

The Contributory Principle

The debate on the funding of social security tends to focus upon the amount of expenditure, both in absolute and relative terms, rather than on how people pay and their views on the different payment methods. Yet underpinning about a half of total expenditure on social security is the contributory principle. In the U.K. entitlement to National Insurance benefits is conditional on the payment of contributions. (Other conditions of entitlement will, of course, also have to be met.) These benefits are paid as a replacement for earned income. It follows that receipt of contributory benefits is not based upon assessment of an individual's needs, nor are the benefits made universally available. Moreover, there is a strong link with paid employment, as usually only those in paid work can afford to make the insurance contributions. Indeed, those earning above a threshold - £62 per week for employees when the research was undertaken - must pay contributions.

In 1995/6, National Insurance expenditure was £44 billion, of which two-thirds was paid in Retirement Pensions and nearly a fifth was devoted to sickness related benefits. Most of the population is at some point in their lives covered by the National Insurance scheme. In 1994/5, 24 million people contributed to the scheme, the beneficiaries included 10.6 million pensioners, 2.4 million in receipt of sickness related benefits and 2.1 million unemployed people.

The Department of Social Security commissioned CRSP in late 1997 to conduct qualitative research on the public's perception of the contributory principle. The aims of the research are:

- to explore people's understanding and knowledge of the contributory principle; and
- to explore the public's attitudes towards the contributory principle.

The research also covered respondents' views on various policy developments.

Eight discussion groups, stratified by age (18-49 years and 50-pensionable age) and socio-economic status (working class and middle class), were held at two locations in late 1997 and early 1998. The discussion covered general views on National Insurance and three main contingencies, namely, unemployment, incapacity and retirement. Vignettes were used to inform the respondents' discussion on incapacity.

Key Findings

Perceptions of National Insurance

- Initially, respondents had relatively little knowledge of the National Insurance scheme. They knew their contributions paid for the National Health Service, the state basic pension and 'sickness benefit', but only one respondent mentioned

unemployment and maternity benefit. None of the other possible benefits, such as widows pension, were mentioned.

- As the discussion progressed and they became more informed and thought about the issues they articulated support for the contributory principle. Indeed, the respondents tended to adopt an individualistic stance towards their relationship with the state. Typically they believed they had a right to contributory benefits because they had a contract with the state which they had met by making contributions. Some respondents also thought that their contributions had been paid into their own 'personal kitty' which would be available when needed.
- Few respondents wanted an actuarial insurance scheme. Most favoured some form of collective provision that involved the pooling of risks across the widest possible range of groups. They were slightly less committed to a redistributive National Insurance scheme, preferring earnings related contributions combined with flat rate benefits. Indeed, a few respondents wanted earnings related benefits.
- The respondents also wanted a non-National Insurance scheme, typically funded by taxpayers, to act as a safety net for the more vulnerable members of the community, and others outside the National Insurance scheme.

Policy preferences

Generally, the respondents wanted:

- The National Insurance scheme extended to include carers of sick and disabled people because they had made a non-financial contribution to society which ought to be recognized;
- People with incomplete National Insurance records to receive (partial) contributory benefits, it was seen as unfair that people who had made some but not enough contributions received no benefits;
- For contributory benefits not to be means-tested; and
- No time limit to the receipt of Incapacity Benefit and the introduction of a more simplified, single flat rate benefit structure for Incapacity Benefit.

To fund these policy changes the respondents tended to favour increasing taxes and/or National Insurance contributions, or using savings from anti-fraud initiatives. (Fraud and abuse were believed to be widespread in the social security system.)

The research showed that when people are given some information about the funding of social security and the benefits received there is a strong commitment to the contributory principle. Indeed, people can be very attached to their contributions, and oppose measures which would diminish the monetary value of their benefits. These views also highlight a discourse about who is to be included - contributors who make 'genuine' claims, and who is to be excluded - non-contributors (except carers of sick and disabled people) and those unwilling to look for work and who through their own actions brought about their unemployment or incapacity.

The results of the research were published in Stafford, B. (1998) *National Insurance and the Contributory Principle*, DSS In-house Research Report No. 39, London: DSS.

