8	0
Paperwork got lost	7	1
Difficult to get right address/telephone number	7	1
Long process	4	0
Difficult/stressful gathering relevant information	3	1
Long wait at office	3	0
They didn't receive my letter/information, and thought I was still working	2	1
I reported change to wrong person/don't know if it went to correct person	1	0
Other	15	10
Don't know/can't remember	1	3

ASK ALL EXCEPT NONE/DR/CR AT Q44

Q51. **How did you report this change in your circumstances?**

READ OUT. SINGLE CODE ONLY

Base: All who have reported changes in circumstances in last two years:
Combined/total (see tables for separate analysis)

	Main (465) %	Overpayments (151) %
Telephone	42	44
Visit	38	38
Write	14	14
Email	1	1
Other	2	1
Don't know/can't remember/not stated	4	3

ASK IF VISIT (CODE 1) AT Q51

- Q52. **Last time you visited ... READ OUT FROM Q48 to report a change in your circumstances, how long was it before you were seen?** IF UNSURE, PROBE BEST ESTIMATE. SINGLE CODE ONLY

Base: All who visited to report change: Combined/total (see tables for separate analysis)

	Main (211) %	Overpayments (57) %
Under 15 minutes	59	70
15 to 30 minutes	19	11
30 to 60 minutes	11	7
Over an hour	2	4
Don't know/can't remember/not stated	9	9

ASK IF TELEPHONE (CODE 2) AT Q51

- Q53. **Last time you telephoned ... READ OUT FROM Q48 to report a change in your circumstances, how long was it before the phone was answered?**
IF UNSURE, PROBE FOR BEST ESTIMATE. SINGLE CODE ONLY

Base: All who telephoned to report change: Combined/total (see tables for separate analysis)

	Main (183) %	Overpayments (66) %
Under 1 minute	31	36
1 to 5 minutes	40	29
Over 5 minutes	16	21
Don't know/can't remember	11	14

ASK ALL EXCEPT NONE/DR/CR AT Q44

Q54. Again thinking about the last time you reported a change in your circumstances, how helpful or unhelpful were the staff at ... READ OUT FROM Q48?

Base: All who have reported changes in circumstances in last two years:
Combined/total (see tables for separate analysis)

	Main (465) %	Overpayments (151) %
Helpful	87	83
Unhelpful	5	8
Don't know/can't remember	4	6

ASK IF B (CODE 2) AT Q43, EXCLUDING NONE/DK/CR AT Q44

Q55. Why do you not necessarily report changes in your circumstances as and when they happen? DO NOT PROMPT. PROBE AND CODE BELOW. MULTICODE OK

Base: All who do not report changes as and when they happen

	Main (72) %	Overpayments (31) %
Don't always have time	31	*
Don't always know if I have to report it	23	*
Worry that benefit might stop while it is recalculated	3	*
Can't afford benefit reduction	0	*
Other	21	*
Don't know/can't remember	23	*

ASK IF C (CODE 3) AT Q43

Q56. **Why do you sometimes report changes in your circumstances, but not always?**

DO NOT PROMPT. PROBE AND CODE BELOW. MULTICODE OK

Base: All who sometimes report changes

	Main (24)	Overpayments (16)
Some changes don't affect benefit	*	*
Benefit would be reduced	*	*
Worry that benefit might stop while it is recalculated	*	*
Don't bother if it isn't going to last	*	*
Don't always know if I have to report it	*	*
Can't afford benefit reduction	*	*
Don't bother if changes are frequent	*	-
Don't always have time	*	*
Some rules about changes don't seem fair	*	-
Nobody will find out	-	-
Other	*	*
Don't know/can't remember	*	*

ASK IF A, B, C OR E (CODES 1-3 OR 5) AT Q43

Q57. Which of these changes in circumstances, if any, do you think that you would report if they were to happen?

READ OUT, ROTATING ORDER MULICODE OK

Base: All who always/sometimes report changes

	Main (992) %	Overpayments (286) %
Employment/work:		
starting	77	92
finishing	75	88
Income - your/your partner's:		
going up	81	87
going down	74	86
Earnings - other people living in your household:		
going up	64	73
going down	61	71
Savings:		
going up	78	80
going down	62	68
Medical condition/health:		
getting better	66	81
getting worse	72	81
Number in household:		
adults aged 16 or above	79	86
children under 16	77	84
Marital/civil partnership status	82	89
Living arrangements with partner/spouse	77	89
Moving home/changing address	87	93
None of these	3	1
Don't know/can't remember	3	2

ASK IF ANY **NOT CODED OR NONE** (CODE 4) AT Q57

Q58. Why do you think you would not report these changes?

