



Kent Academic Repository

Baumberg Geiger, Ben (2017) *Benefit 'myths'? The accuracy and inaccuracy of public beliefs about the benefits system.* Social Policy and Administration, 52 (5). pp. 998-1018. ISSN 0144-5596.

Downloaded from

<https://kar.kent.ac.uk/62272/> The University of Kent's Academic Repository KAR

The version of record is available from

<https://doi.org/10.1111/spol.12347>

This document version

Author's Accepted Manuscript

DOI for this version

Licence for this version

UNSPECIFIED

Additional information

Versions of research works

Versions of Record

If this version is the version of record, it is the same as the published version available on the publisher's web site. Cite as the published version.

Author Accepted Manuscripts

If this document is identified as the Author Accepted Manuscript it is the version after peer review but before type setting, copy editing or publisher branding. Cite as Surname, Initial. (Year) 'Title of article'. To be published in *Title of Journal*, Volume and issue numbers [peer-reviewed accepted version]. Available at: DOI or URL (Accessed: date).

Enquiries

If you have questions about this document contact ResearchSupport@kent.ac.uk. Please include the URL of the record in KAR. If you believe that your, or a third party's rights have been compromised through this document please see our [Take Down policy](https://www.kent.ac.uk/guides/kar-the-kent-academic-repository#policies) (available from <https://www.kent.ac.uk/guides/kar-the-kent-academic-repository#policies>).

This is the post-peer reviewed version of an article accepted for publication in Social Policy & Administration. The definitive publisher-authenticated version will be linked to here as soon as it is available.

Benefit ‘myths’? The accuracy and inaccuracy of public beliefs about the benefits system

Ben Baumberg Geiger, University of Kent

Introduction

Debates about the benefits system in Britain conventionally start from two assumptions. The first is that public attitudes towards benefit claimants have become harsher, a view which can be overstated, but in general terms is borne out by the evidence (Baumberg 2014). The second is that this harshness is partly due to ‘myths’ held by the British public (for a typical if well-expressed commentary, see Beresford 2013). ‘Mythbusters’ have therefore been produced by campaigning organisations ranging from the TUC (2013), a coalition of churches (Baptist Union of Great Britain et al. 2013), and think-tanks from the political left (Coote and Lyall 2013) to the right (Taunton-Collins 2013). Academics have similarly critiqued myths, such as ‘Broken Britain’ (Slater 2012), ‘families with three generations have never worked’ (MacDonald et al. 2013, Macmillan 2011) and ‘workless communities’ (MacDonald et al. 2014), while LSE Professor John Hills recently subtitled his new book ‘the welfare myth of them and us’ (Hills 2014).

Yet while mythbusters have fact-checked claims by politicians and the media, there has been almost no academic study on whether the public actually believe these ‘myths’ about the benefits system. This is despite burgeoning academic literatures on public knowledge in other domains, particularly political knowledge (Carpini and Keeter 1996, Bullock et al. 2013), but also economics (Blinder and Krueger 2004), inequality (Kuziemko et al. 2015), and migration (Herda 2010). In contrast, there are only a handful of academic studies over the past thirty years that examine benefits knowledge in Britain: rare qualitative studies that briefly touch on the issues (Briant et al 2011; Duffy 2013) and rare quantitative reports that only cover a small subset of the key issues (Taylor-Gooby et al. 2003,

Taylor-Gooby and Martin 2008, Golding and Middleton 1982). Moreover, across many of these fields of knowledge there is often an absence of critical scrutiny about the ‘truth’ that is contrasted to these ‘myths’. This is particularly surprising given the uncertainty inherent in the social scientific enterprise (e.g. Flvybjerg 2001); sometimes these claimed ‘truths’ are themselves wrong, and at extremes ‘mythbusting’ can be a way of asserting particular viewpoints as the truth, as we shall see.

In this paper, we therefore investigate both the British public’s perceptions of the benefits system, and how far – and how certainly – we can describe these perceptions as ‘true’ or ‘false’. We use eighteen datasets across six survey series, including several that are being made available for wider academic study for the first time.¹ Before describing our methods in more detail, we look more closely at previous studies of levels of knowledge, and define what we mean by a ‘myth’.

What the public knows

It is a badly-kept secret that the public has poor aggregate levels of knowledge about science, social science and politics. In Philip Converse’s words (1975:79), *“the most familiar fact to arise from sample surveys is that popular levels of information about public affairs are, from the point of view of an informed observer, astonishingly low”*. To take two typical examples: less than half of Britons or Americans know that the earth goes around the sun once per year (Durant et al. 1989); while many cannot even provide an estimate of key economic quantities like inflation, much less provide a correct one (TNS Opinion & Social 2010). While it has been argued that people are often most accurate about phenomena they come into contact with (Taylor-Gooby et al. 2003:17), there are other studies showing widespread inaccuracies in what we might term ‘experiential’ (rather than ‘learned’) knowledge. For example, people systematically over-estimate the proportion of people born abroad (Herda 2010), and homosexuality (Martinez et al. 2008).

However, the literature on benefits knowledge is much smaller. A few US studies look at knowledge of Social Security and find that the public are (on average) roughly accurate in terms of the average Social Security benefit cheque (Blinder and Krueger 2004) and who qualifies for Social Security (Barabas 2012). However, they are inconsistent in their knowledge of detailed program rules and tend to *overestimate* the incentive to work (Liebman and Luttmer 2012), and while the perception that Social Security will be running deficits in future is accurate (Blinder and Krueger 2004), the extent to which it is correct to say that the system will go ‘bankrupt’ is debatable (Barabas 2012).. Greater inaccuracies are found for welfare payments, which are perceived to be a far greater cost to Government (e.g. Jacobs and Shapiro 1999, CNN 2011) and to be more valuable to claimants (Kuklinski et al. 2000) than they actually are.

In the UK, there is only one relevant peer-reviewed study within the past fifteen years (although several non-academic polls exist; see below). This finds that many people know that the benefits system is one of the largest parts of public spending, but most wrongly think that unemployment benefits cost the state more than pensions (Taylor-Gooby et al. 2003). Several of the British Social Attitudes reports also find that the value of benefits is overestimated (e.g. Taylor-Gooby & Martin 2008), which is also supported in a qualitative think-tank report (Duffy et al. 2013), while other qualitative studies in the grey literature suggest that the public over-estimate benefits fraud (see below). Qualitative studies in peer-reviewed journals, however, have instead focussed on slightly separate issues, such as how benefit claimants judge other claimants to be undeserving (e.g. Chase & Walker 2013). Overall, while prior evidence is consistent with *a priori* assumptions that benefits knowledge in Britain is poor, these studies predominantly lie outside the peer-reviewed literature, and the evidence itself is scattered and sparse.

