

generation
strains a Demos
and Ipsos MORI
report on
changing
attitudes to
welfare

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GENERATION STRAINS

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As ever, all errors and omissions remain our own.

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September 2013

Introduction

Support for the welfare system has fallen dramatically over the last two decades. People have become less likely to support more spending on welfare and more likely to believe that the system produces the wrong results. There are widespread worries that people are fiddling the system and that, where this is not the case, the system discourages work and rewards the wrong people.

This is not to suggest that the system has lost all support. People remain positive about support that goes to certain groups, particularly pensioners and the disabled. There is also strong support for the principles underpinning the system. However, the shift in public attitudes is dramatic – and an important backdrop to the debates about welfare reform today.

This report seeks to examine those shifts in detail by looking at changes in attitudes by generation. There are no universally accepted generational definitions, and any decision on the particular ranges and labels used will be open to debate. We have therefore chosen four adult generational groupings that have common currency:¹

- the *Pre War Generation*, who we define as anyone born before 1945
- the *Baby Boomers*, born between 1945 and 1965
- *Generation X*, born between 1966 and 1979
- *Generation Y*, born between 1980 and 2000

In this analysis we have distinguished between three different types of change in public opinion over time. First among these are *period effects*, where views change across society because of external events or a general cultural shift that affects everyone. Second, there are *lifecycle effects*, where

an individual's views change as they grow older or go through different significant life stages. Third, there are *cohort effects*, where opinions shift from one generation to the next. In this last case, the balance of public opinion changes over time as the composition of the population changes, with younger generations gradually replacing older ones.

To do this, we have drawn on analysis of the British Social Attitudes (BSA) survey, run by the National Centre for Social Research. The BSA has now been in existence for sufficient time to provide long time-series, with many of the same questions asked at regular intervals since the mid 1980s – providing data on a full generational range of over 25 years. In addition to the BSA analysis, the report also draws on the findings from 12 in-depth interviews (three with each of the groups referred to in the list above), eight discussion groups (two with each of the groups), a cross-generational workshop, which brought people from different age groups into dialogue with one another, and three policymaker roundtables. Full methodological details can be found in the appendix.

While in some cases our analysis has distinguished some very clear examples of period, lifecycle and cohort effect, it is often difficult to unpick these different explanations for changes in public opinion entirely, particularly when more than one is at work simultaneously. It is also worth noting that differences *within* generations are also important, and should not be forgotten when trying to understand public perceptions. Some of this might be attributed to sub-cohorts within generations – for example, older members of the Pre War cohort may have had very different life experiences from younger members of the cohort. In other cases political ideology or individual experience can be the primary drivers of an individual's views on a given topic. Thus where we describe a generation as holding a particular viewpoint, we are describing the more prevalent arguments put forward by members of that generation, and not a consensus view.

Understanding changing views of the welfare state

Our starting point on this topic is that declining support for welfare is an unwelcome development. Welfare states remain vital to achieving a range of public policy goals, from protecting people against risks outside their control, to reducing poverty and tackling inequality. However, welfare institutions must maintain public legitimacy if they are to be sustained over time. This does not imply that policymakers suspend their own judgement, or follow public opinion in a slavish manner on particular issues. However, it does require that decision-makers engage with public opinion, not simply to construct more persuasive arguments, or to correct misperceptions, but also to learn about where the system is not meeting people's priorities and why.

Our fundamental argument is that although while people's views change at different moments in the lifecycle and there appears to be a gradual shift in values both across society and from one generation to the next – broadly to a more individualistic worldview – there is more that unites the generations than divides them. Our analysis reveals evidence of cross-generational solidarity and broadly similar values underpinning people's attitudes and opinions. Different generations sometimes speak to their own interests and tend to have their own particular concerns about where they think that the welfare system is failing in practice, but underlying these views are some relatively consistent principles, which are more stable between generations and over time.

The report is structured as follows:

- Chapter 1 explores lifecycle effects. It identifies evidence of people making priorities for welfare spending which reflect their own interests at their current stage in life. It also notes the role that values play in shaping people's priorities. There is evidence of cross-generational solidarity, demonstrating that the importance of generational self-interest should not be overstated.
- Chapter 2 explores cohort effects. It finds the oldest generation most wedded to the system in theory, but also the most concerned about how it works in practice. The youngest

generation, Generation Y, is relatively sceptical in theory and practice compared with other generations. Despite these cohort effects, the period effects – shifts in opinion across society – remain the most important explanation for the decline in support for the welfare system.

- Chapter 3 explores the extent to which political discourse accounts for declining support for the welfare system across generations. It finds that there are a number of important misperceptions about the welfare system, which are partially a product of media coverage of the welfare system. However, there is not enough evidence to conclude that either media coverage or political rhetoric have been the primary drivers of changes in opinion over time.
- Chapter 4 explores the substantive concerns of different generations about the welfare system. It finds differences of emphasis between the generations, with older generations more concerned about immigration, Baby Boomers feeling let down by the system having contributed to it over time, and younger generations concerned about work incentives and means testing. These different specific concerns are each rooted in the same concern for reciprocity in the welfare system.
- Chapter 5 explores the extent to which policy has either reinforced or undermined the reciprocal deal underpinning people's support for the welfare system. It observes that the decline in support for the welfare system has coincided with the growth of means testing in the welfare system and the dilution of the contributory principle. These changes have made the system less reciprocal, but also less relevant to the lives of better-off families.
- The report concludes that, in an age of constrained resources, there is a strategic decision to be made about the balance the system should strike between providing social insurance and facilitating transfers from one part of the population to another. A combination of the two is inevitable, but renewing the reciprocal deal seems a necessary step if the welfare system is to reverse recent trends and earn greater public support in the future.

This implies tipping the balance back towards social insurance, while taking into account the effect on intergenerational justice of any proposed changes to the welfare system.

1 Generational wars?

There are hard choices that could be made today to help our young people that aren't being made because politicians are terrified of the political power of the selfish baby boomer generation.

Matthew Taylor, Chief Executive RSA, *Moral Maze*, June 2013

It is a widely held view that British politics is dominated by the elderly. Our politicians may be getting younger, but the electorate is not. Currently 10 million people in the UK are aged over 65, with this figure projected to double by 2050. The Office for National Statistics predicts that, within the next decade alone, people over 50 will comprise around half the adult population.² Growing numbers are seen to equate to growing electoral power, in an era where there are sharper trade-offs on public spending.

Older generations not only account for a growing proportion of the population, they are also more likely to vote. As table 1 shows, the propensity to vote increases with age, creating some substantial differences in turnout between the oldest and youngest voters. More than three-quarters of over 65s voted at the last election, compared with less than half of those aged 18–24.

Table 1 Turnout at the 2010 election, by age group

Age	Turnout at 2010 election
18–24	44%
25–34	55%
35–44	66%
45–54	69%
55–64	73%
Over 65	76%

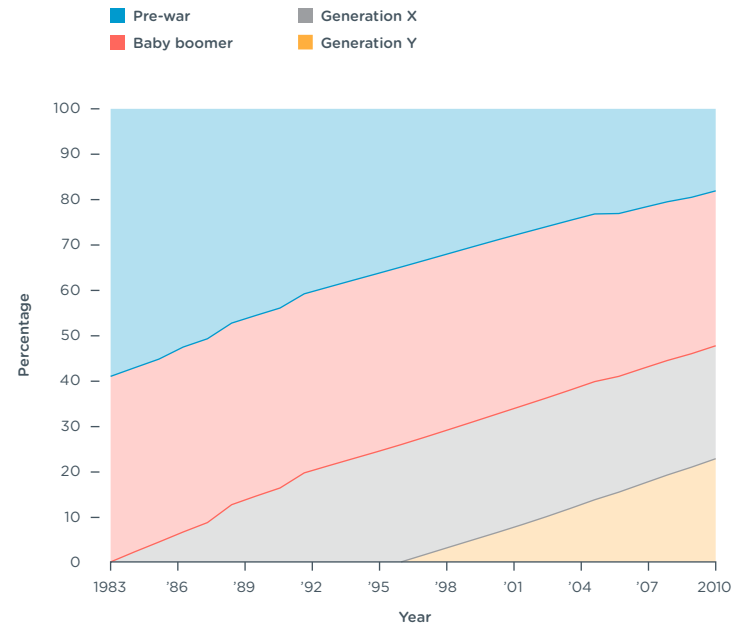
Many regard this electoral power as the main reason behind recent decisions to protect pension spending and various pensioner benefits, while working-age welfare has been cut back under austerity. Working-age welfare accounts for less than half of the social security budget,⁴ yet it has shouldered almost the entire burden for social security spending reductions.

This emphasis on finding savings from the working-age welfare budget looks set to repeat itself in the years ahead. Though social security spending on pensioners is set to rise by approximately £8 billion per year within five years, compared with a projected £2 billion fall in the working-age welfare budget,⁵ the Coalition Government and the Opposition have said that they plan to exempt pensions from any cap on welfare spending. The suspicion is that not only have older generations enjoyed advantages that younger generations will not,⁶ such as rising houses prices and generous pension schemes, but that politicians are likely to privilege the ‘grey vote’ in the future.

The suggestion that these decisions reflect simple electoral arithmetic risks missing some significant features of contemporary Britain, however. The first of these is that while the population may be ageing, the UK is, in fact, at a moment of generational balance – what David Willetts refers to as a ‘generational equipoise’.⁷ As figure 1 shows, we currently have four sizeable and culturally distinct cohorts. For the time being, the adult population is not dominated by any one generation and, as the 2008 and 2012 presidential elections in the USA demonstrated, there is no iron law in politics that young people will not vote.⁸

More fundamentally, the ‘grey vote’ analysis makes the assumption that different generations will necessarily vote in their own self-interest. Analysis of the BSA survey reveals some evidence to support this idea, with ‘lifecycle effects’ causing people’s preferences to shift at different stages in their lives. For example, older generations are most likely to prioritise old age pensions for extra spending – and people become more inclined to make this choice as they get older. The proportion of people from Generation X making

Figure 1 The proportion of the UK adult (18+) population in each generational grouping, 1983–2010



Source: Duffy, ‘Generations’⁹

pensions a first or second priority for extra spending has doubled since 1995, as that generation has crept closer to retirement age (figure 2).

However, this is far from the end of the story. In the discussion groups conducted for this research, older groups (particularly Baby Boomers who either had children or friends with children) often expressed concern for the future of younger generations in a more uncertain economic climate. When asked at the start of the discussion who most needs more help from the welfare state, it was the older generations who tended spontaneously to suggest young people, in contrast to younger people who were more likely to suggest more specific groups (eg the homeless, single

Figure 2 The proportion of the UK population likely to prioritise extra spending on old age pensions, by age group, 1986-2013

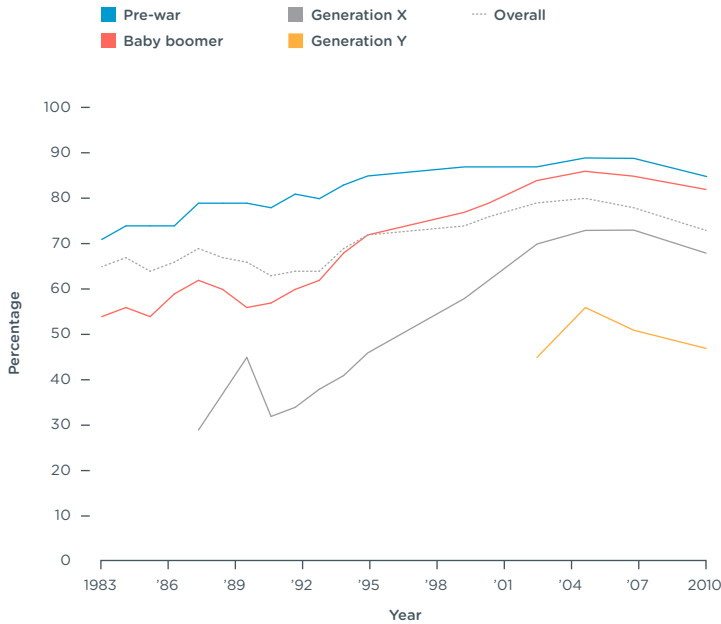
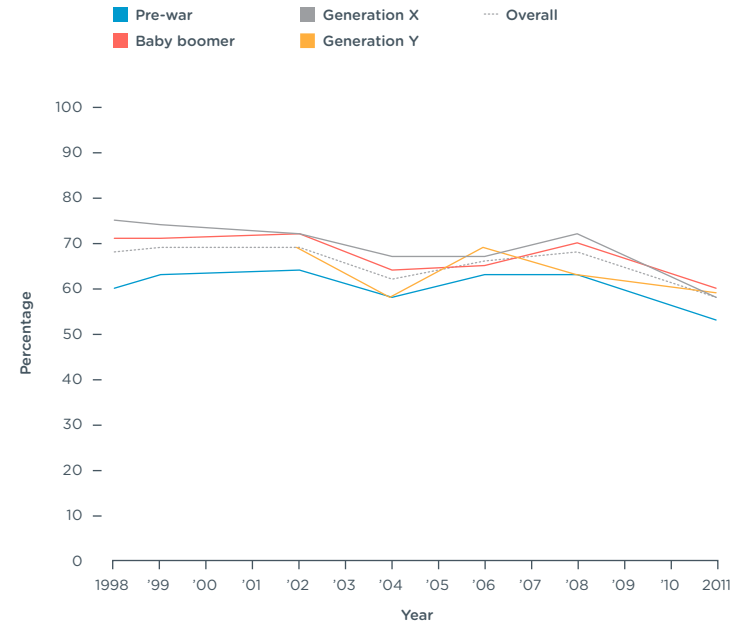


Figure 3 The proportion of the UK population who would like to see more government spending than now on benefits for parents who work on very low incomes, by age group, 1998-2011



parents). Older people worried particularly that the very youngest faced sometimes insurmountable barriers to gaining employment, and contrasted this with the ease with which they found jobs when they were younger:

I know we all moan about the people who take advantage, but there are people that need it [help from the state] – the young people.

Pre War Generation

It's harder now for the younger generation – people are older, working longer. It used to be much easier. They don't get the training, can't get experience.

