

TITLE

Taking the Long View 2015-2016
Institute for Social and Economic Research



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About ISER

The Institute for Social and Economic Research (ISER) specialises in the production and analysis of large and often complex datasets. It collects and uses longitudinal data – evidence that tracks changes in the lives of the same individuals over time – household and other panel studies, as well as diary studies, and cross-national and historical comparative materials.

ISER is an interdisciplinary institute, with specialists in demography, economics, sociology, social epidemiology, political studies and social statistics. It is an independent department of the University of Essex and is core-funded by the university and the UK's Economic and Social Research Council (ESRC).

The research centre: MiSoC

The Research Centre on Micro-Social Change (MiSoC) is dedicated to research on the process of social change, with a programme covering 2014-2019 entitled “Understanding individual and family behaviours in a new era of uncertainty and change”. MiSoC researchers examine how behaviours, outcomes and attitudes for individuals, households and families are influenced by, and themselves influence, the wider processes of macro-social change. The research is both substantive, addressing important social issues, and methodological, contributing to the development of research methods and the building of research capacity.

The resource centre: ULSC

The UK Longitudinal Studies Centre (ULSC) is the national resource centre for promoting longitudinal research and for the design, management and support of longitudinal surveys. The ULSC manages the UK Household Longitudinal Study, Understanding Society, including the British Household Panel Survey (BHPS). The ULSC also runs a methodological research programme to improve longitudinal survey and analysis methods.

EUROMOD

EUROMOD is a tax-benefit microsimulation model for the European Union (EU) based at ISER. EUROMOD enables researchers and policy analysts to calculate, in a comparable manner, the effects of taxes and benefits on household incomes and work incentives for the population of each country and for the EU as a whole. As well as calculating the effects of actual policies, it is also used to evaluate the effects of tax-benefit policy reforms and other changes on poverty, inequality, incentives and government budgets.

EUROMOD is a unique resource for cross-national research, designed to produce results that are comparable across countries and meaningful when aggregated to the EU level.

EUROMOD is managed, maintained, developed and updated by a team of researchers in ISER. This is done in collaboration with national experts.

International links

The Institute has a strongly international atmosphere, with the majority of its researchers originating from outside the UK. It frequently collaborates with research teams in other countries in comparative analytical programmes, in the organisation of international conferences, in the production of cross-national datasets and in the development of new national panel surveys. ISER also regularly hosts visits from researchers and research groups on the Essex campus, offering analytical advice as well as access to data resources.

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We are determined to ensure that we will all continue to benefit from ISER's multicultural diversity for many years to come.

Nick Buck

NICK BUCK
DIRECTOR

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From the Director

I am very pleased to introduce this edition of Taking the Long View. It represents well the range, strength and diversity of research at ISER. This has been another very successful year. We are looking back to two important anniversaries which fall this year, we have carried out some very significant high quality research and we are looking forward to new and continuing projects which have been recently funded. In all this activity we are very grateful for support from a range of funders and especially from the University of Essex.

In particular we are very pleased that the ESRC has announced £27.5 million of funding for Understanding Society for another five years, covering waves 9 to 11. This is a credit to all the work of Michaela Benzeval and her team. These are exciting times for Understanding Society, with the completion of collection of the first wave of a new ethnic minority and immigrant boost which will be released as part of wave 6 data this autumn. We are also moving rapidly into the collection of more data using internet and mobile technologies, backed up by a major investment in survey methodological research to better understand the implications of these different technologies for data quality and so minimise risks to the study from the transition. There is also a new project, led by Annette Jäckle and discussed here by Tom Crossley to look at innovation to improve the collection of income data in surveys.

Understanding Society was built on the foundations of the British Household Panel Survey (BHPS) and this year we celebrate the 25th anniversary of the first interviews. We are really grateful for the contribution of the many thousands of survey participants over the years. It has created a resource which has provided unique insights into changes in British Society over this period.

We also celebrate the 20th anniversary of the creation of EUROMOD, the tax and benefit simulation model which is an increasingly important resource for the European Commission which supports the project to understand the implications of the diversity of policy across the EU for the lives of European citizens. EUROMOD is not just restricted to the EU, and there is now a new project to develop versions of the model for a range of countries across Africa, described in one of Holly Sutherland's articles here. EUROMOD is celebrating the anniversary with a conference at Essex in September.

This report also reflects some of the range of other research going on in ISER, much of it associated with the ESRC Research Centre on Micro-Social Change and reflecting its core themes of how people are affected by and react to changes in their life circumstance, of the integration of new members of society – children, young people and new migrants and of how values, attitudes, expectations and identity are formed. Our research covers these issues in the UK, in Europe and beyond.

We were very pleased to be successful in the last round of ESRC Secondary Data Analysis Initiative with projects led by Adeline Delavande on the effects of a tailored health warning on socio-economic behaviours and health outcomes and by Alita Nandi to undertake a longitudinal analysis of the prevalence and persistence of ethnic and racial harassment and its impact on health.

It is with sadness that in the last year we have said goodbye to David Voas who has moved to UCL to head the Social Sciences department. He made a very considerable contribution to ISER research and to leadership as Acting Director and Deputy Director.

The result of the Referendum on membership of the European Union has clearly created considerable uncertainty for all universities and research institutes and ISER will need to respond actively to the situation as it develops and also to consider how ISER research can contribute to the debates which will emerge. I want to reaffirm here how much ISER values the contribution of its many members who come from outside the UK, from other parts of the EU and beyond. That contribution has been critical to its success. It comes both from the individual efforts of those members of ISER and from the international orientation which it brings and which is crucial for a successful research institute. This is well reflected in the research reported here and we are determined to ensure that we will all continue to benefit from the international orientation of ISER for many years to come.

20 years of policy impact in Europe

In 2016 ISER celebrates 20 years of EUROMOD, our innovative tax benefit microsimulation model, providing policy comparison between countries across the European Union. EUROMOD is funded by the European Commission and is used for analysis that compares and contrasts policies and their impact on household incomes. EUROMOD Director **Professor Holly Sutherland** describes its history, how it is currently being used and exciting prospects for the future

Past

In 1996 the first EUROMOD project explored the feasibility of constructing a 15-country (the size of the EU then) model and built the first 6-country prototype. This was followed by the construction of the EU-15 model, all supported by EU framework programme research funding. These first steps were initiated by a group of academic researchers, already involved in national-level microsimulation-based analysis who wanted to do cross-country comparative research using these tools, but were frustrated by the lack of comparability of the existing models and household micro-data. The need for an EU-level tax-benefit microsimulation tool was not foreseen either by funding bodies or by policy institutions; it was very much a bottom-up, research-led initiative. This is the first key to its success and longevity.