Yet the actual level of ignorance is far worse than this – for even where the public are correct *on average*, this does not mean that most people *individually* are correct. Kulinski et al’s (2000)

influential study of US welfare knowledge finds that the public on average over-estimated the amount spent on welfare, the average welfare payment, and the proportion of people claiming welfare, but under-estimated the proportion of claimants who had been on welfare for 8+ years, and were actually correct about the proportion who were African-American. Yet because these averages balance out different kinds of wrong answers among individuals, they found that *"on none of the individual items did a majority, or close to it, get the fact right"* (p797). The prior evidence from other countries and on other topics does not necessarily suggest that the public will consistently be biased towards negative misperceptions about benefits, but it does suggest that a widespread lack of knowledge is likely. We examine both aspects of this in our analysis below.

Defining 'myths'

While not always considered in the literature on political knowledge, it is important to begin by teasing apart the multiple common meanings of 'truth' and 'myth'. While one meaning covers directly testable truths about the world (which we might term 'narrow facts'), another refers to deeper truths that lie beneath direct observation (which we might term 'worldviews'), including 'truth' in a religious sense. Societal debates – including those about the benefits system – will exist on both levels simultaneously, as will claims of 'truth' and 'myth'. The former Secretary of State for Work and Pensions, Iain Duncan Smith, can say that *"I have no hesitation in claiming that Britain is broken. This claim is factual"* (in Slater 2012:962), and Slater can describe this as a 'myth', and in both cases we accept their statements as legitimate uses of language, even though the claim is not directly about a testable proposition.

Indeed, much of the academic debate on benefits has been about 'myths' in this broader sense, critiquing individualistic explanations of poverty. While this has been common in recent years (such as Slater 2012, or Jensen's 2014 critique of 'welfare commonsense'), it goes back to Dean & Taylor-Gooby's (1992) book *Dependency Culture: The Explosion of a Myth*, Peter Townsend's 1974 critique

of the 'cycle of deprivation' (Welshman 2005), and beyond. Some of the narrow facts on which some individualistic accounts are based are demonstrably false, such as the existence of families in which three generations have never worked (MacDonald et al. 2013). Nevertheless, the extent to which individualistic worldviews can be described as *factually* wrong is contested, with others arguing that social policy scholars' near-universal preference for rigidly structural explanations instead reflects widespread ideological commitments (Dunn 2014; Welshman 2005). It is not the aim of this paper to present a new theory of the complex relationship between narrow facts and broader worldviews (which mirrors the conventional distinction between attitudes/beliefs and values, e.g. Sundberg 2014:4.1). For our purposes, it is sufficient to note that there is a difference between a narrow fact that is amenable to direct social scientific investigation and an ethically-imbued worldview that is not (e.g. Samuels 1973, Sarweitz, 2004), even accepting that the two are messily entangled. As such we restrict our focus here to 'benefit myths' conceived on the level of factual statements.

Even having excluded this wider meaning, the idea of classifying a piece of knowledge as a 'fact' – "*an item of correct information, one that accurately represents the real world*" (Kuklinski et al. 1998:147) – is nevertheless contentious. This is partly the ontological problem that there is no value-free way of expressing factual statements, but the primary difficulty is epistemological: even if there is a truth (within a particularly value-laden way of seeing the world), our knowledge of this truth is never certain. So-called facts lie on a continuum of uncertainty, in which "*some purported facts are more indisputably correct than others*" (Kuklinski et al. 1998:148). Any claims that the public is 'ignorant' of a given fact must come alongside a consideration of the extent to which our knowledge of this fact is certain, and inevitably involves a subjective judgement on the part of the speaker as where the boundary between reasonable and unreasonable interpretations lies.

Moreover, it is clear that the public's accuracy will vary according to the facts that are chosen. While previous research shows that most *individuals* hold inaccurate knowledge, across the population

different types of inaccuracy can balance out, producing a correct *average* response. For example: American's average perceptions of issues such as the level of the minimum wage, median incomes and the prevalence of college degrees are 'surprisingly accurate' (according to Blinder and Krueger 2004), while Taylor-Gooby et al (2003) found for their set of questions on the British welfare state more broadly that "*the most striking aspect of public perceptions is their accuracy*". On rare occasions it is even true that many *individuals* are accurate: an exhaustive review of US polls shows that accuracy across 112 domestic policy items varies from 6% to 96% (Carpini and Keeter 1996:80-81). While widespread misperceptions around key aspects of the benefits system would be concerning, it is not reasonable to expect everyone to know everything about every issue. In our analysis, we therefore review *every* measure of benefit beliefs from British data that we have been able to obtain, leaving our judgement as to their respective relevance to the Conclusion.

Methods

This study aimed to review the British public's accuracy of knowledge about the benefits system in the recent past (2000-2015). This requires two interlinked sets of analyses – one of public perceptions, another of the truth of the benefits system – which we describe in turn.

Public perceptions

To investigate public perceptions, we conducted new analyses of all the datasets that we could gain access to. After reviewing publicly available databases and contacting private survey agencies and sponsoring charities for access to their data, we obtained eighteen different datasets across six different survey series.

While full details of the surveys are given in Web Appendix 1, they can be grouped into three levels of robustness. Firstly, the British Social Attitudes surveys (BSA, 10 waves) and the European Social Survey (ESS) are high-quality, face-to-face surveys using random samples. Secondly, we use online panels from both Ipsos MORI (2 waves) and YouGov (2 waves). Finally, we use face-to-face surveys that use less robust sampling techniques: an Ipsos MORI face-to-face survey (based on a quota sample within randomly selected areas) and the European Commission's survey Eurobarometer (EB, 2 waves). In quality terms these are likely to lie between the online panels and full random surveys. Basic descriptive characteristics of each survey are shown in Web Appendix 2.

These sampling differences must be borne in mind when interpreting the results below. Online panels are increasingly used in social research and generally show similar distributions of political variables to face-to-face surveys using random samples, but we would expect the samples to be slightly skewed towards those with greater political interest/knowledge (Sanders et al. 2007, Liu and Wang 2014). Levels of knowledge from the online panels are therefore likely to be upper bounds on population values, and the results should not be treated as unquestionable 'facts' about public knowledge, but rather as the best estimate of such knowledge that is presently available.

