

**Understanding welfare conditionality in the context of a generational habitus: a qualitative study of older citizens in England.**

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*Note: this is a personal version, created by Sarah Milton, of the text of the accepted journal article. It reflects all changes made in the peer review process, but does not incorporate any minor modifications made at the proof stage.*

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## **Highlights**

Older adults in England narrated experiences as generational.

‘Our generation’ was characterised as having struggled to achieve self-reliance

Receipt of universal age-related benefits was congruent with generational habitus

Means and needs based conditionality fostered discourses of differentiation.

Increasing conditionality may promote division within and between generations

## **Understanding welfare conditionality in the context of a generational habitus: a qualitative study of older citizens in England.**

### **Abstract**

In many welfare states, ‘austerity’ policies have ignited debates about the fairness and cost-effectiveness of universal welfare benefits, with benefits received by older citizens a particular topic of concern. Empirical studies suggest that conditionality generates problems of access and uptake but, to date, there has been little research on how different conditions of entitlement are understood by older citizens. This study drew on interviews with 29 older citizens from three areas of England to explore how eligibility for and uptake of different kinds of welfare benefits were understood. In interviews, current entitlement was understood in relation to a generational habitus, in which ‘our generation’ was framed as sharing cohort experiences, and moral orientations to self-reliance, hard work and struggle.

Entitlement to some welfare benefits was taken for granted as a reward owed by the state to its citizens for hard-earned lives. State transfers such as pensions, free travel and fuel subsidies were congruent with a nationalised generational habitus, and fostered recognition, self-worth and the sense of a generation as a collective. In contrast, transfers contingent on economic or need-based conditionality were more explicitly framed as ‘benefits’, and negatively associated with vulnerability and moral contestation. Uptake was therefore often incompatible with their generational habitus. Calls for introducing further conditionality to benefits for older adults are often based on claims that this will increase fairness and equality. Our analysis

suggests, however, that introducing conditionality has the potential to promote inequality and foster differentiation and division, within the older population and between generations.

**Key words (3-8)**

Welfare, conditionality, generation, class, generational habitus, entitlement.

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### **Introduction**

In many welfare states, ‘austerity’ policies have ignited debates about the fairness and cost-effectiveness of universal welfare benefits, with benefits received by older people a particular area of concern. This paper explores the meanings and values attributed to the receipt of different kinds of welfare benefits by older people in England. It situates their understandings of the British welfare state, and the role of universal and conditional benefits, within a discussion of a ‘generational habitus’.

### **A ‘special’ generation?**

A constellation of cohort experiences marked by changing economic, demographic and cultural histories has shaped the current political and social orientations of those coming to retirement in early twenty-first century western Europe: often described as a ‘special’ or ‘pioneering’ generation (Twigg and Majima, 2014). For example, the cohorts that grew up following the second world war have arguably benefited socially and financially from expanded educational opportunities and relatively stable employment (Higgs and Gilleard, 2010), with the first twenty-five years of the welfare state an age of full employment, and mass affluence (Fraser, 2009). The postwar generation of ‘baby boomers’ or ‘baby bulgers’ (Higgs and Gilleard, 2010) were a large generation, and the early beneficiaries of a universalist approach to health and social security (Moffatt et al., 2012) and generous pension entitlements,

following higher levels of income and material comfort than previous generations (Higgs and Gilleard, 2010). Culturally, coming to adulthood in the sixties, this generation was also at the forefront of youth culture, leading the way in creating a consumer society (Moffatt and Higgs, 2007).

The concept of the 'Third Age' describes how these histories play out in the retirements of those, roughly between their 50s to 70s in age, in the early 21<sup>st</sup> century (Twigg and Majima, 2014). The Third Age has been conceptualised as a 'cultural field', formed by a logic of values including choice, autonomy, self-expression and pleasure originating in a period of change in the early 1960s (Higgs and Gilleard, 2010, Gilleard et al., 2005, Jones et al., 2010) and summarised as:

a period post-retirement, freed from the constraints of work and, to some degree, family responsibility...marked by leisure, pleasure and self-development (Twigg and Majima 2014: 1).

Whilst acknowledging that the concept of 'generation' by itself is contested, Gilleard and Higgs have developed the concept of 'generational habitus' to characterise the style of this cohort (Gilleard and Higgs 2002; Higgs et al. 2009; Gilleard and Higgs 2008). Drawing on Bourdieu's concepts of habitus, field and practice, the 'generational habitus' arises within a particular generational field of social practice that develops through time, producing a distinct consciousness of historical experiences, different from those that precede them, and carried in dispositions and practices as people grow old (Twigg and Majima, 2014).

### **Generational habitus and the welfare landscape in England**

If the generational habitus of the Third Age was forged in the context of cohort experiences of the welfare state, it is timely to address how contemporary welfare changes are understood in terms of that habitus to offer insight into the possible ramifications of these changes. Older people in England are currently eligible to receive a range of State transfers of resources ('benefits'). Some entitlements are based on chronological age; others on financial contributions from earnings; and others on evidence of material need. Housing benefit, for example, is available to those in financial need. The UK state pension is a contributory scheme, based on payments over the life course. Currently the qualifying age for men is 65, with parity for women being attained in 2018. By October 2020, the qualifying age will rise to 66 for both men and women (Department for Work & Pensions, 2013).

