Invitation to Tender
Project: Stigma and Social Security Research

About Turn2us

Turn2us is a national charity offering practical information and support to people facing financial insecurity. We work alongside people who know what it's like not to have enough money to live on, and develop our tools, grants and information with them.

In 2023, over 2.7 million calculations were completed using the Turn2us Benefits Calculator and we provided over £3.1 million in grants to people in financial need, reaching almost 3,500 people. In July 2024, we launched the Turn2us PIP Helper, an accessible online information tool that people with disabilities, or long-term physical or mental health conditions, can use to confidently start their claim for Personal Independence Payment.

We deliver household grants by taking a cash-first and trust-based approach which has meant stripping back some of the evidence and documentation we asked of applicants, resulting in people being able to move away from crisis support and take steps towards thriving. Through our Local Programmes in Middlesbrough, Manchester and Barking and Dagenham, we understand the importance of building trust and sharing power within the community to tackle poverty and improve people's financial security.

Introduction

Stigma within the UK social security system refers to the negative perceptions and attitudes that society holds towards individuals who receive welfare benefits. Stigmatisation can also manifest in policies and procedures within the welfare system, such as stringent eligibility criteria, intrusive assessments, administrative complexity and punitive sanctions, which reinforce negative stereotypes and further marginalise recipients. This stigma can arise from numerous factors, including media portrayals, political rhetoric, and cultural beliefs about work ethic and dependency which have in turn been built into the design of the social security system.

Negative *narratives (collections of stories which together convey a common worldview or meaning)* relating to recipients of social security can reinforce stigma and damage people's self-esteem, sense of identity and mental health – they can also cause a vicious cycle where faith in institutions or services is eroded, and people are less likely to seek help. Negative perceptions and system complexity can discourage eligible people from engaging with the benefits system.

Whilst evidence from the British Social Attitudes Survey suggests that negative perceptions of social security recipients have reduced substantially since 2010, this does not seem to have prevented stigma from acting as a barrier to the take up of social security. Research

conducted by Policy in Practice found that last year alone £23 billion of benefits went unclaimed, against the backdrop of the high cost of living and persistent poverty. A recent YouGov survey, commissioned by Turn2us in April 2024, highlighted feelings of shame or unworthiness as reasons that stop people from applying for benefits, with 77% of respondents also believing it would be challenging to claim benefits if their circumstances changed. Maximising income through the take up of benefits is essential to support households to gain financial security and prevent further financial crises. This research aims to unpick the role and mechanisms by which stigma holds people back from reaching financial security.

In addition, we know that the relationship between financial insecurity and health inequality is well established. Turn2us has developed a new tool to support people to claim Personal Independence Payments, recognising the administrative complexity and emotional impact associated with this support. Recent punitive government proposals in relation to sickness and disability benefits have further stigmatised people with disabilities and those experiencing mental health challenges. There is evidence that the use of conditionality in our social security system not only causes hardship but is not an effective way of supporting people into work[1]. The focus should instead be on listening to people and understanding how the existing complexity of the benefits system might impact their ability to get support and find secure and meaningful work.

Background

In 2023 Turn2us launched a five-year strategy (2023-2028), with a focus on challenging the systems and perceptions that cause financial insecurity. In year one of the strategy, we have built our understanding of systems change practice, identified an entry point for our role in the landscape, and established a cross-organisational programme management approach to systems change. Building on our new definition of financial security – *having enough money to live well now and having the resources – as individuals and collectively - to build confidence in the future -* during year two of our strategy, we are committed to developing a programme of work focused on reducing stigma as a barrier to financial security within a narratives framework.

Turn2us definition of financial security comprises of 3 dimensions; material security (a person's income and resources), experiential security (their feelings and wellbeing) and structural security (their relationship with the system).

