

Welfare Reform:
Older Londoners' Perspectives

Positive Ageing in London and Age UK London

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0.0 Executive Summary

Positive Ageing in London (PAiL) and Age UK London work independently and in collaboration to raise awareness of issues affecting older Londoners. This paper represents a joint effort to enhance understanding of the impact of welfare reform on older Londoners.

Whilst much has been printed about the extent to which those above SPA are 'protected' from welfare reform, this paper sought to investigate and challenge this idea whilst also looking into the effect of changes on that under-emphasised group of 'younger-old' Londoners who are below SPA but over the age of 50. Ultimately, the purpose of the research is to draw out greater understanding of the circumstances that increase the likelihood of older Londoners being adversely impacted upon by the changes.

This paper forms a part of a broader research project using data collected from across the capital but has a specific focus on the case-study interviews that were conducted in this project. Case-study recruitment methods were inspired by a consultative discussion with UKAFA (UK Advisory Forum on Ageing) and those interviewed voluntarily indicated their interest and, provided they met certain screening criteria, were all interviewed between the months of May and July, 2014.

The research highlighted a number of key issues that would be worth investigating further and addressing that have particular poignancy for older Londoners. Firstly, the incentivising to work is counteracted against by other barriers affecting job-seekers aged 50+. Secondly, knock-on effects from benefits-changes that people above SPA are exempt to are illustrated to show how this exemption does not necessarily protect from impact. Thirdly, along with language, computer-literacy and disability are highlighted as issues that can be particularly prone to causing difficulties for older Londoners negotiating welfare-reform.

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1.0 Introduction

1.1 Welfare Reform

Positive Ageing in London (PAiL) is a regional forum that brings together London-wide and local organisations from both the voluntary and statutory sectors to consider age issues and agree common solutions. Their aim is to make a real difference to the lives of older people by raising older people's voices in discussions with key strategic partners to challenge for change.

The welfare reform measures represent change that will clearly impact upon the lives of many older people in London and, whilst this may well be particularly felt by those below state-pension age, it is not the case that all pensioners are entirely unaffected by the changes and their knock-on effects. Indeed, the changes have the capacity to impact on older Londoners right from the 'youngest-old' of around 50+ right through to the 'oldest-old' of those aged 85+.

Furthermore, these changes occur at a time where much literature has been produced to indicate the extent of financial poverty experienced by older people in the capital. With gas and electricity prices rising by 41% and 20% respectively from 2007 to 2013 (House of Commons, 2013), many older people already have had to tread a fine line of balancing limited income with rising costs to the extent of cutting down on basic essentials in order to ward off debt (Age Concern London, 2009; GLA, 2013). This concern over older people facing such financial difficulty that they have to make choices over whether to heat their home and skip a meal or dine in the cold has been particularly strongly campaigned upon following publishing of ONS statistics estimating that there were over 25,000 excess winter deaths in England with the vast majority of these being older people (ONS, 2013).

While impact forecasts were taken ahead of implementation of changes and many discussions have taken place with regard to pros, cons and perceived 'fairness' of welfare changes, there is a shortage of recent evidence from older people themselves on how the welfare reform may have impacted at a broader holistic level on their lives. As a regional forum seeking to raise and empower the voice of older people in the capital, PAiL's rationale of interest is to fill this important gap both by highlighting the interactive effects of the impact of the cuts on the lives of older people in a very 'real' sense and by providing insight into the realities of the broader impact of welfare changes on the lives and well-being of older people in London.

1.2 Summary of Changes

1.2.1 Universal Credit

The government's aim is to protect pensioners from the impacts of welfare reform and pensioners are, therefore, exempt from most of the changes. However, the shift to universal credit will still certainly have impact on some groups. It has, for example, been well-publicised that households where one person is over SPA and one person is below will not have exemption so they, along with all older Londoners below SPA, will face the impact of the changes (Age UK, 2013a). However, the full effect of this will not be known until the full roll-out of Universal Credit.

