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Foreword by the Panel Chair



In late 2002, the Equalities and Social Inclusion Panel was asked by the Commission to undertake a scrutiny review on Access to Welfare Benefits. The panels changed at the beginning of the 2003-4 municipal year and the scope of this review now belongs to the Life Chances panel. The panel started its work in November 2002 and carried through most of the research during the spring and summer of 2003.

Many people in the Borough do not take up the benefits they are entitled to – this review suggests that this applies to between 32,000 and 45,000 Merton residents. This is a serious problem as it leads to poverty and social exclusion. An increasing number of newspaper articles have covered this issue during the last year and several councils have initiated schemes to tackle this issue.

It is an issue strongly related to Merton's Community Plan and the corporate priorities, mainly through 'Equalities Merton: address poverty and reduce social exclusion' and Community Plan: 'tackle poverty/social deprivation/most deprived neighbourhoods'.

This issue could be seen as national – most benefits are not administered by local authorities. Considering that the local economy is strongly influenced by residents' economic well-being, however, the Council does have a rôle to play here although it is uncertain whether it is formally responsible. It could be said that the Council also has a moral obligation to care for residents in need and work to increase their standard of living.

This review identifies reasons why a large number of people do not take up their benefits as well as puts forward recommendations as to what could be done to increase the take-up of benefits.

A large number of people has contributed to this review. I would like to thank you all for assisting us in our work to helping Merton on its journey to excellence, and thank the Panel members for their efforts.

Councillor Pauline Abrams
Chair of the former Equalities and Social Inclusion Panel

Equalities and Social Inclusion Panel

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Introduction

As part of a work programme the Overview and Scrutiny Commission asked the Equalities and Social Inclusion Panel to carry out a policy review on access to welfare benefits to reflect the corporate priority of equalities and social inclusion. The Panel has undertaken a number of task group meetings to ensure the work of the review has been undertaken and accurately compiled. The details of all the visits and task groups will be provided within the body of the report.

The Panel has established terms of reference and work programme to conduct this review. Details of the scope and application of these are indicated throughout the report. A number of tables illustrate the organisations contacted and the data collated from visits.

The report contains a background as to why it is important to work to increase the take-up of welfare benefits (1.0), reasons quoted for not taking up benefits (2.0), a review on what is currently carried out in Merton to increase the take-up (3.0) and best practice from other Boroughs/councils (4.0). The final recommendations (5.0) have been separated into short and long-term objectives. Efforts have also been made to ensure where possible the recommendations tie into existing corporate policies, strategies or legislative requirements. They also highlight the issues of good practice illustrated by the review as well as the need to establish a network or partnership to ensure greater knowledge and consistency regarding access to welfare benefits.

This report also provides comprehensive information on the support groups and services available and suggests that pooling resources or establishing partnerships may be a way to ensure those benefits currently under claimed are claimed or targeted campaigns to ensure greater awareness are more effective.

Summary of recommendations

The review puts forward the following recommendations to increase the take-up of welfare benefits in Merton:

- Marketing: increase marketing of existing benefit advice services including Council Tax benefits for people with disabilities
- Simplify and increase information: more leaflets, better online information
- Benefits form: create one single form for claiming all benefits
- Set up a mobile benefits surgery
- More outlets for existing welfare benefits officer
- Sharing information: increase contacts with voluntary organisations, increase internal contacts between e.g. Merton Link and the Housing Benefits team
- Training: more training – general as well as specialised – of staff. More training of and liaising with staff in voluntary organisations.
- Examine need for Palm Held Psions or computers for the public at Merton Link

- Stigma: work to remove fear of stigma when asking for benefits
- Partnership: forge stronger links with the Primary Care Trust and GPs
- One service point: establish one service handling all benefits issues staffed by employees from different sections.
- More staff: employ additional Welfare Benefit Officer/s or contract out work, e.g. to CAB.
- Campaigns: carry through campaigns for target groups. Undertake benefit checks for everybody within specific vulnerable groups.

1.0 The effect of non-take-up of benefits

It is estimated that many people in the Borough do not take up all the benefits to which they are entitled. Examples are income support, jobseeker's allowance, incapacity benefit, disability living allowance, attendance allowance, carer's allowance etc. (For a description of these and other benefits and tax credits, please see appendix 3.) Research performed by TELCO (The East London Communities Organisation) found many more poor families failing to claim Working Families Tax Credit than receiving it.¹

Benefit take-up puts extra spending power into the local authority area as the increased benefit income is usually spent on local goods and services.² This increases the council's income: of every £1 spent with local traders, £0.80 remains in the local community.³ Local economy in Cumbria loses around £34 million every year – equating to around 800 jobs – as a result of non-take-up of attendance allowance by pensioners.⁴ An increased take-up of benefits also reduces pressure on public services (education, health and social services) by easing long-term poverty and its demand for local services. Poverty is measured as 'living on less than 60 percent of the national median income'. There are three times more children beneath the poverty line today than in 1970.⁵ Poverty leads to increased risks of poor health, premature death, depression and it makes people feel excluded from social life and the community. Within Merton, there is a broad correlation between the most deprived areas and higher crime wards.⁶ There are thus moral as well as financial aspects on working to increase the take-up of welfare benefits.

1.1 Community Plan

A number of priorities in the Community Plan support work to increase the benefit-take up in the Borough:

- tackle poverty/social deprivation/most deprived neighbourhoods
- protect vulnerable people, especially older people
- encourage job creation
- invest in young people by developing their skills and talents

The reason for including the first two priorities in this report are evident, the latter two may not be as clear. However, in due course of this report, it will become evident to the reader that benefit take-up is related to investment in young people and creation of new jobs.

¹ Wills, Jane: *Mapping Low Pay in East London*, Dept of Geography, Queen Mary, University of London for TELCO's Living Wage Campaign as quoted in Hard Work: Life in Low-Pay Britain by Toynbee, Polly, p. 221. London: Bloomsbury Publishing 2003.

² Quids for kids – the Local Government Association Welfare Benefits and Tax Credits take up campaign for families with children 2003/04 (hereafter called Quids for kids) p. 12

³ Quids for kids, p. 12

⁴ Quids for kids, p. 12

⁵ Toynbee, Polly, 2003: *Hard Work: Life in Low-Pay Britain*. London: Bloomsbury Publishing.

