



Department  
for Work &  
Pensions

# The Benefit Cap: Public perceptions and pre-implementation effects

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October 2013

Research Report No 850

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# Summary

The Benefit Cap is one of the Government's most prominent reforms to welfare: Intended as a work incentive, it places a limit on the amount of benefits that out of work households can receive. This quantitative research looked at public attitudes to the Benefit Cap as well as some of the early pre-implementation effects on a specific group of claimants who had received additional Jobcentre Plus support prior to full implementation of the policy. Two different survey methods have been used to gather evidence on these two issues: a nationally representative online survey among 2,017 British adults was used to assess perceptions of the general public and a telephone survey of 500 people identified as ending an out of work benefit claim due to starting a job was used to assess pre-implementation effects. Fieldwork for both surveys was conducted between Friday 31 May and Wednesday 5 June 2013.

# Contents

Acknowledgements .....	6
The Authors .....	7
Executive summary .....	8
1 Introduction.....	10
1.1 Background and objectives .....	10
1.2 Methodology.....	11
2 Perceptions of the general public on the Benefit Cap .....	12
2.1 Attitudes to Welfare .....	12
2.2 Claimed awareness of the Benefit Cap .....	15
2.3 Support for and opposition to the Benefit Cap .....	16
2.4 Attitudes to possible impacts of the Benefit Cap.....	20
2.4.1 Potential impacts of the Benefit Cap.....	20
2.4.2 Fairness of the Benefit Cap .....	21
2.4.3 Responses to the Benefit Cap .....	22
3 Pre-implementation effects of the Benefit Cap .....	24
3.1 The characteristics of survey respondents.....	24
3.2 General attitudes of respondents to work and benefits.....	24
3.3 Knowledge and awareness of the Benefit Cap .....	26
3.4 Clarity and sources of information.....	27
3.5 Potential effects of the policy.....	29
3.6 Advice and support.....	32
3.7 Feeling financially better off in work: does work pay? .....	33
Appendix A Statistical reliability.....	35
Appendix B Survey questionnaires.....	37

## List of tables

Table 2.1	Support/opposition for the Benefit Cap at Q10 [detailed explanation] .....	19
Table 3.1	Those who moved into a job around or after the time they say they received notification.....	31
Table 3.2	Those who moved into a job around or after the time they say they received notification.....	31
Table A.1	Predicted ranges depending on sample sizes (assuming a 95 per cent confidence interval) .....	35
Table A.2	Whether the difference between the sample groups is statistically significant (assuming a 95 per cent confidence interval) .....	36

## List of figures

Figure 2.1	Attitudes towards redistribution via benefits.....	12
Figure 2.2	Attitudes towards welfare among the British public.....	13
Figure 2.3	Attitudes towards welfare among the British public.....	15
Figure 2.4	Claimed awareness levels of the Benefit Cap and changes to HB in the social rented sector .....	16
Figure 2.5	Support for and opposition to the Benefit Cap .....	18
Figure 2.6	Support for and opposition to the Benefit Cap, further explanation given.....	18
Figure 2.7	Universal popularity of the Benefit Cap across demographic characteristics .....	19
Figure 2.8	Attitudes to potential impacts of the policy .....	20
Figure 2.9	Attitudes towards fairness of the Benefit Cap .....	21
Figure 2.10	Reasonable responses to the Benefit Cap among those affected .....	22
Figure 3.1	Attitudes towards skills and access to work in local area.....	25
Figure 3.2	Awareness of the Benefit Cap.....	26
Figure 3.3	Knowledge of whether affected by the Benefit Cap or not .....	27
Figure 3.4	Ease with which respondents understood the notification .....	28
Figure 3.5	Source of notification of the Benefit Cap.....	28
Figure 3.6	Response to notification of being affected by the Benefit Cap.....	29
Figure 3.7	Reasons for taking action to avoid the Benefit Cap .....	30
Figure 3.8	Sources for those who sought advice after being notified or becoming aware of being affected by the Benefit Cap .....	32
Figure 3.9	Things which respondents received advice and support on .....	33
Figure 3.10	How respondents thought they would be financially once in employment .....	34
Figure 3.11	How respondents actually felt once in employment .....	34

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# Executive summary

The Benefit Cap is one of the Government's most prominent reforms to welfare: Intended as a work incentive, it places a limit on the amount of benefits that out of work households can receive. The Department for Work and Pensions (DWP) commissioned Ipsos MORI to undertake a research study of public attitudes to the Benefit Cap as well as to assess some of the early pre-implementation effects on a specific group of claimants who had received additional Jobcentre Plus support prior to full implementation of the policy.

Two different survey methods have been used to gather evidence on the public perceptions and pre-implementation effects of the Benefit Cap. A nationally representative online survey among 2,017 British adults was used to assess the general public's perceptions. A telephone survey of 500 people identified as ending an out of work benefit claim due to starting a job was used to assess pre-implementation effects.

Survey results suggest strong public support for the Benefit Cap. More than seven in ten (73%) support the policy in principle, and support remains strong when more detail about the policy is introduced.

Much of this support is likely to be grounded in wider attitudes toward the welfare system. Just one in ten (11%) of the public agree that the system is working effectively at present in Britain. Almost three in five (58%) agree that politicians should do more to reduce the amount spent on benefits overall.

It is also evident that the policy has very high levels of support amongst the general public. Net support for the policy is positive by age, tenure and social grade among others. This is also true of those in lower social grades and those in social rented accommodation, groups with a greater reliance on welfare support.

However, support for the Benefit Cap weakens when respondents are presented with possible scenarios that could be considered 'negative', such as having to move to a cheaper area. Support for the policy falls to 44% and opposition rises to 26% if it means that those benefit claimants affected by the cap had to move to other areas to find more affordable accommodation.

Despite this, a majority of the public (77%) agree that it is fair for households with no-one in work to receive no more in benefits than the average amount working households receive in pay after tax. However, perceptions of fairness are more evenly balanced when taking into account housing costs. More than a third (35%) of the public agree the Benefit Cap is unfair on those claimants living in areas where housing costs are high, whereas 34% disagree.

On the second (telephone) survey with those identified by DWP as having ended an out of work benefit claim citing starting a job as a reason, survey results indicate that awareness of the Benefit Cap among this specific group of survey respondents is high (with at least 84% saying they have heard of the changes), although there remains some uncertainty over whether respondents think they will still be affected currently (24% do not know).

Most who remember receiving notification about being affected by the Benefit Cap say the notification was easy to understand (54%) but a significant minority found the communication difficult to understand (37%).

## The Benefit Cap: Public perceptions and pre-implementation effects

There is mixed evidence about the extent to which notification or awareness of the Benefit Cap has prompted respondents to take action. Among those who indicated they were aware they would be affected by the Benefit Cap, nearly half (47%) say they took some sort of action after first being notified or becoming aware. But a similar proportion (48%) say they took no action.

And of those taking action, most (62%) say this action was to look for a job which is equivalent to 20% of everyone surveyed. However, only a minority of these (14%) say they were not already actively looking for work beforehand (3% of everyone surveyed).

Of those respondents currently in work and who remembered receiving notification, 61% found their current employment after they received notification that they would be affected. This increases among the sub-set of this group who also describe themselves as less frequently in the workplace (to 72%).

While this may suggest a potential relationship between notification or awareness and moving into work, it does not, though, demonstrate a causal link. In the absence of a baseline control group to compare responses against, attributing a change in response to notification or awareness of being affected is more limited. A clearer picture will emerge as the policy is fully rolled out and further longitudinal evidence among affected claimants is collected.

There is stronger evidence, however, that respondents feel that work pays. Of those currently in work and who say they were aware they would be affected, 62% thought they would be financially better off or about the same in work after they were first notified. This rises to 76% who currently feel financially better off or about the same having found employment.

# 1 Introduction

## 1.1 Background and objectives

The Benefit Cap is one of the Government's most prominent reforms to welfare: Intended as a work incentive, it places a limit on the amount of benefits that out of work households can receive<sup>1</sup>. For households containing more than one person there is a limit of £500 a week in support, while a £350 limit will apply to single person households. It is being implemented as one among a number of other reforms to welfare (including those to Housing Benefit, Council Tax support and tax credits), and was rolled out nationally from 15 July 2013 after a phased implementation in four London Boroughs (Bromley, Croydon, Enfield and Haringey) from 15 April 2013.

The DWP commissioned Ipsos MORI to undertake a research study of public attitudes to the Benefit Cap as well as to assess some of the early effects on a specific group of claimants who had received additional Jobcentre Plus support prior to full implementation of the policy. To this end, two surveys were conducted.

The first sought to obtain the views of the wider public on attitudes toward the Benefit Cap. In particular, the survey sought to assess:

- the public's attitudes to welfare and the welfare system in the UK at present;
- their awareness of changes to the welfare system;
- whether they support or oppose the Benefit Cap, and if their views change when the detail of the reform is explained;
- whether they believe the policy is fair despite possible outcomes on those affected; and
- what action people thought claimants could reasonably be expected to take in response to the Benefit Cap.

The second survey targeted a specific group of benefit claimants who were identified as having ended an out of work benefit claim citing starting a job as a reason. The survey sought to cover a number of areas, including:

- assessing knowledge and awareness of the Benefit Cap;
- recollection of receiving notification or becoming aware they would be affected;
- self-reported actions taken, if any, following notification or awareness that respondents would be affected; and
- attitudes towards the support offered to those affected, whether it was taken up and what those who received support thought about it.

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<sup>1</sup> Please note that Working Tax Credits result in the household being exempt from the Benefit Cap.

## 1.2 Methodology

Two different survey methods were used to conduct the research.

The first was based on a **nationally-representative online survey among 2,017 British adults** on the Ipsos Interactive Services panel aged between 16 and 75<sup>2</sup>. The sample of respondents closely mirrors the population on key demographics such as age, gender, work status, social grade and region and is weighted to reflect these and other key variables such as tenure. Survey estimates based on this sample size have a margin of error no higher than  $\pm 2.2\%$ , further details on which are contained in the appendices to this report.

The second was based on a targeted **telephone interview survey among 500 people identified by the DWP as having ended an out of work benefit claim who cited starting a job as a reason**.

The DWP identified around 8,000 such people<sup>3</sup> from which a random sample was selected to achieve 500 interviews. Survey estimates based on this sample size have a margin of error no higher than  $\pm 4.2\%$ , further details on which are contained in the appendices to this report. Survey data were weighted to the overall profile of those identified to be no longer affected by the Benefit Cap in terms of age, household structure and broad geographic region.

Fieldwork for both surveys was conducted between Friday 31 May and Wednesday 5 June 2013 inclusive. Questionnaires for the surveys may be found in the appendices.

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<sup>2</sup> The i:omnibus survey is conducted weekly and generates a sample of approximately 2,000 adults aged 16 to 75 across Great Britain. The sample is built using Ipsos' online panels based around a response rate of 30% to achieve the final sample of responses.

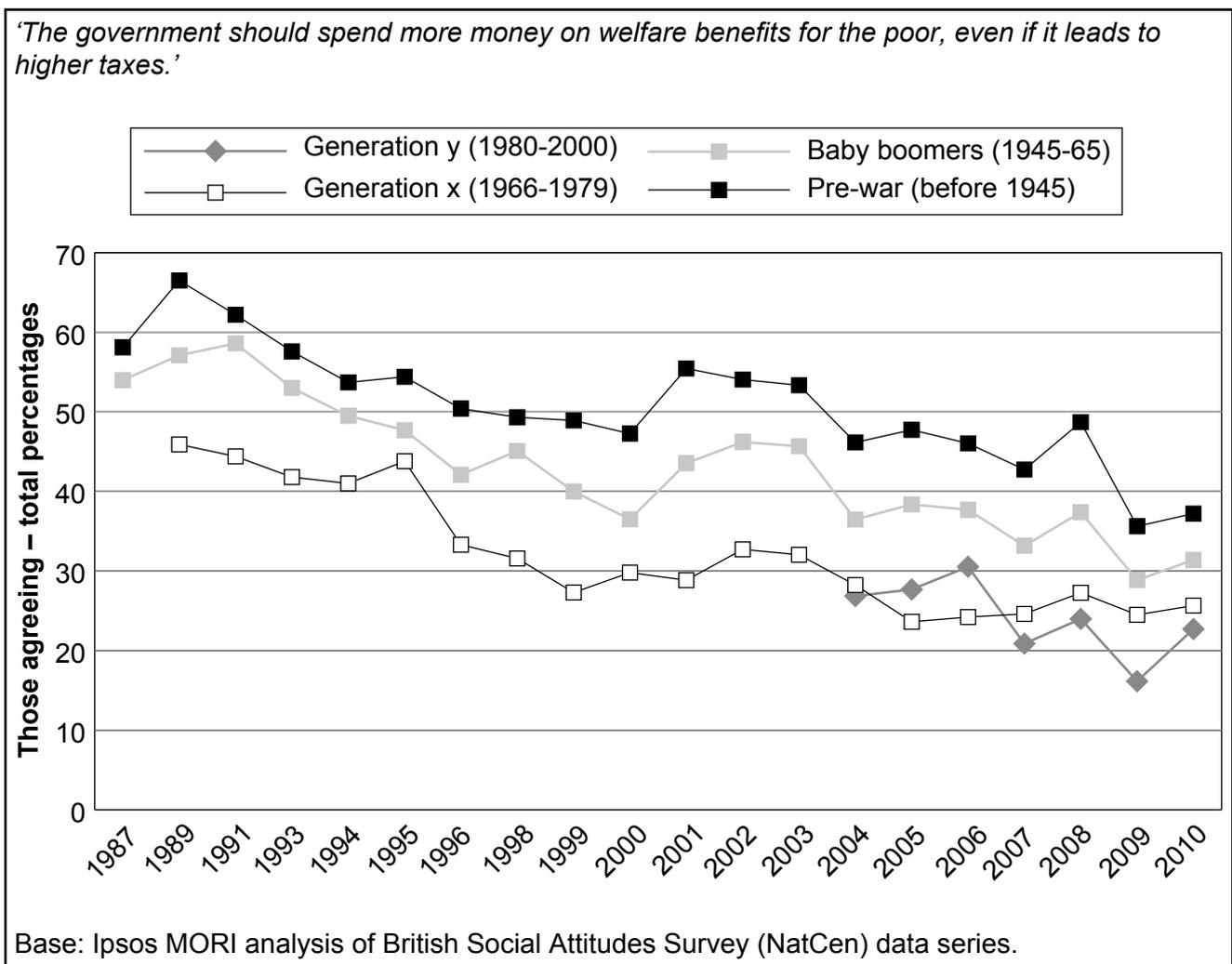
<sup>3</sup> For more details on the numbers of claimants moving into work see Jobcentre Plus activity regarding claimants who have been identified as potentially impacted by the Benefit Cap, DWP (2013) (<https://www.gov.uk/government/publications/jobcentre-plus-activity-regarding-claimants-who-have-been-identified-as-potentially-impacted-by-the-benefit-cap>).

# 2 Perceptions of the general public on the Benefit Cap

## 2.1 Attitudes to Welfare

The attitude of the British public towards welfare is well documented. Analysis of the British Social Attitudes Survey data series by Ipsos MORI as part of the *Generations* study shows that the preference for wealth redistribution through benefits is falling over time, particularly among younger people, as demonstrated by Figure 2.1.