Baby Boomer

Concern for Generations X and Y did not just stop at employment. Those from older generations who knew young parents – in some cases their own children – also said that the Government should be doing more to help with the cost of childcare, although they tended to suggest this should take the form of state-provided childcare rather than direct cash transfers to parents. Many Baby Boomers and Pre War participants also mentioned the difficulties young people have in getting on the housing ladder, suggesting that money spent on housing benefit might be better spent on building more affordable homes. Figure 3 shows that support for spending on parents who work with low incomes is consistently high across generations, reflecting the concern that the welfare system

should do more to help those who contribute in dealing with the cost of living.

Meanwhile, younger groups frequently identified pensioners as the group they felt should be at the front of the queue for more help. Believing the rate at which the state pension is paid to be too low, they assumed that many pensioners struggle with the cost of living and, in particular, paying their energy bills. Further, supporting the elderly seemed fair to the younger generations; they believed that having contributed through paying tax and National Insurance while in employment, they deserved to be provided with a comfortable standard of living from the state:

Pensioners have contributed a lot to the welfare state and the NHS – if it wasn't for them we wouldn't have these! So they should be entitled and pensions should be higher. They should have more help paying for things like electricity; it's cruel to make them pay full bills.

Generation X

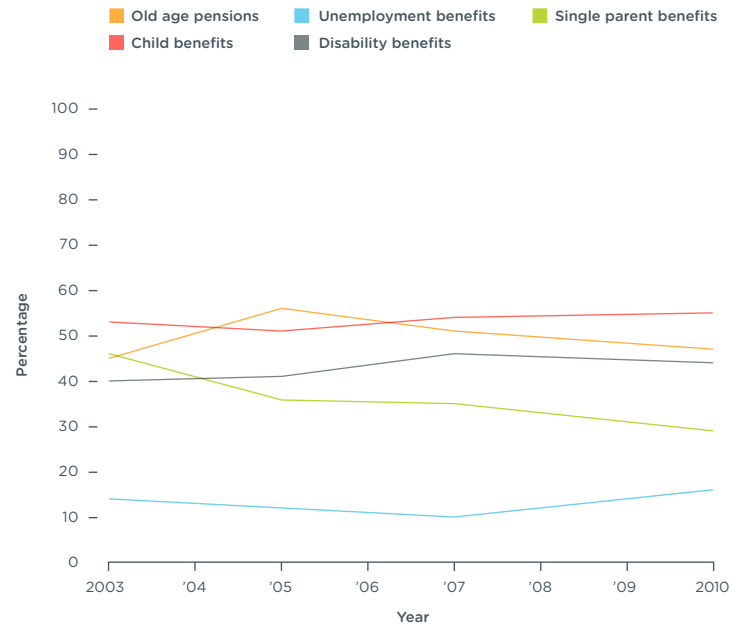
The state pension is a big chunk [of the welfare budget], but they still need more.

Generation Y

This evidence of cross-generational solidarity is reflected in the BSA if we look at the order of priorities for extra spending within generations. Figure 4 demonstrates that approaching half of Generation Y choose old age pensions as one of their top two priorities for public spending, compared with only around one in six selecting unemployment benefits, although younger people are more likely to be unemployed than any other age group. In this case pensioners are prioritised not as a matter of self-interest but instead on principle.

A similar pattern can be identified in our participants' views on disability benefits. While the prevalence of disability rises with age,¹⁰ this is not reflected straightforwardly in the priority that different generations give to extra spending on disability benefits. If decisions were made purely on the basis

Figure 4 The order of priorities of Generation Y in UK for extra spending on different benefits, 2003-10

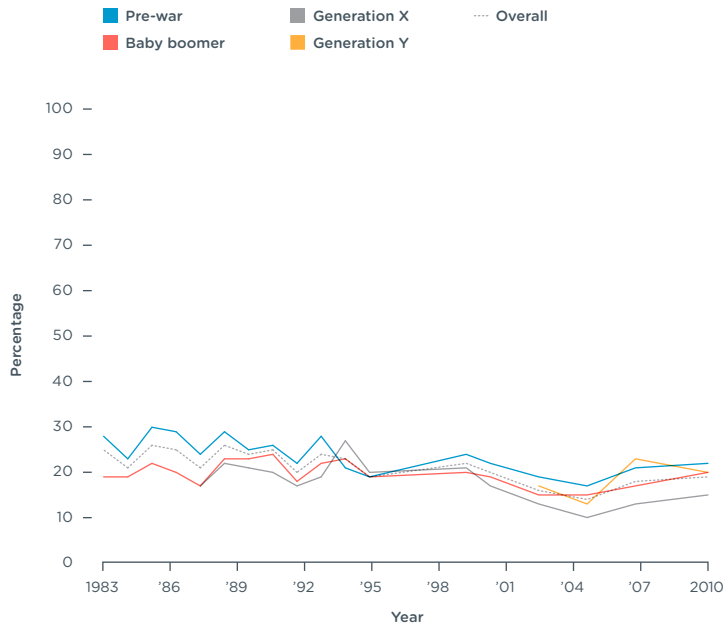


of self-interest we might expect the youngest group (Generation Y) to be the least likely to prioritise spending on disability benefits, but figure 5 shows this is not the case. Overall, Generation Y is more likely than Generation X and equally as likely as baby boomers to opt for disability benefits as a priority:

I'd happily pay more tax if I thought it was going to people who genuinely needed it, those who genuinely can't afford to go out and get a job for whatever reason, disability or no job opportunities, people who can't afford their daily living, really.

Generation Y

Figure 5 **The proportion of the UK population likely to prioritise extra spending on disability benefits, by age group, 1986-2010**



Values, not just interests

These findings indicate that people establish priorities for public spending according to their values, not just self-interest.

Recognising this introduces a second important question about generational politics in Britain: do different generations have similar or different values – and are they consistent over time?

The values of today's 'grey vote', for example, may well be different from those of the cohort that follows them. Thus, as older cohorts die out to be replaced by others, we may see shifts in the aggregate views of society as a whole. Unpicking some of this complexity is vital to gaining a clearer picture of attitudes to welfare and how they have changed. Have there been changes across society as a whole, or have we been witnessing a generational shift? The next chapter explores this question.

2 Generational shifts?

The idea that each generation is distinct in its outlook and faces unique challenges is nothing new; in Douglas Coupland's landmark novel *Generation X*, one of the characters remarks of his parents' generation:

*Do you think we enjoy hearing about your brand-new million-dollar home when we can barely afford to eat Kraft Dinner sandwiches in our own grimy little shoe boxes and we're pushing thirty? A home you won in a genetic lottery, I might add, sheerly by dint of your having been born at the right time in history? You'd last about ten minutes if you were my age these days.*¹¹

Often what look like big, aggregate changes in attitudes across society can in fact represent shifts in views from one generation to the next. As older generations die out, replaced by younger cohorts, the balance of public opinion shifts, even if views within generations have remained relatively stable.

This effect is observable in modern Britain on a range of social issues, from the morality of homosexual relationships to gender roles within families, religious faith and political participation.¹² Younger generations tend to value personal choice more, and traditional institutions less, than their predecessors did. Figure 6 illustrates this kind of effect, with the example of gender roles within the family. Attitudes vary substantially between generations – with the Pre War Generation holding a much more traditionalist view – but have remained remarkably consistent within them. As the Pre War cohort shrinks as a proportion of the population, therefore, we can expect the balance of opinion in the population as a whole to move in a more liberal direction.

Figure 6 **The proportion of the UK population who disagree ‘a husband’s job is to earn money and a wife’s job is to look after the home and family’, by age group, 1989–2006**

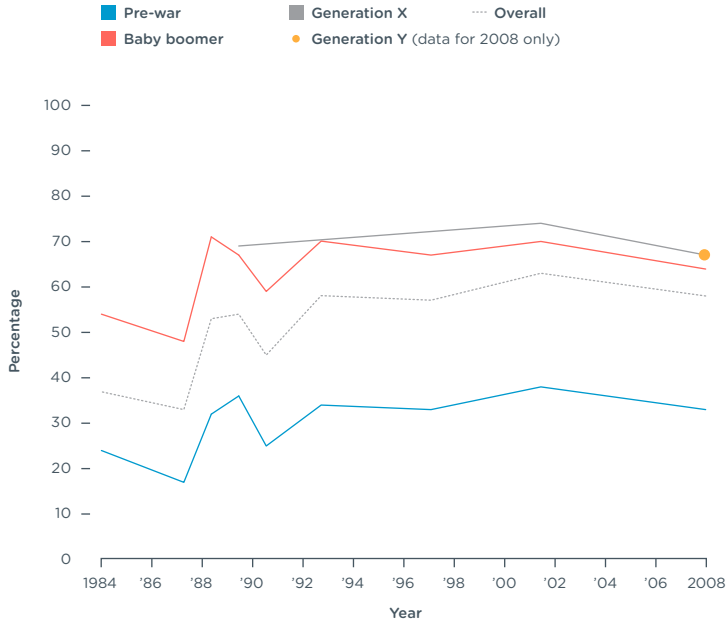
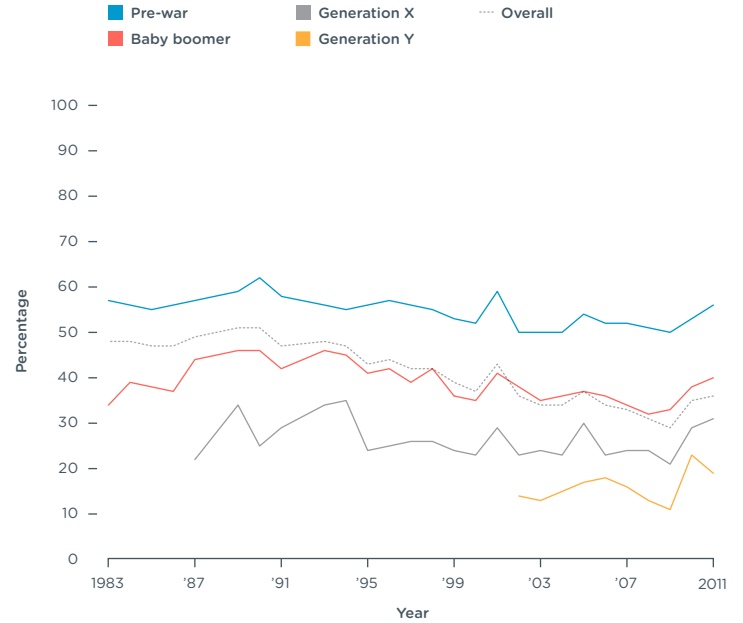


Figure 7 **The proportion of the UK population who think of themselves as a supporter of any one political party, by age group, 1983–2010**



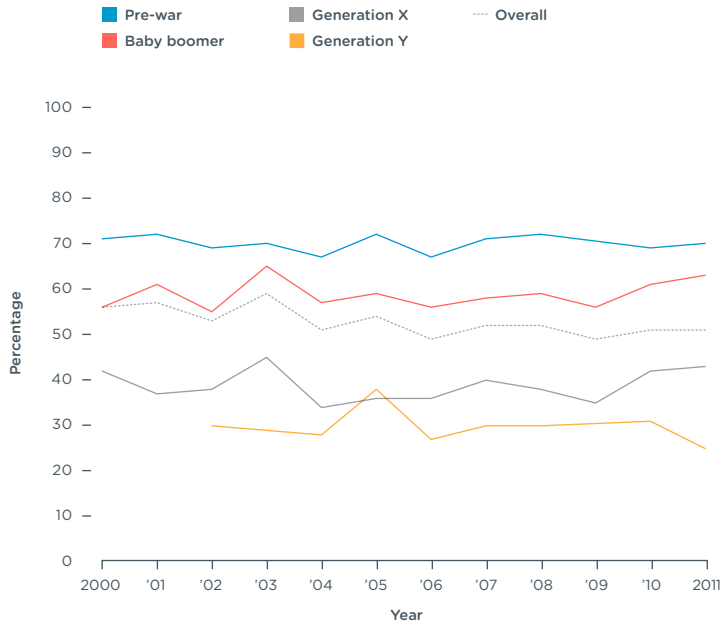
Affiliation with political parties is another example of a strong cohort effect. Overall, party identification is declining, but this is largely driven by changes in the generational composition of Britain. Figure 7 depicts a strict generational order, with little change within each generation over time – showing that the generational tide is working against this type of political identification. We can expect less party political affiliation over time, but because of differences between generations, not big shifts in attitudes within them.

The philosopher Michael Sandel has written that people in modern societies are ‘more entangled but less attached’ to one another.¹³ His argument is that common cultures have given way to a greater emphasis on individual choices and

identities, but without removing the myriad ways in which we people continue to depend on one another. The result, Sandel suggests, is a tension between individualist worldviews and shared fates.

There is some reason to think that this applies especially to younger generations, who value making their own choices and are less likely to associate with many of the institutions that their predecessors did. One possibility is that these attitudes also apply to welfare, explaining the overall decline in support across society. Does the welfare state simply represent another institution that successive generations feel entangled in, but progressively less attached to?

Figure 8 The proportion of the UK population who agree that the creation of the welfare state is one of Britain's proudest achievements, by age group, 2000-11

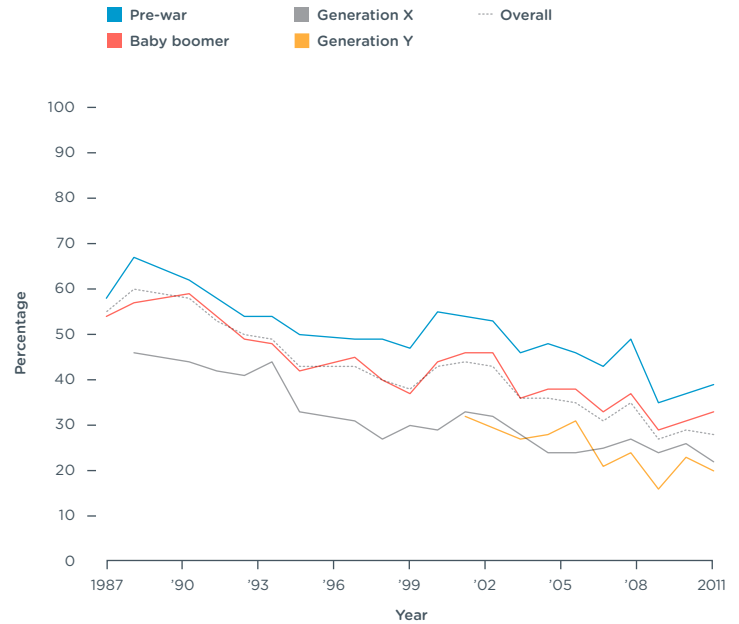


Spending on welfare

Analysis of the BSA survey reveals one question, on pride in the welfare state, in which changes in the balance of public opinion depend almost exclusively on the relative size of different generations.