Defining 'myths'

To define the 'correct' response we must make a subjective judgement about the boundaries of reasonable beliefs, given inherent uncertainty about the truth. We explain this case-by-case below. For questions where respondents are asked to state a percentage of the population, however, we adopt a general rule of using windows of ten percentage points around the correct value (or from 0-10%, if the true value is lower than 5%). While arbitrary, this allows respondents some margin for error, and seems reasonable given respondents' propensity to round their answers to the nearest 5% or 10%.

Results

Benefit fraud

Overestimates of benefit fraud are perhaps the most commonly cited ‘benefit myth’. They are also an instructive case with which to begin, because whether these are indeed ‘myths’ is more complex to answer than it might appear.

Five different survey questions have been asked about fraud. Mostly these ask explicitly about fraud and then clarify that this is people ‘deliberately deceiving’ the Government (A1 in Table 1), or ‘dishonestly claiming’ (A4, A5). However, BSA (A2-A3) asked about ‘falsely claiming’, which is likely to capture a slightly broader concept than fraud. Questions also differ in whether they ask about fraud as a percentage of *claims* or of *spending*, and which benefits they talk about, variously ‘out-of-work benefits’, ‘welfare’, ‘unemployment benefits’ and ‘disability benefits’. (For full wording, see Web Appendix S3).

The British public’s responses to these questions are shown in Table 1. There are statistically significant differences between the different questions, although whether these are due to the question, the survey mode or the sample is unclear. Overall, people thought that 29-37% of claims were fraudulent or false, and 24-27% of spending was on false claims. (Medians are lower than means, with the average person saying they thought 25-35% of claims and 20% of spending was fraudulent – notably lower than the level suggested as ‘typical’ by Briant et al’s (2011:61) qualitative study). ‘Mythbusters’ often compare these figures to the official Government fraud estimates, but there are several further considerations here.

[Table 1 about here]

Firstly, some people's definition of fraud is different from the definition enshrined in law. For example, a substantial minority of unemployment benefit claimants are unwilling to take literally any low-status job (Lindsay and McQuaid 2004). It seems unreasonable to count this as 'fraud' – nearly all claimants want to work, such choosiness is shared in wider society (Dunn 2010), and besides, it is unclear whether claimants would be able to get these jobs – but some respondents may be defining this as 'fraud'. To investigate this further, Ipsos MORI 2013 asked respondents to specify what they had understood as 'fraud'. Sizeable minorities of people described it as *'having more children so that they are entitled to more benefits'* (35.1% of those giving an answer), *'people claiming benefits who haven't paid any taxes/national insurance'* (36.5%), and *'people from abroad/immigrants claiming benefits'* (46.1%). Indeed, a majority (61.6%) gave one of these responses – none of which are usually legally defined as fraud. Some of the divergence between perceptions and reality may therefore be a matter of mismatched definitions.

Secondly, some fraud will go undetected, particularly cash-in-hand earnings (Dean and Melrose, 1996), but also some organized fraud. Indeed, in a British Social Attitudes question in 2011, 54% thought that it was not very or not at all likely that someone who falsely claims benefits will be caught.² It is however important to separate out the *detection* of fraud among claimants as a whole, from the Government's impressive efforts to *measure* the level of fraud. In 2012/13, a random sample of 26,000 cases were reviewed, initially collating information from various Government and local authority sources before interviewing the claimant at their home (see Web Appendix 4). The Government infers that fraud is taking place either if fraud is then investigated further and proved in court, or if the claimant terminates or changes their claim shortly after the interview, and where there is 'a strong reason to deduce' that this was because of the fraud-checking process. This is best practice internationally, and was the only aspect of Government fraud management that was praised in an otherwise critical report (Gee et al. 2010:9). The resulting fraud estimates are indeed

much lower than average fraud perceptions, varying between 0.3% of spending on incapacity benefits to 3.9% of spending on Carer's Allowance.

It is impossible to rule out the possibility of some fraud being missed in this exhaustive exercise. However, given the intensive nature of Government fraud measurement, it goes too far to say that *'there are no reliable figures on benefit fraud'* (Taunton-Collins 2013). Instead, we can (subjectively) divide reasonable from unreasonable perceptions of fraud. Given the difficulty in inferring 'fraudulent intent', it seems unreasonable to consider a perception to be false if it is close to the estimate for fraud and claimant error combined (see Web Appendix 4). The available fraud plus claimant error estimates are all below 5%, so the range considered to be correct is 0-10% (as shown in Table 1 in the column 'accepted range for 'correct' perception).

From this, we classify 27-37% of respondents as correct (or 15-19% in the BSA questions, if we treat 'false claims' as equivalent to fraud). In two of these surveys, 61-63% overestimated the level of fraud and <10% said they did not know; in the third survey (MORI web 2013), 45% gave overestimates and 28% were 'don't knows'. In other words, a substantial minority of people accurately perceive the level of benefits fraud, but most people give overestimates. Further evidence for such misperceptions comes from the National Benefit Fraud Hotline 2009-10, where <5% of calls led to claim being regarded as either fraud or error (FullFact 2011). It is perhaps no surprise that the Government themselves have similarly accepted that *"public perceptions of fraud in the benefit system do not reflect the situation"* (HM Government 2014, Appendix 1).

Benefit spending

Rather than assess the exact number of billions spent on the benefits system – which would primarily test the public's probably poor knowledge of the size of public spending in real terms – recent surveys have focused on the public's understanding of the *relative* size of different aspects of

public spending. While some care is needed in constructing the true figures ('benefits for the unemployed' are broader than just Jobseeker's Allowance; see Web Appendix 4), there is more certainty here than when looking at benefit fraud.

[Table 2 about here]

Within public spending as a whole, social security is the largest single component – and this is moderately well-known. (Questions that ask respondents to choose the correct answer from a list of categories, as in this case, are shown in Table 2). In 2001, 31.3% correctly thought that social security benefits were the largest area of government spending (B1), and around half (49%) thought that it was one of the top two areas of spending (B2), with very few (2%) thinking it was the lowest (B5). Overall, more than half (63%) knew that health, pensions or working-age benefits were within the 2-3 biggest areas of public spending (B4), while more than 80% knew that benefits (pensions + working-age benefits), education or health were within the top two areas of spending (B3).

