DWP Services to People from Black and Minority Ethnic Communities: Work & Pensions Select Committee Inquiry

Help the Aged Evidence

April 2003

Help the Aged's vision is of a future where older people are highly valued, have lives that are richer and voices that are heard. The Charity is working to combat poverty, reduce isolation, defeat ageism and to promote quality in care.

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Summary

1.1 Older people from black and minority ethnic (BME) communities are much more likely to live in poverty than white older people, face extra barriers in accessing the benefits system, and are less likely to be claiming their entitlements. The Pension Service has barely begun considering what these barriers are, let alone addressing them. In addition, some developments threaten to make it harder for BME pensioners to access the system.

1.2 The Pension Service model of client contact being through regional call centres threatens to exclude many BME pensioners from the new service. Help the Aged believes that the Pension Service needs to increase the resources of its local service in areas with high levels of pensioners from ethnic minorities to meet the high level of need for intensive, holistic face-to-face benefits advice.

1.3 Many older people from BME communities will not use the Pension Service as their first port-of-call – but the community groups to which they turn for translation, information and advice are often poorly resourced and insecurely funded. The DWP needs to provide proper financial support to the voluntary and community groups that are best placed to help the Pension Service increase take-up amongst BME communities.

1.4 In order to monitor its progress in encouraging older people from BME communities to claim benefits the Pension Service needs to monitor its clients by ethnic status. This should happen immediately to take advantage of the huge level of contact with older people happening during the Pension Credit launch period.

1.5 The DWP urgently needs to investigate the particular problems faced by the most vulnerable older people from BME communities when changing from pension and benefit books to bank and post accounts.
Introduction

2.1 Help the Aged is committed to supporting disadvantaged older people, by combating poverty, reducing isolation, defeating ageism, and promoting quality in care. As a national organisation we campaign with and on behalf of older people, raise money to help pensioners in need and provide direct services where we have identified a gap in provision.

2.2 We very much welcome this inquiry into the DWP and black and minority ethnic communities. Although the proportion of the UK BME population that is aged over 60 is lower than the proportion of the whole population which is 60+, there will be a large increase in the numbers of BME older people over the next few decades. It must also be remembered that the demographic profile of different BME communities varies greatly. Research evidence suggests that take-up of benefits by BME older people is lower than in the general population. The National Audit Office report on benefit take-up and older people (2002) called for further investigation of this area, and DWP research into the barriers faced by this group is ongoing.

2.3 Help the Aged works constructively with the Pension Service to ensure their services meet the needs of older people, and we are a strong member of their Partnerships Against Poverty groups, including the BME sub-group. The Charity directly helps older people claim their social security entitlements through the provision of a variety of leaflets on state pensions and benefits, and SeniorLine, our free and confidential help line. Last year SeniorLine advisers answered 26,000 calls (28% of all calls received) from older people, their friends and carers about social security benefits. In 2001, we ran a benefit take-up initiative called ‘Claim Your Rights’ in a number of areas in England and Wales. One of the projects involved working with older people from Birmingham’s Muslim communities to increase awareness of benefits. We also listen to the needs of older people by commissioning and publishing detailed qualitative research.

Research & Evidence

3.1 In 2002, Help the Aged published Growing Older in Socially Deprived Areas: Social exclusion in later life, a report of research led by Thomas Scharf at Keele University. The research was funded by the Economic and Social Research Council and Help the Aged, and looks at the situation of older people living in the 3 poorest wards of the 3 poorest English local authorities (3 wards each in Newham, Liverpool and Manchester). For the research 600 older people were interviewed in their own homes about issues such as income, isolation and crime. 99 were
from BME communities, particularly Caribbean, Indian, Pakistani and Somali. For this submission, the sections of the report on poverty and BME elders have been summarised and analysed specifically for the committee.

3.2 The research looked at items or activities that 50% of the general population believe are necessities (e.g. food, clothing and furniture), which older people go without because they are unaffordable. The recognised definition of poverty is going without 2 or more of these necessities due to financial constraint. In a previous Rowntree survey of all adults across Britain, 28% fitted this definition of poverty. The following tables shows the percentage of people in the Help the Aged study who were in poverty by ethnic group:

<table>
<thead>
<tr>
<th>Ethnic Background</th>
<th>% in poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>38%</td>
</tr>
<tr>
<td>Black Caribbean</td>
<td>56%</td>
</tr>
<tr>
<td>Indian</td>
<td>30%</td>
</tr>
<tr>
<td>Pakistani</td>
<td>67%</td>
</tr>
<tr>
<td>Somali</td>
<td>77%</td>
</tr>
<tr>
<td>All ethnic groups</td>
<td>45%</td>
</tr>
</tbody>
</table>

Even in the most deprived neighbourhoods, there are clearly great differences in the poverty experienced by different ethnic communities. In these areas, Somali pensioners are twice as likely to live in poverty as their white neighbours, and almost 3 times more likely to live in poverty than the average British adult.