In figure 8 the lines remain flat within generations, with consistent differences between them in a clear generational order. The oldest generation is the most likely to believe that 'the creation of the welfare state is one of Britain's proudest achievements', with Generation Y the least likely to agree, with a striking distance between the Pre War and Generation Y cohorts. Over time, therefore, agreement that the welfare state is one of Britain's proudest achievements is likely to fall as the generational make up of the population changes.

Figure 9 The proportion of the UK population who agree that the government should spend more money on welfare benefits for the poor, even if it leads to higher taxes, by age group, 1987-2010



We should be cautious about interpreting this as evidence of generational differences in support for the welfare system, however. The reason for this is the wording of the question, which refers not just to 'welfare' but 'the welfare state'. Our focus groups revealed that older groups were more likely to understand the 'welfare state' as a wider system of cradle-to-grave support, encompassing services like the NHS as well as social security benefits. Younger generations, by contrast, often had a less clear definition of the 'welfare state', and were more likely to interpret it as meaning welfare benefits for the unemployed. This lack of clarity over the meaning of 'the welfare state' is reflected in the very high levels of those in Generation Y who answer 'don't know' to this question

(around five in ten, compared with around two in ten from the Pre War Generation). Overall, our qualitative work suggested that the Pre War Generation did take more pride than other generations in the system that they helped set up, but the differences were not as stark as the chart might imply.

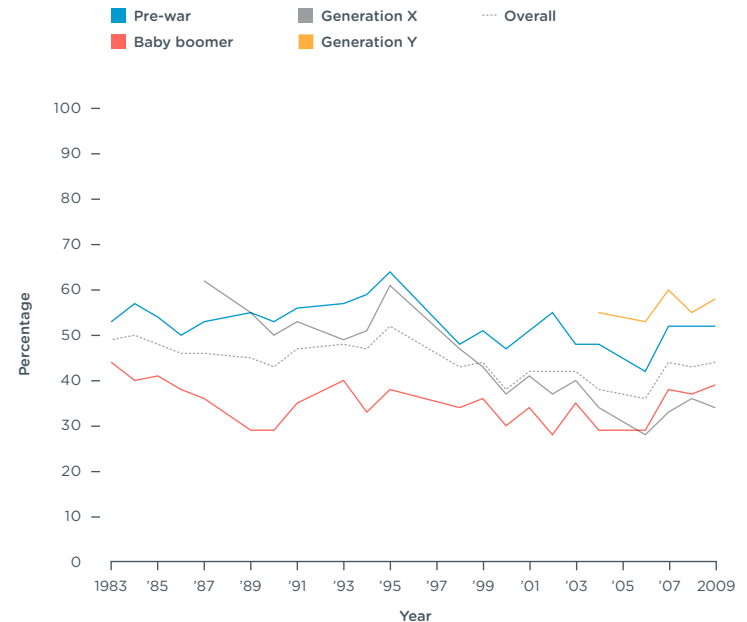
The same strict generational order can be found on other issues – although with both period effects also at work. The questions that focus on spending on welfare are those that tend to replicate the same generational order as that shown in figure 8, with the oldest most supportive of extra spending and the youngest least so. Figure 9 demonstrates that older generations are more likely to support extra spending overall on unemployment benefits and to agree that ‘government should spend more on welfare benefits for the poor, even if it leads to higher taxes’. In both of these cases generational differences (cohort effects) sit alongside a big shift in attitudes across society (a period effect).

Here, the higher support of Pre War Generation for extra spending is perhaps more significant than the relatively lower support of Generation X. As figure 10 shows, Generation Y is the most likely of the generations to self-report as having a ‘low income’, indicating that lower support among this generation for more spending may reflect different financial circumstances as much as different underlying values. As Generation Y ages and moves up the income scale it will be worth watching whether this changes. Pensioners, by contrast, are the second most likely to self-identify as having a ‘low income’, yet are the most likely of all four generations to support extra spending. Meanwhile Generation X, the least likely to self-identify as being in the low income group, have some of the lowest levels of support for extra welfare spending if it leads to higher taxes, or spending more on unemployment benefit.

Fairness and effectiveness

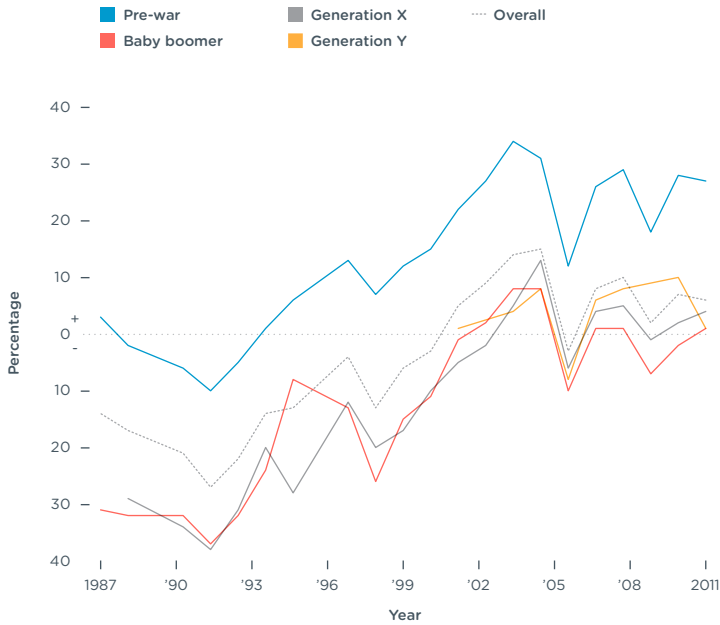
The cohort effects presented so far suggests that successive generations are less supportive of the welfare state and welfare spending, but when we turn to the perceptions of the fairness

Figure 10 The proportion of the UK population who would place themselves in a low income group, by age group, 1983–2010



and effectiveness of the welfare system itself, the simple correlation between age and support for the welfare system disappears. It no longer follows that the oldest and youngest generations are furthest apart. Often the oldest and youngest generations have the biggest concerns about the way the system works. For example, the Pre War Generation and Generation Y are most likely to believe that many people receiving support from the welfare system do not deserve any help, with a sharp difference between the oldest cohort and the rest in particular (figure 11). This illustrates that it is possible both to be proud of the welfare state and willing to commit more resources to it, but also to be concerned about the way that it works in practice. As with the views on welfare

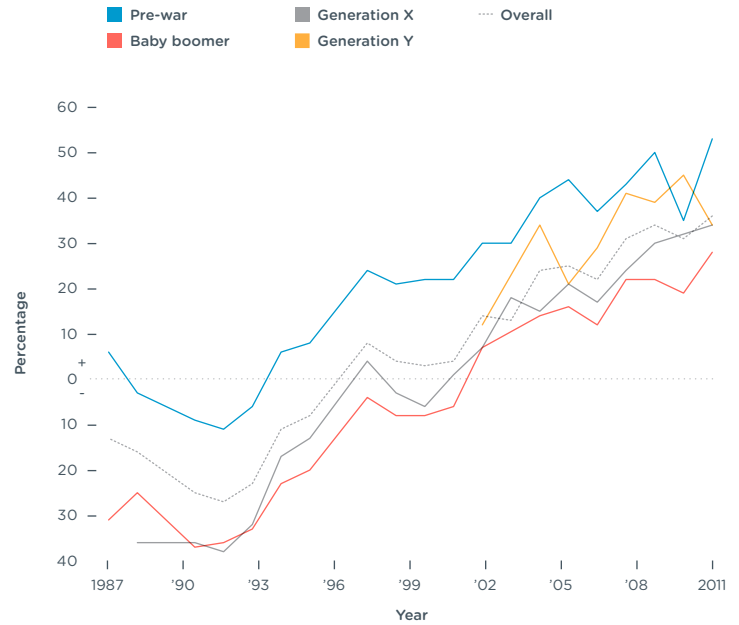
Figure 11 **The proportion of the UK population who agree that many people who get social security do not deserve any help, by age group, 1987-2010**



spending, the shift in attitudes across the whole of society is just as striking as the difference between generations. This overall shift largely took place between the mid 1990s and mid 2000s, with net agreement with the statement across society for the first time in the early 2000s.

A similar pattern is observable in the public view of welfare dependency – whether people think that welfare is encouraging idleness. As with the views on the deservingness of those who receive benefits, the oldest generation has the toughest views, with the youngest group the next most likely to agree that ‘if welfare benefits were not so generous, people would learn to stand on their own two feet’ (figure 12). Again, though, the most significant factor is the period effect, with a

Figure 12 **The proportion of the UK population who agree that if welfare benefits were not so generous people would learn to stand on their own two feet, by age group, 1987-2010**



marked change across generations over time. The timing of the rise in concern about welfare and self-sufficiency is also familiar, with the biggest shift taking place in between the early 1990s and the mid 2000s.

Conclusion

There are some aspects of attitudes towards the welfare state on which change across society is clearly being driven by differing attitudes across generations. Pride in the welfare state is the area where this is most clear cut: attitudes have remained consistent between generations but are consistently different within them. On other issues, notably support for

spending on welfare, cohort effects combine with period effects. There is a strict generational order, with older cohorts more willing to put more resources into the system. This is in the context of a general decline in support across the generations for more spending.

However, when we turn to whether the system encourages the right behaviour, or rewards the right people, this strict generational order disappears. Instead, it is the oldest and the youngest generations who have the biggest concerns about the way in which the system works. The common denominator between the questions on spending and those on the effectiveness and fairness of the system is the relative scepticism of Generation Y. While the Pre War Generation has pride in the welfare state and is more willing than other generations to commit extra resources to it, this cohort also worries more about how well the system is working. Generation Y, by contrast, has the least pride, the lowest support for extra resources and more concerns about how the system works than either Generation X or the Baby Boomers. There is, therefore, some evidence of a cohort effect.

On all of these questions, the main story is the apparent marked decline in support across generations, which took place broadly between the early 1990s and the mid 2000s. The differences between generations are dwarfed by the changes in attitudes over time within generations, towards a more negative position. Although the attitudes of all generations have been heading in the same direction, this does not necessarily imply that each has the same particular concerns. In the following chapters we explore the reasons behind these period effects, including whether support has declined for the same reason in each generation.

3 Public discourse?

One commonly held suspicion is that the large period effect described in the previous chapter, with support for the welfare system falling across generations, has been driven by the way the system is depicted by politicians and the media. As the *Independent* commented recently, voters have been ‘brainwashed’ by political rhetoric and a series of ‘welfare myths’.¹⁴ This idea has two main aspects: people are consistently presented with the wrong information about welfare, and the language used to describe welfare by ‘opinion formers’ shapes public attitudes.

Misperceptions

Our qualitative work offered some support for the first part of this thesis. Misinformation was rife, even among those who had significant experience of the benefit system. Across the generations, people not only tended to overstate the value of benefits to individuals, but also the proportion of the social security budget going to people out of work. This mistake was most likely to be made by those in Generation Y, who universally assumed that spending on Jobseeker’s Allowance (JSA) is much higher than it is in reality, even though many had experienced unemployment themselves, or had known peers in receipt of JSA. That said, the tendency to overstate JSA spending spanned generations, reflecting research findings that three in ten (29 per cent) believe the government spends more on JSA than on pensions. In fact, the reverse is true by a factor of 15 (£4.9 billion is spent per annum on JSA, compared with £74.2 billion on pensions).¹⁵ Indeed, when presented with a pie chart detailing welfare spending in the discussion groups, participants were universally surprised by

the fact that two-fifths (42 per cent) of the budget goes towards pensions, while only 3 per cent is spent on JSA:

That [the chart showing welfare spending proportions] just shows the disparity between the real figures and what we're told and what we hear.

Generation X

Fraud was another area where there was a large discrepancy between the official figures and people's own estimates. When we asked participants in the depth interviews to estimate the level of fraud in the welfare system, people typically estimated that around one-third of all welfare spending is made on fraudulent claims. This contrasts with official estimates of benefit fraud which stand at 0.7 per cent of total benefit expenditure, or £1.2 billion.¹⁶ The estimates given by our participants were not far from those given by the public in other studies. In one recent poll, the public estimated that on average 25 in every 100 claimants 'deliberately deceive the government, as they would not be entitled to benefits if they told the truth',¹⁷ implying there is a consistent gap between public perceptions and official estimates:

They abuse the system, pretend to have loads of things wrong and take advantage. They're draining the system and the people that do need it, the elderly, people who do look for work, suffer.

Generation Y

Across generations, there was distrust of the media narrative around welfare, and some blamed these messages for their previous assumptions about the proportions spent on different benefits. They questioned why there are never any positive stories about 'deserving' claimants, and accused the press of 'whipping up tension' between those in and out of work. However, misinformation is a perennial problem in public views of government spending, and in the qualitative work this issue spanned generations. The BSA data allow us to explore further whether different generations have different

Figure 13 The proportion of the UK population who think that most people on the dole are fiddling in one way or another, by age group, 1987-2011



perceptions of fraud and whether opinion has changed over time. Figure 13 shows there are some differences between the generations, with the oldest and youngest groups being most likely to believe that 'most people on the dole are fiddling one way or another'. This is in line with the cohort effects described in the previous chapter, in which these groups are most likely to express concern about the way the system works. It is also worth noting that perceptions of 'fiddling' have not changed dramatically since the late 1990s – a point we return to later in this chapter. However, again it is the overall level of agreement that is perhaps the most striking: there is net agreement among three of the four generations despite the high bar that the question sets of 'most people' fiddling the system.

