

Benefit Take Up Strategy

2008 - 2013

Benefits & Revenues Service

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Aim

The objective of this document is to provide a flexible, yet focused 5 year strategy by which the Housing and Council Tax Benefits Service will increase the take-up and awareness of Housing and Council Tax Benefits. The strategy will be constantly monitored and subject to a full review after 3 years.

The Service aim is to deliver *'the right benefit, to the right person, at the right time.'*

Background

The Wakefield district is formerly an industrial area in the heart of West Yorkshire. It is made up of 5 distinct areas all of which, whilst being part of Wakefield, have their own individuality, strengths and needs.

According to official market statistics provided by Nomis, the latest recorded population of the Wakefield district is around 321,200; of which 49% are male and 51% female.

The population is made up of 62% working age individuals, 19% children and 19% of pensionable age (men aged 65+, women aged 60+). Estimates show that the latter is set to increase steadily over the next 20 years.

In terms of household, approximately 24% of households within the district comprise of couples with dependent children, compared to 21% of households of couples without children. 30% of households in the district comprise of single people living alone, half of which are single pensioners. 2% of the overall population are lone parent households. Of all households, 65% are owner-occupiers, with 35% renting their property.

As at the census of 2001, only 2% of the population was of ethnic minority origin. Of this the majority was of Asian origin (62%) followed by Mixed race (20%), Chinese (7%), Black (6%) and 'Other' (4%). As data in this area is limited, we are unable to accurately predict potential or actual increases or changes. However, it would be foolish to ignore national trends and assume these statistics have not since changed. The Wakefield district is a financially and socially deprived area and in comparison with national figures, has higher than average unemployment and lower than average household income and wages. There is also a lower than average education and skills base.

Average house prices across the Wakefield district are some £50,000 lower than the national average.

Wakefield was formerly a thriving mining and manufacturing area, however, since the closure of some of the coal mines and increased importation of items previously manufactured within the district this has diminished. The workforce of Wakefield is now centred on distribution, the hospitality industry, public administration, education and health. Fewer than the national average are involved in Professional occupations or senior management posts.

Data from Demographic report (see Appendix 1) and Key Economic statistics report, to be found at:

<http://www.wakefield.gov.uk/AboutWakefield/Research/Economic/KeyEconStats/default.htm>

Corporate and Service objectives

The outline given in the background makes for pretty grim reading, yet there is plenty to smile about in Wakefield.

There are the quite evident structural improvements with the new waterfront developments, Hepworth gallery and new Market building. Within the five towns, Castleford has recently been involved with the widely publicised production of a multi million pound bridge project. Additionally the Council has been recognised as fast improving in assessments and audits. All the indications are that the Wakefield district is making progress.

To sustainably improve Wakefield even further, the Council has set out 4 priorities which must underpin how we work. These are:

- Safer and stronger Communities
- Skills, enterprise and work
- Healthier Communities
- Organisational capacity and transformation

To meet these priorities the Council's corporate vision is to:

- Deliver high quality, citizen focused services
- Work with partners to ensure citizens and communities achieve their full potential
- Be among the best performing councils

The focus is now very much directed toward the community, customers of the Council and those who live and visit the Wakefield area. Everything we do must meet their needs and drive forward improvement for our citizens.

The Benefit Service believes strongly that it should and will provide a first class service to the citizens of the district. Our own aim fits with this ethos and promises to provide 'the right benefit, to the right person, at the right time'.

From our aim, 3 goals have evolved. These are:

- By listening to our local communities we will deliver a service that meets their needs now and in the future.
- We will deliver value for money through well-managed business planning.

- We will empower a flexible and professional workforce that embraces a culture of continuous improvement and innovation.

Thus to meet with the overall aim and goals of the service, we are committed to raising the awareness of the benefits system, and to encourage people to claim their entitlements via a strategy that is inclusive of all, yet specific enough to target those who, through research, we are aware are in most need. Our approach will be one of consultation with the customer to find out what prevents them claiming and involves them in developing a service they find easy to use. Through careful planning we will target our resource and provide value for money.

Why is there a need to increase the take-up of Benefits?

A Local Authority has a legal obligation to develop and implement policies to address poverty and social inclusion. Section 123 (3) (a) of the Social Security Contributions and Benefit Act 1992 states that every authority awarding Housing Benefit:

'...shall take reasonable steps as appear to them appropriate for the purpose of securing that persons who may be entitled to Housing Benefit from the Authority become aware that they may be entitled to it'

There is an equivalent provision in relation to Council Tax Benefit under Section 123 (4) (e) of the same act.