In 2004 EUROMOD moved to Essex (from Cambridge) and started the process of expanding to cover the (then) EU-25. The software was re-designed, based on experience to date, with the aim of maximising flexibility and transparency at the same time as making the interface as user-friendly as possible. Around this time policy institutions, including the European Commission (EC), started to recognise the value of EUROMOD analysis both at the EU level and in countries without their own national models. Since 2009 the EC (DG-EMPL) has financially supported its extension to the whole EU-28 and the annual updating of tax and benefit policies and EU-SILC based micro-data.

Throughout, we have worked with a specially-created network of national teams from all 28 EU countries (covering the UK ourselves, in ISER), many of whom take full responsibility for the updating tasks and make use of it for their own research and policy analysis. This network has turned out to be the second key to EUROMOD's success and good reputation. It also provides a good basis for facilitating and supporting its use at national level by scholars, policy organisations and ministries.

A third key to success has been the choice to make EUROMOD freely available for academic and not-for-profit purposes. A new update is released to the user community each year. The number and variety of uses of EUROMOD, in a range of different institutional contexts fully justifies the significant resources (creativity, expertise and commitment as well as finance) that go into developing it.

Present

EUROMOD is now widely used to inform policy at the EU level and nationally including, from many possible examples, as part of the EC evidence base for country assessments and reform recommendations in the European Semester policy coordination process. It is also being used, in collaboration with ISER researchers, to improve the timeliness of information on poverty and income inequality produced by Eurostat which, in turn, will contribute to a better balance between the EU's economic and social considerations. EUROMOD has been used to evaluate a Minimum Income Guarantee for Greece by the World Bank, to design and test the feasibility of an EU-level unemployment insurance, to inform the development of Scottish-specific policy in the Scottish Parliament and as the basis for the Austrian social ministry's publicly-available web-based model SORESI.

Academic research using EUROMOD is also a resource base to inform policy makers and, as originally intended 20 years ago, is a unique and multi-purpose tool for research on the effects of policy and policy reforms. As demonstrated by the programme of the EUROMOD 20th Anniversary conference being held at Essex in September 2016, the breadth of type of research questions as well as disciplinary context is huge: from the design of Basic Income schemes to the re-design of in-work benefit schemes; from the use of EUROMOD to address macro-economic questions, to the analysis of life course vulnerability to poverty. See the conference programme for more examples!

Future

Thinking first of the immediate future, work is underway to extend the policy scope of EUROMOD using additional micro-data to cover indirect taxes, and experiments are in progress with childcare policies on the one hand and property and wealth taxes on the other.

The next release of EUROMOD will incorporate a state-of-the-art hypothetical household tool, allowing the user, in a convenient and flexible way, to generate synthetic on households with characteristics chosen according to the research question being addressed.

The EUROMOD software is sufficiently flexible, adaptable and purpose-specific to provide a ready-made platform for developing tax-benefit models for non-EU countries. This has been successfully achieved for many diverse countries including Serbia, FYR Macedonia, Russia, Australia, South Africa and Namibia and is currently underway for 7 more developing countries (see pages 22-23). The EUROMOD community is already global in outlook. Key questions for the longer term are about how best to extend the EUROMOD approach worldwide, both to countries in the developing world without such tools, and to non-EU OECD developed countries for comparative purposes.

Issues to address include the desirable degree of harmonisation and consistency to impose in contexts with widely differing micro-data resources and policy agendas, while not diluting the relatively strong harmonisation and comparability that is possible for a group of countries like the EU. Part of the answer lies in learning from experiments with small-scale innovations and extensions to EUROMOD using micro-data from new sources (e.g. specialised surveys, administrative data or panel data such as Understanding Society for the UK). Another part of the answer may be found through establishing collaborations with other international non-governmental initiatives interested in cross-nationally comparable tools for policy analysis.

The key issue may well be funding and promoting the public good aspects of making EUROMOD a global project. And, interestingly enough, this is very close to the main issue that the founders of the EU-15 project were faced with 20 years ago, when the basic idea was born.

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The current version of EUROMOD represents the accumulation of technical developments and expertise over a number years and involving a large team of people. For more information on the design and development of EUROMOD see www.euromod.ac.uk. For more about EUROMOD 20th Anniversary conference see www.iser.essex.ac.uk/euromod20



Living with hate and harassment – the impact on the health of ethnic minorities in the UK

ISER researchers **Dr Alita Nandi**, **Dr Renee Luthra**, **Professor Michaela Benzeval** and **Professor Shamit Sagar** are beginning a new ESRC Secondary Data Initiative study into the prevalence and persistence of ethnic and racial harassment and its impact on health using longitudinal analysis

The right to feel physically safe and to be treated civilly in public spaces, regardless of race, ethnicity or religion, is core in modern democratic societies.

Yet this emerging research programme on the prevalence and persistence of ethnic and racial harassment reveals that not everyone enjoys this right. Using Understanding Society, a large scale nationally representative survey, the findings showed that between one in twenty and one in ten individuals report being insulted or attacked because of their ethnicity, nationality or religion in the past year alone. There are also important differences by gender. For nearly all groups, it is men, rather than women, who are more likely to report being physically or verbally attacked.

The study used an expanded definition of harassment to include anticipated harassment, measured as reporting feeling unsafe or avoiding of public spaces because of one's ethnicity, nationality or religion. This demonstrated the burden of harassment on British minorities: nearly one in five non-white British residents report actual or anticipated harassment. And using this expanded definition showed that minority women were impacted by the potential for harassment just as much as men.

These initial results give a snapshot of ethnic and racial harassment in Britain which raises as many questions about fairness and ethnic inequality as it answers. Over the next 15 months, the study will explore why certain ethnic minority groups are more vulnerable than others. Does it matter where they live? Does their gender, education, employment status matter? The data from Understanding Society's rich information and longitudinal measures will enable the researchers to provide a comprehensive account of the causes of harassment.

