

The Evaluation of Education Maintenance Allowance Pilots

CRSP, together with the National Centre for Social Research, the Institute for Fiscal Studies (IFS) and the Institute for Employment Research (IER), has been commissioned by the Department for Education and Employment (DfEE) to undertake the evaluation of the new Education Maintenance Allowance (EMA) pilots.

EMAs are being piloted with a view to raising participation, retention and achievement in post-compulsory education among 16-18 year olds. The EMA is a means-tested allowance paid to 16-18 year olds (and in some areas, to their parents). The pilot provision started in September 1999 and will run for three years, in 15 Local Education Authorities (LEAs). At the end of the pilot, some form of EMA may be extended nationally.

There are four models of EMA being piloted. They differ in terms of the weekly amount of EMA available, to whom it is paid (either the young person or their parents), and in the amounts which are paid for retention and achievement bonuses.

The Four Models of EMA

- 1 £30 per week plus £50 retention and £50 achievement bonus
- 2 £40 per week plus £50 retention and £50 achievement bonus
- 3 £30 per week paid to the parent plus £50 retention and £50 achievement bonus
- 4 £30 per week plus £80 retention and £140 achievement bonus

There are three main parts to the evaluation.

- direct experiences of the evaluation;
- the context of EMA; and
- Leeds and Inner London.

Direct Experiences of the Evaluation

Qualitative and quantitative methods will be used to evaluate the impact of the EMA on those most directly affected – young people and their parents. Two cohorts of young people will be sampled in the pilot areas and in a number of control areas. In addition, a sample of parents will be interviewed at the first wave of each cohort. At each interview stage, information will be collected from young people about qualification attainment, career goals, employment patterns, influences on decision making and on sources of income received.

A small sub-sample of young people and their parents (in each pilot area) will take part in qualitative interviews. The focus of these interviews is to understand more about the process by which young people make decisions about post-compulsory education and, specifically, about the impact of EMA on their

lives. The same young people will be re-interviewed during the second year of the evaluation.

EMA Quantitative Fieldwork

Cohort 1			
Wave 1	Wave 2	Wave 3	Wave 4
Face-to-Face	Telephone	Telephone	Telephone
1999	2000	2001	2002
Cohort 2			
Wave 1	Wave 2	Wave 3	
Face-to-Face	Telephone	Telephone	
2000	2001	2002	

The Context of EMA

In order to measure the differential impact of the EMA across the pilot areas, it is vital to understand the context in which it is operating. Contextual information will be collated for each area on an annual basis, to build up a picture of a range of local factors and characteristics. This will provide essential information about variations in education, labour market and socio-economic factors for each area.

The manner in which EMA is administered in the pilot areas will also provide invaluable guidance for a possible nationwide implementation of EMA. Annual visits will be made to each of the pilot areas to build up a picture of the operation of EMA. Group discussions will be undertaken with local Implementation Groups, which are made up of representatives from the LEA, schools and colleges, and local careers service companies. Individual interviews will also be undertaken with key informants such as representatives from local employer organisations, Training Enterprise Councils and other relevant local bodies.

Leeds and Inner London

As an alternative to a full quantitative survey in Leeds and Inner London, (Lambeth, Southwark, Lewisham and Greenwich) a minimal statistical evaluation, based on data which is available from the LEAs and local careers services, is being undertaken on an annual basis. This will assess the impact of EMAs on participation rates in post-compulsory education. In addition, using a case study approach, a number of schools and colleges will be visited each year, to measure the effect of EMA pilot provision on student attendance, retention rates and achievement.

The research team at CRSP includes Sue Maguire, Sue Middleton, Karl Ashworth, Claire Heaver and Woon Chia Liu.

1. **Education Maintenance Allowance Pilots**
2. **A Recipe for Success?**
3. **Employment Sustainability**

4. **A Cycle of Disadvantage?**
5. **Welfare to Work in the USA**
6. **European Observatory**

8. **Negotiating Transitions to Citizenship**
10. **Risk & Private Welfare**
11. **CRSP News Update**

A Recipe for Success? The Evaluation of the Saffron Food and Health Project

The Saffron Food and Health Project (SFHP) was a food project based in a community education centre on the Saffron Lane estate in Leicester. The project used a community development approach to achieve its aims of working with local people to improve eating behaviour, to raise awareness of healthy eating issues and to develop models of good practice. The project was set up in 1997 and funded for three years by the National Lottery Charities Board.

Community development is a means of achieving the integration of policy and action. It is an interactive and iterative process that involves genuine partnership between local people, local workers and professionals. Key characteristics are that it is flexible and responsive.

The SFHP worked with local people to provide advice about eating for health that was both enjoyable and affordable. Cost was especially important as the majority of people who attended the sessions managed to feed their family on a limited budget. On average, mothers spent between £30 and £35 per week to feed a family of four: that is they fed each person for approximately £1.16 per day. Other research estimates that a 'low cost but acceptable diet' would cost 30 per cent more.

The original aims of the SFHP were quite general but over time became more focused and specified through working with local people. As a result, a range of activities and interventions were developed. At each stage local people were involved, from planning through to implementation, to ensure that their needs and concerns were addressed.

The participants who attended the activities did make a number of positive changes to their eating behaviour, which they attributed to the SFHP (see box below). These included eating more fruit and vegetables, starchy foods and pulses and eating fewer fried foods, processed meats and sweets.