There also exists the 'under-occupancy' penalties of the 14% rent-charge (one-bedroom under-occupancy) and 25% rent-charge (two-bedroom under-occupancy) reductions as well as the 'cap'

on benefits that was set at £350 and £500 per. week for single people and couples respectively.

1.2.2 Claimant Commitment

The newly introduced 'claimant commitment' will only affect older people below SPA as it is an agreement regarding responsibilities that people of working-age must adhere to in order to receive universal credit. The 'claimant commitment' is a flexible agreement however, and full support has been promised for people who have a disability that genuinely prevents them from working.

1.2.3 Personal Independence Payments

PIP replaces the DLA for people of working age. As such, it should not affect people over SPA who will be able to make a claim for 'attendance allowance'. Older people of working age who have claimed DLA will need to be reassessed under PIP (the majority in face-to-face interviews) and there has been concern raised over the budget cuts that mean that, by 2015/16, there will be 500,000 fewer people receiving PIP than would have received DLA (Carers UK, 2013).

1.2.4 The Discretionary Social Fund

The abolishment of the discretionary social fund was reportedly based upon the complexity and lack of targeting of resources. Localising of non-ring-fenced funding was cited as the solution implemented through welfare-reform changes. Replacing 'crisis loans' and 'community care grants', but having undertaken cuts to the overall sum, allocation of this 'welfare assistance' budget is now being locally determined.

1.2.5 Employment and Support Allowance

Whilst income-related ESA will be re-classified within universal credit payments, contribution-based ESA will co-exist with the change to universal credit and will affect all older people below SPA who have enough NI contributions. The key aspect of the income-related ESA that is being retained is that it is time-restricted to 365 days.

1.2.6 Summary

Ultimately, there is plenty of evidence to suggest that some people will be hit harder by 'welfare reform' than others and this is being well-monitored locally by London Councils and by other interested stakeholders. As yet, however, there remains a dearth of case-study feedback from older Londoners themselves speaking up on how they have been affected by changes. This makes it difficult to really gauge the interactive effects of various changes on older people as well as hindering deeper understanding into what it means at a more holistic level.

2.0 Case Studies

Whilst the following case-studies all provide interesting insight into the impact of welfare reform on older people in certain circumstances, it is certainly possible (and, indeed, likely) that there are other considerations related to welfare reform impact that are not highlighted here. It is strongly felt that further case-study research in this area would be invaluable in increasing understanding of impact at a holistic level,

To preserve anonymity, false aliases have been used for the purposes of these case-studies and the images do not represent the people involved.

2.1 – Case-Study 1 – Seeking Employment – Linda Green

One of the key rationales for change was that the previous system did not reward those who sought employment and, indeed, contrary to this, created circumstances where individuals could be better off living on benefits than if they sought employment. Changes have endeavoured both to incentivise employment but also to increase the expectations upon non-working claimants to find work.

Linda Green, 58, is currently in receipt of Job-Seekers Allowance, Housing Benefit and Council Tax Support. Linda previously worked as an administrator but lost her job when her previous employer downsized. This was 6 years ago but, whilst her motivation to return to employment has not diminished over this time, the belief that she will find work has dissipated. Linda reports that she has applied for literally 1000s of jobs but, whilst she has made it to the interview stage on a number of occasions, she has yet to be offered a job. The changes in requirements for her line of work have also changed with ‘graduate’ being a common criterion on person specifications nowadays. Whilst she does steer clear of saying that she is discriminated against in the employee-market, she does feel that her age can count against her. This is particularly the case as she nears retirement-age as she feels employers will consider her not to be a long-term prospect. She also feels her experience in the role is perceived to be of lesser value and, whilst she has attended courses and currently volunteers in an office in order to keep her skills up-to-date, it is an increasing struggle to be a competitive applicant for the sort of job that she has been doing throughout her career until she lost her job in her early 50s.