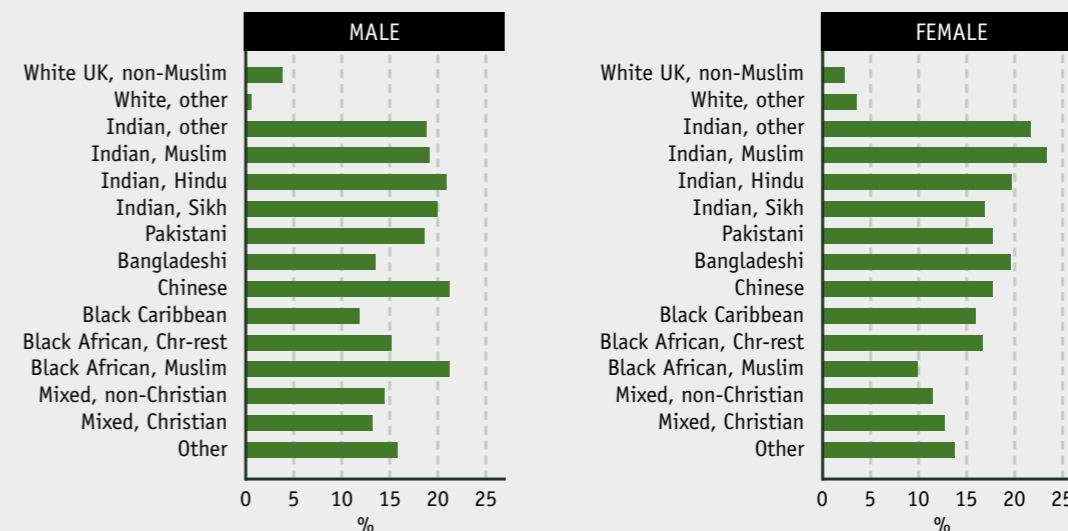
The next aim is to quantify the costs of this breakdown of civility in terms of mental health and well-being, given these widespread reports of harassment. Most importantly, the study will seek to identify which individuals are more or less resilient to the negative effects of harassment, due to their support networks, ethnic identities, and personality traits.

The researchers will also examine the association between harassment and a range of health behaviours such as drinking, smoking, activity and maintaining a healthy diet. Many ethnic minority groups have healthier behaviours than white British, for example only 10% of Pakistani and Bangladeshi men have had a drink in the past year, compared to 60% of Indians and black Africans, and 80-90% of black Caribbeans and white British.


Yet those who were physically or verbally assaulted in the past year were also more likely to drink, smoke, have unhealthy eating habits, and were less likely to engage in physical activity compared to similar individuals who did not experience harassment. This was true for men and women across most ethnic groups. The next step is then to untangle the causes underlying these associations: do individuals experiencing harassment turn to unhealthy behaviours as a coping mechanism, or do individuals who drink and smoke find themselves at greater risk of harassment, for instance by frequenting bars and pubs? The results of the study will provide a new account of the causes and consequences of ethnic and racial harassment in Britain today.

For more information see: <https://www.iser.essex.ac.uk/research/projects/health-and-harassment>

Insulted, attacked, felt unsafe or avoided (place) in the last 12 months
Reason: Ethnicity, Nationality, Religion



Note: in school, workplace, public transport, shops, street, other places (NOT home)
Data: Understanding Society, wave 1. Weighted estimates



On youth and happiness in a rapidly changing world

ISER's recent research into the wellbeing of children and young people is having a positive impact on the policy agenda as thinktanks, third sector and industry absorb the findings

Measuring children's wellbeing in Scotland and the policy agenda

The third sector organisation Children in Scotland brought together researchers from ISER with colleagues from Cardiff University, ScotCen and the Scottish Government to discuss new research on determinants and measures of subjective wellbeing in children, motivated by the Scottish government's desire to better measure children's wellbeing. Dr Cara Booker and Dr Gundi Knies shared their work using Understanding Society, the UK Household Longitudinal Study (UKHLS), examining different aspects of the subjective wellbeing of 10-15 year olds. Dr Knies' work explored the effects of family economic circumstances and neighbourhood deprivation on youth life satisfaction while Dr Booker explored the relationship between changes in social media use and youth wellbeing.

Using information from the first five waves of the UKHLS and exploiting the longitudinal nature of the data, Dr Knies' analysis suggests that children's life satisfaction is higher according to their family income, and that this holds net of the effects that low income may have on material deprivation and neighbourhood deprivation. The analysis also suggests widening satisfaction gaps for girls from the age of 12 and for White British boys compared to boys from minority ethnic backgrounds from the age of 13.

Generally, social media use increased with age while changes in wellbeing vary depending on the outcome used. Dr Booker's findings also showed that the association between social media use and wellbeing was greater for females than for males.

Feedback from experts focused on the role of schools and more specifically teachers in 'monitoring' their pupils wellbeing and what might be done to change the school 'work' culture into one that is able to address all of the needs of the pupils, including their mental wellbeing. Key issues raised were how the proposed curriculum changes in Welsh schools might be adapted to Scottish schools and what evidence is still needed (either Scottish context-specific or generally) that could be fed to the Scottish Government to assist with their decisions on how to measure child wellbeing.

Smart phones with warnings - recommendations to government and industry on social media and screen time

How does online social networking and 'screen-based media' influence young people's wellbeing, and how should policy makers respond?

Dr Cara Booker's study into screen time use, published in the American Journal of Public Health found a range of negative relationships between adolescent wellbeing and technology.

The analysis, using data from Understanding Society, found associations between usage of screen-based media (SBM), online social networking sites (SNS) and various measures of wellbeing and socio-emotional difficulties.

In a separate policy discussion paper, the British thinktank Strategic Society Centre drew up a response to the research, exploring its implications for public health and evaluating a range of potential policy responses.

Their report Screened Out recommends that the government issue national guidelines for volume of SBM and SNS usage among young people, to empower young people through public health campaigns and compulsory school programmes by educating them about how social media and gaming usage may affect their wellbeing. They also call on technology and internet companies to acknowledge their responsibilities, and to engage with the risks posed to young people's wellbeing and, where necessary, re-design hardware and online experiences to 'nudge' young people's behaviour.