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Lone Parent Caseworker Pilots

The pilot lasted for eight months between November 1994 and June 1995. Various reports were produced following the research; the final report was published in June 1998.

Many CRSP staff contributed to the study (see list of authors, below). Two aspects of this study are of particular interest: the first concerns its status as the first Social Security pilot, and the second relates to its substantive content and approach to lone parents (now called 'parents with care').

The Evaluation

The evaluation included a number of elements and drew upon various sources of information: the monitoring that was established as part of the pilot and carried out by the caseworkers themselves; and case studies, local labour market assessments, cost-benefit analysis and a face-to-face survey of lone parents, all undertaken for the evaluation.

The Caseworker Service

The pilot was designed to help lone parents overcome barriers to re-entering the labour market. A caseworker service was provided for lone parents on Income Support, with children over five years of age, in four local Benefits Agency offices. Designated advisers were also available at the Employment Service Jobcentres serving the same areas.

The pilot was established within a very tight timetable. It was intended that all information would be recorded on lap-top computers but problems were encountered which could not be resolved in time. In consequence, paper records were used, which were not fully satisfactory. This affected the quality of the monitoring procedures and outputs.

The lone parents were equally and randomly divided into an action and a control group. Members of the action group were offered the service: participation was voluntary - some participated and some did not at each stage of the process (participants and non-participants). The action group was offered:

- information on in-work benefits, the effects of employment on benefits and local child-care provision;
- 'better off' calculations; and
- information on education, training and employment, through the Jobcentre.

Nine out of ten of the lone parents were female. Lone parents who chose to participate differed on ethnicity, housing tenure, driving licence status and access to a car, telephone ownership, qualifications and history of work and claiming benefit (though very few had never worked). Participants also were more likely to be actively looking for employment. The pilot areas differed on participation rates and on the patterns of characteristics among local lone parents.

Participation rates were low at the outset but improved over time; they also differed according to the way lone parents were approached - that is, whether they were to 'opt into' or 'opt out' of an offer of an appointment for an interview with the Benefits Agency caseworker. Few went to an interview at the Jobcentre.

Numbers of Lone Parents Participating, November 1994 to June 1995

■ Lone parents in action group	1507
■ Interviews arranged with BA caseworker	708
■ Attended an interview with a caseworker	385
■ Attended an interview at the Jobcentre	69

In the participants' judgement, the usefulness of the service lay in what they learned about the effects of employment income on their benefit receipt and how they might be better off. Few said they learned anything about the local availability of paid work, education and training and child care. The lone parents' likely wages were low, but with in-work benefit some could be better off.

The pilot appeared to achieve some success in that more participants (than controls) went on to education or training, but not in other respects. Few changed their benefit status.

The Pilot

This was the first Social Security pilot. Although it was not altogether successful as a pilot or indeed as a service, it provided valuable lessons for the Department and for the evaluators.

The lessons were that subsequent pilots should:

- design the evaluation and determine what is to count as success at the same time as the service is designed. Do not add them on;
- decide the aims and objectives of the service and of the pilot at the outset because other decisions flow from them;
- allow ample time for implementation and ensure that all aspects of the way the pilot is operationalised in the pilot areas are in accord with its aims. This should include training and support for staff;
- follow the rules of experimental design when establishing a pilot as a means to evaluation. Decide what the pilot is intended to achieve and then design and construct it to generate robust information (including selection of pilot areas, allocation to groups, sampling and measurement of outcomes);
- recognise that an evaluation necessarily entails a number of elements, such as monitoring, case studies and survey data.

Vincent, J., Walker, R., Dobson, B., Stafford, B., Barnes, M. and Bottomley, D. (1998) Lone Parent Caseworker Pilots Evaluation: Summary Report, Working Paper CRSP 263.