⁶ Merton Neighbourhood Renewal Strategy: p.13

1.2 Corporate priorities

Increasing the benefit take-up is also directly related to the Council's corporate objectives – as set out in the Best Value Performance Plan 2003 - especially in the area of:

- **Equalities Merton: address poverty and reduce social exclusion**
- **Equalities Merton: introduce changes to develop easier community access to services**
- **Caring Merton: continue to improve the delivery of children's services by developing social work practice and focusing on positive life chances for children**
- Caring Merton: modernise services to adults and older people and develop social work practice to enable customers to have greater choice and to receive services that maximise their independence
- Caring Merton: improve strategic partnerships and, where appropriate, integrate services across education, housing, health and police to provide seamless services
- Safe, clean and green Merton: provide a safer and more secure environment, including working with partners to reduce youth crime
- Education Merton: raise standards of attainment and education for all
- Thriving Merton: improve the quality of the Borough's housing stock and increase the supply of affordable housing
- Effective Merton: provide Best Value through maximising resources and a clear performance management framework

Again, the first few priorities are more directly connected to the take-up of benefits.

1.3 The rôle and responsibility of a council

A local authority has a number of functions, e.g. economic development, housing and social services⁷. The Local Government Acts state that 'A best value authority must make arrangements to secure continuous improvement in the way in which its functions are exercised, having regard to a combination of economy, efficiency and effectiveness'⁸. The authority has a duty to scrutinise its services to ensure that needs are met and improved. Knowing that people do not take up the benefits they are entitled to, it is crucial that we work to increase this figure.

It is uncertain whether duties include informing the residents on welfare benefits not given by the council (excluding housing benefits and council tax discounts), but knowing what a great difference this would make to residents – and that this would improve the council's economy too – do we not have a moral duty to ensure that people are made aware of the benefits they are entitled to?

⁷ Key facts about local government, Local Government Information Unit: www.lgiu.gov.uk/tools/keyfacts.taf?_UserReference=C28A9C583028C584C30B20AF

⁸ Local Government Act 1999, © Crown Copyright 1999, www.legislation.hmso.gov.uk/acts/acts1999/19990027.htm

When discussing what is done to increase benefit take-up, it is important to make a distinction between what activities are taking place in the Borough to increase the benefit take-up as opposed to what LB Merton does. Community groups and voluntary organisations take a great responsibility for spreading information to target groups. This is positive, but we should not rely on them. Some groups only offer general advice covering a broad spectrum of issues, some specialise in a certain subject – some offer only preliminary advice whereas a few offer a full representation service. Council employees who come into contact with potential claimants should know the difference between these groups.

1.4 Poverty/deprivation

Britain does not fair well in an international comparison of poverty: 3.8 million British children live in poverty.⁹ This is one of the worst rates of child poverty in the industrialised world. In 1999, 15% of the EU population as a whole were at risk of poverty. The respective UK figure was 19%; only Greece and Portugal showed a higher figure at 21%. However, the British 'at-risk-of poverty' figure before social transfers was 42%.¹⁰ This means that benefits and transfers really do make a difference: there is a correlation between social spending (as a percentage of GDP) and poverty levels: Britain has the lowest social spending and the highest poverty level in Europe, Sweden has the highest social spending and the lowest poverty level.¹¹ By increasing the benefit take-up, the poverty and at-risk-of-poverty figure will decrease. The fact that poverty disadvantages children as well as adults is the main reason why it is important for Merton to increase the benefit take-up amongst its population.

An index of deprivation measures intensity of deprivation and identifies 'hot spots'. The following tables show Merton's wards in a national comparison (England) as well as the internal ranking and the absolute figure for deprivation for each of the wards. Merton is ranked 23rd amongst London's 33 Boroughs in terms of ranking by average ward deprivation scores.¹² Amongst the six south London Boroughs (Merton, Croydon, Kingston, Sutton, Richmond, Bromley), Merton is ranked the 2nd most deprived local authority in terms of the ranking by the average of ward deprivation scores.¹³ This average score hides the fact that there is a sharp contrast between wards within Merton, see table 2 below.

⁹ Quids for kids, p. 10.

¹⁰ Poverty and social exclusion in the EU after Laeken – part 1: http://www.europa.eu.int/comm/eurostat/Public/datashop/print-product/EN?catalogue=Eurostat&product=KS-NK-03-008-__-N-EN&mode=download

¹¹ *Employment and Poverty*, Trade Union Congress Paper, October 2001 as quoted in Hard Work: Life in Low-Pay Britain by Toynbee, Polly, p. 11. London: Bloomsbury Publishing 2003.

¹² Merton Neighbourhood Renewal Strategy: p.4

¹³ Merton Neighbourhood Renewal Strategy: p.5

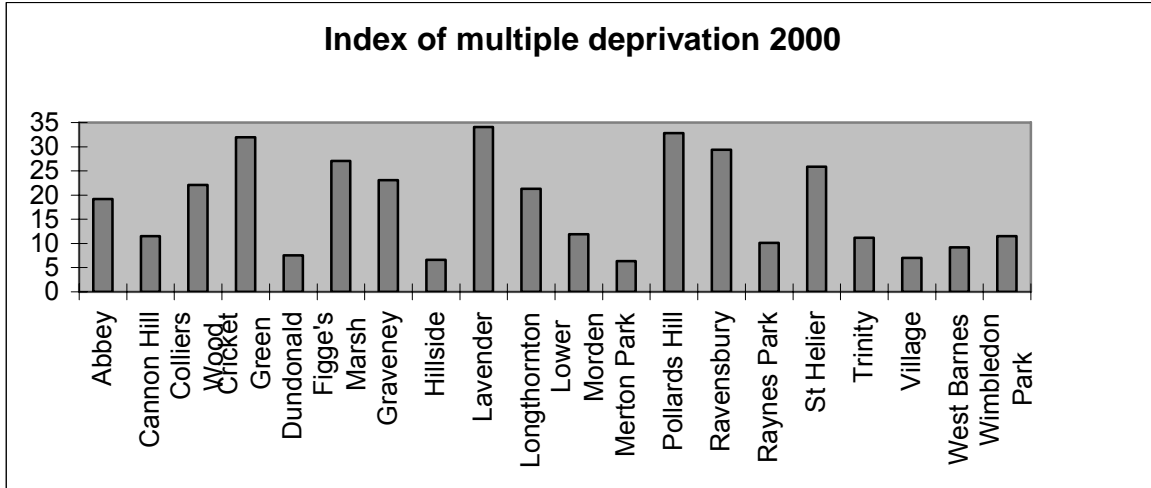


Table 1: The index of multiple deprivation shows the total figure of deprivation for each of Merton's wards on an absolute scale. Cricket Green was called Phipps Bridge until 2000; Wimbledon Park was called Durnsford until 2000. Source: National Statistics website: www.statistics.gov.uk, 2001 Census. Crown copyright.