In 2012, Turn2us commissioned researchers from Kent University to investigate the stigma attached to claiming benefits in Britain[2]. The report found that benefit stigma is primarily driven by the perception that claimants are 'undeserving', that stigma can operate on three levels: personal, social and institutional and that the links between them are complex. These were defined in the past study in the following ways:

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[1] https://neweconomics.org/uploads/files/NEF-From-Compliance-to-Engagement-Final.pdf
[2] https://www.turn2us.org.uk/T2UWebsite/media/Documents/Benefits-Stigma-in-Britain.pdf

- 'Personal stigma': a person's own feeling that claiming benefits is shameful.
- 'Social stigma': the feeling that other people judge claiming benefits to be shameful and to confer a lower social status.
- 'Institutional stigma': stigma that arises from the process of claiming benefits.

As part our commitment to tackle the systems and perceptions that cause financial insecurity, we plan to explore new research to understand the impact of stigma and explore the beneficial role of lived experience in social security system design.

Since 2012 there have been significant changes to the social security system with Universal Credit becoming the predominant working age benefit, replacing legacy benefits. Despite the government's stated aim that Universal Credit would move more adults and children out of poverty, the benefit has moved further from its original intent, reducing allowances, increasing waiting periods and tightening conditionality. In addition to the changes in benefit delivery there have been economic shocks such as the Covid 19 Pandemic which followed the government's programme of austerity, contributing to a cost-of-living crisis and creating further challenges for those on low incomes.

Overarching questions to be answered

1. What is the impact of personal, social and institutional stigma within the UK social security system on people's financial security?

2. How does stigma affect people's financial security? E.g. benefit uptake, wellbeing, and receipt of support?

3. How can policy redesign overcome the impact of stigma on financial security?

4. How have public attitudes towards social security claimants evolved in the last 12 years in the UK, and how have institutions contributed to these attitudes?

Objectives

1. **Understand the impact of stigma on people's relationship with the social security system and their uptake of social security.**

   Research questions should explore:
   - Factors relating to personal stigma including feelings of shame or pride
   - Factors relating to social stigma including the perceptions of others (friends, family, colleagues)

- Factors relating to institutional stigma including the role of administrative complexity, awareness of entitlement to support and policy design e.g conditionality, the 5-week wait for Universal Credit and the two-child limit.
- The impact of media and political discourse on people uptake of social security benefits.
- The impact of public perceptions on people's uptake of social security benefits.
- The impact of stigma on people's willingness to seek benefits support, apply for benefits and their experiences of claiming social security benefits.
- How stigma influences the uptake of social security across different demographic groups (e.g. race, gender, disability).

2. **Understand the impact of stigma on people's engagement with employment support.**

   Research questions should explore:
   - Factors relating to personal stigma including feelings of shame or pride
   - Factors relating to social stigma including the perceptions of others (friends, family, colleagues)
   - Factors relating to structural stigma including relationships with work coaches/the new national jobs and career service/ work, health and skills plans, the DWPs ABC approach and the impact of conditionality.
   - The impact of media and political discourse on people's engagement with employment support.
   - The impact of public perceptions on people's engagement with employment support.
   - The impact of stigma on people's willingness to seek employment support and their experience of engaging with employment support.
   - The impact of stigma on people's confidence to disclose their financial struggles to institutions.
   - How stigma influences engagement with employment support across different demographic groups (e.g., race, gender, disability).

3. **The impact of stigma on people's material security (their income and resources), experiential security (their feelings and wellbeing) and structural security (their relationship with the system).**

Note: Turn2us has developed survey questions for these three types of financial security, which we'd expect to be included here, but built on top of with qualitative findings.

   Research questions should explore:
   - The impact of stigma on people's resources including their level of income, savings or housing.
   - The impact of stigma on how people feel about their financial situation including the impact it has on financial decisions.

- The impact of stigma on people's confidence in to disclose financial struggles to institutions
- The impact of stigma on people's interaction with systems including the resources and support they are able to draw on, like social security, adequate minimum wages, affordable housing and more.
- How stigma influences financial security across different demographic groups (e.g., race, gender, disability).

