



Northern Ireland
Assembly

**COMMITTEE FOR
FINANCE AND PERSONNEL**

**OFFICIAL REPORT
(Hansard)**

Access to Benefits Progress Review

12 May 2010

NORTHERN IRELAND ASSEMBLY

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Members present for all or part of the proceedings:

Ms Jennifer McCann (Chairperson)
Mr David McNarry (Deputy Chairperson)
Dr Stephen Farry
Mr Simon Hamilton
Mr Fra McCann
Mr Mitchel McLaughlin
Mr Declan O'Loan

Witnesses:

Mr Brian McClure)	Department of Finance and Personnel
Ms Zoe Anderson)	Access to Benefits
Mr Patrick Minne)	
Ms Elaine Campbell)	Age NI
Mr Lenny Peden)	Land and Property Services

The Chairperson (Ms J McCann):

I welcome Brian McClure, head of rating policy division; Patrick Minne, chief executive officer, Access to Benefits; Zoe Anderson, content officer, Access to Benefits; and Elaine Campbell from Age NI. In April 2010, Age Concern NI and Help the Aged NI merged to form Age NI. I ask the witnesses to make a few brief comments and to note that we are stuck for time. I will then open

the floor for questions.

Mr Brian McClure (Department of Finance and Personnel):

Thank you, Chairperson. Good morning. I thank the Committee for the opportunity to appear before it again to talk about the important issue of the take-up of rate relief. I know that the Committee has been taking a very keen interest in that, particularly during the economic downturn. Given the time, I do not plan to speak for very long. I want to give my colleagues in Access to Benefits and Age NI the opportunity to speak.

The Committee is probably interested to know how we think that we are doing, and I will start with that. I was handed some figures this morning that give quite a good illustration of some improvement. Before I give members the figures, I point out that it is hard to disengage the effect of these hard times from the improvement in take-up because, clearly, during this economic downturn, more people will become entitled to support. However, the figures are quite encouraging in relation to the good work that has been done. The take-up of lone pensioner allowance, for example, is up 15.5% on last year. Those figures were provided to me by Land and Property Services (LPS) this morning. The take-up of housing benefit or rate rebate and rate relief is up 11% on last year. As I said, it is hard to disengage the effect of the economic downturn from the effect of better work, but it is very encouraging that the percentage increases are into double figures.

The Committee will have received a detailed briefing paper from LPS that outlines the work that it has undertaken in relation to the 35 recommendations of the Access to Benefits report of a year or two ago. I do not intend to go through those recommendation by recommendation, but I will make some high-level points. The response of LPS has been to establish a take-up team in the agency, with the overriding responsibility to address low take-up of relief, particularly among older people. A take-up strategy was put together, and there are two main approaches: the first is to build and to maintain contacts with the community, voluntary and advice sectors, and the second is to carry out an outreach programme to get the message out as widely as possible to ratepayers about the range of relief that is available. LPS has also developed a whole new suite of leaflets and a rating booklet, which members will have seen. All those help to get the message out.

The briefing paper also provides a list of the places and groups that LPS has visited as part of

the outreach activity since the start of the year. I will not go through that list, but I will say that the feedback from those events has been very positive. The agency used the recent research carried out by the rating policy division to try to target that outreach work. That targeting and analysis has been very helpful. Members will recall that I briefed the Committee about that a few months ago.

The second aspect of our response to the 35 recommendations of the Access to Benefits report was to establish an interdepartmental working group along with the Department for Social Development (DSD), the Social Security Agency, the Housing Executive and others in order to address those recommendations that were more cross-cutting; those that were not simply confined to LPS. As members will be aware, that group has met on a number of occasions. It has been a very useful forum for exploring joint activities; sharing resources, ideas and best practice; and providing feedback on take-up activities. The group has also — I know that the Committee is particularly interested in this — brought along to its meetings people from the community and voluntary sector, including Age NI, Access to Benefits, and Disability Action. We have also drawn in other organisations, such as HM Revenue and Customs, to try to improve practice in relation to taxation reliefs and so on.