Entitlements such as free travel passes, TV licenses and prescriptions, and winter fuel payments differ somewhat from the state pension, as they are not based on specific contributions deducted from salaries at source but are provided to older citizens from the wider tax base. The processes for claiming benefits vary; for example individuals must apply for entitlements such as free travel passes, whilst winter fuel payments are paid automatically upon reaching state pension age.

As in other European welfare states, however, the welfare landscape in England is currently undergoing significant political and ideological change, dating from neoliberal reforms in the last decades of the twentieth century (Dwyer, 2004, De Vogli, 2011). The British welfare state, like others in Europe, was built on a pay-as-you-go social contract between those in and outside of the labour market; where in general each generation up until now has received back roughly what it has invested in (Walker, 2012). In the 1980s, in what Walker (2012) describes as 'first wave

neoliberalism', severe cuts were made to both the Basic State Pension (BSP) and the State Earnings-related Pension (SERP). With 'second wave neoliberalism', Walker suggests that the prospects for future generations of retirees are worsening under the guise of austerity economics (Walker 2012). Recent reforms (e.g. the *Welfare Reform Act 2012*) in England represent the most fundamental changes to the benefits system since the inception of the welfare state. One aspect of reform has been what Dwyer (2004), in relation to benefits for those of working age, has called 'creeping conditionality', in which entitlements formerly based on implicit contracts of social citizenship rights become reframed as individualised behavioural interventions. This represents a significant qualitative shift from a post-war welfare contract based upon notions of need and entitlement, towards the notion that rights are conditional on the acceptance of attendant individual responsibilities (Dwyer 2004).

To date, austerity policies in the UK have affected younger people and those of working age more than older citizens (McKee and Stuckler, 2013). However, in a context where universal welfare benefits are increasingly questioned and less taken for granted, those benefits that all retirees receive have become a particular topic of concern. If older people have been relatively protected to date from the erosion of welfare entitlement, one notable feature of the recent economic climate has been the emergence of discourses of intergenerational conflict, with arguments that the 'baby-boomers' have taken more than their fair share out of the welfare state, have accumulated wealth, and lived beyond their means at the expense of subsequent generations (Falkingham and Victor, 1991, Higgs and Gilleard, 2010, Willetts, 2010). It has been noted that older people are rapidly becoming one of the 'undeserving' or to be blamed groups, to be treated with suspicion (Walker, 2012).

Internationally, commentators have noted the potential for intergenerational conflict as states struggle to pay for benefits for a growing population of older citizens (Binstock 2010). This view has been termed the ‘new ageism’:

*In the wake of the coalition government’s austerity agenda, a new political narrative is being written—one that appears to fly in the face of decades of conventional wisdom. Older people are being transferred from the safe political haven of the deserving to the radically more exposed position of being one of the main threats to Britain’s economic future. (Walker, 2012 p812)*

It is against this backdrop that suggestions about targeting benefits only to older adults in the greatest financial need have arisen (see for example, Winnett & Ross 2012, Wintour 2013). In the UK this is often those solely reliant on the state pension, which, at present, is below 60 per cent of the median income (the ‘poverty’ threshold) (Age UK, 2011). For those who are solely reliant on the state pension, a means tested benefit (Pension Credit), for which individuals must apply, is available to address the threshold shortfall. However, a substantial proportion of older people (estimated at between 27 and 38 per cent) do not claim their entitlement (Age UK, 2011). Such under-claiming is a feature of conditional transfers more generally (Sen, 1995, Corden, 2012), with research on a range of client groups suggesting that conditionality leads to more stigma, complexity, and insufficiently sensitive inclusion criteria, resulting in the exclusion of many eligible candidates (Larsen, 2008, Kasparova et al., 2007). Davies and Ritchie (1988) suggest that in order for people to claim, it is necessary to make claiming easier rather than harder; yet the

current direction of travel in the UK has been described as to ‘tilt the scales’ against claiming (Spicker, 2011 p131).

This paper explores the particularities of a generation born into an era where welfare was taken for granted, who are currently in or nearing retirement age, and are now negotiating welfare in this rapidly changing landscape. If the general deterrent effects of conditionality have been well rehearsed, rather less is known about how different kinds of entitlement are understood by older people, and how contemporary policy discourses in which universalism has been increasingly questioned may have shifted the meanings of entitlement. Given political calls to increase the targeting of benefits to those most in need, it is timely to explore how the nature and basis of entitlement affects both access to benefits and meanings of benefit receipt. This study aimed to explore how older citizens make sense of their own and others’ entitlements at a point where a significant number of benefits for older adults are still offered universally, but where this entitlement has become questioned.

### **The study**

The study explored older people’s experiences of a range of welfare benefits, with a focus on how their understanding of the nature of entitlement shaped their views of uptake, legitimacy and need. We first held a number of consultation events with older people to explore avenues of recruitment and appropriate approaches for eliciting information. This work suggested that there was some variation in how people used the term ‘benefits’ and which particular transfers people would consider to be a ‘benefit’; issues that the team sought to explore in greater depth in the study.

