

Maximising Incomes and Outcomes

- A Plan For Improving The Uptake Of Benefits



Discussion Document
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Foreword

Minister for Social Development, Nelson McCausland

I am pleased to bring forward my Department's draft 3 year plan for improving the uptake of benefits in Northern Ireland.

As Minister for Social Development I have ensured that the role of social welfare and the uptake of benefits by vulnerable groups are to the fore in my Department's policies aimed at tackling poverty and disadvantage and achieving a positive impact on the Northern Ireland economy. One of my first actions in office in the summer of 2011 was to allocate additional funding to the Social Security Agency's Benefit Uptake Programme of work. I am pleased that this additional investment has delivered results, more than trebling the amount of additional annual income generated for people from the previous year's efforts, with £13.1m shared between just over 4,000 people, most aged 60 and over.



I want to continue this work and to make an even greater difference to people's lives.

There is no doubt that the challenges presented by the current economic context are significant and these pressures are being felt in people's homes across Northern Ireland. This is evident; not only from the statistics, but from the many face to face conversations I've had with people as I travel across Northern Ireland on a weekly basis.

Rising costs, fuel prices in particular, alongside steadily increasing food bills, means that there has never been a more important time for us to ensure that all efforts are made to optimise household incomes through take up of benefits for those most at risk of poverty at stages in their lives when they most need that financial support.

The continuing welfare reform agenda aims to reshape the entitlement framework and whilst I am confident that this will offer opportunities to many by making sure that work pays; I also believe that the time is right to ensure that our vision of full uptake of benefits along with other services and supports by those for whom work is not an option is realised.

My Department cannot realise this vision by acting alone. It requires co-operation and collaborative effort across government and from all those with an interest in economic growth and social welfare across Northern Ireland. I therefore encourage you to share your ideas and views with us and to contribute to the development of a plan that will make a significant improvement in people's lives.

I would like to hear the views, not only of those that we fund and work with on a daily basis, but also those groups who interact, for reasons other than benefit advice, with people that we need to reach who are vulnerable to and experiencing poverty. We have been working to develop such partnerships for the purposes of improving benefit uptake in the last twelve months. We intend, in the context of this strategy, to strengthen our efforts in that regard.

I have arranged for a series of informal public engagement meetings to ensure that we provide local and community level opportunities for your views on improving benefit uptake to be expressed and heard. I can assure you that these will inform this plan and the development of a longer-term strategy for improving benefit uptake.

Following the consultation period I will bring forward a final plan by the end of March 2013. I look forward to hearing from you.

Nelson McCausland

Nelson McCausland
Minister for Social Development
December 2012

2.0 CONTEXT

2.1 Policy Context

Priority 2 of the 2011-2015 Programme for Government¹ “Creating Opportunities, Tackling Disadvantage and Improving Health and Wellbeing” outlines the Northern Ireland Executive’s commitment to delivering a range of measures to tackle poverty and social exclusion.

Through the office of the First and deputy First Minister (OFMDFM), working with all other departments, the Executive is committed to addressing poverty, through a suite of inter-related programmes in the context of the long term Delivering Social Change Framework.

Social security benefits provide a critically important safety net for the vulnerable and those in most need. For the year ended March 2012 expenditure on social security benefits was more than £4.4 billion².

The Department is committed as one of its actions to address poverty, to contacting 25,000 existing social security benefit customers in each year of the Programme for Government, to offer a full and confidential benefit entitlement check.

Building on that commitment, this document, Maximising Incomes and Outcomes, a Plan for Improving the Uptake of Benefits, sets out a further important Executive commitment, under Priority 2 of the Programme for Government, to improve the uptake of benefits available to people who need them most across Northern Ireland.

The root causes of poverty are complex and multifaceted and the Department, alongside other Executive partners, plays an important role in delivering a range of social policies to address these.

¹ Programme for Government 2011-15 <http://www.northernireland.gov.uk/pfg-2011-2015-final-report.pdf>

² Social Security Agency Annual Report 2011-12 <http://www.dsdni.gov.uk/ssa-annual-report-2010-11.pdf>

The Department's contribution to achieving positive impacts on poverty levels is to provide fit and affordable housing and combat fuel poverty, to regenerate deprived areas, deliver effective child maintenance arrangements and transform the welfare system.

It is not suggested; therefore, that improved or even full uptake of benefits will eradicate poverty. For most individuals and families of working age, improving their income, mitigating the risk of poverty and improving life opportunities will always be through work, not out of work benefits. In that context, the Executive seeks, through the Economic Strategy and the Welfare Reform agenda, to reduce benefit dependency, one of the root causes of poverty, and to increase participation in the labour market.

The plan will lead to the development of a longer-term strategy for improving the uptake of benefits, given the ongoing work to improve the evidence base, with a formal update being published when key phases of that work are complete. Close co-operation across government and with a range of community partners is required in order to successfully deliver the plan. Proposals have been developed in the context of clear linkages to related Executive policies and strategies within the Delivering Social Change agenda, including the Department's Housing and Warm Homes strategies, Reform of Adult Care and Support and the emerging Disability and Ageing strategies.

Discussion Point:

1. Do you believe that the Department should continue to invest in proactive approaches to encouraging benefit uptake?

2.2 Scope

People in all circumstances will be within the scope of benefit uptake programmes of support. Some groups; where evidence to date has indicated there is a higher risk of poverty, a greater need for support, or that they are less likely to take up benefits; are identified and prioritised for direct intervention, through targeted programmes. These include older people, those with care needs and those with caring responsibilities.

Full benefit entitlement checks delivered by the Social Security Agency and its contracted partners not only assess entitlement to social security benefits but also to a wide range of additional benefits, services and supports. Examples include rates reliefs, and concessionary fares, Blue Badge Scheme, the Boiler Replacement and Warm Homes Schemes, free dental and optical treatment. It is therefore anticipated that the successful delivery of this plan may result in a consequential increase in uptake of linked benefits, services and supports aimed at households on low incomes or experiencing health problems. The potential exists for additional positive impacts relating to social inclusion, health and wellbeing in a wider sense.

Discussion Points:

2. Do you agree that people in all circumstances (in and out of work) are in scope for improved awareness and information with higher investment and priority being given to those groups identified as needing more direct intervention in order to take up benefits they are entitled to?
3. Do you agree that referral to a wider range of services and supports should be a key part of benefit uptake programmes?

2.3 Vision and Aims

The vision of Maximising Incomes and Outcomes, a Plan for Improving the Uptake of Benefits in Northern Ireland is:

“That every individual and household across Northern Ireland is receiving all social security benefits to which they and their families are entitled and are aware of other relevant government services and supports.”