Looking ahead, Land and Property Services plans to continue with the targeted outreach work and promotional activity in the coming year. In addition, LPS plans to make use of the data-sharing powers given in the Rates (Amendment) Act (Northern Ireland) 2009. That could be very important in respect of a step change in some of the levels of take-up. On a pilot basis, LPS intends to identify the people who it thinks may be entitled to lone pensioner allowance and to write to them to invite them to apply for it. That ongoing work is at an advanced stage. I was given a draft of the letter this morning. I hope that that pilot will start soon and that the exercise will then be rolled out throughout Northern Ireland.

In order to reinforce all that work, LPS outreach activities will be targeted and synchronised to match the pilot exercise. We will also engage with the local press to ensure that there is coverage of that. Furthermore, there are plans to co-operate with the warm homes scheme by sharing its mobile unit throughout the summer to engage with older people. Other activities include putting information concerning the benefit take-up in council areas on the LPS website and linking the “help with paying your rates” page on the website to a calendar that shows the events that LPS will be attending and to whom it will be speaking. LPS is also planning to develop closer

working relations with district councils, fuel poverty advisers and home safety advisers.

That is a quick gallop through what has been done. Although we have some very positive work to report, we are not complacent. The programme is ongoing; the campaign does not have a finish and an end. This is all to do with better service provision, and that is how the Department and Land and Property Services regard it.

Mr Patrick Minne (Access to Benefits):

Access to Benefits is happy to corroborate the report's assessment of the progress that has been made. We remain pleased with our position as a critical friend to the agencies involved. It is a good report, but I will take the opportunity to briefly tease out some elements that did not perhaps come across in the ink-and-paper report.

First, the benefit of the new approach for human beings on the ground is pretty immeasurable. For example, a 71-year-old widow who was on £130 a week may have found out that she was entitled to a further £17, £18 or £20 a week from the lone pensioner allowance. I do not think that that necessarily comes across in the report. That example has been duplicated and multiplied for all the citizens whom we and Land and Property Services have been able to reach through that new approach.

Secondly, although we sometimes talk glibly about new marketing channels or outreach, our work should be considered a front line service. Taking information to people about their entitlements and allowing them to act on that should be regarded as a front line service. I wish to pick up on Brian's point that this should not be seen as a campaign with a finish and an end. That work should be embedded in the activities of all government agencies, not just those belonging to the Department of Finance and Personnel (DFP).

Without wanting the session to sound too much like a love-in, I credit Land and Property Services and its workers for the culture change that the work has involved. Getting people on the ground to provide face-to-face help for citizens was no mean feat. That relates to my third point, which is that I want to see that replicated as much as possible. The project should be used and evangelised as much as possible throughout other Departments, because they also have to do more to provide face-to-face help. Those are the points that I wanted to cover, because they might not have jumped out of the report.

Ms Zoe Anderson (Access to Benefits):

I echo what Patrick said.

I will give the Committee a flavour of the practical relationship that exists by using the draft letter that Brian mentioned as an example. Representatives from Access to Benefits, Age NI, Advice NI, Citizens Advice and other relevant organisations regularly meet LPS in the form of a communications working group. Two versions of that letter were sent to us by e-mail, and quite a few of us responded saying that we liked one version better but that it was a bit wordy and impersonal. The letter was then redrafted, taking into account all our comments, and that is the version that Brian has seen. It is the little things that matter. If somebody who lives alone and is over the age of 70 gets a letter saying that their information has been shared, that sets off alarm bells. However, we think that the way in which the letter has been developed and worded, with our input and that of the team at LPS, will encourage people to act on it. That is one practical example for the Committee.

Ms Elaine Campbell (Age NI):

It also means that when people phone us to say that they have received the letter, we can tell them that it is an initiative in which we have been involved. Adding our credibility is helpful to callers. It is also helpful that a number of organisations are involved, as not every older person will phone Access to Benefits or Age NI. However, through word of mouth, people will hear about the allowance, and that is beneficial. It does sound a bit like a love-in, but the partnership has been beneficial for us and has shaped how we are choosing and trying to work with other Departments.

The Chairperson:

It is great to see a partnership working between statutory organisations and voluntary and community organisations. I commend Access to Benefits and Age NI. Both organisations do excellent work in getting many different benefits to people.

Mr F McCann:

In previous meetings, the Committee encouraged partnerships and highlighted the necessity that those partnerships reach everybody who is in need. The background paper shows that quite a lot of communities and areas have been touched by this and that there is a need for that work to continue.