DO NOT PROMPT. PROBE AND CODE BELOW. MULTICODE OK

Base: All who wouldn't report any changes

	Main (538) %	Overpayments (136) %
Don't have to report it	32	35
It wouldn't affect my benefits	13	9
Don't always know /not sure if I have to report it	10	10
Wouldn't happen/not relevant	8	11
Don't always have time	2	1
Don't bother if changes are frequent	1	1
None of their business	1	2
Some rules about changes don't seem fair	1	1
Don't bother if it isn't going to last	1	1
I'd go to a doctor about my health	1	0
Benefit would be reduced	*	1
Worry that benefit might stop while it is recalculated	*	1
Can't afford benefit reduction	*	0
Don't have any saving	*	1
Nobody will find out	0	0
Other	5	6
Don't know/can't remember	31	26

ASK IF B OR C (CODES 2-3) AT Q43

Q59. **What, if anything, would encourage you to report changes sooner/more often than you currently do?** DO NOT PROMPT. PROBE AND CODE BELOW. MULTICODE OK

Base: All who report changes, but not as or when they happen / who report changes sometimes

	Main (125) %	Overpayments (58) %
Being able to report by phone	6	9
Need more information/kept up-to-date	6	14
Fear of being caught	3	0
Rules being fairer	2	5
Remembering	2	2
Benefits less likely to stop while being recalculated	2	2
If there was a significant change in my health	1	3
Being able to report by internet	1	0
Other	18	16
Nothing	37	26
Don't know	22	26

ASK IF D (CODE 4) AT Q43

Q60. **Why have you never reported any changes in your circumstances?**

DO NOT PROMPT. PROBE AND CODE BELOW. MULTICODE OK

Base: All who never report changes

	Main (8)	Overpayments (2)
Don't know what I have to report it	*	-
Benefit would be reduced	*	-
Don't bother if it isn't going to last	-	-
Don't bother if changes are frequent	-	-
Worry that benefit might stop while it is recalculated	-	-
Don't have time	-	-
Can't afford benefit reduction	-	-
Rules about changes don't seem fair	-	-
Nobody will find out	-	-
Other	*	*
Don't know/can't remember	*	-

Q61. What, if anything, would encourage you to report at least some changes?

DO NOT PROMPT. PROBE AND CODE BELOW. MULTICODE OK

Base: All who never report changes

	Main (8)	Overpayments (2)
Being able to report by phone	*	*
Being able to report by internet	-	-
Benefits less likely to stop while being recalculated	-	-
Rules being fairer	-	-
Other	*	-
Nothing	*	*
Don't know	*	-

ASK ALL

Q62. Can I just check, do you think you would **not** report a change in your circumstances because you thought that.... READ OUT (a) TO (b), ROTATING ORDER

	Main		Overpayments	
	a) your benefit/s might stop while it was recalculated %	b) you might have to pay back benefit %	a) your benefit/s might stop while it was recalculated %	b) you might have to pay back benefit %
Yes	12	11	14	10
No	82	82	82	86
Don't know	6	6	4	4

Appendices – Investigation of reporting of changes of circumstances by clients claiming benefits

Q63. To what extent do you agree or disagree that you should **not** have to tell the government about changes in ...? READ OUT (a) TO (c), ROTATE ORDER.

PROBE: is that strongly or tend to agree/disagree?

Main

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	NO
a)	your household circumstances (eg living arrangements with your partner/spouse)	% 13	11	3	25	36	12
b)	people living with you who are not dependants (eg grown-up children or elderly relatives)	% 13	13	4	23	34	13
c)	earnings of people living in your household who are not your partner	% 16	14	3	21	32	15

Overpayments

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	NO
a)	your household circumstances (eg living arrangements with your partner/spouse)	% 15	12	3	29	37	4
b)	people living with you who are not dependants (eg grown-up children or elderly relatives)	% 14	15	3	27	33	8
c)	earnings of people living in your household who are not your partner	% 20	14	5	21	29	10

ASK IF ANY (a) TO (c) AGREE (CODES 1 OR 2) AT Q63

Q64. **Can I just check, have you ever reported changes in ...** READ OUT (a) TO (c) AS APPROPRIATE?

Base: All who agree should not have to tell government about changes

		Main			Overpayments				
		Yes	No	DK/ CR	Yes	No	DK/ CR		
		(Base)	%	%	%	(Base)	%	%	%
a)	your household circumstances (eg living arrangements with your partner/spouse)	(256)	27	72	1	(78)	37	59	4
b)	people living with you who are not dependants (eg grown-up children or elderly relatives)	(278)	12	86	2	(83)	25	72	2
c)	earnings of people living in your household who are not your partner	(313)	4	94	2	(100)	12	87	1

OVERPAYMENTS

Now I'd like to ask you about overpayments - ie where someone is paid more benefit than they say they should be getting, usually because their circumstances have changed but have not reported.

Q65. Do you know, if people have been overpaid benefits, can these be recovered by the DWP and/or local authority?

	Main %	Overpayments %
Yes, can be recovered	73	83
No, can't be recovered	6	5
Don't know/can't remember if can be recovered or not	21	12

ASK IF YES (CODE 1) AT Q65

Q66. And, do you know, can these overpayments be recovered while people are still, and/or no longer, receiving benefit? SINGLE CODE ONLY

Base: All who know overpaid benefits can be recovered

	Main (722) %	Overpayments (238) %
Yes, can be recovered while still receiving benefit	82	
no longer receiving benefit	21	31
Both	3	1
Don't know/can't remember	59	63
	18	5

Q67. To what extent do you think that knowing that overpayments can be recovered makes people more or less likely to report changes in their circumstances that could affect their benefits?

PROBE: is that a lot or a little more/less?

Base: All who know overpaid benefits can be recovered

	Main (722) %	Overpayments (238) %
Lot more	36	47
Little more	14	13
Neither more nor less	9	11
Little less	11	12
Lot less	14	10
No opinion/don't know	14	7

ASK ALL

Q68. Are you currently paying off an income support overpayment?