Are we looking for happiness in all the wrong places?

Gundi Knies' study of children's wellbeing led to a collaboration with the London theatre company, the Roundhouse, and after three years of planning and workshops the production, *The Happiness Project*, opened at the Edinburgh Fringe Festival before a short run in London. Dr Knies worked alongside the young people creating and performing, exploring their understanding of happiness and wellbeing.

Devised in response to the research that raised concerns over young people's well-being in the UK, *The Happiness Project* was described as "an intergenerational piece of personal and moving contemporary theatre that journeys through autobiographical stories set to a musical landscape to explore the human condition".

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NUDGING INTO EMPLOYMENT

— what hurts most —

paying tax or losing benefits?

Dr Silvia Avram's new research finds people react not just to the financial incentives embedded in taxes and benefits, but also to the way these are presented. If we change the way a policy is framed, we may be able to change behaviour

Since the Labour Party introduced the JobSeeker's Allowance and the New Deal Reforms two decades ago, the question of how to help people transition into paid employment has been at the forefront of the policy agenda. Most politicians and policy analysts argue that the solution is to "make work pay", to increase the gap between the income received in and out of work. In practice, the drive to "make work pay" almost invariably translates into welfare cuts. Yet, by framing policy differently, it may be possible to alter the design of welfare benefits so as to encourage people to take up work without necessarily cutting financial support.

How do people make decisions about paid employment?

While the importance of framing has long been recognised in fields such as psychology and marketing, much of public economics is still built on the premise that humans are rational agents trying to maximize "utility". This premise translates into a belief that people are able to ignore factors that are irrelevant for their "bottom line". When it comes to decisions about whether and how much to work, people are assumed to be managing a trade-off between two competing goals: to earn as much as possible and to work as little as possible. In this simplified framework, increasing the income that is available outside of work both reduces the need to earn a wage and makes work more expensive (as access to out of work benefits is lost when people move into work). To overcome the disincentives, one can either try to increase the effective wage rate (for example, by increasing the minimum wage or by introducing work-related tax credits) or to cut the income support available outside of work. Both types of measures have figured prominently in the British public policy debates around 'making work pay'.

Implicit in all these analyses is the assumption that people only respond to the financial incentives embedded in the labour market and in the benefit system. If people continue to rely on benefits even when jobs that would provide them with a considerable higher income are available, it must be because they dislike working so much. This view has been reinforced by research showing that welfare reforms implemented during the '90s in the US and in the UK that restricted eligibility and/or reduced the generosity of benefits have resulted in substantial caseload declines.

New insights from behavioural economics

A long and illustrious research tradition in decision-making sciences has established that people don't always behave in rational ways and often rely on simple heuristics that can leave them vulnerable to biases. More recently, scholars have sought to incorporate these ideas into the analysis and design of public policies. The UK Government itself had established a unit dedicated to this purpose, the Behavioural Insights Team. In the field of taxation, several studies have shown that people tend to routinely misperceive the effect of taxes on their income and/or consumption even when all the information is readily available. Studies have also shown that people react differently to taxes that should affect them financially in the exact same way but are framed differently. Nonetheless, we still know relatively little about how framing affects decisions between benefits and paid work.

Our experiment looked for a way to better understand the role of framing in labour supply decisions. Subjects were required to perform a real-effort tedious but simple task (to move sliders on the screen) in return for experimental payments. How much they earned depended on the number of correctly positioned sliders on the screen. Experimental earnings were taxed in the same way, but the way the tax was presented differed across treatments. In one treatment, the tax was paid from the earnings themselves. In a different treatment, the tax was paid from a fixed sum (benefit) every participant received at the beginning of the experiment. Because money is completely fungible, it should not matter which source of income is used to pay the tax. However, it turned out that subjects who were asked to pay the tax from their benefit rather than from their earnings were around three times more likely to quit working early.

One possible explanation for this behaviour is loss aversion, a concept proposed more than thirty years ago by the psychologist and Nobel Prize winner Daniel Kahneman. Loss aversion is the human propensity to place greater weight on avoiding losses compared to realising gains of the same magnitude. In the context of the ISER experiment, loss aversion will be important if the tax on experimental earnings is more likely to be perceived as a loss in one frame but not in the other. Supporting the idea that loss aversion may be playing an important role, the experiment found that the strong effect of the benefit loss frame was concentrated among individuals who were more loss averse (see Fig 1 below).

What does this mean for policy?

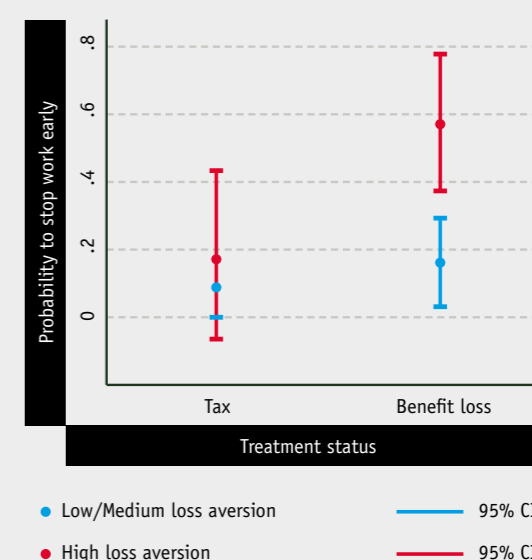
The results outlined above suggest that disincentives arising when means-tested benefits are taken away from people who increase their earnings may be stronger than those implied by the financial losses alone. Low skilled, loss-averse individuals may be less inclined to take up paid work than their better off peers partly because the environment they face triggers different perceptions and behavioural cues.

If confirmed by subsequent work, this finding has important implications for welfare policy design. If we are able to change the tax frame, we might be able to also "nudge" more people into employment. A radical approach would be to reconsider the prominence of means-testing in the British system in favour of a more universalistic and/or contributory system paid for by higher taxation (such as for example the Swedish system). If the widespread use of means-testing is called for by other political or normative considerations, there may be more limited mitigating measures such as increasing the level of earnings that can be accumulated before benefits are taken away or allowing former recipients to temporarily keep their benefits after entering paid work. Future research should tell us what measures are likely to work best.