A number of areas have been pinpointed by DSD as hard-to-reach areas. Most of those are rural-based, but there are some urban areas of severe deprivation, which I do not see included in the background paper. In my constituency of West Belfast, there is the Colin area. However, West Belfast is a huge area. How are target areas identified? What is the general turnout at outreach events and how are people contacted about coming along?

Mr McClure:

I mentioned that we used some of the analysis work that we undertook. However, it is an organic process whereby LPS goes out to meet groups and then gets referrals to other groups. Therefore, hopefully, the process will grow and grow. I am not equipped to tell you how many attend the meetings, but there are people from LPS in the Public Gallery. Perhaps the Committee would like someone to come forward to give information about attendance at those meetings and how groups are targeted.

The Chairperson:

Yes.

Mr Lenny Peden (Land and Property Services):

I am responsible for the take-up team in LPS. Hopefully, data sharing will improve our ability to identify areas of need, because we will be able to see whether there are particular areas in which people are not going for pension credits. We can then target those areas.

At the moment, we work very closely with Access to Benefits (A2B) and the warm homes scheme. They have a pattern to identify and to engage with people. We talk to them and look at their programmes to see whether that ties in with what we want to do. We have also been looking at work done by the rating policy division on identifying need in particular areas. A programme has been developed, and we are slowly working our way through it to identify particular areas where we can concentrate our take-up or outreach work.

We have been to areas of west Belfast — to small community groups in Poleglass and Twinbrook. We may have just handed out leaflets, but we are looking to develop that type of activity all the time. We are looking to develop contacts with key people in communities, so that we can identify the groups that we should be talking to. It is something that we are working at

slowly. For example, both of us — myself and the other chap who is involved with outreach — addressed the Rural Community Network in Antrim, which involves the key personalities in the area. We talked to them in Broughshane, explained to them what we can do, told them that we are available and gave them our contact details, so that they can contact us about addressing a community tea dance or other event.

Mr F McCann:

Is there any formal tie back to the Rural Community Network to ensure that the information that you provided gets to those on the ground?

I have another question that I have asked on several occasions. In Belfast, there are five partnership boards that represent all sectors of the community. As a member of the West Belfast Partnership Board, I know that those boards are the key groups to contact, because they will allow you to tap into some of the most seriously deprived areas of Belfast. Has that been done?

Mr Peden:

The programme is a developing one. In Belfast, in particular, we will try to make contact wherever possible with groups and to continually develop our contacts. There are parts of Belfast where take-up has been reasonable, and there are other parts of Belfast where we will work with A2B to identify areas of need and where we will continue with our outreach work.

Mr Minne:

When A2B started out, which was before the engagement with Land and Property Services, we had to start with a contact-led strategy, which meant that we started with a group of people and got referrals outwards from them. Sometimes, by virtue of doing that, we tended to focus on specific geographical areas. As we got more anonymised data from others about the areas that had gaps in uptake, which analysis of our own data supported, we had a more strategic way of targeting those areas where there was a big gap in the uptake of certain benefits, such as pension credit or housing benefit, with outreach activities.

We looked at the deprivation indexes and super output areas and found that, in the uptake of benefits for the over-60s, the most deprived areas were often reasonably well served. An example of that was Creggan in Derry, which had a reasonable uptake because folk on the ground and established teams were already doing a lot of outreach work. Therefore, it is not always the

case that the most deprived area, as measured by the Northern Ireland Statistics and Research Agency (NISRA), has the highest level of unclaimed entitlement. That is why we compared the deprivation indexes with benefit uptake, which showed that the top 30 super output areas had a reasonable level of benefit uptake among the over-60s. There are still hundreds of other super output areas to work in, but there is not always a correlation between deprivation and uptake. The data suggests that sometimes the most deprived areas — I can speak only about benefits for the over-60s — have the highest levels of uptake.

Ms Campbell:

The point that Lenny made about continuing to plug away is important. People get information about the allowance with their rates bills, but people often need to be told about a benefit two, three or four times before they apply for it. Therefore, it is not necessarily enough for people to see the information. We get calls from people asking whether a certain benefit is the same as one that has been advertised in the media. That is why the outreach strategy and continuing to provide advice and to hold sessions with people will reap benefits for us.