There is room for debate on how much to make of this difference between public estimates and official figures of fraud. Importantly, the two may well be working with different definitions. Recent polling by Ipsos MORI for the Royal Statistical Society found that when people are asked what they would classify as ‘fraud’ they often include behaviour that would not appear in official statistics, such as claimants not having paid tax in the past and people having children in order to claim more benefits.¹⁸ Some studies have tried to address this through more specific survey questions and yielded lower results,¹⁹ but even these were far higher than the official estimates. It is therefore highly likely that the public would over-estimate fraud even with the right definition – as they do on the generosity of benefits to individuals and the level of spending on JSA.

Just as the public appears to over-estimate fraud in the welfare system, the media systematically over-represents fraud in its coverage. A recent study of newspaper articles over a 16-year period found that 30 per cent of all articles on the subject of welfare referred to fraud.²⁰ The study also looked into the origin of these stories, finding that the vast majority came from the policy process, encompassing government announcements, debates in parliament and reports by pressure groups. Of those stories covering a particular statistic, 80 per cent were sourced to central government, opposition parties, pressure groups or parliamentary committees, rather than the Office for National Statistics. The study expressed concern that the public is not being presented with an accurate image of the system as a result.

In our discussion groups people often justified or explained certain opinions with reference to anecdotes picked up from media coverage. A number of high profile cases cropped up more than once, while concerns about issues such as migrants claiming welfare benefits often stemmed from what people had read rather than experienced directly. However, many also expressed scepticism at the propensity of the media to provide an accurate picture and demonstrated a genuine appetite for more accurate information about the welfare state. A number of

participants asked if they could take away the information packs they were given breaking down the welfare budget so that they could show them to family or friends:

All the news stories you read are about the smallest proportions!

Pre War Generation

This suggests likely public support for reforms designed to ensure timely, accurate and balanced information is provided to the public about the welfare system. Organisations such as Full Fact already provide one important way to police the accuracy of statements made by influential individuals and organisations.²¹ Other proposals for how best to furnish the public with accurate information are given in the box below.

Better information

More independent statistics: the National Statistics Authority has argued against government ministers and officials having access to statistics before parliament or the public, believing that this would allow for a more balanced debate over the interpretation of official figures when they are released.

Media corrections: A report by Baumberg et al for the charity Turn2us argues that the Office for National Statistics (ONS) should take a more active role in correcting the misrepresentation of official figures. It argues that the ONS and government departments should ‘accept responsibility for predictable and repeated media misinterpretations and should act to correct them where possible’.²²

Tax receipts: The Chancellor of the Exchequer has announced his intention that taxpayers receive a tax receipt at the end of the year, setting out how the government has spent the money that it raised through taxation. One simple way to create more clarity on welfare would be to include some key distinctions – for example between social security for the working-age and the pensioner populations and between in-work and out-of-work benefits. Giving

people a breakdown of how the social security budget is spent, so they can understand the proportions involved, may be as important as simply communicating a headline figure.

There is also some evidence that presenting people with a more accurate picture of the welfare system might reduce some of the public dissatisfaction towards it. A poll for the Trades Union Congress by YouGov in 2012 found that the people with the least knowledge of the system had the most negative views about it.²³ However, there are a host of reasons not to expect there to be dramatic shifts in public opinion on the welfare system should people be given more accurate data. These range from cognitive biases, whereby people screen out facts that conflict with their existing beliefs, to the power of anecdotes over facts and a basic mistrust in government to provide accurate and honest statistics:

Well, I don't know [if that 0.7 estimate is true]. You read the Liverpool Echo, the local paper, and they'll say, well, they caught this woman and she's fiddled £20,000 in housing benefit. Because she has a partner and she's been working. And there's loads of them – there's not a night where they don't print two or three in the Echo.

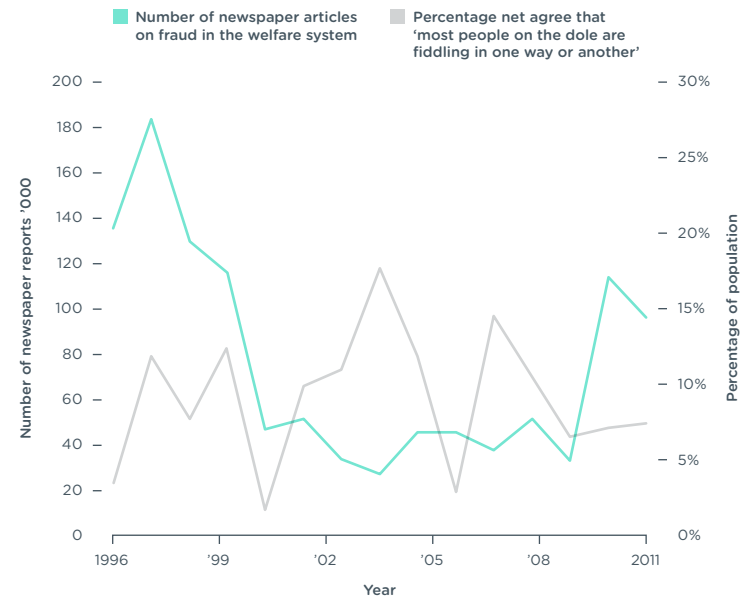
Baby Boomer

OK, how do they get these figures then? Is it because they don't want people to know that their system is rubbish and that they're being conned? Because we're being conned all over the place with immigration, the whole lot, so I don't think I'd trust the figures.

Generation X

The most important reason not to place too much emphasis on 'media myths', however, is that there appears to be very little correlation between the trends in media coverage and the trends in public attitudes. Figure 14 is taken from a recent report for Turn2us and covers articles from *The Times*, the *Mirror*, the *Guardian*, the *Independent* and the *Daily Mail* (1995–2011), and the *Telegraph*, the *Sun* and the *Daily Express* (2000–2011).²⁴ It illustrates that references to 'fraud' in

Figure 14 Perceptions of fraud and newspaper reports of fraud, 1996–2011



Source: reproduced from Baumberg et al, *The Benefits Stigma in Britain*

newspaper coverage of welfare declined in number from the late 1990s through to 2009 (with coverage shifting towards concerns about non-reciprocity, such as 'handouts', or 'something for nothing'). During this period in which there were fewer references to fraud in the newspapers, public perceptions of 'fiddling' remained stable rather than falling in line with the coverage.

Similarly, figure 15 shows that the number of negative stories about the welfare system as a whole actually fell between 1998 and 2003/04 – the period in which support for the welfare system declined on a number of measures. This is not to imply that the media has no impact on public opinion – in their study Baumberg et al present evidence suggesting that media coverage does matter. People who

Figure 15 **Perceptions of benefit claimants and negative newspaper stories, 1996-2011**



Source: reproduced from Baumberg et al, *The Benefits Stigma in Britain*

read newspapers with more negative stories have higher perceptions of fraud, even when a number of other factors are controlled for, while experiments suggest that people can be 'primed' by newspapers in ways that influence their perceptions.²⁵ Furthermore, it is possible that there may have been a cumulative effect, in which public opinion responded to years of coverage.

However, figures 14 and 15 suggest that while the media may not contribute to an accurate public understanding of the welfare system overall, it has not been the primary driver in the change in public attitudes over time. Understanding these shifts in public opinion therefore requires an analysis beyond media myths and negative reporting.

Political rhetoric and framing

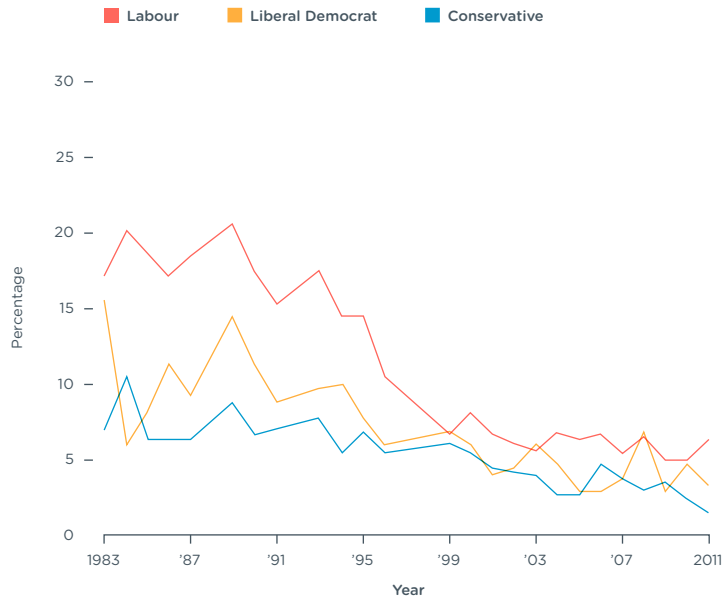
An alternative theory is that what really matters is not information, but rather argument and frames of references. The US academic George Lakoff describes frames as 'mental structures that shape the way we see the world',²⁶ drawing on examples from US politics to make his point. Supporters of abortion describe themselves 'pro-choice', notes Lakoff, while opponents say they are 'pro-life'. Both sides recognise that their chosen 'frame' makes their position seem harder to disagree with because it structures the way we think about the question.

This idea that political framing shapes public opinion has been taken up in one recent study of attitudes towards poverty and welfare in the UK, which argued that New Labour's repositioning on welfare in the mid to late 1990s is likely to have been a key factor in shifting public attitudes. The authors point both to the timing of the big shift in attitudes across generations and to political affiliation of those groups whose views shifted the most:

The extent to which Labour supporters have prioritised extra spending on social security has fallen much more sharply than among supporters of the other two parties since the period before Labour won office in 1997... This is likely to be a response to New Labour repositioning itself and becoming less pro-welfare during the late-1990s.²⁷

There are, however, two reasons to doubt that New Labour's tougher approach to unemployment benefits was the main driver of changing opinions during this period. The first is methodological. As the NatCen study acknowledges, the BSA does not track particular individuals over time, but rather asks questions of a representative sample of the population.²⁸ The problem with tracking the views of Labour voters over time, therefore, is that the people polled also vary over time. In the case of the mid to late 1990s, the sample would have included many new converts to Labour, including floating voters and previous Conservative identifiers. Tracking how the views of Labour voters have changed over

Figure 16 The proportion of the UK population choosing social security as first or second choice for extra government spending, by party political affiliation, 1983–2011



Source: Clery et al, *Public Attitudes to Poverty and Welfare*

time may therefore simply be a case of tracking changes in exactly who voted Labour during that time. More analysis is therefore needed to establish just how consistent the pool of people describing themselves as ‘Labour identifiers’ was during this period.²⁹

The second reason is a question of timing. Though it may be true that most of the decline in support for welfare occurred when Labour was in office, this trend began *before* Labour won office in 1997 – and potentially before New Labour was even created. Figure 16, taken from the NatCen study, shows the proportion of Labour identifiers picking welfare as one of their top two priorities for extra government spending, for example, peaked in 1989, five years before Tony Blair was elected leader

of the opposition and eight years before he became prime minister. Support fell in most years between 1989 and 1994. In this period, the only two years in which it did not fall were during and immediately after the recession in the early 1990s, reflecting a general softening of attitudes towards the unemployed that had occurred in the recession of the 1980s.

On a series of other questions this issue of timing resurfaces. The proportion of the public agreeing that ‘the government should spend more money on welfare benefits for the poor, even if it leads to higher taxes’ peaked in 1989, for example. Meanwhile on questions covering ‘fiddling’ people ‘standing on their own two feet’, and the deservingness of recipients, support was already falling by 1994. None of this proves that New Labour’s policies or political discourse is irrelevant to social attitudes. Political rhetoric and public opinion may well have been mutually reinforcing, with politicians adopting a tougher line in response to pre-existing public concerns, only to reinforce the attitudes and beliefs behind those concerns. However, the timing of many of these trends ought to cast doubt on the assumption that political rhetoric alone turned public opinion so dramatically.

Conclusion

There are widespread misperceptions about the welfare system, including the generosity of benefits for individuals, the level of public spending on different elements of social security and the level of fraud in the system. Media coverage of the welfare system tends to be negative and disproportionately focuses on fraud, but there does not seem to be a correlation over time between changing newspaper coverage of fraud and changing perceptions of ‘fiddling’ in the welfare system. Nor is there a correlation over time between the changing volume of negative stories about welfare and changing public support for the welfare system on a number of measures. It is therefore difficult to justify the argument that media coverage is wholly responsible for all of the decline in support for the welfare system in recent years.

Another possibility is that political rhetoric and framing has driven public opinion. Some studies cite the changing attitudes of Labour voters towards welfare as evidence for this, arguing that New Labour's tougher stance influenced the attitudes of Labour voters. However, there are reasons to be sceptical of this interpretation. The views of Labour voters may have changed over time, but so too did the number and type of people who voted Labour. Moreover, the timing of the shift in attitudes among Labour voters appears to have predated New Labour in government – and possibly New Labour in opposition too. A more plausible interpretation is that political discourse tends both to reflect and accentuate public concerns about the way the system works. Perceptions of problems in the welfare system are not skin deep but entangled in the way the system itself works, so simply changing the discourse will not suffice to restore confidence in its workings.

If we accept this is the case, then it is necessary to look beyond (mis)information and discourse about the system to explore more substantive public concerns. The next chapter explores some of these concerns, including whether they vary between the generations.

4 Policy problems

The previous chapter established that the period effect in attitudes to welfare cannot be attributed simply to media myths and public discourse.

This chapter explores substantive public concerns with the way the system works. Based on findings from depth interviews, discussion groups and a cross-generational workshop, it explores whether these concerns vary between the generations, starting with the cohort with the most strongly held concerns about the way the system works in practice: the Pre War Generation.

The Pre War Generation

Participants from this generation had a strong sense that their pensions had been earned through the ‘stamps’ they had collected throughout a working life. The link between their work and the government benefit they received seemed very clear and strong to them, and some resented seeing pensions presented as part of the welfare bill:

A pension is something that I have paid for rather than state benefit!