	Main %	Overpayments %
Yes	2	44
No	97	55
Don't know/can't remember	1	1

ASK SAMPLE 1 TO 4 **AND** NO OR DK/CR (CODES 2-3) AT Q68

Q69. **Have you recently completed paying off an income support overpayment?**
ADD IF NECESSARY: **within the last 12 months**

Base: All not currently paying off IS overpayment

	Main (975) %	Overpayments (13) N
Yes	1	*
No	98	-
Don't know/can't remember	1	-

ASK SAMPLE 9 **AND** NO OR DK/CR (CODES 2-3) AT Q68

Q70. **Can I just check, are you currently, and/or have you recently completed, paying off an income support overpayment?** ADD IF NECESSARY: **within the last 12 months** SINGLE CODE ONLY

Base: All in IS overpayment sample 9, and not currently paying off IS overpayment

	Overpayments (161) %
Yes	25
currently	3
recently completed	22
both	0
No	63
Don't know/can't remember/not stated	12

ASK IF YES/CURRENT IS OVERPAYMENT (CODE 1) AT Q68 **OR** (CODES 1 OR 3) AT Q70

Q71. **Now thinking about your (most recent) current overpayment, did you know that you should have reported the change/s in your circumstances which led to this overpayment?**

Base: All currently paying off IS overpayment

	Main (25)	Overpayments (132) %
Yes, knew	*	46
No, didn't know	*	45
Don't know / can't remember if knew or not	*	9

ASK IF YES (CODE 1) AT Q71

Q72. **And thinking about this (most recent) current overpayment, did ...? READ OUT SINGLE CODE ONLY**

Base: All who knew should have reported changes

	Main (12)	Overpayments (61) %
You report it: without being contacted by the DWP/LA	*	30
when the DWP/LA contacted you	*	36
when the DWP/LA was checking/reviewing your case	-	2
Discovered by DWP/LA in some other way	*	30
Don't know / can't remember	-	3

ASK IF DISCOVERED BY DWP/LA (CODE 4) AT Q72

Q73. **And why had you not reported it before the DWP and/or local authority discovered it?**

DO NOT PROMPT PROBE AND CODE BELOW MULTICODE OK

Base: All with IS overpayment discovered by DWP/LA

	Main (6)	Overpayments (18)
Didn't know if I had to report it	*	*
Thought nobody would find out	*	*
Couldn't afford benefit reduction	*	*
Didn't have time	*	*
Rules about changes don't seem fair	-	*
Didn't bother as it isn't going to last	-	-
Didn't bother as changes are frequent	-	-
Worry that benefit might stop while recalculated	-	-
Benefit would be reduced	-	-
Other	*	*
Don't know/can't remember	-	*

ASK IF YES (CODE 1) AT Q71

Q74. Again thinking about your (most recent) current overpayment, how long after the change/s in your circumstances which led to this overpayment did you report/the DWP/LA discovered it?

IF UNSURE, PROBE FOR BEST ESTIMATE SINGLE CODE ONLY

Base: All who knew should have reported changes

	Main (12)	Overpayments (61) %
Within a week	*	20
A week up to a month	*	20
1 to 3 months	*	23
3-6 months	*	7
6+ months	*	21
Don't know/can't remember	*	10

ASK IF YES/CURRENT IS OVERPAYMENT (CODE 1) AT Q68 OR (CODES 1 OR 3) AT Q70

Q75. How much in total were you paid in benefit that you had to pay back for your (most recent) current overpayment? IF UNSURE, PROBE FOR BEST ESTIMATE SINGLE CODE ONLY

Base: All currently or recently completed paying off IS overpayment

	Main (25)	Overpayments (132) %
Under £100	*	7
£100-£499	*	19
£500-£999	*	14
£1,000-£4,999	*	34
£5,000-£9,999	*	5
£10,000 or more	*	2
Don't know/can't remember	*	20

ASK IF YES/COMPLETED IS OVERPAYMENT (CODE 1) AT Q69 **OR** (CODES 2 OR 3) AT Q70

Q76. Now thinking about your (last) completed overpayment, did you know that you should have reported the change/s in your circumstances which led to this overpayment?

Base: All who recently completed paying off IS overpayment

	Main (13)	Overpayments (49) %
Yes, knew	*	37
No, didn't know	*	53
Don't know/can't remember if knew or not	*	10

ASK IF YES (CODE 1) AT Q76

Q77. And thinking about that (last) completed overpayment, did ...? READ OUT
SINGLE CODE ONLY

Base: All who knew should have reported IS overpayment

	Main (5)	Overpayments (18)
You report it: without being contacted by the DWP/LA	*	*
when the DWP/LA contacted you	*	*
when the DWP/LA was checking/reviewing your case	-	-
Discovered by DWP/LA in some other way	-	*
Don't know/can't remember	-	-

ASK IF DISCOVERED BY DWP/LA (CODE 4) AT Q77

Q78. And why had you not reported it before the DWP and/or local authority discovered it?

DO NOT PROMPT PROBE ABD CODE BELOW MULTICODE OK

Base: All who knew should have reported IS overpayment

	Main (0)	Overpayments (2)
Didn't have time		-
Didn't bother as it isn't going to last		-
Didn't bother as changes are frequent		-
Didn't know if I had to report it		-
Worry that benefit might stop while recalculated		-
Benefit would be reduced		-
Couldn't afford benefit reduction		-
Rules about changes don't seem fair		-
Thought nobody would find out		-
Other		*
Don't know/can't remember		*

ASK IF YES (CODE 1) AT Q76

Q79. Again thinking about your (last) completed overpayment, how long after the change/s in your circumstances which led to this overpayment did you report/the DWP/LA discovered it?