However, the nutritional outcomes were only part of the story. In a community development food project, non-food outcomes, as well as the processes by which these were achieved, were as important as any dietary change. This was because social and other factors often determine whether people were prepared and able to make the dietary changes advocated.

The non-food outcomes included:

- people cooked more often;
- an improved understanding and awareness of healthier eating;
- the enjoyment of food and cooking increased;
- participants enjoyed and benefited from social aspects of groups;
- participants acquired new ideas for feeding their families; and
- there was a positive change in attitudes towards food and healthier eating.

Evaluating the SFHP

Public health policy increasingly searches for new, often locally driven, ways of reducing health inequalities as well as the consequences of living on a low income. To enable this to happen, both government and non-government organisations need to ensure that they have sufficient information to determine what does and does not work. Hence, evaluation is fundamental to policy development and it is therefore vital that local 'bottom-up' approaches, such as community food projects, are evaluated as thoroughly as 'top-down' initiatives.

The 'challenge' is that although community projects across the board may have similar global aims, they vary in terms of the specific objectives they develop in order to meet the needs of local people. This is because initiatives developed in, and by, a community often have different goals and objectives than those put in place by outside agencies. Therefore any measures of success or failure have to reflect this diversity. The challenge for evaluators is to reconcile all the outcomes of interest to the community with those of the funding agency.

Within community development projects, measuring outcomes is often problematic as the definition of 'outcome' will change and evolve as the project develops. To overcome this problem the SFHP adopted an action research approach. This approach is designed to find the most effective way to bring about a desired social change. Action research is a practical tool that aims to solve specific problems by feeding findings into the project on an ongoing basis. This ensures that the project is effective, difficulties are resolved as they arise and local needs are met.

Action research is an attractive research paradigm for evaluating community food initiatives, as the information gathered by the research ensures that the initiative meets the needs of the community. It also helps to ensure the efficient use of resources so as to maximise the effects or impact of initiatives designed to bring about a desired social change. It engages people who have traditionally been 'research subjects' or 'respondents' as active participants in the research process.

In the SFHP, combining community development with an action research approach proved particularly successful, as well as challenging, for all involved. Although the practitioners and researchers had to adopt a different way of working so as to develop activities and initiatives that met local needs, this model offers real potential to avoid 'outsiders ... coming in, running about looking busy and then leaving the place much as they found it.' (Hunt, 1996).

The final report, discusses both community development and action research, as well as presenting findings from this project. The report is available from CRSP priced £10. www.crsp.ac.uk/sfhp/sfhphome.htm



References:

Hunt, K., (1996) *Evaluation Methodologies for Community Development*. Windsor: Centre for Nutrition and Health Promotion.

Members of the research team are Barbara Dobson and Karen Kellard from CRSP and Diane Talbot from the Linwood Centre.

Employment Sustainability - Thinking about a New Policy Agenda

CRSP was commissioned by the Department for Education and Employment (DfEE) to examine the concept of 'employment sustainability', in order to facilitate the design, assessment and evaluation of labour market policies. The interest in employment sustainability (or 'staying in work') reflects the increasing policy emphasis being given to helping people to move into sustainable jobs. This is amidst the concern that a significant proportion of people experiencing unemployment do so repeatedly, with intermittent spells of work between – work which is often poorly paid and of poor quality, with limited opportunity for progression.

The research objectives were:

- to explore patterns of employment retention;
- to define 'employment sustainability' in the context of labour market policy;
- to identify factors that may hinder or enhance individual's chances of staying in, or progressing in, work; and
- to explore ways of measuring employment sustainability.

The research methodology involved an analytic sequence of events, with each informing the next stage.

The stages were:

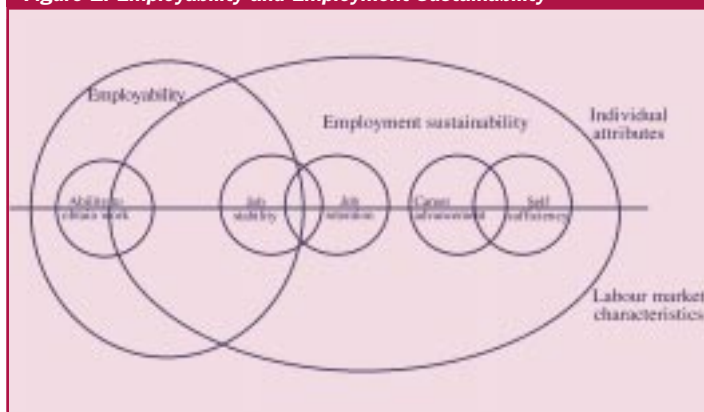
1. Assemble literature and research evidence about employment sustainability and associated concepts and issues;
2. Gather informed opinion and experience from key agents and policy actors, via qualitative interviews;
3. Creative exploration of existing datasets (including the British Household Panel Survey and the Jobseeker's Allowance dataset); and
4. The development of a framework to inform policy design, assessment and evaluation.

Employment sustainability embraces a common sense meaning and is thus best defined as:

"the maintenance of a stable or upward employment trajectory in the longer term".

The concept of employment sustainability is closely related to employability. In addition, there are other associated concepts, such as job stability, job retention, career advancement and eventually economic self-sufficiency. Figure 1 attempts to present graphically the interplay of these related concepts.

