

MANCHESTER CITY COUNCIL REPORT FOR INFORMATION

Committee: Citizenship and Inclusion Overview and Scrutiny Committee

Date: 12th November 2008

Subject: **Benefit Entitlement**

Report of: Director of Adult Social Care

Purpose of Report:

To explore how the City Council and its partners are supporting residents to claim those benefits to which they are entitled.

To look at the LGA supported pilot in Manchester aiming to increase take-up of working tax credit amongst City Council employees.

To look at the review of the advice sector in the city and future arrangements for funding and commissioning advice services, including how this will improve accessibility and the customer experience.

Recommendations:

N/A

Contacts

Name	Department	Tel	Email
Barbara Guest	Adult Social Care	234 3882	barbara.guest@manchester.gov.uk

Background Documents

LGA (2003), Quids for Kids: good practice guide
Valuing Older People (2008), Update Report 2004-08
The Pension Service (2002), Income take-up: A good practice guide
LGA factsheet, Increasing council tax benefit – what works?

Wards Affected: All

Implications for:

Anti-Poverty	Equal Opportunities	Environment	Employment
Yes	Yes	No	No

1.0 Introduction

Manchester City Council has been at the forefront of developing good practice in the take-up of benefit entitlements for many years. In 2002, Manchester Advice assisted the Local Government Association (LGA) and The Pension Service to write "Income take up: a good practice guide", published by the Department for Work and Pensions (DWP), which includes some of the main reasons why local authorities need to be involved in take-up work, the different types of approach taken in different areas and an assessment of the effectiveness of various strategies.

This guide reinforces the Government's desire to help people receive the income they are entitled to, and its belief that it is a key part of the statutory welfare and well-being duties of local authorities to support take-up of benefits. In recent years, the Government has particularly prioritised the eradication of poverty amongst older people and children in order to address social exclusion. The Government is committed to working in partnership with local authorities and voluntary organisations in order to tackle poverty and has variously resourced the DWP over the past few years to follow through on this commitment.

This report will examine some of the barriers to people taking up their benefit entitlements, look at some strategies and approaches that have been developed to improve take-up, and identify some good practice happening around the country as well as that happening in Manchester.

2.0 Different Approaches and Strategies to Take-up Work

Findings from current research show that certain approaches are particularly effective in getting eligible people the benefits they are entitled to. These include:

- A personalised approach such as face-to-face contact, personalised letters or telephone contact and assistance with completing claim forms and providing relevant information
- Friendly staff who are accessible by telephone and in person
- Close working arrangements with health and social care professionals, community groups and other trusted sources of help to encourage claims and overcome any doubts regarding eligibility
- Written information provided in plain English that is jargon-free
- Accurate advice and information provided about the eligibility criteria of the benefits people may be entitled to
- Targeting the right groups

A range of approaches is needed to tackle under-claiming as different people respond to a variety of approaches. In 2001, a survey conducted jointly by the DWP, local authorities and voluntary

organisations reported the following indicative results for different types of take-up activities:

- **Publicity** – 25% of initial contacts from publicity go on to make eligible claims
- **Outreach advice work** – 50% of people who seek advice go on to make a successful claim to benefit
- **Targeted advice work** – 80% of people targeted through either data matching exercises or through membership of specific groups go on to make a successful benefit claim

A combined approach, therefore, of publicity allied to outreach and targeted activity is the most effective way to reach people and ensure the maximum number of eligible people make successful claims for benefits. There are, of course, cost and resource implications that need to be considered with all of these approaches but having a multi-agency approach to take-up helps spread these costs.

3.0 Barriers to Take-Up of Benefits

3.1 General Barriers

Manchester Advice was involved in the national roll out of the LGA's good practice guide and toolkit on benefits and tax credits take-up called "Quids for Kids" in 2003. This highlights some of the barriers people experience when trying to claim benefits, including a fear of stigma and humiliation and, for older people in particular, the fear of losing independence. Customers also cited a lack of knowledge about what is available, explaining that the rules change frequently and they find the information difficult to understand.

Researchers have variously reported that customers find claim forms too long and complex, that claiming is not worth the effort involved, and that they have been put off by previous bad experiences when trying to claim benefits.

The DWP has worked hard in Manchester to try and help overcome some of the barriers, with Jobcentre Plus running regular liaison meetings with the advice sector to highlight any particular problems.

The DWP through Jobcentre Plus and the Disability Benefits Centre have telephone claims and form-filling services that will help customers with a range of benefit applications, including Jobseeker's Allowance, Income Support, Disability Living Allowance, Attendance Allowance and Carer's Allowance. In addition, the Pension Service conducts outreach advice sessions, attending appointments at Manchester Advice Centre and Age Concern on a weekly basis. They also have a home visiting service and will help older people access the full range of pension and benefit applications, including Housing and Council Tax Benefits. Several advice agencies have a protocol with the Pension Service where direct referrals for home visits can be made.