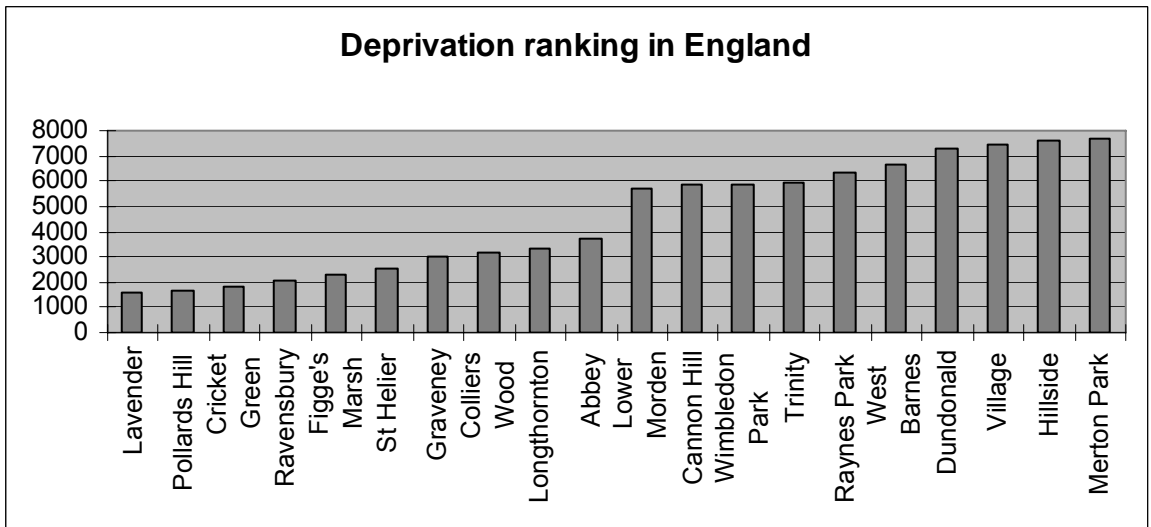


Table 2: Out of 8414 wards in England, Lavender is number 1571 and Merton Park is number 7677. An interesting aspect of this chart is that there is a gap between wards: Abbey ranks as number 3714 and Lower Morden as 5729. A fifth of the wards belong to the 13% least deprived wards in England. Three wards (15%) belong to the 20% most deprived wards. All of them are situated in Mitcham. Source: National Statistics website: www.statistics.gov.uk, 2001 Census. Crown copyright.

1.5 Current and potential take-up rates for benefits in Merton

10.8 percent of all households in Merton receive housing benefit and 13.0% are council tax benefit recipients.¹⁴ The national (Great Britain) average is 21% (for both benefits).¹⁵

¹⁴ Department for Work and Pensions, www.dwp.gov.uk/asd/asd1/hb_ctb/hb_ctb_quarterly_feb03.xls

¹⁵ www.statistics.gov.uk/STATBASE/Expodata/Spreadsheets/D6054.xls

The following tables show the total take-up level in 2000/01 in Merton for a number of benefits. On 6 October 2003, Minimum Income Guarantee was replaced by the Pension Credit (for people aged 60 and over). Concerns have been raised that the take-up of Pension Credit will be low. Around 5 million pensioners are entitled to this benefit, but government targets indicate that 1.5 million pensioners may miss out. The aim is a take-up rate of 75% by 2006.

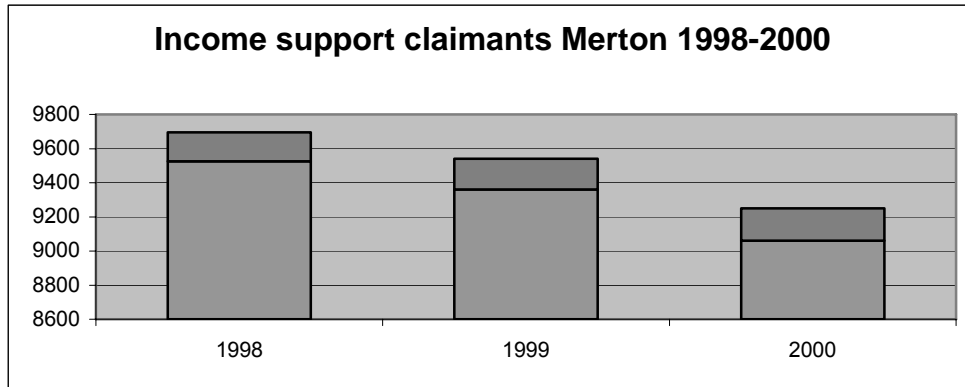


Table 3: The table shows the total number of income support claimants in Merton 1998-2000. The top section shows the number of claimants under the age of 20. Although the total number of claimants has gone down, the number of under-20s has increased slightly (170-190). Source: 2001 Census. Crown copyright.

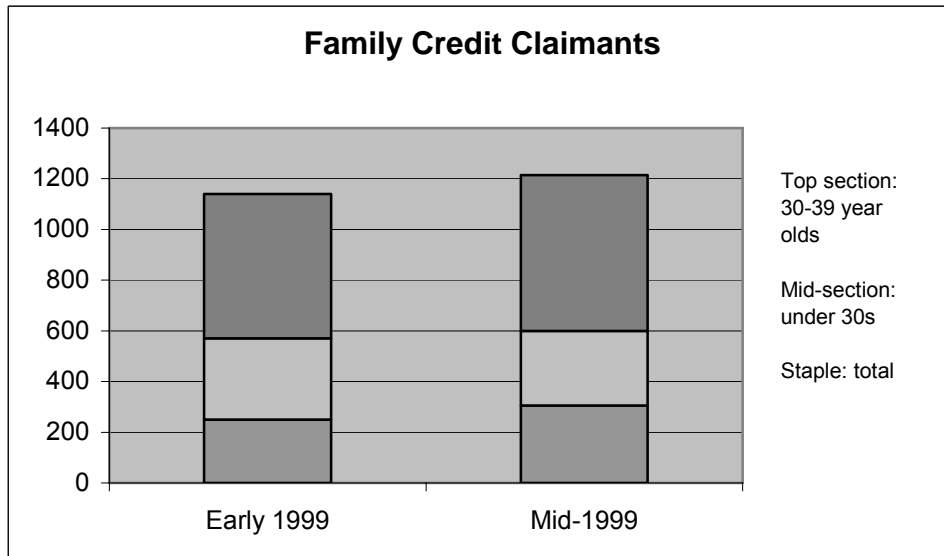


Table 4: The table shows the total number of family credit claimants in Merton in March and August 1999. The top section shows the number of claimants between the ages of 30 and 39. The middle section shows claimants under 30 years of age. Whereas the total number of claimants went up, claimants under 30 became fewer. Source: 2001 Census. Crown copyright.