Despite increased efforts, a report released by the Department of Works and Pensions in June 2008 on figures for 2006-07 showed that take-up of Housing and Council Tax Benefit was not increasing significantly.

The total amount of Council Tax Benefit left unclaimed during this period by entitled non-recipients was in the range £1.4 million to £2.06 million. The average number of people entitled yet not claiming was between £2.2 million and £2.9 million.

The total amount of Housing Benefit left unclaimed by entitled people was between £1.2 million and £2.20 million. The average number of people leaving this benefit unclaimed was in the range of 0.57 million to 0.95 million.

On a local level there are many reasons why we must maximise citizens entitlements to benefit, not least that this is money that is available to them and which will help in their every day lives.

Some of the other reasons to maximise entitlements are:

- ❖ To improve the local economy.
- ❖ To prevent people falling behind with rent and Council Tax, this in turn improves self esteem, promotes independent living and can prevent homelessness.
- ❖ To increase collection rates and reduce arrears for the Council and its partners.
- ❖ To increase life options and provide a fuller lifestyle.
- ❖ To afford healthier choices.

By increasing take-up of benefits we can improve people's lives.

Increasing take-up of benefits is essential in creating and sustaining a healthy local economy and meets fully with our corporate objectives.

It:

- Strengthens communities, by ensuring citizens have sufficient money to provide them with a higher standard of living and the choice to participate. It also gives the citizen the choice of where they live and subsequently a pride in that area. ('Safer and Stronger Communities')
- Financially supports the return of citizens into the work environment and allows them the option to retrain in lower paid jobs to help them then reach their full potential. Thus, reducing worklessness. ('Skills, Enterprise and Work')
- Fulfils the citizen's right to a reasonable standard of living, providing income with which to make healthy choices in both nutrition and exercise. ('Healthier Communities')
- Redirects the focus of the Benefits Service. The promise to increase take-up ensures that the service focuses well and truly on the customer. Therefore, ensuring it transforms and creates capacity in the right customer focussed areas. ('Organisational Capacity and Transformation').

To summarise, the increase of not only Housing and Council Tax Benefit, but other benefit entitlements will allow people to make healthier choices, and provide the choice for people to search for new skills. Encouraging people into work and supporting them whilst working will result in increasing self esteem and pride in their lives and community, whilst strengthening the local economy.

What stops people claiming money to which they are entitled?

This is the big question. To understand this allows measures to be taken to break these barriers, tackle the under claiming and lift individuals and families out of poverty.

Research has shown that there is not just one reason that claims to benefit are not made, but several. The culture of under-claiming is complex and should not be underestimated. Noted below are some of the proven barriers:

- Lack of understanding of the Benefits process.
- Stigma of claiming, particularly amongst those of pension age.
- Lack of encouragement and publicity.
- Complicated procedures, regulations and lengthy application process.
- Limited access to Service e.g. workers unable to obtain an out of hours service.
- Lack of personal contact.
- Lack of support for certain groups e.g. physically disabled, mentally disabled and those whose first language is not English.
- Lack of interest amongst those who believe they will only be entitled to a small amount of benefit, and therefore are not prepared to tackle the system to gain entitlement.
- Mistaken belief that workers are not entitled.
- A fear of bureaucracy.
- A belief that information will not be held confidentially and will be passed from person to person, and department to department.
- Reputation. Friends, neighbours or contacts may have had a bad experience making a claim and this has tainted the views of prospective customers.
- Uncoordinated take-up campaigns and literature giving out mixed messages. Not being sufficiently tailored or targeted.

We must overcome these barriers in order to improve the lives of those who should be, but are not claiming.

Current Position

As at January 2008, Wakefield District has 30,432 current claims for Housing and/or Council Tax Benefit. This caseload is made up of 51% of customers being of pensionable age, whilst 49% are of working age.

Of the 30,432 currently in receipt of benefit; 21,373 receive this benefit in full as a part of their entitlement to other qualifying benefits such as Income Support, Guaranteed element of Pension Credit or Job Seekers Allowance (Income Based). The remaining 9059, receive their entitlement based upon other income such as wages or other benefits.

A report has been produced showing the full demographics of our district linked to Housing and Council Tax Benefit caseload (see Appendix 1)

We have had a strategy to tackle the take-up of Housing and Council Tax Benefit since 2005, and whilst caseload has marginally increased, due to inadequate monitoring of success we could not attribute this solely to take-up activity. However, what we have seen over the last few years is an increased awareness and recognition of an increased accessibility.