The consultation also revealed that, for some participants, direct questioning on this topic would be considered insensitive. It was also clear from the variety of views put forward, that we needed to understand the meaning and relevance of state transfers within the context of individual circumstances. We therefore adopted an open-ended approach to interviews, and did not provide our own definition of the term ‘benefits’, but sought to elicit those of participants. The loosely structured topic guide encouraged participants to talk freely and at length about their past and current lives, so that information about state transfers and other resources was elicited within the context of personal biography, life transitions, and daily rhythms and routines, as well as by direct questions on views of entitlement.

Interviews with 29 participants were undertaken between December 2013 – July 2014 in three sites in England: London (10 participants), Cambridge (8 participants) and Sheffield (11 participants). These were chosen to provide contrasting historical and contemporary socioeconomic contexts. Within each site, participants were sampled purposively to achieve diversity in terms of gender, age, socio-economic status, living arrangements, degree of social isolation and ethnicity. Initial recruitment was through community organisations including voluntary organisations, church groups and community centres, and snowball sampling was then used to recruit respondents less involved in such groups.

< Insert table 1 about here >

Data analysis used an iterative approach, with an initial coding frame based on inductive analysis of early data from the three sites. This coding frame, developed and refined over time by the research team, was used to code data drawn together from across the three sites as they emerged, identifying cross-cutting themes and differences. This paper focuses on those themes which emerged in relation to understandings of entitlement. We first outline the characteristics older citizens' claimed as representing 'their generation', and the ways in which particular benefits were seen to be congruent with valued generational identities. We then discuss the varying experiences and discourses relating to entitlement that were dependent upon particular types of conditionality. Interview excerpts are tagged with location (Cambridge (C), London (L) or Sheffield (S)), interview number, gender, age range and ethnicity.

## **Findings**

### **'Contributing' in the context of post-retirement**

Understanding the role of welfare benefits in retirement requires understanding both the meaning of retirement, and the meaning and role of work in peoples' lives. All but one of our participants considered themselves to be 'retired'. Retirement, and particularly the transition out of a working life, was recalled by many participants as a time of significant personal disruption, particularly when this had been 'forced' as a result of ill-health or redundancy. Former working lives were frequently described with passion, including descriptions of how work itself and associated routines, such as getting up in the mornings and leaving the house each day, had been a significant

and integral part of their identity. Many participants described how they had taken active steps to extend their working lives:

*I had a lovely, lovely life working. It wasn't work, it was a pleasure.*

(Woman, 80s, White British, L05)

*I worked as a temp back at my old job until I was 65 ... as a way round it I suppose ... I wasn't ready to retire.* (Man, 80s, White British, L01)

One woman in her 60s described her recent experience of retirement as traumatic. Describing herself as a “*walking encyclopaedia*” during her working life, she reported missing a sense of what she called, “*knowing what was going on*”. She talked openly about the impact of this loss of recognition from others on her identity:

*I feel a loss of confidence, it's quite marked, and I think that's because I'm not sure who I am or what I'm for, because when I was at work I had a very distinct role, and I had a lot of knowledge ...* (Woman, 60s, White British, C03)

For many participants, then, work was (at least retrospectively) explicitly described as an important source of social recognition, and retirement brought challenges of potential losses to self-worth. Meeting these challenges in the transition through retirement required new ways of experiencing and presenting social value. In this context, accounts of continuing to make a contribution were salient in many interview narratives. For many, key social contributions were those to family, including financial and other instrumental help. One man from Sheffield, for instance, described a range of childcare contributions made by his peers and his own

direct cash transfers for leisure activities that his family could not have afforded without his help:

*Interviewer: And do you go to watch football still?*

*Participant: Yes ... we've got season tickets. But you see I pay for them as you might imagine because they've never got the money to get for season tickets. It enables me to see them on a fairly regular basis. I see my older son (Man, 60s, White British, S04)*

Beyond interdependencies with close family, interviewees reported a range of active contributions to community and voluntary work. In Cambridge, for example, with a relatively affluent sample, there were many accounts of a range of voluntary contributions which, for some, were reported as leaving little time for leisure activities. These included: serving on and chairing committees; lay preaching; organising church events; charity fundraising; teaching and learning through the University of the Third Age; volunteering in schools and organising community events. These voluntary and civic engagements were sometimes framed as work-like obligations; ones that participants described as 'having to be' managed in timely and efficient ways:

*Well when we were first retired ... the list of things we were doing was very long I think really. And then I used to teach at the U3A, University of the 3rd Age .... Helped publish the local paper. Did quite a lot of committee work for the hospital, yeah. Just don't know how I managed it. And now we just sort of ... do something occasionally. ... 80's are a slowing down time I'm afraid...*  
(Man, 80s, White British, C05)

In the context of post-retirement, these commitments were not simply about keeping busy, but also explicitly a way of ‘giving back’. As the man from Sheffield quoted above went on to say (having consulted his diary to detail his weekly activities), this was “*some way of giving something back*”. (Man, 60s, White British, S04).