**Figure 2.1 Attitudes towards redistribution via benefits**



## The Benefit Cap: Public perceptions and pre-implementation effects

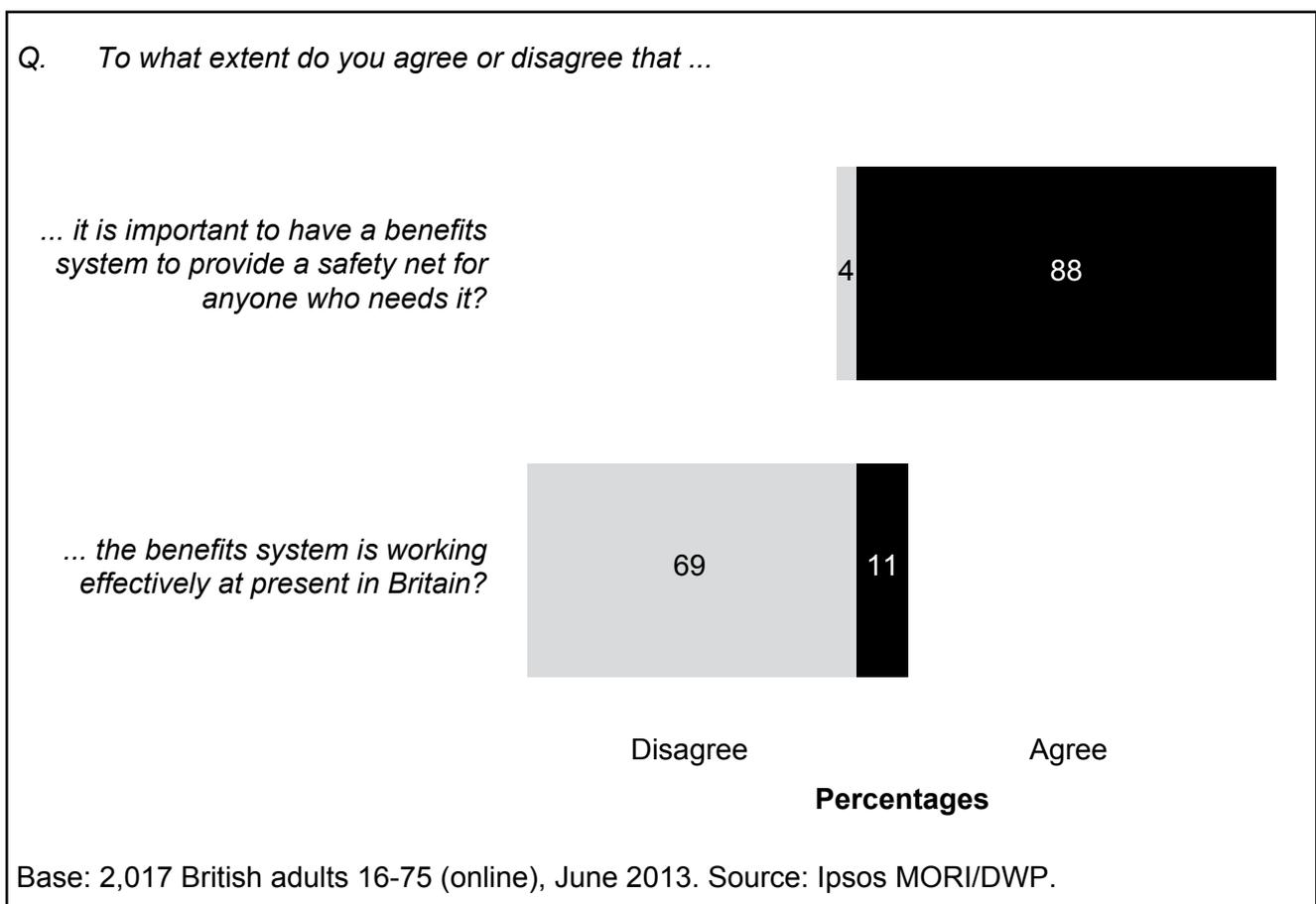
A number of recent polls also point towards a growing hardening of attitudes towards the welfare system in Britain in its present form. A national poll conducted in April this year suggested that around two-thirds (67%) of British people believe that the benefits system in the UK works either fairly or very badly<sup>4</sup>.

Consequently, negative sentiment towards the welfare system and a perceived culture of idleness has become more pronounced. The recent Ipsos MORI report *21st Century Welfare: Seventy years since the Beveridge Report*, explains that, given this sentiment towards welfare among the British public, '*... it is perhaps no surprise ... that the public advocate hard-line measures to tackle this perceived culture of idleness. These include stricter tests to determine eligibility (84%) [or] the loss of benefits if work is refused (78%)*'<sup>5</sup>.

Therefore, while the majority of British people believe that welfare in principle is important, some groups perceive that the present system is in need of reform.

The results from this online poll reflect these sentiments. An overwhelming majority (88%) agreed that it was important to have a benefits system to provide a safety net for anyone who needs it, while just four per cent disagreed. However, only one in ten agreed that the benefits system is working effectively at present in Britain (11%), as Figure 2.2 shows.

**Figure 2.2 Attitudes towards welfare among the British public**



<sup>4</sup> YouGov/Sun on Sunday 4 April 2013 ([http://d25d2506sfb94s.cloudfront.net/cumulus\\_uploads/document/wx73df9itw/YouGov-Survey-Sun-on-Sunday-Welfare-and-benefits-130404.pdf](http://d25d2506sfb94s.cloudfront.net/cumulus_uploads/document/wx73df9itw/YouGov-Survey-Sun-on-Sunday-Welfare-and-benefits-130404.pdf))

<sup>5</sup> Hall, S. (2013). *21st Century Welfare: Seventy years since the Beveridge Report*. Ipsos MORI.

## The Benefit Cap: Public perceptions and pre-implementation effects

Broadly speaking, these views are held across the survey sample regardless of demographic characteristic. That said, older people aged 55-75 were more likely to agree with the importance of the benefits system as a safety net (91%), as were those in Scotland (93%). Conversely, those who said they have never received benefits were less likely to agree (82%).

Those who do not receive benefits were more likely to **disagree that the benefits system is working effectively at present in Britain**: more than three-quarters (76%) said this compared with 69% overall.

The survey also highlights some of the reasons for this scepticism. By a margin of 2.5 to 1, the British public said that the benefits system is too generous as opposed to not generous enough (50% against 20%). Just 16% said they thought the system gets the balance about right.

Again, those in receipt of benefits were less inclined to feel that the system is too generous, although 45% did take this view. This, though, compares with 62% among those who do not receive benefits.

Further evidence of the negative view the British public have of the way the benefits system is currently working is also apparent in survey responses.

The British public largely agreed (85%) that there are some groups of people who claim benefits who should have their benefits cut. By a margin of three to one, the British public also agreed that politicians need to do more to reduce the amount of money paid out in benefits (58% agree, 19% disagree).

Comparatively fewer people agree that benefit payments for unemployed people are too high and discourage them from finding jobs, though more people were likely to agree than disagree (47% compared with 31%).

Interestingly, those who have received benefits are no less likely than those who have never received benefits to agree that there are some groups of people who claim benefits who should have their benefits cut (84% and 86%, respectively). However, their views did differ on whether they agreed that politicians need to do more to reduce the benefits bill: 55% of those who have received benefits agreed compared with 68% of those who have not. Similarly, fewer people who have received benefits agreed that benefit payments for the unemployed are too high and put them off finding work than those who have not received benefits (44% compared with 56%).

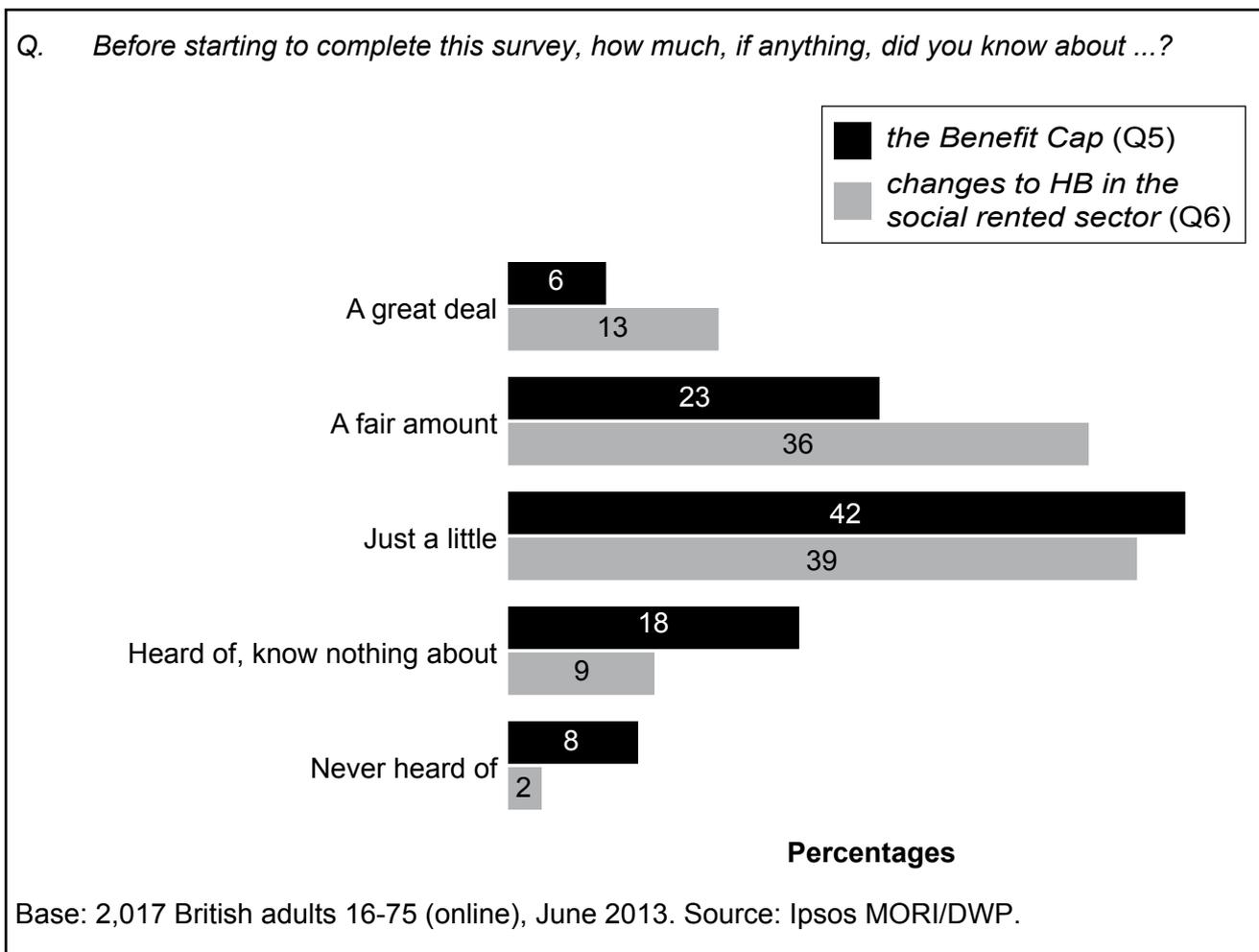
As shall be seen, these attitudes towards welfare more generally play an important role in shaping attitudes towards the Benefit Cap policy itself.



## The Benefit Cap: Public perceptions and pre-implementation effects

Despite the comparative lack of knowledge about the Benefit Cap, many respondents still felt able to express support or opposition for the policy as is indicated in the following section.

**Figure 2.4 Claimed awareness levels of the Benefit Cap and changes to HB in the social rented sector**



## 2.3 Support for and opposition to the Benefit Cap

In order to understand attitudes towards the Benefit Cap among the British public fully, the survey included four measures of support/opposition to the Benefit Cap in order to see what impact the policy had on public opinion. The four questions included in the survey were:

- In principle, do you support or oppose capping the total amount of benefits that any household can receive a year?
- Do you support or oppose capping the total amount of benefits that any household can receive at £26,000 a year?
- Do you support or oppose capping the total amount of benefits that any household can receive at the average amount which working households earn per year after tax?

## The Benefit Cap: Public perceptions and pre-implementation effects

- The fourth question contained a more detailed explanation of the nature of the Benefit Cap, who it applies to and who is exempt, and the numbers it is anticipated to affect (according to the DWP's estimates) before asking whether the respondent supported or opposed the cap with this in mind.

There is strong support for the Benefit Cap among the British public, regardless of the way the question is framed.

**In principle**, 73% of the British public say they support the Benefit Cap, and 12% oppose. On the second measure at £26,000, results remain largely the same, with support at 70% and opposition at 13%. When asked why they would oppose the Benefit Cap at £26,000 a year, the most common response from those who oppose the policy was that there should not be a cap (5% of all respondents surveyed said this). A similar proportion (4% of all respondents) said they believe the Benefit Cap has been set too high.

The third measure explained the Benefit Cap in terms of **the average amount which working households earn per year after tax**. Once again, a majority of the public supported the Benefit Cap, with 67% expressing support and 12% in opposition.

In light of the fact that the Benefit Cap was, at the time of fieldwork, in phased implementation with less media coverage outside of London than other welfare reforms post-implementation, a fourth measure was also included which provided respondents with more specific detail about the Benefit Cap as follows:

*The cap on benefits only applies to households with working age benefit claimants, that is households in which one of the adults is below retirement age and in which no one is in work. There are some exemptions – for example, those who are in receipt of Disability Living Allowance or in work receiving working tax credits.*

*The cap works out at a maximum of about £500 per week for couples and lone parents and £350 per week for single adults.*

*It is estimated by the Government that the number of households affected is 40,000, the number of adults affected is 60,000 and the number of children affected is 160,000. Larger households with no adult in work will be affected the most, as will those living in areas where housing costs are high.*

*With this in mind, do you support or oppose capping the total amount of benefits that any household can receive?*

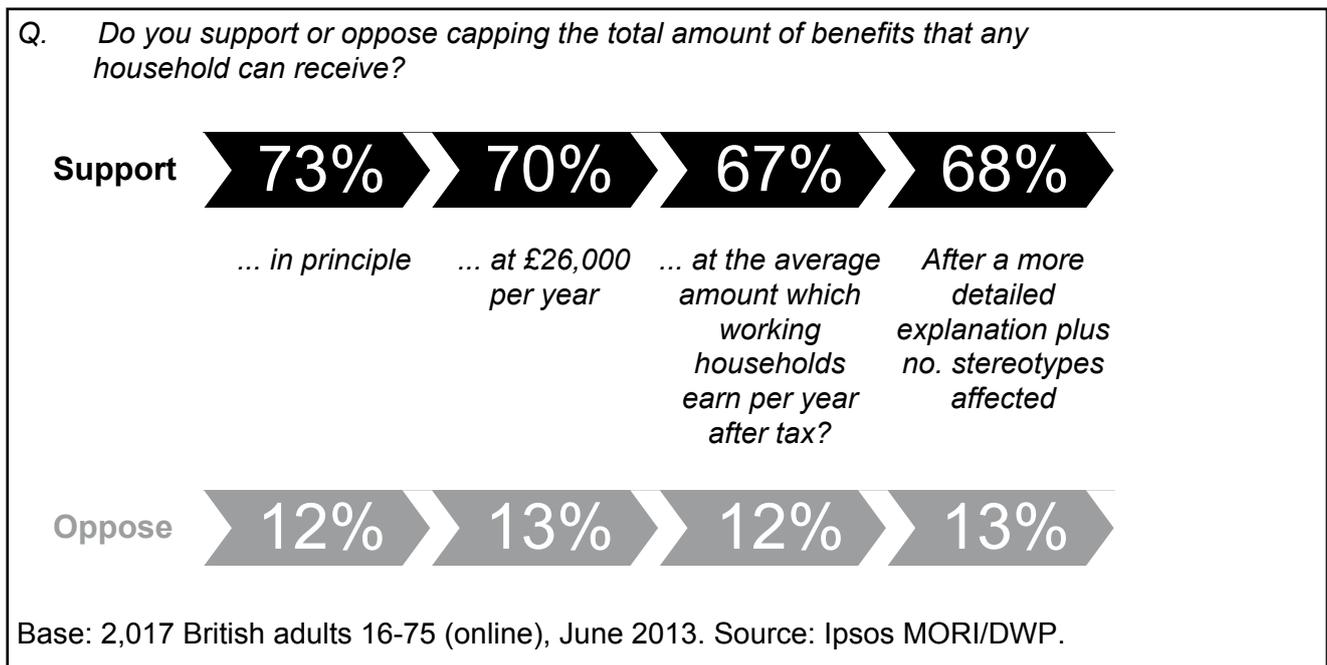
Once again, supporters outnumbered opponents by a margin of five to one: 68% said they supported the policy with this explanation in mind compared with 13% who said they opposed it. Thus, as Figure 2.5 shows, support for the Benefit Cap amongst the British public is strong even when the policy is explained in a number of different ways.

One of the key characteristics of the British public's attitude towards the policy is the strength of support. On the fourth measure outlined above, one-third (33%) of respondents said they **strongly support** the Benefit Cap. As Figure 2.6 shows, those who strongly supported the policy framed in this way outweighed those who strongly opposed the policy by six to one. Opposition remained stable even with more information about the policy.