Linda is keen to find work and would love to be employed but, despite being an example of the sort of person that the welfare changes have been purportedly designed to encourage, she feels that the job-centre does not provide her with the support she needs and, indeed, her impression has been that they ‘look down on’ her and ‘are looking for an excuse to not pay her JSA’. Essentially, she describes a ‘them-and-me’ relationship with her job-centre rather than a co-operative relationship with mutual goals in finding her work. She has been sent on ‘inappropriate courses without giving detail of content’ and that have added nothing to her job-hunting efforts. Nevertheless, JSA requirements have increased with a need to attend more frequently and evidence her job-seeking. She says that she is shielded from the extra travel costs necessitated by the now bi-weekly signing-in by walking to and from the job-centre (though notes this will not be the case for all people and will be unpleasant in inclement weather) but does feel that this actually takes time away from her volunteering and job-hunting. She also feels that this increases the pressure from the job-centre without actually providing the meaningful support to help her find employment.

Ultimately, over the time she has been unable to find work, she has been ‘hit’ by JSA increasing at

a proportionally lower rate than energy and food costs and with the new council tax system requiring her to pay a contribution towards her council tax. This has resulted in her needing to make a number of lifestyle changes in order to avoid falling into debt. She reports that she has no budget for new clothes but has been able to maintain a healthy diet through buying and cooking in bulk. Despite this, she still reports reliance on family members to assist her to pay for travel.

Key points from Linda's experiences are not hard to find. Firstly, incentivising work, though laudable, is only half the problem. The other issue is in making older Londoners attractive propositions as employees. It appears that little has been done to address this issue from the perspective of the employer and it seems that the job-centre resources are inadequate in providing a genuinely CV-enhancing training provision specific to the needs of all individuals. Secondly, the 'job-centre - claimant' relationship, in this instance, seems to promote 'fear of lost benefits' as the prime motivator for job-seeking. Linda does not believe that the job-centre can help her and has had negative experiences to support this view. As a result, she feels unsupported and has decreasing belief that she will find work. Thirdly, the impact of other welfare-changes (most evident through the council-tax contribution she now has to make) feels to Linda like it is all adding together to financially 'punish' her for not finding work. The guilt she feels from relying on her family to support her with travel costs is evident and yet, with her belief in her ability to find work dampened by lack of success, living on benefits, though unwanted, seems to her to be her only long-term prospect.



2.2 – Case-Study 2 – Communications and Housing – Tom Smith

Clearly, the welfare reform changes will impact on a great many people and this brings with it the challenge of how to communicate with individuals and, from this, how they can be supported through the changes in terms of understanding what the changes are, why they are taking place and understanding what they can do about these changes.

Tom Smith, 52, lives alone in a two-bedroom flat of a housing association where he has lived for many years. He has a learning disability and is unable to read but, since moving to the area, he has linked in with support services in the community to help him with many areas of daily life. One of these is a local advice service that he initially contacted because of his inability to read and a need for help with mail he received. It transpired that the letters Tom started bringing in to the service were almost entirely consisting of offers for him to view alternative property made under a bidding scheme. Tom was quite distressed and emotional about this, saying that he did not want to move to these places and didn't know why he was receiving these letters. Further investigations yielded the information that Tom's housing association had registered him to this scheme because his housing benefits payments were now subject to the 'bedroom tax' and he could not meet these payments himself. For the time being, he was receiving discretionary housing payments, subject to regular reviews, to make up the shortfall that the benefit-reduction caused. However, making positive efforts to resolve his inability to pay the shortfall was a condition of his continued receipt of these payments. As a result, registration for the bidding scheme had been done to assist him to find an alternative one-bedroom property.

Although Tom understood that he was getting additional housing benefit, his understanding of the alternative housing offers was less clear to him as he didn't want to move and said he 'couldn't contemplate moving outside the district where [he] lives.. [as].. it had taken a long time for him to learn his way around the district and for people to accept him there with his disability'.