Working for Welfare in Northern Europe

The Project

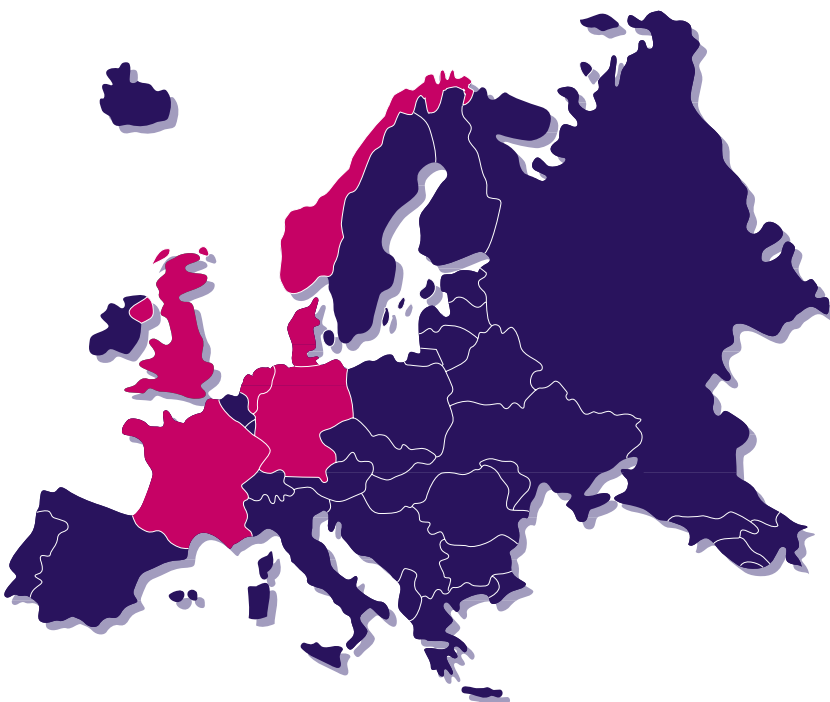
Determination to limit social assistance expenditure, alongside concern about increasing divisions between the 'work rich' and 'work poor' segments of society, has led to the introduction of programmes which require people to work in return for state benefits in many northern European countries. These schemes range from the national 'New Deal for Young People' in the UK, to local level 'workfare' schemes in Norway.

This study, funded through the European Commission, seeks to compare programmes running in six northern European countries: Denmark, France, Germany, Norway, The Netherlands and the United Kingdom. The German Marshall Fund has additionally facilitated the incorporation of a United States comparison, through colleagues working at the Urban Institute in Washington.

The study commenced in December 1997 and is to run for three years. CRSP holds responsibility for co-ordinating the package of work during the first year. This has involved identifying and comparing existing programmes. In future years the project goes on to compare the outcomes of the effect of evaluations.

As part of the development of a taxonomy of schemes, CRSP hosted an international seminar for key policy makers and researchers in June 1998 (with sponsorship from the Anglo-German foundation). The aim of the seminar was two-fold. First to facilitate discussion between policy makers working on similar policies in different settings. Second, to feed back to the project the perceptions of differences, successes, problems and processes described by policy makers.

Participating European Countries.



Similarities and Differences

Essentially each programme aims to reconnect participants with the labour market. However, there is a broad variation in the associated objectives, in the criteria, scope, funding arrangements, management, regulation and underlying ideology of the schemes.

Box One: Common Criteria

1. A defined target group in need of financial assistance from the state - not covered by contributory insurance.
2. Participants to undertake some activity in return for assistance - with emphasis on 'work'.
3. Refusal subject to sanction.

Differences (such as those outlined below) impact on both the effectiveness of the schemes and on how they are understood by participants and by the wider public.

Box Two: Areas of difference

- Aims
- Contingency criteria
- Coverage
- Local ownership
- Regulation and monitoring
- Which labour market?
- Which employment sector?
- Form of remuneration
- Level of participant choice
- Training component
- Participant 'rights'
- Nature of sanctioning

Key Questions for the project

Do the schemes belong to the same 'species'? Do they have common inspiration? To what extent are they a direct policy import (for example from the US)? To what extent have they emerged from their own distinct policy context? Can the successes and pitfalls experienced in one setting be transferred or avoided elsewhere?

The project is managed at CRSP by Heather Trickey and Robert Walker. Reporting on this stage will complete in Summer 1999.