However, fewer people had higher levels of knowledge : only 9% managed to name *all* of the top 2-3 areas of spending (working age benefits, state pensions, and health; not shown in Table 2). And *within* the social security budget, levels of knowledge deteriorate. Only 27% of people knew that retirement pensions were the largest area of spending in 2001 (and only 46% thought it was within the top two of five listed areas of social security), with far more people (44%) saying that unemployment benefits were largest (B6-9). More recently, people were split as to whether Jobseeker's Allowance or state pensions were more expensive (B10) – despite pensions costing *ten times* the amount of unemployment benefits. The same picture can be seen elsewhere, whether on the share of the 'welfare budget' that goes on unemployment benefits (A6), or how much raising the state pension age would save (B11). Even accepting that the unemployment benefit costs are slightly underestimated (Web Appendix 4), the public's average perceptions seem wildly inaccurate.

Perceptions of levels of spending on other areas of the benefits system are inconsistent. Only 4% in 2001 said that benefits for disabled people were the most expensive part of the social security system, and over 40% thought they were the least expensive, even though this was the second-largest area of spending behind pensions (B6-9). At the same time, people know that free bus travel and free TV licences for pensioners are relatively inexpensive (with over half correctly saying that cutting this would save the least of a range of policy options; B12). It is therefore unfair to say that the public know nothing about benefit spending. However, there seems to be a continuing and considerable misperception about the relative costs of unemployment benefits and state pensions.

Extent of benefit claims

One obvious explanation for why people overestimate spending on unemployment benefits is that they may overestimate the number of claimants – which we explore in this section. Again, the true figure here is relatively straightforward to estimate. However, when questions ask about the extent of unemployment *per se* (including non-claimants), there is a little uncertainty (unemployment rates are based on sample surveys; see Web Appendix 4), and there are widespread misunderstandings about what the ‘unemployment rate’ refers to (it conventionally expresses unemployment as a share of the economically *active* population, excluding inactive people).

When we compare the true figures to people’s perceptions, we again find that people’s perceptions are wrong. The average respondent estimated that the unemployment rate as a share of the *active* population at any one time was 12% in 2010, and as a share of the *total* working-age population was 15% in 2013 and 20-24% in 2008 (B13, A9 and B14 respectively). (This excludes poorly designed questions in which half or more of respondents say ‘don’t know; A7-8). These are all noticeably higher than the best estimates of the actual figures (8%, 6%, and 4% respectively), echoing past overestimates found in Golding & Middleton (1982).

However, when we look across all benefits (using a question kindly run by Ipsos MORI), the average respondent thinks that 15% of the working-age population claimed out-of-work benefits at any one time in 2015 (A10). This is perhaps surprisingly accurate (the true figure is 11.4%), particularly given that unemployment itself is so overestimated. Indeed, the median perception of unemployment (B12) plus long-term sickness (B15) in ESS is at least 30%,³ double the perceived level of out-of-work benefits in the Ipsos MORI poll. This may be for methodological reasons. Respondents are likely to be swayed by the response options presented to them (Schwarz 1999), and so the extensive sequence of high response options presented in ESS may bias respondents to higher estimates. Alternatively, ESS may be more nationally representative than the other surveys that are liable to be biased towards more knowledgeable respondents (as above), or that people are aware that many unemployed/disabled people do not claim benefits.

In terms of accuracy, we consistently see that only a minority (19-30%) – a considerable one, but still very much a minority – of the British public give a (roughly) correct answer to any of these questions. In nearly all cases the incorrect responses were *over*-estimates of the levels of unemployment, sickness/disability or out-of-work benefit claims. It is nevertheless worth highlighting that in 2015, a substantial minority (23%) *underestimate* the level of out-of-work benefit claims.

Finally, we can also look at perceived *trends* in out-of-work benefit claims (A10-A12). The average respondent in 2015 thought that benefit claims had risen fractionally since 2000, in contrast to administrative data showing they have fallen noticeably (from 14.3% to 11.4% of the working-age population). However, there was a large spread of responses, with 34% perceiving a fall in benefit claims over time, 16% no change, and 50% perceiving a rise. If we define ‘correct’ as a decline of roughly the correct size (a 1-7 percentage point decline), then only 21% are correct, with 66% over-

estimating the trend (i.e. thinking that claims have stayed the same or risen), and 13% under-estimating it (i.e. thinking that claims have fallen by more than they actually have). The fall in out-of-work benefit receipt is not a widely-perceived phenomenon.

Value of benefits

Many people overestimate the extent of spending on unemployment benefits, as we have seen. The previous section has suggested that people overestimate the extent of unemployment *per se*, but another simple explanation is that people over-estimate how much each claimant receives – part of the wider ‘myth’ of benefit generosity referred to in many of the mythbusters. The actual evidence that people believe this ‘myth’, however, is much more nuanced.

The main evidence comes from the BSA using an indirect method (some of these questions have been analysed in the BSA reports (e.g. Taylor-Gooby & Martin 2008), although without looking across the full set of questions systematically). Initially, people are asked whether someone whose ‘only income comes from state benefits’ has enough to live on, given their personal situation (e.g. ‘a 25-year old unemployed woman living alone). People are then given the true amount, and then asked again whether this person has enough to live on. Those people who change their response to say that the person is actually harder-up than they thought are treated as *overestimating* the true benefit, while those who change their response to say that the person is living more comfortably than they thought are treated as *underestimating* it.

Not only do these questions allow us to compare understanding of different types of benefits (the questions variously ask about carers, unemployed people, and pensioners, varied by family type), but we can also look at changes in understanding from 1994-2013. There are however two caveats. Firstly, no information is given on how the ‘true’ values given in BSA are derived. When we check these values, we find that most of them are accurate, but a few are wrong (see Web Appendix 4); we

draw attention to these where relevant below. Secondly, this question will give a lower bound estimate for people's misperceptions, as some misperceptions will not be sufficiently large to change people's feeling about whether benefits are enough to live on.

Bearing this in mind, the results are shown in Table 3. As the 'mythbusters' claim, there are indeed some benefits that people tend to overestimate. For unemployment benefits, noticeably more people in recent years overestimate the benefit than underestimate it (8-11% more for a single woman, 27-28% more for a childless couple). This seems to be the case for most years in which this question has been asked, although for the unemployed single woman in 1994 (the earliest year available), people were as likely to underestimate as overestimate the benefit. Overestimates were also found in studies that ask people to give a figure for the level of benefits, including a family with two children on Supplementary Benefit in the late 1970s (Golding and Middleton 1982), and the couple rate of unemployment benefit in 2012 (A13, notwithstanding the problems of establishing the true figure; see Web Appendix 4).

