Findings Report on the Research Project:

'Generational pride' or what?: Investigating influential factors on older people's uptake of financial support and pension credit

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Executive summary

The research is aimed to understand the 'generational pride' phenomenon and older people's reluctance/refusal to accept help, which can contribute to ensuring (financial) assistance reaches those in need and reducing poverty among older people in Leeds. To achieve the aims, a total of 25 Yorkshire-based participants, aged between 50+ and 80+, were recruited to provide insights into their lived experiences and perspectives.

The findings highlight a strong sense of generational pride shaped by values of family cohesion, face-to-face social interaction, and the legacy of workers' rights and union achievements. Participants expressed a deep-rooted belief in self-reliance and resilience, viewing these qualities as integral to their identity.

Despite facing various challenges, older adults are reluctant to seek external support due to a range of barriers. Procedural complexities and bureaucratic hurdles often make accessing assistance difficult, while perceptions of injustice and inequity lead to distrust in the fairness of support systems. Additionally, past disappointments when asking for help have contributed to scepticism and uncertainty about available services. Generational pride and stigma further discourage individuals from seeking support, as many view dependence on external assistance as a sign of weakness. Moreover, participants believed that others have greater needs and should be prioritized, leading them to forgo support even when it could improve their well-being. Limited knowledge and technology illiteracy also pose significant challenges, preventing many from navigating modern support systems effectively.

Despite these hesitations, certain factors can encourage older adults to accept support when needed. Tailoring assistance to their specific needs in a genuine and meaningful way fosters trust and engagement. Simplifying administrative procedures reduces frustration and increases accessibility. Organizational mediation, where trusted institutions facilitate the process, can also improve acceptance. Notably, peer influence plays a crucial role, as many older adults are more receptive to encouragement from their peers rather than from family members.

These findings underscore the need for more inclusive and accessible support services that recognize the unique values and concerns of older adults. By addressing their reluctance through trust-building, simplified processes, and peer-driven advocacy, service providers can enhance support engagement and improve the overall well-being of the aging population.

Table of Contents

1. Participants' demographic information

There were 25 Yorkshire-based participants who participated in 3 focus discussion groups. The participants were recruited through Health For All, Caring Together in Woodhouse & Little London, and Leeds Irish Health & Homes. A summary of participants' demographic information is presented in Table 1.

Table 1. Demographic information

		Number of people
Age	50-59	4
	60-69	11
	70-79	9
	80+	1
Gender	Male	7
	Female	18
Living arrangement	Alone	18
	With family	6
	In a community setting	1
Current employment status	Employed full-time	1
	Employed part-time	2
	Retired	19
	Unemployed	3
Current financial situation	Comfortable	11
	Struggling but manageable	14
Benefits received	State pension	19
	Pension credit	10
	Attendance allowance	2
	Housing benefits	9
	Personal independence payment	6

2. Understanding 'Generational Pride' among older people (aged 50+)

The generational pride among older people is shaped by the following:

2.1. Family cohesion & social face-to-face interaction

Participants recalled a time when family meals and close-knit gatherings were the norm. They expressed pride in how everyone came together, contrasting that era with today's more isolated lifestyles.

Participants expressed pride in a time when face-to-face interactions and conversations were genuine, and people didn't depend on technology for communication. This generation valued direct, unmediated social engagement, which allowed for more meaningful exchanges and greater emotional openness.

Participants recalled an environment where caring for neighbours and keeping an eye on community members, especially children, was an integral part of daily life. This mutual support system fostered trust and a sense of collective responsibility.

2.2. Legacy of Workers' Rights & Union Achievements

Participants spoke about the historical benefits that came from strong trade unions, such as subsidized meals, paid holidays, and better working conditions. They felt proud of having secured these rights and lamented how such benefits have been eroded over time.

2.3. Self-reliance & Resilience

There is a strong sense of admiration for the hardships endured by their parents and grandparents. The participants are proud of how these older generations built a better life despite not having the comforts (e.g., modern technologies) available today. Their rapid adaptation and relentless work ethic stand as a testament to their strength and determination. Their struggles paved the way for current benefits.

There is a sense of pride in having lived through challenges and accumulated life experiences by living within one's means. Participants highlighted the importance of being self-reliant and accountable for one's choices, contrasting their authentic, resilient way of living with what they see as a more indulgent and less self-disciplined approach in newer generations.

3. Reluctance to Accept Support

The reluctance to accept support is influenced by the following:

3.1. Procedural complexities

Participants expressed frustration with complicated and unclear processes in accessing support. They describe complex claim procedures, strict deadlines (e.g., having to claim within six weeks), and assessments by unqualified personnel, all of which hinder people from receiving the help they are entitled to.

3.2. Perceived Injustice & Inequity

There is a strong sentiment that the support system is unfair. The participants feel that benefits are not automatically provided, even to those who have worked hard, and that working individuals are penalized when they try to be self-reliant. The inequity is highlighted by comparisons between full state pensions and pension credit, as well as the loss of benefits when going back to work.