Figure 1: Employability and Employment Sustainability



Sustainable employment results from the interplay of structural factors and individual characteristics and circumstances. The former probably include the trend towards more labour market flexibility, increased non-standard employment and the limited emphasis placed by employers on retaining employees. Salient individual characteristics include gender, age, health, qualifications and hard and soft labour market skills.

Issues in the design of policy include:

Policy objectives: including promoting stability, retention, progression and/or self sufficiency, each being either (short-term) job-based or (long-term) employment-based;

Targeting: considered to be essential since those who require assistance probably require intensive help;

Timing: best offered before and after people start employment, being most intensive during the first weeks of employment;

Take-up: stigma needs to be avoided and services made easily accessible to people in work;

Labour demand: employers confront a trade-off, which can be influenced by public policy, between flexibility of employment practices and the advantages of a skilled committed workforce;

Agency and implementation: good policy design aspires to continuity across the employment divide, casework, placements in good quality jobs, proactive and pre-emptive interventions, flexibility and comprehensiveness in service provision, and good team-working and co-ordination;

Measuring outcomes: policy evaluation requires the measurement of specified outcome variables. United States experience suggests the use of a number of variables, such as wage progression, hours worked and benefit receipt, to measure employment retention and advancement.

There are many policies that could aid employment sustainability though few evaluations have examined in detail their effect on sustainable employment. Those aimed at jobseekers include: training; job-search and placement assistance; career mediation; counselling; career and life-planning tuition; benefits advice and advocacy; and services relating to health matters and substance abuse.

Those policies for people moving into work embrace: earnings supplementation; financial bonuses; transitional provision and services; emergency employment support services; mentoring; employer mediation; childcare; and assistance with transport.

Measures aimed at employers include: financial incentives; peripatetic human resource management; job retention guidance; employer awareness campaigns; and sectoral brokerage services.

If such policies or measures are shown to work effectively, they would offer a win-win-win situation: individual and family welfare would be enhanced, the skill-base of the economy increased and welfare benefit expenditure reduced.

The research began in October 1999 and was completed by the Spring of 2000. Two research reports are due to be published in the DfEE's Research Series in Spring 2001.

Members of the research team are Karen Kellard, Robert Walker, Karl Ashworth, Woon Chia Liu and Marilyn Howard (a CRSP Associate Researcher).

A Cycle of Disadvantage?: Financial Exclusion in Childhood

CRSP was commissioned by the Financial Services Authority (FSA) to investigate the experiences which children from financially excluded families bring to the classroom and how these relate to the teaching of money within schools.

The research involved a mix of qualitative interviews and secondary analysis of existing datasets. Interviews were conducted with 52 primary school aged children, seven class teachers and three head teachers. In addition to these interviews, secondary analysis of existing datasets was conducted.

Children's experiences of money and financial services, their understanding of financial issues and beliefs about money, and where work with money is covered within primary schools are discussed in a report published by the FSA in November 2000.

Children's Experiences

The unifying theme that runs throughout is the different experiences of children from less and more affluent families. In direct contrast to children from wealthier families, those children from lower income families:

- had learnt about inconsistent flows of money into the family;
- had a limited range of experiences with financial services and institutions;
- were unfamiliar with the services offered by banks and other financial institutions;
- were often involved in family budgeting and saving;
- had learnt to replicate their parents' sophisticated budgeting skills;
- did not receive regular pocket money, instead any money received was often dependent on factors outside their control;
- had fewer opportunities to handle money in a learning context because of limited resources within their schools; and
- were more often told that their parents could not afford what they wanted.

The varying perceptions the teachers held of their pupils' experiences with money also highlighted significant differences between children from less and more affluent families:

- most of the teachers thought that many of their pupils from more affluent families only see cash being used occasionally, and this they believed was a disadvantage for them;
- many of the teachers believed that being involved in family budgeting had given their pupils from poorer families a sophisticated understanding of value for money and most believed this understanding was more advanced than for children from wealthier families; and
- regardless of their pupils' background, the teachers did not expect the children they taught to save any of their money. For pupils from less affluent families this was because they would have no choice over saving and for children from more affluent families because there was no need for them to do so.

Children's Understanding

Understanding of money among children from lower income families also differed to children from wealthier families. Children from poorer families were:

- less knowledgeable about banking and financial services;
- less knowledgeable about insurance or of the range of commodities that can be insured;
- more familiar with the range of household bills and how these can be paid;
- more aware of how much money their family had coming in each week;
- more likely to describe poor children as unclean and poorly dressed whereas for wealthier children, those who were poor did not own the latest products; and
- more likely to think that luck helped to make children rich, whereas their wealthier peers thought that their parents having well paid jobs made children rich.

The teachers' perceptions of what their pupils knew about financial institutions and services tended to match what the children actually did know. However:

- many of the teachers were surprised to hear that their poorer pupils would give donations to charity if they won a lot of money, although those who taught children from wealthier families expected this.

Money and Personal Finance Education in Schools

- The National Numeracy Strategy had recently been introduced into primary schools. Although the Strategy had not led to a change in the teaching of money, some of the teachers believed that the increased emphasis given to 'money work' might improve children's understanding of it.
- Most of the teachers discussed the importance of personal finance and some described it as a crucial life skill that should be clearly defined within the curriculum. However, the majority said that it should not be a separate subject taught in isolation.
- Many of the teachers implied that teaching about personal finance would fit best within personal, social and health education but with links to mathematics in primary schools.