3.3 The research found that a lack of understanding of the benefits system or benefit entitlements was particularly evident amongst BME pensioners. Many older Pakistani and Somali people simply did not know whether they were receiving the right amount of benefits, and some reported giving up on a claim because the system was impenetrable. Some of the BME elders interviewed had only received their entitlements after recourse to the legal system.

3.4 The researchers identified a number of specific barriers that made it difficult or impossible for the ethnic minority elders interviewed to claim benefits:
- Lack of documentation, such as birth or marriage certificates
- Lack of appropriate language or literacy skills
- Reluctance or inability to use telephone help lines
- The community groups to which people turned for help and advice are insecurely funded.

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Analysis

4.1 Help the Aged welcomes the introduction of the Pension Service, which offers the opportunity of a much more holistic, customer focused approach. We particularly welcome the new focus on take-up levels, with targets being set for the first time. The Pension Service is based around a system of regional call centres, which is the main form of contact for clients. There is a local service, which can give home visits, but these can also only be arranged through the regional call centres. This model will make access easier for the many pensioners who are comfortable using the phone, and happy to contact the Pension Service direct. However, it threatens to leave many of the most vulnerable groups excluded, and the Pension Service must work hard to identify these groups and what extra support they need.

4.2 Our research and experience of working with BME communities to improve take-up suggests quite strongly that this model will not work for very many BME older people, particularly (though by no means exclusively) those without appropriate English and literacy skills. People in this situation are supposed to be able to use the Minimum Income Guarantee claim line because it has access to telephone translation services. However, this service has almost never been used by callers – indicating that older people with poor English simply aren’t using the MIG line. Translation services are used more successfully by the DWP in face-to-face situations. It will therefore be at a local level that the Pension Service will most successfully interact with individuals who don’t speak English as a first language.

4.3 Help the Aged therefore believes that the Pension Service needs to increase the resources of its local service in areas with high levels of pensioners from ethnic minorities. In these areas particularly, the Pension Service needs to have a strong presence on the ground to meet the high level of need for intensive, holistic face-to-face benefits advice.

4.4 But, however accessible the Pension Service becomes many pensioners will still turn to voluntary and community groups as their first port of call. This is particularly true in older BME communities, where such groups are often a vital source of translation, information and advice.

4.5 However, the voluntary and community groups in these areas are often small and informally organised. As such they are often poorly resourced and find it difficult to get funding. The introduction of the Community Legal Service (CLS) may have made it harder for some of these organisations, as they are unlikely to be able to get CLS charter marks for the advice they give – but without these it is difficult to get funding.
4.6 The Pension service has already identified the need to work in partnership with local organisations to tackle the barriers to benefit take-up – and there is clearly a strong need to do this for older people in BME communities. However, in many cases these organisations will need support to be in the position to work with the Pension Service.

4.7 The DWP needs to provide proper financial support to the voluntary and community groups that are best placed to help and advise older people in deprived areas. Many older people from BME communities will never use the Pension Service as their first port-of-call, but instead turn to people within their community.

4.8 In order to monitor its progress in encouraging older people from BME communities to claim benefits the Pension Service needs to monitor its clients by ethnic status. At present the Pension service has no method of doing this. The introduction of the Pension Credit and the mass mailout to application packs to all non-MIG households offers an excellent opportunity for the Service to start building up more of a picture of its clients.

4.9 Help the Aged believes the Pension Service needs to monitor its casework by BME status so that it can identify where problems lie. This should happen immediately to take advantage of the huge level of contact with older people happening during the Pension Credit launch period.

4.10 Whilst pension books are a more expensive way of paying pensions and benefits, they have the advantage of being simple and flexible. We know that BME pensioners are more likely to live in poverty, and many are likely to have lived in poverty all their lives. They are therefore more likely to be in the financially excluded group who do not use bank accounts or PIN numbers and who will find the change from pension and benefit books the most difficult.

4.11 The DWP urgently needs to investigate the particular problems faced by the most vulnerable older people from BME communities when changing from pension and benefit books to bank and post accounts.

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