Tellingly, he also suggested this was something that was common across his generation: “*I think it’s a lot of people of my generation think seriously about doing voluntary work*” (Man, 60s, White British, S04)

Across the interviews, participants typically made references to ‘their generation’, rather than class based or other commonalities to describe their orientations and experiences. Further, although the details of contributions differed, stories of both contributions and the continued post-retirement challenges of ‘fitting it all in’ were common across the respondents, rather than unique to the more affluent participants in the study. Interviews with low-income participants involved with a community centre in London, for instance, also generated stories of contributions that echoed the obligations, rhythms and meanings of a working life. Participation in the centre was talked about as a parallel to a working routine, with people speaking of attending five days a week. The community centre was described as supporting them in many ways – providing health advice and guidance, transport, food and a social network - but attendance was conceptualised, and actively talked about during the interviews, as a reciprocal relationship which relied on their contribution. One woman, for instance, described how attending the community centre had lifted her from the trauma of losing her husband, and her continued attendance was a way of giving back: “*It’s like [me] saying thank you ... I’m still here, saying thank you*” (Woman,

80s, White British, L05). Another stressed the reciprocity entailed in attending what she called her ‘second home’:

*I've always been out at work, [and since I retired] I've been very depressed, I didn't know what to do with me days you know ... They're supporting me and I'm supporting them. There's nothing I wouldn't do for this club. As long as I'm able to do something I would, I would do it. (Woman, 70s, White British, L03)*

Similarly, in Sheffield, one woman jokingly referred to the need for an appointment to talk with her, given her many commitments:

*7 o'clock in the morning, I go to mass... And when I leave mass, I come down here... and when I don't here - I'm a school governor you see, sometimes they want me in school and go to meetings at school and that's it. So, I'm a very busy person. If you want to see me, make an appointment. (Woman, 70s, Black British, S05)*

For many, then, the range of contributions to the family and beyond entailed not just echoes of the social recognition and self-worth that had been generated by past working lives, but also the busy activity and inter-dependencies that work once provided.

### **A responsible generation: resisting dependency**

Given this emphasis in many interview accounts on making contributions, and on the interdependencies between individuals, families and social organisations such as community centres and churches, accounts of receiving help – of being dependent

were more problematic. During discussion of the interviewees' financial circumstances, participants often described having 'worked hard' and 'struggled' during their working lives to earn what they had now. Narratives were typically punctuated by accounts of "scrimping and saving", making difficult choices about what could be afforded, and careful calculations about expenditure: orientations often put into contrast with those of other generations. Borrowing or accruing debt were implicitly stigmatised, with many claiming to have avoided both. Again, these experiences and attitudes were typically explicitly referenced as characterising 'our generation':

*They said, 'mum you're like an old Scrooge'. I said 'I'm not. I'm just careful' ... Your money has to stretch so you make it stretch ... I never borrow anything. If I haven't got it I go without. My mum always taught me that ... Cos I've always said I've had to go out and work bloody hard for it.*  
(Woman, 70s, White British, L03)

*It's all to do with the era I was born in, to 'make do'.* (Woman, 70s, White British, L04)

Working hard, being careful with money and avoiding debt were associated with presentations of current income and property as being 'rightly theirs': house, resources, or current income had been 'earned' as a result of careful management throughout the lifecourse. Indeed, for some, their own careful management was set in contrast to 'others' whom they saw as unfairly benefiting despite having lived less conscientious lives:

Man: *The trouble is I worked too hard. I've got two pensions, I worked too hard. (laugh)...*

Woman: *I work and I'm getting my works' pension and I'm getting my state pension and because of that, I'm being penalised.*

Man: *Yes, that's me. I've been penalised.*

Woman. *The more you work, the less you get. Those who does nothing, gets everything. (Man, 80s, Woman 70s, Black Caribbean, S08 and S09).*

Discussing hard work, financial independence, and making contributions as a characteristic of 'our generation' meant that it was difficult for many of the participants to experience and talk about aspects of ageing, especially age-related illnesses, transitions into increasing dependence, and reliance upon support. The notion of 'independence' was a culturally valued concept for many, evidenced by the (at times anxious) anticipation and management of age-related 'dependency', which was often poignantly described:

*I wouldn't like to live until I'm 90. Because I might change when I get older, I don't know. Because I'm so independent I don't like people doing things for me. I can't even stand someone waiting on me ... when they come round they're making a fuss, can't stand it. That's why a lot of times my children don't see me when I'm in pain. (Woman, 70s, White British, L03)*

Others described a less independent future as a likely possibility, but referred to a reluctance to admit this: as a man in his 60s in Sheffield noted, "you sort of know in your heart of hearts" that living alone may not be possible for ever.

A generational habitus of cultural values such as independence, the maintenance of activity and eschewing debt, were then, utilised discursively to characterise ‘our generation’, and to distinguish this from younger generations. The generational differences were typically evidenced by stories of daughters or sons that relied on them financially, or were out of work more often, which would have been inconceivable to the interviewees at similar ages, when there was (they reported) almost full employment.