IF UNSURE, PROBE FOR BEST ESTIMATE SINGLE CODE ONLY

Base: All who knew should have reported IS overpayment

	Main (5)	Overpayments (18)
Within a week	*	*
A week up to a month	*	*
1 to 3 months	-	*
3-6 months	-	*
6+ months	-	*
Don't know / can't remember	-	*

ASK IF YES/COMPLETED IS OVERPAYMENT (CODE 1) AT Q69 **OR** (CODES 2 OR 3) AT Q70

Q80. How much in total were you paid in benefit that you had to pay back for your (last) completed overpayment? IF UNSURE, PROBE FOR BEST ESTIMATE SINGLE CODE ONLY

Base: All who recently completed paying off IS overpayment

	Main (13)	Overpayments (49)
Under £100	*	*
£100-£499	*	*
£500-£999	*	*
£1,000-£4,999	*	*
£5,000-£9,999	-	-
£10,000 or more	-	-
Don't know / can't remember	-	*

ASK ALL WITH CURRENT/COMPLETED IS OVERPAYMENT (CODE 1) AT Q68 OR Q69 OR (CODES 1-3) AT Q70

Q81. WORDING FOR THOSE WITH CURRENT IS OVERPAYMENT (CODE 1) AT Q68 OR (CODE 1) AT Q70

While your most recent current overpayment is being recovered, have you been receiving benefit for all or part of time (or not)?

WORDING FOR THOSE WITH COMPLETED IS OVERPAYMENT (CODE 1) AT Q69 OR (CODE 2) AT Q70

While your (last) completed overpayment was being recovered, were you receiving benefit for all or part of time (or not)?

WORDING FOR THOSE WITH BOTH CURRENT AND COMPLETED IS OVERPAYMENT (CODE 3) AT Q70

While your (most recent) current/completed overpayment is/was being recovered, have you been/were you receiving benefit for all or part of time (or not)?

Base: All currently/have completed paying off IS overpayment

	Main (38) %	Overpayments (145) %
Receiving benefit:		
all	*	88
part	*	9
Not receiving benefit	-	1
Don't know/can't remember	*	2

ASK IF PART/NOT (CODES 2 OR 3) AT Q81

Q82. **And was this (most recent) current/completed overpayment (being) recovered by ...?**
READ OUT

Base: All receiving benefit part of time/not receiving benefit, while IS overpayment recovered

	Main (6)	Overpayments (14)
DWP Debt Management	*	*
Private debt collection company	-	*
Local authority	-	-
Other	-	-
Don't know/can't remember	-	-

ASK ALL WITH CURRENT/COMPLETED OVERPAYMENT (CODE 1) AT Q68 OR
Q69 OR (CODES 1-3) AT Q70

Q83. **Thinking about your (last) current/completed overpayment, has it made you more or less likely to report changes in your circumstances which could affect your benefits in the future?**

PROBE: is that a lot or a little more/less?

Base: All currently/have completed paying off IS overpayment

	Main (38) %	Overpayments (145) %
Lot more	*	70
Little more	*	10
Neither more nor less	*	16
Little less	*	1
Lot less	*	1
No opinion/don't know	*	2

INFORMATION ABOUT REPORTING CHANGES
--

ASK ALL

Q84. Have you ever be given, seen or heard any information about the changes in circumstances which you should report to the benefits office? YES/MULTICODE OK

Base: All with current/completed overpayment

	Main %	Overpayments %
Yes:	42	48
been given	34	38
seen	8	10
heard about	3	8
No	53	50
Don't know/can't remember	4	2

ASK IF YES (CODES 1 TO 3) AT Q84

Q85. **Where did you get this information?**
DO NOT PROMPT. MULTICODE OK

Base: All given, seen or heard information about changes which should be reported

	Main (413) %	Overpayments (138) %
Officially, from benefits office:		
letter/leaflet sent to you	63	58
from staff	14	24
leaflet/poster at office	8	9
Leaflet/poster elsewhere	9	8
TV	4	9
Newspaper/s	3	2
Friends/relatives	1	1
Radio	0	3
Other	5	4
Don't know/can't remember	1	0

ASK IF OFFICIALLY (CODES 1-3) AT Q85

Q86. How easy or difficult would you say this official information was to understand?

PROBE: is that very or fairly easy/difficult? SINGLE CODE ONLY

Base: All given, seen or heard information officially about changes which should be reported

	Main (343) %	Overpayments (121) %
Very easy	28	36
Fairly easy	45	44
Neither easy nor difficult	6	4
Fairly difficult	10	12
Very difficult	7	3
No opinion	3	0

ASK ALL

Q87. How interested would you be in receiving (further) information from the DWP and/or local authority about the changes in your circumstances which you should report?

READ OUT, REVERSING SCALE. SINGLE CODE ONLY

	Main %	Overpayments %
Very	32	39
Fairly	34	37
Not very	12	10
Not at all	18	14
Don't know	4	1

- Q88. As you may know, there used to be a reminder page in order books about reporting changes in circumstances. How useful do you think it would be to you if you were sent a reminder?