In the past we have been involved with:

- Service promotion, through events, leaflets, posters and articles in magazines.
- We have endeavoured to make the service accessible to all customers with the use of visiting staff, Type-talk, Language Line and the use of larger text on correspondence when requested.
- Partnership working, with such as The Pension Service.
- Increased choice of how the service is accessed: e-Enablement of claims and change of circs, home visits etc.

This input has not been sufficient or targeted enough to make an impact on the citizens of Wakefield. We have, however, recognised through the work we have done in this area that there is a need and that need expands the more customers are aware of our existence. We also recognise that the needs of the community in this area are time consuming, but bring considerable rewards.

There is, however, a need to ensure comprehensive monitoring of intentions and outcomes in this area to ensure take-up is targeted to the areas of most need, and that we do not get swept along in the euphoria of coffee mornings and other 'places to be seen', whilst not actually achieving anything for our customer.

Delivery

The aim of this document is to outline the ways in which we intend to reach out to our customers both current and future to publicise Housing and Council Tax Benefit and ensure the citizens of Wakefield are receiving their rightful entitlements.

Knowing the customer

Before we can even begin to take the service out to the customer we need to know who we are to target and why. To this aim we will:

- ✓ Use data collected showing current demographics to tailor our take-up work and ensure we are directing our Service to the places of need and predicting how this will change.
- ✓ Conduct a consultation exercise, engaging with our customers to ascertain what they want from the Housing and Council Tax Benefit Service, when they want it and in what form.
- ✓ Use available technology to make predictions on where need is greater and use this to target take-up work where appropriate. Thus maximising resource to the needs of the customer.
- ✓ Use information already available to us to target pockets of non-claiming. By using data we already hold we are able to not only maximise Housing and Council Tax Benefit, but also identify other entitlements e.g. Pension Credit.
- ✓ Watch for trends and events in the locality and target resource to those areas, such as:
 - larger employers recruitment days/job fairs
 - local employers making redundancies.
- ✓ Watch for changes to legislation and predict needs to promote. For example promoting Discretionary Housing Payments from the onset of Local Housing allowance.
- ✓ Take account of current economic position – e.g. recession.

Publicity

To ensure we are successful in our aim we must promote the service and increase knowledge within the community of what we are here for. We need a sustainable programme by which a customer, current or future, knows of our existence and our purpose to help them financially when needed. It is unrealistic to expect that

everyone in the district will want to know and use us – but what we aim is that we are a household name for the right reasons and that future customers are encouraged to use us when required.

The Benefit Service Communication Strategy 2008 – 2013 outlines our commitment to communicating effectively and appropriately and recognises the importance of getting it right. The principles of this document will be used in all publicity.

We will also:

- ✓ Ensure any publicity or campaign is coordinated and scheduled. We will however ensure that any timetable of publicity allows for us to grasp the opportunities to promote the service as they arrive.
- ✓ Ensure written publicity is easy to understand, clear, concise and appropriate. Publicity will be displayed and available in the following locations:
 - Local employers who have a workforce which may be subject to low wages.
 - At leisure centres, community meeting places and libraries.
 - With Council Employees wage slips.
 - Through private pension providers.
 - At Post Offices.
 - In hospitals.
 - At the Register Office.
 - In Council Tax bills and reminders. We will also investigate any other Council literature where publicity may be appropriate.

Whilst providing a flavour of our intentions, this list is not exhaustive and any suitable opportunity will be taken.

- ✓ Use real life stories in publicity. Thus making the customer think about how that extra bit of financial help would make a difference to them.
- ✓ Other mediums of advertising will be investigated. Such as:
 - Radio advertising
 - Hospital radio advertising
 - Video walls in shopping centres
 - Stands in shopping centres, supermarkets or market areas
 - Bus advertising
 - Electronic messaging walls
 - Web-site.
 - Local publications e.g. Citizen
 - Targeted mail shots

In the community

To break down the barriers which exist between ourselves and customers we must recognise the potential of being seen and available within the community we serve. There is no substitute for personal contact to impart knowledge and provide encouragement and reassurance. Customers need to see our integrity, recognise that we have pride in the service we provide and that we are not 'faceless bureaucrats'.