4. **Understand the role for lived experience in policy design of the social security system.**

   Research questions should explore:
   - The role of lived experience in policy design as a mechanism to overcome the barriers created by the presence of stigma
   - People's perception of the way that the current system is designed including decision-makers understanding of their experiences
   - People's views on what role lived experience should play in social security system design

5. **Understand current public attitudes towards social security claimants**

   Research questions should explore:
   - Changes in public attitudes towards social security over the last 12 year
   - The proportion of claimants seen as 'claiming falsely' or 'committing fraud'
   - The deservingness of claimants
   - Perceptions of the stigma associated with Universal Credit
   - The role of corporate institutions including employers, landlords, utility and financial services, and the media in contributing towards attitudes surrounding social security.
   - The role of civil society and not-for-profit organisations in contributing towards attitudes surrounding social security.
   - The role of policies and political rhetoric in contributing towards attitudes surrounding social security.

The research should, with further policy analysis, support Turn2us to make recommendations on:

- Recommendations for government to:
  - reduce personal, social and structural stigma in policy design and implementation
  - improve the uptake of social security benefits
  - improve engagement with employment support
  - improve lived experience in policy design
  - shape political discourse around social security

- Recommendations for regional mayors to ensure new work, health and skills plans for the economically inactive embed non-stigmatising approaches
- Recommendations for corporations, decision makers and civil society organisations to promote a pro-social security narrative for customers, employees and service users.

Opportunities & Challenges

This new research brings the opportunity to better understand the root causes and effect of stigma within the social security system, both socially and institutionally. There is also an opportunity to compare key social perception indicators that were uncovered 12 years ago, alongside other research in the field such as the British Social Attitudes Survey.

Opportunities

The research will contribute to knowledge on stigma, social security, and financial security, providing new insights and theoretical frameworks that can inform future practice to reduce stigma and improve public perceptions of social security recipients, with the aim of increasing the uptake of benefits and improving access to employment support. Insights from this research can lead to recommendations for policy design that are grounded in real-world experiences and lead to a more effective social security system with the people who use it at the centre.

- Reducing stigma and improving support can lead to increased economic participation and community engagement among beneficiaries, contributing to overall societal well-being. Identifying approaches to reducing stigma and including lived experiences in policy development can lead to best practices which can be shared and replicated in different contexts. The research provides an opportunity to contribute to the work of other stakeholders, including other charities, policymakers, the media and corporate sector with the aim of influencing more constructive narratives around financial insecurity and the social security system.

- Incorporating lived experience into policy design can lead to a more inclusive, empathetic, and effective social security system that better meet the needs of those who access it. The research provides an opportunity to better understand how lived experience is already incorporated into policymaking within the social security system. By focusing on stigma and lived experiences, the research can share power with individuals providing a platform to voice their concerns.

Challenges

Even with solid evidence, changing established DWP policies and practices could prove challenging due to political resistance, or competing policy priorities. Recommendations will need to be realistic and actionable and consider the constraints of the existing social security system, the government's plans and resource limitations.

Discussing stigma, financial insecurity, and personal experiences with social security may be emotionally challenging for participants. This may lead to difficulties in obtaining open, honest, and detailed responses. Individuals participating in the research may distrust researchers leading to reluctance in participating or sharing genuine insights. People may experience stigma differently based on intersecting identities such as race, gender, age, disability, or socioeconomic status. Analysing and understanding the impact of these overlapping factors requires careful consideration and robust methodology.

Whilst Turn2us has worked to define Financial Security, defining stigma can sometimes be subjective and challenging to quantify or measure objectively. Developing reliable and valid tools to measure personal, social and institutional stigma in different contexts will be key to translating qualitative insights into SMART recommendations, actionable data and policy recommendations.

Suggested approach: Scope & Methodology

Turn2us invites proposals from potential suppliers, seeking a customised approach and methodology that aligns well with the research objectives and primary inquiries outlined.

This research is expected to include a blend of quantitative and qualitative assessments, utilising of both primary and secondary research methodologies across multiple audiences. This may include desk-based research, data collection and analysis, targeted interviews, focus group discussions, online surveys, and similar techniques.
Whilst we welcome applicants to suggest their own methodology, an example set of methodologies we feel would collectively answer the research questions are included below:

- A nationwide **representative survey** including demographic breakdown and additional wave focussing on people who have engaged with the social security system.
- **Focus groups** and interviews with benefits claimants, welfare rights advisors and policymakers.
- **Secondary analysis of a variety of existing datasets** such as the British Social Attitudes Survey or any other relevant sources.