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ISER Working Paper Series 2015-17
Benefit Losses Loom Larger than Taxes: The Effects of Framing and Loss Aversion on Behavioural Responses to www.iser.essex.ac.uk/research/publications/working-papers/iser/2015-17, Silvia Avram

Fig. 1: Probability of stopping work early by treatment group and loss aversion score



Note: Values represent average marginal effects; error bars corresponding to 95% CI.

Life Beyond the Numbers

A new study by **Dr Karon Gush** with **Professor Heather Laurie** and **James Scott** combined the quantitative data from Understanding Society, the UK Household Panel Survey, with qualitative interviews to look into the reaction of couples to job loss during the Great Recession

A new study of how couples reacted to unemployment risks during the recession combined quantitative data from Understanding Society with a unique qualitative experiment.

The strength of Understanding Society is the wide range of information it collects from individuals in 40,000 households across the UK. Yet, some of the things we might want to know about people are not easy to collect in the format of a quantitative survey as they require a different type of questioning; one that allows respondents greater freedom in how they answer. By asking questions in a way that requires expansive answers, qualitative interviewing can reveal a fuller account of people's actions and their motivations. One of the particular design features of Understanding Society is the ability to harness the combined advantage of quantitative and qualitative approaches through the Associated Studies programme. This programme offers the opportunity to collect information about participants that has not already been asked in the survey. Building on what we know about people's lives from the survey data, it is possible to get a richer picture of what is going on by asking participants more 'in-depth' questions.

In an era of economic uncertainty and squeezed household budgets it is important to know how households are coping. As part of a project looking at labour market behaviour in recessionary Britain, Dr Karon Gush, Dr James Scott and Professor Heather Laurie investigated the ways in which couple-households respond to job loss through in-depth qualitative interviews. Using the wealth of longitudinal information in the Understanding Society Innovation Panel, they were able to identify 123 couple households where someone had either lost their job or were working reduced hours in the period 2008 to 2011. A carefully selected sample of 17 households were followed up and in-depth interviews were conducted with the couple-member who had experienced job loss and, where possible, their partner.

The selection process was designed to assemble a sample reflecting a diverse range of household and family profiles; namely, couples with and without children, older and younger children; the pre-retirement phase; a range of incomes; and labour market areas more and less affected by the recession. Wherever feasible, partners were interviewed separately to allow each participant the opportunity to express their personal views most freely. Overall this led to 30 interviews, each of about 45 minutes in length, featuring questions like: What happened when you or your partner was made redundant? How did you manage financially? To what extent did you see the job loss coming – and did this make a difference? How did this change what got done around the house and domestic work? Who did you go to for support?

Rather than focusing on a large sample of participants to arrive at findings that might be representative of the UK population, this research concentrates on a small number of participants to explore in more detail the kinds of things that people do and why, which provides some interesting results. For example, even where participants talked about the prospect of redundancy as 'inevitable', households often did nothing until redundancy notices were served and spoke of their 'shock' that it had actually happened. It might be considered reasonable to assume that people who anticipate losing their job would proactively look for other work but this research indicates that households may ignore the negative signs, preferring to hope that they will not be affected by job loss and act only when all hopes are dashed.

This project has used the survey data to provide the context and backdrop to a series of illuminative narratives from people with real experience of what it is like to lose your job. Although beyond the remit of this project, a further step could be to analyse the survey data in light of the qualitative findings. As the data collection was released in 2015 from the UK Data Service (subject to Special Licence), there is also future research potential for those interested in further analysis of the rich qualitative interview data and its links to the quantitative survey data. Qualitative and quantitative research methods are often framed as separate approaches but mixing these methods can help our understanding of how people live their lives.

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Associated Studies programme, <https://www.understandingsociety.ac.uk/research/get-involved/associated-studies>

40,000

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THE FUTURE OF PUBLIC SUPPORT

FOR DISABLED

OLDER PEOPLE



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Pudney, S. E (1 Sep 2015) *Do elderly disabled people get the state support they need?* <https://theconversation.com/hard-evidence-do-elderly-disabled-people-get-the-state-support-they-need-45071>

The findings of recent MiSoC research by **Professor Steve Pudney** from ISER with **Professor Ruth Hancock** and **Dr Marcello Morciano** from the University of East Anglia, give grounds for concern about government proposals to change the system of support for the older disabled population.

England currently has a dual system of public support for older disabled people. The Department for Work and Pensions (DWP) provides the disability benefit Attendance Allowance (AA), while local authorities (LAs) provide subsidies for social care services. Far more older people currently receive AA than LA social care support.¹ Late last year, the government announced its plans to consult on a proposal to transfer responsibility for AA in England from DWP to LAs. The promised consultation has not yet materialised and we do not know what specific questions the consultation will pose or what model of LA provision the government has in mind. But the findings of recent MiSoC research into the support of the older disabled population in the UK, raise questions about the impact and efficacy of any planned reform.

LA social care subsidies to individuals are subject to a disability assessment and a means test, whereas AA is not means-tested. This has led some to argue that LA disability support is better targeted than AA, providing a rationale for the proposed shift of resources from DWP to LA control. But it is important to be careful in analysing targeting of disability spending, since severely disabled people have very high living costs, making it dangerous to judge their standard of living by their cash income alone. The main findings from published research papers and a forthcoming report for the Joseph Rowntree Foundation raise a number of significant concerns.

Firstly, AA spending is surprisingly well-targeted on people who have high living costs caused by disability and who would be in deep poverty without AA and other linked benefit income. The reason for this good targeting is that people with low incomes are more likely to experience significant disability and have a stronger incentive to make a claim for AA.

Secondly, the main failure of targeting in the system of support for older disabled people is the large number of people who face high personal disability costs but receive no disability-related public support at all. The research estimates that, in the group of people aged over 65 with disabilities, over a third of people receive no public support, even among the top fifth in terms of severity of disability.²

The study simulated a range of possible directions of reform for AA as an alternative to the localisation proposal, and found that an increase in the effectiveness of targeting of AA does not necessarily require an extension of means-testing. There are two aspects giving scope for improvement in the design of AA: (i) increasing the reach of AA among people facing the highest disability-induced living costs; (ii) better tailoring of the value of individual AA awards to the disability cost that the individual faces.