Summary

Children growing up in lower income families have limited opportunities to learn about the mainstream financial world and so some fail to acquire basic financial knowledge and skills. It is a major concern that many are unlikely to develop these skills and carry them into adult life.

The present Government's commitments to improve numeracy skills and personal finance education amongst children are, and will continue to be, welcomed by education professionals. Basic numeracy skills are important for the successful management of personal finances, and it is well recognised that children who are most in need of having their numeracy skills improved are often doubly disadvantaged by living in financially excluded families. This study showed that whilst children from poorer families do pick up money management skills from their parents, they have fewer opportunities to practice these skills or to use the financial services that children from wealthier families take for granted. Without intervention, many of these children will move into adulthood with limited knowledge and understanding of the financial world and the cycle of disadvantage will be perpetuated.

Members of the research team are Dr Julia Loumidis, Rachel Youngs, Emma Cornwell and Sue Middleton.

Welfare to Work in the USA: Lessons for UK Policy-making?

Soon after its arrival in office, the New Labour government introduced a series of targeted programmes designed to facilitate the reintegration of unemployed jobseekers into the labour market. "New Deal" programmes have been established for:

- Young People (18-24 years);
- Unemployed (25 years plus);
- "50 plus"
- Disabled People;
- Lone Parents;
- Partners of Unemployed People; and
- Musicians (18-24 years).

New Deal programmes have been inspired by, and partly modelled on, USA programmes, which since the mid-1980s have sought to move benefit recipients off benefit rolls and into work. The programmes, implemented at state level, involve a variety of job placements and job preparation (schooling, training) projects, which welfare recipients must undertake, or lose their benefits.

Federal legislation in the USA requires the effectiveness of such "welfare to work" programmes to be evaluated, and to date over 100 evaluations of state programmes have been completed. However, the research evidence has not been systematically reviewed, and the combined and 'weighted' impact of variable programmes targeted at different social groups is unknown.

In implementing the "New Deal", the UK Government has drawn on, and been influenced by, evidence from a selective set of well known USA programme evaluations. The CRSP research will establish whether findings from these evaluations are valid indicators of the effectiveness of welfare to work interventions in the USA in general. In addition, it will explore whether social, economic and political conditions in the USA have been sufficiently taken into account when US policy was transferred across the Atlantic to the UK.

Research Approach

The research combines four elements:

- a systematic review of USA evaluation studies;
- a meta-analysis of USA evaluation studies;
- a content analysis of public documentation; and
- interviews with policymakers and other experts in social policy about the policy transfer process.

The systematic review and meta-analysis are to be applied to the US research evidence to determine the factors associated with the successful implementation of welfare to work strategies. Systematic review and meta-analysis are tools of evidence-based policymaking, which is most advanced in medicine. Systematic review ensures that like is compared with like, while formal meta-analysis provides a complementary approach that employs statistical techniques to cumulate results from more than one study to improve robustness and investigate variation. Meta-analysis allows the identification

and exploration of factors which might be associated with favourable evaluation findings, such as programme characteristics, labour market conditions and the characteristics of the target population.

Recent US evaluations of welfare to work initiatives are predominantly based on experimental methods, which permit the use of meta-analysis in this 'evaluation of evaluations'. Evidence-based tools have so far not been used in any systematic manner in social policy. The research therefore not only 'evaluates evaluations', but also explores the value of evidence-based research methods for social policymakers.

The content analysis of public documentation will reveal which US welfare to work programmes have been reported upon in the UK, including in publications consulted by policymakers and their advisers. The analysis will also establish which feature of US welfare to work programmes received the greatest attention in these publications.

The interviews with policymakers and other experts in the field seek to identify the mechanisms by which research evidence is encountered, interpreted and applied in the transfer of policy between jurisdictions. A more detailed understanding of the transfer process and the results of the meta-analysis will provide valuable insight for informing future welfare to work policy in Britain.

The project commenced in May 2000 and is scheduled to be completed by April 2002. To date the impact data of some 24 welfare to work evaluations, covering over 50 experiments and various sub-groups of programme participants, have been collected and assembled into a new database. Only evaluations of programmes which enhanced existing job training or job placement services, have been included. Alongside the impact data, contextual information, such as area employment and unemployment data, is being collected and appended to the same database. The analyses will distinguish between impact of US programmes targeted at two-parent unemployed families as well as single-parent families, who form the bulk of welfare clients in the USA.

The project is funded under the ESRC future governance programme.



Members of the research team are Karl Ashworth, Andreas Cebulla, Abigail Davis, Jennifer Beach, Robert Walker (now University of Nottingham) Karen Kellard and, sponsored by the Rockefeller Foundation, David Greenberg (University of Maryland, Baltimore County). David returned to the USA in January 2001 to fulfil his teaching obligations.

European Observatory on Social Security for Migrant Workers

The Observatory on Social Security for Migrant Workers has been set up by the European Commission to examine the operation of the Regulations designed to coordinate social security for people who move around the European Union.

The Observatory which, is under the direct supervision of the European Commission, is coordinated by the Max Planck Institut für Ausländisches und Internationales Sozialrecht in Munich and consists of national 'experts' from each of the member countries. Dr Simon Roberts at CRSP is the UK national expert.