Requirements

Any researchers with relevant experience on the social issues the study is about can apply. They will be responsible for ensuring all deliverables are provided timely and according to the standards set in this Terms of Reference. The research team will maintain regular communications with Turn2us and will be solely responsible for fulfilling all the tasks as specified.

Deliverable	Summary of key contents	Timeframe
Inception Report	Will comprise of but not limited to: I: Any revision to Methodology. II: Mapping of profiles of those that will be interviewed or surveyed. III: Research tools including digital survey questionnaires, interview guides. IV: Relevant secondary research sources to be consulted.	Within 2 weeks of commencement
Preliminary Data Findings	Submit in Power Point template	Within 12 weeks of commencement
Draft Final Report	An analytical report (in English) with necessary annexes.	Within 14 weeks of commencement
Final Report	A detailed final report along with executive summary and infographics upon receiving feedback from Turn2us	Within 16 weeks of commencement

Application Timeline

Estimated timeline: 4-6 months.

The study should take place between January 2025 to June 2025.

Activity	Date/Time (2024)
Tender proposal issued to potential bidders	21 Oct
Deadline for clarification questions (Clarification Deadline)	10 Nov

Turn2us to respond to clarification questions	15 Nov
Deadline for submission of Proposals by potential suppliers (Response Deadline)	24 Nov
Shortlisted interviews	w/c 2 Dec
Final decision	w/c 9 Dec

How to apply

Proposals including all supporting documentation should be emailed to insight@turn2us.org.uk no later than **23.59 BST on 24th November 2024**. Please submit your proposal in accordance with all the instructions and terms and conditions set out in this document. If you have any clarification questions, please contact us to the same email address no later than **10th November 2024**.

The estimated budget for this research is **£40,000**. We welcome proposals featuring quantitative and qualitative methodologies to fulfil the listed objectives within this budget.

All proposals should feature at least the following sections:

- Research team relevant skills and past projects experience including methodology undertaken
- Suggested methodology for this project including sample profiles and sizes
- Risks mitigation (safeguarding)
- Any potential conflicts of interest.

Detail on what should be featured in these sections and how much each would weight in the final decision is something explained in the next **and final** section of this document.

Evaluation of Proposals Criteria

Turn2us will run this tender procurement process in a way that is open and ensures equal treatment to all applicants. All decisions will be made in the stated criteria presented here.

Selection Criteria: Research team relevant skills and past experience.
Weighting: 40% of final decision

Please indicate all the team members that would be undertaking the research including a summary of their past experience relevant to the research objectives. For example: in areas such as Social Inequalities, Poverty, Social Security and Welfare Reform, Social Abjection, Stigma Power, Social Mobility, Stigma, Narrative change, and any related subjects not listed here. Do include any key relevant past research projects in the aforementioned areas undertaken by the team members. For each one of them please include a brief description of

the objectives, methods used and key findings. If the research projects are openly available, please also provide a link to the final report or research paper.
Please also indicate the role team members will play in the project.

Selection Criteria: Suggested methodology for this project including sample profiles and sizes
Weighting: 40% of final decision

Please present a detailed methodology of how you would aim to fulfil all the objectives listed in the dedicated section of this document. As aforementioned, that methodology should include quantitative and qualitative methodologies and describe the profiles and sample sizes of those interviewed or surveyed. It should also feature an overview of any other relevant sources of information (like for instance national surveys or other related research projects) you are expecting to consult. Please include a timeline as well and the key stages you are expected to undertake to complete the full project.

Selection Criteria: Risks mitigation
Weighting: 10%

Please include any potential risks that this research process could face and how would you mitigate them. This should include consideration of where the research may involve interacting with vulnerable people.

Selection criteria: Ability to deliver on time and to budget
Weighting: 10%

Please include a brief topline timeline and budget breakdown of costs. Add explanations or caveats if not all research objectives can be achieved in the timeline and/or budget.

Selection Criteria: Any potential conflicts of interest
Weighting: Not scored

Please confirm if you are aware of any potential or actual conflicts of interest which may prevent you from working in this project and/or with Turn2us. If you consider a conflict may exist; please provide details in your response.