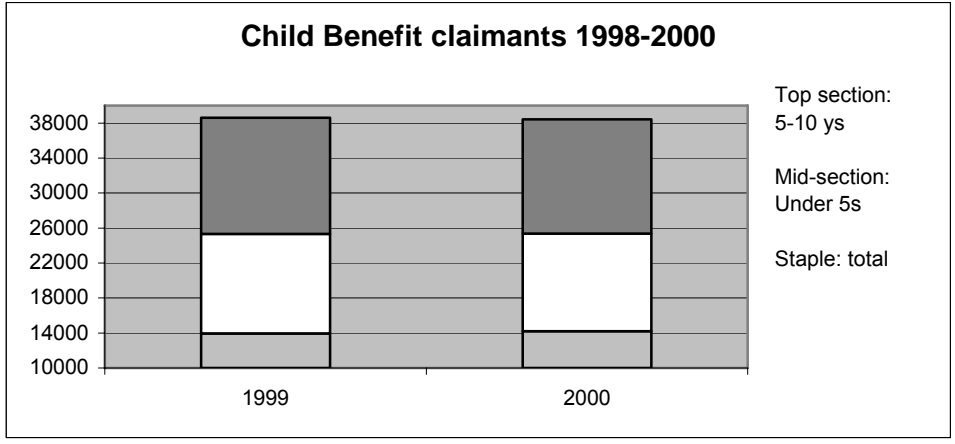


Table 5: The table shows the total number of child benefit claimants in Merton in 1998 and 2000. The top section shows the number of claimant families with children aged 5-10. The middle section shows families with children of less than 5 years of age. The staple as a whole shows the total number of claimants. All figures went down between 1998 and 2000; however, the figures for 5-10 and under 5s more than the total number. Source: 2001 Census. Crown copyright.

Benefit take-up is expressed in terms of take-up per caseload and expenditure. Caseload is the number of people receiving benefits compared to the number of people entitled to benefits. Expenditure is the amount of money paid out compared to the money that would have been paid out if everybody had taken up their benefits. The following tables show take-up for Merton per caseload and expenditure. All figures are estimates.

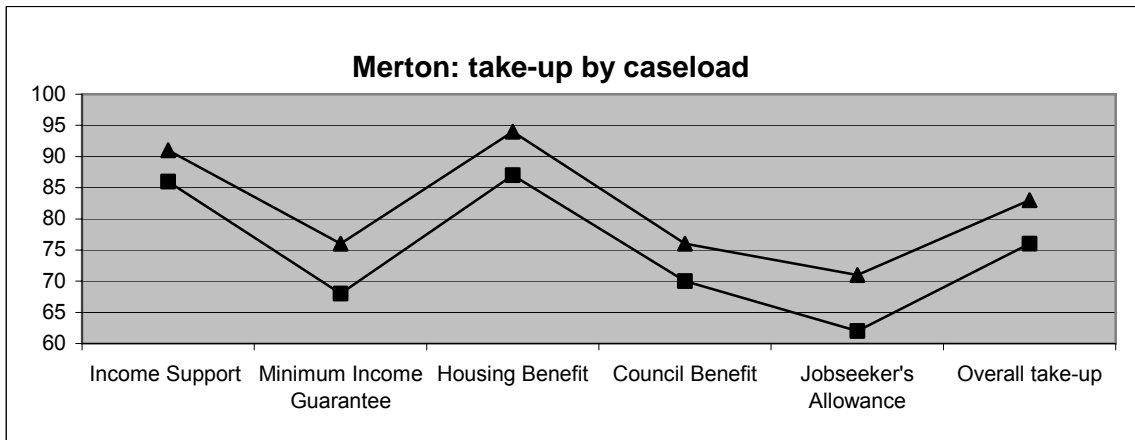


Table 6: The top line shows the maximum estimated and the bottom line shows the minimum estimated take-up by caseload. Source: DWP Income Related Benefits Estimates of Take-Up in 2000/2001

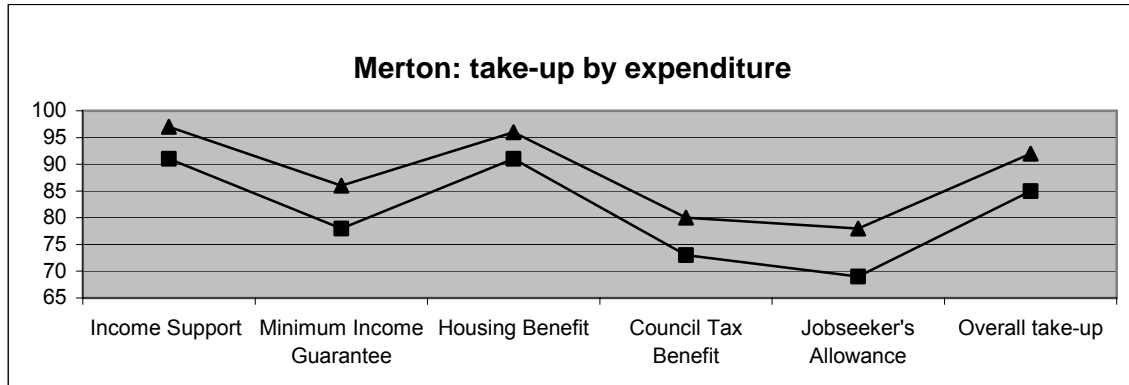


Table 7: The top line shows the maximum estimated and the bottom line shows the minimum estimated take-up by expenditure. Source: DWP Income Related Benefits Estimates of Take-Up in 2000/2001

The estimated overall take-up by caseload is 76-83% and by expenditure 85-92%. The next table shows us the number of people estimated not to take up their benefits by applying national statistics on Merton.