The plan aims to ensure that, within the framework of entitlements that exist at any given point, all those with potential entitlement:

- ***are aware of the full range of benefits which exist to support them;***
- ***have access to the right information to make an informed choice; and***
- ***can make a claim easily (with support, where required).***

Discussion Point:

4. Do you agree with the vision and aims of the strategy?

2.4 Key Principles Underpinning the Delivery of the Strategy

The key principles underpinning this plan and actions arising from it are:

- **dignity:** people will be made aware of and given access to the benefits to which they are entitled, in a way which promotes their rights and respects their dignity;
- **privacy:** people will be able to access and claim benefits in confidence with their right to privacy respected;
- **fairness and equity:** people will have equal access to information, access channels and support with all staff and partners involved committed to positive action to address inequalities;
- **outcome focused:** investment in benefit uptake approaches will be made in a context where we seek to maximise overall outcomes for people and also to ensure that value for money continues to be achieved i.e. more is generated for people than the amount required to generate it;
- **flexible and adaptable:** the development of annual programmes of work will ensure that the plan is flexible to adapt and respond to changing economic and social welfare circumstances, emerging evidence and related executive priorities and strategies; and
- **working together:** it is accepted that government and community partners must work together to deliver the outcomes anticipated.

2.5 Equality Screening

Section 75 of the NI Act 1998 requires all public bodies in carrying out their functions relating to NI to have due regard to the need to promote equality of opportunity between:

- persons of different religious belief, political opinion, racial group, age, marital status or sexual orientation;
- men and women generally;
- persons with a disability and persons without; and
- persons with dependants and persons without.

In addition, without prejudice to the above, public bodies must also in carrying out their functions relating to Northern Ireland have regard to the desirability to promote good relations between persons of a different religious belief, political opinion or racial group.

A Preliminary Equality Impact Assessment has been carried out on the approach set out in this strategy. Due to the policy intent, which is to alleviate and positively impact income inequalities and positively impact poverty levels, no adverse differential impacts on any Section 75 groups have been identified.

2.6 Pre-Consultation to Inform Development

A pre-consultation exercise was conducted to help inform the development of these proposals. It involved a series of one-to-one meetings with key third sector organisations with a direct interest in this area. Most of these have been involved in helping the Department develop and improve benefit uptake approaches since work began in 2005.

The information and written submissions received have been useful in the development of these proposals. The Department was encouraged that all those consulted expressed clear views that the current range of approaches are making a difference and should continue, with a range of suggestions for development.

3.0 Background to the Benefit Uptake Programme

Although it is not a statutory obligation, the Department for Social Development has, in addition to its ongoing promotion of benefits through the provision of information, prioritised and allocated significant resource to the development of specific programmes for encouraging benefit uptake from 2005.

Since then, more than £4.4 million has been invested in a range of evidence based approaches which have generated additional annual benefits and arrears of over £50 million for more than 15,000 people. In that time there has been a steady increase in uptake of means tested benefits by older people and a reduction in pensioner poverty levels on current relative and absolute measures.

Those groups identified from available research evidence as being most vulnerable to poverty and likely to have unclaimed entitlement have been targeted. Groups directly targeted have included older people (identified as being particularly vulnerable in all research), people living with disability or illness, carers and families.

The investment in benefit uptake activities supplements and adds value to the Agency's "business as usual" awareness raising and provision of information. This includes the provision of a wide range of benefit specific publications; clear citizen friendly information on the NI Direct website; an online Benefit Advisor service through which people can carry out their own entitlement checks; and general assistance with advice and information, including full benefit entitlement checks delivered face to face through the network of local offices across Northern Ireland.

The Department funds the independent advice sector to deliver a range of benefit information services; including benefit advice, advocacy and appeal representation to people across Northern Ireland. Annual funding allocated to this work in 2011/12 was around £3 million.

The Department has sought to ensure that linkages are made internally and with other government departments and agencies to maximise outcomes, particularly for pensioners and families.

Benefit entitlement checks are a key element of the Prevention theme of the Fuel Poverty Strategy and as part of the pilot Area Based Approach to Fuel Poverty, all households in high risk areas are offered a full benefit entitlement check. Claims to Housing Benefit and for Rates Relief are built into the process for claiming State Pension Credit and the Social Security Agency works closely with Northern Ireland Housing Executive and Land and Property Services to ensure resources are optimised and to avoid duplication in relation to direct targeting, promotion and outreach activity.

The Department considers it a measure of the ongoing development and success of benefit uptake approaches that outcomes from the 2011/12 Benefit Uptake Programme were very positive. The number of people benefiting went from 1,300 in 2010/11 to 4,029 in 2011/12. The amount of additional benefit and arrears generated for people went from £3.95m in 2010/11 to £13.1m. The average weekly additional amount rose from £48 to £60. In addition, the value for money of the programme was improved. It remains clear however, that returns of just fewer than 6% of those directly targeted being converted into a successful claim could be improved with access to better income data for direct targeting purposes.

The 2012/13 Benefit Uptake Programme is currently at mid-stage. It seeks to build on the success of that achieved in 2011/12 with the continuation of direct targeting (29,000 people for State Pension Credit, Attendance Allowance and Disability Living Allowance), “Make the Call” television, press and outdoor advertising, community outreach, the evaluation of the Innovation Fund and the development of existing and new partnerships across government and in the community.

The Northern Ireland Audit Office (February 2011) and the Public Accounts Committee (February 2012) acknowledged that the investment is making a difference for many pensioners and that value for money is being achieved.

Outcomes of previous programmes are outlined at Appendix 1.

Building on this success, the Department believes that further opportunities exist to achieve more, for example; through better use of technology, more effective cross government working and by strengthening existing and building new community based partnerships.

4.0 Strategic Priorities

Six main priorities have emerged from the evidence and pre- consultation stage. The Department believes that prioritising action in these broad areas will improve the uptake of benefits over the lifetime of this Plan. A series of linked commitments and high level targets are proposed for discussion.

- 1. *Improving the evidence base***
- 2. *Better targeting***
- 3. *Improving access and delivery***
- 4. *Responding at key life changes***
- 5. *Strengthening partnerships***
- 6. *Encouraging innovation***

Discussion Point:

5. Do you believe that the 6 strategic priorities are right? Are there others that you would have expected to see?

4.1 Strategic Priority 1: Improving the evidence base

The current evidence base

The Department has acknowledged that, due to the limitations of the Family Resource Survey (FRS) data, the evidence base in relation to the size and scale of unclaimed benefit entitlement is limited. However, the outcomes achieved annually for people are convincing in relation to the value of intervention.