3.3. Disappointment with Responses when Asking for Support

The discussion reveals a deep disappointment when individuals ask for help, they often get nothing in return. Long waiting lists, repeated referrals, and delayed responses made it challenging to receive timely support. Participants felt ignored or dismissed when seeking help. Due to repeated negative experience, many have simply stopped asking for support. Although there are occasional positive instances, such as helpful responses from certain councils or charities, these are seen as exceptions rather than the rule.

3.4. Scepticism & Uncertainty about Support Systems

Although some participants acknowledged that modern support services are more structured, professional, and socially acceptable, there is a sense of doubt regarding whether the support available is reliable. Support in past decades was more genuine due to face-to-face interactions, whereas modern systems rely too heavily on technology, making it feel impersonal and untrustworthy. Support systems often rely on automated responses, making it difficult to receive tailored assistance. Participants described outsourced call centres as profit-driven, prioritizing efficiency over real support. Many found digital systems inadequate, as they failed to address complex or unique problems. Some participants felt that organizations impose rigid, one-size-fits-all solutions that fail to meet individual needs.

3.5. Generational pride & Stigma

Participants expressed a strong sense of independence as their generational pride. They were raised with the belief that they should be self-sufficient and provide for themselves and their families. They acknowledged that independence as their generational pride can make people reluctant to seek help, even when needed as they viewed seeking help as a sign of weakness or failure.

Participants expressed that they hesitated to ask for help because they felt they would be judged or seen as weak and vulnerable. Accepting help has long been associated with lower social status. The decision-makers in these systems often view the disbursement of benefits as coming "out of their own pocket," reinforcing the idea that relying on help is undesirable.

3.6. Self-sacrifice over self-care

Some participants hesitated to seek support, believing others were in greater need, leading them to downplay their own struggles. Many only accepted supports when they had no other choice, reinforcing the idea that help was a last resort.

3.7. Lack of knowledge & Technology illiteracy

Several participants noted their lack of awareness of available support as many support services have moved online, creating challenges for those without digital literacy or internet access. Simple tasks, such as updating personal details, now require digital access, making it harder for some to seek help. All of these make it difficult for people to find and access the help they need.

4. Motivating Factors for Accepting Support

There are factors that encourage people to accept support as follows.

4.1. Genuine and tailored support to specific needs

Participants stated that they preferred support that is tailored to their specific needs rather than a one-size-fits-all approach. Support workers should show a genuine understanding of the individual's specific problems and follow up on those concerns. Impersonal services, such as generic website or phone support that merely recites preset answers, which does little to build confidence and trust. Participants emphasized the importance of speaking to a real person who is understanding, empathetic, and knowledgeable, rather than being directed to websites or answering machines.

4.2. Simplified administrative procedure

A recurring concern was the complexity and length of the forms involved. Participants noted that lengthy and confusing paperwork deters people from applying for support. They expressed a strong preference for streamlined, simplified processes, or even automatic allocation so that accessing entitlements becomes less daunting.

4.3. Organisational Mediation

Organizations acting as intermediaries by building encouraging peer communities or having a knowledgeable officer advocating on help-seekers' behalf can make a significant difference in receiving help. Due to the complexity of the procedure, confusion about pension entitlements, benefit eligibility, and changes in legislation, participants highlighted the need for personal assistance from knowledgeable support workers or community programs that could help complete the paperwork accurately and promptly, thus reducing the risk of missing out on benefits.

With many processes shifting online, participants suggested that offering training classes or one-on-one help by organizations to navigate digital systems would make them more open to accepting support and reduce feelings of isolation when facing technological challenges.

Participants emphasized that knowing what they are entitled to is crucial. Participants recounted experiences where a lack of timely information about benefits led to financial hardship. When information is communicated in plain, understandable language rather than technical jargon or bureaucratic terms, individuals feel more comfortable and confident in the

advice provided. Clear, proactive, and multi-channel communication about available support in community spaces, or using billboards, posters, community bulletins, leaflets, and phone hotlines to ensure information reaches everyone would reduce the burden on individuals to seek out this information themselves.

4.4. Peer over family influence as a motivator

There is a notable preference for discussing financial support issues with peers or within community settings rather than with family. Participants mentioned that conversations in support groups or with friends, who share similar experiences and are less likely to be emotionally burdened, are more effective for navigating complex topics like pension credits and digital information. Their peers such as community groups help reduce hesitation by providing encouragement and normalizing help-seeking.

Direct family support is generally often avoided to prevent worry or loss of autonomy. When it comes for family influence, if family members treat financial support as a natural part of aging, rather than as a sign of failure or dependency, it positively influences acceptance. Conversely, if the topic is met with indifference or denial, it reinforces the reluctance to engage with available benefits.