Ms Z Anderson:

Often, it is not enough to just see something. A person will see something once or twice — for example, in the local paper — and have it in the back of their mind. However, being physically told about it by someone is often the key impetus in getting that person to claim. That is another reason why the outreach strategy, which we have been working on together, has been so well received. It involves our community development officer and Lenny or Stuart from LPS manning a stand in a shopping centre or at an event. They did some outreach work in Sammy Wilson's constituency offices in East Antrim, for example. Often, people have it in the back of their mind that they may apply for a benefit or wonder whether they are entitled to do so. Having a person there with the leaflets and the forms is often the impetus to get someone to go ahead and make that claim.

Mr O'Loan:

I commend the very good work that is going on. I see that you are doing a lot of outreach work in my North Antrim constituency. Can you correlate that work with the success that you quantified earlier of substantial two-figure increases?

Mr McClure:

I can do that for you. Do you want the breakdown by district council area?

Mr O'Loan:

Yes.

Mr McClure:

I can get that for you and will pass it on to you.

Dr Farry:

Welcome, everyone. I also thank Access to Benefits for their assistance with my own office. We have cleared about 20,000 claims so far in the past couple of months, so it seems to be going very well. I, too, want to ask about trying to quantify success. With regard to the phasing during the year when people are seeking to claim the benefits to which they are entitled, are there particular peaks in and around, for example, the time that rates bills come out, or are applications fairly even across the year?

Mr McClure:

There is a marked increase when the rates bills go out, because a comprehensive leaflet now goes with them and that causes a bit of a flurry of activity. However, there is a fairly constant flow of applications for the various reliefs throughout the year as people become more aware of them.

Dr Farry:

Do any other events during the calendar year create a peak of applications?

Ms Z Anderson:

This is probably anecdotal rather than based on any clear statistical evidence, but, coming into the winter, people all of a sudden start thinking about their income and how they will pay for their heating and for Christmas. It then quiets down over the Christmas period and picks up again when people get their bills. Especially with the recent wet winters and the downturn, people start to worry coming into November and December, and they start to look into what they may be entitled to when previously they may not have done.

Mr McClure:

There are no big events that will cause a major uplift in take-up. The outreach work is about getting down to local level and face-to-face interaction. As a consequence, the meetings tend to be quite small, but there are lots of them.

Dr Farry:

Is there feedback on how easy or otherwise it is to understand the leaflets and forms? Obviously, work is ongoing on that, but is there evidence coming back?

Mr McClure:

I was at the Consumer Council a couple of weeks ago, and it commended LPS for the clarity of the leaflets and so on. From what I have heard, the response has generally been very positive.

Ms Campbell:

Anecdotally, our feedback has been quite positive. We were all involved in checking with our advisers to make sure that the leaflet was user-friendly. Quite a bit of work went into the design of the form to make sure that people would find it easy. Certainly, according to what our advisers are saying, it is a doddle compared with some of the other forms that are available.

Dr Farry:

Disability living allowance (DLA), for example, is at the other end of the spectrum.

Mr McLaughlin:

I am sorry that I had to go out. I missed the start of the presentation, so I may ask a question that was dealt with by a colleague.

One concern that I have about benefit take-up is that a lot of work — brilliant and important work — seems to be directed towards people above pension age, single people and people with a disability, but there is a significant problem with the take-up of entitlements right across gender and age barriers. I am interested in the work of the interdepartmental working group. I am also interested in the data-sharing protocols and whether that is developing to the point at which we can make it even easier for people to fill in forms. I am talking about pre-populating forms when basic data is available. Is the interdepartmental working group looking at the most comprehensive strategy to encourage benefit take-up, bearing in mind that those benefits are

drawn down and do not impact on the block grant but are in addition to it? In fact, it seems that the Treasury benefits most from the lack of benefit take-up each year. Are we addressing that question?

The sectoral approach has delivered tremendous work, and I congratulate all those involved. In my opinion, LPS has provided a leadership focus. Nevertheless, some people who are entitled to the safety net are falling outside it. Those funds are in addition to the revenue in our economy, and the techniques that are being used for discrete sectoral groups could be cast wider. Is the interdepartmental group looking at that?