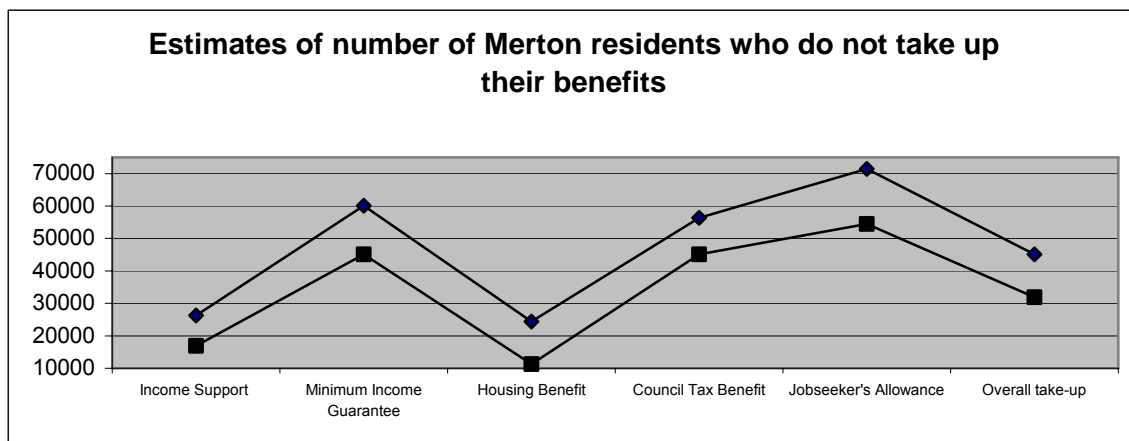


Table 8: The top line shows the maximum estimated and the bottom line shows the minimum estimated people who do not take up their benefits. The overall figure of people missing out on benefits in Merton is 32,000-45,000. Source: Estimates on national figures from DWP Income Related Benefits Estimates of Take-Up in 2000/2001. The table is based on Merton having 187,908 inhabitants (2001 Census).

1.6 Summary of reasons to increase the benefit take-up

An increase of benefit take-up decreases the council's expenses for council tax discounts and housing benefits and it enables more households to pay for local authority services that must be offered. It leads to more efficient administration of benefits claims. Take-up activities increase central government funding for local authority service and is a direct incentive to act. An increased take-up demonstrates that the council shows responsibility for its residents. Housing benefit and council tax benefit departments' performance standards (March 2002) also state that authorities should have written strategies for benefit take-up.¹⁶ There are thus many different advantages to be gained from making people aware of what welfare benefits they are entitled to.

¹⁶ Quids for kids, p. 13

There is a distinction to make between welfare benefits and tax credits. By pointing out the recent changes in tax credits, it is likely that people will be more inclined to take employment, as their disposable income will increase – if they are made aware of these changes. This also has a positive effect on the council's income.

2.0 Why people neglect taking up their benefits

There are many reasons why people do not take up the benefits they are entitled to. An initial answer is that the social security system is complex and difficult to understand. Many people do not know that they are entitled to /more/ benefits. Sadly, it is the people who are most in need of benefits who are also the people last likely to take up their benefits.¹⁷

Different benefits are underclaimed for different reasons. The Carers Allowance is probably underclaimed due to lack of awareness. However, DLA is well known but is underclaimed because claimants do not fill in the very detailed form in the correct way. Also, most councils are not very good at letting disabled people know they can get a reduction on their council tax if they require room due to their being disabled.

Additional reasons for not taking up benefits are listed below¹⁸.

- **fears of stigma, humiliation and loss of independence**
This is particularly true of pensioners. A change of attitude is needed here: if people are entitled to benefits, they should not hesitate to take them up.
- **mistrust of government agencies that administer the system**
It is a serious problem for authorities that they are not trusted. A change of attitude is required here as well: authorities are people who work for people.
- **perception that making a claim is not worth the effort**
Many people - rightly or not - think that it is too time-consuming to claim a benefit.
- **the length and complexity of claim forms¹⁹**
Forms for benefits such as DLA are notoriously complex. Some are 25 or more pages long. It can be a daunting task to fill them out and many people do not understand, or think that they would not understand the forms. The council is responsible for ensuring that information is easy to understand and accessible, but cannot alter the format of the form. Support and assistance can be provided to people trying to claim. It takes around 1.5 to 2 hours to help someone fill in a DLA or AA form correctly.

¹⁷ Quids for kids, p. 20

¹⁸ Source: Quids for kids, p. 20, if nothing else quoted

¹⁹ Also confirmed by Christine Bidwell, Fraud Manager

- **frequent changes to rules and regulations²⁰**
There have been many changes to the social security system. Although intended to improve the system, the many changes have made people feel disheartened. It takes time for many people to get round to claiming a benefit – if they find out that it does not exist anymore, it is hard to encourage them to try again.
- **inability of central government agencies to advise competently across the complex array of benefits and tax credits²¹**
The social security system is complex to understand even for employees who are educated in it. It is important that employees feel an incentive to co-operate with each other – residents may think that one person will advise them on all benefits.
- **benefit agencies do not have systems to identify eligible claimants and have been shown recently to have limited experience of benefits take-up.**
Other agencies are well placed to identify potential claimants. GP's are supposed to keep a register of carers. They are well placed to publicise Carers Allowance.
- **difficult to get through to the Council via telephone and waiting times at Merton link are high, especially for elderly, disabled etc.²²**

3.0 Review findings: the level of service provided in Merton

The following chapter examines the service currently provided in Merton to increase the take-up of benefits. More than 30 people from the authority and voluntary groups have been contacted and interviewed to provide a complete picture of the services currently offered in Merton.

3.1 Merton Link

Merton Link staff are trained to suggest other benefits customers may be entitled to, but only really in terms of housing benefit. There are plans to develop this area of work in their training and some of the experienced staff may already go further. Staff are able to point people in the direction of agencies that might be able to help them on welfare benefits, e.g. CAB or Care Connect (an outsourced Social Services Helpline). There is pressure of knowing that there is a queue, which makes it difficult to start suggesting a customer might be interested in other benefits and discuss these. Staff admit that they get the feeling that people are not taking up the benefits they are entitled to. They hand out brochures and tell them about the welfare benefits surgeries (see 3.5). There are also foyer surgeries for Inland Revenue and Lone Parents.

²⁰ Also confirmed by Christine Bidwell, Fraud Manager

²¹ 'Staff need to get adequate training' (Christine Bidwell, Fraud Manager)

²² Christine Bidwell, Fraud Manager

There are plenty of leaflets in the foyer for people to read whilst waiting. Examples picked up randomly are 'How to get help if you're looking after someone', 'paying for residential care', 'Supporting people: The transitional Housing Benefit Scheme' and 'Good News for Babies – up to £300 for parents on low incomes'.

3.2 Social Services, Barry Holland

This paragraph concentrates on the work of the staff at social services excluding the welfare benefits surgery (see 3.5).