The Department has taken steps to target its efforts where independent research evidence suggests that uptake issues exist. It funded an independent review of benefit uptake activities in 2008 and has designed annual programmes since then around the evidence produced. (See 2.2 Scope)

Poverty in Northern Ireland

Investment in benefit uptake programmes is directly linked to the Department's tackling poverty priorities. On current measures³, Northern Ireland's relative position in terms of income poverty has improved in the last year. This was more marked for some population groups than others with the largest improvement being seen in relation to children. The overall long term trend (**Appendix 2**) has remained fairly static, with approximately one in five people in poverty in any given year. This currently equates to 93,000 children and 63,000 pensioners.

Addressing child poverty in particular is fundamental to breaking the cycle of deprivation that characterises our most disadvantaged individuals and families. It is a priority area for action within the Executive's Delivering Social Change agenda.

Her Majesty's Revenue and Customs (HMRC) is currently responsible for the delivery of child benefit, child and working tax credits. With the planned introduction of Universal Credit in 2014 the Department, through the Social Security Agency, will be responsible for all tax credits. It is anticipated that Universal Credit will have a positive impact on child poverty and on uptake of benefits, with up to 46,000 households potentially taking up new or more benefits.

³ New measures are currently being explored. Department of Education / Department for Work and Pensions consultation will begin in February 2013.

The proportion of pensioners in relative poverty (Before Housing Costs (BHC)) has decreased from a series high of 30% in 2008/09 to a series low of 22% in 2010/11. The proportion of pensioners in absolute poverty has decreased from 20% to 13% over the same period. This equates to 37,000 pensioners in absolute poverty in 2010/11 (BHC).

Population Growth

People are living longer. The 2011 census data indicates that compared to 2001, the population aged 16 to 64 has increased by 103,900 (10%). However, the population aged 65 and over has increased by 40,400 (18%). Within this group, the numbers of the most elderly have seen the greatest proportionate increase over the last decade. In 2001 there were 23,300 people aged 85 or more, this has increased to 31,400 – an increase of 35% over the decade. As the population of older people continues to rise, so also will the needs that they have.

Uptake of key benefits in Northern Ireland

Around 23% of working age people in Northern Ireland claim a key benefit compared to 16% in Great Britain. Uptake of all key benefits, per head of population is higher in Northern Ireland. (**Appendix 3**)

Summary

Uptake of key benefits is higher in Northern Ireland. Whilst delivery of the welfare reform agenda will provide opportunities for improved incomes for working age individuals and families, pensioners are much less likely to be able to improve their income levels through participation in the labour market. Therefore uptake of benefits can have a more significant impact on pensioner poverty levels.

Barriers to Uptake of Benefits

A range of evidence exists to suggest why people do not claim benefits to which they may be entitled. Many people, even when contacted directly, make conscious decisions not to take up the offer of a free and confidential entitlement check.

The main barriers (both perceived and real) to benefit uptake can be summarised as follows:

- belief that the potential claimant is **not eligible**;
- fear of **complexity**; form filling and evidence requirements;
- lack of **awareness** of particular benefits;
- concern about how the receipt of some benefits could **impact on other benefits received**;
- **pride and values**: desire to remain independent, feel that they have sufficient income to live on, are “better off” than others who may need it more, do not need or want state support, believe that the money could be better used in health or education;
- belief that the **amount to be gained is too low** and not worth the effort (see complexity) to secure it;
- the (perceived) social **stigma** attached to the receipt of benefits; and
- **trust**: belief that government wants to cut the benefits budget, not to encourage uptake of benefits.

Estimating Unclaimed Entitlement

Estimating benefit uptake levels, or more specifically, the numbers of people not claiming a benefit to which they may be entitled, is exceptionally difficult and has challenged government, independent economists and social policy researchers for some time. It is dependent on securing answers to an extensive range of questions reflecting those asked in a benefit application. It is also dependent on accurate responses being received.

Information from the Northern Ireland Family Resources Survey (FRS) was used by the Department to produce annual estimates of uptake until 2009. The survey; the most detailed and robust source for measuring poverty and income levels in Northern Ireland, was introduced in 2002. Based on the correct range of information gathered to help assess benefit entitlement, only a very small number of respondents were identified each year as potentially being entitled to, but not claiming a means tested benefit. When this figure was then extrapolated to a Northern Ireland population level, the statistical confidence intervals increased to such an extent that the estimates could not be deemed statistically valid.

As a result of these very obvious limitations, annual estimates of benefit uptake produced using the FRS were considered statistically unreliable and following a public consultation in 2009, withdrawn⁴.

Summary

There is currently no more robust or statistically valid methodology for estimating the uptake of benefits than that offered by the Family Resources Survey. The last available estimates⁵ and other modelled estimates based on FRS data produced for the Department as part of an independent Strategic Review of Benefit Uptake in 2008/09, have, in the absence of other reliable evidence, directly informed the development of annual benefit uptake programmes. These have subsequently focused on targeting the specific customer groups identified within the reports as being less likely to take up benefit – i.e. ***those with potential entitlement to State Pension Credit, Attendance Allowance and Carer's Allowance.***

Appendix 4 provides data on uptake of these benefits from 2005-2011.

⁴ Consultation on the withdrawal of Income Related Benefits, Estimates of Take-Up reports
http://www.dsdni.gov.uk/index/stats_and_research/withdrawal-of-the-three-national-statistics-publications.htm

⁵ DSD Income Related Benefits, Estimates of Take-Up reports
http://www.dsdni.gov.uk/index/stats_and_research/statistics_and_research-take_up.htm

In the context of our commitment to develop a longer term strategy the need for valid benefit uptake estimates remains. The Department has been seeking to identify alternative methodologies for producing estimates to inform uptake strategies, direct targeting in particular, and to help set targets for the future.

The Benefit Uptake Advisory Group has been recently established. It brings government and independent research expertise together to advise on and to identify robust benefit uptake methodologies. The group is chaired by the Department and the work is being led by the Joseph Rowntree Foundation. Membership also includes the Institute for Social & Economic Research, the Institute of Fiscal Studies, the Centre of Excellence for Public Health Northern Ireland and the Atlantic Philanthropies. The group will begin to report in summer of 2013.

Data Sharing

Where legal authority to use data, other than that held by the Department exists, these opportunities are used to improve targeting. However, opportunities have been limited to date. Optimal use will be made of the data emerging from legal gateways which have recently been opened up as well as others expected in 2013.

Where legal gateways do not exist but opportunities are identified, the Department is identifying other methods of optimizing impact through cross departmental collaboration and pooled resources. Examples include; securing customer consent to have the minimum required personal data shared with the Department for the purposes of benefit uptake when other interventions are being delivered i.e. the Maximising Access in Rural Areas (MARA) Project aimed at alleviating the impacts of rural poverty and social exclusion; and working with Land and Property Service to reach single women over 75 living alone due to the fact that they are often twice as likely to live in poverty.