Unfortunately, the DWP have reduced this team in recent years and it can now take several weeks to get an appointment with a pension service home visitor.

Both the DWP and Manchester City Council's Revenue and Benefits Service have made some benefit applications available on-line, which is an improvement for some customers and also is more efficient for advisers.

3.2 Barriers for members of BME Communities

In addition to barriers experienced by customers in general, members of black and minority ethnic (BME) communities describe a lack of confidence and feelings of fear and anxiety about not being able to produce the right documents to prove identity and residence. They describe experiencing discrimination and poor attitudes by benefits staff, and believe that staff are poorly trained about the rights and entitlements of people from abroad. For many, language difficulties make the whole process feel like an obstacle course, from filling in the form to chasing up delays and difficulties, and this puts people off either from claiming or from pursuing any problems with their claims.

To help address these barriers, Manchester City Council has in place its Linkworker Advice Service (part of Manchester Advice), which provides quality assured multi-lingual and/or culturally relevant advice and information services to BME communities at over 20 locations across the city. Face-to-face advice and bi-lingual telephone advice have proven to be the most accessible services for members of these communities, with translated information materials being of limited use.

3.3 Barriers for Older People

In 2006, the DWP commissioned the National Centre for Social Research to undertake an evaluation of the Partnership Fund, which was part of Government strategy to ensure that pensioners claimed the benefits they were entitled to and accessed the services they required. This survey of 176 schemes demonstrated that the barriers to take-up of benefits were complex, and that it was not uncommon for older people to experience multiple barriers and needs. They found that innovative, targeted work with older people leads to increases in benefit take-up, which has a range of immediate impacts on customers including raised awareness of their rights, income maximisation, and reductions in debt. These combine to enhance older people's financial security and lead to secondary impacts on older people's health, social networking, housing, levels of independence and emotional and psychological well-being.

Research conducted for the DWP in 2004 to test out awareness of and attitudes towards Pension Credit, found that 81% of people not claiming Pension Credit had heard of it. However, although 82% of pensioners thought it was important to apply for benefits as there could be money that is rightfully theirs, 16% of people didn't know if they

would be better off by claiming Pension Credit and 19% *did not believe* they would be better off if they did claim Pension Credit. This research found that *perceived ineligibility* was the main barrier to claims.

The researchers asked older people who were not in receipt of Pension Credit what might encourage them to apply. 30% said they would have to know they were *definitely* eligible and a further 13% said they would apply if they *thought* they were eligible. However, 35% of pensioners said *nothing* would encourage them to claim Pension Credit. This group were asked further questions about this which resulted in 69% of this group saying they would be encouraged to apply by one of the following: practical help to complete the forms either over the telephone or by a home visit; incentives such as a year's worth of benefit being paid in a lump-sum upfront; or knowing they were definitely entitled to £5 or more per week.

3.3.1 Level of Take-up by Older People

Nationally, benefit entitlements worth £2.5 billion per year go unclaimed by older people. In May 2007, it was estimated that 43% of Manchester Pensioners were claiming Pension Credit. In February 2008, 28% of residents aged over 60 were claiming Housing Benefit and 36% were claiming Council Tax Benefit. However, Manchester apparently has one of the highest levels of pensioner poverty in the country, which suggests high levels of unclaimed benefit rates exist in the city.

4.0 What are we doing in Manchester?

Manchester City Council has a long history of working both cross-departmentally and cross-agency to continually raise awareness and assist people to access the full range of benefits they are entitled to.

4.1 Valuing Older People

The Audit Commission in 2006 said that "Manchester City Council has developed a good strategic approach to older people with many examples of good engagement... The Council and its partners, through Valuing Older People, have made good progress in ensuring that older people's issues are fully considered". In their latest report "Don't stop me now: Preparing for an ageing population" (July 2008), the Audit Commission points out that most councils should do more to create an environment in which people thrive as they age but described Manchester as demonstrating good practice.

4.2 Gateway Service

With the support of Valuing Older People, the DWP, Age Concern and other key stakeholders, Manchester City Council established a Gateway advice service for older people through a partnership arrangement between Age Concern and Manchester Advice, funded by the Department of Health's Partnership for Older People's Projects. This service ran alongside a range of projects funded across the city providing innovative solutions to the expressed needs

of older people and was developed by following clear principles of good practice.

The Gateway service also established a network of 50 community groups, giving information and support to help them disseminate high quality information to older people and to ensure they referred them to appropriate services.