### **Negotiating ageing and state support**

One might expect that receiving welfare benefits would trouble narratives that resist dependence. That receiving support was potentially problematic to participants was revealed in several different ways, and participants therefore put effort into how this was framed within the interviews. Firstly, there was a reluctance to frame some state transfers as ‘benefits’:

*Interviewer: When we started, you were both saying that you didn't feel that you got any benefits, but once we started to discuss the different things-*

*Woman: Well you see, well you see, we just thought this [free prescriptions] was something that we were entitled to automatically at 60. Well, if you call it benefits, then so be it.*

*Man: For, we never know it was benefits, you see. (Man 80s and woman 70s, Black British Caribbean, S08 and S09)*

Indeed, where conditionality was based on age, welfare was largely taken for granted. It was seen as legitimate, universal entitlement that had been earned and deserved, either in a literal sense, as in the case of pensions which had been paid for through working hard and making employment-linked national insurance contributions, or more symbolically, in the case of travel passes, or free prescriptions, as just reward for a life of contribution. Second, it tended to be taken for granted that everyone deserved to receive them, as they were framed as recompense for a generation, rather than as benefits for individual claimants.

*I think good thinking people believes that it's their right to receive their benefits because they know that these were fathers and mothers who have worked hard for many years, did many jobs and created many opportunities. If these people had not worked hard, things that we see around such as new technologies would not exist. So always older and needy people should be catered for. (Woman, 70s, Black British African, S05)*

Current entitlements were conceptualised as deserved because they had been *earned*, by paying directly either through 'paying the stamp' (national insurance contributions):

*I get a state pension because I worked and paid my stamp and everything, and my husband worked and paid his stamp. If you've lived out your life and you get to your '80's and ... I don't know ... I suppose I feel I've made my contribution. (Woman, 70s, White British, S02)*

Or in a more symbolic sense as earned by a generation:

*People have worked when they were strong and younger and contributed a lot, so it is nice to help them when they are older.* (Woman, 70s, Black or Black-British African, S8)

However, such entitlement did not go completely unquestioned, and there were indications that the framing of age related conditionality as belonging to a whole generation were malleable. At the time of the study, benefits such as the winter fuel allowance and the free travel pass (currently not means-tested), were beginning to be less ‘taken for granted’; partly because they were not contributory, but also because participants were aware of public debate, which had disrupted any unproblematic assumption about continued entitlement:

*There’s always a rumour that they’re going to take [the bus pass] away.*

(Woman, 70s, White British, L04)

*As I say, I think the tabloids are shaping to sort of put us in the frame as being the baddies, you know, taking all this free money. It’s not free, we’ve paid for it.*(Woman, 60s, White British, C03)

Indeed, some of the more affluent participants, when working through the implications of ‘need’ and conditionality in the interviews, acknowledged that their own entitlement might legitimately be questioned in relation to the less well off, or expressed more ambivalence about their own entitlement in terms of generational fairness:

*Yes, I mean we’ve been an incredibly lucky generation. People who were born immediately after the war. Because we’ve had benefits which are no*

*longer available to our children. You know, we realise it, those of us who think seriously about it... And we're equally conscious there's an awful lot of people who reach old age and they struggle like mad...* (Man, 60s, White British, S04)

However, despite these deliberations and more nuanced accounts of entitlement, few felt that they, personally, or their generation in general, should not be getting the benefits that were currently universally available. Even those who described themselves as not 'in need' defended their entitlement on the grounds, for example of "dues paid". One consequence of receiving a benefit that was an entitlement but not 'needed' in material terms was that it could be used to reciprocate for help received as well as to continue giving and, by extension, to still feel of value. Some interviewees for example, described using their benefits to give to family members or "*an opportunity to give £100 to the church or something else, extra giving*" (Man, 60s, White British, C01).

Entitlements that were currently conditional on age did not, in general, disrupt valued elements of identity, or their generational habitus. Although interviewees reflected on public debate about generational fairness, universal benefits for older people were framed (either literally or symbolically) as State recompense to its citizens for hard-earned lives. Thus, these benefits fostered social recognition, and were congruent with a habitus, common across their generation, in which financial independence, and social inter-dependency were valued.

### **The limits to entitlement: citizenship and a nationalised habitus**

However, claims that all older people deserve welfare rewards for hard work were undercut to some extent by a nationalised understanding of the boundaries of ‘our generation’. Although some acknowledged the contribution of immigrants to society, for many (particularly White and Black British interviewees), ‘our generation’ which deserved universal entitlements did not necessarily include ‘immigrants’ or ‘foreigners’. This was rationalised by referring to the lack of lifetime contribution made by those not born in the UK, but also at times a lack of shared experience:

*A lot of them come over here because they don't have to pay for things. ...If they had to, had things in their own country they would have to pay for them. ... And I dunno, I just don't think it's fair... they should give the people that's been here all their lives, they've seen the wars (Woman, 70s, White British, L03)*

However, if ‘our generation’ excluded those without a shared national history, it was inclusive across the social class range (at least incorporating those considered more wealthy or in higher social classes than they considered themselves). One participant’s contrasting assessments of the legitimacy of ‘incomers’ and ‘rich people’ suggests these different logics of assessment:

*Participant: But there's people coming in, in this country who haven't done a day's work in their life and they get everything. ...*

*Interviewer: And do you have any opinions about rich people receiving like the Freedom Pass [travel pass] and stuff like that?*