[Table 3 about here]

Contrary to widespread assumptions, though, people did *not* systematically overestimate the levels of other types of benefits – indeed, in general they systematically *underestimated* them, believing that benefits were in fact lower than they really are. This was the case for:

- *Carers* in 2005, although the 'true' figure here is contentious (although not strictly 'wrong'; see Web Appendix 4).
- *Unemployed single mothers* for most years (1994-2004), where 14-25% more people underestimated than overestimated the benefit (falling to 4% in 2008). This is a particularly striking finding when we consider that the BSA 'true' figures arbitrarily

excluded Child Benefit and are therefore even lower than claimants would actually receive (see Web Appendix 4).

- *Pensioners* 1998-2008, with 15-48% more people overestimating than underestimating the level of benefits for both pensioner couples and single pensioners. This does not mean that most people thought pensions were too generous; even after hearing the true value, respondents were still far more likely to say that pensioners were 'hard up' or 'really poor' than had 'more than enough to live on' (29-64% vs. 2-11% respectively, analyses not shown). But it does show that the assumption that most people systematically overestimate the level of state benefits is wrong.

It is possible to summarize this by saying that people tend to overestimate unemployment benefits, but considerably underestimate support to pensioners and unemployed families. Yet alongside this, it is striking just how variable people's perceptions are. In most cases, sizeable minorities of people were *both* underestimating and overestimating the level of benefits (and as noted previously, the question design means that these are lower bounds on misperceptions). If we look at the single question that asks people to give the exact value of unemployment benefits for a couple (A13, and noting the issues over the true value in Web Appendix 4), then over 10% estimate this as less than half of the actual value, and over 10% estimate this to be more than twice the actual value. As Philip Converse famously put it when describing political knowledge (in Barabas 2012), public knowledge has a low mean but a high variance.

Other beliefs: better off in work, and JSA durations

Several of the mythbusters talk about the 'myth' that people are better-off on benefits than in-work (an argument that dates back to the principle of 'lesser eligibility' in the 1834 Poor Law and beyond), which depends on perceptions of incomes both out-of-work and in-work. There is some evidence that people do underestimate in-work incomes; a DWP report using similar questions to the previous section (Kelly 2008) finds considerable underestimates of how much government support a

two-parent two-child family with one earner would receive, perhaps reflecting increases in spending on such benefits in the 2000s (which had complex implications for how much people were better-off to progress at work; Brewer and Shephard 2004).

Similarly, a TUC mythbuster (using B14) claims that only 21% of people know that an unemployed couple with two children would be better-off if one of them worked 30hrs/wk at the minimum wage. However, the claimed 'true figure' here of £138/wk better off (see A13) is probably an over-estimate, partly because the TUC seem to have slightly over-estimated how much better-off people would be if they worked work (we make this £128), but more importantly because this figure excludes other costs and income losses that people would face in taking up employment (see Web Appendix 4). While it still seems likely that this unemployed couple would be better-off in work (and 'better-off calculators' are a standard part of welfare-to-work support), the extent that perceptions match reality is difficult to estimate in the absence of further information.

While less commonly discussed than the issues above, we can also look at people's perceptions of the duration of unemployment benefit claims. The public's average (mean) estimate of the proportion of Jobseeker's Allowance claims last for at least a year is 48% in 2012 (in A15) and 38% in 2015 (Kellner 2015). However, the 'true' value claimed in the initial TUC mythbusting is 28%, whereas Kellner claims it is 10%. The latter claim in particular is debatable – it ignores JSA claimants who temporarily leave JSA but return to claim – with more plausible figures being either 32% or 40% (see Web Appendix 4). If we allow five percentage points either side of this as 'correct' (in A15), then 24% are correct, with 23% giving underestimates and 54% giving overestimates. This seems to be an area of ignorance rather than misperception (perhaps unsurprisingly given that it is not much-discussed in public debate), with the responses being almost randomly spread from 0 to 100.

Discussion

Limitations

In talking about ‘truths’ and ‘myths’, it is necessary to be clear about the limitations of our analysis. Firstly, there is always a risk of non-response bias in sample surveys, and such biases are likely to be greater for the online panels that we include in our review. However, previous studies suggest that online samples will be biased to *more* knowledgeable respondents, and the public may therefore be even less informed than our results suggest. Secondly, our findings may not strictly reflect ‘ignorance’. There is evidence that monetary incentives increase respondents’ accuracy and decrease their partisan bias (Prior and Lupia 2008, Bullock et al. 2013), and misperceptions may therefore reflect a lack of effort on the part of the respondent to provide accurate responses, with apparent ‘beliefs’ instead being justifications of politicized attitudes.

Finally, we unfortunately do not have unchallengeable ‘facts’ to which we can compare the public’s views – much as this is often the way that mythbusters have been framed. Still, uncertainty is not the same as an absence of knowledge. In evaluating the accuracy of the public’s beliefs about the benefits system, we make a judgement – necessarily subjective, but both transparent and grounded in the best available evidence – as to what the ‘truth’ is, and how close to this truth a respondent has to be to be counted as ‘correct’. Given the wider context of encouraging better quantitative social science among academics, students and the wider public (a movement we are involved in through the Kent Q-Step Centre), we hope that the information in this paper will enable readers to interrogate the facts for themselves, rather than simply defer to them.

Conclusions

While the idea that the British public believe negative ‘myths’ about the benefits system is widespread, there is little previous evidence as to what the public believe, and even less as to whether such beliefs are accurate. Using 46 measures across 18 different datasets, this paper has

shown – against such expectations – that there are some areas where people misperceive the benefits system in ways that do not seem likely to lead to harsh attitudes. In particular, people tend to *underestimate* the value of benefits for pensioners and unemployed people with children. A substantial minority (nearly one in four) also *underestimate* the level of out-of-work benefit claims. And there are even some areas about which the public are (on average) relatively accurate. For example, the average person is surprisingly accurate in knowing the share of the population who currently claim out-of-work benefits.

Yet overall, this paper has shown that the authors of ‘mythbusters’ are correct. Knowledge about the benefits system is low, as even where the public are right *on average*, on almost no measure do more than one-third of *individuals* provide a correct answer as we define it. And the public are often not right on average. People wildly overestimate unemployment benefits compared to pensions, and overestimate how much unemployment claimants without children receive. Half of people believe that out-of-work benefit claims have risen in the past fifteen years, whereas they have fallen noticeably. And while it is difficult to know the true level of benefit fraud exactly, the public overestimate fraud compared to any reasonable figure.