Will Work Work?

The 1998 Budget and the social security Green Paper, *New Ambitions for our Country: A new contract for welfare*, placed paid work at the heart of the new Labour government's project to reform welfare. The first of eight principles proposed to guide the reform through to 2020 was that:

- the new welfare state should help and encourage people of working age to work where they are capable of doing so.

The rationale underpinning this strategy is a mix of social ideology and more pragmatic economics (Walker, 1998). Ideologically, the existing welfare system is perceived to be problematic: 'encouraging dependency, lowering self-esteem and denying opportunity and responsibility in almost equal measure' (Blair, 1997); whereas work - as the Green Paper asserts - 'is the surest way out of poverty' and provides 'independence and status in the community'. At the same time, the economics of politics seem to demand cuts in social security to fund spending on education and health that have more 'voter appeal'.

Ideology aside, is it possible to form an assessment of the virtues of the government's welfare to work strategy on the basis of existing research? Certainly the Joseph Rowntree Foundation has funded a large number of studies that throw light on the changing nature of the labour market, the workings of the benefit system and, hence, on the likely viability of the government's welfare to work strategy. There is much other research that also helps to inform a reasoned judgement.

The literature demonstrates that paid employment does provide a powerful defence against poverty and a route to self-esteem and personal advancement (Bennett and Walker, 1998). Assisting people to find work and retain work is a key activity for government. However, it is important that in emphasising paid work as the principal route to social inclusion, those who are unable to work are not excluded. Moreover there is no secure evidence that the increase in 'worklessness' among people of working age is primarily the result of people actively choosing a life on benefit in preference to paid work.

The proposed reforms tackle to a varying degree 31 of 38 barriers to work that have been identified in the literature (Gardiner, 1997), a considerable achievement by any standard. The strategy comprehensively addresses constraints imposed by lack of human capital, but the New Deal programmes will have to be judged by the extent to which they deliver high quality work experience and result in qualifications that are recognised and valued by employers. Its overall success may also be limited by a spatial mismatch between the geographical distribution of unemployment and the location of employment and training opportunities.

Policies also tackle, through the emphasis given to advisers and counsellors, the lack of information that can exacerbate the risk and uncertainty that jobseekers face in returning to work. There is also a focus on barriers arising from a limited attachment to the labour market, although there is little evidence that this is a major problem.

Barriers specifically addressed:

- Lack of work experience
- Caring responsibilities
- Lack of flexibility and responsiveness of system
- Lack of motivation
- Insufficient jobsearch
- High reservation wage
- Lack of flexibility
- Limited labour market attachment

Barriers that have yet to be addressed, and that may even have been heightened by the reforms, are those created by the benefit system and which prevent a smooth transition into work. There is little to encourage people to increase their hours of work while on benefit, that allows for the casual and episodic nature of the work that is available on re-entry to employment, or that provides a counter-balance to the loss of 'passport' benefits when a person returns to work.

Outstanding barriers:

- Delays in the payment of benefits
- Disincentives to work while on benefits
- Loss of passported benefits
- Rules governing work while on benefit
- Work expenses
- Transitional expenses
- Treatment of housing costs

Which of the outstanding barriers are the most important to tackle is more a matter of judgement than empirical fact. The financial disincentives caused by housing benefit may be mathematically large but probably have limited behavioural effects, while the consequences for owner-occupiers of having to meet mortgage repayments when initially they become unemployed may be severe. If casual and part-time work come to constitute a larger proportion of the available employment, then factors that prevent either the packaging of incomes or the smooth transition from benefit to part-time work and back again may loom large.

If welfare to work policy succeeds, the US experience suggests that the next goal will be to help people retain paid work and to enhance their earnings.

References:

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- Blair, A., 1997, *The 21st Century Welfare State*, Speech to the Social Policy and Economic Performance Conference, Amsterdam, 24 January.
- Gardiner, K., 1997, *Bridges from Benefit to Work*, York: York Publishing Services for Joseph Rowntree Foundation.
- Walker, R., 1998, 'The Americanisation of British welfare', *Focus*, 19, 3, 32-39.