Significant progress has been made in relation to securing additional data for targeting purposes in the last year.

The opening of a new legal gateway has allowed the Department to acquire a large range of income and related data from Her Majesty's Revenue and Customs (HMRC). The data includes all income from tax credits, earnings and savings. The Department has started work to develop a Northern Ireland Household Income Administrative Database. The database will be achieved by merging all current social security benefit data with the available HMRC data, a complex task.

This is a highly significant development in the area of benefit uptake which will soon allow income levels to be estimated for all households in Northern Ireland.

Evaluation

At the completion of each annual programme since 2005, the Agency has evaluated outcomes and identified key learning to inform its approaches and future delivery models. An independent review of benefit uptake was carried out in 2008 and the Northern Ireland Audit Office⁶ and Public Accounts Committee⁷ examined the value for money and success of the work in 2010 and 2011.

We have learned that direct targeting, advertising and community level promotion and engagement are effective methods of reaching people, especially when delivered together. There is however, scope for improving outcomes. Working better across government and with a wider range of community based partners is critical to improving outcomes; and, where form completion remains the main or only method of claiming, face to face assistance with making a claim improves outcomes for older people.

We have also learned that actual outcomes achieved for people are much wider than the amount of money reported annually.

⁶ Uptake of Benefits by Pensioners, NI Audit Office 2011

http://www.niauditoffice.gov.uk/index/publications/report_archive_home/2011/report_uptake_ben_pens.htm

⁷ Report on the Uptake of Benefits by Pensioners, Public Accounts Committee 2012

http://www.niassembly.gov.uk/Documents/Reports/Public%20Accounts/Report_45_11_15.pdf

Only fully validated new or adjusted claims to social security benefits, Housing Benefit and Rates Relief are reported. In the absence of data sharing powers, no monetary value is placed on other benefits and the wide range of additional services and supports gained by people as a result of benefit uptake programmes. This is best evidenced in the “Make the Call” advertising campaign where almost 40% of callers had entitlement to at least one benefit, service or support identified from a comprehensive benefit entitlement check. The successful claim outcome reported was 8.5% as only social security benefits, Housing Benefit and Rates Relief outcomes could be fully validated.

Strategic Priority 1: Our commitment to improving the evidence base

- We will use the findings and recommendations emerging from the Benefit Uptake Advisory Group to design future approaches to improving uptake of benefits;
- If estimates of entitled non recipients become available we will set challenging and realistic targets aimed at reducing the gap; and
- We will initiate a project to improve evaluation of benefit uptake programmes so that wider benefits and outcomes are reported.

Discussion Point:

6. Do you agree that the main barriers to benefit uptake are listed? Are there other factors that may have a bearing on decisions about having an entitlement check or making a claim?

4.2 Strategic Priority 2: Better Targeting

The current position

Since 2005 the largest area of spend on benefit uptake is in the area of direct targeting. These annual exercises involve applying a range of socio- economic filters from a range of Family Resources Survey (Households Below Average Income (HBAI)) and other shared data sets (indicating low incomes, such as Housing Benefit recipients) to identify likely entitled non-recipients.

Currently, 25,000 individuals are selected annually to receive a personal invitation from the Minister offering a free and confidential benefit entitlement check, delivered by a contracted independent advice sector organisation. After four weeks a follow-up telephone call is made if the offer is not taken up. In 2011/12, the Department made more than 22,000 follow-up calls in order to achieve a take up (delivery of an entitlement check) of 42%. 14% of these respondents went on to have a successful claim to benefit.

Direct targeting was supplemented from 2007 with promotional approaches involving direct mail-shots encouraging the uptake of State Pension Credit and from 2008 with a Freephone helpline, staffed by experienced benefit advisers delivering full benefit entitlement checks. The Freephone was initially promoted through mailings and posters issued to a range of trusted community partners across council areas in order to reach older people in settings where they feel comfortable and secure, for example; older peoples groups, church groups, pharmacies and GP surgeries. The approach was supported by a community outreach service providing face-to-face support to older people, including home visits to assist with making a claim.

More recently, in the context of the economic downturn and increasing fuel poverty, particularly for older people, over £500,000 of new investment was made in targeting in the 2011/12 Benefit Uptake Programme. Two new approaches were added to the ongoing direct targeting, community level promotion and outreach approaches. The “Make the Call” regional advertising campaign, which deployed a mix of media to encourage older people across Northern Ireland to “make the call” to have a full benefit entitlement check and potentially claim more money, was highly successful with 14,000 people having “made the call” and £3.2m in additional annual benefits generated.

The second new development was the Innovation Fund for Increasing Benefit Uptake. Jointly funded with the Atlantic Philanthropies, it was designed to provide the opportunity for community and voluntary sector partners to test fresh ideas and creative ways of engaging hard to reach people to increase uptake of benefits. Seven projects shared in a £375,000 allocation through entirely flexible contracts to test their own approaches over a twelve month period.

The introduction of the innovation fund reflects a shift from benefit uptake approaches used to this point. It demonstrates further recognition that some customers prefer not to engage with statutory services for benefit information and advice and approaches take account of the distinct range of personal circumstances faced by people rather than factors associated with particular benefits.

Projects end in December 2012. The impact of each project and the fund as a useful approach for identifying “what works” is currently being independently evaluated and a report will be produced by end March 2013. Outcomes and findings will directly inform future approaches that the Agency deploys to improve uptake of benefits in the context of this Plan and the emerging strategy.

The Department believes in continuing direct targeting. The value for money from this approach in 2011/12 was higher than every other benefit uptake activity, with £1 spent generating an additional £11 for customers and making up £7m of the overall £13.1m in additional benefits generated for over 4,000 people. However, the Department acknowledges it could achieve even more. Fewer than 6% of those targeted (14% of those who responded) made a successful claim to benefit.

Discussions with Northern Ireland Carer’s organisations has highlighted that many carers in particular do not claim benefits to which they are entitled. One of the main reasons is that they are unable to identify themselves as being in need due to their caring responsibilities. Outcomes from direct targeting exercises to date were low for carers and the 2012/13 Programme did not directly target carers. We are committed to finding better ways of reaching those with entitlement to Carer’s Allowance.

Given the continuing higher levels of fuel poverty being experienced in Northern Ireland it will also be important to ensure that household income levels of all those at risk of fuel poverty is optimised through benefit uptake and that all those potentially eligible are encouraged to seek home energy efficiency support and assistance. The 2012/13 Benefit Uptake Programme includes a fuel poverty element.