READ OUT, REVERSING SCALE. SINGLE CODE ONLY

	Main %	Overpayments %
Very	32	39
Fairly	36	36
Not very	9	10
Not at all	18	12
Don't know	6	2

- Q89. Do you have access in your home or at work to a computer with email and the internet?
SINGLE CODE ONLY

	Main %	Overpayments %
Yes:	27	33
home	26	32
work	*	*
both	1	1
No	73	66
Don't know	*	*

Q90. Finally, which of these methods for reporting changes in your circumstances to the benefits office would you prefer to use in the future? READ OUT. SINGLE CODE ONLY

	Main %	Overpayments %
Telephone	52	56
Visit office	25	27
Write	16	12
Email	3	3
Internet	1	2
Other	*	0
Don't know	1	*

PERMISSION TO RE-CONTACT

Q91. We may want to re-contact some respondents in order to carry out some further research about claiming benefits. Would you be willing for Ipsos MORI and/or another independent research organisation to re-contact you, for this purpose only? I would like to re-assure you that all your answers to this survey will remain completely confidential to Ipsos MORI.

	Main %	Overpayments %
Yes	68	78
No	32	22

THANK RESPONDENT AND CLOSE

Derived variables (DV) tabulations

Economic activity

Q26 How much, if anything, would you say that you know about reporting changes in your circumstances which could affect your benefits

	Employed/ self-employed %	Not working %	Total %
A great deal	26	16	17
Fair amount	46	39	40
Not very much	24	28	28
Nothing at all	6	17	16

Base n=994.

Q27 Are there any changes in circumstances which, if they happened to you, you think that you should report?

	Employed/ self-employed %	Not working %	Total %
Yes	57	60	60
No	32	39	35
Don't know	11	5	6

Base: n=992.

Q31 If you were to move, do you think that you would have to tell the local authority that you have left your old address?

	Employed/ self-employed %	Not working %	Total %
Yes	94	92	92
No	7	5	5
Don't know	0	3	3

Base: n=428.

Q32 Do you have to report a change in your circumstances that will last less than two weeks?

	Employed/ self-employed %	Not working %	Total %
Yes	26	33	33
No	53	47	47
Don't know	22	20	20

Base: n=993.

Q33 If you were to report a change to one agency, for example, the Jobcentre or local authority, do you think they would tell the other agencies about it?

	Employed/ self-employed %	Not working %	Total %
Yes	53	50	50
No	29	21	22
Don't know	18	29	29

Base: n=993.

Q34 Do you know whether the rules about reporting changes are the same for all benefits or do they vary?

	Employed/ self-employed %	Not working %	Total %
Same	47	38	39
Vary	24	28	28
Don't know	29	34	34

Base: n=994.

Q39 Do you think that the DWP and/or local authority try to find out if people are getting more benefits than they are supposed to be?

	Employed/ self-employed %	Not working %	Total %
Yes	84	77	77
No	9	7	7
Don't know	7	16	15

Base: n=994.

Q41 If DWP randomly checked benefit claims against info held by companies/ other government depts, would you be more or less likely to report a change in your circumstances

	Employed/ self-employed %	Not working %	Total %
More	66	49	50
Neither more nor less	27	38	37
Less	0	3	3
No opinion/don't know	7	10	10

Base n=993.

Q43 Which of these comes closest to describing your own approach to reporting changes in your circumstances?

	Employed/ self-employed %	Not working %	Total %
Report changes as and when they happen	76	53	55
Report changes, not necessarily as and they happen	13	9	10
Sometimes report changes, but not always	2	2	2
Never report changes, even if I have some to report	0	1	1
Have never had any changes to report	9	35	33

Base n=993.

Q44 How many times would you say that you have reported change/s in your circumstances in the last two years?

	Employed/ self-employed %	Not working %	Total %
1	29	21	21
2	24	11	11
3-5	16	6	6
5-9	0	1	1
10+	6	1	1
None	22	59	56
Don't know/can't remember	4	3	3

Base n=994.

Q47 Now thinking about the last time you reported a change in your circumstances, when did you report this change?

	Employed/ self-employed %	Not working %	Total %
Before it happened	33	23	24
After it happened – within a week	45	42	43
After it happened – a week up to a month	8	16	16
After it happened – 1 to 3 months	13	8	9
After it happened – 3+ months	3	6	6
Don't know/can't remember	0	4	4

Base n=401.

Q48 Again thinking about the last time you reported a change in your circumstances, who did you first report it to?

	Employed/ self-employed %	Not working %	Total %
Jobcentre Plus	20	22	22
Social security office	24	20	21
Housing Benefit/Council Tax Benefit/LA office	39	39	39
Pension service	5	9	8
Other	10	6	6
Don't know/can't remember	2	4	4

Base n=403.

Q66 And, do you know, can these overpayments be recovered while people are still receiving benefits, no longer receiving benefits, or both?

	Employed/ self-employed %	Not working %	Total %
Yes – can be recovered while still receiving benefits	17	21	21
Yes – can be recovered when no longer receiving benefits	0	3	3
Yes – both	71	58	59
Don't know/can't remember	13	18	18

Base n=730.

Q67 Does knowing overpayments can be recovered makes people more or less likely to report changes in circumstances that could affect their benefits?

	Employed/ self-employed %	Not working %	Total %
Lot more	44	37	38
Little more	15	14	14
Neither more nor less	6	9	9
Little less	13	11	11
No opinion/don't know	10	15	14

Base n=729.