Pre War Generation

Some argued that those in their generation should also be entitled to much better social care, because of their lengthy contribution histories. As described in earlier chapters, there was a strong perception that this generation had worked hard all their lives, and had behaved responsibly, for example by saving rather than borrowing, and providing for their family rather than expecting financial assistance from the state. They contrasted this attitude with that of

younger generations who they thought made decisions, for example on family size, without any attendant calculations about affordability.

As a result of their views on personal responsibility, the prime concern regarding the welfare state for this generation was the ‘something for nothing culture’ that they perceived to exist. For instance, many participants of this generation objected to young single parents who have never worked being automatically eligible for certain benefits, and child benefit for large workless families. Unlike younger generations, the negative outcomes of such a culture were not framed in terms of incentives. Rather, the concern was about the effect that such a culture could have on personal and familial responsibility and the potential for people to become dependent on welfare if they think that the state will provide for them:

I am convinced they [benefit claimants] have numerous children because that's a way out of a financial hole.

Pre War Generation

This generation's insistence that there should be a strong relationship between contribution and entitlement was also reflected in widespread concerns about immigration. The Pre War Generation were the most vocal among all generations in their concern that immigrants would be able to draw out of the welfare system before having contributed properly to it.

Few in this generation had a strong understanding of how the current welfare system works, especially when compared with those in Generation X and Y, and were also fairly limited in what they thought it covered. For instance, few knew of or referred to tax credits in our discussions, but unlike other generations, Pre War participants could remember a world without the safety net offered by the welfare state. They therefore were more likely to hold strong views about the damaging impact of poverty and were more likely to support spending on those who they would class as poor in absolute terms. However, this attitude was tempered

by a scepticism as to how many people could truly be classed as poor in modern Britain:

To me, poor is if you go back when I was a kid, when you used to see kids coming to school and their backside was hanging out of their trousers, or they wore the same shirt all week, or if they had holes in their shoes. To me, those kids were poor, and I was lucky that I wasn't like that. But now they say if the kid hasn't got a TV and he hasn't got a computer, they're poor.

Pre War Generation

While they were happy for taxes to be raised to stop people, especially children, from ‘starving’, those from this generation were generally anxious about the state doing any more than this without a strong reciprocal element:

I don't want to see anybody starve or anything like that but nowadays people don't use it for what it was originally intended for... some of the people I know who are on benefits their whole lives, they've got luxury items, big televisions and cars.

Pre War Generation

Their concerns about the absence of such reciprocity explain why the Pre War Generation, while supportive of spending on the poor and proud of the welfare state their generation helped to create, are also the most likely to agree that ‘many people who get social security don't really deserve any help’.

Throughout all of these arguments, however, many from the Pre War Generation tempered their often strong anti-welfare dependency attitudes with the argument that the government, as part of its welfare strategy, should be doing far more to create jobs and ensure that the jobs that there are pay a sufficient wage. Many spoke of the difficulties that young people face today, and thought the lack of a strong strategy for training and helping people into good jobs was a failing of the welfare state that was just as important as the sidelining of the contributory principle.

Baby Boomers

The baby boomer generation was perhaps the group with the biggest gap between their expectations of the welfare state and their experiences of it. Several participants had recently experienced sustained unemployment for the first time in their careers, but had found the welfare system unhelpful on many counts.

A major area of disappointment for the Baby Boomers was that when they had cause to rely on the welfare state, they felt it did little to recognise their contributions to it. Whether through their own experience, or that of friends and family, many were shocked to learn that JSA entitlement could be as little as £71.70 per week, even for those with a long work history. The structure of the JSA means test also frustrated many. For instance, by removing entitlements for anyone with £16,000 in savings, some argued that this rewarded those who had failed to act responsibly. Others questioned why income-based unemployment benefit is based on whole household when the individual in question previously worked and is still looking for work.

People were therefore often frustrated on two counts: the system seemed out of sync with their intuitive sense of fairness, and it afforded very little protection on a practical level. These combined to undermine any sense of the welfare system as an insurance scheme, reinforcing the divide in many people's minds between those who pay for the system and those who draw out of it:

The more you pay the less you get.

Baby Boomer

Just because my husband is in work, I get nothing.

Baby Boomer

However, while the prevailing view among Baby Boomers was that the system should do more to recognise prior contribution, this was also the group which found it hardest to resolve the dilemmas between contribution, straight universalism and means testing. By comparison with other generations, the Baby Boomers were more likely to

criticise the fact that the wealthiest are eligible for the same benefits as the less well off, and argue for the means testing of social security benefits. Some even went so far as to suggest that pensions be means tested.

Frustration with the structure of entitlements was compounded by a second complaint about the welfare system: that job centres themselves had proven unresponsive to their requirements at a relatively advanced stage in their careers. Baby Boomers frequently complained that the kind of jobs that they were looking for could not be found through the job centre – and that job centre advisers were neither expert nor specialist enough to provide the right kind of advice and support:

I went to the office and I thought this may be an opportunity to retrain but of course there was no retraining. It was like going through this charade. I did do a couple of courses but they were very short term and not very helpful. They didn't tailor the training to people of my age.

Baby Boomer

Given this experience, as with those in the Pre War Generation, Baby Boomers were surprised by the lack of focus on training and job-creation in welfare debate.

Generation X

Direct experience of the complexity of claiming tax credits had left many in Generation X frustrated with the bureaucracy of the welfare system. However, they also suggested that this was a burden that they had no choice but to bear; tax credits were seen as an essential top-up to often low incomes, which had struggled to keep pace with rising prices. This therefore made this generation, in practice, the one with the strongest experience of the workings of the current welfare system, and thus the most grounded criticisms of its workings.

Those in this generation were strongly concerned with means testing and the effects of the welfare system on family

life. Many complained that those who do not work have money ‘thrown at them’, leaving those in employment often required to make trade-offs that others receiving welfare would not have to face. The high cost of childcare was mentioned most frequently in this regard. Many mentioned the difficulties they faced in trying to combine employment with childcare and felt the costs to be prohibitive without support from the state. Further, they also saw steep childcare fees as a barrier to work, thus penalising those willing and able to contribute to the system through employment:

I think it's quite difficult on a low wage because a single mum or dad on a low paid wage – they want to work but it's not possible for them to do that. It's really difficult because they are penalised and not supported back to work.

Generation X

A number of participants expressed frustration that they had not been able to have as many children as they had wanted, because of their modest incomes. However, they did not see similar constraints being placed on families out of work, with entitlement to benefits growing with family size. In this respect, means testing was seen to reduce personal responsibility, disadvantaging those in work.

Generation X also tended to express frustration at the perceived ‘couple penalty’, which, because couples are means tested by household income, leaves couples who live separately with higher entitlements than those who cohabit. Most people’s concern was not that couples would be incentivised to live apart – something that the evidence suggests is very rare³⁰ – but rather that people would declare themselves to be living apart when, in fact, they were not. This reflects a second type of concern about means testing: that it creates structural incentives to be dishonest.

This generation recalled feeling the effects of the recession in the 1990s and was less likely than older generations to believe that work could be found by anyone

with the right attitude. More than any other generation, they thought that the welfare state should focus on enabling people to become contributors, through better training and tailored support into work.

Consequently, participants from Generation X (and Generation Y too) thought that building the right incentives to work into the welfare system is important. In this respect, Generation X broadly supported the idea of providing different entitlements for those with good work records, but tended not to believe that a particularly long period of time would be needed to elapse before people could ‘earn’ entitlements. The principle at stake for them was willingness to work, not length or amount of contribution, which it was thought could be determined by things over which people have no control, like health or access to education.

Generation Y

Those in Generation Y were perhaps the most pessimistic of all the generations, often comparing the work ethic of their own age group unfavourably with that of previous generations – in particular that of their grandparents. This was in part driven by the fact that Generation Y participants tended to believe that older generations had found it easier to earn a living, with more stable, better paid work available, less debt and more affordable housing. By contrast, they perceived these things to be less attainable for their generation. Allied to this, many had the sense that the welfare system had rewarded the right behaviours for previous generations, but was not doing so for their own. Almost all supported the idea of a welfare system in principle, but regarded many of the problems they associated with it as intractable.

Table 2 shows the extent to which the UK population feels that their generation will have had a better or worse life than their parents’ generation.

Table 2 **Extent to which UK population feels that their generation will have had a better or worse life than their parents' generation, by age group, 2013**

	Better (%)	Worse (%)	Net Better (%)
Generation Y	42	29	13
Generation X	60	19	41
Baby Boomers	70	14	5
Pre War Generation	79	8	71

In general, when discussing the welfare system and people's relative claims to entitlement, members of Generation Y were generally less need-focused than other generations. They perceived widespread problems with the cost of living and so believed it wrong that 'the worst off get everything'. In stark contrast to the older generations, many saw no connection for them as individuals between their work and National Insurance payments and any benefits they may need at any point in life.

Among those in Generation Y the welfare system was perceived much less as an insurance system, smoothing income over an individual's life course, than as a mechanism through which those in work support those who are not in work, or those whose earnings are insufficient to keep up with the cost of living. When discussing solutions to welfare state problems, they were most concerned with building short-term incentives to work into the system. For example, while many were supportive of enhanced entitlements for job seekers with good work records, they were also anxious that such entitlements should be temporary:

[Higher levels of JSA for previous contributors] should be time capped; more money but less time. Then it protects you for a certain period of time and incentivises you to get back to work and forces it to be what it was meant to be – an emergency system.

Generation Y

Tax and the tax credits system – and in particular the income tapers it employs – were identified as other problems

with the welfare system. Participants thought it confusing to be given with one hand (for instance, via working tax credits) yet have income tax deducted at source with the other, arguing that this does not create the right incentive to work. Further, some spoke of instances whereby small pay increases had led to disproportionately large cuts in their tax credits award. These participants were firmly of the opinion that no matter what benefits a person or family claims, more work should always mean significantly more money in hand, and as a result a noticeable increase in the standard of living.

Overall, this generation argued strongly that the welfare system should be built around enabling people to become contributors through the right incentive structure. For this reason, many thought it was unfair that they had to pay so much to study, given that they thought acquiring skills was the best route to them getting well-paid jobs and thus being able to contribute financially to the system in the future. This perhaps reflects a difference in outlook between the youngest generation and the other three. Generation Y is more likely than other cohorts to believe the role of state should be more focused on providing opportunities and less on managing the risks individuals face. This suggests that Generation Y is a more individualist generation than the others, more concerned with personal independence and opportunity than compulsory systems of risk pooling and redistribution. Those in Generation Y were also the most sceptical about the ability of the state to enforce conditions connected to entitlements and the government's legitimacy in enforcing compulsory job schemes. Indeed, many named friends who had found their way around the rules, finding ways to claim JSA without actively seeking work, as the rules specify. Further, these were the most likely to recoil at the idea that government could require people to take jobs as part of compulsory job schemes and, in common with others, were insistent that any work involved in such schemes should be rewarded with wages at least at the level of the minimum wage, rather than simply the payment of JSA.

In addition, and bearing in mind the value they attached to acquiring skills as the best route to obtaining a well-paid job, Generation Y, unlike the other cohorts, thought that Jobcentre Plus should not try and force people to take work that did not fit with their skills or experience. They stated that they had put money and effort into their studies and should not be punished for working hard or aspiring to a certain career – particularly not at a time when jobs are scarce.

Shared concern: lack of reciprocity

These different problems drain support for social security in their own ways. While the specific concerns may vary between generations, the underlying values behind them remain remarkably similar. In almost every case, the concerns of different generations stem from a lack of reciprocity in the system. Our respondents believed that those who take responsibility for themselves and their families, eg through work or study, or try in any other way to contribute to the system insofar as they were able to do so, are not being adequately rewarded.

This is the case with the Pre War Generation's fears that immigrants will be able to draw out of the system before having contributed to it; it is reflected in the Baby Boomers' anger at a system which does too little to recognise years of contribution; it is behind the anger of Generation X that those who do not work are not having to make the trade-offs that working people do about family size; and it is central to the Generation Y argument that welfare should incentivise everyone to work, rather than encourage some to live at the expense of others.

All of this reflects the argument made by Bell et al, who suggest that there are two categories of people who deserve support from the welfare system: those who find themselves in need, through no fault of their own; and those who have a right to public support, either by virtue of their citizenship or because they have contributed to the system in the past.³²

This framework rang true in our qualitative work and makes it easier to understand why there is such a clear and

consistent ordering of people's priorities for extra public spending. Figure 17 shows the proportion of the population that supports spending on different types of welfare spending over the last 30 years. Pensioners come top of the priority list, enjoying support across generations because they are seen to be needy and to have contributed, satisfying both of Bell et al's key criteria for deservingness:

They (pensioners) saved money like crazy... never heard of my mum on JSA... They were just more hard working than us.

Generation Y

By contrast, spending on the unemployed has least support because of scepticism that they qualify as vulnerable or the view that they are unlikely to make reciprocal contributions in the future.

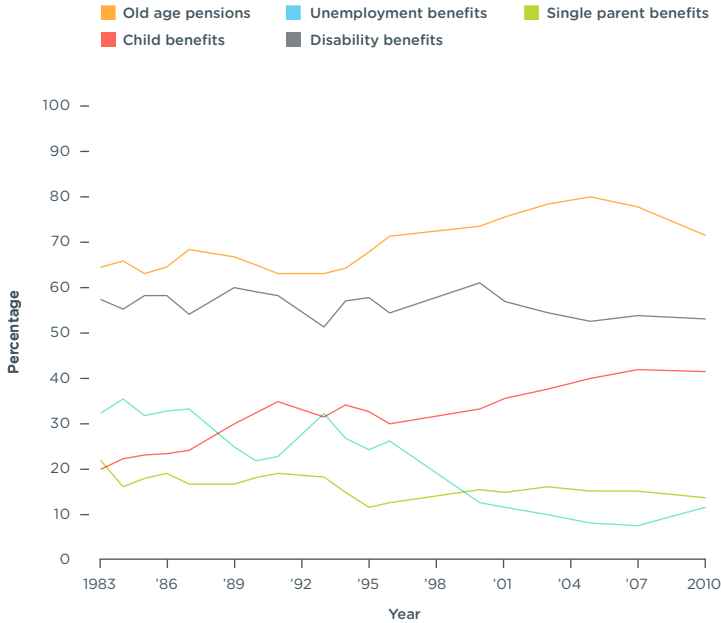
Those groups that come in the middle often tick one of the two 'deservingness' boxes more strongly than the other. People support spending on disability benefits because they recognise genuine need borne out of circumstances beyond people's control. Support for spending on parents and children, meanwhile, often presents a dilemma. People are anxious to protect children from circumstances beyond their control, such as whether their parents are well off or in work, but the same people often worry about rewarding parents who do not work, or take responsible decisions about what size family they can afford:

Children are already here... whatever family they're from they're still the future, and their future contribution is dependent on how they are treated now.