This article is based on a literature review that was funded by the Joseph Rowntree Foundation and submitted as part of the Foundation's response to the 1998 social security Green Paper.

Robert Walker and Fran Bennett

Paying to Care: the Cost of Childhood Disability

The benefits system recognises that both disabled adults and children incur extra financial costs because of their disability. Yet little is known about the nature and extent of these costs, particularly for children. Previous estimates have varied in size and have tended to focus on adults. To date there has been comparatively little research on the additional financial amounts needed to allow severely disabled children to lead as full a life as possible. The aim of this study was to work with parents to investigate these additional financial costs.

Groups of parents were brought together to act as their own budget standards committees. They were asked to use their expert knowledge to identify the minimum essential needs for children with particular combinations of disabilities. Once parents had negotiated and agreed lists of essential goods and services, researchers costed these lists and produced budget standards. During the final stage of the study parents discussed the budgets and their implications.

The budget standards produced by parents estimate that at 1997 prices, the average minimum essential cost of bringing up a child with a severe disability is £141 per week or a total of £125,000 from birth to 17 years of age. This is three times more than the cost for a child without a severe disability calculated using a similar method. On a weekly basis, this is equivalent to an average **additional** cost for children with severe disabilities of approximately £99. Although this figure initially surprised parents they were adamant that it was not an exaggeration. They had meticulously constructed and discussed the budget lists ensuring that items included were essential.

“It’s all the little things, the extra clothes, sheets, even food that you’re buying every week and you don’t realise what it costs or rather it would scare you if you sat and worked it out so you don’t.”

To explore how much of the additional costs are met by state benefits we used case studies of severely disabled children and calculated the maximum benefits that children with three different conditions might be entitled to. The conditions were mobility disability, sensory impairment and traumatic or intermittent conditions. Following the advice of parents, the calculations assume that the family is in receipt of Income Support and, as Child Benefit is claimed back pound for pound from Income Support, it has not been included as part of the benefit income.

Comparing maximum benefit income with the minimum essential budgets shows that benefits fall far short of what parents believe to be the minimum essential costs for severely disabled children. This shortfall varies from between 20 per cent for a child aged between 6 and 10 years who cannot walk and almost 50 per cent for children aged five years or less regardless of their disability. Even if children were receiving their maximum entitlement, parents would need to contribute between £30 and £80 per week in order to meet minimum essential costs.

In addition to the overall shortfall in benefits the findings from this study suggest that the age relativities in benefit calculations for children of differing ages do not reflect the patterns of spending which parents believe are necessary. Benefits for all children, not only those with a severe disability, assume that younger children cost less than older children to bring up. The findings from this study indicate that this is not so - the essential minimum cost of children in the oldest age group is lower than for the youngest children whatever the disability. Parents in this study were very aware that costs did not necessarily increase with age. Their experience was that they were high to begin with and remained so.

“You think it gets easier as they get older but it doesn’t, the money still isn’t there, and the debts are bigger. I don’t worry about them now, that’s the only difference.”

Budget Standards and Benefit Income (£’s per week)*

Age Group	Mobility Disability	Maximum Benefit Income ¹	Sensory Impairment	Maximum Benefit Income ²	Traumatic/ Intermittent Conditions	Maximum Benefit Income ²
0-5 years	170.68	87.35	143.20	70.95	134.45	70.95
6-10 years	151.08	121.95	131.23	84.10	117.95	84.10
11-16 years	169.61	129.80	126.63	91.95	128.01	91.95

* The benefit rates included in the Table are for 1997/98 when the budget standards were constructed, for comparability.

¹ Assumes the highest rate of Disability Living Allowance. Children less than five years of age are not eligible for the mobility component. It is assumed that those in the older age groups receive the higher rate of the mobility component of this benefit.

² This assumes the middle rate of Disability Living Allowance. Children less than five years of age are not eligible for the mobility component. It is assumed that those in the older age groups receive the lower rate of the mobility component of this benefit.