The National Reports serve as the basis for a European Report. The information contained in the National and European Reports will assist the European Commission to develop a global picture of the application of the coordinating regulations in the member countries. This information could facilitate the Commission in identifying common problems regarding the operation of the regulations.

The origins of the Observatory can be traced back to 1998 when the European Commission organised a series of seminars on the implementation of Regulation 1408/71 in the 15 EU member countries. Dr Simon Roberts was responsible for organising and reporting the UK seminar. One of the findings of these seminars was that there is a continuing need for information among the people and institutions who are involved in issues concerning the free movement of people in the European Union which includes government departments, local authorities, industry, trade unions, tribunal members, lawyers, representatives of NGO's, academics and of course migrant workers themselves.

Free movement of workers is one of the four fundamental freedoms contained in the Treaty of Rome establishing the European Economic Community (EEC) which has evolved into today's European Union (EU). The others are free movement of goods, services and capital.

The different social security systems of the member countries of the EU provided a barrier to the right of free movement of workers. There are a number of features of the various social security systems that would discriminate against workers exercising their right to move within the Community. Workers moving from one EU country to another may find that they have no entitlement to any benefits in the host country, because they are not nationals of that country or have not lived in that country for a sufficient period of time. Many countries do not permit benefits to be exported. As a result people moving to another member country to retire after a full working life may find that they cannot take their retirement pension with them and have no entitlement to benefits in the host country (Roberts, 2000).

That the different social security systems could present an obstacle to workers moving between member states and be a barrier to the right to free movement enshrined in the Treaty of Rome was recognised by the drafters of the Treaty.

The national social security schemes of the member countries of the European Union have been coordinated through Regulations (EEC) 1408/71 and 574/72 to ensure that people moving within the EU do not lose their social security rights. Regulation 1408/71 provides the substantive rights while Regulation 574/72 sets out the administrative arrangements.

Regulation 1408/71 achieves coordination through four main principles:

- discrimination on grounds of nationality is prohibited;
- rules are laid down to determine which member country's legislation the person is subject to;
- rights in the course of acquisition are protected through aggregation of periods of insurance and/or residence spent in each of the respective countries; and
- rights already acquired are protected by allowing certain benefits to be exported. (European Commission, 1995; Cox, Seddon, Mountfield, Roberts and Guild, 1997).

Regulation 1408/71 applies to all legislation concerning sickness and maternity benefits, including emergency health care; invalidity benefits; old-age and survivor's benefits; benefits in respect of accidents at work and occupational diseases; death grants; unemployment benefits; and family benefits.

The Regulation applies to general and special, contributory and non-contributory social security schemes, as well as to schemes concerning employers' liability to pay benefits.

Its scope does not, however, cover social assistance or benefit schemes for victims of war.

It is perhaps a credit to the original designers of Regulation 1408/71 and the manner in which it has been implemented and administered that a regulation introduced 30 years ago to coordinate social security for workers moving between six Member States, all of whose social security schemes were based on broadly similar 'Bismarckian' principles, has been able to accommodate the social security systems of, not just the 15 EU Member States, but all 18 member countries of the European Economic Area (EEA).

Nevertheless, over time the coordinating rules have become complex and difficult to interpret as new countries have joined the EU and as new forms of social protection and new modes of financing have been introduced.

Both the nature of the labour market and of movement within the EU have changed during the 30 years since the Regulation was introduced. The 'flexible labour market' has seen an increase in part-time work, fixed-term contracts, self-employment and early retirement. One response has been a greater willingness among people to extend their search for a job beyond national boundaries.

Over the past 30 years the type of people moving has expanded from being mostly blue collar workers who moved in search of work in the early 1970s, to all kinds of people, not just workers, who are entitled to move within the framework of the Single Market under rules introduced both by the Treaty on the European Union and the Treaty of Amsterdam. Regulation 1408/71 will now need to be changed in order to encompass not only workers but all persons insured in a Member State. (Jorens, Y., and Schulte, B. (2000) *European Report*)

Preparations are under way to reform and simplify the regulations as part of the second phase of the (SLIM) (Simpler Legislation for the Single Market) exercise (OJ C38 of 12/2/99).

The role of the European observatory on Social Security for Migrant Workers

The role of the Observatory is to provide the European Commission with systematic, reliable, up-to-date information on how the regulations work in each of the EU member countries. This involves:

- an overview of the way the social security coordinating regulations are applied in the member countries and any difficulties encountered by migrant workers, employers, the various social security institutions, trade unions, courts, and advice groups;
- an examination of the application of the four main principles of Regulation 1408/71 (equality of treatment, one applicable legislation, exportability of benefits and aggregation of periods of insurance) through a detailed analysis of the benefits covered;
- information on relevant national case law as well as pending cases before the national courts and the European Court of Justice;
- an analysis of the impact of the coordinating regulations on national legislation; and
- an overview of relevant international agreements.

The impact of the coordinating regulations on UK benefits can be illustrated with reference to the concepts of aggregation and proratisation or apportionment. EU Regulations provide for the aggregation of periods of insurance, employment or residence in relation to the short-term benefits, Sickness and Maternity Benefit and Contributory JSA. Thus periods of insurance, residence or employment completed under the legislation of other EU countries are taken into account for the purposes of establishing entitlement to these benefits.