The Financial Assessment staff are currently having their roles reviewed, from being office-based to including visiting clients in their duties. This is linked to the Government Fairer Charging Policy, which became operational in April 2003. This puts a duty on the council to provide benefits advice at the time of a financial assessment for charging for services. This can be done in-house, by the voluntary sector or directing the client to a 3rd party. The client has the choice not to have advice from the local authority. Social workers are often the first point of contact and they give basic advice, but do not have the time to give detailed advice or help complete forms.

When it comes to training, financial assessment staff have been on an intensive 2-week training course on benefits, and the welfare benefits officer has given training on best practice and current legislation. Social workers receive benefits training as part of their professional qualification. There are no records of how many people take up this service.

The lack of awareness of benefits is considered to be the greatest reason why the take-up rate is low. There is a need for on-going training to develop staff but this needs funding. IT solutions could help in this area, e.g. hand held organisers that can calculate benefit and print off forms.²³ This could be implemented with a bid for e-government or EU money.

3.3 The Benefits Investigation Unit, Christine Bidwell

The Benefits Investigation Unit does not have an official remit to offer advice, but does it on an ad-hoc basis. Visiting officers will give advice on benefit take-up for Income Support/Tax credits or advise customers to contact organisations that could possibly help (Age Concern, CAB etc.). Services are not marketed directly. No records are kept over how many people take up their service or their make-up.

Three more staff have been recruited to the Benefits Office (August 2003) to cope with the increased work for New Tax Credits and there are still three more to come. Funding for this has come from the Department of Works and Pensions.

²³ Housing Officers were given palm held assessors a couple of years ago to assist in calculating benefit entitlement. They are not in use any more as they never worked (Christine Ford).

3.4 Housing benefits²⁴

The housing benefit (HB) section gives advice for housing benefits as well as Working Family Tax Credits and others. These services are hampered by the fact that the section no longer has the face-to-face contact that they used to have before Merton Link was established. Although it is a good concept to have all enquiries dealt with at a single point, the section says that it does not allow staff providing the service at Merton Link to be as knowledgeable or as experienced as the housing benefit staff. All Merton Link staff are provided housing benefit training and are trained to use the internal housing benefit systems which means that the housing benefit section only meet applicants who insist on seeing a member of staff, or who have made a prior appointment to do so.

The housing benefit section has carried through open day events to be attended by residents and housing associations and meets with Citizens Advice Bureau (CAB) twice yearly, but also undertake regular correspondence regarding individual cases. Continuity suffers due to staff changes at CAB. All letters to individual clients regarding notification of refusal of entitlement or changes to entitlement are sent with details regarding the right to appeal.²⁵

The housing benefit section has regular meetings with the Merton Link management every three months to improve services (benefit issues, assistance with specific cases), but still feels that this team's experiences and skills are not enough to ensure assessments are being undertaken as thoroughly as they should, and the number of supervisors to staff within Merton Link is not as high as within the HB team. The section currently considers Merton Link to be a barrier to providing access to benefit advice.

Housing Benefit Performance indicators measure the performance of an administering authority from the point where an individual submits a claim form. Merton was 7th best regarding days taken to process new claims of 20 outer London Boroughs in quarters 1 and 2 (2002/2003) as well as 2nd best regarding days taken to action a change of circumstances. There is still work to do, e.g. when it comes to outreach and identification of people who may be eligible for benefits. The Financial Services Department has undertaken a number of on-going initiatives to try to encourage people to claim, all of which aim at increasing the take-up of benefits: road shows, publicity campaigns in Merton's press, publicity in all council buildings, doctor's surgeries (posters, bookmarks), attendance at adult literacy classes and vestry hall fairs/events, housing benefit training for officers working in housing area offices and libraries, redesign of the housing benefit claim form to make it easier to complete, increased number of home visits

²⁴ Interview with Angela Gillard, Benefits Manager

²⁵ An interesting fact related to this is the number of appeals that are reversed on appeal. An example is that more than one third of social fund officers' decisions regarding means from the social fund are reversed on appeal. (Toynbee, Polly, 2003. *Hard Work: Life in Low-Pay Britain* by Toynbee, Polly, p. 25. London: Bloomsbury Publishing.)

to assist people to complete their claim, successful grant application to provide a proactive visiting officer whose duties will include identifying reasons why claims lapse at review times. New initiatives are sought through contact with other Boroughs and best value reviews.

The mobile welfare officer deserves a special mention: an officer has been employed with Merton's benefit service for about five months (partly funded by the DWP) to visit people in their homes to encourage the return of housing benefit renewal forms. The officer also visits claimants who seem to be confused about what further evidence is required, or who repeatedly provide the wrong information.

Part of the rôle is to promote the benefits service. Claimants are advised of other welfare benefits that they may be entitled to and the officer has participated in benefit surgeries at the area offices and attended benefit related events. It is important that this officer is not used as a continuous shortcut to Merton Link, but that s/he is used for new claimants. Merton Link should also advise callers about other benefits they may be entitled to, but the benefit service is not sure about their knowledge of what is available and qualifying criteria.

3.5 Welfare Benefits Surgery

As of November 2002 a welfare benefits surgery is run in Merton. It is run by the Welfare Benefits Officer, the rôle of which has recently been established in LB Merton as a result of changes to the law under the Department of Health. Suzie Rollins holds this post.

The aim is to give advice, support and assist with welfare claims, housing benefit enquiries etc. along with ensuring that relevant staff are fully aware of all the benefits available to their clients and encouraging staff to assist their clients in making claims. Home visits are also undertaken for elderly and disabled people. The success criteria are set to be an increase of take-up of income support, disability living allowance and attendance allowances. The officer has an agreement with the HB team that she can verify HB claims immediately to save time and hands in the claim directly to this section. Support is also given for appeals (time-permitting).

The initial response is excellent. Within three months the service has attracted three times the amount of applicants excluding telephone queries. Statistics from June show that out of 50 scheduled appointments, 40 were effective. Based on these appointments 12 income support claims were claimed, 10 Disability Living Allowance claims, 4 Attendance Allowance Claims and 16 other claims, adding up to a total of £1902.70 claimed successfully in one month.

The demand for this service is increasing and the welfare benefits officer does not have time to see everybody who requests her services. Elderly people and disabled people are priorities – clients of other groups are sometimes referred to

other agencies. Being over-requested is the biggest problem with the service. Also, internal and external demands sometimes clash: apart from supporting claims, the officer also trains staff internally and externally (CAB etc.) and provides updates (newsletters etc.) to a large number of staff on changes in regulations, new benefits etc. Having another officer would help in assuring a better service.

