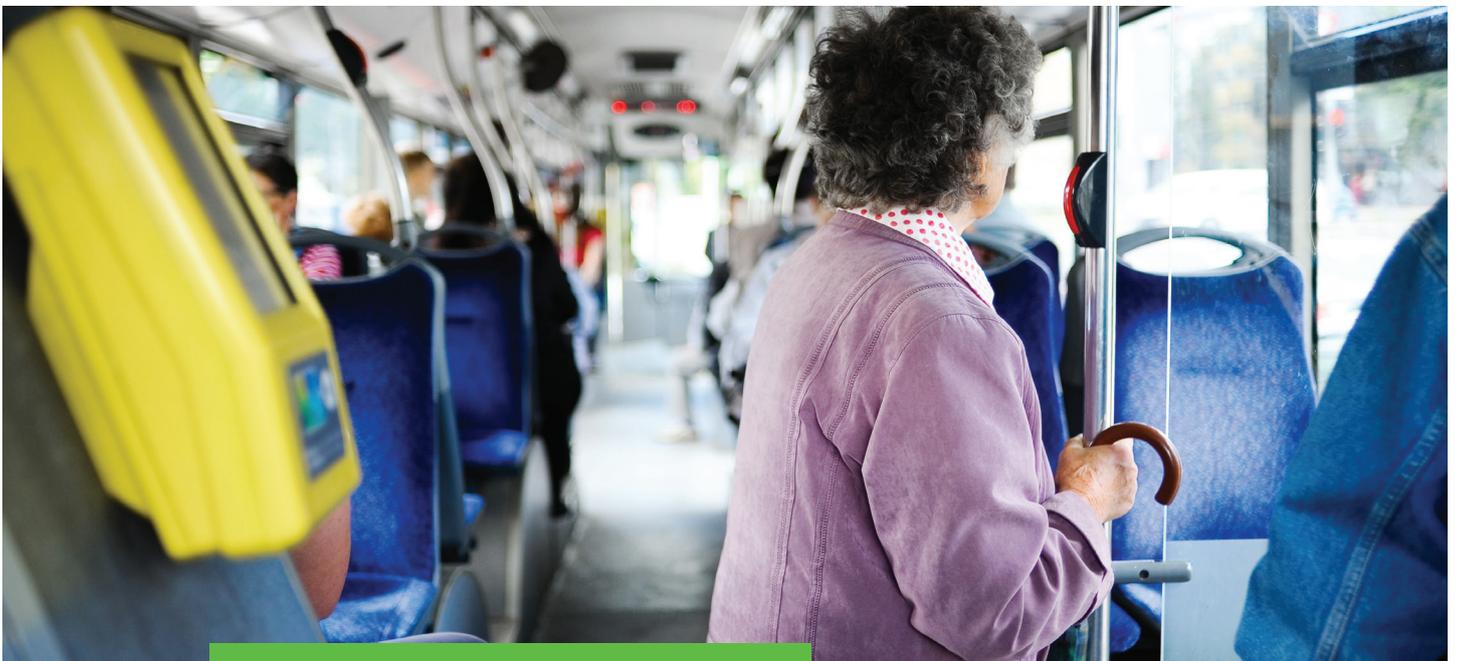


## → UNDERSTANDING OLDER PEOPLE'S VIEWS ON MEANS-TESTING UNIVERSAL BENEFITS



**Making welfare benefits such as the Freedom Pass and Winter Fuel Payments conditional on income or need might seem fair, but older people see them as badges of citizenship and fear being stigmatised.**

**H**ow important is it for older people that certain state benefits, such as the older person's bus pass and Winter Fuel Payments, are available to everyone of their age, regardless of need? Is this universality a vital part of citizenship, recognition and inclusion in later years that means-testing could damage, leading to reduced well-being?



*"These universal benefits were seen as legitimate, universal entitlements that had been earned and deserved - payback for a life of work, rather than marks of need and diminished dignity, as some regard means- or needs-tested benefits."*

Increases in the numbers of older people have raised doubts about whether such benefits should remain unconditional to this age group. So, as part of NIHR SPHR's Ageing Well programme, researchers undertook a project to explore older people's experiences of welfare benefits, and the potential health and well-being effects if certain benefits were rationed.

The work was led by NIHR SPHR researchers from the London School of Hygiene and Tropical Medicine in collaboration with Cambridge, Sheffield and Newcastle universities. The research team held in-depth, one-to-one interviews with older people from diverse backgrounds in different parts of England, in London, Cambridgeshire and Sheffield. They have highlighted the strength of people's feelings about such benefits.