Implications

The implicit – and often explicit claim (TUC 2013, Hills 2014) – in most of the mythbusters is that these myths drive negative attitudes towards benefit claimants. However, it is difficult to test empirically whether this is true. Elsewhere, we show that many – but not all – of these beliefs are associated with the view that benefit claimants are undeserving, even after controlling for people’s political affiliations (AUTHOR CITATION 1). Based on this, and wider experimental evidence, we argue that it seems likely that people’s attitudes are linked (if in a complex way) to beliefs. However, there is a large caveat here: there is far more to getting public support for the benefits system than simply mythbusting – those times (e.g. post-war Britain) and places (e.g. Nordic countries) in which

the public see benefit claimants as more deserving are not necessarily characterized by accurate perceptions of benefits, and the evidence suggests mythbusting itself is unlikely to consistently produce strong changes in attitudes (AUTHOR CITATION 2). The role of benefit myths in public attitudes should not be overstated, yet neither should it be denied.

Finally, this leads us back to the ‘mythbusters’ with which we began. It is clear that politicians and the media do encourage the public to misperceive the benefits system (see Baumberg et al. 2012) – ignorance, like knowledge, is socially produced (Slater 2012). The actors best placed to tackle this are the UK Statistics Authority (via changes to their Code of Practice for Statistics) and public providers of benefit statistics (not least the DWP), and the recommendations in Baumberg et al (2012:88-89) therefore apply here. But to the extent that the providers of statistics are unwilling to take steps to improve public knowledge, then the best that we can do is to support those organisations that are trying to reward truthfulness and embarrass misinterpretations – such as ‘Fullfact’ (<http://fullfact.org>) – in the hope that a society that incentivizes truthfulness in the long run will become a more truthful society.

Notes

[ACKNOWLEDGEMENTS REMOVED FOR ANONYMITY]

¹ ESS/BSA data are publicly available from <http://www.europeansocialsurvey.org/> and the UK Data Service respectively. The other datasets – alongside the code for this paper, web appendices and other supplementary information – are being made available on the journal website and via [REMOVED FOR ANONYMITY]

² Author's analysis of the variable FALCATCH.

³ Responses to the ESS questions B12 and B13 are in five-point bands (e.g. 5-9%); the combined figure sums the bottom of each band, and is therefore a lower bound on the perceived total.

Bibliography

- Baptist Union of Great Britain, the Methodist Church, the Church of Scotland & the United Reformed Church (2013), *The lies we tell ourselves: ending comfortable myths about poverty*. London, Methodist Publishing.
- Barabas, J. (2012), Social Security Knowledge. In: D. Lamdin (ed), *Consumer Knowledge and Financial Decisions: Lifespan Perspectives*.
- Baumberg, B. (2014), Benefits and the cost of living: Pressures on the cost of living and attitudes to benefit claiming In: A. Park, C. Bryson & J. Curtice (eds), *British Social Attitudes: the 31st Report*, London, NatCen Social Research.
- Baumberg, B., Bell, K., Gaffney, D., with Deacon, R., Hood, C. & Sage, D. (2012), *Benefits stigma in Britain*. London, Elizabeth Finn Care/Turn2us.
- Beresford, P. (2013), Why welfare literacy is vital. *The Guardian*.
- Blinder, A. & Krueger, A. (2004), What does the public know about economic policy, and how does it know it? , *IZA Discussion Paper No. 1324*, Bonn, The Institute for the Study of Labor (IZA).
- Brewer, M. & Shephard, A. (2004). *Has Labour made work pay?* York: Joseph Rowntree Foundation.
- Briant, E., Watson, N., & Philo, G. (2011). *Bad News for Disabled People: How the newspapers are reporting disability*. Glasgow: Strathclyde Centre for Disability Research and Glasgow Media Unit.
- Bullock, J. G., Gerber, A. S., Hill, S. J. & Huber, G. A. (2013), Partisan bias in factual beliefs about politics. *NBER Working Paper No. 19080*, Cambridge, MA, NBER (National Bureau of Economic Research).
- Carpini, M. X. D. & Keeter, S. (1996) *What Americans Know about Politics and Why it Matters*, Yale University Press., New Haven, CT.
- Chase, E., & Walker, R. (2013). The Co-construction of Shame in the Context of Poverty: Beyond a Threat to the Social Bond. *Sociology*, 47(4), 739-754.
- CNN (2011), CNN Poll: Americans flunk budget IQ test. CNN blog.
- Converse, Philip E. (1975). Public opinion and voting behavior. In Fred I. Greenstein and Nelson W. Polsby (Ed.), *Handbook of Political Science*. Reading, MA: AddisonWesley
- Coote, A. & Lyall, S. (2013), "Strivers v. skivers: the workless are worthless". *Mythbusters*, London, nef (the new economics foundation) and the Tax Justice Network.
- Dean, H., & Taylor-Gooby, P. (1992). *Dependency Culture: The Explosion of a Myth*. Hemel Hempstead: Harvester Wheatsheaf.
- Dean, H., & Melrose, M. (1996). Unravelling citizenship : The significance of social security benefit fraud. *Critical Social Policy*, 16, 3-30.
- Duffy, B., Hall, S., O'Leary, D., & Pope, S. (2013). *Generation Strains: a Demos and Ipsos MORI report on changing attitudes to welfare*. London: Demos, http://www.demos.co.uk/files/Demos_Ipsos_Generation_Strains_web.pdf?1378677272 [accessed 19/12/2016]
- Dunn, A. (2010), The 'Dole or Drudgery' Dilemma: Education, the Work Ethic and Unemployment. *Social Policy & Administration*, 44, 1: 1-19.
- Dunn, A. (2014). *Rethinking unemployment and the work ethic: beyond the 'quasi-Titmuss' paradigm*. Springer.
- Durant, J. R., Evans, G. A. & Thomas, G. P. (1989), The public understanding of science.
- Flvbjerg, B. (2001) *Making Social Science Matter*, Cambridge UP, Cambridge.
- FullFact (2011), Benefit fraud: Has DWP hotline increased prosecutions?
- Gee, J., Button, M. & Brooks, G. (2010), The financial cost of UK Public Sector Fraud: A less painful way to reduce public expenditure. Porstmouth, Center for Counter Fraud Studies (CCFS), University of Portsmouth.
- Golding, P. & Middleton, S. (1982) *Images of welfare: press and public attitudes to welfare*, Billing & Sons Limited, Worcester.