Q68 Are you currently paying off an income support overpayment?

	Employed/ self-employed %	Not working %	Total %
Yes	4	2	2
No	96	97	97
Don't know/ can't remember	0	1	1

Base: n=993.

Q69 Have you recently completed paying off an income support overpayment?

	Employed/ self-employed %	Not working %	Total %
Yes	9	1	1
No	91	99	98
Don't know/ can't remember	0	1	1

Base: n=972.

Health status

Q26 How much, if anything, would you say that you know about reporting changes in your circumstances which could affect your benefits?

	Healthy %	Not healthy %	Total %
A great deal	17	17	17
Fair amount	38	41	40
Not very much	30	25	28
Nothing at all	16	17	16

Base n=1000.

Q27 Are there any changes in circumstances which, if they happened to you, you think that you should report?

	Healthy %	Not healthy %	Total %
Yes	62	58	60
No	32	37	35
Don't know	7	5	6

Base n=1000.

Q31 If you were to move, do you think that you would have to tell the local authority that you have left your old address?

	Healthy %	Not healthy %	Total %
Yes	92	92	92
No	6	5	5
Don't know	2	3	3

Base n=430.

Q32 Do you have to report a change in your circumstances that will last less than two weeks?

	Healthy %	Not healthy %	Total %
Yes	31	34	33
No	45	48	47
Don't know	24	17	20

Base n=1000.

Q33 If you were to report a change to one agency, for example, the Jobcentre or local authority, do you think they would tell the other agency/ies about it?

	Healthy %	Not healthy %	Total %
Yes	45	54	50
No	22	21	21
Don't know	33	25	29

Base n=1000.

Q34 Do you know whether the rules about reporting changes are the same for all benefits or do they vary?

	Healthy %	Not healthy %	Total %
Same	40	37	39
Vary	28	27	28
Don't know	31	36	34

Base n=1001.

Q39 Do you think that the DWP and/or local authority try to find out if people are getting more benefits than they are supposed to be?

	Healthy %	Not healthy %	Total %
Yes	73	81	77
No	9	6	7
Don't know	18	13	15

Base n=1001.

Q41 If DWP randomly checked benefit claims against info held by companies/ other government depts, would you be more or less likely to report a change in your circumstances

	Healthy %	Not healthy %	Total %
More	43	57	50
Neither more nor less	44	31	37
Less	4	3	3
No opinion/don't know	10	10	10

Base n=1001.

Q43 Which of these comes closest to describing your own approach to reporting changes in your circumstances?

	Healthy %	Not healthy %	Total %
Report changes as and when they happen	54	55	54
Report changes, not necessarily as and they happen	8	12	10
Sometimes report changes, but not always	3	1	2
Never report changes, even if I have some to report	1	1	1
Have never had any changes to report	35	32	34

Base: n=1000.

Q44 How many times would you say that you have reported change/s in your circumstances in the last two years?

	Healthy	Not healthy	Total
1	19	22	21
2	11	12	11
3-5	5	8	7
5-9	0	2	1
10+	1	1	1
None	61	53	56
Don't know/can't remember	3	3	3

Base n=1001.

Q47 Now thinking about the last time you reported a change in your circumstances, when did you report this change?

	Healthy %	Not healthy %	Total %
Before it happened	18	28	24
After it happened – within a week	41	43	42
After it happened – a week up to a month	18	14	16
After it happened – 1 to 3 months	9	9	9
After it happened – 3+ months	7	5	6
Don't know/can't remember	8	2	4

Base: n=405.

Q48 Again thinking about the last time you reported a change in your circumstances, who did you first report it to?

	Healthy %	Not healthy %	Total %
Jobcentre Plus	11	29	22
Social security office	28	16	21
Housing Benefit/Council Tax Benefit/LA office	42	38	39
Pension service	6	10	8
Other	7	6	6
Don't know/can't remember	7	3	4

Base: n=405.

Q66 And, do you know, can these overpayments be recovered while people are still receiving benefits, no longer receiving benefits, or both?

	Healthy %	Not healthy %	Total %
Yes – can be recovered while still receiving benefits	22	19	21
Yes – can be recovered when no longer receiving benefits	4	2	3
Yes – both	54	63	59
Don't know/can't remember	20	15	18

Base: n=734.

Q67 Does knowing overpayments can be recovered makes people more or less likely to report changes in circumstances that could affect their benefits?

	Healthy %	Not healthy %	Total %
Lot more	35	40	38
Little more	13	15	14
Neither more nor less	9	10	9
Little less	11	11	11
Lot less	17	12	14
No opinion/don't know	15	13	14

Base: n=734.

Q68 Are you currently paying off an income support overpayment?

	Healthy %	Not healthy %	Total %
Yes	2	2	2
No	97	97	97
Don't know/can't remember	1	1	1

Base n=1001.

Q.69 Have you recently completed paying off an income support overpayment?

	Healthy %	Not healthy %	Total %
Yes	2	1	1
No	98	98	98
Don't know/can't remember	1	1	1

Base n=979.

Households with children under 18 and those without children

Q26 How much, if anything, would you say that you know about reporting changes in your circumstances which could affect your benefits?

	Household with children %	Household without children %	Total %
A great deal	24	15	17
Fair amount	47	38	40
Not very much	21	29	27
Nothing at all	8	18	16

Base: n=1000.