Briefings

The difficulty for parents is that many disability and associated benefits are age related. One example of this is the mobility component of the Disability Living Allowance (DLA). While a disabled child may be receiving DLA at the higher rate, they are not eligible for the mobility component of this benefit until they are five years of age. Parents reject the rationale for this rule stressing that the need for transport does not suddenly manifest itself on the child's fifth birthday. On the contrary, they have been attending hospitals, visiting doctors, struggling with public transport, which is not designed to meet the needs of disabled children, or relying on lifts throughout these early years. Parents see no reason why they should not be eligible for the mobility component if they have already been assessed as being entitled to the higher rate of DLA. The financial and practical difficulties that disabled children and parents experience as a result of not being able to claim the mobility component of DLA are discussed in the report.

Although financial benefits available to disabled children were never intended to meet all the additional costs of disability, the difficulty for parents is how to make up this shortfall. Parents attempt to minimise the gap between their income and the levels of spending by going into debt, spending less on themselves and on other family members, and completely altering their lifestyles and aspirations.

One of the biggest problems faced by parents in trying to juggle their budgets is that the need for extra spending often comes suddenly and unpredictably. Parents identified cycles in their budgets linked to their child's health. When their child is comparatively well they managed. However, when the child is ill they spend considerably more money and it is at this point that many go into debt, as they often have no savings or flexibility within their budgets.

Financial difficulties are compounded by the limitations on parents' options to work. Often suitable childcare is not available and when it is it is always more expensive. Also sometimes having an income from work can create more problems than it solves, as the upper income threshold for receiving additional financial help is set too low. The dilemma is that if parents work they may miss out on formal statutory help but the alternative of not working means they are destined always to be poor.

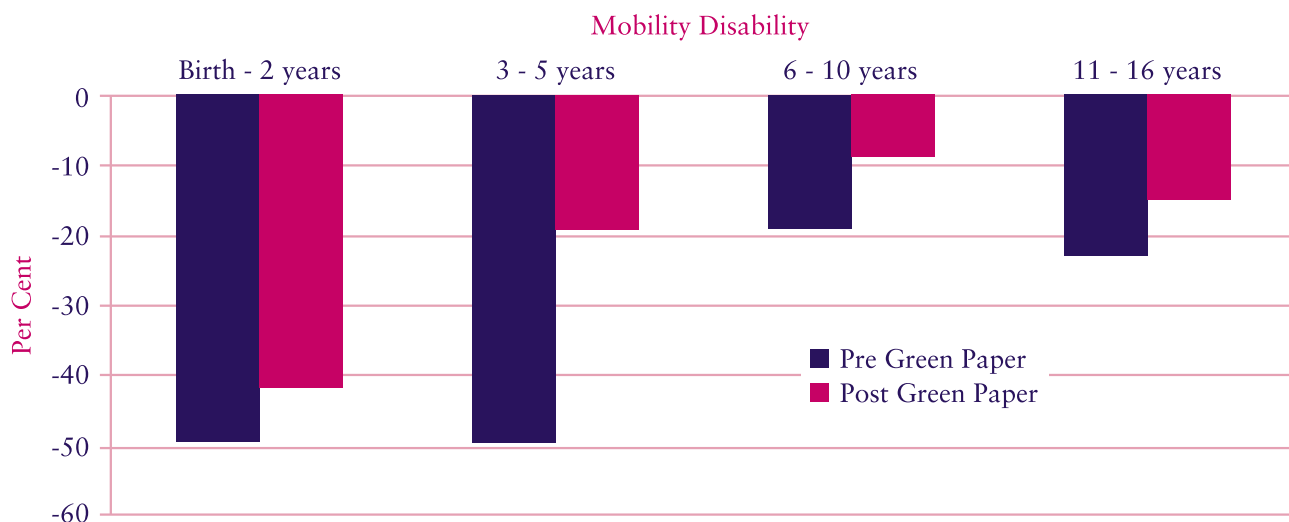
Since publishing this research in July 1998 the Government has made a number of important proposals to change the benefit arrangements for children with severe disabilities. These changes were outlined in a Green Paper "A new Contract for Welfare: Support for Disabled People" and include an income guarantee and extension of the mobility component of the Disability Living Allowance to children aged between 3 and five years. As the figure shows these changes in benefit will make a significant difference to the percentage shortfalls between minimum essential budgets and maximum benefit income for children who qualify. We estimate that the percentage shortfall for a child aged between three and five years who has a mobility disability will be reduced from just under 50 per cent to approximately 20 per cent.

