



Social Policy Briefing

Spring 2004

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adviceⁿⁱ response to the Social Security Agency consultation document

‘Proposed Benefit Take-Up Strategy 2004 – 2005’

Background

adviceⁿⁱ is a membership organisation that exists to provide leadership, representation and support to it's members to facilitate the delivery of high quality, sustainable advice services.

Our members provide a range of information, advice and advocacy services, with our latest Membership Profile Report 2002 / 2003 highlighting that these centres assisted over 112, 000 people and dealt with over 220, 000 enquiries. The Profile Report also highlighted that the majority of enquiries dealt with by members involved social security benefits. This document can be viewed on our website www.adviceni.net.

Introduction

adviceⁿⁱ welcomes the Social Security Agency's formulation of a strategy to promote benefit take-up¹. From our perspective there is no doubt that the issues of benefit fraud and overpayment are the focus of particular attention within the Agency, but in our view the issue of correctness applies equally to those who are not receiving the financial support to which they are entitled.

¹ Available to view at <http://www.ssani.gov.uk/publications.htm>

To this end it would be interesting from a comparative point of view to have holistic information on the issue of correctness generally – the amount of money overpaid; the amount of money underpaid; the resources and staffing dedicated to addressing the issue of overpayments; the resources and staffing dedicated to addressing the issue of underpayments; the strategies, objectives and performance indicators for addressing the issue of overpayments; and the strategies, objectives and performance indicators for addressing the issue of underpayments.

The Proposed Strategy

The following is the stated aim of the take-up strategy: “The aim of this strategy is to ensure, where possible, that those people who are eligible receive the financial assistance and services to which they are entitled.”

The documents goes on to say: “One of the Public Service Agreement targets for which the Social Security Agency is responsible for, on behalf of the Department for Social Development, is to promote the further take-up of selected Social Security benefits by March 2006, following assessment of benefit take-up and production of a take-up strategy by March 2004.”

A final statement worthy of note is the following: “To ensure those people who are eligible, receive the financial assistance and services to which they are entitled and to encourage personal responsibility in terms of applying for benefit.”

The aim of the strategy to ensure “where possible” that eligible people receive their entitlements in our view sells the whole process short. The aim at least should be to set the sights of the strategy as high as possible and the vagueness which this qualification represents is to some extent mirrored throughout the document. A more challenging but appropriate and clear aim would result if this qualification were to be removed.

We feel that within the background text surrounding the proposed strategy, it would have been useful to set the whole issue of the benefit take-up strategy in context, for example provide information as to why there is a need for such a strategy, the numbers of people and amounts of money not paid to those who are entitled. A very significant advantage of this approach would be to benchmark the current position and so enable effective monitoring and evaluation of the strategy – with a major indicator of the success of the strategy being the impact on the underpayment statistics.

The statement about encouraging “... personal responsibility in terms of applying for benefit” in our view provides an impression of a qualified commitment to the benefit take-up issue.

We feel that this may throw up three issues: (1) what exactly is meant by ‘encouraging personal responsibility’? On the one hand if someone does not know that they are not receiving their full benefit entitlement (which will obviously be the case) they cannot be expected to address the issue. (2) Whether intentional or otherwise, to have such a statement portrays an image of “passing the buck” and putting the onus on to the

individual as regards claiming their full benefit entitlement. (3) On another level, this issue of taking personal responsibility in terms of applying for benefit may be restrictive. It may lead people to doubt whether or not they should be making the claim benefit at all, in case they may not be entitled.

This links forward to Page 8 paragraph 3.2 of the strategy document which states that “difficulty with self identification of eligibility to benefits” is a barrier to benefit take-up. It appears to us that “encouraging personal responsibility in terms of applying for benefit” is directly at odds with “self identification” which is noted as a barrier to benefit take-up.

It is very interesting to note that the strategy document indicates that Northern Ireland has a higher reliance on social security benefits as a source of income than Great Britain (40% as opposed to 29%). One of the consequences of this statistic may be that there is an issue of benefit under-payment in Northern Ireland as well as benefit non-payment – in other words there may very well be people already in receipt of benefits, but not receiving their full entitlement.

Related to this point, is the issue around maximising the use of information which is already available to the Agency to address the issue of under-payment / non-payment of benefits.

To take an example, data matching already takes place, although often from the point of view of double checking that there has been full disclosure of information by the claimant.

However, we feel that data-matching and the transfer of information could be very significant in ensuring that claimants receive their full benefit entitlement. For example, claimants over 75 / 80 could be encouraged to claim Attendance Allowance and claimants who score highly in Incapacity Benefit assessments could be encouraged to claim Disability Living Allowance. In respect of pensioners, data matching should be able to indicate to a fairly high degree of accuracy, those people who could be entitled to both Pension Credit and the Winter Fuel Payment.

The activities which make up the benefit take-up strategy are contained within Annex 6. We feel that it would have been more worthwhile to link these activities to performance indicators addressing the underpayment issue, rather than linking them to the barriers to benefit uptake.

On the current basis, monitoring and evaluation of this strategy will be well nigh impossible as the activities are aimed at addressing the barriers and not addressing the underpayment issue. So for example, in relation to pensioners there could be sixty road shows, corporate advertising and clear information on the website which would satisfy the strategy but might have absolutely no impact on the underpayment issue.

A more challenging but worthwhile approach may have been to select the target groups (older people, people from minority ethnic communities etc), indicate the current statistics as regards underpayment, indicate the target statistics and link the activities to the target statistics.

Alternatively, the strategy could have taken a benefit by benefit approach and again indicated the current statistics as regards underpayment, indicated the target statistics and linked the activities to the target statistics.

adviceⁿⁱ sees benefit take-up as being a very important issue, which is why we welcome the opportunity to be involved in the consultation process. We look forward to further involvement during the roll out of the strategy.

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