

Failure to apply for supplementary benefit

Out of approximately 300 households screened in Salford, ten were found to contain a person who appeared to be eligible for supplementary benefit, yet who was not receiving it.

<u>Situation at follow-up interview</u>	<u>Number of instances</u>
Woman over 60 years of age not receiving SB	3
Man with wife and children, receiving only sick pay	2
Woman under 60 years of age, off work with mental trouble, with no income	1
Information from <u>screening</u> interview was incomplete or incorrect	4
Total of screening interviews followed up (includes households where an intensive interview was also carried out)	<u>10</u>

Summaries of interviews (slightly fuller accounts of some interviews are available).

Screening interviews refer to the preliminary screening.

Intensive interviews are the long interviews conducted with the large questionnaire of income and resources.

Follow-up interviews are the inquiries made specifically about supplementary benefit entitlement.

- (1) Woman, 68 years old, separated from her husband, living with her working daughter and the daughter's son. When the intensive interview was carried out the old woman, who was hemiplegic, had been out of hospital only one day. Prior to the spell in hospital, she had lived with her husband, but she was now afraid to return to him. She had no income any pension presumably being drawn by her husband, and she refused to apply to him for support. Her entitlement to SB was £4-15-0d.. There was a suggestion that the hospital authorities would send someone round to see her, but Marie Brown (who did the intensive interview) observed that the woman's daughter appeared to have no idea of entitlement to pension

or SB. Accordingly, Marie 'phoned the Health Office.

At the follow-up, the old woman had had a visitor, said to be from the "M.R.I.", and was drawing an allowance of £4-10-0d..

(2) Woman, 64 years old, householder, had living with her a son who was permanently off work through sickness. The intensive interview showed her income as £4-10-0d. from her pension, while she was eligible for £6-4-0d. SB.

At the follow-up interview the woman (who was very reluctant to be interviewed again) now revealed that she had a small cleaning job which was not mentioned in the interview. She would give no further details but asserted categorically that because she was working she was not eligible for SB and she could not be persuaded to the contrary. Her son had been receiving SB for a while before his sick pay was raised.

(3) The screening interview showed a widowed householder, 77 years old, with whom lived her 68 year old sister. The widow's pension was £5-0-0d. while her SB entitlement was £5-12-0d..

The follow-up interview revealed that this woman, too, had some earnings not noted in the previous interview, but they were probably small (she had been a corset-maker all her working life and still lived in the shop, which she owned, and made corsets for relatives). She was very well aware of her entitlement to SB, through the circular in her pension book, and she didn't regard SB as charity, yet said she would only apply for SB when

✓ included

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she "needed it". Possibly applying for SB in some way symbolised the end of her working life and independence.

- (4) The intensive questionnaire showed a man off work for 24 weeks with thrombosis. He had a wife and six children of school age or below. The family income from sick pay and FA was £13-3-6d.. Their entitlement to SB was £16-5-0d..

At the follow-up interview the housewife was suspicious and not convinced by what I said. She and her husband knew of SB, the office was just round the corner from where they lived, but they would patently be reluctant to apply.

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- (5) The intensive questionnaire showed a man off sick, with a wife and two pre-school children. The family income from sick pay and FA was £9-2-0d.. SB entitlement was £11-13-0d..

How long?

At the follow-up interview the man was back at work. He had no idea that he might have been eligible for supplementary benefit while he was drawing sick pay, but he had drawn a "sub." of £4 from the SBC office as soon as he got a new job. Although this involved the loss of a day's pay because of the waiting in the office, he preferred this to getting a "sub." from work. He seemed as if he might apply for SB if he was off sick again.

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- (6) The intensive questionnaire showed a 50 year old woman off work with "nerves". She had no income whatsoever, and she lived with her single brother and sister, both of whom worked, acting as their housekeeper. SB entitlement problem=

atical since she might be regarded by the SBC as "working" for her relatives, but she must be entitled to some allowance, however small.