In addition to aggregation, proratisation or apportionment is used with regard to long-term benefits - long-term Incapacity Benefit and Retirement Pension and Widows Allowances. In the case of pensions, the insurance records of people who have worked in more than one EU country are preserved in that country until pensionable age is reached. Retirement pension can then be received from each country that has been worked in for more than a year, based on the insurance record in that country or, where residence counts for benefit purposes, the length of residence.

Specifically the research examines issues such as:

- compliance with the Regulation;
- definitional problems such as what is meant by self-employment in the different member countries;
- the impact of new institutional arrangements and policies on the coordination of social security and vice versa. For example, responsibility for the UK Contributions Agency has moved from the Department of Social Security to the Inland Revenue and the introduction of Jobseeker's Allowance was accompanied by a raft of measures to encourage people to take up employment; and
- administrative issues such as the effectiveness of implementation.

The research finds that in the main Regulation 1408/71 works well and that the UK cooperates actively and effectively with the other member countries to ensure that people who move within the Community do not lose their social security rights. This finding is confirmed for the whole of Europe by the 'European Report'.

The research also examines difficulties experienced by users of the coordinating regulations. Some of these are practical and operational, for example, delays in getting information from other member countries in order to calculate entitlement. Other difficulties are substantive, and concern the scope of the provisions. For example, representatives of elderly people who retire abroad have argued that the distinction made under the regulation between social security, special non-contributory benefits and social assistance can, in some cases, lead to discrimination against elderly and disabled people.

Pensioners who live abroad may be discriminated against if they are disqualified from receiving benefits that they would be entitled to at home and the new country of residence does not provide. The effect of the UK classing many of its disability benefits as special non-contributory benefits and therefore not exportable under the EU regulations on UK nationals who retire to certain other EU member countries, is to restrict access to disability benefits and consequently the right of residence within the EU. Those whose disabilities prevent them from joining the workforce in the first place may be effectively excluded from the right of residence altogether. This issue illustrates the tension within Regulation 1408/71 as a tool of labour market policy and as a component of an embryonic European citizenship.

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'Negotiating Transitions to Citizenship': Young People and 'Real, Lived' Citizenship

The recent resurgence of political interest in citizenship has been exemplified by the introduction of citizenship education to the national curriculum. Moreover, the question of citizenship features prominently in a broad range of contemporary debates from the rights and responsibilities associated with employment and social welfare, to democratic participation and to voluntary work. Young people have been targeted as the chief focus for political concern. At the same time, it has been widely recognised that - due to massive restructuring of the labour market, education system and family organisation - there has been a prolonging of youth and delaying of adulthood. Thinking about the meaning of citizenship is also changing, from emphasis on the relative balance of rights and responsibilities, to emphasis on individuals' abilities to exercise their entitlements, fulfil their obligations and express themselves as citizens. Such changes carry substantial implications for how young people's status as citizens is experienced and understood.

Funded by Economic and Social Research Council (ESRC), 'Negotiating Transitions to Citizenship' explores young people's understanding and experience of citizenship, and how they perceive 'successful citizenship'. By foregrounding young people's own perspectives on citizenship - as it impacts on their daily lives within their communities - the study deals with 'real, lived' citizenship. The project considers a range of topics, though special attention is given to politics, broadly defined, and work, taken to include waged employment, voluntary work and unpaid care work. Throughout, the research examines how young people's perceptions are shaped by structural and cultural factors.

The study involves 110 young people in Leicester who, at the time of recruitment, were aged about 16, 19 or 22 years. Each age group includes people with contrasting backgrounds in terms of educational qualifications and employment histories. Equal numbers of young men and women are taking part. The project uses baseline questionnaires and exploratory interviews. These are supplemented by annual focus groups to enable research participants to input to the research process. These methods are part of a qualitative longitudinal approach, which means that participants will be interviewed each year for three years. The first year of the project has been completed and the second year of fieldwork has concluded successfully.

Some preliminary findings from the first wave of this longitudinal study include:

- **Meanings of Citizenship** The title of the project, 'Negotiating Transitions to Citizenship' is loaded, as it implies that young people are not citizens, but 'potential' or 'incomplete' citizens. As such it relies on a rather narrow, bounded and exclusive notion of citizenship. However, the research has highlighted that young people understand the notion of citizenship as being plural, fluid and inclusive in meaning. It can be understood as, for example, fixed national identity, as the status associated with employment and home ownership, as well as in terms of informal, constructive engagement in the community.

- **Waged Employment** Most participants, notwithstanding their contrasting backgrounds, were highly motivated towards waged employment. Most focused on the positives of employment: money and security, constructive time-use and independence. Also key was young people's belief in the responsibility to be independent from the benefits system. Fairly typical was this statement from a 16 year old young man:

'I don't think anyone's got the right just to laze about when everyone else is out there making a living, and people are paying taxes and that's where the dole comes from'.

A number of the unemployed participants reported encountering shoddy and dismissive treatment by employers as they attempted to break into the labour market and, for some, this was related to more negative views about employment and job-seeking.