We will:

- ✓ Attend appropriate events to which we are invited. Create new partnerships and attend resultant events. Longer term look to arranging our own events, inviting attendees who will benefit the community.
- ✓ Utilise the skills of our own staff. Customer interaction requires the ability to listen, be professional, yet friendly and approachable, and have a wealth of knowledge on the subject they represent. Customers must be made to feel they are important to us and their views count, therefore it is imperative that the right staff are chosen to represent us in the community.
- ✓ Be available to give talks and advice to community groups on Housing and Council Tax Benefit. Making availability known when appropriate.
- ✓ Investigate the potential of using the libraries access bus. In this way we could take the service out to the areas most in need and target take-up activity.
- ✓ Ensure we have something valid and up to date to offer the customer. Advice and literature will always be up to date and in a format understandable by our audience. Wherever possible we will forge links with other services to ensure customers are signposted or referred to other services from which they would benefit.
- ✓ We will continually review and reflect upon our work in the community to ensure it meets customer needs.

Partnership working

As a service we need to recognise that we have very valid skills but this is limited currently to Housing and Council Tax Benefit. To provide a more rounded and complete service to the customer we must enter into agreements with other service providers and work in partnership. In this area we will:

- ✓ Develop a strategy to provide a framework for working with partners.

- ✓ Investigate the possibilities of working with other agencies or Council departments who provide benefits advice. There is a wealth of advisors willing and more than capable of delivering our message along with that of other benefits to maximise overall entitlement. Entering into such agreements would in the longer term allow us to concentrate resource into arranging events in areas of most need whilst Housing and Council Tax Benefit is sold by colleagues into which we have entered into partnership.
- ✓ To reach areas we would otherwise not, we should investigate partnering other Professionals e.g. Primary Care Trust. In the example given these are trusted representatives visiting people in their homes and possibly identifying areas of potential need. This invaluable resource if aware and provided with an easy to use referral process could maximise entitlement in hard to reach areas.
- ✓ Gaining trust and working with groups in areas that as a service we have limited understanding. This could be by virtue of ethnicity, gender or disability. By entering into agreements we can gain understanding and knowledge of needs and provide it through trusted mediums that already exist.
- ✓ Identifying partners who have data they are able to share to identify pockets of under claiming.

The Process of claiming

In some cases it is the process of claiming which deters a customer from approaching us. Therefore to encourage potential claims we will make the claims process easier for the customer. As one of the initial stages following the implementation of the Housing and Council Tax Benefits Engagement Strategy we will be engaging with customers to ask their opinion on how they would wish to access the Service. However, anecdotally we are aware that the following would help customers upon making a claim:

- ✓ Home visits to collect information and claims.
- ✓ Web based calculator and claims.
- ✓ Telephone claims.
- ✓ Personalised contacts within the service that can provide that service from the start of a claim to notification of result.
- ✓ Access for the customer to check the progress of claims.

- ✓ Promised turnaround times on claims.
- ✓ Trained and motivated staff providing a service of which they are proud.
- ✓ Having available in paper form a 'ready reckoner' whereby potential customers may check whether they would be entitled prior to claiming. This would be useful for partners, targeted mail shots, publicity and events.
- ✓ Ensuring all literature sent out by the Service is understandable and fit for the purpose it is written. Ensuring mixed messages are not sent. We will use 'Plain English' and personalise all correspondence and literature.
- ✓ Ensuring all information is accessible and meets the needs of all individuals. Constantly investigating developments in this area and making use of:
 - Mini loop
 - Large print / Braille
 - Language line and Interpreter services.
- ✓ Ensuring all offices providing our service are accessible and any event to which we invite customers are suitable for the target audience.
- ✓ Ensuring we have a robust and effective referral process to and from any partnerships we enter into.

There is no 'one size fits all' formula for increasing awareness and take-up of benefits, but a combination will ultimately raise the profile of the Housing and Council Tax Benefits Service and its purpose to help people in their every day lives.

Measurement and evaluation

To ensure take-up activity is effective, providing the best value for money to the Service and our customers we must measure, evaluate and report on the success or otherwise of any activity.

The take-up of benefit is not always an easy thing to monitor as much of the work in this area initially will be to build confidence and trust and benefit levels are subject to outside influence. However, as a starting point we have graphically represented our current caseload showing overall volumes and make-up. This graph will be updated monthly to show any fluctuation and thus enabling comparison against any take-up activity to identify the level of success. This will also allow us to understand in greater depth our customers needs.

Each individual take-up exercise entered into will be assessed prior to commencement to ensure it targets the areas identified as priority.

Appendix 2 shows a sample form to be used for this initial assessment. It identifies the activity to be undertaken, how this links to the corporate priorities, the resource required for the exercise and the outcome. The outcome of a specific exercise will be the monetary value of such, thus showing the impact upon the local economy; however it will also acknowledge the broader impact that may not have a tangible monetary value.

Individual success stories will be monitored to provide information for promotional work and publicity, thus personalising the service for the customer.

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