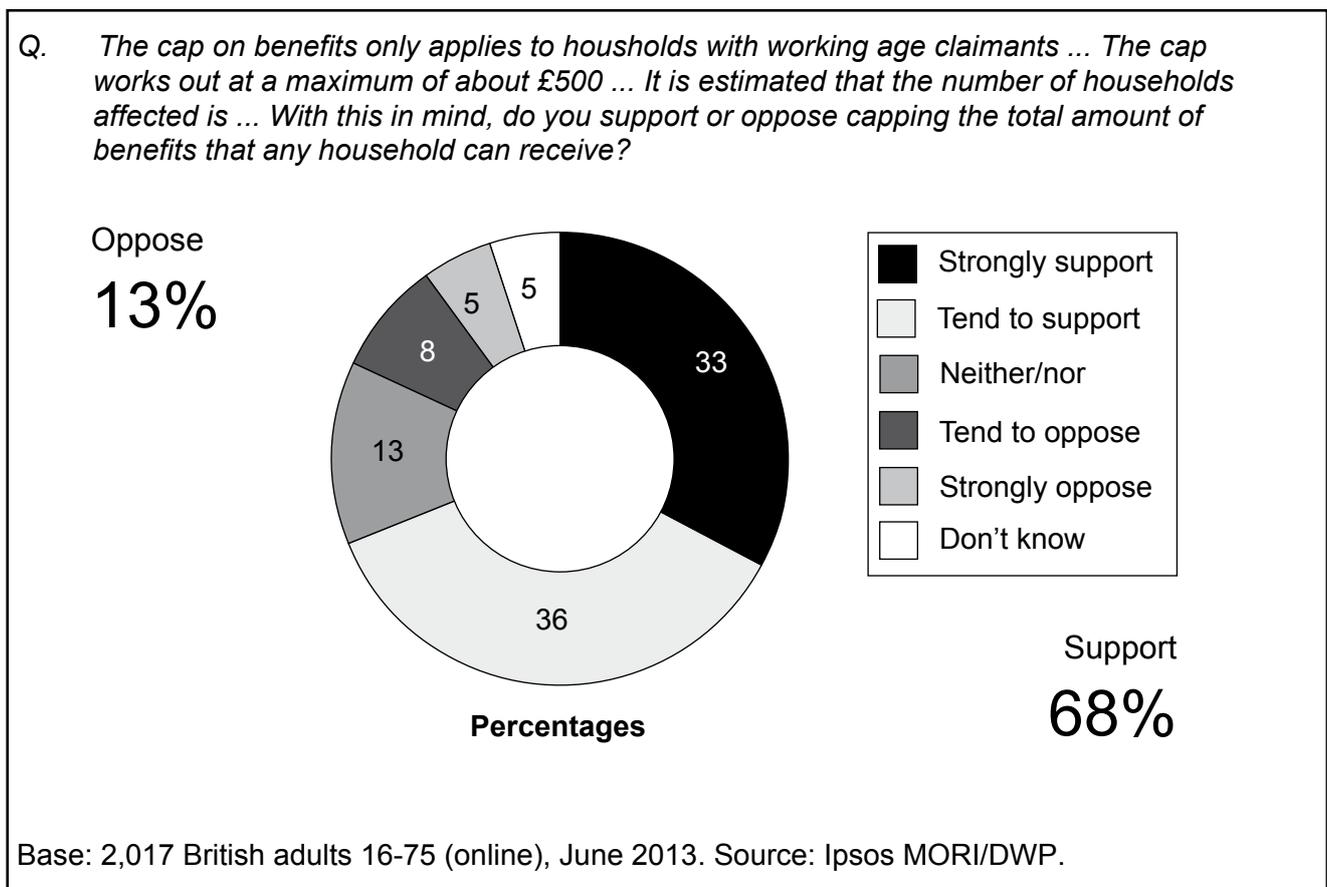
Another characteristic of support for the Benefit Cap is that many who know little or nothing about the policy before completing the survey still express an opinion (largely in support of it). More than seven in ten (72%) of those who did not know or had only heard about the policy before the survey, nonetheless, took a view in support or opposition, as Table 2.1 shows.

## The Benefit Cap: Public perceptions and pre-implementation effects

**Figure 2.5 Support for and opposition to the Benefit Cap**



**Figure 2.6 Support for and opposition to the Benefit Cap, further explanation given**



## The Benefit Cap: Public perceptions and pre-implementation effects

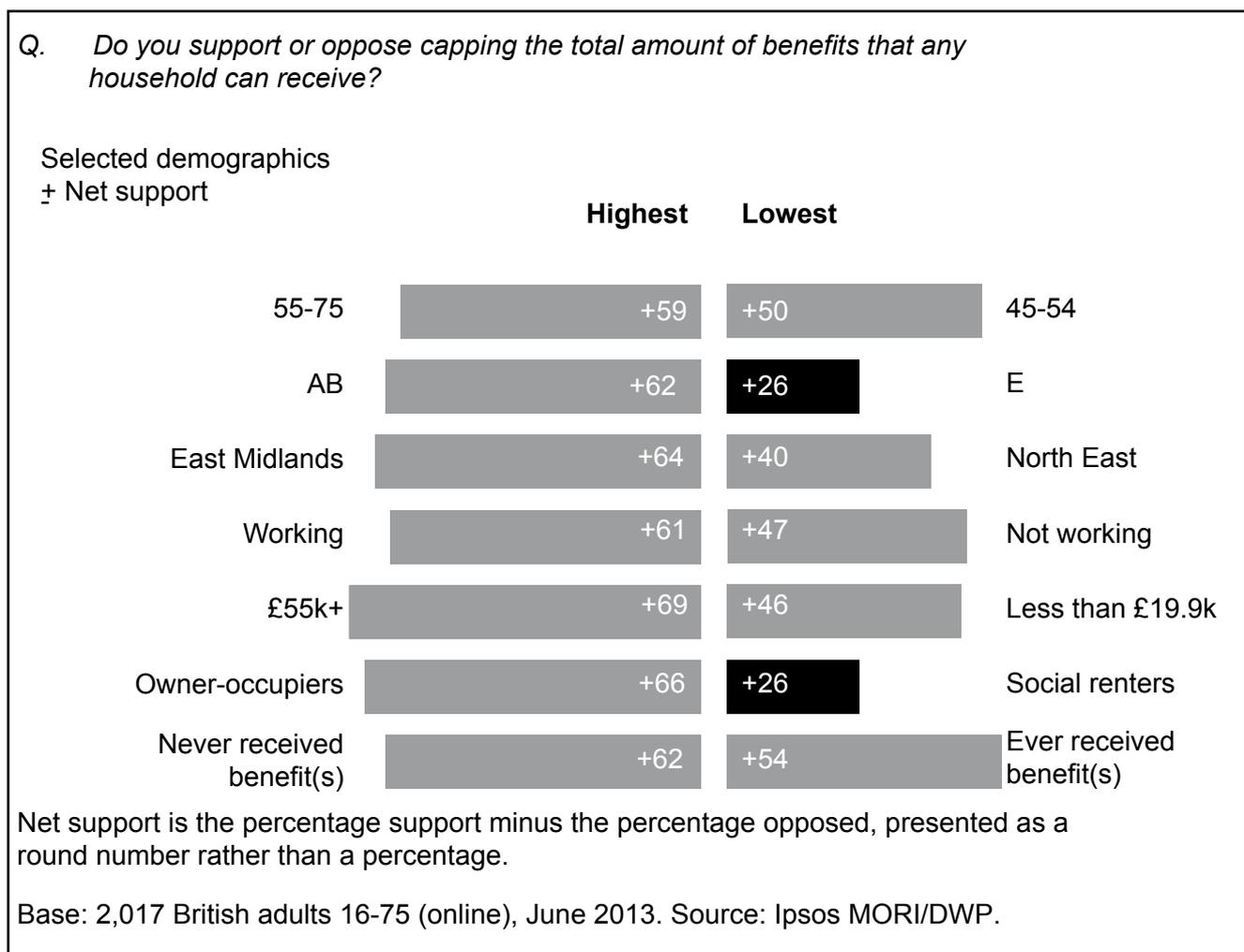
**Table 2.1 Support/opposition for the Benefit Cap at Q10 (detailed explanation)**

	A great deal/ fair amount	Heard of, know nothing about/never heard of
	%	%
Strongly/tend to support	70	62
Neither support nor oppose	8	19
Strongly/tend to oppose	20	10
Don't know	1	9
<i>Base: All respondents</i>	594	536

This suggests that the policy is one which the British public is able to identify with, even those with limited awareness.

Further analysis of survey responses indicates widespread support for the Benefit Cap across all key demographic groups. Figure 2.7 shows net support (the difference between those who support and those who oppose the policy) by selected demographic characteristics.

**Figure 2.7 Universal popularity of the Benefit Cap across demographic characteristics**









## The Benefit Cap: Public perceptions and pre-implementation effects

Four in five (80%) thought those affected should *'find ways of reducing their living costs and bills'* compared with 9% who said they should not have to do so. Seven in ten (70%) said that those affected should be prepared to find new or alternative work or work more hours, while 12% said they should not.

A much smaller proportion – just over half (51%) – said that those affected should be prepared to *'move to a similar size property in a cheaper area'*, while more than a quarter (25%) say this was not a reasonable expectation. However, the British public did, on balance, think that people should be prepared to move to a cheaper property (65% should, 17% should not).

When asked about the same set of actions, but this time in relation to the removal of the spare room subsidy, results were broadly similar. The exception was whether those affected by the removal of the spare room subsidy should move to a smaller property even if this meant moving to a new area. Respondents were split: 40% thought those affected should, while 37% thought they should not. This could be part of the explanation for why the Benefit Cap policy appears to attract stronger support from the public than other welfare reform measures.

## 3 Pre-implementation effects of the Benefit Cap

The analysis that follows is based on data collected by means of a telephone interview survey specifically targeted at benefit claimants who have been identified by the DWP as having ended an out of work benefit claim who cited starting a job as a reason. As such, results are not representative of all those who were identified to be affected by the Benefit Cap but rather a specific sub-group of around 8,000 people at the time the survey was conducted.

### 3.1 The characteristics of survey respondents

At the time of the survey, a majority of those surveyed say they are in work: in total 87% say they are in either full-time or part-time employment, or were self-employed. Within this group, around two in five (39%) said they either work full-time (more than 29 hours per week) or are self-employed. Over half of respondents (55%) said they are in part-time employment (between 16 and 29 hours per week). The remaining 7% said they are working part-time, i.e. fewer than 16 hours per week.

While the majority of those we spoke to were working, a smaller proportion categorised themselves as having been frequently in the workplace during their working lives. More than two in five respondents (45%) said that they have sometimes, rarely or never been in paid employment since leaving school or further education. A little over half (53%) said they have been in work more frequently, that is to say they have always or mostly been in paid employment.

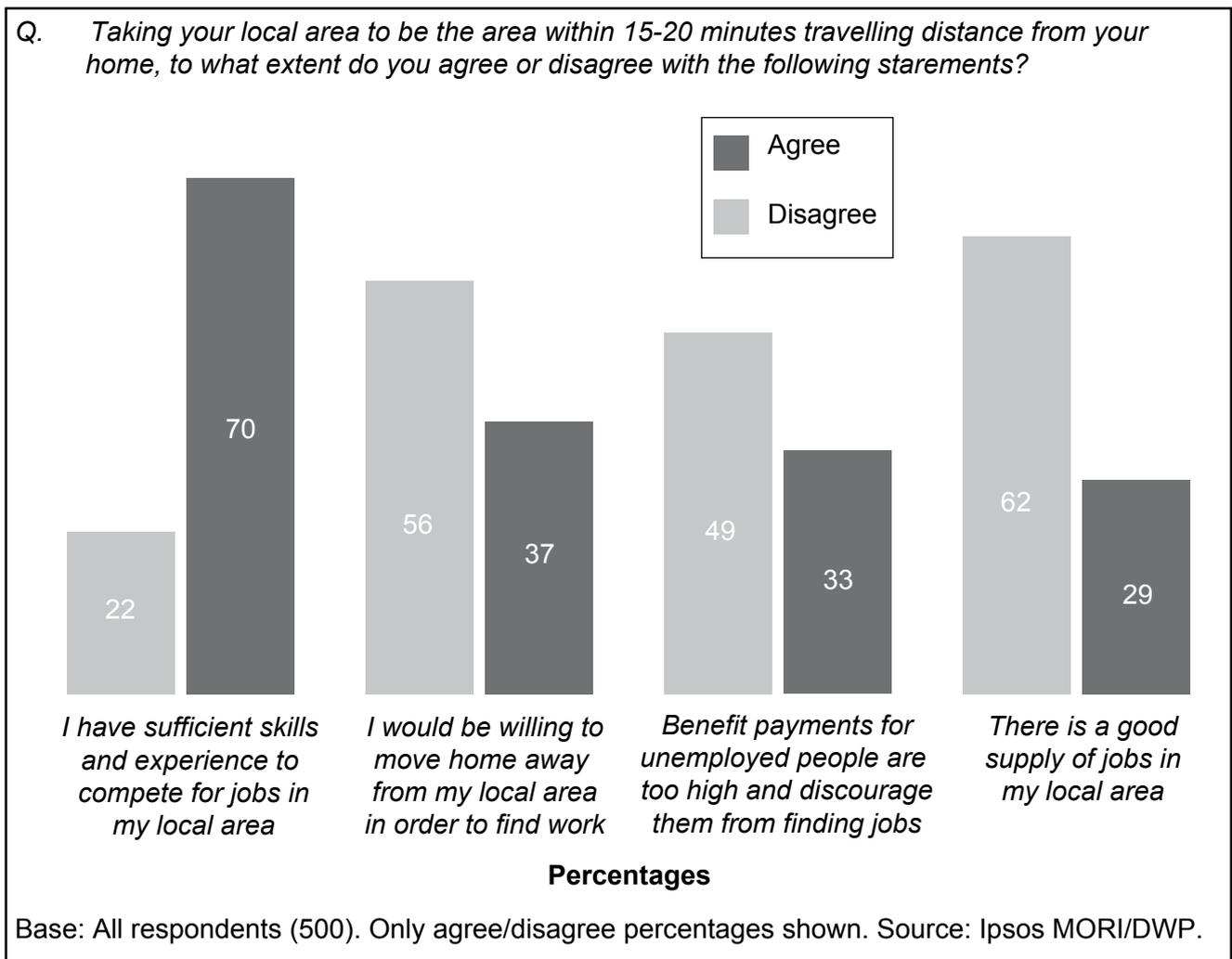
The vast majority of survey respondents were in families with at least one child under 16 living at home (89%). More than three-quarters of respondents live in households containing at least four people (76%), and over half of respondents (51%) said they live in single-parent households.

Nearly six in ten said they live in private rented or other accommodation (59%) while 41% live in social rented accommodation. A slight majority live in London (54%), with the remaining 46% living elsewhere in Great Britain.

### 3.2 General attitudes of respondents to work and benefits

Respondents were asked some general attitudinal questions about access to work in their local area. Seven in ten (70%) agreed that they have 'sufficient skills and experience to compete for jobs in my local area'. However, more than six in ten (62%) disagreed that '*there is a good supply of jobs in my local area*', a statement with which fewer than three in ten agreed (29%). Therefore, while the vast majority were confident in their ability to compete for work, many perceived there to be a lack of jobs in their local area.

Figure 3.1 Attitudes towards skills and access to work in local area



Those living in London were more likely to agree that there is a good supply of jobs in their local area than those outside London (34% compared with 22%), though it is important to qualify this with the fact that the majority living in London (57%) still disagreed with the statement.

Those who categorised their working lives as less frequently in employment were also less confident about their ability to find work. More than a quarter (27%) disagreed that they have sufficient skills to compete for jobs, compared with 18% of those who categorised themselves as more frequently in employment. This figure rose to 43% of those who said they have rarely or never been in paid employment.

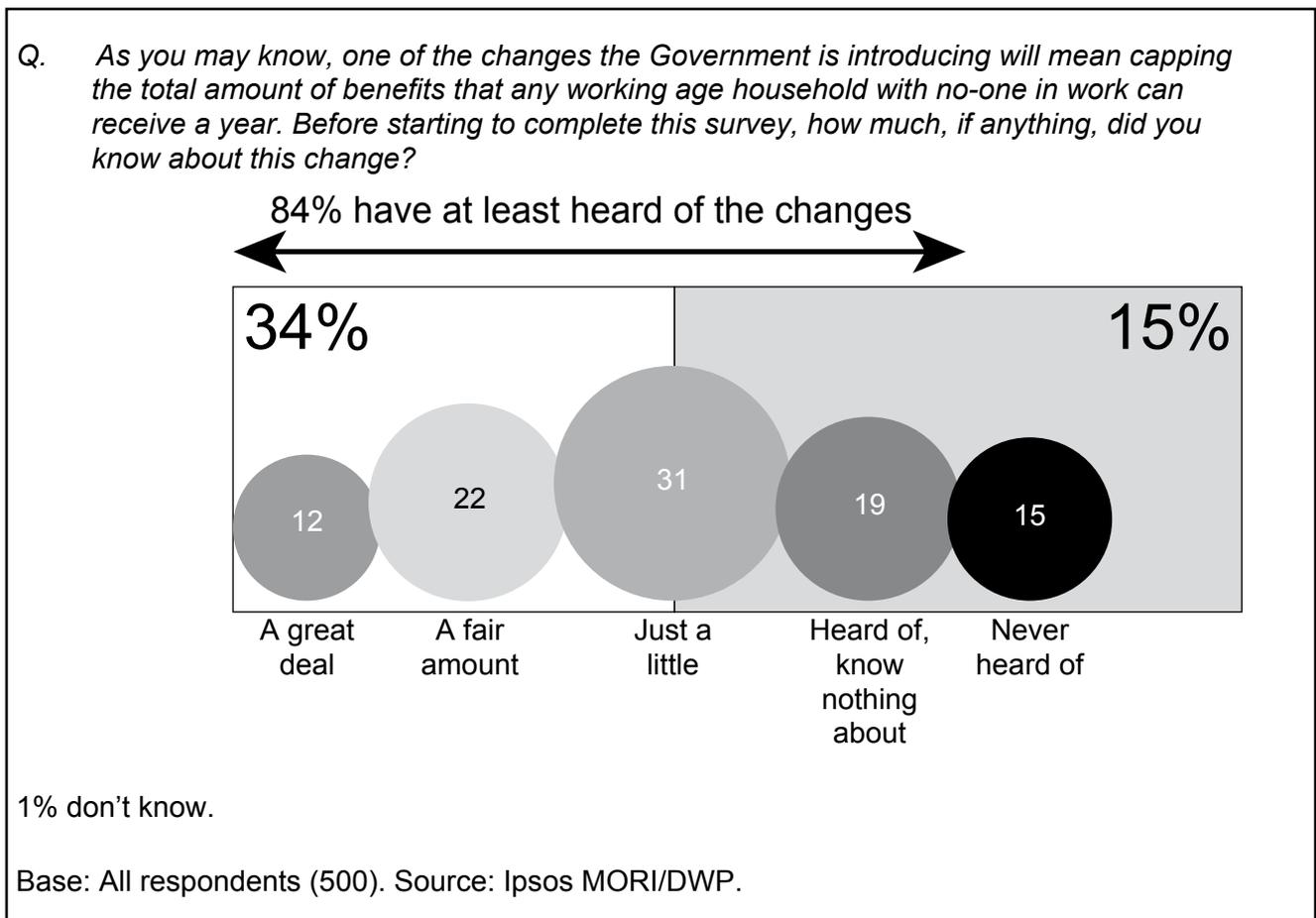
More than a third of respondents (37%) agreed they would be willing to move home away from their local area in order to find work. Of those willing to move to find work, more than half (54%) would be prepared to move further than 10 miles and 39% said they would move more than 20 miles.