Mr McClure:

Yes, indeed. The focus of all that work came from the startling results of our analysis, which showed that the take-up rate for older people in the owner-occupied sector was less than 50%. That is what really got us going on the issue.

Access to Benefits made 35 recommendations, some of which are cross-cutting. Its report went to the interdepartmental group. Many of the recommendations can apply to all households, not simply to older people. Best practice is being shared, not just within the group but by bringing in others from the voluntary and community sector, HM Revenue and Customs, and so forth. We are also looking at sharing resources, so that we can piggyback each others' initiatives to ensure better take-up. To answer your question, I say yes, it goes well beyond simply targeting take-up for older people — it is right across age and social groups.

Mr McLaughlin:

What about pre-populating the whole range of application forms with information that is already in the system, rather than making —

Mr McClure:

Given the initiatives that it is undertaking, Access to Benefits is perfectly placed to answer that question.

Mr Minne:

Our remit — the terms of reference under which we work — is to operate for the over-60s. With respect to whether there is an access-to-benefits gap for people under 60, apart from the work that

Brian just mentioned, a gap between connecting people and their entitlements may exist. I do not want to turn it into an advertisement, but the way in which we have developed A2B means that, at the end of our fixed-term, four-year project to help older people here, we should be able to replicate the deliverables that we have created — the technology, the services and the training that is provided to other members of the voluntary and community sector and to statutory organisations — for other age groups and, indeed, in other geographical areas. Nevertheless, benefit uptake campaigns for under-60s remain in the domain of the Social Security Agency.

If you asked me whether there is more outreach and face-to-face work to be done for the under-60s, I would say yes. I do not have hard data for the under-60s, but my impression is that other departmental agencies have much work to do. To be fair, they have already started attending some outreach events and so on, but there is more to be done.

Mr McClure:

To answer your specific question about making it easier for people to fill in forms by pre-populating them with available information, I could perhaps follow up on that with a separate report to the Committee, because the picture is different depending on what benefits and reliefs one is talking about. I am not equipped to talk about that this morning, but I will come back to the Committee with a report from the interdepartmental group about what work is being done on that.

Mr McLaughlin:

That would be helpful. Indisputably, much of the information is already in the system, yet we go through the process of renewing it every time that someone wants to submit an application form. That must be a deterrent for some. I am a champion of Access to Benefits. It is an absolutely outstanding project that has helped to advance this discussion.

Mr McClure:

You asked about data-sharing protocols. Those are being set up in relation to the data-sharing powers that were introduced in the Rates (Amendment) Act (Northern Ireland) 2009. That will allow the letter to ratepayers to state that “according to our records, we think that you are entitled to this” and so on. Once that is done — within weeks rather than months — those letters will be issued to ratepayers, starting on a pilot basis and then rolling out throughout Northern Ireland soon afterwards. We believe that we can deliver on our hoped-for step change through data-

sharing powers. Data-sharing protocols are an important part of that, because people need assurances about the proper use and storage of public data. That work is well advanced.

The Chairperson:

Constituents who have become unemployed have told us that they were not actually informed of the list of benefits that they were entitled to when they attended the Social Security Agency. People have to go to community-based organisations and advice centres to find out what they are entitled to and then return to their social security office. There is some disconnect between the community and the statutory organisations. Paying benefits does not cost us extra money. The money is already there. I do not understand why the Social Security Agency is not briefed well enough to be able to tell people whether they are entitled to housing benefit and so on and to tick that off a list, but that definitely does not happen.

Mr McClure:

That is something that the interdepartmental group has identified as signposting. We do not expect everybody in the Social Security Agency to be an expert on rating reliefs, nor do we expect anybody in Land and Property Services to be an expert in social security, but we are trying to ensure that there is the knowledge to refer people. In that way, people can at least be introduced to a range of entitlements, not just the one that they think they are entitled to.

Mr McLaughlin:

I suggest that it would be useful for the Committee to formally communicate its views to the interdepartmental working group that that is a necessary and required development.

The Chairperson:

I thank the witnesses for their attendance.

Mr McClure:

I will provide the information to the Committee on the improvement and take-up in district council areas. I will also provide the information on the work of the interdepartmental working group.

The Chairperson:

Thank you very much.