Strategic Priority 2: Our commitment to better targeting

- We will use data from the new Northern Ireland Household Incomes Administrative Database to improve direct targeting of customers for means tested benefits from 2013;
- New legal gateways for sharing data which may emerge from the Northern Ireland Welfare Reform Bill 2013, will be utilised, where possible, to access a range of data for targeting purposes;
- In the context of the Department's new fuel poverty strategy (Warmer Healthier Homes⁸) we will ensure that a full benefit entitlement check is offered to all households identified in any new area based approach pilot;
- We will work with specific key representative organisations to better address identified barriers to uptake of benefits; and
- We will consider new approaches to reaching carers in partnership with key carer's organisations.

Discussion Point:

- 7 In addition to those better targeting commitments set out are there others that you believe should be considered by the Department?

4.3 Strategic Priority 3: Improving Access and Delivery

The Current Position

The Department has successfully implemented a range of projects aimed at improving access. Examples include using, where it is available, existing customer data and information to populate and automatically move people from working age benefits to pension age benefits. The delivery of pension age benefits has been transformed in relation to access and delivery.

⁸ Department for Social Development Warmer Healthier Homes Strategy <http://www.dsdni.gov.uk/warmer-healthier-homes.pdf>

Telephony is the preferred access channel. At the end of a claim to State Pension assessment of entitlement to State Pension Credit is made and the customer is transferred to make a claim. The time taken is on average around 11 minutes and the customer's voice is recorded as their "signature", removing the need for a form to be issued.

In a further service development, and cross government working, at the end of a claim to State Pension Credit potential entitlement to Housing Benefit and Rates Relief is made. Where potential entitlement exists, the information already gathered is used to populate claims for both benefits and the data electronically transferred to the Northern Ireland Housing Executive or Land and Property Services on the customer's behalf.

Other service development improvements include the opening of a new single Northern Ireland Pension Centre in July 2012 and the implementation of the new Bereavement Service, which is co-located within the Pensions Service, providing a holistic joined up service for callers reporting bereavement. An entitlement check is delivered as an integral part of this intervention at a difficult time for the customer.

Local and centralised benefit branches also deploy stakeholder outreach approaches to ensure staff understanding of the issues faced by customers in relation to access and best representing their circumstances. This is supported by an ongoing programme of work on continuously improving our research base and gaining relevant customer insight.

Building on recent significant service delivery improvements, there is a need to explore further options for maximising the use of technology to address access by older people to disability and carers benefits in particular. The Department's emerging Customer Contact Strategy is exploring new in and outbound access channels. This may be an opportunity to test new approaches which could improve uptake of these benefits.

For those benefits (Attendance Allowance, Disability Living Allowance and Carer's Allowance) that require form filling, many people require face-to-face assistance with making a claim. Home visits are a resource intensive and costly method of delivering this assistance.

The role played by the Community Outreach Service to vulnerable customers is an important one, particularly in relation to ensuring that those who most need it are provided with face to face assistance in making a claim to benefit. The need will remain going forward and it is therefore important that we continue to monitor the effectiveness of the service in relation to the quality and the cost of delivery. When home visits to vulnerable customers are being carried out for reasons other than benefit uptake, this presents an ideal opportunity for an entitlement check to be delivered to vulnerable customers

In delivery terms there was some evidence from pre-consultation that written communication with older customers could be improved and that delays in processing benefits for those leaving prison or care could be avoided through closer working with a range of partner organisations to address barriers relating to evidence gathering.

Strategic Priority 3: Our commitment to improving access and delivery

- We will further develop the community outreach approach to ensure that home visits for the purposes of assisting with making a claim are targeted at those most vulnerable and that all other access channels are optimised to provide quicker outcomes for customers and best value for money.
- We will explore the cost of developing telephony access for Attendance Allowance and Carer's Allowance.
- We will work with the Department for Work and Pensions to review the effectiveness of written communications, particularly with older people and those living with disability.
- We will explore with key partner organisations new ways of receiving, authenticating and forwarding evidence required to complete some claims.

- We will work with stakeholders to improve staff awareness levels in relation to access and communication issues faced by key customer groups.
- We will, in the context of welfare reform and the changing entitlement framework, ensure that people are offered all necessary assistance with making transitions within the benefits system, to ensure that those who are vulnerable are not adversely impacted.

Discussion Point:

8. In addition to those access and delivery commitments set out are there other improvements that you believe should be explored by the Department?

4.4 Strategic Priority 4: Responding at key life changes

There is a clear need for intervention at critical life events as people's circumstances and potential entitlement to benefits change regularly. For many, wider services and supports are required at these times, often for the first time. Examples include, losing a job, leaving hospital, care or prison, being diagnosed with a chronic or life limiting condition. Disallowance of an existing benefit can also dramatically reduce household income levels. We need to ensure that when people's circumstance change they are made aware of new or additional benefit entitlement. Lessons may be learned from the Innovation Fund for Increasing Benefit Uptake which is currently being evaluated.

The Department sees the need for more integrated policy making and delivery internally and across government. Through leading the Inter-Departmental Group on Benefit Uptake, the Department seeks to optimise opportunities to share data and information to assist in targeting, delivering activities in partnership and to share outcomes.

The Department believes that there is room for more effective collaboration, particularly in relation to addressing the link between health and income inequalities. Building on the successful MARA delivery model, the Department wishes to work across government and with other agencies to ensure that, when people are leaving hospital, care, or prison; are diagnosed or living with life limiting or chronic conditions, in debt, making choices about taking up a job or facing redundancy; requiring help with the cost of school uniforms or meals, we are joined up and coordinated in our approaches and response to individual need and that, as an absolute minimum, practical referral mechanisms are put in place.

Strategic Priority 4: Our commitment to better intervention at key life changes

- We will continue to develop processes to ensure that the offer of a full benefit entitlement check is given to all customers reporting a significant change in circumstances, and/or no longer meeting the qualifying conditions for a key benefit.
- We will work across government to trial a range of partnership projects to ensure that people at key life changing events or transition points in their lives are offered a full benefit entitlement check and that practical referral mechanisms are in place.

Discussion Point:

9. What additional steps do you believe the Department could take to ensure that, at critical points of change in people's lives, they are aware of their entitlements to benefits, services and supports?

4.5 Strategic Priority 5: Strengthening Partnerships

It is evident from benefit uptake approaches to date that community level partnerships are key levers in reaching people with benefit entitlement. External advice sector partners are effective in delivering benefit uptake approaches. However, there are data protection limitations to their role; and almost a quarter of those directly targeted in the 2011/12 Benefit Uptake Programme chose to come to the Department directly. The Department's use of "trusted faces" and independent advice sector delivery partners in its direct and indirect targeting approaches has been successful.