Baby Boomer

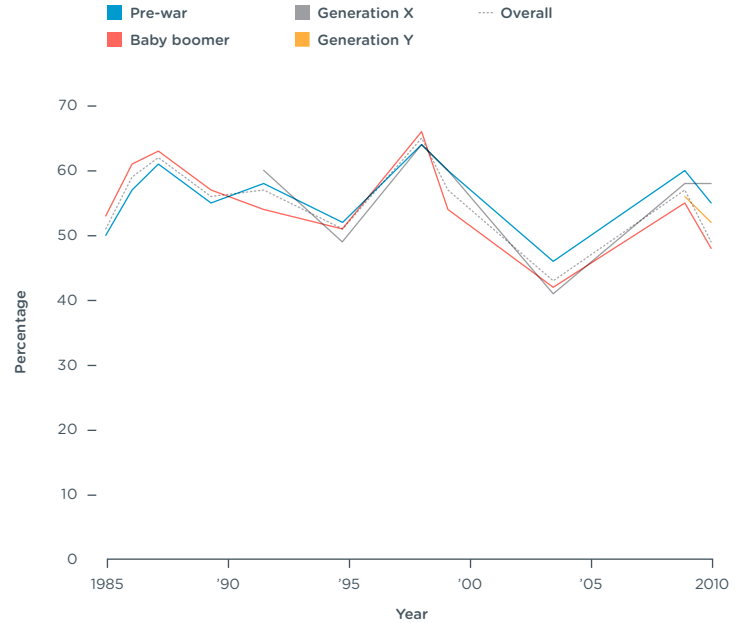
To underline the importance of there being a clear sense of reciprocity as an ingredient in securing public support, and the degree to which it is shared between the generations, we can look at another BSA question, which explores the role of the state at a more theoretical level, and implies that the recipients of welfare are in work. Figure 18 shows the level of

Figure 17 **The proportion of the UK population who support government welfare spending, by benefit, 1983-2010**



agreement with the statement that ‘it is the responsibility of the government to reduce the differences in income between people with high incomes and those with low incomes’ by age group. The question centres on inequality, but the phrase ‘low incomes’ implies that recipients would not be receiving ‘something for nothing’. In stark contrast to so many of the other questions, which focus on either ‘the poor’ or, more specifically, the unemployed, responses to this question have remained remarkably stable over time and between different generations. When people are reassured of a reciprocal deal, opinion remains much more stable.

Figure 18 **The proportion of the UK population who think it is the government’s responsibility to reduce the income gap between people, by age group, 1985-2010**



Conclusion

Different cohorts tend to emphasise different specific problems with the welfare system. There are some subtle differences in outlook, with the younger generations relatively more concerned with giving people opportunities and relatively less concerned with risk pooling through the state. But, overwhelmingly, the concerns of different generations tend to have the same underlying value: a requirement for reciprocity. When this is missing, or seen to be missing, and people do not see a direct link between ‘doing the right thing’ and reward, support tends to ebb away from the system. By contrast, when people are asked an ‘in principle’ question about the welfare system, with the

reassurance that recipients of welfare are in work and thus contributing in some way, then public support is far more stable. With this in mind, the next chapter explores different policy approaches to reinforcing reciprocity in the welfare system.

5 Reciprocal welfare

Successive governments have sought to address concerns about reciprocity through stressing the ‘rights and responsibilities’ associated with welfare. There has been more help with job searching, and increased access to education and training (rights), but a growing number of terms and conditions are now attached to the receipt of benefit payments (responsibilities). More has been asked of people, with more help given in return.

This combination of support and ‘conditionality’, set alongside moves to sharpen work incentives, has quickly become part of a broad cross-party consensus on welfare, with good reason.³³ However, as a means of reassuring a nervous public, the emphasis on ‘rights and responsibilities’ has not been successful. During the period in which conditionality has increased alongside greater support for job seekers, support for welfare has continued to drain away. Those who have grown up with this consensus are no more supportive of welfare overall.

Our discussion groups shed some light on this. People across generations support the idea of conditionality in theory, but younger generations in particular have strikingly little faith in the efficacy of the state to police conditions effectively. Those without direct experience of unemployment were often surprised at the extent of the conditions and eligibility criteria attached to benefits such as JSA and Employment and Support Allowance (ESA), but remained sceptical overall that the conditions could be successfully enforced without people finding a way around them. These views were based on personal experience, that of peers, or the resonance of certain media stories that convinced them that those who administrate the welfare system are not able to

police the conditions attached. Certain particular cases cropped up in almost all of the groups and interviews, including:

- A8 migrants sending Child Benefit to families living overseas
- stories involving very large workless families, for example a single mother with 11 children who allegedly kept a horse
- pensioners who live in Spain yet still receive the Winter Fuel Allowance
- people on Incapacity Benefit ‘playing golf’

This led many to the conclusion that the welfare system is rigged in favour of those who do not need it, are ‘lazy’, and can play the system.

This scepticism suggests that the conventional response to fears about free riding – tightening eligibility criteria and increasing sanctions for those transgressing the rules – has serious limitations, unless people can be persuaded of the ability of the state to enforce any new deal. As Ian Mulheirn has put it, ‘The orthodox prescription that has dominated policymaking for the past generation has had important successes in tackling problems such as long-term unemployment. But that approach is running out of road.’³⁴

The extent of the scepticism surrounding conditionality implies that if ‘right and responsibilities’ style policies are really to reassure then they must provide certainties rather than simply the promise of greater vigilance. This is likely to require a different kind of response from government, involving not more policing of the system, but rather the provision of work itself as a last resort. On the basis of our discussion groups, this kind of back-stop against unemployment appears to be the only mechanism that most people believe could not simply be evaded by welfare claimants.

Providing certainty – policy options

The Young Person’s Guarantee (YPG): *In January 2010 the Coalition Government introduced the YPG. This formalised a range of entitlements for young people after six months’ unemployment, ranging from access to work-focused training to*

participation in the Future Jobs Fund, a subsidised work programme designed to enhance and build the skills and work experience of young jobseekers. From 24 April 2010, young people reaching the ten-month point of their claim were required to take up one of the options under the YPG.

The Haringey Jobs Fund (HJF): *The HJF, run by Haringey Council, offers a financial subsidy to support organisations creating jobs for local unemployed people. For each new job created, the Council contributes up to £4,000 towards the cost of that job for up to one year. Employers who wish to create jobs have the offer of a subsidised training package, delivered by selected further education colleges in the area.*

In our qualitative work, there was support across generations for the idea of compulsory work schemes or compulsory, high-quality training or apprenticeships for the long-term unemployed (though this support was weaker in younger generations, who thought such schemes and training should be aligned to the careers that they were interested in). However, even for the most fervent supporters, this support often came with an important caveat: that work should be rewarded not simply with benefit payments but rather with the payment of the minimum wage or higher. This reflects the desire for systems that are genuinely reciprocal, rewarding work properly for those who are willing to do it.

Providing this kind of certainty, rather than simply the promise of an ever more punitive and vigilant system, would be a step towards reinforcing public confidence in the reciprocal deal underlying welfare, but cannot be the end of the story. Polling conducted for the Fabian Society in 2009 offers a good indication why: whatever guarantees government might be able to offer about people’s current behaviour, there will remain fears about the choices that people will continue to make in the future.³⁵ People may comply now, but will they contribute in the future?

Table 3 illustrates how this fear affects people’s willingness to commit resources to the welfare system. Those who have the greatest confidence that welfare recipients will

work in the future are also those most likely to agree that ‘the government should spend more on benefits for the poor, even if it leads to higher taxes’.

Table 3 Overall views on welfare spending and benefit recipients in the UK

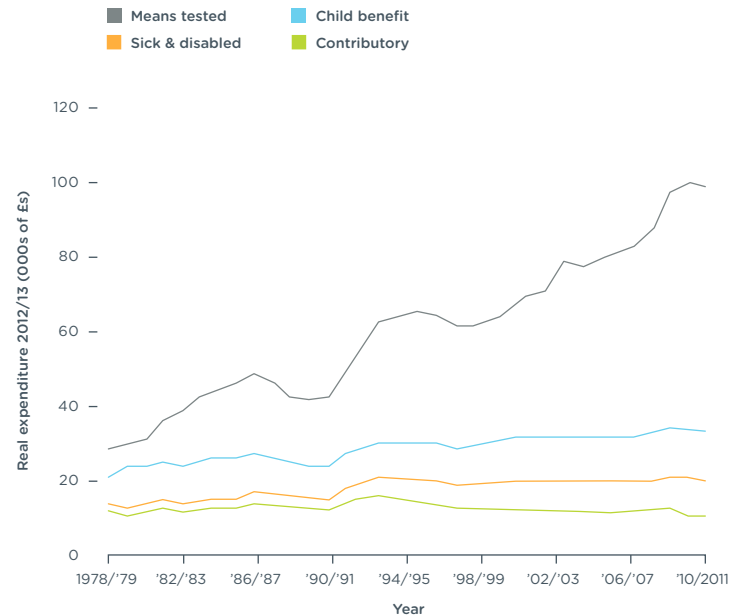
Proposal	Agree (%)	Disagree (%)	Net agree (%)
The government should spend more on benefits for the poor, even if it leads to higher taxes	24	49	-25
Most people who receive benefits now will make a contribution back to society in the future, through activities like employment or caring for others	24	46	-41
Increase benefits for the poor; views of those agreeing that most people will make a contribution to society in the future	49	27	+22
Increase benefits for the poor; views of those disagreeing that most people will make a contribution to society in the future	11	72	-69

Contribution over time

This imperative to reward the right behaviour over time was one of the foundation stones of William Beveridge’s original vision for the welfare system. As he put it, it was to be ‘first and foremost a plan of insurance – of giving in return for contributions benefits up to subsistence levels, as of right and without means test, so that individuals may build freely upon it’.³⁶

In practice the contributory principle proved vulnerable from the beginning, with the government struggling to fund entitlements high enough to lift people clear of means testing – a problem not solved by swapping flat rate contributions for

Figure 19 Benefit spending on non-pensioners in UK, 1978/79 to 2011/12



Source: Browne and Hood, *A Survey of the UK Benefit System*³⁹

a system in which higher earners contributed more. In more recent decades, the contributory principle has been eroded to a striking degree by successive governments. Excluding pensions, contributory benefits have gone down from a peak of 21 per cent of total benefit spend in 1971 to 5 per cent in 2012.³⁷ Key moments have included:

- Margaret Thatcher’s decision, in the 1980s, to abolish the earnings related supplement, which had ensured that those with strong work records received higher benefits during periods of unemployment
- the Major Government’s decision, in the 1990s, to limit contributory JSA payments to just six months

Table 4 Percentage of unemployed people receiving contributory and non-contributory benefits, the wage replacement rate and proportion of population thinking the government should provide a decent standard of living for the unemployed, in some European countries, the US, Australia and New Zealand

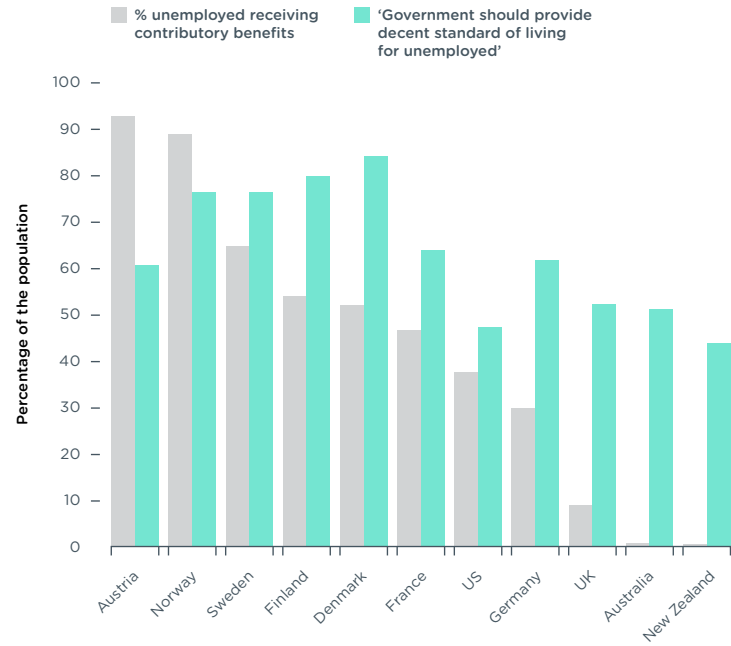
Country	% unemployed receiving contributory benefits before 2008 ⁴⁰	% unemployed receiving non-contributory benefits before 2008 ⁴¹	Wage replacement rate (2011) ⁴²	'Government should provide decent standard of living for unemployed' (2009) ⁴³
Austria	94.1	0.0	55	61.8
Norway	90.0	0.0	64	77.5
The Netherlands	67.9	2.3	75	-
Sweden	66.0	0.0	46	77.6
Finland	54.9	11.9	53	80.6
Denmark	53.0	14.4	57	84.3
France	47.9	11.8	66	62.4
Canada	44.4	0.3	62	-
US	37.5	0.0	47	48.6
Germany	30.0	69.0	59	62.3
UK	9.2	42.2	13	53.0
Australia	0.0	68.5	55	52.3
New Zealand	0.0	37.0	26	44.8

Source Gaffney and Bell, 'Making a Contribution'

- the Blair Government's expansion of means-tested tax credits in the 2000s for the working-age population
- the Coalition Government's decision to time limit contributory entitlements to ESA to 12 months

The decline of the contributory principle has been accompanied by a related growth in means testing. As the Institute for Fiscal Studies has shown (figure 19), this has become an increasingly important part of the social security system. The effect of this shift in emphasis has been a fundamental change in the nature of Britain's welfare system. The balance of welfare system has shifted from insurance,

Figure 20 Public attitudes towards contributory welfare in some European countries, the US, Australia and New Zealand



Source: As for table 4⁴⁴

towards redistribution. Horton et al describe this as 'a profound change in the relationship between taxpayers and benefit recipients, from one of reciprocity and risk pooling, to one of providing transfers to others on the basis of need'.³⁸

It is hard to ignore the fact that the period which has seen the greatest dilution of the contributory principle, and the greatest expansion of means testing, has also been the period with the sharpest falls in public support for the welfare system. It is equally hard to ignore the fact that those countries with the weakest contributory elements, such as the UK and New Zealand, tend also to have the lowest entitlements and the least generous public attitudes towards

those receiving social security benefits. By contrast, those countries with the strongest contributory elements, such as Austria, Norway and Holland, tend to have higher entitlements and more generous public attitudes. Table 4 illustrates this: countries are ranked in order of the percentage of unemployed people receiving contributory benefits.