### 3.3 Knowledge and awareness of the Benefit Cap

In order to test awareness of the Benefit Cap, respondents were asked how much, if anything, they knew about the changes. Respondents were asked if they had heard about ‘changes the Government is introducing [that] will mean capping the total amount of benefits that any working age household with no-one in work can receive a year’.

Most (84%) said that they had at least heard of the changes, while the remaining 15% said they had never heard of them. However, only around one-third (34%) said they knew a great deal or fair amount before starting to complete the survey, with 31% who said they knew just a little.

**Figure 3.2 Awareness of the Benefit Cap**



Those who recalled being notified about the changes were more likely to say they knew a **great deal** or **fair amount** about them than those who did not (43% compared to 22%).

While most had heard of the changes, a significant minority of those we spoke to did not recall being notified that their household would be affected by the Benefit Cap. While the majority (57%) remember being notified, 43% did not recall receiving notification.

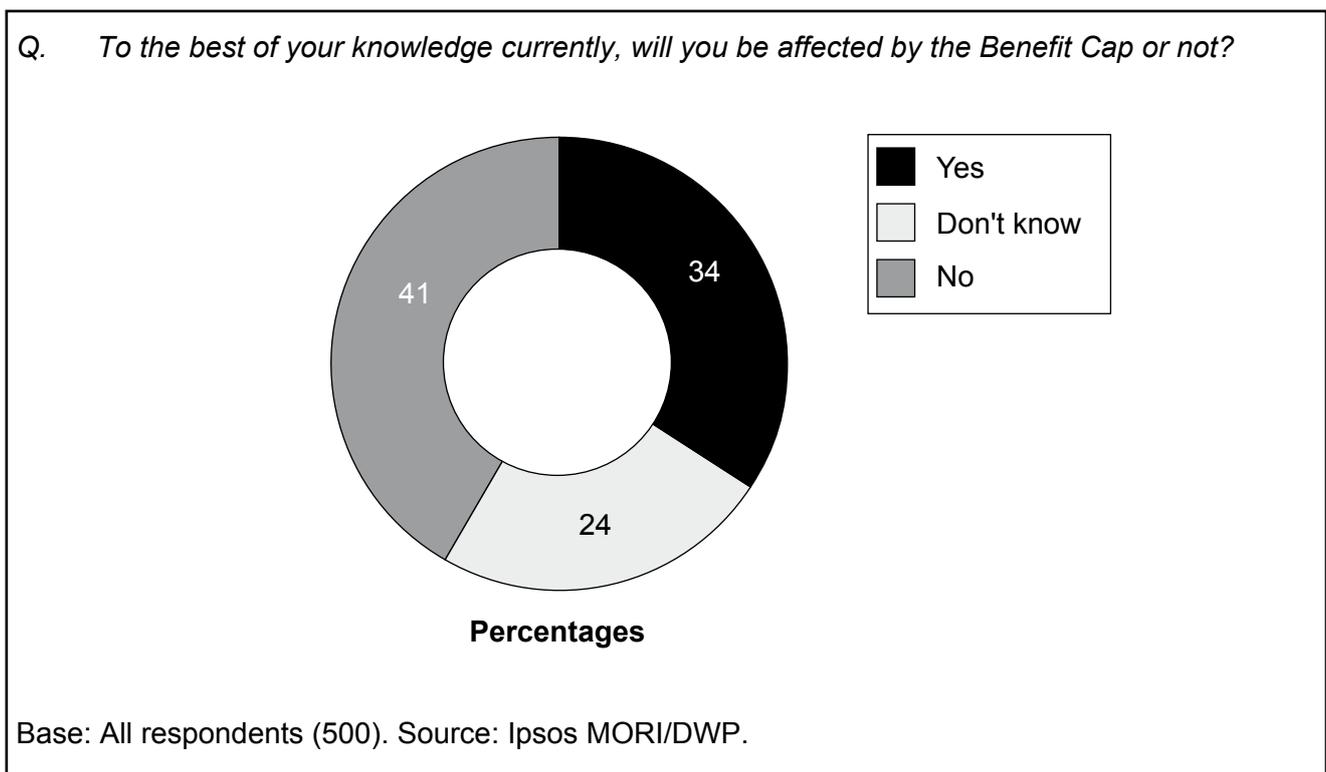
Of those who did not remember receiving notification, a quarter (25%) were aware before taking part in the survey that they would be affected by the Benefit Cap. Therefore, a total of more than two-thirds (68%) recalled either receiving written notification or were aware that they would be affected by the Benefit Cap. Equally, though, this means that one-third (32%) of respondents said they did not know they would be affected by the Benefit Cap. It should be noted, however, that some participants may have been notified up to a year before the survey and found a job shortly after being notified.

## The Benefit Cap: Public perceptions and pre-implementation effects

At the time of the survey there appears to be greater clarity over whether respondents will be affected by the Benefit Cap or not. Just under a quarter (24%) say they do not know whether they will currently be affected or not, whereas 76% say they either will or will not be affected<sup>8</sup>. However, appropriate caution should be exercised here. Of the 34% of respondents who said they would currently be affected, 82% also said they were currently in some form of employment.

Those who said they would not be affected by the Benefit Cap (41% of all respondents), largely believed this was the case because they had found employment (74%).

**Figure 3.3 Knowledge of whether affected by the Benefit Cap or not**



### 3.4 Clarity and sources of information

The 57% of respondents who did remember receiving notification were asked about the effectiveness of that communication. While more than half (54%) agreed that the notification they received was easy to understand, nearly two in five (37%) said they thought it was difficult to understand.

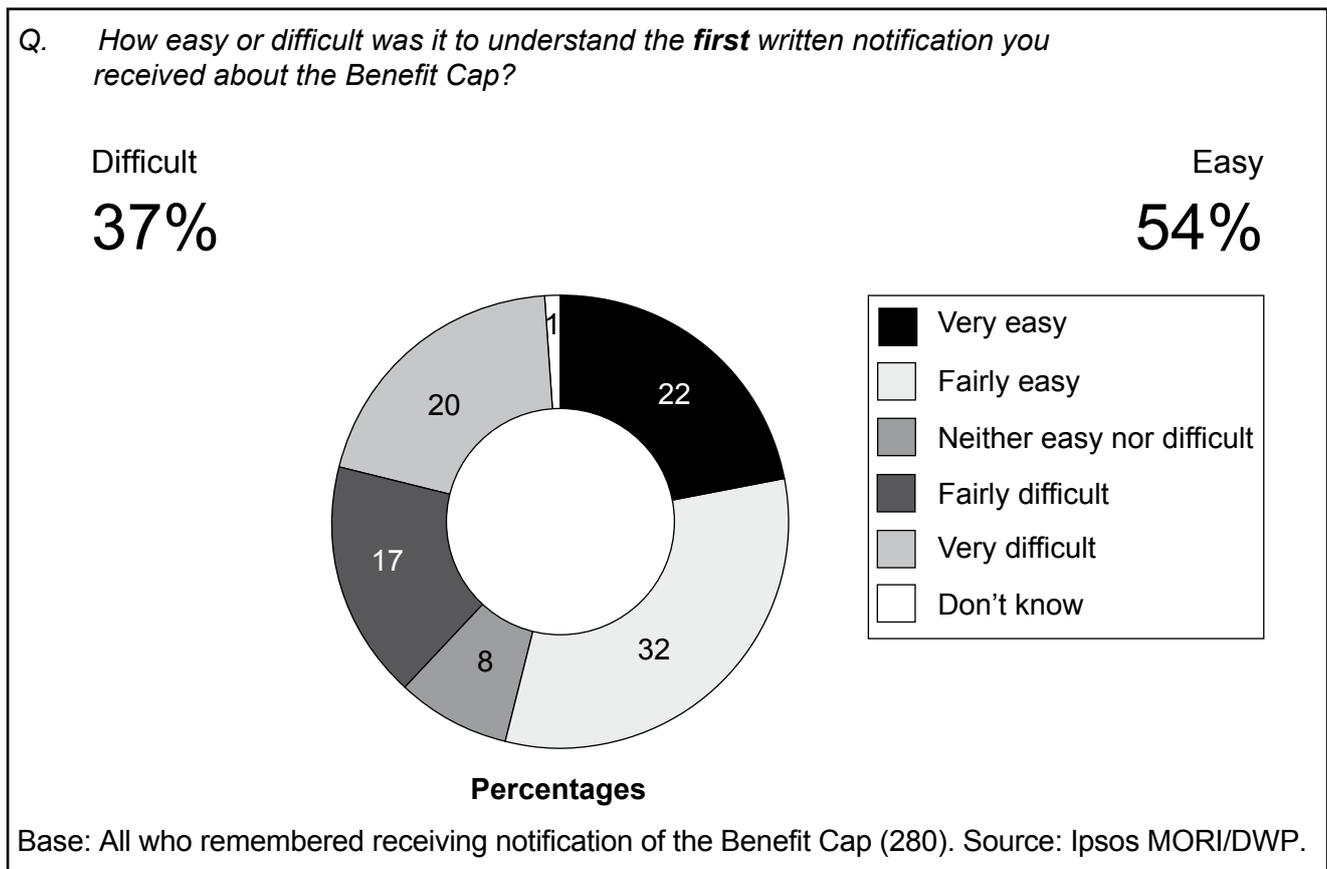
Those from a black or ethnic minority background were significantly more likely to have found the communication **very difficult** to understand. More than one-quarter (27%) said this compared to 13% of those from a white background.

Of those who remember receiving notification, a majority (73%) remembered receiving notification from the DWP/Jobcentre Plus. More than a third (36%) remembered receiving notification from their local authority, while fewer than five per cent recalled receiving notification from their landlord (4%) or from other sources (1%).

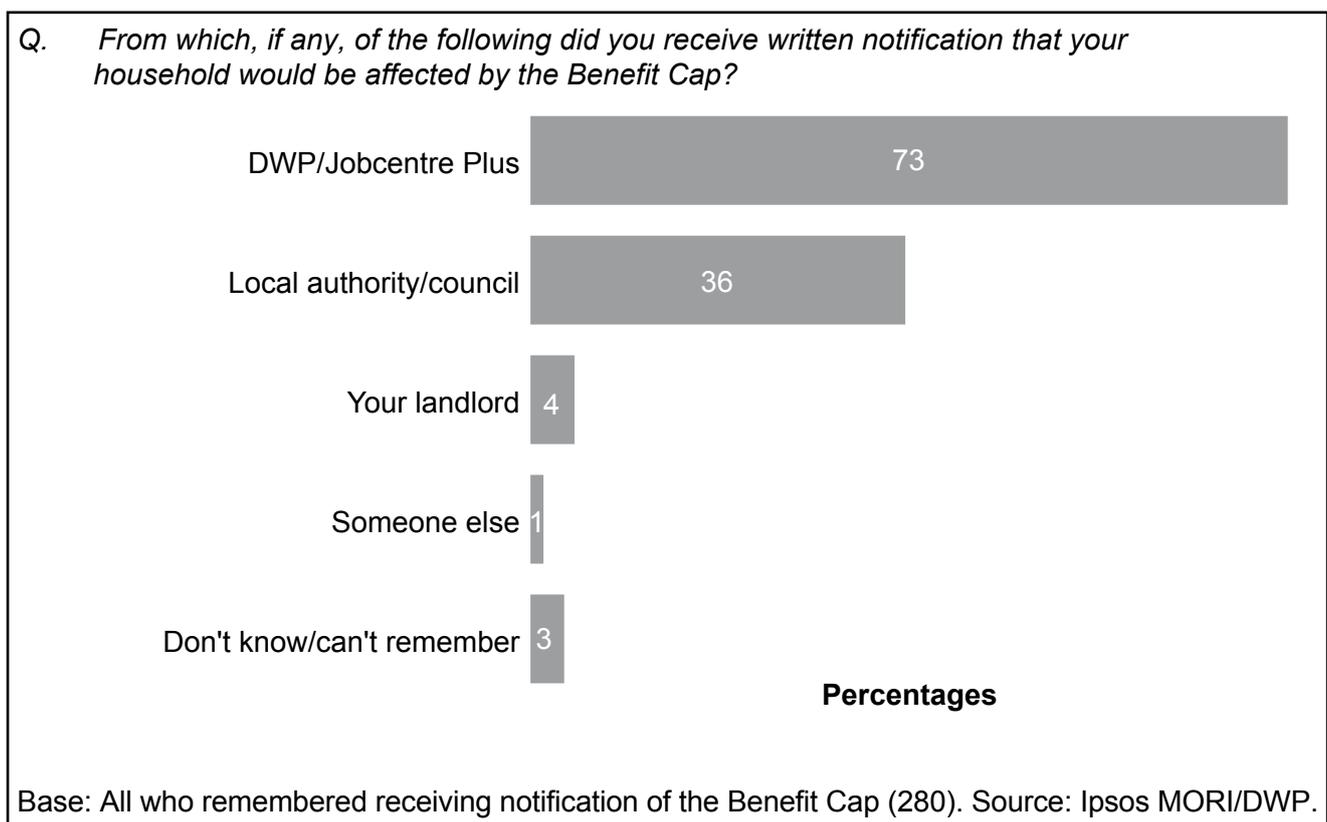
<sup>8</sup> Note that Figure 3.3 shows rounded percentage figures and may differ to figures quoted in the text which are based on combining exact percentages.

## The Benefit Cap: Public perceptions and pre-implementation effects

**Figure 3.4** Ease with which respondents understood the notification



**Figure 3.5** Source of notification of the Benefit Cap



### 3.5 Potential effects of the policy

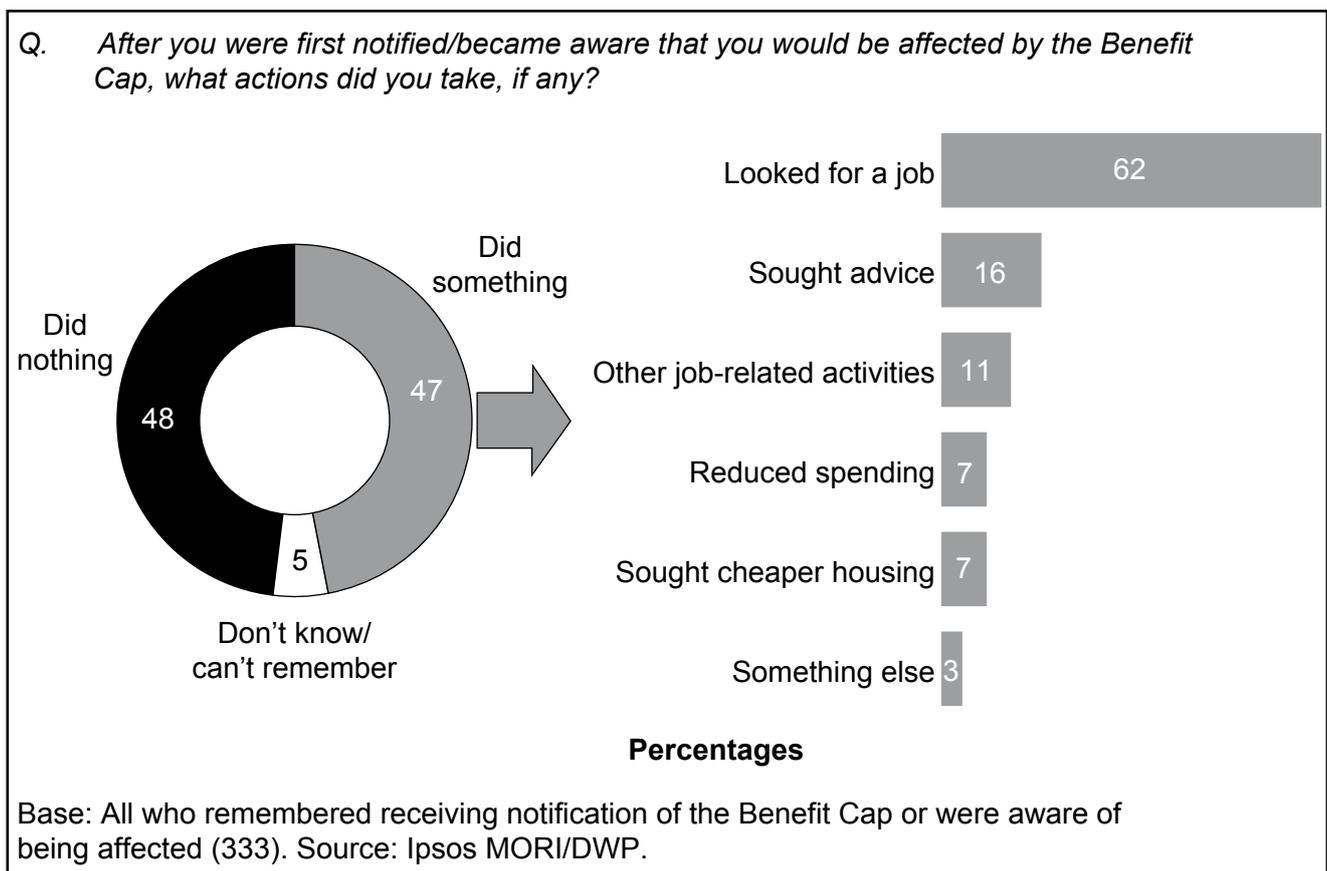
Respondents were asked to indicate whether they took any actions once they were notified or became aware they would be affected. In presenting and interpreting this analysis there are a number of important facets to take into account. Firstly the survey is reliant on respondents who in some cases are recalling events that may have occurred up to a year ago.