The support service followed this up with the accommodation bidding scheme who said that they were sending the letters because Tom couldn't use a computer. Whilst they said that they couldn't restrict the offers to those in his area of choice, he was free to disregard those that were not in his area of choice. Despite Tom's learning difficulties and wish to be in a familiar area, the accommodation bidding scheme reported that there were no one-bedroom properties in the vicinity.

Since then, Tom continued to attend his local advice service to manage the post that he continued to receive but is unable to read. However, he did not receive any that were in the area he wishes to live in and he found it upsetting to continually receive this mail in the post. He has since requested that they stop sending the offer letters and has said that he will periodically view options online with his local advice service. He remains anxious that he cannot rely on the discretionary housing payments and frustrated with the lack of local options.

It is reassuring that Tom has continued to receive the discretionary housing payments and that this support has been put in place to assist him financially with the welfare changes. However, there are issues here; Firstly, the means of communication were not suitable for Tom and, by not taking into account his learning difficulties, have been a long-term cause of distress. This is a



local issue but it is part of a bigger second problem – namely that of available housing. Tom has not been entirely averse to the prospect of moving to a one-bedroom property but has, quite reasonably, requested that he move to a property in an area that he has been able to adapt to in the light of his difficulties. With the absence of available properties, Tom feels pressured to move home by the threat of losing his discretionary housing payments but doesn't have any genuine options in his local area.

This case-study also highlights the importance of many local services in supporting people with welfare change. With decreasing funding being available for the voluntary sector, this also raises the question of where people like Tom will be able to go for support should this particular local service cease to be viable.

2.3 – Case-Study 3 – Under-Occupancy Effects – Judith Chambers

Under-occupancy measures have received a lot of publicity and, as shown in section 3:2, have been an area of increasing numbers of calls for information and advice. Nevertheless, the intention has always been to 'protect' those above SPA from the impact of these changes by exemption.

Judith Chambers, 69, lives alone in a small terraced property in Barnet. Judith describes herself as 'physically impaired', using a powerchair because she has rheumatoid and osteo-arthritis. She

also has diabetes type II (controlled with medication), dyslexia and dyspraxia. Judith receives financial support through direct payments which she administers herself through employing her own care-assistants. Overall, she feels that she is able to manage life with her disability with the financial support she is currently in receipt of.

However, Judith's son lives over 200 miles away in Lancaster and, whilst they previously kept a spare room to accommodate Judith when she visits, the fact that they are receiving benefits

subject to under-occupancy penalties has meant that they are needing to down-size. Whilst the spare-room was previously maintained as an accessible space for Judith to stay when she visited, the loss of this space has made things far more difficult for Judith. She reports that this difficulty with staying with her family has increased her isolation and had a 'detrimental effect on [her] mentally.

It is positive that, despite living alone with a number of different health needs, Judith reports being able to manage her care through the direct payments that she is currently receiving. However, there is a relative paucity of evidence related to the 'knock-on' effects of the benefits changes. In this instance, the intended exemption and protection from the impact of the 'bedroom tax' for Judith has been negated by the impact on her family. Whilst scales of such impacts may not have been foreseeable, there is clear evidence in the literature of impacts of isolation on health and even mortality (e.g. Steptoe, et al., 2012) such that the repercussions of this change can impact upon the health and wellbeing of people aged above SPA by affecting their ability to maintain contact with family and friends.



2.4 – Case-Study 4 – Resolving Difficulties – Nisha Gupta

As described, the welfare changes are a radical overhaul of the benefits system and, inevitably there are going to be some issues through the transition. How these issues are resolved for benefits-claimants is of considerable importance in order that they are managed both quickly and efficiently to avoid causing prolonged difficulty for those impacted upon.