Although the idea of a “one-stop shop” for disability support sounds appealing, the proposal would actually reduce the number of entry points to the system from two (DWP+LA) to one (the LA only). That would be likely to increase the number of people facing high disability costs who miss out on public support completely.

Finally, shifting the responsibility from a single national level body (DWP) to 152 LAs would greatly reduce the transparency of the system and give grounds for concern in terms of administrative justice. Maintaining transparency after a shift to LA administration would require a major investment in data gathering from LAs and the development of a more consistent and independent system for appeal against LA decision-making.

¹ In 2015, approximately 14% of the English over-65 household population received AA, compared with 2.5% receiving LA social care in their own homes and 4.2% if we include care home residents (Hancock et al 2016).

² See Hancock, Morciano and Pudney (2016), Table 4.

Child mortality in India

A new study by **Dr Seetha Menon** links nearly one in ten child deaths in India to domestic violence against the mother



There were 1.3m deaths of children under five in India in 2013 – accounting for one fifth of global child mortality. While access to health care plays a large part in these individual tragedies, other factors such as domestic violence also have a significant impact.

New ISER research has shown that nearly one in ten child deaths under the age of one in India can be attributed to domestic violence against the mother during the marriage. To stop this, domestic violence against women must be dramatically reduced, and women treated more equally in India – both in public and at home.

India has established several programmes aimed at reducing the number of young children who die in recent years. These rely on equitable health care and improved access to public health services with a distinct focus on births in rural and poor households. Yet, in spite of these programmes and of making considerable advances, UN data suggests India is likely to miss its Millennium Development Goal to reduce the child mortality rate to 42 per 1,000 live births by the end of 2015.

The study used India's 2007 National Family and Health Survey which interviewed 124,385 women between 16-49 years of age. The statistical analysis based on this survey indicates that nearly one in ten deaths before the age of one – 8.9% of infant deaths – could be attributed to domestic violence against the mother during the marriage.

Tragedy of domestic violence

According to the World Health Organisation, around 30% of women around the world report experiencing violence from their partner. Domestic violence can cause child death in several ways. This could be in the form of blunt physical trauma or through the resulting loss of women's autonomy, which often restricts their movement and thus limits access to adequate health care. Victims of violence also have higher levels of psychological stress which is associated with low birth weight or preterm delivery, which are risk factors for child death.

This analysis did not find this link between domestic violence and child mortality in rich households but the link is almost double – 17.5% of infant deaths – in rural households. The effect is also higher in baby girls as opposed to baby boys suggesting that girls are particularly vulnerable to the negative effect of domestic violence. Improving absolute levels of gender equality could save the lives of young girls and be key to improving India's askew child sex ratio: in the 2011 census there were only 918 girls per 1,000 boys.

Curbing domestic abuse would have major benefits not just for the health of mothers: it could lower child mortality rates and reduce violence within wider society.

Changing attitudes in India

India's Ministry of Women and Child Development and several national and international development organisations have rightly recognised and invested in initiatives to enhance the social and economic empowerment of women. While such schemes, including financial grants to enable girls to continue studying in secondary education, are very welcome, empowering women alone is not enough. Power dynamics within the relationship and within the home are likely to be just as important, if not more, and lasting change requires the cooperation of all household members.

Although most societies look down upon domestic violence, in India it is often endorsed under the guise of cultural practices, collective norms or religious beliefs. Indian families tend to view marriage as a private affair, much like the law did before the 2005 Protection of Women from Domestic Violence Act. Before this law, there was little legal respite for a victim of domestic violence. Even to this day, marital rape is not covered by the Act.

Fortunately, there are an increasing number of women – and men – who have taken part in civil rights movements in India aimed at changing public opinion towards violence against women.

Curbing domestic abuse would have major benefits not just for the health of mothers: it could lower child mortality rates and reduce violence within wider society. Government initiatives aimed at improving gender equality will be helpful in achieving this, but fundamentally Indians need to reassess how their society values women in general.

Arguably, a healthy family is more likely to prosper in India's new ultra-competitive economy. The growing stigmatisation of violence against women in India may impair social standing for those who do not refrain from it. Perhaps these two incentives will help bring it to an end.

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ISER Working Paper Series 2014-27, Unfinished Lives: the effect of domestic violence on neonatal & infant mortality, Seetha Menon
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WHERE DOES THE MONEY GO?

Understanding household incomes and spending

Dr Annette Jäckle, Professor Thomas Crossley and an international interdisciplinary team are working on a new ESRC/NCRM research project to develop new ways of collecting information on household finances

Household finances are a core topic for Understanding Society, ISER's huge academic survey capturing information every year about the social and economic circumstances and attitudes of people living in 40,000 UK households. It is the largest survey of its kind in the world.

Economists and policy analysts want to understand whether households are making ends meet, how they are making ends meet, and how earnings, spending and living standards evolve over time.

A number of unresolved 'puzzles' continue to concern researchers in this area. For example, current policy interventions and monitoring are based on income-based measures of poverty. However, survey data suggest that households with very low income spend more than they earn and more than households with moderately low income¹. It could be that the data are flawed: these households may be misreporting their income or expenditure.

Alternatively, it could be that this spending beyond income is real. It could be that some households with very low income have considerable wealth, or experience low income only temporarily, and so are sensibly maintaining spending by borrowing or drawing down savings. Or, it could be that poor households are spending more than they can really afford, perhaps in order to "keep up".

Understanding this puzzle is crucially important for properly identifying the poor, and targeting assistance. In addition, if many households are spending beyond their means, then the recovery from the recent recession will not be sustainable.

A major obstacle to understanding this puzzle, and others, is the lack of data with a full financial picture of households. Income minus expenditure must equal changes in assets and debts. If we saw all of income, spending and savings and debt for a given household, we could work out, for example, whether households that are spending more than they earn are accumulating unsustainable debts. Currently different surveys ask about, at most, two of spending, income and wealth. This is because it has been felt that asking about all three would place too much burden on respondents.

Against that, there is some reason to think that respondents might be able to give more accurate information if they framed their thinking with the idea that income minus expenditure must equal changes in assets and debts.

A new project titled *Understanding Household Finance through better measurement*, funded by the ESRC/NCRM and lead by ISER's Annette Jäckle, seeks to develop new ways of collecting information on the financial experience of households.