Figure 20 illustrates the percentage of the unemployed receiving benefits and the proportion of people thinking the government should provide a decent standard of living for the unemployed in some European countries, the US, Australia and New Zealand.

These correlations reflect much of what our participants discussed, with older groups in particular lamenting what has been described as the ‘nothing for something’ problem, in which prior contribution is insufficiently valued when people come to rely on the welfare system.⁴⁵

There are well-rehearsed arguments in favour of greater means testing and against a more contributory system. Means testing can reduce the cost of the welfare system, while focusing resources on those who have the least. More contributory systems, by contrast, require more resources to top-up benefits for those who are often already well off. As Neil O’Brien calculated in 2012, 32 per cent of social security expenditure already goes to those who are wealthier than average (or 28 per cent if pensions are excluded).⁴⁶ In an age in which the gap is growing between the wealthiest and the rest of society and further reductions in spending are likely to be required to support deficit reduction plans, some argue that this cannot be justified. Contributory systems can also adversely affect those who require help before they have had a chance to contribute – most obviously young people entering the workforce – while there are debates about what exactly should qualify as a ‘contribution’ in any case.⁴⁷ However, the various forms of discontent expressed in our focus groups reveal the dangers of a drift away from a system with a clear relationship between people’s efforts to

contribute and what they are entitled to. From older groups frustrated at low welfare entitlements, despite years of contribution, to younger groups frustrated by means tests reducing incentives for work and honesty, the absence of reciprocity can prove toxic for public support.

That is not to say that participants had given up on the welfare state. To the contrary, in the workshop – and in earlier discussions – they were quick to point out reforms they thought would meet the needs of society (and not necessarily just their generation) while also rebuilding levels of public approval. These focused around ways in which welfare could be restructured to help people become contributors, from affordable childcare, to better training, more expert help with job searching and practical work experience.

Participants also believed that more could be done to reward work and what they saw as other responsible behaviours such as people saving and living within their means. Examples of policies proposed in group discussions included tax breaks for those returning to work, in order to sharpen work incentives, and higher welfare entitlements for those with strong work records, to reward contribution. While people were inclined to agree that the very rich did not need certain benefits such as child benefit, there was a widespread sense that other options would be preferable to means testing, such as limiting parents’ entitlements to child benefit to their first two children. Similarly, older groups in particular were likely to suggest an end to policies which remove eligibility for support from those with their own savings, because they felt that such an approach rewarded the wrong things. What each of these ideas had in common was the sense that the system should do more to reward the kind of behaviour people expected and wanted to see from one another: work, thrift and honesty.

Contributory welfare – policy options

Lifecycle accounts: *The SMF recommends that individuals should be able to draw out of pensions savings to top up unemployment benefits, creating better short-term protection and*

*incentives to return to work. This idea could be supplemented by 'Facebook welfare', in which individuals would be able to borrow extra during periods of unemployment, with friends and families acting as guarantors of the debt.*⁴⁸

*National Salary Insurance: The Institute for Public Policy Research proposes a top-up benefit for those with good work records, paid back at low interest when individuals return to work. Graeme Cooke, the author of the proposal, describes it as 'the best insurance deal you could ask for', with no premiums unless you need to claim and no interest to pay back.*⁴⁹

*Repayment through future contributions: Chris Skidmore MP proposes that individuals aged under 25 who have not paid National Insurance contributions for a certain period, perhaps five years, should receive unemployment benefits in the form of a repayable loan. Claimants would receive payments at their current levels, but would be expected to repay the value once in work.*⁵⁰

*Two-tier system (1): Demos argues that the government should create a two-tier system of benefits for job seekers, with higher entitlements for those with strong work records. This would be paid for by reducing spending on support for mortgage interest, requiring instead that individuals insure themselves against mortgage interest costs in the event of unemployment.*⁵¹

*Two-tier system (2): Ed Miliband has asked the Labour Party policy review to explore the idea of a two-tier system, with higher entitlements for those with long work records. Fewer people would qualify for contributory benefits under this system, allowing the system to be more generous to those meeting the criteria. Those without long enough work records would face an immediate means test on losing their jobs.*⁵²

Differential conditions: Policy Exchange is exploring whether those with long work records should face fewer conditions in order to receive welfare payments, for an initial period at least. Chris Skidmore MP has also explored this idea, suggesting that those who have paid more

into the system should enjoy favourable treatment, such as a longer time period before entering the Government's Work Programme.

*Time credits: In a report for the TUC Kate Bell and Declan Gaffney call for the UK to adopt the Belgian model of 'time credits'. Under this system, people would be able to build up contributions to take up to a year's leave from employment to honour caring responsibilities or take up training opportunities.*⁵³

Finally, as a result of either their direct experience or that which they had heard from peers or the media, participants often felt short-changed by a system which they had paid for over the years but which had proven unresponsive and unhelpful when they needed it. This frustration was borne out not just by the complexity of claiming particular benefits but also through the kind of help people wanted from job centres. Those in Generation X, in particular, often felt that Jobcentre Plus was unable to help people like them given the advanced stage they had reached in their careers, and called for the state to offer more specialised help for those out of work, including free, high-quality training and advice. The absence of this compounded the sense of receiving 'nothing for something' from the welfare system.

Responsive welfare – policy options

*Personal assessments: Demos has argued that the welfare system does too little to establish who needs more help quickly and who does not.*⁵⁴ *One way of addressing this would be to replace the current approach, which determines support according to which benefit people receive and how long they have received it for, with a more personalised form of assessment, as soon as people register for claims at the job centre. Factors such as people's qualification levels and previous work records, as well as their own assessment of their chances of finding a job, could determine how quickly people are given access to more support at an early stage.*

Separating enforcement and advice: *There is growing recognition in policy circles that the best public services are often built on a foundation of strong personal relationships. However, this may be more difficult for Jobcentre Plus advisers, given the dual role they are asked to play – as both an enforcer and an adviser at the same time. As Claudia Wood of Demos has argued,⁵⁵ this is akin to walking into a doctors' surgery knowing that the doctor is there not just to treat you but also possibly to withdraw your entitlement to healthcare. It does not necessarily make for a healthy, open and balanced relationship. One way to address this could be to separate the compliance and support functions within job centres, so people can seek support without the threat of sanctions hanging over the conversation.*

Access to specialist help: *One way to help people access the expertise most useful to them would be to give claimants a choice about where to go for state-funded support. Some might seek support from the job centre but others could opt for providers with valuable knowledge or networks in a particular sector. Job centres could continue to carry out the conditionality and compliance function in welfare, with the support function being delivered by a range of organisations from the public, private and voluntary sectors. This idea could equally be applied to the Government's Work Programme, which allocates claimants to service-providers without offering them any choice as to which would be best suited to their needs.*

in the longer term. Many have been left feeling that the system neither meets their needs, nor encourages the kind of behaviour they want and expect from others.

At a time of constrained resources, there is an important decision to be taken about whether the welfare system will be a system of insurance, which recognises and rewards contribution, or whether limited resources are better focused on those most in need. In making this decision, it should be recognised that public support for the UK system has declined dramatically alongside the rise of means testing and the decline of the contributory principle.

Conclusion

Successive governments have sought to address concerns about reciprocity by stressing the 'rights and responsibilities' associated with welfare, but this approach has failed for two main reasons. The first is scepticism about the capacity of the state to enforce the terms and conditions attached to welfare. The second is that the rise of means testing and the decline of the contributory principle have diminished people's confidence that the system will encourage the right behaviour

Conclusion

Age is certainly a factor in attitudes to welfare. Analysis of the BSA reveals 'lifecycle' effects in which younger generations are more likely than older groups to prioritise spending on child benefits, while older groups are more likely to prioritise pensions. Views shift within generations as people go through life stages, with people becoming more likely to want to focus spending on pensions as they get older.

There are also some distinctive views within age cohorts, which have remained relatively consistent over time. The Pre War Generation is proudest of the welfare state that it voted to establish and most likely to support putting more resources into the system, even if it leads to higher taxes. However, this generation is the most concerned that the welfare system encourages the wrong behaviour and rewards the wrong people in practice. The youngest generation shares many of these concerns, but is the least proud of the system and the least likely to want to support more spending on it. Younger generations are also more likely than older groups to see the role of the state as one of providing skills and opportunities, rather than helping people manage risks, perhaps reflecting a more individualistic outlook. However, by far the most significant factor is the period effect – the dramatic shift in attitudes to welfare that took place across the generations between the early 1990s and the mid 2000s. During this period, all generations – and therefore the UK population as a whole – became significantly less supportive of extra spending and significantly more sceptical about the way the system works in practice.

This period effect cannot be attributed simply to media coverage of the welfare system or to changes in political discourse. Media coverage tends to emphasise negative stories

about the welfare system, but the volume of negative stories about welfare actually dropped for much of the period in which support for the system fell away. 'Lag effects', or the cumulative impact of negative news coverage over a number of years, cannot be ruled out as factors, but even with these caveats the media discourse is unlikely to have been the primary cause of the change in attitudes over time. Similarly, the timing of the drop in support for the welfare system suggests that New Labour's approach to welfare was in part a response to public opinion on welfare as well as a driver of it.

Our qualitative work found that policy is just as important as perception. Different generations tend to have different substantive complaints about the way the system works. For example, younger groups are more concerned about short-term work incentives and older groups are dissatisfied at receiving very little from the system when they need it after years of contribution. The oldest group, meanwhile, is the most concerned about new migrants being able to claim entitlements before having made sufficient contributions.

These concerns all have similar roots: they are grounded in a desire for the system to support those in most need, while at the same time be underpinned by a reciprocal deal. This explains why the groups that enjoy the greatest public support, such as pensioners, are those who are seen both to be vulnerable and to have contributed. People are motivated to support them through a sense of solidarity or sympathy, and because they feel they are honouring a reciprocal arrangement whereby the elderly are being rewarded for a lifetime of work.

Public policy has strained in recent years to reinforce a sense of reciprocity through clearer terms and conditions for those receiving welfare benefits, but this has failed to reassure the public, who doubt the capacity of the state to enforce conditions and fear that people may comply in the short term, but not contribute in the long term. The issue is therefore as much about entitlements as it is about conditions.

In recent years the UK welfare system has become steadily more means tested and less contributory. This has had the effect of undermining the sense of reciprocity that was at its heart and still underpins many systems around the world. It seems likely that renewing this reciprocal deal is a necessary step if the welfare system is to reverse recent trends and earn greater public support in the future.

Appendix Methodology

Looking at a snapshot of public opinion is helpful, up to a point. However, to understand the bigger picture, it is necessary to determine how attitudes are changing within certain groups of the population and, in particular, by generation.

Our starting point for this project was new analysis, which indicated that we may be witnessing the start of a generational shift in attitudes towards the welfare state as evidenced by the following three factors:

- Generations have begun to exhibit less generous attitudes towards the redistribution of wealth through the tax and benefits system (figure 21).
- There is a clear generational order to this, with older generations more supportive of redistribution than younger ones.
- Attitudes remain relatively consistent within each generation, with little evidence of a lifecycle effect in which our attitudes become more like those of our parents as we age.

This hypothesis carries with it attendant implications, not least questions about the factors that have caused this fragmentation of support between the generations and whether or not they can – and should – be reversed.

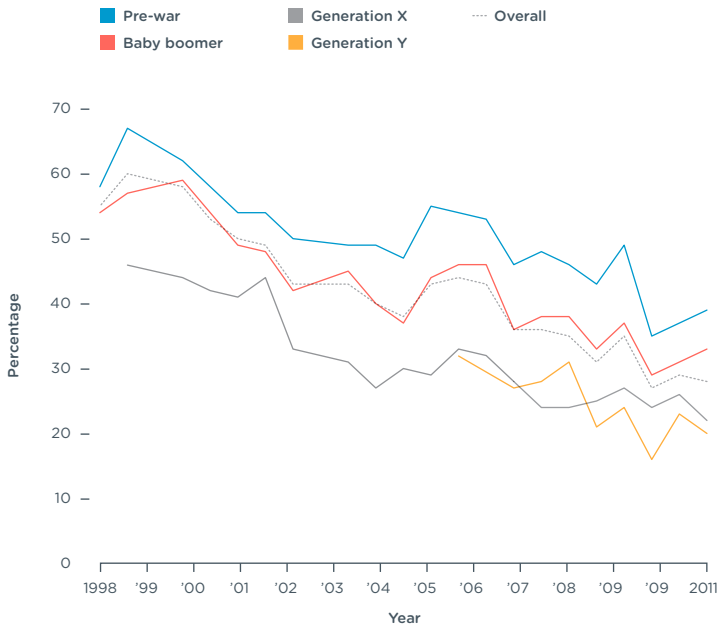
In response, Ipsos MORI and Demos, supported by the Joseph Rowntree Foundation, undertook a three-staged programme of work comprising statistical analysis, qualitative research and engagement with policymakers and key stakeholders in order to determine:

- the extent to which there is a generational shift taking place in attitudes towards the welfare state
- the factors that are responsible for this generational shift and their relative importance

- the strategies that are most likely to unite the generations in support of the welfare state

Each stage of the research is described in more detail throughout the remainder of this appendix.