It is also important to remember that the survey is targeted at a specific group of claimants identified at the time as being no longer affected rather than all people expected to be affected by the Benefit Cap. It is possible that this particular group may be more pre-disposed to taking action (for example because they are more accomplished in the workplace or because they live in areas with better access to employment opportunities). In the absence of a baseline or control group to compare responses against, attributing a change in response to notification or awareness of being affected is more limited.

With those caveats in mind, the survey data does provide a useful indication of responses by the specific group of claimants surveyed. A more detailed exploration to attribute the effects of the policy would be possible through longitudinal work among claimants actually affected by the Benefit Cap.

Two thirds (68%) of survey respondents either remember receiving notification, or if not, were aware that they were affected before taking part in the survey. These respondents were asked if they had taken any action after they were first notified or became aware. There is an almost even split between those who say they took no action (48%) and those who say they did take some form of action (47%).

**Figure 3.6 Response to notification of being affected by the Benefit Cap**



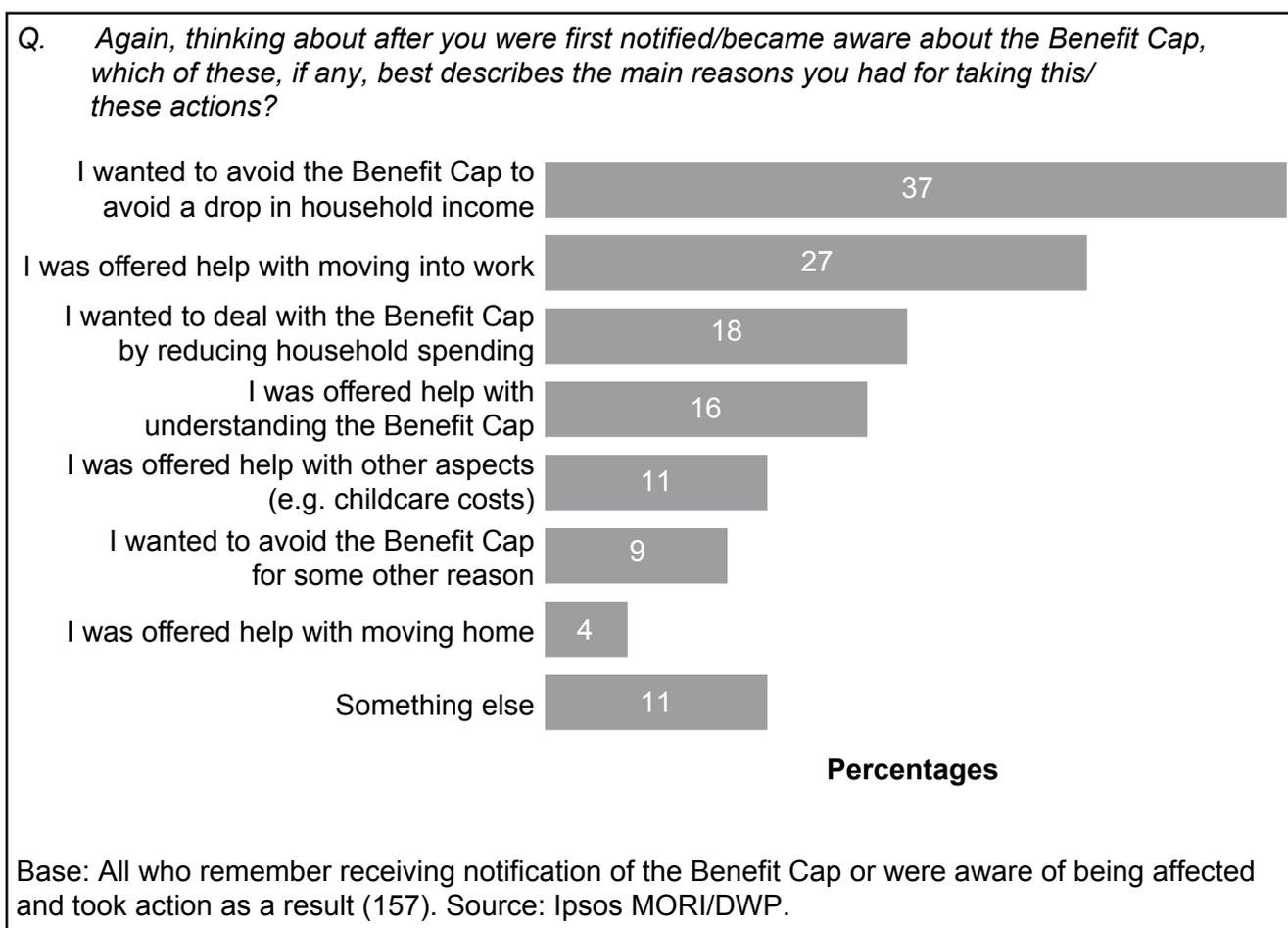
## The Benefit Cap: Public perceptions and pre-implementation effects

Among those who said they did take action, 62% said they looked for a job. One in seven (16%) sought advice on the Benefit Cap, while 11% looked to supplement their income through other work-related activities (such as increasing the number of hours in a current job).

This means that, overall, almost three in ten (29%) people who remembered receiving notification or were aware that they were affected by the Benefit Cap said they looked for a job after they were first notified or became aware. This equates to one in five (20%) of all respondents surveyed. Of this group, 14% said they were not actively looking for work before they were notified or became aware of being affected (equivalent to 3% of all respondents surveyed). A fuller exploration around the intensity of the job search activity was outside the scope of the survey and so it is not possible to say whether awareness of being capped prompted an intensification of job search activity or not for those already looking for work.

Among those who took action after receiving notification or becoming aware, the most common reason cited for doing so was to avoid the Benefit Cap to avoid a drop in household income (37%). More than a quarter said they took action because they were offered help in finding work (27%).

**Figure 3.7 Reasons for taking action to avoid the Benefit Cap**



Further analysis was conducted specifically among those who are currently in work and who remembered receiving notification that they would be affected by the Benefit Cap (43% of all respondents surveyed (n=213)). The analysis combines responses to when they received the first written notification and the length of time they have been in their current job.

## The Benefit Cap: Public perceptions and pre-implementation effects

This analysis indicates that among this sub-group of respondents, 61% have been in their current job after receiving notification (equivalent to 26% of all respondents surveyed) – highlighted in the shaded boxes in Table 3.1.

**Table 3.1 Those who moved into a job around or after the time they say they received notification**

<i>How long have you had your current job?</i>	<i>When did you receive first written notification that you would be affected by the Benefit Cap?</i>					
	<i>Within the last month</i>	<i>Within the last 1-3 months</i>	<i>Within the last 3-6 months</i>	<i>Within the last 6-12 months</i>	<i>More than 12 months ago</i>	<i>Don't know</i>
	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
Less than 1 month	0	1	1	1	0	0
1-3 months	1	1	8	5	2	0
3-6 months	1	1	9	9	4	1
6-12 months	1	2	10	13	6	2
1-2 years	0	3	1	3	2	1
2-3 years	0	1	1	1	0	0
3-5 years	0	0	1	1	0	0
5 years+	0	0	2	2	1	1

**61%** found current job **around or after** the time they say they received notification

Those with a job in the last 12 months who received notification of the Benefit Cap (n=213).

Furthermore, for the sub-set of this group who described themselves as less frequently in the workplace (those who had **sometimes, rarely or never been in paid employment**), this rose to 72% (equivalent to 14% of all respondents surveyed) – highlighted in the shaded boxes in Table 3.2.

**Table 3.2 Those who moved into a job around or after the time they say they received notification**

<i>How long have you had your current job?</i>	<i>When did you receive first written notification that you would be affected by the Benefit Cap?</i>					
	<i>Within the last month</i>	<i>Within the last 1-3 months</i>	<i>Within the last 3-6 months</i>	<i>Within the last 6-12 months</i>	<i>More than 12 months ago</i>	<i>Don't know</i>
	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
Less than 1 month	0	1	2	1	0	0
1-3 months	1	1	10	6	4	0
3-6 months	0	1	12	13	6	1
6-12 months	1	2	8	13	4	1
1-2 years	0	0	0	2	5	0
2-3 years	0	0	0	1	0	0
3-5 years	0	0	0	1	0	0
5 years+	0	0	1	0	1	1

**72%** found current job **around or after** the time they say they received notification

Those with a job in the last 12 months who received notification of the Benefit Cap and less frequently in work (n=99).

## The Benefit Cap: Public perceptions and pre-implementation effects

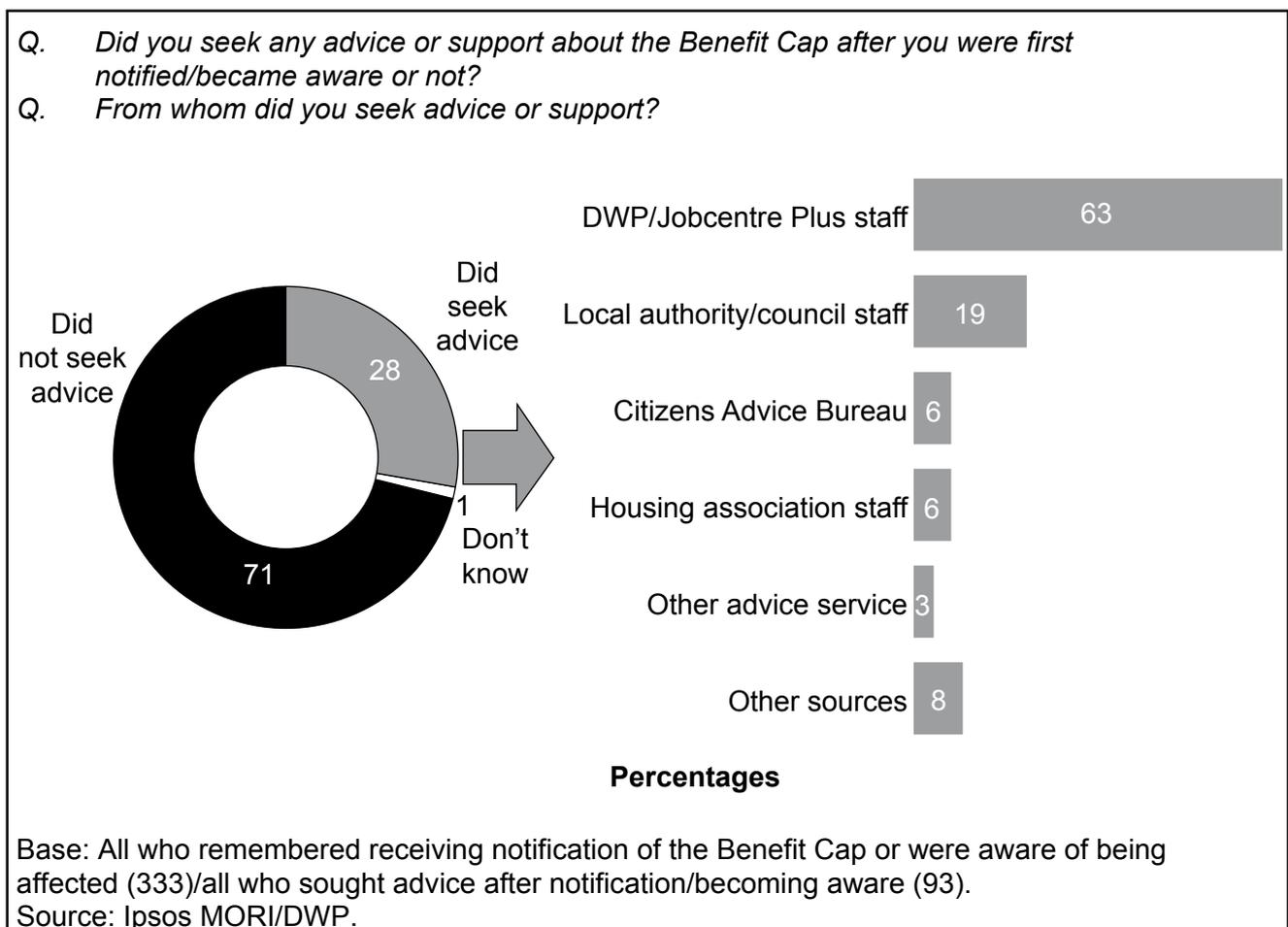
It is important to note that the analysis does not demonstrate a causal link between notification or awareness and moving into work, but, with the caveats about the research noted previously, does highlight a potential relationship to be investigated further through more detailed evaluation research among affected claimants.

### 3.6 Advice and support

Close to three in ten (28%) of those who received notification or were aware that they would be affected by the Benefit Cap said they sought advice or support after they were notified or became aware, equivalent to 19% of all respondents surveyed.

Of those who sought advice, most (63%) sought it from the DWP/Jobcentre Plus staff. Around one in five (19%) asked local authority/council staff for advice, with the Citizens Advice Bureau and housing association staff also cited as sources of advice for some respondents.

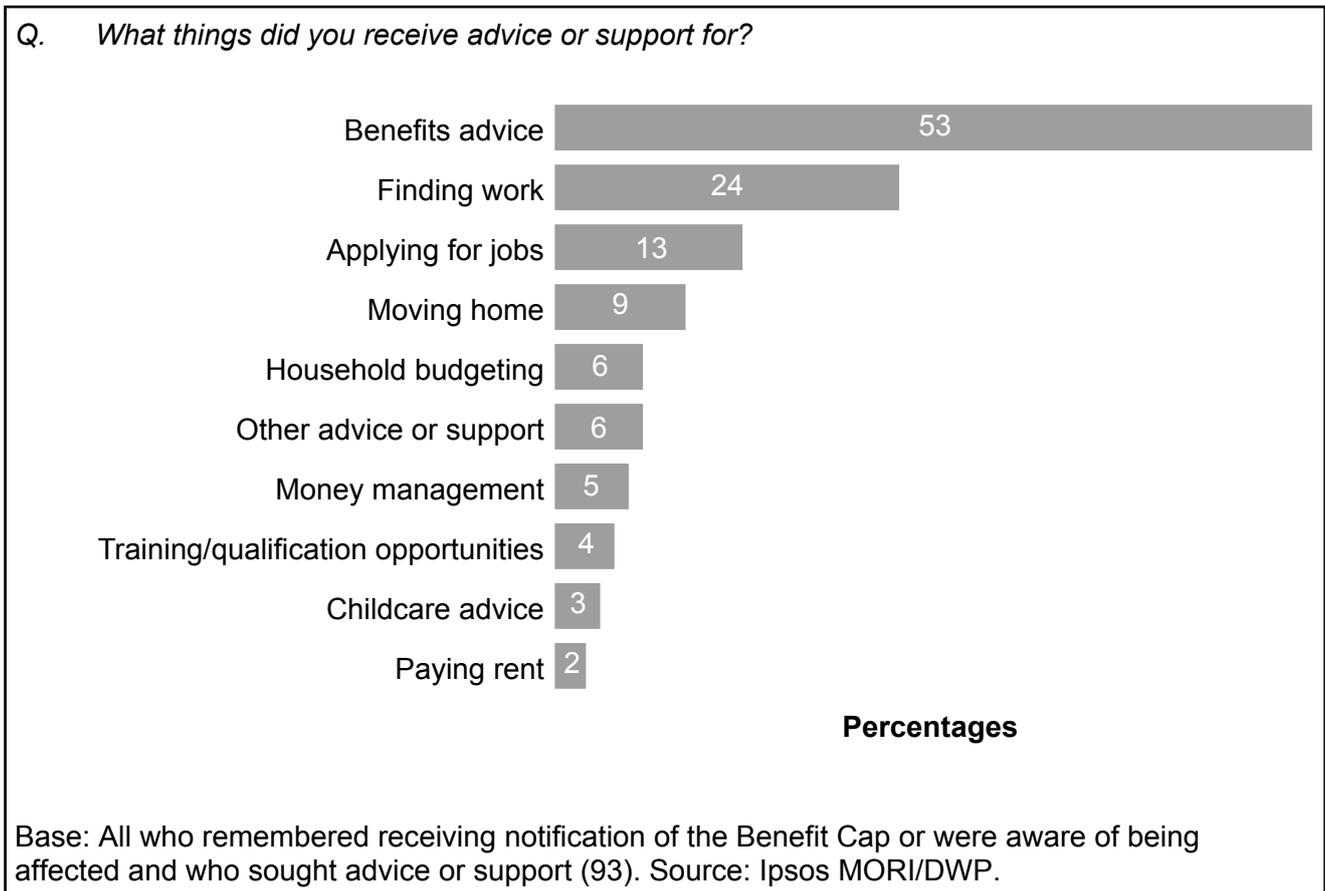
**Figure 3.8 Sources for those who sought advice after being notified or becoming aware of being affected by the Benefit Cap**



More than half (53%) of those who sought advice or support said they got benefits advice. A little under a quarter (24%) said they received advice on finding work, while 13% said they got help specifically on applying for jobs.