Recent work with non-advice sector partners has proven to be highly effective in terms of cost and outcomes. The Department believes it should expand the range of community level partners with whom it works to improve benefit uptake.

There are also very clear benefits to be gained from working with civic and community level partners who are already engaging with people for reasons other than benefits and advice.

Strategic Priority 5: Our commitment to strengthening partnerships

- We will work with civic and community partners to ensure that they have access to promotional materials, effective referral mechanisms and clinic type support for benefit entitlement checks for those who need them.
- We will work with government and third sector partners to ensure that key messages are communicated at community locations across all council areas.
- We will carry out annual tracking research with partners into awareness and attitudes to claiming benefits by older people.
- We will learn from current collaborative work with the Public Health Agency and the Department of Agriculture and Rural Development on the MARA model.

Discussion Point:

10. How do you believe the Department could improve uptake of benefits through enhanced partnerships working with community level organisations?

4.6 Strategic Priority 6: Encouraging innovation

In October 2011, the Department, with input from the Atlantic Philanthropies, allocated £375,000 to seven projects aimed at testing fresh and innovative benefit uptake approaches. Pilots began by January 2012 and are currently being evaluated. Evidence from the mid-point evaluation indicates that partnerships, at all levels, are key.

Continuous improvement will be a key feature of benefit uptake programmes throughout the period of this strategy. In-house and externally contracted elements of the programme will be examined to identify best outcomes and new improved approaches.

Strategic Priority 6: Our commitment to encouraging innovation

- We will offer opportunities to community level partners to demonstrate success from innovative approaches which build on those already evidenced.
- We will continue to demonstrate innovation in delivery of in-house approaches to benefit uptake.

Discussion Point:

11. How do you believe the Department could improve uptake of benefits through innovation?

5.0 High Level Targets

Whilst the Department believes that most people in Northern Ireland who are entitled, are receiving their key benefit, it also recognises that changes in people's lives and circumstances are ongoing. Our success to date in generating additional benefit entitlement of £50 million is convincing evidence that more can be done.

The following high level targets aimed at alleviating the risk and impacts of poverty are proposed:

We will secure at least £30 million in additional benefits for a minimum of 10,000 people by 2016.

We will achieve this by:

- directly targeting a minimum of 75,000 people with the offer of a full benefit entitlement check;
- increasing the response rate by at least 10% on the current baseline of 42%; and
- reducing by 10% the number of claims not submitted by those who have potential entitlement identified on the current baseline of 61%.

Discussion Point:

12. Are there additional targets that you would like to propose?

6. SUMMARY OF DISCUSSION POINTS

1. Do you believe that the Department should continue to invest in proactive approaches to encouraging benefit uptake?
2. Do you agree that people in all circumstances (in and out of work) are in scope for improved awareness and information with higher investment and priority being given to those groups identified as needing more direct intervention in order to take up benefits they are entitled to?
3. Do you agree that referral to a wider range of services and supports should be a key part of benefit uptake programmes?
4. Do you agree with the vision and aims of the strategy?
5. Do you believe that the 6 strategic priorities are right? Are there others that you would have expected to see?
6. Do you agree that the main barriers to benefit uptake are listed? Are there other factors that may have a bearing on decisions about having an entitlement check or making a claim?
7. In addition to those better targeting commitments set out are there others that you believe should be considered by the Department?
8. In addition to those access and delivery commitments set out are there other improvements that you believe should be explored by the Department?
9. What additional steps do you believe the Department could take to ensure that, at critical points of change in people's lives, they are aware of their entitlements to benefits, services and supports?
10. How do you believe the Department could improve uptake of benefits through enhanced partnerships working with community level organisations?
11. How do you believe the Department could improve uptake of benefits through innovation?
12. Are there additional targets that you would like to propose?

7. HOW TO RESPOND

We welcome your views, in any format, on the proposals set out in this discussion document. We have included a number of discussion points that you may find useful in framing your response.

The consultation period will run from **19 December 2012 to 26 February 2013**.

The document is available on our website www.dsdni.gov.uk/consultations or by contacting us at the address below. If you require an alternative format to suit your needs, please contact us.

The Department is subject to the Freedom of Information Act 2000. This means that we have to respond to requests made to us under the Act for information relating to responses made to this consultation.

Please send your responses by 26 February 2013 to:

Simon Stuart

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Department for Social Development
The Lighthouse Building
1 Cromac Place
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Ormeau Road
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BT7 2JB

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Telephone: (028) 9082 9453

8. Your Opportunity to Inform: Public Consultation Meetings

Public meetings will be held in Belfast, Londonderry, Armagh and Ballymena on the following dates, times and venues are as follows:

- Belfast: Monday 28th January at 4.30pm, NICVA
- Ballymena: Tuesday 29th January at 4.30pm, ECOS Centre
- Armagh: Monday 4th February at 4.30pm, The Market Place Theatre
- Londonderry: Tuesday 5th February at 4.30pm, the Ebrington Centre, Waterside

Please check the Department's Consultation Zone on the website to confirm venues, dates and times: <http://www.dsdni.gov.uk/index/consultations.htm>

DIRECT TARGETING

Targeted exercises	Customers targeted	Older people targeted	Over 75s targeted	Percentage of over 75s	Benefits	Total annual benefit generated	Over 60s annual benefit generated	People Benefitting (targeted ex. + indirect targeting)
2005/06	3,746	3,746	Information not available	N/A	Pension Credit	£977,493.82	£977,493.82	385
2006/07	20,822	19,942	15,998	80.22%	Attendance Allowance, Carers Allowance, Disability Living Allowance, Pension Credit	£6,603,955.76	£6,324,852.84	1,174
2007/08	22,454	9,586	2,374	24.77%	Attendance Allowance, Carers Allowance, Disability Living Allowance, Incapacity Benefit, Income Support, Pension Credit	£6,592,316.63	£2,814,373.71	2,491
2008/09	24,829	18,275	4,959	27.14%	Attendance Allowance, Disability Living Allowance, Pension Credit	£5,712,476.78	£4,571,695.17	3,960
2009/10	25,274	20,431	11,392	55.76%	Attendance Allowance, Disability Living Allowance, Pension Credit	£6,046,829.11	£4,684,209.00	1,919
2010/11	18,973	18,034	12,136	67.30%	Attendance Allowance, Carers Allowance, Pension Credit	£3,704,210.03	£3,638,319.39	1,358
2011/12	25,028	22,162	19,309	87.13%	Attendance Allowance, Carers Allowance, Pension Credit	£7,168,342.42	£6,347,483.01	4,093
Direct Targeting Totals	141,126	112,176	66,168	58.99%		£36,805,624.55	£29,358,426.94	15,380