*Participant: No. I think, I think there's a lot of jealousy there. Erm, no, I, I've got no, erm, grudges with them, against these people. Good luck, good luck to them... if they're over 60 they should have, yeah, they should have a choice. If they don't want it just surrender it, yeah. But they should have a choice. I don't think it's fair you should, er, take, take it away from them if they're rich. That's my opinion anyway. (Man, 60s, White British, L07)*

### **Conditionality and legitimacy**

Very different discourses arose whilst discussing benefit conditionality based on means or need, in contrast to those presented above relating to age-based entitlement. Discussions of these were, in most interviews, framed by discourses of difference and 'otherness', which drew more frequently on class, generation, ethnic and national divisions, and were suffused with moral claims. Deservingness was assessed against the core principle of putting in so that you can later take out, and the way in which some individuals and groups are seen to be flouting this 'contract'.

*Well I think what's happening at the moment is right because I've always thought to myself that young people who have never worked have not earned anything to put in. I mean the whole idea of you getting your national insurance tax is that this goes into the pot. But if you've never worked you've never paid anything in so you shouldn't be getting anything out. It's the same with immigrants; people that haven't worked in this country and never paid anything into the system, shouldn't be getting it out. (Woman, 60s, White British, S01)*

Comment on legitimacy was particularly apparent in the ways in which participants questioned how means or functionality tested benefits, such as unemployment benefits, Disability Living Allowance or Attendance Allowance was spent, with many comments about how people in receipt of conditional benefits could not be trusted to spend the money they received appropriately or wisely.

*Where does it go, cigarettes and booze ... Don't give them cash, make it a different kind of payment so they can't spend it on what they're spending it on* (Man, 60s, White British, L02)

*My feelings are very strong on people who get Housing Benefit and I imagine on this estate 60, 70% are not paying their rent. I do feel, why am I paying my rent and why have I worked all my life? Erm [pause] and they're smoking and drinking and bingo-ing and things that keep them going. [pause] Then I worry about them receiving so much support ... I do think people cheat the system terribly, you know, and I'm all for the disabled people who need it. They need it. But, erm, a heck of a lot of people are having a jolly.* (Woman, 70s, White British, L08)

This contrasted with commentary on the use of universal benefits, even when universal benefits were also cash-based, such as the winter fuel allowance. Several interviewees, for instance, described casually within interviews how they used the winter fuel allowance, which is paid directly into people's bank accounts, for purposes other than warming the house during the winter (*"We use it for other things too"* Man, 80s, White British). However, no participants censured others for inappropriate use of this kind of payment.

Discussions about means or needs based conditional benefits also centred on others' eligibility, with many interviewees offering stories from personal experience or the mass media of those whose claims were judged as illegitimate:

*There are people who claim things they shouldn't be claiming for, and they get away with it, I don't know why ... a woman in our street, she's always ill... got a disability car space, but I've seen her coming from the nursery with three trees in the back of the car (Woman, 70s, White British, L04)*

These moral discourses around the legitimacy of entitlement, deservingness or appropriateness of use, arose spontaneously in interviews, and were directed at a number of 'others', known from media accounts, or from local knowledge. Groups identified were often those with lower incomes, unemployed people of working age, or those deemed to be falsely claiming disability allowances, and migrants.

However, discourses of non-entitlement were rarely utilised in describing welfare utilisation of those on higher incomes, and never spontaneously. Indeed, in response to direct questions about whether wealthy individuals should not be entitled to universal benefits such as free travel passes, most interviewees explicitly rejected the suggestion of introducing conditionality, and deflected the chance to censure 'inappropriate' use:

*No, I don't feel strongly. [sighs] I think that it would be so difficult to differentiate. You know they've spent so much money trying to work out who was entitled, who wasn't, erm, I sort of shrug when it comes to government and decisions and they're going, they're never going to please*

*everybody and they're never going to get it completely right* (Woman, 70s,  
White British, L08. Emphasis added)

Whereas universality made it 'difficult to differentiate' between those better off and those not, conditionality encouraged discourses of non-entitlement, assumptions of an 'abuse of the system' and assumptions surrounding the irresponsible use of those benefits by recipients. The construction of the 'undeserving' in interviewees' accounts was, then, incorporated into available categories of social difference. Moral judgements were therefore directed towards an imagined 'underclass' of people who spent their benefits 'incorrectly', or immigrants entering the country to benefit from the contributions of others, or simply the 'less moral' who did not share the interviewees' commitments to contribution and hard work.

### **Conditionality, struggle and non-entitlement**

Taking up and applying for conditional benefits meant confronting these stigmatised views of need and deservingness. Not surprisingly, the fact that conditional benefits were surrounded by moral debate was reflected in reported reluctance to apply for them, given the experienced or expected humiliations involved, as has been widely reported in other studies (Garthwaite, 2014, Salway et al., 2007, Moffatt and Higgs, 2007, Moffatt and Scambler, 2008).