- Herda, D. (2010), How many immigrants? Foreign-born population innumeracy in Europe. *Public Opinion Quarterly*, 74, 4: 674-695.
- Hills, J. (2014) *Good times, bad times: The welfare myth of them and us*, Policy Press, Bristol.
- HM Government (2014), Fraud and error in the benefits system: Government Response to the Committee's Sixth Report of Session 2013-14 - Work and Pensions Committee. London, House of Commons.
- Jacobs, L. R. & Shapiro, R. Y. (1999) *Myths and misunderstandings about public opinion toward Social Security: Knowledge, support, and reformism*, Century Foundation.
- Jensen, T. (2014). Welfare Commonsense, Poverty Porn and Doxosophy. *Sociological Research Online*, 19, 3: 3.
- Kellner, P. (2015), The truth about welfare. *Prospect*.
- Kelly, M. (2008), Public attitudes to child poverty [research summary]. London, DWP (Department of Work and Pensions).
- Kuklinski, J. H., Quirk, P. J., Jerit, J., Schwieder, D. & Rich, R. F. (2000), Misinformation and the Currency of Democratic Citizenship. *The Journal of Politics*, 62, 3: 790-816.
- Kuklinski, J. H., Quirk, P. J., Schwieder, D. W. & Rich, R. F. (1998), "Just the Facts, Ma'am": Political Facts and Public Opinion. *The Annals of the American Academy of Political and Social Science*: 143-154.
- Kuziemko, I., Norton, M. I. & Saez, E. (2015), How Elastic Are Preferences for Redistribution? Evidence from Randomized Survey Experiments. *American Economic Review*, 105, 4: 1478-1508.
- Liebman, J. B. & Luttmer, E. F. (2012), The Perception of Social Security Incentives for Labor Supply and Retirement: The Median Voter Knows More Than You'd Think. *Tax Policy and the Economy*, 26, 1: 1-42.
- Lindsay, C. & McQuaid, R. W. (2004), Avoiding the 'McJobs': Unemployed Job Seekers and Attitudes to Service Work. *Work, Employment & Society*, 18, 2: 297-319.
- Liu, M. & Wang, Y. (2014), Data collection mode effects on political knowledge. *Survey Methods: Insights from the Field*.
- MacDonald, R., Shildrick, T. & Furlong, A. (2013), In search of 'intergenerational cultures of worklessness': Hunting the Yeti and shooting zombies. *Critical Social Policy*, 34, 2: 199-220.
- MacDonald, R., Shildrick, T. & Furlong, A. (2014), 'Benefits Street' and the Myth of Workless Communities. *Sociological Research Online*, 19, 3: 1.
- Macmillan, L. (2011) *Measuring the intergenerational correlation of worklessness*, Centre for Market and Public Organisation (CMPO), University of Bristol.
- Martinez, M. D., Wald, K. D. & Craig, S. C. (2008), Homophobic innumeracy? Estimating the size of the gay and lesbian population. *Public Opinion Quarterly*, 72, 4: 753-767.
- Prior, M. & Lupia, A. (2008), Money, Time, and Political Knowledge: Distinguishing Quick Recall and Political Learning Skills. *American Journal of Political Science*, 52, 1: 169-183.
- Samuels, W. J. (1973), You cannot derive 'ought' from 'is'. *Ethics*, 83(2), 159-162.
- Sarewitz, D. (2004), How science makes environmental controversies worse. *Environmental Science & Policy*, 7, 385-403.
- Sanders, D., Clarke, H. D., Stewart, M. C. & Whiteley, P. (2007), Does mode matter for modeling political choice? Evidence from the 2005 British Election Study. *Political Analysis*, 15, 3: 257-285.
- Schwarz, N. (1999), Self-reports: How the questions shape the answers. *American Psychologist*, 54, 2: 93-105.
- Slater, T. (2012), The Myth of "Broken Britain": Welfare Reform and the Production of Ignorance. *Antipode*, 46, 4: 948-969.
- Sundberg, T. (2014), Attitudes to the Welfare State: A Systematic Review Approach to the Example of Ethnically Diverse Welfare States. *Sociological Research Online*, 19, 1: 28.

- Taber, C. S., Cann, D. & Kucsova, S. (2009), The Motivated Processing of Political Arguments. *Political Behavior*, 31, 2: 137-155.
- Taunton-Collins, G. (2013), Busting welfare myths. Adam Smith Institute.
- Taylor-Gooby, P., Hastie, C. & Bromley, C. (2003), Querulous citizens: welfare knowledge and the limits to welfare reform. *Social Policy and Administration*, 30, 1: 31-46.
- Taylor-Gooby, P. & Martin, R. (2008), Trends in sympathy for the poor. In A. Park, J. Curtice, K. Thomson, M. Phillips, M. Johnson, & E. Clery (Eds.), *British Social Attitudes 2007-2008: The 24th Report*, London: National Centre for Social Research.
- TNS Opinion & Social (2010), Europeans' knowledge of economic indicators. *Special Eurobarometer 323*, Brussels, TNS for the European Commission.
- TUC (2013), Support for benefit cuts dependent on ignorance, TUC-commissioned poll finds [press release]. London, TUC (Trades Union Congress).

Tables

Tables 1-3 are shown on the following pages.

Table 1: Accuracy of public perceptions of the benefits system (continuous variables)