Targeting resources at those in greatest need may seem fairer and has intuitive appeal, particularly in times of austerity. However, the research found that a more complex perspective is needed. There is often more to the receipt of benefits than simply a material transfer from state to individual.

First, the study found that, where conditionality is based only on age, key benefits were largely taken for granted by older people. They were seen as legitimate, universal entitlements that had been earned and deserved - payback for a life of work, rather than marks of need and diminished dignity, as some regard means- or needs-tested benefits. These unconditional benefits also seemed to help provide status, respect and inclusion for older people – perhaps as jobs, parenthood and other forms of participation did when they were younger. Some benefits were seen quite symbolically. Travel passes and free prescriptions, for example, were seen as justified rewards for a life of contributing to society, for example through having paid taxes or, as some said, 'having lived through the war'.

Older people also seemed to take for granted that everyone deserved to receive these benefits, as they were framed as recompense for a generation, rather than as benefits for individual claimants. Quite a lot of people emphasised how they used their benefits to be socially connected and to continue contributing to society, perhaps by donating some benefits, or using their bus pass to work voluntarily or to give up driving, because they felt a danger to others in a car.



Second, the study identified the risks of changing the status quo. Making benefits conditional is potentially divisive, encouraging people to judge each other - as well as themselves - and to categorise individuals as 'deserving' and 'undeserving'. The interviewees revealed how applying for, and receiving, conditional benefits meant personally confronting such stigmatised views of need, dependence and questions of entitlement. They were often reluctant to apply, given the experience or expected humiliations involved. In some cases, the anxiety and troubling experiences of application processes had put people off applying for conditional benefits that would make a significant difference to their well-being.



Instead of recognition for a life of hard work that was signalled by free prescriptions, or free travel, which were provided to their whole generation, means- or needs-based conditional benefits underscored the more difficult aspects of ageing: the decline in self-reliance, or the suggestion of failure to manage. This was particularly striking in the damage to self-worth reported by those turned down when they had applied for conditional benefits, such as Disability Living Allowance.

Third, the study found potential risks to health. Some people indicated the downsides in terms of loneliness and isolation in old age if some benefits, such as the London Freedom Pass, became no longer available to everyone and some people had reduced access to transport.

Some of these issues were already apparent. For example, some bus passes are already limited to off-peak usage, creating problems for older people attending hospital appointments, especially in rural areas where there may not even be an off-peak bus. Such learning is of relevance to local authorities – which have discretion over bus passes – and Clinical Commissioning Groups which are required to ensure that healthcare providers offer good clinical access to older people.

A key project strength has been its involvement of older people at all stages. They advised on research questions, how to ask questions about the potentially sensitive topic of welfare benefits and recruitment of diverse interviewees. They helped the study to reach more isolated older people, particularly in rural areas. Older people have provided feedback on findings and how to present them, including cautioning against representing older people as a “different breed”.

The project has used interviewers who speak community languages – so some interviews have been conducted in Somali, Urdu and Punjabi. Findings have been shared locally and at a national conference with input from older people's representatives. At a local stakeholder event in Cambridge, a presentation of the project by a researcher was followed by a contribution from an older resident who took part in discussions.



## Talking about benefits...

*Interviewer: "When we started, you were both saying that you didn't feel that you got any benefits, but once we started to discuss the different things ..."*

*Woman: "Well you see, well you see, we just thought this [free prescriptions] was something that we were entitled to automatically at 60. Well, if you call it benefits, then so be it."*

*Man: "For, we never know it was benefits, you see."*

(Man, 80s and woman, 70s, Black British Caribbean)

*"I think good thinking people believes that it's their right to receive their benefits because they know that these were fathers and mothers who have worked hard for many years, did many jobs and created many opportunities. If these people had not worked hard, things that we see around such as new technologies would not exist. So always older and needy people should be catered for."*

(Woman, 70s, Black British African)

*"As I say, I think the tabloids are shaping to sort of put us in the frame as being the baddies, you know, taking all this free money. It's not free, we've paid for it."*

(Woman, 60s, White British)

*"I had to appeal three times just to get the DLA. And I said no. I'm not doing it. You know, you keep, you're telling them you, yeah I'm a genuine person. You know and if they can't, well I don't know. I said no. It's the aggravation ... I still can't go shopping. I can't do me housework. A simple thing like washing up, I stand for a while and have to go and sit down."*

(Woman, 70s, White British)



**PROJECT:** [Ageing Well: Welfare Benefits](#)

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