In relation to conditional benefits, some people described feeling they were applying for something that was not theirs, or which was not deserved. Our interviews had many examples of struggles, and stories of decisions not to apply, or to give up with

the application procedure, despite expressing the need for extra support. Applying for conditional benefits caused anxiety for many. One man in his 60s who had a degenerative neurological condition, lived alone and had had to give up work because of his worsening disability, had 'fought' to 'win' the benefits he was entitled to, and was increasingly anxious about an impending medical assessment which might result in the loss of these resources;

*I'm on pension credit, er, and I get Disability Living Allowance ... I'll probably have to go for another medical again next year ... fighting with people. About three years ago they were just trying to get me to go back to work. And they had all my medical details and they were still wasn't satisfied. And like I, I ended up, I had to appeal against it. I won the appeal like, but it's so frustrating, you know ... just as well I'm a very strong-minded person otherwise I probably would have had a nervous breakdown or something. (Man, 60s, White British, L07)*

In other cases, the anxiety and troubling experiences of application processes had put people off applying for conditional benefits that would make a significant difference to their wellbeing, sometimes giving up half way through the application;

*I had to appeal three times just to get the DLA. And I said no. I'm not doing it. You know, you keep, you're telling them you, yeah I'm a genuine person. You know and if they can't, well I don't know. I said no. It's the aggravation ... I still can't go shopping. I can't do me housework. A simple thing like washing up, I stand for a while and have to go and sit down. (Woman, 70s, White British, L03)*

If uptake of universal benefits fostered a sense of pride, through eligibility for the just rewards for a generation, applying for conditional benefits had the opposite impact. Both uptake, and denial, brought participants into a field in which their generational habitus lacked congruence. Instead of respect for a life of hard work and struggle that were signalled by free prescriptions, or free travel, which were provided to their whole generation, means or needs based conditional benefits underscored the more difficult aspects of ageing: the decline in self-reliance, or the suggestion of failure to manage. This was most striking in the damage to self-worth reported by those who had been turned down for conditional benefits:

*It says here widow's benefit. So I thought well, maybe I should get it... but it was pointed out to me, [its] for women of working age.. I felt as if I was asking for something that wasn't mine, you know, wasn't my right to ask for ... it's strange until you actually experience it. You don't know what your rights are or what they're not. (Woman, 70s, White British, L04)*

*It's so humiliating you know, and erm it feels like ... challenging your honesty ... I was offended ... we're not going down there anymore because we're not going to be abused like that... (Woman, 70s, White Other, L09)*

## **Discussion**

In this study across all three sites, and all backgrounds, experiences of and orientations to welfare often referenced 'our generation', a collective which evoked shared cohort experiences, and common values. For this reason, the concept of a

generational habitus makes sense, in that accounts of welfare entitlement were drawing on a logic which has been forged during experiences of a welfare state to date, but also with reference to a collective sense of a ‘generation’, rather than other possible collectives (such as those of class, or location, or ethnicity).

In some respects, this generational habitus was rather different from that described in other research. Unlike the leisure time of the Third Ager as described by some (e.g. Jones et al., 2010, Gilleard et al., 2005, Gilleard and Higgs, 2008), retirement was experienced by the majority of the participants of this study as disruptive. Work had been a source of identity, and narratives of loss were common when describing retirement: and many activities taken up after retirement replicated previous working routines. ‘Leisure’, something that significantly characterises the Third Ager as seen by Higgs and Gilleard (2005, 2008), was rarely discussed within the interviews. This image of the leisure-chasing, agentic Third Ager has been criticised by others as a narrow, class-based image that does not account for the heterogeneity of experience in later life (Phillipson, 2013, Walker, 2012). In this study, work, remaining productive and continuing to contribute in a myriad of ways typified participants from all three sites, irrespective of their class backgrounds. We therefore focused on elements of a generational habitus that was a little different to that identified by others.

Core to the sense of what characterised ‘our generation’ were values that the majority of participants described as arising from shared experiences: having had to work hard for their money, and having been careful with their money – resisting debt and by extension any form of dependency. This trope of ‘self-reliance’ made the negotiation of age-related dependencies problematic. Entitlement to universal

benefits did not on the whole disrupt valued elements of this generational habitus, because they were conceptualised as ‘earned’ through hard work, and therefore taken for granted or deserved. Uptake of benefits conditional on simply being part of a generation also fostered social recognition, solidifying a sense of a ‘generation’ that was valued. That benefits such as free travel contribute to the ability of older citizens to demonstrate their belonging, participation, independence and competence in their locality, has been noted in previous studies (Green et al., 2014). Here, we further argue that uptake provided a field entirely congruent with generational habitus.

Older citizens in general took for granted their own entitlement to many universal benefits, seeing them as part of the implicit social contract between the state and its citizens. Marshall’s (1950) conception of modern citizenship as entailing civil, political and social rights may have been criticised as a partial account of the relations between the State and individuals, but it clearly still had some normative force as a way of accounting for entitlement. However, debate about the legitimacy of such entitlements was also used, discursively, to delineate the limits of citizenship, with commentary particularly focused on those who had not ‘contributed’ into the national welfare system. If a sense of ‘our generation’ cut across class collectivities, it had its own exclusions, in that it was also to an extent a ‘nationalised’ habitus which could exclude those who had not shared in a national cohort experience.