Shortfalls are also reduced for children in all other age groups. For example as a result of the proposed reforms it is estimated that children aged six to 10 years with mobility disability will be left with a benefit income shortfall of less than 10 per cent. However, for children with severe disabilities under the age of three years who are still not eligible for the mobility component shortfalls will remain very large.

Finally, in constructing the budgets, none of the parents thought that they had been over generous and none were prepared to amend the budgets in order to reduce the costs. In their experience, these budgets are a true reflection of the essential minimum costs of bringing up a disabled child with a reasonable quality of life.

This research was funded by the Joseph Rowntree Foundation and was conducted by Barbara Dobson and Sue Middleton. For further information see *Paying to Care, The Cost of Childhood Disability* (1998) York Publishing Services. ISBN 1 899987 754.

Percentage shortfalls between minimum essential budgets and maximum benefit income:



Delivering Welfare Reform

Welfare reform is very high on the government's political agenda. The government has, to date, conducted a review of pension provision, announced a number of welfare to work initiatives in the 1998 budget and established a relatively large number of pilots and prototype schemes and published eight key papers¹ on welfare reform.

The Green Paper, *New Ambitions for Our Country: A new contract for welfare*, outlined eight principles for reforming the welfare state, and these are reproduced in the Table. Although these principles have been criticised by some, they appear to have retained their political and policy importance. Indeed, the Green Paper may in the future be seen as having had as profound an impact on people's lives as the Beveridge report.

Table: The Government's Eight Principles for Welfare Reform

- The new welfare state should help and encourage people of working age to work where they are capable of doing so.
- The public and private sectors should work in partnership to ensure that, wherever possible, people are insured against foreseeable risks and make provision for their retirement.
- The new welfare state should provide public services of high quality to the whole community, as well as cash benefits.
- Those who are disabled should get the support they need to lead a fulfilling life with dignity.
- The system should support families and children, as well as tackling the scourge of child poverty.
- There should be specific action to attack social exclusion and help those in poverty.
- The system should encourage openness and honesty and the gateways to benefit should be clear and enforceable.
- The system of delivering modern welfare should be flexible, efficient and easy for people to use.

There are three key features to welfare reform in the U.K. First, the government's firm belief that paid work is the route out of poverty - which Ministers have expressed as 'work for those who can and security for those who cannot'. Part of the government's approach is re-defining who is to be considered as capable of work, with reforms aimed at improving the employability of the workless.

Secondly, that the individual has a contract with the state, with both sides having explicit rights and responsibilities. This is not an idea exclusive to New Labour, it was emerging as a key theme in the previous administration's views on benefit delivery. The present government, however, seems keen to change our relationship with the state. The emphasis is, no less, on changing the 'culture' of welfare; both staff delivering benefits and customers are being encouraged to re-think their roles and to act differently so as to combat welfare dependency.

Thirdly, how benefits are delivered is seen as critical in achieving successful policy outcomes. There has always been a link between the two in practice, but now the link is recognised and

benefit delivery is centre stage. The introduction of personal advisers, proposals for a single gateway for customers and Active Modern Service initiative designed to modernise benefit delivery all give testament to this emphasis on the interface between customers and the social security system.