Figure 21 **The proportion of the UK population who think the government should spend more money on welfare benefits for the poor, even if it leads to higher taxes, by age group, 1998-2011**



Secondary data analysis

First we conducted extensive secondary analysis of data taken from the widely respected BSA survey as a means of providing us with robust evidence of changes in opinions towards the welfare state over time. This analysis built on previous cohort analysis carried out in the 17th and 26th British Social Attitudes (BSA) reports.⁵⁶ The 19th report, though it touches briefly on government spending and welfare, did not examine the full

range of relevant questions on this topic in the BSA series and is now 12 years old. The 26th report is more recent, and examines attitudes to homosexuality, divorce, cohabiting parents and looking after the elderly.

Thus, by focusing on attitudes to the welfare state and government spending, this analysis both broke new ground and enabled us to start answering the hypotheses guiding this project. We therefore selected a number of questions from the BSA series, each of which looked at various aspects of attitudes towards the welfare state and its funding, as shown in table 5.

Table 5 **Questions from the BSA survey on the welfare state and its funding, by year first and last asked**

Question	Year first asked	Year last asked (latest: 2010)
How much do you agree or disagree that... <i>government should redistribute income from the better-off to those who are less well off.</i>	1986	2010
How much do you agree or disagree that... <i>the government should spend more money on welfare benefits for the poor, even if it leads to higher taxes.</i>	1987	2010
How much do you agree or disagree that... <i>it is the responsibility of the government to reduce the differences in income between people with high incomes and those with low incomes.</i>	1985	2010
How much do you agree or disagree that... <i>if welfare benefits weren't so generous, people would learn to stand on their own two feet.</i>	1987	2010
How much do you agree or disagree that... <i>around here, most unemployed people could find a job if they really wanted one.</i>	1987	2010

Question	Year first asked	Year last asked (latest: 2010)
About the level of benefits for unemployed people. Which of these two statements comes closest to your own view... <i>benefits for unemployed people are too low and cause hardship, OR benefits for unemployed people are too high and discourage them from finding jobs.</i>	1983	2010
How much do you agree or disagree that... <i>the welfare state encourages people to stop helping each other.</i>	1983	2010
How much do you agree or disagree that... <i>people receiving social security are made to feel like second-class citizens.</i>	1983	2000
How much do you agree or disagree that... <i>many people who get social security don't really deserve any help.</i>	37.5	0.0
How much do you agree or disagree that... <i>most people on the dole are fiddling in one way or another.</i>	1987	2010
About areas of government spending. <i>Would you like to see more or less government spending on... the environment; police and law enforcement; education; military and defence; old age pensions; unemployment benefit; culture and the arts (eight different questions).</i>	1985	2006
About the government's spending on social benefits like these. <i>Which, if any, of these would be your highest priority for extra spending? (Old age pensions, child benefit, benefits for the unemployed, benefits for disabled people, benefits for single mothers, none).</i>	1983	2010
About the government's spending on social benefits like these. <i>Which, if any, of these would be your second highest priority for extra spending? (Old age pensions, child benefit, benefits for the unemployed, benefits for disabled people, benefits for single mothers, none).</i>	1983	2010

As the BSA is a repeated cross-sectional survey, where different samples are interviewed on each wave, it was not possible to follow individuals longitudinally. Instead, we were able to track generations by defining appropriate age ranges on each wave, using a 'simulated cohort' approach. This can lead to greater volatility in generational patterns given the sample variation, but still ensures that broad patterns of generational change are clear.

Each question was therefore analysed to ascertain how responses varied depending on which of the following four generational groups the respondent belonged to: the Pre War Generation (born before 1945); Baby Boomers (born 1945–1965); Generation X (born 1966–1979); and, Generation Y (born 1980–2000).

The analysis was then tested for statistical significance between generations and survey years to ensure that the resultant data were robust and credible. The significance testing applied used appropriate complex samples formulae, which take into account the bias in the sample and the way it was drawn (including the stratification and clustering used). This mitigated the risk of the significance testing producing 'false positives' where changes are interpreted as statistically significant when they are not.

Qualitative fieldwork

We then embarked on a three-stage programme of qualitative research to test and explore the findings from the secondary data analysis.

Depth interviews

In the first instance, we conducted 12 in-home face-to-face depth interviews; three with each of the different age cohorts outlined. Bearing in mind that the purpose of qualitative sampling is to 'reflect the diversity within the group or population under study rather than aspiring to recruit a representative sample', in these depth interviews

Table 6 Topics discussed in interviews, with timings

Topic area	Timing	Content of discussion
Background and introduction	10 mins	Builds a picture of personal background to help us to understand the effect of experience on attitudes (and specifically experience of the welfare state)
If welfare benefits weren't so generous, people would learn to stand on their own two feet	20-25 mins	Explores the clear generational differences for this question (the Pre War Generation and Generation Y most likely to agree), looking out for cultural and experience explanations
The government should spend more money on welfare benefits for the poor, even if it leads to higher taxes	15 mins	Explores ideas of contribution, universalism and fairness, especially what participants understand by the loaded term 'the poor'
Many people who get social security don't really need any help	15-20 mins	Explores broader views of the nature of 'social security' and issues of relevance, which may vary by generation
Most people on the dole are fiddling in one way or another	10 mins	Explores the misrepresentation hypothesis. We will also explore cultural explanations for why Generation Y and Pre War seem to have similar views on this issue
What would you like to see more or less government spending on?	10 mins	Explores lifecycle effects - quantitative work showed answers to this question were clearly linked to the participants' age
Wind-down	5 mins	Thanks participant, gives them a chance to summarise their overarching thoughts and close interview

we consciously sought to interview outlying cases as well as people who held the majority views of their cohort, in order to look at 'exceptions which prove the rule'.⁵⁷ By ensuring diversity in the sampling at this point, we also avoided the risk of closing down potential lines of inquiry too early.

Quotas were set for answers to four questions from the BSA dataset,⁵⁸ and on gender, ethnicity, social grade, employment status, household type (single or couple, children or no children), claiming history (unemployment benefit, tax credits) and, for the younger two generations, access to financial help from parents. Interviews were conducted in the participants' homes in three locations around the country (London, Norfolk and Liverpool). Each depth interview lasted around an hour.

Specifically, these depth interviews sought to:

- explore in detail the factors driving responses to some of the BSA questions that were analysed quantitatively as part of the secondary analysis to better understand the lifecycle effects, period effects and generational effects that were seen to drive these trends
- refine the hypothesised explanations for these effects
- understand the language that respondents use when discussing the welfare state and whether and how this differs by generation

In order to achieve this, we carefully designed a discussion guide which centred around five key questions from the BSA to help us explore the findings and early thoughts from the initial secondary analysis we conducted. Table 6 summarises the issues explored in the interviews.

While this stage of the work generated useful information in its own right, keen to take an iterative approach throughout, the evidence from the depth interviews also fed into the design of the next stage of primary qualitative research, outlined below.

Discussion groups

Following on from the depth interviews, we conducted eight discussion groups, two with each of the four age cohorts. Each

group comprised between eight and ten participants, and lasted for around 90 minutes.

Participants were recruited so that the overall group make up was broadly representative of the attitudes of that particular cohort towards welfare issues. As direct experience of the welfare state had emerged as particularly important in shaping views towards it in the depth interviews, quotas were also set on the experience of claiming unemployment assistance and tax credits. Further, to ensure a rounded discussion, quotas were also set on gender, social grade, ethnicity, employment and household type to ensure we engaged with a wide range of participants and were able to tease out any differences that existed in relation to these other demographic factors.

The discussion groups were conducted so that we would be able to:

- refine the hypothesised explanations for the lifecycle effects, period effects and generational effects that were seen to drive these trends in responses that were analysed quantitatively and explored further in the depth interviews
- look at how understanding of the benefit system, in particular the amounts spent on different types of benefits and the conditionality attached to them, drives attitudes
- understand what improvements those from each generation would suggest making to the welfare state in order to corral support for it

To get to the heart of these issues, we designed another discussion guide. This was intended to be interactive, with exercises encouraging participants to think more deeply about the welfare state and to examine it critically from a range of perspectives. To allow for this, the guide was accompanied by a range of stimuli, such as charts outlining how the welfare spend is allocated, so that we were able to elicit responses based on evidence rather than simply the participants' own preconceptions (though these too were important to uncover).

Table 7 summarises the issues explored in the group discussions.

Table 7 **Topics discussed in groups, with timings**

Topic area	Content of discussion	Timings
1 Introductions and background	Set the scene, reassure participants about the discussion and explain confidentiality.	5 mins
2 Introducing the welfare state and the welfare bill	Explore participants' current knowledge and preconceptions about the welfare state and welfare spending; ensure that the rest of the discussion was better informed by presenting a breakdown of the welfare budget.	25 mins
3 Something for nothing versus nothing for something	Explore perceptions of fairness in the system by presenting information and case studies to stimulate debate: Conditionality (20 mins): We examined whether knowing about conditions and sanctions changes perceptions of benefits and benefit recipients. In order to do this we presented two case studies of people on ESA and JSA and the potential conditions and sanctions attached to both benefits. Contribution vs need (10 mins): Through the use of case studies, we presented the stories of two similar families both currently out of work, with one having a much longer history of NI contributions. This allowed us to look at the importance notions of contribution have when thinking about attitudes to welfare. Universalism vs targeting (10 mins): Again, through the use of case studies, we explored the relative claims to (different sorts of) benefits of two very similar working families, one whom earned slightly higher than average wages with the other on the living wage.	40 mins
4 Improvements	This section began to explore ideas for improving the welfare state and other ways in which public perceptions of it might be made more positive.	10 mins
5 Wrap up	This final section of the guide sought to wrap up the discussions by asking participants to reflect on the issues they felt had been most important in the group.	5 mins

Again, working iteratively, we used the findings from the group discussions to help structure and shape the final element of the qualitative research, the intergenerational workshop.

Intergenerational workshop

The final stage in the qualitative element was a reconvened workshop in which we brought back participants from the groups to debate the issues together. The main benefit of this approach is that we were able to reconnect with those who had already been exposed to a good deal of information about the welfare state, and had had the time necessary to reflect on what it meant to them and whether or not it had affected their outlook. This ensured that the deliberative workshop was considered and allowed for nuanced debate.

The workshop included 19 participants (between four and five from each generation) and lasted for three hours. Those who were asked back to the reconvened workshop were the focus group participants who were most comfortable discussing the issues and presenting their opinions in a group environment. Within this, they were recruited to ensure that a range of opinions about the welfare state and its future were represented.

The workshop sought to:

- explore the perceived magnitude of the key problems with the welfare system (as discussed in the focus groups and interviews)
- ascertain whether there is an appetite for further welfare reforms (particularly in the context of welfare pessimism), including opinions on potential solutions for each of the issues raised by participants
- encourage the groups to think as generations, exploring how their needs should be taken into account in any changes to the welfare system, and how this should be balanced with the needs of other generations

The workshop focused on three key ‘problems’ thought to drive negative perceptions of the welfare state, which had been

deduced from preliminary analysis of the data from the interviews and discussion groups:

- ‘The welfare state doesn’t support family life in the right way.’
- ‘The welfare system does not reward ‘good’ behaviour (eg work, saving).’
- ‘People who need help from the welfare state are not always treated well.’

For parts of the workshop, participants worked within their generation (small group working) to debate their views on how to deal with each of the three problems under discussion. A representative from each break-out group then presented their views to the entire workshop, acting as an advocate for their generation by trying to encourage people from other generations round to their way of thinking. Subsequently, mixed-generation discussions facilitated further discussion and debate across generations.

Policy workshops

The final stage of the project engaged opinion formers and policymakers drawn from academia, government, the voluntary sector and think tanks to consider the implications of the research findings. During this stage of the work we considered which reforms would be most likely to re-engage those generations displaying less support for the welfare state, the factors that could unite generations in support for the welfare state and, if support for the welfare state is in irreversible decline, how future governments might be able to meet their policy objectives.

To this end we conducted three roundtable seminars, each involving approximately 20 stakeholders. There was some commonality in attendees between the workshops – around ten stakeholders came to all three, while others came to the roundtables that were most directly relevant to their role or expertise.

In each of these three seminars we explored one of the three most robust hypotheses to have emerged from the research:

- Seminar 1 focused on the impact that the media has on people's views towards the welfare state, and how stories on welfare are framed.
- Seminar 2 looked at how the contributory principle can be restored.
- Seminar 3 considered the private sector 'crowding out' the welfare state for key social groups.

Each of the three roundtables followed the same format. After a brief introduction presenting some of the key findings from the research, a small panel of experts put across their point of view in relation to the three key themes highlighted above, presenting policy ideas that could help reform the welfare system and strengthen public support. After this point, the discussion was opened to the wider group of stakeholders to explore the potential and limitations of these suggestions, with a particular focus on how each of the four generations might respond.

Notes

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It is no secret that public support for the UK's welfare state is in long-term decline. *Generation Strains* provides the definitive analysis of this phenomenon. It explores the underlying reasons why support for welfare is in decline and whether views are shifting from one generation to the next. Incorporating findings from the British Social Attitudes Survey as well as cross-generational workshops, the results suggest that the different generations have considerably more in common than meets the eye.

This report finds that age does play a role: the youngest generation is most sceptical of the welfare state, while the oldest generation is the most proud and most likely to support further spending on it. However, the report also finds a remarkable degree of cross-generational solidarity, and a common motivation for any difference in views: all cohorts want the system to benefit those who have contributed and those in most desperate need.

This is a pressing question for politicians of all stripes and will undoubtedly be a key battleground in the 2015 election. The report argues that welfare states remain vital to achieving a range of public policy goals, from protecting people against risks outside their control to reducing poverty. However, welfare institutions must maintain public legitimacy if they are to be sustained over time. *Generation Strains* concludes that renewing the reciprocal deal seems a necessary step if the welfare system is to earn greater public support in the future.

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