In particular, this project will ask respondents to report all of income, spending and changes in assets and debts. However, to keep the burden of responding manageable, the project will seek to use new technologies to help households collect and report information.

For example we will experiment with giving households an app for their phone which will help them to record their spending, and we will develop a web-based questionnaire that makes reporting enjoyable. In developing these tools, ISER researchers are working with technology and market-research experts at the Kantar Group of companies. We will bring innovative technologies that are now used by commercial companies into our scientific study. The lessons we learn will improve not only Understanding Society, but also similar studies around the world.

The new methods will take time to develop and test, but ultimately, with new and better data, we will be able to provide new and better evidence on how households are faring in difficult economic times.

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¹ Brewer, M., Etheridge, B. and O'Dea, C. "Why are households that report the lowest incomes so well-off?", forthcoming in *Economic Journal*, and available on request from the authors.

THE BRITISH HOUSEHOLD PANEL SURVEY AT 25

Professor Nick Buck reflects on the anniversary of one of the world's most prestigious and pioneering panel studies and the forerunner to Understanding Society, ISER's huge UK panel study

This September will mark the 25th anniversary of the start of fieldwork for the first wave of the British Household Panel Survey. In the autumn of 1991, working with our survey organisation partner NOP (now GfK) and funded by the ESRC we completed interviews with 5,512 households containing 13,840 individuals. This representative sample of the British population was enrolled onto a panel to be interviewed again and again every year, showing what changes had occurred in their lives. We have been following all these individuals since then and continue to do so and have built a picture of their lives and the lives of their families over the intervening twenty five years.

The BHPS has changed in many ways over that period. In 1999 we added boost samples in Scotland and Wales, and in 2001 a Northern Ireland sample. Most significantly, the success of BHPS led ESRC to be able to invest in a major new study, Understanding Society, and the BHPS sample incorporated into this. Despite these changes the BHPS sample and the core methods by which it was collected have persisted throughout this quarter century.

Collecting information from people through time is the essence of a longitudinal study. It is not just the original sample members who we have been following, but also their children who were not yet born at the time the study started. The BHPS has thus provided a unique picture of the evolution of several thousand families over the last twenty five years, covering the many changes in their lives, including marriages and cohabitations, births, leaving the parental home to set up new households, building a career, but also separations and divorces, ill-health and death. The panel has followed the same pattern of evolution over these twenty five years as the UK population and represents the patterns of change in that population.

The longitudinal structure of BHPS data provides unique insights which have transformed our understanding of society. Ordinary ('cross-sectional') surveys tell us what people are thinking or doing at any one time. If the same questions are asked in another, later, survey, we can learn how these results change for the population as a whole. But we do not know how individuals have changed their views or their behaviour, or why. The only way we can do this is if we ask questions of the same people at different times. We can then start to understand change and stability at the level of the individual, rather than for the population as a whole. A steady headline unemployment rate could mask a great deal of movement by individuals, with many people losing work and many others finding jobs.

This capacity to follow individuals through time, and observe how their experiences and behaviours are influenced by the wider social and economic conditions in which they find themselves, gives panel surveys a major role in understanding social change. The BHPS has provided unique information on the persistence of such states as child poverty or disability, on factors that influence key life transitions such as marriage and divorce, and on the effects of earlier life circumstances on later outcomes. More than 5000 researchers have made use of the BHPS data over the years and produced a huge range of publications. These have shaped the development of the social sciences and had a wide range of impacts on public policy.

Thus, BHPS has been extremely successful over these 25 years and we must acknowledge all the people and organisations which have made this possible. The ESRC has consistently and fully funded the project through this period and as mentioned, recognising the success and the further potential, obtained the resources for a major new study in 2007. We also acknowledge the consistent and significant support of the University of Essex not only for supporting the BHPS but for investing in the development of ISER as a world-class research institute that has enabled the BHPS to flourish.

We learned a huge amount from our colleagues who ran the household panel studies already existing when we started, the Panel Study of Income Dynamics in the USA and the Socio-Economic Panel in Germany. We also learned from the other longitudinal studies being carried out in the UK, and especially the British birth cohort studies.

Very large numbers of staff at ISER have contributed to the success of BHPS over the years. As someone who worked on the study from the start and as Principal Investigator from 1995 I personally want to thank all of them. While it would be impossible to list each name individually here I would want particularly to acknowledge the following who were involved in shaping the study in the early years: David Rose and Tony Coxon who were Deputy Director and Director at the start, Jacqueline Scott, Randy Banks and Iain Noble who led the design in the early years, Jonathan Gershuny who took over as Director in 2003, and Heather Laurie who very early took on the management of the survey. We also need to acknowledge the efforts of all interviewers who worked on the survey over the years, working for NOP, NatCen and TNS.

We are also very grateful for the support of policy makers and researchers in government departments for recognising the value of longitudinal data to understand the dynamics of poverty and social change and contributing to the success of BHPS.

But above all the greatest debt must be to the many thousands of individuals who gave up their time to participate in the study. This has been absolutely critical and it is particularly appropriate at this point to thank them for their contribution and hope that those who are still involved continue to be so for many years in the future.

The study has tracked how these families and individuals have experienced the many changes in UK society over the last 25 years, and it is extremely important, especially given the uncertainties in the future of the UK, that we are able to track how these same families respond to and themselves shape the social and economic changes which we expect over the coming years.

Sharing research tools with developing countries

Professor Holly Sutherland explains how ISER's expertise embodied in the EUROMOD model is being shared with developing countries across the world

While microsimulation models are routinely used by researchers and policy makers in developed countries, few developing countries have access to such tools. Many of the developing countries are now building up their social protection systems and the financing of public spending will increasingly need to be based on domestic tax revenues. In this process, understanding the system-wide impacts of different policy choices is critically important, and tax-benefit microsimulation models are very well suited for this purpose.

This is the backdrop against which the EUROMOD team at ISER is working with UNU-WIDER and Southern African Social Policy Research Insights (SASPRI) on a major research project in which tax-benefit microsimulation models for selected developing countries in Africa (Ethiopia, Ghana, Mozambique, Tanzania, Zambia) and also elsewhere (Ecuador and Vietnam) are being built in addition to upgrading those that already exist for South Africa and Namibia.