Indirect targeting

Mail-shots/Outreach	Customers targeted	Older people targeted	Total annual benefit generated	Over 60s annual benefit generated
Mail-shots 07/08	277,294	246,925	£7,692,398.24	£7,453,822.75
Community Level Outreach ⁹ 09/10	279	279	£78,557.99	£78,557.99
Community Level Outreach 10/11	636	636	£246,994.40	£246,994.40
Community Level Outreach 11/12	1,323	1,323	£316,760.14	£316,760.14
Make the Call	13,970	13,970	£3,279,210.98	£3,279,210.98
Outreach Service ¹⁰	6,456		£2,321,771.45	
Indirect Targeting Total	299,958	263,133	£13,935,693.20	£11,375,346.26
Overall Total	441,084	375,309	£50,741,318	£40,733,773

⁹ Community Level Outreach – promotional activities with non-advice partners such as GPs, local councils, community partnerships etc

¹⁰ Outreach Service – this is a team of Benefit Advisors who provide assistance and support for vulnerable customers throughout Northern Ireland

Table 1. Relative Low-Income levels for Population Groups (NI)
Source: HBAI 2002/03 - 2010/11

Population Group	02/03 (%)	03/04 (%)	04/05 (%)	05/06 (%)	06/07 (%)	07/08 (%)	08/09 (%)	09/10 (%)	10/11 (%)	10/11 ('000s)
Before Housing Costs										
Whole										
Population	20	20	21	21	19	20	20	22	20	355.1
Children	25	26	25	25	22	24	24	27	21	93.0
Working age										
Adults	17	17	17	17	16	17	16	20	19	199.2
Pensioners	24	25	27	28	28	27	30	24	22	62.8
After Housing Costs										
Whole										
Population	21	21	21	21	19	21	20	23	20	358.3
Children	27	27	25	29	23	27	26	29	24	104.6
Working age										
Adults	18	18	18	19	17	19	17	21	20	210.3
Pensioners	18	20	21	17	21	21	20	18	15	43.4

*Rounded to nearest hundred

Population Group	02/03 (%)	03/04 (%)	04/05 (%)	05/06 (%)	06/07 (%)	07/08 (%)	08/09 (%)	09/10 (%)	10/11 (%)	10/11 ('000s)
Before Housing Costs										
Whole										
Population	15	14	14	13	12	13	13	13	13	231.7
Children	17	15	16	14	11	15	15	14	13	58.5
Working age										
Adults	13	12	12	11	11	11	10	12	13	135.8
Pensioners	17	18	19	16	21	20	20	14	13	37.4
After Housing Costs										
Whole										
Population	15	13	12	11	10	13	12	12	14	250.3
Children	19	16	16	14	11	17	14	16	16	69.7
Working age										
Adults	14	12	12	11	10	12	10	12	15	154.3
Pensioners	12	11	8	7	11	11	12	8	9	26.3

Table 2. Absolute Low-Income levels for Population Groups (NI)
Source: HBAI 2002/03 - 2010/11

*Rounded to nearest hundred

KEY BENEFITS IN PAYMENT PER HEAD OF POPULATION: NI / GB COMPARISONS

Disability and Carers benefits in payment across the UK

Benefits in payment	N. Ireland	% of population	GB	% of population	% Difference
Attendance Allowance	55,570	21.3%	1,600,670	15.9%	5.4%
Disability Living Allowance	188,640	10.5%	3,243,530	5.4%	5.1%
Carer's Allowance	36,200	2.6%	594,860	1.2%	1.4%

Working age benefits in payment across the UK

Benefits in payment	N. Ireland	% of population	GB	% of population	% Difference
Job Seekers Allowance	59,860	5.4%	1,589,640	4.3%	1.1%
Employment Support Allowance	33,020	3.0%	921,250	2.5%	0.5%
Income Support	77,390	7.3%	1,509,350	4.2%	3.1%

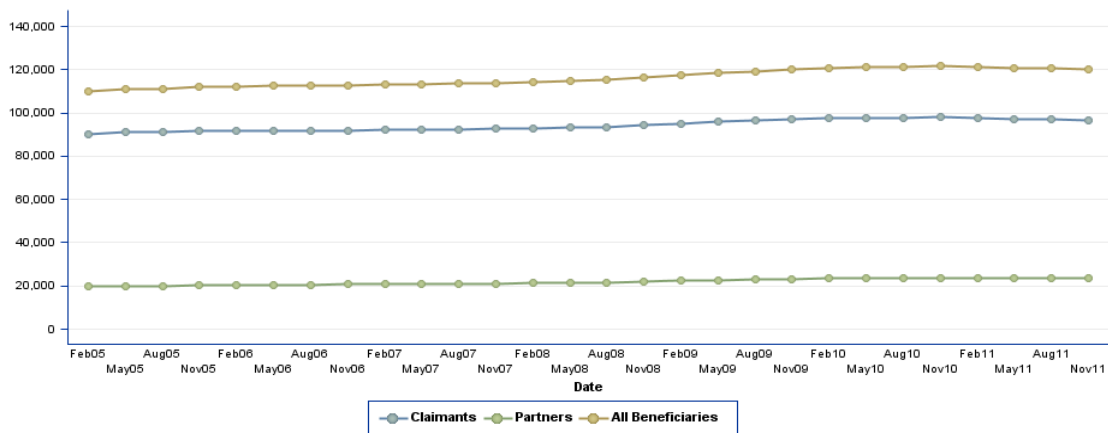
Non-working age benefits in payment across the UK

Benefit in Payment	N. Ireland	% of older population	GB	% of population	% Difference
Pension Credit	96,120	27.2%	2,615,540	18.7%	8.5%
State Pension	300,210	84.9%	11,521,870	84.0%	0.9%