Q27 Are there any changes in circumstances which, if they happened to you, you think that you should report?

	Household with children %	Household without children %	Total %
Yes	67	58	60
No	29	36	35
Don't know	4	6	6

Base: n=1000.

Q31 If you were to move, do you think that you would have to tell the local authority that you have left your old address?

	Household with children %	Household without children %	Total %
Yes	90	93	92
No	6	5	5
Don't know	4	2	3

Base: n=430.

Q32 Do you have to report a change in your circumstances that will last less than two weeks?

	Household with children %	Household without children %	Total %
Yes	46	30	33
No	29	51	47
Don't know	26	19	20

Base: n=1000.

Q.33 If you were to report a change to one agency, for example, the Jobcentre or local authority, do you think they would tell the other agency/ies about it?

	Household with children %	Household without children %	Total %
Yes	49	50	50
No	34	18	21
Don't know	18	31	29

Base: n=999.

Q34 Do you know whether the rules about reporting changes are the same for all benefits or do they vary?

	Household with children %	Household without children %	Total %
Same	40	38	39
Vary	32	27	28
Don't know	28	35	34

Base: n=1001.

Q39 Do you think that the DWP and/or local authority try to find out if people are getting more benefits than they are supposed to be?

	Household with children %	Household without children %	Total %
Yes	84	76	78
No	5	8	7
Don't know	12	16	15

Base: n=999.

Q41 If DWP randomly checked benefit claims against info held by companies/ other government depts, would you be more or less likely to report a change in your circumstances

	Household with children %	Household without children %	Total %
More	64	47	50
Neither more nor less	26	40	37
Less	2	4	3
No opinion/don't know	8	10	10

Base: n=1000.

Q43 Which of these comes closest to describing your own approach to reporting changes in your circumstances?

	Household with children %	Household without children %	Total %
Report changes as and when they happen	68	51	55
Report changes, not necessarily as and they happen	16	8	10
Sometimes report changes, but not always	2	2	2
Never report changes, even if I have some to report	1	1	1
Have never had any changes to report	14	38	33

Base: n=999.

Q44 How many times would you say that you have reported change/s in your circumstances in the last two years?

	Household with children %	Household without children %	Total %
1	30	19	21
2	19	10	11
3-5	13	5	7
5-9	2	1	1
10+	1	1	1
None	34	62	57
Don't know/can't remember	2	3	3

Base: n=1001.

Q47 Now thinking about the last time you reported a change in your circumstances, when did you report this change?

	Household with children %	Household without children %	Total %
Before it happened	36	18	24
After it happened – within a week	40	43	42
After it happened – a week up to a month	13	17	16
After it happened – 1 to 3 months	2	12	9
After it happened – 3+ months	5	6	6
Don't know/can't remember	5	4	4

Base: n=406.

Q48 Again thinking about the last time you reported a change in your circumstances, who did you first report it to?

	Household with children %	Household without children %	Total %
Jobcentre Plus	32	17	22
Social security office	26	18	21
Housing Benefit/Council Tax Benefit/LA office	31	44	40
Pension service	0	12	8
Other	8	5	6
Don't know/can't remember	3	5	4

Base: n=405.

Q66 And, do you know, can these overpayments be recovered while people are still receiving benefits, no longer receiving benefits, or both?

	Household with children %	Household without children %	Total %
Yes – can be recovered while still receiving benefits	14	22	21
Yes – can be recovered when no longer receiving benefits	1	3	3
Yes – both	72	55	59
Don't know/can't remember	13	19	18

Base: n=733.

Q67 Does knowing overpayments can be recovered makes people more or less likely to report changes in circumstances that could affect their benefits?

	Household with children %	Household without children %	Total %
Lot more	38	38	38
Little more	13	14	14
Neither more nor less	12	8	9
Little less	13	11	11
Lot less	12	15	14
No opinion/don't know	11	15	14

Base: n=732.

Q68 Are you currently paying off an income support overpayment?

	Household with children %	Household without children %	Total %
Yes	5	2	2
No	94	98	97
Don't know/can't remember	1	1	1

Base: n=1001.

Q69 Have you recently completed paying off an income support overpayment?

	Household with children %	Household without children %	Total %
Yes	3	1	1
No	96	99	98
Don't know/can't remember	1	1	1

Base: n=978.

**Logic used within the SPSS software package to calculate the
Derived Variables (DVs)**

Variable and Value labels used:

Respondent employed/self-employed and unemployed

Econactv

'Employed or unemployed'.

1 'Employed/Self Employed',

2 'Unemployed'.

q14@1

Q.14 Now I'd like to ask you about you and your household's financial circumstances. Which statement applies to you?: Respondent

- | | |
|----|---|
| 1 | In employment/self-emp: full-time (30/+ hrs weekly) |
| 2 | In employment/self-emp: part-time (16-30 hrs weekly) |
| 3 | In employment/self-emp: part-time (under 16 hrs weekly) |
| 4 | Government training scheme/s |
| 5 | Unemployed: - registered (job seeker's allowance) |
| 6 | Unemployed: - not registered, but seeking work |
| 7 | At home/looking after family |
| 8 | Long-term sick/disabled |
| 9 | Full-time student |
| 10 | Fully retired |

Retired person in HH for person-1 or person-2.

