



## INFORMATION NEEDS AND INFORMATION SEEKING

A number of studies have shown that, overall, knowledge about social security benefits was quite low, particularly for means-tested benefits (Briggs and Rees 1980, MIL 1986, National Audit Office 1990b, PPCR 1990a, Tester and Meredith 1987). To consider the research in more detail, it is helpful to look separately at the information needs of two distinct groups of people:

- u *potential claimants* – people who might reasonably make a claim
- u *actual claimants* – people who have decided to apply for one or more benefits.

### Information needs of potential claimants

The reasons why some people had not claimed the benefits to which they were entitled have been well-researched. Despite changes to the social security system over the years, the findings of this research have remained remarkably consistent.

Broadly, there were two broad groups of reasons why people failed to claim benefits they were eligible to receive. First there were those which related to *lack of knowledge* about benefits and secondly those which had more to do with *attitudes* to claiming and the claiming process.

People who were totally unaware of a benefit's existence were most unlikely to claim it. We did not need research to tell us that. The need to publicise newly launched benefits is all too clear. What was interesting, however, was the number of studies showing that perceptions about likely eligibility played a much more important role than lack of knowledge in the take-up of established benefits. Uncertainty about entitlement; erroneous beliefs that they did not qualify and incorrect assumptions that they might be worse off financially if they claimed have all been identified as having inhibited claims by those entitled to benefits (Andrew Irving Associates 1990a, BJM 1991, BMP Davidson Pearce 1989, Campbell Keegan 1989b, Corden 1982, Cragg Ross and Dawson 1990a, Kerr 1983, National Audit Office 1988). Knowledge of entitlement gave potential claimants both encouragement and the confidence to submit a claim for benefits (Hedges 1988, Mark Research 1988, Tester and Meredith 1987).

However, it has to be acknowledged that attitudes to claiming also played an important part. These included feelings and beliefs about the application procedure as well as the stigma attached to claiming benefits. People were put off by fears about complex form-filling, intrusive questioning and dealing with an unsympathetic bureaucracy. Moreover, these fears were not always irrational, but had been reinforced by previous experience with claims (Andrew Irving Associates 1990a, BJM 1991, Campbell Keegan, 1989b, Cohen 1985, Cragg Ross and Dawson 1990a, Hedges 1988, Kerr 1983, National Audit Office 1988, PPCR 1990a). It was also clear that there was often a stigma attached to claiming benefit. This stigma seemed to be greater for means-tested

benefits than it was for the contributory benefits. It was also greater for some groups than for others, with older people in particular being more reluctant to admit that they needed financial help, feeling that it is evidence of improvidence on their part (BJM 1991, Campbell Keegan 1989b, Campbell Keegan 1990, Cragg Ross and Dawson 1990c, Kerr 1983). Younger people were more likely to see social security benefits as a right, but were often deterred from claiming by cynicism about their chances of making a successful claim (Cragg Ross and Dawson 1990c, PPCR 1990a) or by embarrassment that they needed help (BJM 1991, Campbell Keegan 1989a, Hedges 1988).

Most research has looked at the reasons why people did not make a claim. In a rather different approach Scott Kerr tried to identify the factors which differentiated older people who *did* claim a supplementary pension from those who did not. In doing so he concluded that attitude was a more significant barrier to claiming means-tested benefits than lack of knowledge. From this he evolved a *threshold model* of take-up and concluded that information was 'necessary but not sufficient' to stimulate a claim. He was, of course, researching a group of claimants for whom attitudes were particularly important. Research with a wider range of claimants led Ritchie and Matthews to a rather different model of claiming. Their *trade-off* model suggested that potential claimants weighed up the pros and cons of applying for a benefit. Peter Craig has reviewed the significance of these two models for those with an interest in information and publicity. He suggested that the *trade-off* model implies that better information provision would increase take-up, while the *threshold model* suggests that both the information and the attitudinal barriers need to be tackled to encourage potential claimants to apply for benefit. As a consequence we need to:

... focus on ways of sharpening perceptions of eligibility, rather than just increasing general awareness of the existence of benefits. Other methods of improving understanding, such as the provision of informed advice or the encouragement to claim, should also be considered as a way of supplementing publicity (Craig 1991).

### **Information needs of actual claimants**

Claimants' information needs did not stop once likely entitlement to benefit had been established and a decision to claim been made. They also needed to know how to go about submitting a claim, where to get the application forms and who to apply to (Dawson, Buckland and Gilbert 1990, Hedges 1988 and Hedges and Ritchie 1988). An investigation by the National Audit Office identified difficulties in obtaining the necessary forms as one of the significant factors inhibiting claims for social security benefits (National Audit Office 1988).