	<i>Perceptions</i>		<i>Accepted range for 'correct' perception</i>	<i>Correctness</i>				
	<i>Mean</i>	<i>Median</i>		<i>Correct (95% CI)</i>	<i>Under-estimate</i>	<i>Over-estimate</i>	<i>Don't know</i>	
<i>Perceptions of benefit fraud</i>								
A1	Fraud as % of out-of-work benefit claims 2012‡ ¹	29.2	25	0.0 to 10.0	31% (29-33)	0%	61%	8%
A2	False claims as % of disability claims 2007‡ ²	34.2	30	0.0 to 10.0	19% (18-21)	0%	73%	8%
A3	False claims as % of unemployment claims 2007‡ ²	37.2	35	0.0 to 10.0	15% (14-16)	0%	78%	7%
A4	Fraud as % of welfare spending 2013‡ ³	24.1	20	0.0 to 10.0	27% (24-30)	0%	45%	28%
A5	Fraud as % of welfare spending 2012‡ ⁵	26.9	20	0.0 to 10.0	37% (35-40)	0%	63%	0%
<i>Perceptions of spending on benefits</i>								
A6	Bens for unemployed as % of welfare budget 2012 ⁵	41	40	0.0 to 13.0	9% (8-11)	0%	91%	0%
<i>Perceptions of level of claims among working-age population</i>								
A7	Unemployed as % of economically active 2007 ⁶	9.5	9	0.4 to 10.4	23% (20-26)	0%	14%	63%
A8	Unemployed as % of economically active 2009 ⁶	10.5	10	2.7 to 12.7	29% (27-32)	5%	19%	47%
A9	Unemployed as % of population 2013 ³	22.2	15	1.0 to 11.0	29% (27-32)	0%	48%	23%
A10	Out-of-work benefit claims as % of pop 2015 ⁴	23.0	15	6.4 to 16.4	28% (25-30)	23%	49%	0%
A11	Out-of-work benefit claims as % of pop 2000 ⁴	19.6	15	9.3 to 19.3	26% (24-29)	33%	41%	0%
A12	Trend in out-of-work benefit claims 2000-2015 ⁴	3.3	1	-7.0 to -1.0	21% (19-23)	13%	66%	0%
<i>Perceptions of value of benefits</i>								
A13	Unemployment benefit, couple with 2 kids 2012‡ ⁵	£183	130	£100-125	21% (19-23)	29%	50%	0%
A14	How much better of in min wage job* 2012 ⁵	-£19	-20	£100-150	4% (3-5)	85%	1%	10%
<i>Other perceptions of the benefits system</i>								
A15	% initial JSA claimants who claim for 12mths 2012* ⁵	48	50	27 to 45	24% (21-26)	23%	54%	0%

* Major / ‡ Minor issues around the 'true' figure given - see text & Web Appendix 4

Source/mode: ¹ 2012 MORI/F2F; ² 2007 BSA/F2F; ³ 2013 MORI/web; ⁴ 2015 MORI/web; ⁵ 2012 YouGov/web; ⁶ Eurobarometer/phone.

Table 2: Accuracy of public perceptions of the benefits system (categorical variables)

		Year (data source)	Correct answer(s)	% correct	% incorrect	% don't know	n
<i>Perceptions of spending on benefits</i>							
B1	Largest area of government spending	2001 (BSA F2F)	Social security benefits	31.3%	64.5%	4.2%	3275
B2	1 st or 2 nd largest area of govt spending	2001 (BSA F2F)	Social security benefits	49.3%	46.5%	4.2%	3275
B3	1 st or 2 nd largest area of govt spending	2001 (BSA F2F)	Benefits, educ. or health	84.3%	11.5%	4.2%	3275
B4	2-3 biggest areas of government spending	2013 (MORI web)	Health or pensions, (or benefits if 3 rd given)	63.3%	25.8%	10.9%	1015
B5	Smallest area of govt spending	2001 (BSA F2F)	Housing or public transport or overseas aid	49.0%	47.1%	3.9%	3275
B6	Largest area of social security spending	2001 (BSA F2F)	Retirement pensions	27.0%	69.3%	3.8%	3275
B7	1 st or 2 nd largest of social security spending	2001 (BSA F2F)	Retirement pensions	46.2%	50.0%	3.8%	3275
B8	2nd largest area of social security spending	2001 (BSA F2F)	Children or disability benefits	29.5%	65.9%	4.6%	3275
B9	Smallest area of social security spending	2001 (BSA F2F)	Unemployment or single parent benefits	20.0%	75.9%	4.1%	3274
B10	Which costs more, JSA or state pension?	2013 (MORI web)	Pensions	46.5%	40.4%	13.1%	1015
B11	Which policy option would save most?	2013 (MORI web)	Raising state pension age	16.4%	63.7%	19.9%	1015
B12	Which policy option would save least?	2013 (MORI web)	TV licences / bus travel for pensioners	51.4%	28.2%	20.4%	1015
<i>Perceptions of level of claims among working-age population</i>							
B13	Unemployment as % of active population	2010 (YouGov web)	8 percent	27.3%	51.6%	21.1%	992
B14	Unemployed & looking for work as % of pop	2008 (ESS F2F)	0-4% or 5-9% (exact=4.3%)	18.5%	78.0%	3.5%	2351
B15	Long-term sick & disabled as % of pop	2008 (ESS F2F)	0-4% or 5-9% (exact=5.7%)	30.1%	65.0%	4.8%	2351
<i>Perceptions of value of benefits</i>							
B16	Whether better-off in min wage job	2012 (YouGov web)	Better off	20.7%	69.5%	9.8%	1805

Table 3: Accuracy of public perceptions of the value of benefits (British Social Attitudes, various years)

<i>Perceived level of benefits after rent (BSA, various years)</i>	Under-estimated benefit	Over-estimated benefit	No change	Don't know	<i>n</i>
Unemployed single woman on £45, 1994	18.8%	16.1%	57.6%	7.5%	1160
Unemployed single woman on £47, 1995‡	16.3%	21.1%	53.7%	8.9%	1228
Unemployed single woman on £52, 2000	15.6%	23.6%	50.7%	10.1%	3415
Unemployed single woman on £72, 2013	13.1%	23.8%	51.7%	11.4%	3231
Unemployed couple w/o kids on £79, 1998 ^A	10.1%	37.2%	45.1%	7.5%	1569
Unemployed couple w/o kids on £88, 2005	8.0%	35.9%	43.4%	12.8%	3177
Unemployed single mother on £77, 1994‡	34.3%	9.1%	50.5%	6.2%	1159
Unemployed single mother on £78, 1995‡	24.3%	10.4%	59.4%	5.9%	1227
Unemployed single mother on £95, 2000‡	31.6%	9.7%	51.4%	7.3%	3413
<i>Unemployed single mother on £130, 2004*</i>	27.3%	11.9%	51.6%	9.2%	3175
Unemployed single mother on £130, 2008‡	19.3%	15.7%	54.8%	10.3%	3340
Single pensioner on £82, 2000‡	43.5%	5.0%	48.0%	3.4%	3405
Single pensioner on £105, 2004	29.8%	10.7%	55.6%	3.9%	3175
Single pensioner on £119, 2008‡	26.1%	10.8%	58.7%	4.4%	3343
Pensioner couple on £103, 1998 ^A	38.5%	9.6%	48.3%	3.7%	1573
Pensioner couple on £171, 2005‡	51.9%	3.8%	39.4%	4.9%	3180
<i>Non-working carer on £146, 2004*</i>	24.8%	11.6%	56.4%	7.2%	3168

* = Major Issues around the 'true' figure - see text & Web Appendix 4

^A Slightly different wording ('married couple' in 1998, rather than 'couple living together' in 2005)