Uncertainties

There are a number of uncertainties about some of the substantive content of the government's project and about its longer-term viability. Some of these are recognised by the government, hence the establishment of various pilot schemes and prototypes. Nevertheless, there are doubts about:

- Whether the reforms can cope with the forecasted fall in the rate of economic growth. Research consistently shows that people want to work and whilst government policies may help prepare people for employment, they still need the jobs to fill.
- The longer-term funding of the New Deals - funding, at present, is only available for the lifetime of this Parliament. Whether the scheme will continue after the next election is unknown.
- How Housing Benefit is to be reformed.
- The importance attached to routes, other than paid work, out of poverty. About a third of those who leave poverty do so because of income from none paid labour or for other reasons.
- Whether the language of contracts is misleading; the parties to the new welfare contract are not equal. Users need to be empowered to ensure that the state fulfils its side of the contract. Although there is the scope for more user involvement in welfare planning and delivery, what is less clear is whether users, as active citizens, will be empowered as a result of the reforms.
- The sustainability of low paid jobs. If the outcome of the welfare reforms is that many people move from benefit to low paid work for short periods of time before returning to unemployment then the reforms have only shared employment between those mainly at the bottom end of the labour market. The extent to which the reforms mean people stay in jobs is unclear.

Many schemes are being piloted, and, as must be anticipated, some of the findings will be unexpected and not desired by the government. How the government responds to these evaluations will provide evidence on the government's resolve to reform welfare.

For CRSP's response to the first of the welfare reform Green Papers see: Stafford, B. (compiler) (1998) *New Ambitions for Our Country: A new contract for welfare*. A response from the Centre for Research in Social Policy, Working Paper No. 340S, CRSP: Loughborough University.

¹ Stakeholder Pensions: A consultation document; Cm. 3805 *New Ambitions for Our Country: A new contract for welfare*; Cm. 3992 *Children First: A new approach to child support*; Cm. 4012 *Beating Fraud is Everyone's Business: Securing the future*; Cm. 4101, *A new contract for welfare: Principles into Practice*; Cm. 4102, *A new contract for welfare: The Gateway to Work*; Cm. 4103, *A new contract for welfare: Support for Disabled People*; Cm. 4179 *A new contract for welfare: Partnership in Pensions*.

CRSP News Update

New Projects

Since our last Briefings, CRSP has received funding for the following research projects:

- Evaluation of New Deal for Disabled People
- Healthy Living Centres
- Negotiating Transitions to Citizenship
- Administration of Housing Benefit and Council Tax Benefit

Staff Matters

CRSP welcomes:

Abigail Davis who joined us on 21st September as Lifestyles and Living Standards Programme Team Administrator;

Dr Simon Roberts who started on 28th September as Research Associate;

Lynne Cox who joined us on 2nd November as project secretary to Negotiating Transitions to Citizenship;

Julie Birch as Secretarial Assistant since the 23rd November.

We would like to welcome back Karl Ashworth as Head of Statistical Resources on 4th January; and Rachel Youngs as Research Assistant on 1 June 98.

Laura Adelman who joined us on 6th January as Research Assistant; and Noel Smith who joined us on 7th January as Research Associate for the Negotiating Transitions to Citizenship project 75% of his time and the other 25% he will be working for CRSP.

Adrienne Miles from Bath University and Jennifer Beach from Loughborough University who are working with us for a year as student researchers.

Sue Maguire joined CRSP as maternity cover for Karen Kellard, and is working on the Budgetary Requirements of Different Household Types in Jersey project.

CRSP said farewell to three members of staff. David Abbott left in August 1998. David was a Research Associate and we wish him well in his studies at Bath. Rosie Woolley who retired after working at CRSP for seven years as Lifestyles and Living Standards Team Administrator. Steve McKay who left us at the end of October, to join the Policy Studies Institute. Steve was a Research Fellow who had been working with us for three years. Last, but not least, we would like to thank Lorretta Carbone for her work in the general office.

New Arrivals

CRSP congratulates:

Karen Kellard (Research Associate) and Nick Dawes on the birth of their baby daughter Isabelle Dawes, born on the 10th October 1998.

And also, Sharon Walker (Social Security Team Administrator) and Steven Whiles on the birth of their baby daughter Shauna Marie Whiles, born on the 7th November 1998.

Visitors

Karen Gardner from the Centre for the Analysis of Social Exclusion, London School of Economics, came to give us a talk on poverty Dynamics '3D Thinking about income mobility' 14th December 1998.

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CRSP is an autonomous research centre based in the Social Sciences Department of Loughborough University. The Centre was founded in 1983 by Professor Adrian Webb. Professor Robert Walker became Director in 1990.

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