Nisha Gupta, 66, lives in a 2-bedroom flat in a housing association in Westminster. Upon re-applying for housing benefit that she had previously been in receipt of, she received a response that resulted in a smaller pay-out than she had previously been receiving. Nisha felt that she could not afford to live under this decreased pay-out without adverse impact upon her health through either cutting down on heating costs or cutting down on her weekly food-shop. However, with English not her first language, Nisha was unclear on the reason for this decrease and, without computer-literacy, she was unable to access relevant clarification online. Therefore, uncertain of how to respond to this change, Nisha sought information and support at her local library and through speaking to a small network of local friends. Through these contacts, she was put in touch with an advice centre and, within one week of initially receiving the news of a decreased pay-out, she managed to arrange a meeting at the advice centre where she brought the letter she had received. The advisor at the advice centre reported that he was very quickly able to ascertain that the change in allowance had been as a result of a 14% deduction on account of Nisha's unused second bedroom. However, with English not being Nisha's first language, there were some difficulties experienced by both Nisha and the advisor and it took another week before an interpreter could be found and another meeting arranged. On account of Nisha being above SPA and thus exempted from this deduction, the Housing Benefit Helpline was reached but they did not agree that an error had been made, instead suggesting that Nisha write a letter with proof of age. That same week, Nisha returned with evidence of her age and the advisor assisted her in writing a letter including the evidence of her age. However, whilst this issue remained unresolved, Nisha received a letter from her housing association to say she was in rent-arrears and, again, the advisor assisted Nisha to communicate the current circumstances to her housing association. Nisha subsequently made two visits to her local housing benefit office – the second due to a request for more evidence – but, by this point, Nisha had gone a month since the original notification of her receiving a decreased pay-out. It then took another 7 weeks – a total of nearly 3 months – for Nisha to receive notification that full housing benefit would be awarded with the back-dated payments.

In the end, Nisha's situation was satisfactorily resolved but there are issues evident through her experiences. Firstly, and most obviously, the 11 weeks that went by before resolution was achieved proved highly stressful for Nisha as she was struggling to placate her housing association chasing her rent-arrears and still make ends meet at home. The satisfactory conclusion cannot really take away from the length of time it took for this to be achieved. Secondly, with English not her native language, it is fortunate for Nisha that she was pro-active enough to investigate the decrease in her payments. It would have been easy to assume from the official letter she received, that the decrease was not made in error – an assumption that would have left her short of money that she was entitled to. Thirdly, her reliance on being able to locate, access and have an interpreter provided at a local advice service is clearly evident and, due to her lack of English literacy, there was no understandable indication from the initial letter as to how or where she might be able to access such support.

3.0 Conclusions and Implications

3.1 Interpretation of Results

Case-study evidence is indicative that there certainly are cases where welfare reform has resulted in decreased satisfaction with certain areas of living temporarily (e.g. Nisha) or for the longer term (e.g. Judith) whilst also providing some insight into how the impact of welfare reform changes have impacted upon people's lives at a broader level. Similarly, by focusing on those who have been adversely affected (and it was the case that those were the people who volunteered participation rather than those, if they exist, who may feel they had been affected positively by changes) there are indications for improvements within the system.

In more than one instance, it can be seen that the efforts to incentivise or promote certain behaviours are resisted against by other barriers that may particularly affect certain people. Linda, for instance, hardly needs the extra incentivising to find work that the benefits changes have been intended to promote but it is one thing to try to encourage people to find work, and another thing to ensure that there really are jobs out there and employers who are willing to take on board someone with an extensive CV but no recent qualifications and who might be approaching SPA. Similarly, it is one thing to incentivise down-sizing by bringing in under-occupancy penalties, but, without the available housing in areas that are genuinely attractive to individuals for whatever reason, people like Tom risk feeling squeezed by the pressure to move and the barrier of insufficient suitable housing.

The stresses experienced by those without English as a first language or with a disability have also been evidenced in these case-studies. Both Nisha and Tom could have been at risk of losing their homes if it weren't for their pro-activity in finding, and availability of, local advice services to support them. Computer-illiteracy, language problems and disability can affect an individual's ability to locate and make use of necessary support and, certainly in these cases, the sign-posting for this support was not clear.