3.6 Merton IT co-operating with CAB

CAB has discussed with the Head of IT at LB Merton the possibility of linking the work of CAB and the website for Merton so that there is a more comprehensive and holistic approach to service provided. CAB stresses the importance of doing this properly and that there is a dedicated central source. Merton's Communications and IT service thinks this is a good idea and welcomes it as a way of enhancing their service delivery to residents. The Communications Team has suggested that further discussions could be held in the next budget year (from April 04).

3.7 The Healthy Living Initiative

The Healthy Living Initiative is a multi-faceted programme focusing on key areas of the Health Improvement Plan. It aims at reducing inequalities by targeting people on low incomes, people with disabilities or long-term illness, older people, single parents and people from black and minority ethnic communities to deliver increased well-being in the most deprived areas of Merton.

The project is funded by the New Opportunities Fund (£696,115 over 5 years) and one element of it is income maximisation targeted at the Borough's most deprived wards. The initiative has funded the benefits advice and assistance services of CAB to deliver some of the necessary aspects of the initiatives' priorities. As of June 2003, a dedicated CAB worker has provided outreach sessions in community settings (a minimum of 2.5 hours per week, up to 6 clients a day). Surgeries take place on a rotation basis at north-east Mitcham, south Mitcham community centres and St Mark's Family Centre. The outcome will be monitored quarterly/half-yearly and evaluate objectives and targets.

3.8 Pensions Service advice surgery

On Wednesday mornings there is a pensions advice surgery in the foyer of the Civic Centre. This is a part of Department of Work and Pensions. They hold 12 surgeries in total throughout the week across Merton and Sutton; the best-attended ones are at Age Concern, Mitcham and at Pollards Hill. They get on average 1-7 enquiries a day at the Civic Centre. This service offers help with explaining benefits, signposting to housing benefits, learning disabilities benefits, RNIB or RNID²⁶ etc. and they give out forms on benefits associated with pensions and help people to fill them out. Most of their enquiries relate to whether

²⁶ **Royal National Institute of the Blind**/the former Royal National Institute for Deaf People (now RNID)

benefits will affect their pension. Calculations are explained and the staff work to make sure they get the maximum income.

Recommendations from within the council

- work to change the fear of stigma and humiliation e.g. through advertising campaign; put pressure on government departments to develop a programme to establish trust in people; inform citizens of procedures, especially changes in procedures; make it easier to claim benefits.
- Make it a matter of course for staff to suggest to clients that there may be other benefits available to them – if they do not know which ones, they should know who they could refer clients to.
- Merton Link staff: more training, increase contacts to the HB team, provide them with computers that can show people what benefits they might be entitled to.
- Staff: many need general welfare benefits training.
- Social services: more training of financial assessment staff, assessment of the need of hand-held organisers, assessment of possibility of bidding for e-government or EU money.
- Welfare Benefits surgery: employ a second officer to support internal and external demands; establish two sections for the future: one internal to train staff within the council and voluntary organisations, keep homepages updated, write newsletters etc., and one external, to perform surgeries and undertake home visits and to participate in welfare benefit take-up campaigns.
- Employ a dedicated Welfare Benefits Officer for the elderly.
- Simplify the application form for housing benefits: housing benefits cannot be backdated, but other benefits can. Today an application form that is sent in will be counted as of the day it came in even if it is very incomplete – but few people know this. This leads to people missing out on benefits. When people move they have a lot to think about and may not remember to send an application for housing benefits. Supplying a basic, standard application form – no more than one page long – that people can send in immediately and provide more information later might increase the number of applications sent on time.
- Marketing tools: verbal advice from council staff who visit/meet clients instead of leaflets – many people do not read them/cannot read them; leaflets do not answer questions – road shows at day centres, posters, campaigns in local press, eye-catching leaflets in surgeries, post offices, newsagents etc.

3.9 Voluntary organisations and CAB

A number of organisations in Merton advise people on welfare benefits. This section is a summary of information given by these organisations – for a full account, please see appendix 5.

Citizens Advice Bureau Service offers advice on issues like debt and consumer issues, benefits, housing, legal matters, employment and immigration. All advice

is given free of charge and is confidential, impartial and independent. Its health objectives are e.g. income maximisation amongst the poorest residents and increased take-up of disabled living allowance (DLA). CABx help solve nearly six million new problems every year²⁷ and is thus an important player in Merton²⁸. They have two offices: Mitcham and Morden. CAB has an online benefit application service and is trying to get clients to use this more. It is available via the library network but often needs to have an advice worker to assist the application process. A campaign on how to apply online is planned. The CAB website also offers general advice on welfare benefits, legal rights (with Community Legal Services and Consumers' Association). It also has an FAQ section with questions like 'I receive a pension and have heard that I may be entitled to some other benefits. Where can I get more information?', answers to these and links.

Most organisations do not offer a comprehensive service, but help out in the ways they can. A limited number performs a full assessment. Some only give advice on e.g. housing benefits, some offer an information service only and refer people asking for advice to other organisations (e.g. CAB). A number of them monitor their clients and two organisations are planning to start monitoring cases. Some target certain groups with information, e.g. ethnic groups, people with learning difficulties or physical disabilities. Home visits are offered by a few organisations. Demands for these are growing.

CAB's staff are trained by the National Association of Citizens Advice Bureaux and several other organisations rely on CAB for their training. One organisation has its own nationwide information and advice network. One organisation states that not all staff are qualified but will be attending a basic training.

Problems with Council Tax and Housing Benefits Department at the Civic Centre are mentioned; too long waiting times and people being put on hold for a long time. The South London Tamil Welfare group mentions language problems and lack of information in Tamil.²⁹ Council service is considered to be 'far from user friendly' with no co-ordination between departments and 'confusing paperwork and lack of coherent explanation' as well as 'lack of flexibility within the system when problems with other benefits arise'. An increased cultural awareness is desired in contacts with the council.

Most organisations state that they provide a good standard service, yet acknowledge that service could improve with better training, more staff and less complicated application forms. CAB stresses wanting to provide a dedicated worker able to advise on claims and available to those who do not qualify for legal help. Several organisations want to provide home visits. One organisation wants to provide transport to make it easier for people to get to their offices.

²⁷ www.nacab.org.uk/aboutis.ihtml

²⁸ See appendix 4 for comparative statistics

²⁹ As of September 2003 the council offers interpreting to Tamil.

Four issues are mentioned frequently: lack of knowledge of what is available, lack of support or assistance in completing or pursuing claims, lack of knowledge of where to apply for benefits or where to do so and lack of resources to obtain the training required to deliver the service.