Retire

'Retired - Not retired'

1 'Retired'

2 'Not retired'

3 'Unknown'

Q4@1

Q.4 Are you female or male?: Respondent

Q4@2

Q.4 Are is s/he female or male?: Person Number 2

1 Female

2 Male

3 Not stated

Q5@1

Q.5 And how old are you?: Respondent

Q5@2

Q.5 And how old are you?: Person Number 2

- 1 0 - 4
- 2 5 - 10
- 3 11 - 15
- 4 16 - 17
- 5 18 - 24
- 6 25 - 34
- 7 35 - 44
- 8 45 - 54
- 9 55 - 59
- 10 60 - 64
- 11 65 - 74
- 12 75+
- 13 Not stated

Respondent Healthy/Not healthy

Healthy

- 1 'Not healthy'
- 2 'Healthy'

Respondent with 1 or more Children <18

Children

- 1 'HH with Children'
- 2 'HH no children'.

Q3@1

Q.3 Can you tell me what relationship s/he is to you: Respondent

Q3@2

Q.3 Can you tell me what relationship s/he is to you: Person Number 2

Q3@3

Q.3 Can you tell me what relationship s/he is to you: Person Number 3

:
:
:

Q3@10

Q.3 Can you tell me what relationship s/he is to you: Person Number 10

- 1 Respondent
- 2 Partner/spouse
- 3 Son/daughter (include step, adopted, foster)
- 4 Son in-law/daughter in-law
- 5 Grandchild
- 6 Parent/in-law
- 7 Grandparent/in-law
- 8 Brother/sister/in-law

- 9 Other relative
- 10 Other non-relative
- 11 Not stated

Q5@2

Q.5 And how old is s/he?: Person Number 2

Q5@3

Q.5 And how old is s/he?: Person Number 3

Q5@4

Q.5 And how old is s/he?: Person Number 4

:
:
:

Q5@10

Q.5 And how old is s/he?: Person Number 10

- 1 0 - 4
- 2 5 - 10
- 3 11 - 15
- 4 16 - 17
- 5 18 - 24
- 6 25 - 34
- 7 35 - 44
- 8 45 - 54
- 9 55 - 59
- 10 60 - 64
- 11 65 - 74
- 12 75+
- 13 Not stated

*DICHOTOMOUS DERIVED VARIABLES (DVs) FOR TABULATION.

*Respondent Employed/Self-employed & Not working

*Filter out respondents with unknown economic activity status

filter off.

use all.

compute filter_1=(q14@1 <11).

filter by filter_1.

execute.

Numeric EconActv (f1.0).

RECODE q14@1 (1 thru 4=1) (5 thru 11=2) (ELSE=Copy) INTO EconActv.

VARIABLE LABELS EconActv 'Employed or Not working'.

Value labels EconActv 1'Employed/Self-Employed', 2 'Not working'.

*Tabulations:

CROSSTABS

/TABLES=q26 q27 q31 q32 q33 q34 q39 q41 q43 q44 q47 q48 q60 q61 q66

q67 q68

q69 q71 BY EconActv

/FORMAT= AVALUE TABLES

/CELLS= COUNT COLUMN

/COUNT ROUND CELL .

execute.

*Use all cases again

filter off.

use all.

execute.

*Respondent Healthy/Not healthy

Numeric Healthy (f1.0).

if @q12@1 = 1 healthy = 1.

if @q12@1 = 0 healthy = 2.

variable labels Healthy 'Healthy / Not Healthy'.

Value labels Healthy 1 'Healthy' 2 'Not Healthy'.

*Respondent with 1 or more Children <18.

Numeric Children (f1.0).

if (q3@1 = 1 & ((q3@2 = 3 & q5@2 < 5) | (q3@3 = 3 & q5@3 < 5) | (q3@4 = 3 &
q5@4 < 5) | (q3@5 = 3 & q5@5 < 5) |
(q3@6 = 3 & q5@6 < 5) | (q3@7 = 3 & q5@7 < 5) | (q3@8 = 3 & q5@8 < 5) |
(q3@9 = 3 & q5@9 < 5) | (q3@10 = 3 & q5@10 < 5))) Children = 1.

if (q3@1 = 1 & not((q3@2 = 3 & q5@2 < 5) | (q3@3 = 3 & q5@3 < 5) | (q3@4 =
3 & q5@4 < 5) | (q3@5 = 3 & q5@5 < 5) |
(q3@6 = 3 & q5@6 < 5) | (q3@7 = 3 & q5@7 < 5) | (q3@8 = 3 & q5@8 < 5) |
(q3@9 = 3 & q5@9 < 5) | (q3@10 = 3 & q5@10 < 5))) Children = 2.

Variable labels Children 'HH with none or 1 or more children <18'.

Value labels Children 1 'HH with Children' 2 'HH with no children'.

EXECUTE.

*Tabulations:

CROSSTABS

/TABLES=q26 q27 q31 q32 q33 q34 q39 q41 q43 q44 q47 q48 q60 q61 q66

q67 q68

q69 q71 BY Healthy

/FORMAT= AVALUE TABLES

/CELLS= COUNT COLUMN

/COUNT ROUND CELL .

CROSSTABS

/TABLES=q26 q27 q31 q32 q33 q34 q39 q41 q43 q44 q47 q48 q60 q61 q66

q67 q68

q69 q71 BY Children

/FORMAT= AVALUE TABLES

/CELLS= COUNT COLUMN

/COUNT ROUND CELL .

execute.