- **Voluntary Work** Contrary to a popular stereotype, most of the young people had undertaken some form of philanthropic activity, including taking part in sponsored events, caring for an elderly neighbour and helping in an animal sanctuary. Most participants held positive attitudes to voluntary work and associated it with 'good citizenship'. However, much of the participants' experience of such activities had taken place in schools and, as the research progresses, we will be examining how their interest and involvement in volunteering is sustained over time.
- **Politics** Many of the participants lacked faith in formal politics. Those with greater educational qualifications and more consistent employment histories were more likely to feel that their vote was important to be able to have a say in the democratic process. However, their strength of



feeling ranged from those who believed that voting was an effective form of participation, to those who really only supported voting in recognition of historical struggles fought for voting rights. The strongest view stated by unemployed participants was lack of faith in the effectiveness of the vote, politicians and the government. As one 22 year old man put it:

'You might as well be voting for the wind itself. It does a lot more for people than the government ever will'.

In contrast, many of the participants had taken part in informal political activities. These ranged from interpersonal acts, such as challenging racism and sexism, to local action, such as a demonstration for the provision of a crossing on a main road, to national/international action, such as subscribing to Amnesty International and mainstream environmental groups. In many cases these seemed to be 'one-off' activities. Future fieldwork will include examination of the sustainability of such activities and the transferability of engagement in the informal, local arena to engagement in more formal institutions of social change.

- **Citizenship Education** Most participants felt that they had received no or inadequate citizenship education in school. Participants identified a need for greater practical knowledge in particular areas such as money-management.

So far, the research suggests that young people are best understood as citizens who can and do make substantial contributions to their communities. It has also highlighted that citizenship is not an abstract idea but describes individuals' reciprocal relationships with the state. As such, it is part of the way young people identify and thus feel about themselves and their position in society.

The research team includes Ruth Lister (Department of Social Sciences, Loughborough University) and Sue Middleton, Jill Vincent, Noel Smith and Lynne Cox (CRSP).



Risk and Private Welfare in Comparative Perspective

To what extent do the prevailing social security systems in Britain and Germany affect people's insurance behaviour and their attitudes towards private welfare provision? To what extent do the risk of unemployment and perceptions of that risk affect behaviour and attitudes? These were two central questions of comparative research recently completed with funding from the Anglo-German Foundation for the Study of Industrial Society. The research formed a natural extension of a previous study of risk perceptions and attitudes towards (private) insurance in Britain funded by the Economic and Social Research Council (see Briefings 15, Spring 2000) and was conducted jointly with the Institut für Politikwissenschaft, University of Darmstadt, in Germany.

During the 1980s and 1990s, Britain and Germany initiated a number of welfare reform programmes, most of which were aimed at reducing the cost of public expenditure on social security. This comparative research project explored working people's attitudes towards private unemployment insurance. This type of insurance had been available in both Germany and Britain for some time, although its take-up was limited.

Britain and Germany operate two rather different social security systems. On the one hand, Britain's system of unemployment compensation provides low-level, flat-rate social security benefits, which seek to reduce the risk of household poverty. Germany's system, on the other hand, relates the level of benefits to previous earnings, rewarding those with longer periods of employment and of higher socio-economic status.

In Britain, public policy has for some years promoted the acquisition of private Mortgage Payment Protection Insurance, which covers insured homeowners' mortgage payments during unemployment. At the same time as trying to persuade homeowners to take out private cover, public protection under the Income Support Mortgage Interest (ISMI) has been cut back, and further curtailment is anticipated. It has been estimated that about one-third of mortgagors possess this insurance. In Germany, plans to increase private social security have been much more difficult to implement than in Britain, and have focussed primarily on private pensions.

Aims

The aim of the comparative study was to establish the potential for more private welfare provision by exploring people's perceptions of public and private insurance and of their ability to secure their existing lifestyles and future needs. Proponents of more private welfare have emphasised the rational nature of decisions about self-provision. Put simply, the argument has been that a reduction in public provision would lead to an increase in private (voluntary) provision, largely driven by rational assessments of the unpredictable nature of the risk of unemployment. The research specifically sought to investigate the influence of reduced public welfare and of perceptions of the risk of unemployment on welfare attitudes.

Methods

The comparative study integrated two consecutive research projects undertaken between 1996 and 1999 in Britain and between May 1999 and May 2000 in Germany. Both studies employed as far as possible identical methods and approaches, with the German study carefully replicating the surveys and analyses of the GB project. The methods included:

- a national representative survey ('Omnibus Survey') of over 1,000 people in employment each in Britain and Germany;

- an analysis of longitudinal data from the British Household Panel Study (BHPS) and the German Socio-Economic Panel (GSOEP); and
- in-depth interviews with waged and unwaged households and of individuals with private unemployment insurance. The interviews covered 90 individuals in 45 households in Britain and over 80 individuals in 50 households in Germany.

Findings

The research established some commonality in people's perceptions of risk and attitudes towards private insurance in the two countries as well as encountering country-specific differences.