The service also designed and developed a web-based directory, which held information about hundreds of preventative services for older people across Manchester. This resource has successfully been mainstreamed and expanded by the Adult Social Care Department to encompass early intervention and prevention services for all adults across the city. MyManchesterServices directory is a fantastic resource which supports health and social care professionals, voluntary organisations and residents themselves to find solutions and take-up services that meet their individual needs.

The Adult Social Care Department is examining ways in which further elements of the work undertaken in the POPPs programme can be mainstreamed and/or commissioned to ensure improvements in access to services and benefits for older people are maintained. Eradicating poverty amongst older people remains a priority and focus in Manchester.

4.3 Take the Credit

Co-ordinated by Manchester Advice's take-up officer, a hugely successful campaign was undertaken in 2007 called "Take the Credit", which had invaluable support from Valuing Older People, the Revenue and Benefits Service and the Pension Service. Its aim was to increase the take-up of Pension Credit as well as Housing and Council Tax Benefits.

Press adverts and specially designed leaflets were used to publicise the campaign and information packs were produced and distributed to older people and their relatives through the Mobile Advice Centre, which took the campaign out to key localities. A data-matching exercise by the Revenue and Benefits Service highlighted Gorton as an area where many older owner-occupiers lived but where there was low take-up of Council Tax Benefit. A targeted approach was, therefore, taken in Gorton with advisers dropping 2,000 leaflets door-to-door, giving talks to groups, and visiting health centres, churches and older people's resource centres. 340 information packs were given out at events in Gorton alone, with 160 people given detailed personal advice and information.

4.4 Mobile Advice Centre

Some time ago, the AGMA authorities invested in a Mobile Advice Centre to help improve the take-up of local authority benefits, including housing and council tax benefits and, more recently, free school meals.

The bus is equipped with private interview space and internet access and Manchester Revenue and Benefits Service has access to the bus for several weeks each year. The bus is taken to previously publicised venues and shopping centres across the city to raise awareness of entitlements and to help people complete benefit claims and access services. The Mobile Advice Centre is staffed by a range of agencies, which promotes joint work, reduces duplication of effort, whilst at the same time improving customer access. Currently the bus is distributing leaflets to promote the take-up of free school meals, as well as disseminating information about energy efficiency grants and products.

The Benefits Fraud Inspectorate reported in 2007 on Manchester's initiatives to increase take-up of Housing and Council Tax Benefits and concluded that "the Council had a clear commitment to improving the level of benefit take-up within the community".

4.5 Working Tax Credits LGA Pilot

Manchester City Council has been selected as a pilot area this year by the LGA to increase the take-up of tax credits by local authority employees. Manchester Advice has developed an action plan and gained the support of corporate personnel and the unions to ensure that key messages are delivered to as many staff as possible who might benefit from this initiative. Target groups include older workers, disabled employees, and younger workers. This campaign will be rolled out across the Council over the next few months with the support of Her Majesty's Revenue and Customs office.

This will enhance other campaigns to support the take up of rights and entitlements by City Council employees, which build on staff care initiatives.

4.6 Fuel Poverty

A joint campaign bringing together all the elements associated with combating fuel poverty is planned for this coming winter and will see Valuing Older People, Manchester Housing Energy Efficiency Service, Revenue and Benefits Service and Manchester Advice all working together to support residents to access support, grants, and services to ensure they are able to keep warm and well this winter. *Please refer to the additional report in front of this committee today on Financial Inclusion for further details regarding the impact of fuel poverty in Manchester.*

4.7 Carer's Benefits

Over the next few months, the Carer's Strategy Team will be collaborating with Manchester Advice, the DWP, the Revenue and Benefits Service, the Carer's Forum and the Carer's Centre to identify "hidden" carers in order to encourage and support them to claim relevant benefits, take-up the offer of a carer's assessment and access appropriate services. Awareness materials, customer access points, targeted mailshots, information events and use of the Mobile Advice

Centre are all planned, with key stakeholders involved in a working group to deliver guidance and support. This work will make a significant contribution to meeting the LAA performance indicator relating to the take-up of carer's assessments in the city.

5.0 Access to Advice Services

Manchester City Council invests around £4million per year in advice and information provision for its residents through Manchester Advice and 12 independent advice agencies, including Manchester CAB, North, South and Wythenshawe Law Centres and various neighbourhood advice centres. This investment helps to lever in significant additional income from other funders, such as the Legal Services Commission, the health service and a variety of charitable trusts. All of these advice agencies provide face-to-face contact and accurate personalised advice to residents through quality assured services. Manchester Advice provides a telephone and email advice service in addition to face-to-face contact.