The models – collectively known as SOUTHMOD – are based on the EUROMOD platform. EUROMOD is the tax-benefit microsimulation model for the European Union (EU), developed and managed by ISER, and now widely used for the analysis of the effects of policy and policy reforms in the 28 member states of the EU (see pages 2-3). The EUROMOD approach and software were developed to handle many different policy systems at the same time. This flexibility and structured approach also provides an ideal platform with which to develop microsimulation models for other countries. Indeed, researchers at SASPRI, in collaboration with the EUROMOD team, have successfully built and made extensive use of models using the EUROMOD platform for South Africa and Namibia.

At first sight the advantages of using the EUROMOD platform built to handle the complexities of taxes and benefits in EU countries might not be apparent. Most of the countries included in SOUTHMOD have embryonic (or non-existent) social protection and income maintenance systems, tax systems based mainly on indirect taxes and subsidies (which the EU EUROMOD does not cover in general), and household structures not commonly seen in EU countries or micro-data. There are three key reasons why EUROMOD-based tax-benefit models are highly relevant. First, EUROMOD's adaptability, together with micro-data containing information on both income and consumption for most of the countries we are working with, allows for the incorporation of indirect taxes and some subsidies in the simulations, and for household characteristics to be represented appropriately.

Secondly, even if the SOUTHMOD models contain rather few and relatively minor policy instruments affecting small sections of the populations (again, compared with the EU case), this provides a compelling starting point for considering the design and implementation of new policy instruments with a larger or more effective anti-poverty and redistributive role.

Finally, the existence of a ready-made platform speeds up the construction process and facilitates comparability of the new models. Once they are ready the models will be used for analysing the impacts of different tax and benefit policy scenarios. Given they are using a common platform there will be scope for comparing the effect of similar scenarios across countries, as well as cross-country comparison in general.

A fourth key feature of the project is the central involvement of national teams from research and policy institutes in the countries concerned. It is they who are building the models and will make use of them, with the support of the UNU-WIDER, SASPRI and ISER teams. In addition, since some of the support activities are offered collectively, there is scope to encourage networking among the teams and countries, offering potential for learning about policy approaches from each other as well as the methods of policy simulation from EUROMOD.

Our own experience of this project is that knowledge exchange has flowed in all directions. As well as engaging with policy and data issues from countries previously unknown to us, we have learned of ways to make the EUROMOD platform more adaptable and flexible, and more user-friendly. This will benefit the users of the EU model and we also hope that the approach that we have taken with the SOUTHMOD countries can be extended to cover other countries in the developing world.

The project is supported by UNU-WIDER and more information can be found here <https://www.wider.unu.edu/project/southmod-simulating-tax-and-benefit-policies-development>



Moving online with Understanding Society

Dr Jonathan Burton explains the challenges of surveying online

We expect to accomplish everyday tasks online, from buying a pint of milk to binge-watching TV seasons, booking a gym class or a long-haul flight and hotel accommodation on the other side of the world. Taking part in surveys is also increasingly done online, with numerous opt-in panels offering points and prizes for completing questionnaires. However, online surveys which use high-quality probability sampling are rare. The recent British Polling Council report on the 2015 election indicated that the sampling and fieldwork procedures on the political polls were one of the reasons for the 'failure of the polls'. Well-drawn probability samples, and fieldwork strategies which motivate interviewers to make multiple calls to make contact with sample members, is the key to high quality survey research.

This does not mean that established social surveys should ignore the potential of the web. Online surveys of an established sample have the potential to make the work of data collection more cost-efficient. By making it easier for some people to participate, we can then focus resources on those who may need more efforts. Moving a face-to-face survey onto the web is not without risks, however. Understanding Society is in a fortunate position, in that the study includes an "Innovation Panel" (IP) of around 1,500 households. This IP is used to test different methods of data collection, through experimentation with question wording, responses or how the questions are asked. We have been using the IP for the past few years to test the effect of using different methods of collecting data on response and data quality.

We are now taking what we have learned using the IP and starting to implement it on the main Understanding Society sample. To begin with, at Wave 7, we invited adults who were in households that had not participated at the previous wave to complete their survey online. After a couple of weeks (and a reminder or two), interviewers started calling on those who had not yet completed online, to give them an opportunity to take part in a face-to-face interview. These people had not participated at the previous wave when an interviewer had called, our experimental testing showed that they were more likely to 'return' to the study if they could complete the survey online.

From Wave 8 (which started in January 2016), we are extending the invitation to complete online to adults in some of the households that took part at Wave 7 with an interviewer.

Using the IP, our researchers have analysed what characteristics of a household are associated with completing the survey online. Using this information, we are inviting the households in the main sample who are more likely to participate online to do the survey on the web. Once again, those that do not complete their interview in the first few weeks are issued to interviewers so they can be contacted face-to-face. At Wave 8, 40% of households are invited to take part on-line, with this proportion scheduled to increase over the next few waves.

We are also using our experience with the IP to introduce an "adaptive design" to the main sample of Understanding Society. That is, we are introducing changes in the standard fieldwork design which we think will increase the proportion of households that complete online, where all adults in the household use the web to answer their survey. We are introducing these changes experimentally, with the design which proves most effective then being adopted for future months. So far, we've introduced an additional £10 token of appreciation if the sample member completes online in the first couple of weeks – before the household is issued to an interviewer. This adaptation doubled the proportion of household that completed in the first two weeks of fieldwork, from 18% to 36%. We've also tested the trigger for this additional bonus; completion by the adult sample member, or the whole household. Early results indicate that the individual-completion trigger is most effective at increasing household completion and so this has been adopted from July onwards. From July to September we will be experimenting with the length of the online period and use of reminders. At each stage, experienced researchers examine the results and propose changes in the data collection strategy which seek to maximise survey quality within a tight budget.

Understanding Society, leads the world when it comes to innovating with this type of longitudinal household survey. Using the Innovation Panel to ensure that the design decisions we make are backed by evidence, we're taking a leading role in survey design. There is much interest from the US and across Europe and even as far as Australia, in the experience of Understanding Society in moving to a mixed mode design. We are all seeking the goal of collecting high quality, robust, social science data in a way which is cost efficient and sustainable over the long-term.



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