Respondents' views were mixed with regard to whether or not they found the advice they received helped them better manage moving back into work. While 41% said the advice or support helped a great deal or a fair amount, 43% said it did not help very much or not at all.

**Figure 3.9 Things which respondents received advice and support on**



### 3.7 Feeling financially better off in work: does work pay?

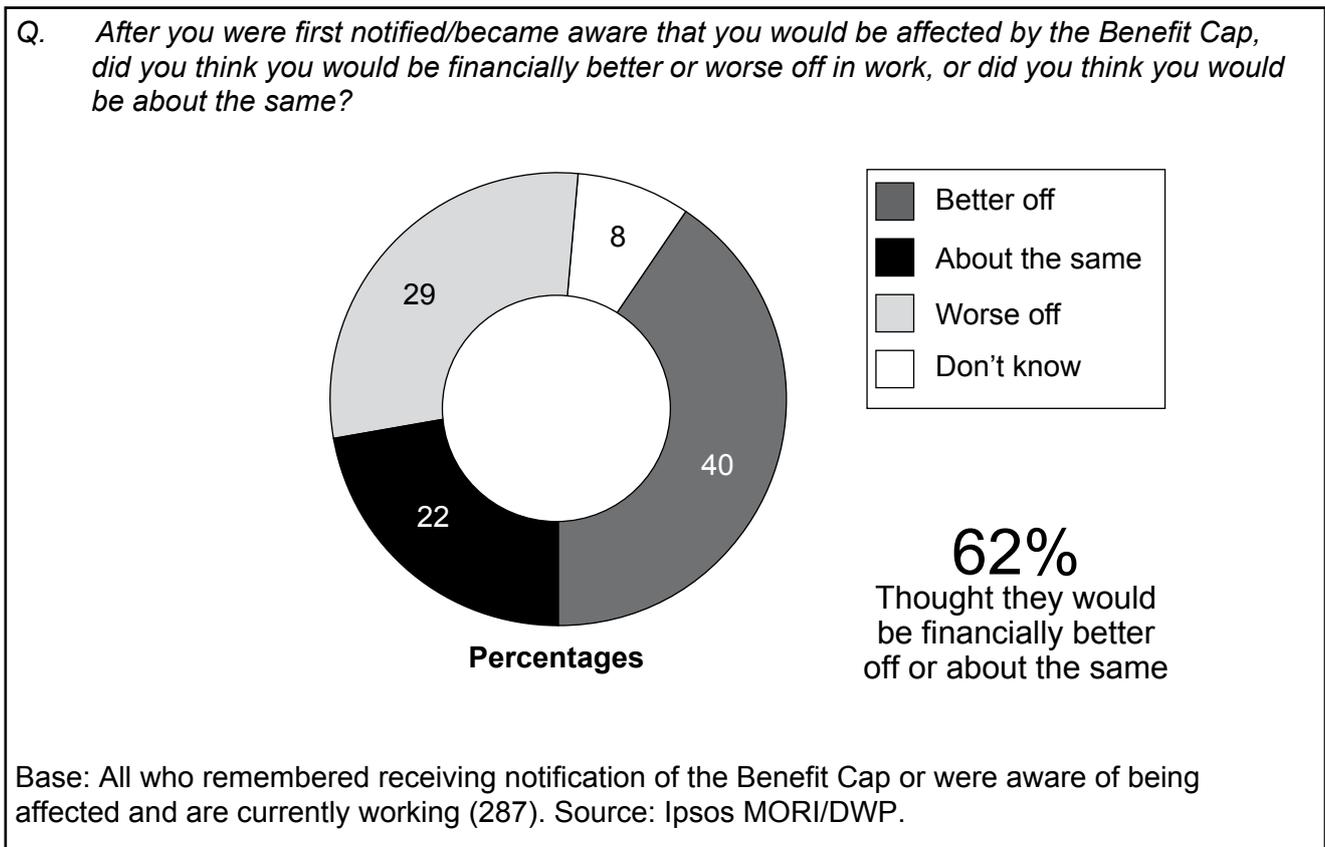
Respondents who are currently in work and either remember receiving notification that they would be affected by the Benefit Cap or were aware they would be affected, were asked about their perceptions of being financially better or worse off in work when they first found out and how they felt currently.

After first being notified or becoming aware that they would be affected, a majority (62%) of those currently in work thought they would be financially better off or about the same in work before they found a job.

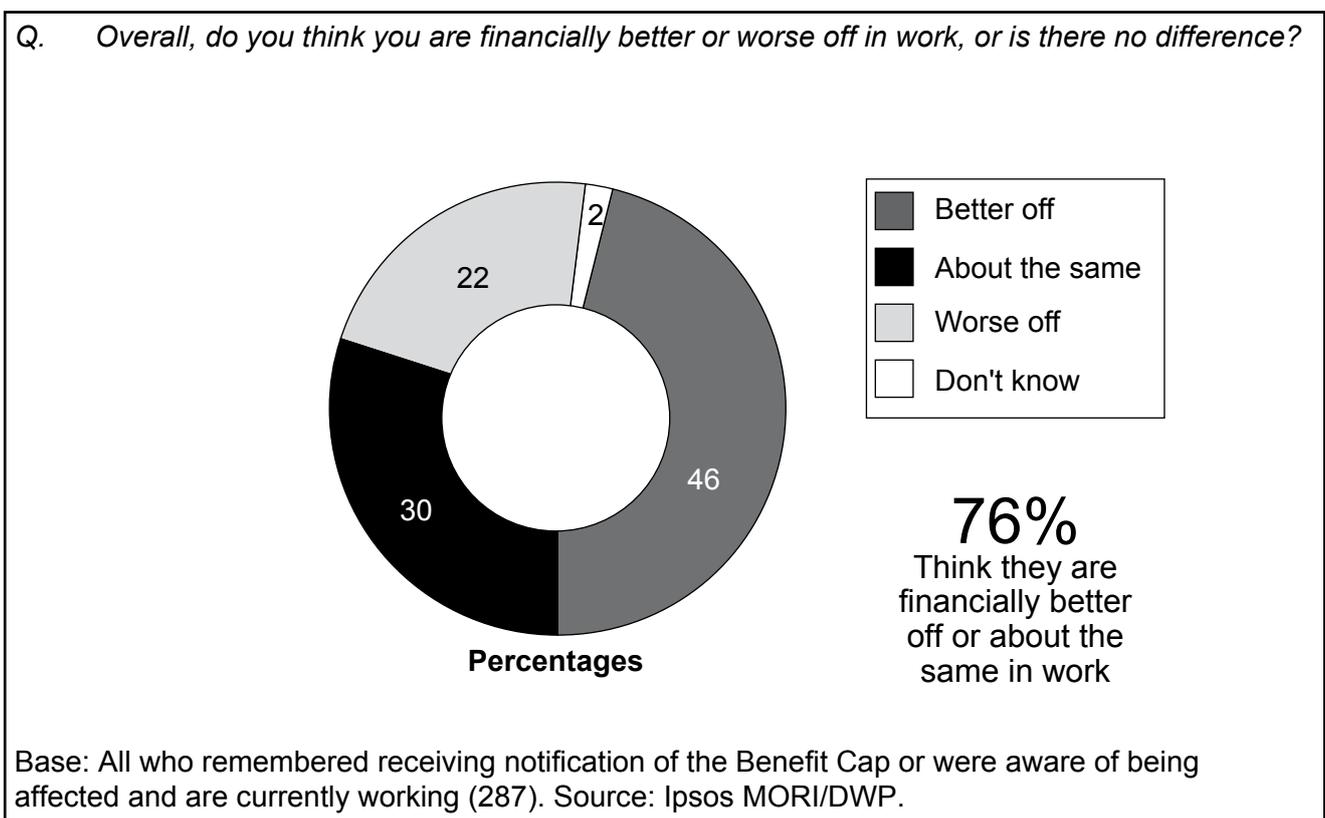
Among this same group of respondents, this proportion rises to three-quarters (76%) who said they feel financially better off or about the same having found employment, an increase of 14 percentage points. There are very few differences in sentiment between demographic groups with regard to feeling financially better off or worse off in work.

## The Benefit Cap: Public perceptions and pre-implementation effects

**Figure 3.10** How respondents thought they would be financially once in employment



**Figure 3.11** How respondents actually felt once in employment



# Appendix A

## Statistical reliability

The respondents who took part in the surveys are only a sample of the total ‘population’ of Great Britain and those who ended an out of work benefit claim who cited starting a job as a reason respectively. Therefore, we cannot be certain that the figures obtained are exactly those we would have if everybody had responded (the ‘true’ values).

We can, however, predict the variation between the sample results and the true values from knowledge of the size of the samples on which the results are based and the number of times a particular answer is given. The confidence with which we can make this prediction is usually chosen to be 95 per cent – that is, the chances are 95 in 100 that the true value will fall within a specified range.

Table A.1 illustrates the predicted ranges for different sample sizes and percentage results at the 95 per cent confidence interval.

**Table A.1 Predicted ranges depending on sample sizes (assuming a 95 per cent confidence interval)**

Size of sample on which survey result is based	Approximate sampling tolerances applicable to percentages at or near these levels		
	10% or 90%	30% or 70%	50%
	+ –	+ –	+ –
100 responses	6	9	10
200 responses	4	6	7
<b>500 responses</b>	<b>3</b>	<b>4</b>	<b>4</b>
1,000 responses	2	3	3
<b>2,017 responses</b>	<b>1</b>	<b>2</b>	<b>2</b>

For example, with a sample size of 500 where 30 per cent give a particular answer, the chances are, 19 in 20, the true value (which would have been obtained if the whole population had been interviewed) will fall within the range of  $\pm 4$  percentage points from the survey result (i.e. between 26% and 34%).

When results are compared between separate groups within a sample, different results may be obtained. The difference may be ‘real’ or it may occur by chance (because not everyone in the population has been surveyed).

To test if the difference is a real one, i.e. if it is ‘statistically significant’, we again have to know the size of the samples, the percentage giving a certain answer and the degree of confidence chosen. If we assume ‘95 per cent confidence interval’, the differences between the results of two separate groups must be greater than the values given in Table A.2.

## The Benefit Cap: Public perceptions and pre-implementation effects

**Table A.2** Whether the difference between the sample groups is statistically significant (assuming a 95 per cent confidence interval)

Size of samples compared	Differences required for significance at or near these percentages levels		
	10% or 90%	30% or 70%	50%
	+ –	+ –	+ –
100 and 100	8	13	14
100 and 400	7	10	11
200 and 200	6	9	10
400 and 400	4	6	7
500 and 500	4	6	6
500 and 1,000	3	5	5
1,000 and 1,000	3	4	4

# Appendix B

## Survey questionnaires

### B.1 Online questionnaire

Online survey of 16-75 year old GB adults drawn from Ipsos MORI panel.

Now for some questions about benefits including pensions and working age benefits.

#### **ATTITUDES TOWARDS WELFARE\***

##### **CB1**

To what extent do you agree or disagree with the following statements?

- a) It is important to have a benefits system to provide a safety net for anyone who needs it
- b) The benefits system is working effectively at present in Britain

Strongly agree

Tend to agree

Neither agree nor disagree

Tend to disagree

Strongly disagree

Don't know

FOR SCRIPTING:

ALL SINGLE CODE

ANSWER SCALE ACROSS THE TOP

STATEMENTS DOWN THE SIDE (ROTATE ORDER)

REVERSE ANSWER CODES

\* (these headings not displayed on screen)

##### **CB2**

Generally speaking, do you think the benefits system in Britain is too generous, not generous enough or gets the balance about right?

Too generous

Is not generous enough

Gets the balance about right

Don't know

FOR SCRIPTING:

SINGLE CODE

REVERSE ANSWER CODES

## **The Benefit Cap: Public perceptions and pre-implementation effects**

### **CB2a**

To what extent do you agree or disagree with the following statements?

- a) There are some groups of people who claim benefits that should have their benefits cut
- b) Benefit payments for unemployed people are too high and discourage them from finding jobs
- c) Politicians need to do more to reduce the amount of money paid out in benefits

Strongly agree

Tend to agree

Neither agree nor disagree

Tend to disagree

Strongly disagree

Don't know

FOR SCRIPTING:

ALL SINGLE CODE

ANSWER SCALE ACROSS THE TOP

STATEMENTS DOWN THE SIDE (ROTATE ORDER)

REVERSE ANSWER CODES

## **AWARENESS**

### **CB3**

How much, if anything, would you say you know about the following types of benefit – that is, how someone qualifies for them, what they have to do to remain on them and how much they are paid?

- a) Housing Benefit (or Local Housing Allowance)
- b) State Retirement Pension
- c) Job Seekers Allowance (formerly unemployment benefit or Income Support for unemployed people)
- d) Incapacity Benefit or Severe Disablement Allowance (called Employment and Support Allowance for new claims)
- e) Income Support

A great deal

A fair amount

Just a little

Heard of, know nothing about

Never heard of

Don't know

## The Benefit Cap: Public perceptions and pre-implementation effects

FOR SCRIPTING:  
ALL SINGLE CODE  
ANSWER SCALE ACROSS THE TOP  
STATEMENTS DOWN THE SIDE (ROTATE ORDER)  
REVERSE ANSWER CODES

### **CB4**

As you may know, the Government is introducing changes to the payment of benefits including how much people on benefits are paid. How much, if anything, would you say you know about these changes?

A great deal  
A fair amount  
Just a little  
Heard of, know nothing about  
Never heard of  
Don't know

FOR SCRIPTING:  
SINGLE CODE  
REVERSE ANSWER CODES  
FOR SCRIPTING:  
ROTATE ORDER OF CB5 AND CB6

### **CB5**

As you may know, one of the changes the Government is introducing will mean capping the total amount of benefits that any working age household with no-one in work can receive a year. Before starting to complete this survey how much, if anything, did you know about this change?

A great deal  
A fair amount  
Just a little  
Heard of, know nothing about  
Never heard of  
Don't know

FOR SCRIPTING:  
SINGLE CODE  
REVERSE ANSWER CODES

## **The Benefit Cap: Public perceptions and pre-implementation effects**

### **CB6**

As you may know, the Government is reducing the amount of housing benefit that those living in social housing (those renting from a council or housing association) receive if they have more bedrooms than they need – for example, a couple with no children would have their benefits cut if they had more than one bedroom. Before starting to complete this survey how much, if anything, did you know about this change?

A great deal

A fair amount

Just a little

Heard of, know nothing about

Never heard of

Don't know

FOR SCRIPTING:

SINGLE CODE

REVERSE ANSWER CODES

### **SUPPORT/OPPOSITION**

FOR SCRIPTING: ROTATE ORDER OF ASKING CB7 AND CB8 WITH CB9 AND CB9a TO ALWAYS FOLLOW CB8

### **CB7**

In principle, do you support or oppose the amount of housing benefit being reduced for those living in social housing (rented from a council or housing association) receive if they have more bedrooms than they need?

Strongly support

Tend to support

Neither support not oppose

Tend to oppose

Strongly oppose

Don't know

FOR SCRIPTING:

SINGLE CODE

REVERSE ANSWER CODES

## The Benefit Cap: Public perceptions and pre-implementation effects

### CB8

In principle, do you support or oppose capping the total amount of benefits that any household can receive a year?