As Nisha discovered, systems of resolving difficulties through the changes, though effective, don't always take into account the problems people can face while the resolution is taking place. In the 11 weeks it took for the error with Nisha's payments to be resolved, she had been living on a decreased sum that impacted upon her ability to buy food and pay for basic utilities. Another unpublished case-study also emphasised this in the case of an individual who didn't know he was eligible for hardship fund support and nearly lost his residence as a result. This also links into the sign-posting and availability of information alluded to in the previous paragraph.

Finally, there are likely to be other unforeseen 'knock-on' effects such as that experienced by Judith. Being exempted financially does not mean that one is exempted from impact. Older people, possibly more than many, rely on networks, families and friends for assistance with many support needs of an entirely non-financial nature and, with isolation amongst older people a prominent issue in the literature, some form of consideration and ameliorative element would seem to be of value in shielding them from any effects that might serve to inadvertently sever these crucial networks.

3.2 Limitations and Further Research

Case-studies are not, by their very nature, easily generalizable. Though it might be easy to imagine that, for example, like Judith, there will be many older people living in London who have family outside London impacted upon by cuts, the numbers of people in these circumstances have not been speculated upon and further research would be necessary in order to predict numbers based upon broader demographic data. This research can only really provide instances where people have been impacted upon by the changes without really showing the broader impact across the population of 'older Londoners' as a whole.

Nevertheless, notwithstanding the limitations inherent in this research, the findings give an indication of some circumstances where welfare reform changes have posed particular difficulties to older Londoners whilst evidencing the need for further research to expand upon these findings through analysis of feedback from specific older Londoner cohorts as well as contextualising within a broader scoping of prevalence of issues highlighted through the case-studies.

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5.0 Appendices

5.1 Consent Form

Purpose

The purpose of this research is to improve our understanding of how the benefits-changes have affected the lives of older Londoners. Whilst there is plenty of data out there indicating the numbers of people claiming benefits, there is a paucity of case-study evidence to really understand the effects at a holistic level on individuals.

Procedure

Participation in this phase of the project should take no longer than 30-40 minutes and will involve an interview of the impact of benefits changes. Should you subsequently wish to withdraw at any time, you may do so by informing the interviewer at any time during the interview. Participation is entirely voluntary and you will not be required to provide any reason for your withdrawal.

Benefits and Risks

There are no discernible individual-level benefits but participation will provide PAiL with information that they are well positioned to raise to key policy-makers which does have the potential to benefit older Londoners through influencing. There are no discernible risks either but the nature of the topic may feel personal to some people. If you are uncomfortable with the interview-content at any point, you have the right to raise the reasons for this to the interviewer or to withdraw from the study with or without giving reasons.

Confidentiality

All information collected through the survey is confidential and will be used only for the purposes of this study. No names of individual participants will be used in reports and data collected will be stored in accordance with Age UK London data-protection protocols. If you have any specific requirements to enable participation please address your enquiries to the contact details below.

Consent

If you have any further questions, please ask the interviewer who will be happy to assist. By signing this consent form you are indicating that you understand the above information and are willing to participate:

Signed: _____

Date: _____

5.2 Interviewing Schedule

Question	Clarification Points	Response
1. Introduction	<ul style="list-style-type: none"> - purpose of research - anonymity - data protection - consent form 	
2. What benefits are you currently receiving?	<ul style="list-style-type: none"> - Universal Credit? - ESA? - PIP? 	
3. How has your receipt of benefits changed over the last 5 years?	<ul style="list-style-type: none"> - Income support? - Housing benefit? - Jobseekers? - ESA? - Working tax credit? 	
4. What are the overall changes?	<ul style="list-style-type: none"> - Difference in income? - Difference in access to benefits? 	
5. If at all, how has this impacted upon your life?	<ul style="list-style-type: none"> - Weekly budgeting - Stress - Health - Networks - Information and advice 	

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