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## Exploratory qualitative research on the 'single working age benefit'

By Roy Sainsbury and Katharine Weston

This report presents findings from a study of the views and attitudes of social security claimants and people who advise claimants on benefits and employment issues about an idea for the radical reform of the benefit system. The idea in question is the 'single working age benefit', which in essence proposes to replace the full range of working age benefits with a single benefit.

There has been growing policy interest in recent years in the complexity of the British social security system and although here has been widespread acceptance that the system is undeniably complex, views differ about whether complexity renders the system dysfunctional. However, there does appear to be consensus that simplification of the benefit system is a desirable policy objective.

The overall aim of this research study was to explore views about a single working age benefit as a possible future direction for reform of the social security system. A series of discussion groups with social security claimants and benefit advisers was conducted in four locations in the UK in November and December 2009. The three broad topics explored with participants were:

- experiences and views of the current benefit system;
- the design of an improved (or ideal) social security system for the future;
- current ideas about benefit simplification via discussion of the principles of a single working age benefit.

This study was essentially exploratory in nature, given that the purpose of the group discussions was to generate views about an abstract idea rather than a concrete policy proposal or to collect data about actual experiences.

### Key findings

#### *Experiences and views of the current benefit system*

What people thought about making improvements to the benefit system (and what an ideal system might look like) was often linked to their own experiences of being a benefit recipient or of advising them. Based on their experiences, people in the claimant groups fell into two broad groupings. First were those who expressed some form of dissatisfaction or confusion directed either at individual benefits (such as not knowing the names of benefits or why they received the amounts they did), at the way benefits interacted with each other (for example, how a new claim for benefits might lead to reassessment of others in payment) or at the organisation and delivery of benefits (a commonly reported problem was delays in processing claims). The second grouping comprised mainly male claimants of Jobseeker's Allowance who expressed very few, or no, complaints or dissatisfactions. They generally understood the benefit (why they were getting it, the conditionality requirements, and the amounts paid to them) and did not share any of the negative experiences of other claimants.

Participants in the adviser groups stressed how complexity made it impossible to be able to advise with confidence on the full range of

benefits, and how confusion and error in advice and decision making were evident and often had negative implications for claimants. They also gave examples of how benefit complexity had discouraged claimant movements into work, citing in particular the difficulty of demonstrating with accuracy how people would be better off financially in paid work.

### *Views about an ideal benefit system*

Part of the group discussions focused on thinking about what people would like to see in a benefit system in the future, and the following key characteristics were identified as desirable:

- **Stability and certainty:** Having a stable income that people could be confident about being paid routinely and reliably was thought to be extremely important for managing on a low income and avoiding falling into hardship or debt.
- **Transparency and fairness:** Many claimants expressed a strong desire to understand better their individual entitlement in order to be confident that they were receiving the right amount. There was also a prominent desire for the benefit system to be fair, by providing help to people with no access to other sources of income and refusing financial assistance for people who were perceived to be abusing the system in some way.
- **Simplicity:** There were numerous calls for greater simplicity in the benefit system and these were often linked to claimants' and advisers' desires to understand benefits better and for benefit processing to be more efficient.
- **Benefit entitlement based on individual assessment:** There was a general consensus that individual, rather than household, assessment of entitlement for benefits was preferable, particularly because it would avoid the negative consequences of household means testing. One example is the perception of financial burden placed on non-dependent adults or pressures to break up households.

- **Quick decision making and payments:** Prompt processing of claims was thought to be highly important in helping people to avoid serious financial problems, such as getting behind with rental payments to the point where court action had to be taken.
- **Help with return to work:** Most claimants talked about benefits and work as being linked with each other and thought that people should be offered the appropriate help to get back to work as soon as possible. Being able to provide people with clear indications of the financial impact of taking up paid work was also considered necessary by claimants and advisers.
- **Efficient and effective organisation and delivery of benefits:** Dealing with more than one organisation or having no face-to-face contact with benefit officials were perceived to be problematic for claimants and could lead to delays, contradictory advice and errors.

### *Views on the single working age benefit*

The single working age benefit was introduced to study participants as having two components – a basic component intended to reflect the common everyday living requirements of individuals, and an 'extra needs' component designed as a response to the additional expenses generated for some, but not all, claimants by responsibilities for children, ill health or disability, rental obligations or a low income from work.

There were some immediate positive reactions to a basic component that would meet everyday living expenses, and that was a consistent amount regardless of age, length of time on benefit and reason for being out of work. In this respect the single working age benefit appeared to meet people's desire for stability, certainty, transparency and fairness.

It was recognised that addressing people's additional needs, through an extra needs component, would in all probability not be

simple. However, by and large this drawback was not considered to be significant enough to abandon altogether the idea of the single working age benefit. Many claimants favoured the suggested simplification over the current system because they associated a single benefit with a single, slicker claiming process. In an ideal scenario they assumed they would be able to claim the basic component quickly and easily and then be guided towards claiming appropriate elements of the extra needs component. Key to claimants' and advisers' thinking about a single process for claiming benefits was to have only one organisation responsible for benefit delivery.

Advantages of the single benefit for encouraging movements into work were also perceived. A single benefit was thought by claimants and advisers to offer the prospect of clearer advice about the financial implications of taking work, and importantly, for returning to benefit if work was not successful for some reason. From the perspective of advisers, having a single benefit that could be explained easily and quickly to claimants would leave more time for focusing on help to return to work.

Some of the more negative reactions to the idea of a single working age benefit were not directed towards the benefit itself but at Government and how it would implement reform. Some advisers in particular demonstrated a lack of confidence in Government departments delivering fundamental change and implementing a new IT system to support it, based on past experiences. There were claimants who saw the single working age benefit as having little relevance to their lives or who perceived that ideas for benefit simplification were driven only by desires to cut costs. However, in both the claimant and adviser groups no support was expressed for maintaining the benefit system in its current complexity.

### *Implications for policy*

In an exploratory study of this kind it was not possible to delve very deeply into what people thought about the detail of a single benefit. Difficult issues remain to be resolved such as how Housing Benefit (and Council Tax Benefit) and tax credits could or should be included

within a single working age benefit, about how carers would be accommodated, and about how diverse needs would be met through the extra needs component of the single benefit.

If the response of the claimants and advisers who took part in this study was replicated in the wider population then we could be confident that any future policy debate about benefit simplification and the single working age benefit would attract widespread attention and involvement.

One consistent finding from this study is that the dominant feeling among the claimants and advisers taking part was that the difficulties they faced with claiming benefits, the problems caused when circumstances change, and the uncertainties that were created by the transition to work, all need addressing. A simplified benefit system was generally seen as having the potential for, possibly large, improvement, and the idea of a single working age benefit, as an example of radical simplification, attracted interest and support. The dysfunctions of benefit complexity noted by the National Audit Office and Public Accounts Communication are as evident in 2010 as they were four or five years ago. The imperative for change is arguably now even greater.

The full report of these research findings is published by the Department for Work and Pensions (ISBN 978 1 84712 777 8. Research Report 659. July 2010).

You can download the full report free from: <http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

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