Strongly support  
Tend to support  
Neither support nor oppose  
Tend to oppose  
Strongly oppose  
Don't know

FOR SCRIPTING:  
SINGLE CODE  
REVERSE ANSWER CODES

ROTATE ORDER OF ASKING CB9 AND CB9a

### CB9

Do you support or oppose capping the total amount of benefits that any household can receive at £26,000 a year?

Strongly support  
Tend to support  
Neither support nor oppose  
Tend to oppose  
Strongly oppose  
Don't know

FOR SCRIPTING:  
SINGLE CODE  
REVERSE ANSWER CODES

### CB9a

Do you support or oppose capping the total amount of benefits that any household can receive at the average amount which working households earn per year after tax?

Strongly support  
Tend to support  
Neither support nor oppose  
Tend to oppose  
Strongly oppose  
Don't know

## The Benefit Cap: Public perceptions and pre-implementation effects

FOR SCRIPTING:  
SINGLE CODE  
REVERSE ANSWER CODES

### CB9b

You said that you opposed capping the total amount of benefits that any household can receive at £26,000 a year. Is that because the cap is too high, too low, because you don't think there should be a cap, or for some other reason?

Cap too high  
Cap too low  
Don't think there should be a cap  
Some other reason (SPECIFY)  
Don't know

FOR SCRIPTING:  
ASK IF CB9 = Tend to oppose OR Strongly oppose  
SINGLE CODE  
REVERSE ANSWER CODES

Now for some more questions about capping benefits.

### CB10

The cap on benefits only applies to households with working age benefit claimants, that is households in which one of the adults is below retirement age and in which no-one is in work. There are some exemptions – for example, those who are in receipt of Disability Living Allowance or in work receiving working tax credits.

The cap works out at a maximum of about £500 per week for couples and lone parents and £350 per week for single adults.

It is estimated by the Government that the number of households affected is 40,000, the number of adults affected is 60,000 and the number of children affected is 160,000. Larger households with no adult in work will be affected the most, as will those living in areas where housing costs are high.

With this in mind, do you support or oppose capping the total amount of benefits that any household can receive?

Strongly support  
Tend to support  
Neither support nor oppose  
Tend to oppose  
Strongly oppose  
Don't know

## The Benefit Cap: Public perceptions and pre-implementation effects

FOR SCRIPTING:  
SINGLE CODE  
REVERSE ANSWER CODES

The next few questions are also about capping the total amount of benefits that any non-pensioner household can receive at £26,000 which is the average amount working households earn per year after tax... SEPARATE SCREEN

### CB11

To what extent do you support or oppose capping the total amount of benefits that any non-pensioner household can receive at £26,000 a year if...?

- a) ...it reduced the total amount the Government spent on benefits?
- b) ...it meant that those benefit claimants affected by the cap had less income to cover living costs and bills?
- c) ...it meant that those benefit claimants affected by the cap had to take low paid jobs?
- d) ...it meant that those benefit claimants affected by the cap had to move to other areas to find more affordable accommodation?

Strongly support  
Tend to support  
Neither support nor oppose  
Tend to oppose  
Strongly oppose  
Don't know

FOR SCRIPTING: ALL SINGLE CODE  
ANSWER SCALE ACROSS THE TOP  
STATEMENTS DOWN THE SIDE (ROTATE ORDER), REVERSE ANSWER CODES

### CB12

To what extent do you agree or disagree with these statements?

Capping the total amount of benefits that any household can receive at £26,000 a year...

- a) ...is fair if it means that households with no-one in work cannot receive more in benefits than the average amount working households receive in pay after tax?
- b) ...will encourage those whose benefit is capped to move off benefits by, for example, finding work?
- c) ....is unfair on those benefit claimants living in areas where housing costs are high?

Strongly agree  
Tend to agree  
Neither agree nor disagree  
Tend to disagree  
Strongly disagree  
Don't know

## The Benefit Cap: Public perceptions and pre-implementation effects

FOR SCRIPTING: ALL SINGLE CODE  
ANSWER SCALE ACROSS THE TOP  
STATEMENTS DOWN THE SIDE (ROTATE ORDER)

ROTATE ORDER OF ASKING CB13 AND CB14

### CB13

For each of these please indicate whether you think households affected by the cap should or should not be prepared to...

- a) ...move to a cheaper property
- b) ...move to a similar size property in a cheaper area
- c) ...find ways of reducing their living costs and bills
- d) ...find new or alternative work or work more hours

Should

Should not

Don't know

FOR SCRIPTING:  
ALL SINGLE CODE  
ANSWER SCALE ACROSS THE TOP  
STATEMENTS DOWN THE SIDE (ROTATE ORDER)

### CB14

For each of these please indicate whether you think households living in social housing whose housing benefit has been reduced because they have more bedrooms than they need should or should not be prepared to...

- a) ...move to a smaller property in the same area
- b) ...move to a smaller property even if this means moving to a new area
- c) ...find ways of reducing their living costs and bills
- d) ...find new or alternative work or work more hours

Should

Should not

Don't know

FOR SCRIPTING:  
ALL SINGLE CODE  
ANSWER SCALE ACROSS THE TOP  
STATEMENTS DOWN THE SIDE (ROTATE ORDER)

## CLASSIFICATION QUESTIONS

Standard i:omnibus demographic data:

- Age
- Sex
- Work status
- Social grade
- Region
- Income
- Children in household

### CB15

- Ethnicity

### CB16

- Tenure

FOR SCRIPTING:  
SINGLE CODE

### CB17

Can I just check do you or anyone in your household currently receive, or have you ever received, any of these state benefits or allowances? Your answers are completely confidential.

Housing Benefit (even if it is/was paid directly to the landlord)

Income support

Job Seekers Allowance (formerly unemployment benefit or Income Support for unemployed people)

State Retirement Pension

Incapacity Benefit or Severe Disablement Allowance

Employment and Support Allowance

Some other benefit for people with disabilities (e.g. Industrial Injuries Benefit)

Child Benefit

Council Tax Benefit

Disability living allowance (mobility or care components)

Attendance allowance

Working Tax Credit

Child Tax Credit

Some other state benefit (SPECIFY)

None of these

Don't know

FOR SCRIPTING:  
MULTICODE (None of these AND Don't know = SINGLECODE)  
RANDOMISE/ROTATE ORDER

## **B.2 Telephone questionnaire**

Good morning / afternoon / evening.

My name is .....and I am calling you from Ipsos MORI, the research organisation, on behalf of the Department for Work and Pensions.

Can I please speak to [insert name of resident from sample].

**INTERVIEWER: If transferred to another person, repeat** ‘My name is ..... from Ipsos MORI...the Department for Work and Pensions’.

We are contacting you about some research on changes being introduced by the government to the way benefits are paid. You have been selected from a list of people known to be affected by these changes held by the Department for Work and Pensions and we are contacting you for research purposes only.

This research is designed to help the government understand how these changes are affecting people’s actions and attitudes and results will be published in the summer of this year. The research consists of confidential telephone interviews with people who were going to be affected by the changes across Great Britain.

### **READ REASSURANCE ON CONFIDENTIALITY**

I would like to assure you that any information you provide will be held in the strictest of confidence and will be handled securely throughout the study. The research findings will not identify you and no personal information will be shared with any third parties. Further, your answers will not affect your benefit entitlements or future dealings with the Department in any way.

Before we begin, I’d also like to inform you that Ipsos MORI is a member of the Market Research Society.

### **ASK QA1 – QA3 ONLY IF RESPONDENT ASKS FOR FURTHER INFORMATION OR REQUIRES FURTHER REASSURANCE**

#### **QA1**

Would you like to receive further information about the survey from DWP or not?

ASK ALL // SC

- 1. Yes                      GO TO QA2
- 2. No                        GO TO QA4

#### **QA2**

How, if at all, would you like to receive further information about the survey?

ASK ALL // SC

- 1. By email                GO TO QA3
- 2. By post                 GO TO QA3

#### **QA3**

In which case can I take contact details for you?

ASK IF CODE 1 OR 2 AT QA2

## The Benefit Cap: Public perceptions and pre-implementation effects

Email address GO TO QA4

(IF CODE 1 AT QA2)

Name

Address

Postcode GO TO QA4

(IF CODE 2 AT QA2)

### QA4

Are you available to discuss this briefly now? (Arrange a call back if necessary – the interview takes no more than 10 minutes)

ASK ALL // SC

- |                                       |                    |
|---------------------------------------|--------------------|
| 1. Yes, [NAME], appropriate time      | CONTINUE TO SURVEY |
| 2. Yes, [NAME], but need to call back | MAKE APPOINTMENT   |
| 3. Yes, [NAME], but refused           | THANK & CLOSE      |
| 4. No, not named person [NAME]        | THANK & CLOSE      |

**INTERVIEWER: Check with the caller they are the named person. If it is not [NAME] code as 4 'No, not named person...'**

## AWARENESS AND ATTITUDES TO WORK AND BENEFITS

### AA1

Taking your local area to be the area within 15-20 minutes travelling distance from your home, to what extent do you agree or disagree with the following statements?

ASK ALL // SC FOR EACH // READ OUT // ROTATE

- There is a good supply of jobs in my local area
  - I have sufficient skills and experience to compete for jobs in my local area
  - I would be willing to move home away from my local area in order to find work
  - Benefit payments for unemployed people are too high and discourage them from finding jobs
- Strongly agree
  - Tend to agree
  - Neither agree nor disagree
  - Tend to disagree
  - Strongly disagree
  - Don't know (DO NOT READ OUT)

## **The Benefit Cap: Public perceptions and pre-implementation effects**

### **AA1a**

If you would be willing to move home away from your local area to find work, what is the furthest distance in miles you would be prepared to move, if any, from here to find work?

ASK IF CODE 1 OR 2 AT AA1C // SC // DO NOT READ OUT

1. None, would not be prepared to move or can't move
2. Less than 2 miles
3. 2 - 5 miles
4. 6 - 10 miles
5. 11 - 20 miles
6. 21 miles or more
7. Don't know

### **AA2**

As you may know, one of the changes the Government is introducing will mean capping the total amount of benefits that any working age household with no-one in work can receive a year. Before starting to complete this survey how much, if anything, did you know about this change?

ASK ALL // SC // READ OUT

1. A great deal
2. A fair amount
3. Just a little
4. Heard of, know nothing about
5. Never heard of
6. Don't know (DO NOT READ OUT)

## **CURRENT SITUATION**

Now for some questions about your current situation.

### **CS1**

Can I just check, which of these best describes your current work status?

ASK ALL // SC // READ OUT

1. Working full-time (30 hours a week or more)
2. Working part-time (16-29 hours a week)
3. Working part-time (Less than 16 hours a week)
4. Self-employed
5. Unemployed – seeking work
6. Unemployed – not seeking work
7. Fully retired
8. Long term sick or disabled
9. Full-time education, training scheme/ apprenticeship
10. Carer
11. Other
12. Don't know/ refused (DO NOT READ OUT)

## The Benefit Cap: Public perceptions and pre-implementation effects

### CS2

Which of the following best describes your employment history since leaving school/ further education?

ASK ALL // SC // READ OUT

1. I have always been in paid employment
2. I have mostly been in paid employment
3. I have sometimes been in paid employment
4. I have rarely been in paid employment
5. I have never been in paid employment
6. Not applicable
7. Refused

### CS3

Now thinking about the last 12 months, how many, if any, full or part time jobs have you had?

ASK ALL // SC // READ OUT

1. None GO TO NO1
2. One GO TO CS3a
3. Two GO TO CS3a
4. Three or more GO TO CS3a
5. Refused GO TO NO1

### CS3a

Thinking about the main job you currently have, [IF MORE THAN ONE IN CS3: "that is the job you spent the most amount of time doing"] how long have you had this job?

ASK IF CODE 1-4 AT CS1 AND CODES 2-4 AT CS3 // SC // DO NOT READ OUT

### CS3b

And how long have you had your other job (s)?

ASK IF CODE 3-4 AT CS3 // SC // DO NOT READ OUT

INTERVIEWER NOTE: IF MORE THAN ONE OTHER JOB ASK ABOUT THE OTHER JOB THE RESPONDENT SPENDS THE MOST AMOUNT OF TIME DOING

1. Less than 1 month
2. 1 month or more but less than 3 months
3. 3 months or more but less than 6 months
4. 6 months or more but less than 12 months
5. 1 year or more but less than 2 years
6. 2 years or more but less than 3 years
7. 3 years or more but less than 5 years
8. 5 years or more
9. Don't know

## The Benefit Cap: Public perceptions and pre-implementation effects

Now for some questions on another topic

### NOTIFICATION OF THE BENEFIT CAP

READ OUT

We are contacting you because we understand that you are someone who was going to be affected by the Benefit Cap, that is where the total amount of the benefits your household receives is capped at no more than £26,000 a year.

#### NO1

Do you remember receiving written notification informing you that your household would be affected by the Benefit Cap or not?

ASK ALL // SC // READ OUT

- |                                 |           |
|---------------------------------|-----------|
| 1. Yes                          | GO TO NO2 |
| 2. No                           | GO TO NN1 |
| 3. Don't know (DO NOT READ OUT) | GO TO NN1 |

#### NO2

From which, if any, of the following did you receive written notification that your household would be affected by the Benefit Cap?

ASK IF CODE 1 AT NO1 // MC // READ OUT // ROTATE

1. Department for Work and Pensions/ Job Centre Plus
2. Local Authority/ Council
3. Your landlord
4. Someone else (specify) (DO NOT ROTATE)
5. Don't know / can't remember (DO NOT READ OUT & DO NOT ROTATE)

#### NO2a

And who did you receive the FIRST written notification from?

ASK IF CODE 1 AT NO1 AND MULTI CODE 1-5 AT NO2 // SC // READ OUT IF NECESSARY

1. Department for Work and Pensions/ Job Centre Plus
2. Local Authority/ Council
3. Your landlord
4. Someone else (specify)
5. Don't know / can't remember

#### NO3

When did you receive the FIRST written notification that you would be affected by the Benefit Cap?

ASK IF CODE 1 AT NO1 // SC // READ OUT

1. Within the last month

## The Benefit Cap: Public perceptions and pre-implementation effects

2. Within the last 2 to 3 months
3. Within the last 3 to 6 months
4. Within the last 6 to 12 months
5. More than 12 months ago
6. Don't know / can't remember (DO NOT READ OUT)

### NO4

How easy or difficult was it to understand the FIRST written notification you received about the Benefit Cap?

ASK IF CODE 1 AT NO1 // SC // READ OUT

1. Very easy
2. Fairly easy
3. Neither
4. Fairly difficult
5. Very difficult
6. Don't know (DO NOT READ OUT)

## RESPONSES TO NOTIFICATION

### RE1

Now thinking about the period BEFORE you were first notified that you would be affected, for how long had you/ your household been receiving any type of benefits?

ASK IF CODE 1 AT NO1 // SC // DO NOT READ OUT

1. Less than 6 months
2. 6 months or more but less than 12 months
3. 1 year or more but less than 2 years
4. 2 years or more but less than 3 years
5. 3 years or more but less than 5 years
6. 5 years or more but less than 10 years
7. 10 years or more
8. Don't know

### RE2

And thinking about the immediate weeks before you were first notified that you would be affected by the Benefit Cap, were you actively looking for work during this time or not? By actively looking for work I mean submitting CV / applications, attending interviews for example?

## The Benefit Cap: Public perceptions and pre-implementation effects

ASK IF CODE 1 AT NO1 // SC // READ OUT

1. Yes
2. No
3. Don't know (DO NOT READ OUT)

### RE3

After you were first notified that you would be affected by the Benefit Cap, did you think you would be financially better or worse off in work, or did you think you would be about the same?

ASK IF CODE 1 AT NO1 // SC // READ OUT

1. Better off
2. Worse off
3. About the same
4. Don't know (DO NOT READ OUT)

### RE4

After you were first notified that you would be affected by the Benefit Cap, what actions did you take, if any? INTERVIEWER PROMPT: Anything else?

ASK IF CODE 1 AT NO1 // MC // DO NOT READ OUT

1. Increased the number of hours worked at current job
2. Looked for a job
3. Looked for a better paid job
4. Looked for an additional (i.e. second or third) job
5. Looked to renegotiate a lower rent with landlord
6. Moved to a cheaper home in the same area
7. Moved to a home in a cheaper area
8. Spoke to Department for Work and Pensions/ Job Centre Plus
9. Spoke to council or other organisation for advice
10. Spent less on household essentials (e.g. food, heating)
11. Spent less on non-essentials (e.g. going out, holidays)
12. Other (specify)
13. Nothing (SINGLE CODE) GO TO RE8
14. Don't know/ can't remember (SINGLE CODE) GO TO RE8
15. Refused (SINGLE CODE) GO TO RE8

### RE4a

[IF SC at RE4: And BEFORE you were first notified were you already doing this?]

And BEFORE you were first notified which of these, if any, were you already doing?

INTERVIEWER READ OUT IF NECESSARY AND PROMPT: Anything else?