The follow-up interview showed that the woman had not worked full-time since 1944, when she had a nervous breakdown, although more recently she had done outwork as a raincoat machinist. Her problem (which incidentally, our health questions slightly understated) was a feeling of claustrophobia in factory conditions. When her father was alive she had drawn NA while she looked after him, but had sent back her allowance book when he died. She had thought that only the crippled or physically ill could receive state support, in the form of disability pensions or sick pay. Two years ago, under the impulse of rising costs and rents the woman's sister had gone to the local CAB to discuss her case (the CAB had sent circulars to every house), ^{but} had been offended that the CAB had suggested a further application to the NAB. The feeling was that the CAB should have helped, and NA was degrading. Since then nothing had been done. They did not know how to apply for SB and the woman was interested to hear of home visits from the SBC and the method of applying through the post office, and would certainly apply.

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(The remaining summaries represent failures in the screening process).

- (7) The screening interview showed an 82 year old woman living in her son's house, drawing £4-10-0d. pension. Her SB entitlement would be £4-15-0d..

The follow-up interview revealed that the woman was in fact receiving SB, and liked to regard it (as the SB officer had suggested) in the light of money paid by her husband in past years.

- (8) The screening showed an 81 year old woman living alone with £2 income from a retirement pension. The screening interviewer said she had been surprised by this and had probed further but had only uncovered a woman (friend, neighbour, relative?) who came occasionally and gave her 3 or 4 shillings. SB entitlement was £4-14-0d..

The follow-up interview showed that the woman received a full pension and 4/- SB, the visitor being an SBC officer. There was no difficulty in procuring this information.

- (9) The screening interview showed a 77 year old man with a pension of £6-5-0d.. Basic SB entitlement would have been £6-15-0d..

In the follow-up interview the man said he also had 32/- SB, but had not been asked about that by the interviewer.

(10) The screening interview showed a 77 year old woman living with her daughter and two grand-daughters. The interview was carried out with a 20 year old grand-daughter, who put her grandmother's income at £3-10-0d. from a pension. This was not checked with the grandmother, although she must have been present in the house.

The follow-up interview revealed that the old woman had a combined pension and SB of £5-11-0d.. She had had this for about three months and was probably eligible for SB both before this time and during her husband's life time (he had died one year before). She had received SB through the good offices of her optician, who had sent in a form for her when she went to get her new spectacles. She recalled that the time before last when she got new spectacles the same optician had pressed her to apply for national assistance, but her husband had refused to apply.

Lessons of the follow-up interviews

(1) Concerning claims for SB

The numbers of people not claiming SB to which they might have been entitled, was, on this scanty evidence, in the region of 2 per cent. Factors in deferring or preventing applications were lack of information about eligibility for SB, and to a lesser extent lack of information about how to apply, and feelings of independence. Help from relatives also enabled those eligible to delay applying for assistance. Most, but not all, of those not applying already received in their own

right some income approaching SB levels.

It was sometimes found difficult to carry out follow-up interviews, on the restricted topic of SB eligibility, with people who had been interviewed only briefly some time previously or who had been subjected to a long interview. Some people found the purpose of the interview unconvincing and its topic distasteful.

(2) Concerning the accuracy of our screening interviews

The question on supplementary benefits is probably particularly prone to error for a number of reasons. The name (SB) was unfamiliar to some informants; the amount of SB is sometimes included in one amount with a pension; payments of SB are most often to old people who are more likely either to make mistakes in response or, possibly, not to be consulted by the interviewer. Of the four major inaccuracies discovered above, none occurred on an intensive interview (although there was some concealment of earnings in one intensive interview). Three of the mistakes were in the work of one interviewer. One mistake (in interview 10) arose because information was taken from a young girl. An experienced interviewer would have questioned the unfamiliar figure for a widow's pension, but Marie Brown suggests that it is flatly contrary to market research practice to question any information given by respondents.