At the time of the application, claimants wanted to know how others had fared when they had submitted a claim; what other benefits they might be eligible for and how much money they would get (BJM 1991, Dawson, Buckland and Gilbert 1990, Hedges 1988 and Hedges and Ritchie 1988).

Once an application had been processed claimants wanted to know whether they were getting the right amount of benefit. Yet the National Audit Office found that half of Income Support recipients did not understand how the amount they received in benefit had been calculated and none of them could describe the basis of their award with accuracy (National Audit Office 1990b). Those refused benefit, or assessed for less than expected also needed to know how their entitlement had been calculated and how to challenge the decision.

In the longer term, claimants needed to know how changes in their circumstances might affect both their entitlement to the benefit they were receiving and their eligibility for other benefits; what to do if the amount they received in benefit changed suddenly or they received no payment at all (Hedges and Ritchie 1988). All this suggested the need for personalised information and advice and, where problems had arisen from a claim, the need for an independent source of help and guidance.

In summary, needs for social security information and advice seemed to arise throughout the claim process. People needed to be alerted to the range of benefits on offer; helped to assess their likely eligibility; given guidance on how to claim; provided with information on how the amount of benefit had been assessed; advised about the implications of subsequent changes to their circumstances or benefit entitlement, and helped with administrative or other problems that might arise in the course of their claim.

### **Patterns of information seeking**

*Publicity* about social security benefits, through television advertising, posters and leaflets, has an important part to play in raising general awareness and alerting people to a possible entitlement to benefit (Campbell Keegan 1990a). This was well illustrated by the results of the Family Credit publicity campaign in 1989 which generated 60,000 additional successful claims, averaging £25 a week each (National Audit Office 1990b).

It was equally clear that, having been made aware of a benefit, most people preferred to assess their likely eligibility by talking to someone rather than reading a leaflet (Hedges 1988, Hedges and Ritchie 1988, Tester and Meredith 1987). Such preferences were not restricted to social security claimants. Self-employed people seeking tax information and VAT registered traders needing information on VAT similarly preferred to have their enquiries answered in person (Cragg Ross and Dawson 1990b, MORI 1985).

The most common sources of information were *informal networks of relatives and friends*, particularly those who had already claimed the benefit themselves. Together they were consulted by between a quarter and a third of claimants (Davies and Ritchie 1988, National Audit Office 1990a). For the most part, potential claimants consulted their family and friends in order to learn from others' experiences of claiming and to get a clearer idea of their own likely eligibility (BJM 1991, Briggs and Rees 1980, Corden 1982, Cragg Ross and Dawson 1990c, Davies and Ritchie 1988, Epstein 1981, Jaswinder 1981, MIL 1986, National Audit Office 1988, National Audit Office 1990a, New Product Research and Development 1991, PPCR 1990a, Tester and Meredith

1987). But, despite their widespread use, informal networks were often found lacking. The information they supplied was not always helpful and, on occasions, was even misleading (BJM 1991, Epstein 1981, Tester and Meredith 1987).

There is a large number of groups of professionals whose work brings them into contact with claimants. These *informal advisers* include staff in various branches of the health social and probation services as well as others such as personnel officers and religious leaders who may be called upon for help. Such people played an important role providing information to both potential and actual claimants; alerting them to likely eligibility for benefit and providing guidance on making a claim (BJM 1991, Davies and Ritchie 1988, Epstein 1981, National Audit Office 1988, Perkins, Roberts and Moore 1992).

In contrast, local offices of the Benefits Agency, and formerly the DSS or DHSS, were more commonly used to check eligibility for a particular benefit. *Local benefits offices* were consulted by a third of new Income Support claimants and a quarter of applicants to the Social Fund (BJM 1991, Briggs and Rees 1980, MIL 1986, National Audit Office 1990a, New Product Research and Development 1991).

*Formal advice agencies*, the most well-known of which are the citizens advice bureaux and local authority welfare rights officers, were seldom consulted about benefit eligibility (Davies and Ritchie 1988, National Audit Office 1990a). Although many were involved in the take-up campaigns of the early 1980s, their enquiry work was more concerned with problems and queries arising from benefit claims. They tended to help those refused benefit; whose circumstances had changed; whose benefit payments altered suddenly or who faced difficulties in their dealings with the local social security office. While these agencies were not, generally, consulted solely about eligibility, they frequently identified entitlement through their other work with clients.

What begins to emerge, then, is a picture of a range of sources of information used by potential and actual claimants for quite different purposes. In subsequent chapters we examine, in more detail, the role of printed information and the social security information and advice work carried out by local benefits offices, informal advisers and formal advice agencies.