ASK IF CODE 1 AT NO1 // MC

## The Benefit Cap: Public perceptions and pre-implementation effects

- |   |           |
|---|-----------|
| 1. Increased the number of hours worked at current job        | GO TO RE5 |
| 2. Looked for a job   | GO TO RE5 |
| 3. Looked for a better paid job                               | GO TO RE5 |
| 4. Looked for an additional (i.e. second or third) job        | GO TO RE5 |
| 5. Looked to renegotiate a lower rent with landlord           | GO TO RE5 |
| 6. Moved to a cheaper home in the same area                   | GO TO RE5 |
| 7. Moved to a home in a cheaper area                          | GO TO RE5 |
| 8. Spoke to Department for Work and Pensions/ Job Centre Plus | GO TO RE5 |
| 9. Spoke to council or other organisation for advice          | GO TO RE5 |
| 10. Spent less on household essentials (e.g. food, heating)   | GO TO RE5 |
| 11. Spent less on non-essentials (e.g. going out, holidays)   | GO TO RE5 |
| 12. Other (specify)   | GO TO RE5 |
| 13. Nothing (SINGLE CODE)                                     | GO TO RE8 |
| 14. Don't know/ can't remember (SINGLE CODE)                  | GO TO RE8 |
| 15. Refused (SINGLE CODE)                                     | GO TO RE8 |

### RE5

Again thinking about AFTER you were first notified about the Benefit Cap, which of these, if any, best describes the main reasons you had for taking this/ these action(s)?

ASK IF CODE 1 AT NO1 AND CODES1-12 AT RE4 // MC // READ OUT

- |  |           |
|--|-----------|
| 1. I wanted to avoid the cap to avoid a drop in household income | GO TO RE6 |
| 2. I wanted to avoid the cap for some other reason               | GO TO RE7 |
| 3. I wanted to deal with the cap by reducing household spending  | GO TO RE7 |
| 4. I was offered help with understanding the Cap                 | GO TO RE7 |
| 5. I was offered help with moving into work                      | GO TO RE7 |
| 6. I was offered help with moving home                           | GO TO RE7 |
| 7. I was offered help with other aspects (e.g. childcare costs)  | GO TO RE7 |
| 8. Something else (specify)                                      | GO TO RE7 |
| 9. Don't know (DO NOT READ OUT)                                  | GO TO RE7 |

### RE6

Thinking again about AFTER you were first notified about the Benefit Cap, how concerned, if at all, were you that the following would impact on your household income?

ASK IF CODE 1 AT NO1 AND CODE 1 AT RE5 // SC FOR EACH // READ OUT // ROTATE

- a. The Benefit Cap
- b. The size criteria also sometimes called the 'bedroom tax' or 'spare room subsidy'
- c. Changes to Local Housing Allowance
- d. Direct payment of housing benefit to you rather than your landlord
  1. Very concerned
  2. Fairly concerned
  3. Not very concerned
  4. Not at all concerned

## The Benefit Cap: Public perceptions and pre-implementation effects

5. Not applicable
6. Don't know (DO NOT READ OUT)

### RE7

You mentioned you were looking for a job after you were notified that you would be affected by the Benefit Cap. What were the main barriers to finding work, if any? INTERVIEWER PROMPT: Anything else?

ASK IF CODE 1 AT NO1 AND CODES 2-4 AT RE4 // MC MAXIMUM OF 3 // DO NOT READ OUT

1. Lack of available jobs
2. Lack of appropriate jobs (right skills or salary)
3. Cost of transport to work
4. Cost of childcare
5. Lack of qualifications or experience
6. Lack of confidence
7. Another reason (specify)
8. Nothing
9. Don't know
10. Refused

### RE8

Did you seek any advice or support about the Benefit Cap after you were first notified or not?

ASK IF CODE 1 AT NO1 // SC // READ OUT

- |                                 |           |
|---------------------------------|-----------|
| 1. Yes                          | GO TO RE9 |
| 2. No                           | GO TO CA1 |
| 3. Don't know (DO NOT READ OUT) | GO TO CA1 |

### RE9

From whom did you seek advice or support?

ASK IF CODE 1 AT NO1 AND CODE 1 AT RE8 // MC // DO NOT READ OUT

1. Department for Work and Pensions/ Job Centre Plus staff
2. Local Authority/ council staff
3. Housing Association staff
4. Citizens Advice Bureau
5. Welfare rights office
6. Other advice service
7. Solicitor
8. Family / friends
9. Credit union
10. Other (specify)
11. Don't know

## The Benefit Cap: Public perceptions and pre-implementation effects

### RE10

What things did you receive advice or support for?

ASK IF CODE 1 AT NO1 AND CODE 1 AT RE8 // MC // DO NOT READ OUT

1. Finding work
2. Training/ qualification opportunities
3. Applying for jobs
4. Moving home
5. Money management
6. Household budgeting
7. Paying rent
8. Benefits advice
9. Childcare advice
10. Other debts
11. Other advice or support (specify)
12. Don't know (SINGLE CODE)

### RE11

To what extent would you say the advice or support you received helped you better manage moving into work?

ASK IF CODE 1 AT NO1 AND CODE 1 AT RE8 // SC // READ OUT

1. A great deal
2. A fair amount
3. Not very much
4. Not at all
5. Not applicable
6. Don't know (DO NOT READ OUT)

## NOT NOTIFIED RESPONSES

### NN1

Before this interview, were you aware or not that you would be affected by the Benefit Cap?

ASK IF CODE 2 AT NO1 // SC // READ OUT

- |                                 |           |
|---------------------------------|-----------|
| 1. Yes                          | GO TO NN2 |
| 2. No                           | GO TO CA1 |
| 3. Don't know (DO NOT READ OUT) | GO TO CA1 |

## **The Benefit Cap: Public perceptions and pre-implementation effects**

### **NN2**

Now thinking about the period BEFORE you became aware that you would be affected, for how long had you/ your household been receiving any type of benefits?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 // SC // DO NOT READ OUT

1. Less than 6 months
2. 6 months or more but less than 12 months
3. 1 year or more but less than 2 years
4. 2 years or more but less than 3 years
5. 3 years or more but less than 5 years
6. 5 years or more but less than 10 years
7. 10 years or more
8. Don't know

### **NN3**

And thinking about the immediate weeks before you became aware that you would be affected by the Benefit Cap, were you actively looking for work during this time or not? By actively looking for work I mean submitting CV / applications, attending interviews for example?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 // SC // READ OUT

1. Yes
2. No
3. Don't know (DO NOT READ OUT)

### **NN4**

After you became aware that you would be affected by the Benefit Cap, did you think you would be financially better or worse off in work, or did you think you would be about the same?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 // SC // READ OUT

1. Better off
2. Worse off
3. About the same
4. Don't know (DO NOT READ OUT)

### **NN5**

After you became aware that you would be affected by the Benefit Cap, what actions did you take, if any? INTERVIEWER PROMPT: Anything else?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 // MC // DO NOT READ OUT

1. Increased the number of hours worked at current job
2. Looked for a job
3. Looked for a better paid job
4. Looked for an additional (i.e. second or third) job
5. Looked to renegotiate a lower rent with landlord

## The Benefit Cap: Public perceptions and pre-implementation effects

6. Moved to a cheaper home in the same area
7. Moved to a home in a cheaper area
8. Spoke to Department for Work and Pensions/ Job Centre Plus
9. Spoke to council or other organisation for advice
10. Spent less on household essentials (e.g. food, heating)
11. Spent less on non-essentials (e.g. going out, holidays)
12. Other (specify)
13. Nothing (SINGLE CODE) GO TO NN9
14. Don't know/ can't remember (SINGLE CODE) GO TO NN9
15. Refused (SINGLE CODE) GO TO NN9

### NN5a

[IF SC at NN5: And BEFORE you became aware were you already doing this?]

And BEFORE you became aware which of these, if any, were you already doing?

INTERVIEWER READ OUT IF NECESSARY AND PROMPT: Anything else?

ASK IF CODE 1 AT NO1 AND CODES 1-12 AT NN5 // MC

1. Increased the number of hours worked at current job GO TO NN6
2. Looked for a job GO TO NN6
3. Looked for a better paid job GO TO NN6
4. Looked for an additional (i.e. second or third) job GO TO NN6
5. Looked to renegotiate a lower rent with landlord GO TO NN6
6. Moved to a cheaper home in the same area GO TO NN6
7. Moved to a home in a cheaper area GO TO NN6
8. Spoke to Department for Work and Pensions/ Job Centre Plus GO TO NN6
9. Spoke to council or other organisation for advice GO TO NN6
10. Spent less on household essentials (e.g. food, heating) GO TO NN6
11. Spent less on non-essentials (e.g. going out, holidays) GO TO NN6
12. Other (specify) GO TO NN6
13. Nothing GO TO NN9
14. Don't know/ can't remember GO TO NN9
15. Refused GO TO NN9

### NN6

Again thinking about AFTER you became aware about the Benefit Cap, which of these, if any, best describes the main reasons you had for taking this/ these action(s)?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 AND CODES 1-12 AT NN5 // MC // READ OUT

1. I wanted to avoid the cap to avoid a drop in household income GO TO NN6
2. I wanted to avoid the cap for some other reason GO TO NN7
3. I wanted to deal with the cap by reducing household spending GO TO NN7
4. I was offered help with understanding the Cap GO TO NN7
5. I was offered help with moving into work GO TO NN7

## The Benefit Cap: Public perceptions and pre-implementation effects

- |    |  |           |
|----|--|-----------|
| 6. | I was offered help with moving home                          | GO TO NN7 |
| 7. | I was offered help with other aspects (e.g. childcare costs) | GO TO NN7 |
| 8. | Something else (specify)                                     | GO TO NN7 |
| 9. | Don't know (DO NOT READ OUT)                                 | GO TO NN7 |

### NN7

Thinking again about AFTER you became aware about the Benefit Cap, how concerned, if at all, were you that the following would impact on your household income?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 AND CODE 1 AT NN6 // SC FOR EACH // READ OUT // ROTATE

- a. The Benefit Cap
- b. The size criteria also sometimes called the 'bedroom tax' or 'spare room subsidy'
- c. Changes to Local Housing Allowance
- d. Direct payment of housing benefit to you rather than your landlord
  1. Very concerned
  2. Fairly concerned
  3. Not very concerned
  4. Not at all concerned
  5. Not applicable
  6. Don't know (DO NOT READ OUT)

### NN8

You mentioned you were looking for a job after you became aware that you would be affected by the Benefit Cap. What were the main barriers to finding work, if any?  
INTERVIEWER PROMPT: Anything else?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 AND CODES 2-4 AT NN5 // MC MAXIMUM OF 3 // DO NOT READ OUT

1. Lack of available jobs
2. Lack of appropriate jobs (right skills or salary)
3. Cost of transport to work
4. Cost of childcare
5. Lack of qualifications or experience
6. Lack of confidence
7. Another reason (specify)
8. Nothing
9. Don't know
10. Refused

## The Benefit Cap: Public perceptions and pre-implementation effects

### NN9

Did you seek any advice or support about the Benefit Cap after you became aware you would be affected or not?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 // SC // READ OUT

- |                                 |            |
|---------------------------------|------------|
| 1. Yes                          | GO TO NN10 |
| 2. No                           | GO TO CA1  |
| 3. Don't know (DO NOT READ OUT) | GO TO CA1  |

### NN10

From whom did you seek advice or support?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 AND CODE 1 AT NN9 // MC // DO NOT READ OUT

1. Department for Work and Pensions/ Job Centre Plus staff
2. Local Authority/ council staff
3. Housing Association staff
4. Citizens Advice Bureau
5. Welfare rights office
6. Other advice service
7. Solicitor
8. Family / friends
9. Credit union
10. Other (specify)
11. Don't know (SINGLE CODE)

### NN11

What things did you receive advice or support for?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 AND CODE 1 AT NN9 // MC // DO NOT READ OUT

1. Finding work
2. Training/ qualification opportunities
3. Applying for jobs
4. Moving home
5. Money management
6. Household budgeting
7. Paying rent
8. Benefits advice
9. Childcare advice
10. Other debts
11. Other advice or support (specify)
12. Don't know

## The Benefit Cap: Public perceptions and pre-implementation effects

### NN12

To what extent would you say the advice or support you received helped you better manage moving into work?

ASK IF CODE 2 AT NO1 AND CODE 1 AT NN1 AND CODE 1 AT NN9 // SC // READ OUT

1. A great deal
2. A fair amount
3. Not very much
4. Not at all
5. Not applicable
6. Don't know (DO NOT READ OUT)

### CURRENT POSITION

#### CA1

To the best of your knowledge currently, will you be affected by the Benefit Cap or not?

ASK ALL // SC // READ OUT

- |                                 |           |
|---------------------------------|-----------|
| 1. Yes                          | GO TO FM1 |
| 2. No                           | GO TO CA2 |
| 3. Don't know (DO NOT READ OUT) | GO TO FM1 |

#### CA2

For what reasons will you no longer be affected by the Benefit Cap?

ASK IF CODE 2 AT CA1 // MC // DO NOT READ OUT

1. I have found employment
2. Other household member(s) has found employment
3. Moved to cheaper accommodation
4. Reduction or loss of benefits that contribute to the cap
5. I believe I qualify for the grace period
6. I am claiming an exempt benefit (e.g. Disability Living Allowance, Employment Support Allowance, War pensions or industrial injuries benefits)
7. Other (specify)
8. Don't know (DO NOT READ OUT)

## FINANCIAL MANAGEMENT

### FM1

How often, in the last 12 months, have you or your household run out of money before the end of the week or month? Please include any times when you have run out of money and had to use your credit card, an overdraft, or borrow to get by. Has that happened...

ASK ALL // SC // READ OUT

1. Very often
2. Fairly often
3. Hardly ever
4. Never
5. Don't know (DO NOT READ OUT)
6. Refused/prefer not to say (DO NOT READ OUT)

### FM2

Overall, do you think you are financially better or worse off in work, or is there no difference?

ASK IF CODES 1-4 AT CS1 // SC // READ OUT

1. Better off
2. Worse off
3. About the same
4. Don't know (DO NOT READ OUT)

## DEMOGRAPHICS

And finally some questions about you and your household.

### D1 (Age)

Please could you tell me your age?

ASK ALL // SC

1. 16-24
2. 25-34
3. 35-44
4. 45-54
5. 55-59
6. 60-64
7. 65+
8. Prefer not to answer

### D2 (Gender)

Please could you tell me your gender?

ASK ALL // SC

1. Male
2. Female
3. Transgender
4. Prefer not to answer

## **The Benefit Cap: Public perceptions and pre-implementation effects**

### **D3 (Ethnicity)**

What is your ethnic group?

ASK ALL // SC

1. White – English, Welsh, Scottish, Northern Irish, British
2. White – Irish
3. White – Gypsy or Irish Traveller
4. Any other White background
5. Mixed – White and Black Caribbean
6. Mixed – White and Black African
7. Mixed – White and Asian
8. Any other mixed background
9. Asian or Asian British – Indian
10. Asian or Asian British – Pakistani
11. Asian or Asian British – Bangladeshi
12. Asian or Asian British – Chinese
13. Any other Asian background
14. Black or Black British Caribbean
15. Black or Black British African
16. Any other Black background
17. Arab
18. Prefer not to answer
19. Other (Please specify)

### **D4 (Household size)**

How many people currently live in your household?

ASK ALL // WRITE IN

99. Prefer not to answer

### **D5 (Household composition)**

How would you describe the composition of your household?

ASK ALL // SC // READ OUT

1. One adult under 60
2. One adult aged 60 or over
3. Two adults both under 60
4. Two adults, at least one 60 or over
5. Three or more adults, 16 or over
6. 1-parent family with child/ren, at least one under 16
7. 2-parent family with child/ren, at least one under 16
8. Other
9. Prefer not to answer (DO NOT READ OUT)

## The Benefit Cap: Public perceptions and pre-implementation effects

### D6 (Tenure)

Which of these applies to your home?

ASK ALL // SC // READ OUT

1. It is rented from the local authority
2. It is rented from a private landlord
3. It is rented from a Housing Association/Trust
4. It is being bought on a mortgage
5. It is owned outright
6. Other
7. Refused

### D7 Receipt of Benefits

And lastly which, if any, state benefits or allowances do you or anyone in your household currently receive?

INTERVIEWER PROMPT: Anything else? Your answers are completely confidential.

ASK ALL // SC // DO NOT READ OUT

1. Housing Benefit (even if it is/was paid directly to the landlord)
2. Income support
3. Job Seekers Allowance (formerly unemployment benefit or Income Support for unemployed people)
4. State Retirement Pension
5. Incapacity Benefit or Severe Disablement Allowance
6. Employment and Support Allowance
7. Some other benefit for people with disabilities (e.g. Industrial Injuries Benefit)
8. Child Benefit
9. Council Tax Benefit
10. Disability living allowance (mobility or care components)
11. Attendance allowance
12. Working Tax Credit
13. Child Tax Credit
14. Discretionary Housing Payment
15. Some other state benefit (SPECIFY)
16. None of these
17. Don't know

Thank you