Many older people in this study reflected on the challenges to universality that have been widely aired in public discourse. These generated both defences of the entitlements of ‘our generation’, but also a recognition that younger generations may

not be so 'lucky'. Interviewees discussed how they continued to support other family members in a myriad of ways and often financially. Walker (2012) has criticised research on the Third Age for overlooking the differences between the two boomer generations, the inequalities within them based on gender and ethnicity, and the extent of intergeneration redistribution within families. Our findings resonate with earlier assertions that the extent of intergenerational conflict has been overplayed (Walker, 2012, Higgs and Gilleard, 2010). Higgs and Gilleard (2010) point out that one consequence of growing retiree income and wealth has been a higher real value of aggregate transfers 'down the generations' (pg. 1447).

As found in other studies (Dwyer, 2002), discourses of entitlement were complex and malleable. Participants engaged in arguments about sources of entitlement, and how fairness should be judged. What was striking, though, was the ways in which the tone of assessment changed when conditionality was introduced. Discussions of means and needs-tested benefits drew on discourses of deservingness and undeserving others (often class-based), and individualised assessments of worth. Conditional benefits encouraged discourses of non-entitlement, non-contributors, 'abuse of the system' and irresponsible use of benefits by recipients. This fractured any sense of a generation that was united in its relation to the state.

As well as working to stigmatise others, conditional benefits also hampered interviewees' own sense of generational identity. Conditional entitlement acts to compound some of the challenges faced by people as they age, and it may not be readily reconciled with priorities in older age. It can foster perceptions of being less able to look after oneself, and thus disrupt the presentation of the self as independent: an important theme in the narratives of many participants. Sen (1995)

outlined the potential negative effects of targeted benefits, including perverse incentives, dissuasion of uptake, and the stigmatising of recipients. As has been well documented (Moffatt and Higgs, 2007, Moffatt and Scambler, 2008), applying for conditional benefits is complex, and the administrative challenges are a deterrent to uptake. Older citizens may be particularly vulnerable to these threats. Moffatt and Higgs (2007) for instance, reported widespread discourses of ‘entitlement’ to universal benefits in older citizens, but barriers to uptake of targeted benefits including ethics of self-reliance, lack of knowledge, and reluctance to ‘depend on charity’. Older citizens who had experiences of a universalist approach to welfare are, argue Moffatt and Higgs (2007), likely to be excluded by more contemporary models of ‘consumer citizenship’, which rely on individual responsibility to find out about and apply for conditional benefits. If there are potential impacts on individuals from the introduction of conditionality, there are, then, also implications at the level of the social. McKee & Stuckler (2013) have described the introduction of conditionality as a wider attack on the welfare state, and noted the divisive potential of the erosion of universal benefits. Our study suggests that this may be particularly true for the welfare entitlements of older citizens.

## **Conclusion**

Our data have indicated important disruptions, challenges and priorities in older age that have implications for how financial interdependencies are conceptualised. We suggest that universal entitlement to benefits helps older people to negotiate these. Similarly to conditional benefits, universal benefits enable older people to still give and contribute – in whatever form. Importantly, they do so without conflicting with

a habitus characterised by independence, hard work and a generational consciousness. Through the contributions they make possible, and the social recognition of a hard-earned life, universal benefits allow older people to experience themselves as valued and needed by others; at both an inter-personal level and a more collective level.

Calls for introducing conditionality to benefits that are currently universal are often based on claims that this will create greater fairness and equality. In contrast, our findings suggest that introducing conditionality has the potential to promote inequality, not just through creating barriers to uptake, but because of the erosion of the meanings of social solidarity that accrue from universal transfers to a generation.

## **Acknowledgements**

The authors would like to thank the participants of the research for their generosity in sharing their time and experiences. We would like to thank and acknowledge Roy Darlison, Sheffield 50+ and the Sheffield Palliative Care Studies Advisory Group for PPI support, and Mubarak Ismail, Sadique Bhanbro, and Lerleen Willis for data collection support in Sheffield. In Cambridge we would like to thank the participants and facilitators of a PPI workshop run by the former West Anglia Comprehensive Local Research Network (WACL RN). We are also grateful to other members of the NIHR SPHR, particularly Martin McKee.

## **Funding**

This work was supported by the National Institute for Health Research (NIHR)'s School for Public Health Research (SPHR). The views expressed are those of the author(s) and not necessarily those of the NHS, the NIHR or the Department of Health.

The study was approved by the LSHTM Ethics Committee (approval number 7030).

Conflict of interest: none



*Table 1. Participants.*

	<b>Male</b>	<b>Female</b>
<b>Setting</b>		
London	4	5
Sheffield	7	5
Cambridge	4	4
<b>Age range</b>		
60-69	5	2
70-79	5	8
80-90	5	4
<b>Ethnicity</b>		
White British	7	10
White Other	2	1
Black or Black-British Caribbean	1	1
Black or Black- British African	2	1
Asian Pakistani	3	0
<b>Previous employment</b>		
Clerical	1	2
Unskilled/ manual	8	3
Professional/managerial	4	1
Civil service/public sector	2	5
Home care/never worked	0	3
<b>Total</b>	<b>15</b>	<b>14</b>

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