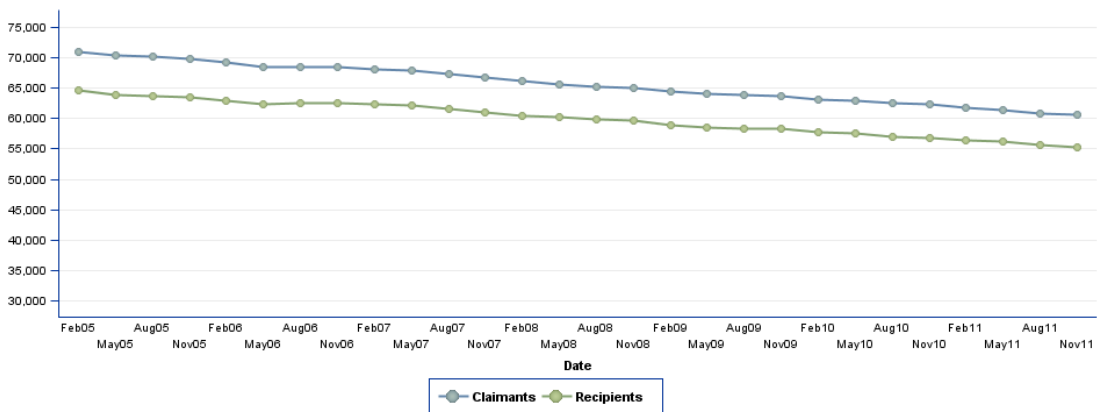
Source: Feb 2012 DWP / DSD

RECEIPT OF KEY BENEFITS INVOLVED IN RECENT TARGETED APPROACHES - TIMES SERIES

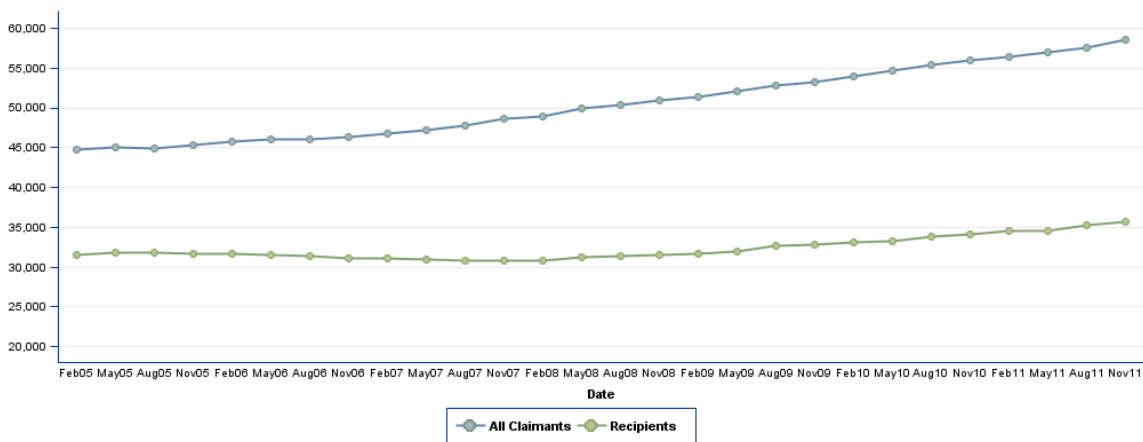
State Pension Credit Claimants and Beneficiaries: time series



Attendance Allowance Claims and receipt - time series



Carer's Allowance Claimants and Recipients – time series



Improved Incomes & Outcomes: Recent real case studies from benefit uptake programmes.

Lily, 58 from Larne is widowed, owns her own home and is living with a disability. She made the call to the freephone helpline.

Lily's husband was the breadwinner and had put some savings away before he passed away. Lily was awarded Bereavement Benefit for one year after his death. Once that stopped Lily had been living off those savings and was finding it hard to make ends meet. She made the call and had her benefit check. One of our Community Outreach Officers assessed her circumstances and found she was potentially entitled to Disability Living Allowance to help with her mobility and care needs.

Now...

Our Community Outreach Officers helped with the application forms and now Lily is better off by £105.90 each week.

Betty and Harry are in their 80s, they both have some health problems and care for one another. They made the call to the freephone helpline.

Betty and Harry were struggling to pay their household bills. Harry was already in receipt of State Pension Credit, whilst Betty was getting Attendance Allowance to help with her own care needs. She also claimed Carer's Allowance for looking after her ill husband. They didn't think they would be entitled to more. However, a Community Outreach Officer gave them each a personal benefit assessment and found they could potentially be entitled to more.

Now...

Harry's Pension Credit has increased by £83.93 per week; he receives £77.45 a week in Attendance Allowance and also gets Carer's Allowance of £32.60 for looking after Betty. There is now an extra £193.98 every week going into their household meaning things are not as tight and they can get the things they need.

Carole is 46 from Coleraine and cares for her mother-in-law, Fran. She made the call to the freephone helpline.

Carole is the main carer for her elderly mother-in-law who has arthritis. Fran claims £77.45 in Attendance Allowance. Until Carole called the freephone helpline she didn't realise that she could be entitled to some benefits herself.

Now....

Carole claims £58.45 each week in Carer's Allowance. In addition she received an arrears payment of over £700. This was paid in respect of the previous three months where she was entitled to the benefit but didn't know about it.

Jimmy, 71 from Craigavon was getting paid benefits but a change in his circumstances meant he got some more.

Jimmy lives alone and was getting help with his housing costs. His state pension and low rate Disability Living Allowance were also in payment. His health had deteriorated and required some more assistance with his personal care needs. When he contacted the freephone helpline he was offered some help with an application to review his benefit claims.

Now...

A higher rate of Disability Living Allowance is in payment. With the additional £56.90 per week Jimmy is able to afford the extra help he requires with his care needs.

Johnny, from Newtownabbey, was referred to Advice NI under the benefit uptake direct targeting programme.

Johnny is 84, married with an income of £284 per week made up of state and private pensions. He owns his home, which he shares with his wife.

He was visited at home in December 2011 and Pension Credit and Attendance Allowance were discussed. He did not meet the qualifying conditions for Pension Credit but it was clear that he had care needs and his wife was providing the care. An Attendance Allowance claim form was completed.

Now:

Johnny was awarded Low Rate Attendance Allowance. He said that this extra money would make a big difference to him and his wife as he will use the money to see a physiotherapist, chiropractor and to get his toe nails cut.

Additional Income generated per week: £49.30

Mr and Mrs Stuart were referred to Advice NI under the benefit uptake direct targeting programme.

Mr and Mrs Stuart are an elderly couple both aged over 80 living in Carrickfergus in a Northern Ireland Housing Executive property. They were in receipt of State Pension and a small amount of State Pension Credit. Mrs Kelly was in receipt of Disability Living Allowance.

Mr Stuart suffered with serious medical conditions after having a heart attack and a stroke. These impacted on his daily personal care needs. Advice NI assisted with Attendance Allowance, Community Care Grant, Carer's Allowance and Pension Credit applications for the couple

Now:

Mr Stuart is in receipt of £73.60 per week in Attendance Allowance. Additional State Pension Credit payments are paid to the couple as they are both now entitled to Severe Disability and Carer's Premiums of £172.60 per week.

Additional Income generated per week: £246.20 per week.

Produced by:

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