Welfare Attitudes and Private Insurance

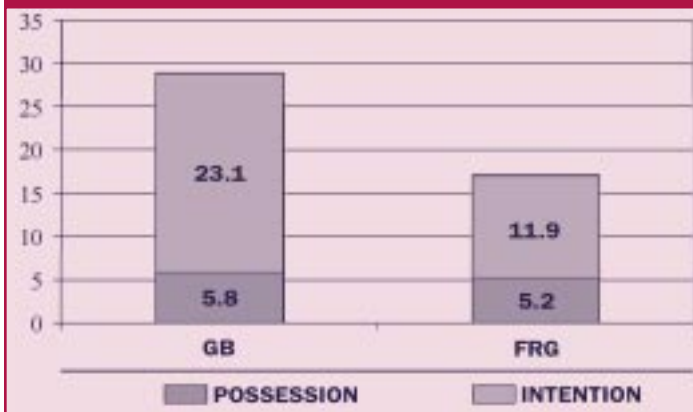
The qualitative work highlighted considerable support for the public provision of welfare in both countries. Fraud, however, was an issue, especially in Britain. In Germany, unemployment benefit was mostly seen as adequate temporarily to sustain one's living standard. This was not the case in Britain. People were critical of the practice of means-testing unemployment benefit, especially taking account of a household's savings. Low levels of public benefit encouraged informants to consider, or take out, private insurance. Between five and six per cent of people in work interviewed in the Omnibus Surveys claimed to possess private unemployment insurance (Figure 1).

The Prospect for Private Unemployment Insurance

About 23 per cent of people in employment in Britain and 12 per cent in Germany intended to acquire private unemployment insurance in the future. In both countries, younger people were more likely to express an interest in this type of insurance than older people. In Germany, people who felt at risk of unemployment or who were employed on temporary contracts were particularly likely to consider taking out private unemployment insurance. In Britain, people with partners who had repeatedly been unemployed were disproportionately likely to consider this type of insurance.

In Britain, private provision was supported above all on grounds of increased service or benefit levels. In Germany, private provision was supported primarily because it appeared to offer greater control over resources (entitlement) as well as better services and higher benefits. Overall, however, the research highlighted only limited scope for increasing the role of private unemployment insurance in either country. It revealed people's concerns for high-quality and high-level social security, be it delivered by the public or the private sector.

Figure 1: Current Possession of Private Unemployment Insurance and Intention to Acquire, Britain and Germany



The research team included Andreas Cebulla at CRSP and Professor Hubert Heinelt at the University of Darmstadt.

New Projects

- Traps and Springboards in European Minimum Income Standards
- Setting up and Coordination of the European Monitoring Centre on Social Security for Migrant Workers
- Beacon Council Scheme: end of theme report Modern Service Delivery (Improving Housing and Council Tax Administration)
- Housing Benefit and the Appeals Service

Farewells



CRSP said goodbye to Robert Walker, our Director for almost ten years, who left to take a Social Policy chair at Nottingham University. We wish him well and thank him for his dedication and leadership. He leaves behind a strong, vibrant centre which is well placed to take full advantage of the challenges and opportunities of the new century. Bruce

Stafford and Sue Middleton are currently Acting Co-Directors of CRSP.

CRSP said farewell to Suella Harriman in September. Suella has been working at the centre for over three years and started as Secretarial/Clerical Assistant. Suella will be leaving to undertake a 4 year, full-time Retail Marketing course at the University of Central Lancashire. Congratulations to Suella who also passed her 'A' Level Business Studies in the Summer.



Denise Goodwin and Emma Cornwell both joined CRSP in August 1999 as Student Researchers. They came to gain work experience as part of their sandwich degrees at the University of Surrey. Denise and Emma completed their experience in August to return to their final year's study at University.



We wish Dr Jill Vincent, Assistant Director, happy retirement after 16 years with CRSP. Jill will still undertake a visiting Research Fellow role for the Centre.



We sadly have to report the death, in October, of Anne Peaker, after a long illness. Anne was a former Research Fellow in CRSP and will be best remembered for her pioneering work with the arts and offenders. She will be greatly missed by all who knew her.

Staff Matters

CRSP **welcomed** Nicola Selby, Clerical Assistant, in September.

Congratulations to Woon Chia Liu who completed her PhD in November.

Congratulations to Julia and Konstantine Loumidis on the birth of their son Alexander, born on Friday 12th January.

We have recently made **two internal appointments** to the roles of Assistant Director in the Centre. With effect from January, Karen Kellard became Assistant Director to the Social Security Unit and Andreas Cebulla now fulfils the role of Assistant Director to the Lifestyle and Living Standards programme.

Visitors

In October CRSP was pleased to host Bryan Perry, Manager of the Social Research Unit at the Ministry of Social Policy in Wellington, New Zealand. Bryan was here on a five week study tour to learn more about measures of poverty, social exclusion and living standards.



Malcolm Wicks, Parliamentary Under-Secretary of State, Department for Education and Employment visited CRSP in August.



Rt Hon Alistair Darling MP, Secretary of State for Social Security, visited CRSP in November.

CRSP is an autonomous research centre based in the Social Sciences Department at Loughborough University. The Centre was founded in 1983 by Professor Adrian Webb. Dr Bruce Stafford and Sue Middleton are currently Acting Co-Directors.

For further information about the research papers described here, to order Working Papers, to receive back issues of Briefings or our latest Annual Report, or to be added to the CRSP mailing list, please contact:

*Sharon Walker +44(0)1509 223618 or E-mail CRSP@lboro.ac.uk
CRSP, Department of Social Sciences, Loughborough University, Loughborough, Leicestershire, LE11 3TU.*

Briefings is produced by CRSP.



CENTRE FOR RESEARCH IN SOCIAL POLICY
Department of Social Sciences
Loughborough University, Leicestershire LE11 3TU
Tel: (01509) 223372 Fax: (01509) 213409
www.crsp.ac.uk