The impact of advice provision on Manchester resident's economic well-being, health and overall quality of life is enormous. In 2007-08, Manchester Advice alone resolved 105,000 problems for residents and secured over £21million for customers by maximizing their income or reducing their debts through taking on over 15,000 cases. Customers access Manchester Advice through its open-access advice centre and telephone advice service located in the town hall extension, through outreach advice sessions at over 40 locations across the city and through targeted advice work with vulnerable groups, for example, cancer patients and their relatives through the Macmillan Advice Service; sick and disabled people through the PCT Advice Team.

Please refer to the additional report in front of this committee today on Financial Inclusion for details regarding the impact of the "credit crunch" on levels and types of enquiries.

5.1 Review of the Advice Sector

Despite all this investment, an independent review of the voluntary advice sector in Manchester revealed that the need for advice far outstrips supply, given the indicators of deprivation, the levels of fuel poverty and the demography of the city. However, the review also found that the advice sector was fragmented in its approach and service delivery, and recommended a series of actions that could be undertaken to improve both customer access and customer service. A period of consultation has recently been completed and Manchester City Council is currently considering all the responses with the aim of developing a comprehensive advice and commissioning strategy for the city. In the meantime, Manchester Community Legal Advice Service Partnership has been successful in its bid to the Big Lottery and has secured £480,000 of additional investment over the next 3 years to improve partnership work in the advice sector, including development of one point of contact for advice, clear referral protocols,

shared information resources and an electronic appointment booking system. The partnership involves all the key advice agencies in the city and should have a positive long-term impact on customer access to advice provision.

6.0 Free School Meals

Since the introduction of nutritional standards for school food, all school lunches are now healthier than ever. But less than half (43.6%) of primary school children sit down for a cooked school meal nationally. The Government is concerned that many children are missing out on a healthy meal as local initiatives have shown that children who eat a healthy lunch are more likely to be better behaved, better able to learn and more likely to see their general health improve.

For many families the reason is cost but, according to a recent press release by the Department for Children, Schools and Families (September 2008), 15.9% of primary pupils and 13.1% of secondary pupils are known to be eligible for free school meals based on current rules, but only 82% of eligible primary pupils and 73% of eligible secondary pupils actually take up that entitlement. Other barriers may therefore relate to the quality of the canteens and the size of queues, which some authorities have addressed by creating high quality food in a proper dining culture, with stay on site policies, staggered lunch times, effective diet and nutrition education and engaging young people in the drawing up of menus.

The picture of eligibility in Manchester though is significantly different to the national average, with 41% of primary pupils and approximately 44% of secondary school pupils eligible for free school meals. However, the percentage uptake of free school meals is almost exactly the same as the national figures (82% and 72%).

Members are currently considering whether Manchester will bid to become one of 3 local authorities to take part in the Department of Children, Schools and Families research initiative to see what the impact of either offering free school meals to all children or increasing the range of people eligible for free school meals has on the overall behaviour, health and education of children.

7.0 Examples of Good Practice Around the Country

7.1 North Yorkshire Benefit Take-up Group

Various councils in North Yorkshire have got together to develop a collective strategy for improving the take-up of Council Tax Benefit and launched a campaign called "Take a bite out of your council tax" in March 2007. They had calculated that 4 out of 10 people were missing out on benefit and have so far successfully increased annual benefit payments by £100,000 per year.

7.2 Bereavement Benefits in Rhyl

The DWP and local authority in Rhyl issued cards of information for newly bereaved people through the Registrar of Births, Deaths and Marriages office, informing them about what benefits to claim and how they might do so. This significantly improved the speed that people were contacting the DWP and reduced the need to backdate claims.

7.3 Derbyshire County Council

The county council systematically uses Housing Benefit records to identify people who should be claiming other benefits and has a well-developed network of welfare rights advisers linked to GP practices in low income areas.

7.4 Tameside Council

Has used a range of initiatives to increase the take up of benefits by older people, including visiting all eligible people over 85 year to offer personal assistance with completing claim forms, taking benefit roadshows to sheltered housing schemes, working with local GP practices to offer a free benefit checking service to the over 75s at the same time as their health check, working with the homecare service to undertake benefit checks.

7.5 Plymouth City Council

According to an LGA factsheet, Plymouth council was shortlisted for a national award for social inclusion as it has the only multi-agency income maximization strategy in England.

8.0 Conclusions

There is an extensive programme of take-up activity that goes on in Manchester, proactively organised and coordinated by the City Council, which demonstrates excellent practice in the take-up of benefit entitlements for its residents. Many of the examples cited above also regularly take place in Manchester and new ideas and innovative ways of getting key messages and support out to people are constantly being developed.

The Benefits Fraud Inspectorate in 2007 “found strong evidence that the Council worked with external stakeholders...to promote benefit take-up”.

The city does though lack a comprehensive income maximisation strategy that involves all stakeholders but this gap could easily be addressed through a more systemised arrangement which brings together those organisations that already work closely with each other on the delivery of take-up initiatives on a more regular basis.