Recommendations from voluntary organisations

CAB pointed out that neighbouring authorities have taken initiatives to improve service delivery in a more proactive way than Merton, although Merton actively pursues partnership work.

- check the possibility of contracting out work to organisations like CAB which have specialised knowledge, access to legal support for the client and an established background to assist the clients.
- increase contacts with voluntary organisations by supporting a Welfare Benefits Officer who could provide training and act as a resource for other workers in voluntary organisations.
- establish a procedure for sharing information between the council and the voluntary organisations to ensure that they and their services are supported.
- produce leaflets/online information for residents on what organisations offer what help to make services offered easy to find.
- target groups that have low take-up rather than carry through blanket campaigns e.g. through a free advisory telephone – use telephone systems with voicemail and improve IT to enable computerised case recording. Campaigns targeting groups such as the young, the elderly and the temporarily unemployed where there is traditionally a low take-up rate will probably get a higher response in making applications than blanket campaigns.
- better customer services when dealing with queries

4.0 Examples of good practice from other Boroughs

What could be done to increase the take-up of benefits? Other councils' experiences of working to increase the take-up of benefits could be used in Merton.

4.1 LB Camden

LB Camden has been awarded beacon status by the government for its benefits service. Important information on benefits is published on their home page, a welfare rights website, so that residents can find out online what benefits they are entitled to.³⁰ This concise information makes it easier for people to check entitlements and to apply. The section 'Welfare benefits' lists what benefits apply to people in different circumstances: 'caring for a sick or disabled adult or child', 'caring for children', 'long term sick or disabled people' etc. Each heading leads

³⁰ www.camden.gov.uk/camdentemplates/search2000/websearch.cfm?mainpage=/living/welfare-rights/welfare.htm

on to a page where more information is listed. A section with frequently asked questions is written in an easily understandable way: 'I am caring for my child who has been awarded Disability Living Allowance (DLA). Is there any other benefit I can claim?' Application forms for housing benefits and council tax benefits are available and there are direct links to the DWP for more information regarding other benefits. The home page states that the welfare benefit unit does not answer individual requests for advice. The Welfare Rights Unit has also produced leaflets and posters, e.g. benefit guides for e.g. parents, older people and carers.

Camden has a particular strategy for older people, 'The quality of life strategy for Camden's Older Citizens'.³¹ This has eight broad objectives, e.g. 'to ensure older people have access to a range of services that can help to maximise their income, help them claim appropriate benefits and deal with any other advice needs they may have around financial issues'. Work to reach this objective is carried through in various ways: an income maximisation and financial security group ensures that there is effective information sharing on benefit issues and initiatives and a co-ordinated action plan promotes take-up by existing as well as future pensioners. Income maximisation is considered as part of other initiatives within the strategy, such as healthy living activities.³²

Talks on benefits and changes are provided to older people's groups. The benefits guides are updated annually and are distributed to all older people's services. Older citizens are consulted on the content and the need for translation into other languages. The website will be promoted by a link to an older people's site that is being developed.

By working in partnership with the DWP, the council ensures that the needs of Camden's older people are part of the local service development plans. A partnership with the primary care trust will also be developed to ensure that existing services that provide advice to older people are consulted and involved in new welfare benefits advice provision. The key objective is to improve access to benefits service in primary care settings. The council will also build on existing services provided to housebound elderly people, e.g. CAB's and Age Concern's services.

LB Camden is a member of the Better Government for Older People (BGOP) network, which is a local and national partnership aiming to improve public services for older people by better meeting their needs, listening to their views and encouraging and recognising their contribution.

4.2 Salford City Council

Salford Welfare Rights and Debt Advice Service (SWRDAS) is an advice service for people living or working in Salford. The service has been awarded a

³¹ The Quality of Life Strategy for Camden's older citizens, LB Camden May 2002 p. 16-17 (present and next two paragraphs)

³² This goes for Merton too, cf. 3.7.

Community Legal Service 'Specialist Help' Quality Mark. It was set up by the city council in 1988 and was originally known as Salford Anti-Poverty Unit. Today, the number of staff exceeds 40 (going from six in 1988).

There is a welfare rights advice line where appointments can be made. Home visits are available to people with disabilities and to people with 'family' or 'work commitments'. For people over 60, all benefit checks are done as home visits. Working in co-operation with the Salford PCT has enabled advice sessions to be held at local medical centres. This service is particularly targeted at older people. A designated officer work for people with mental health problems and services are offered in a number of minority languages.

Many publications are available through the home page. During 2001-2, £3.37 million pounds were generated for people in Salford and 0.3 million was secured for the city council in enhanced future Standing Spending Assessments. This corresponds to 139 jobs.³³ Almost all clients (99%) found the advice given easy to follow.³⁴ The detailed annual report is available online.³⁵

4.3 Leeds City Council

Leeds has been awarded beacon status for its housing and council tax administration. Its integrated system allows staff to advise the public on their entitlements not only to council benefits but also to benefits administered by the central government.

Leeds was the first local authority to establish an integrated benefits system in the early 1990s. Residents can use a single benefits form for claiming any benefit administered by the local authority including housing benefit, council tax benefit, free school meals, clothing vouchers and sixth form maintenance grant. Information given on this form is very comprehensive.

By linking information held on the benefits database with other social and demographic data the council received a powerful tool to identify need and target resources to tackle social exclusion. Sophisticated analyses of areas and communities have been carried through which support strategic and service planning.

The collected material is not only analysed innovatively but also used to ensure that the results make a difference to how resources are shared. Regeneration is supported through monitoring and the ability to compare different areas/groups within the city allows effective targeting and can be used to support funding bids.

³³ SWRDAS annual report April 2001-March 2002 p. 45: www.salford.gov.uk/welfare_swrdas_annual_rpt.doc

³⁴ SWRDAS annual report April 2001-March 2002 p. 43: www.salford.gov.uk/welfare_swrdas_annual_rpt.doc

³⁵ www.salford.gov.uk/welfare_swrdas_annual_rpt.doc.

4.4 LB Croydon

A joint report in 1996 to address deprivation in Croydon resulted in the set up of a Welfare Benefit Project to address poverty and benefit awareness, Think Tank. It targets six to nine of the most deprived wards in Croydon and also runs a borough wide free phone service. Think Tank is funded by £54,000 from the PCT and £145,000 from the council. It is only since the last year that it has received permanent funding – this has been a problem to provide services: it has been difficult to attract staff and training courses are time-consuming. There are currently five staff members. In addition to the work of this team, Croydon has a nine strong team of visiting officers to undertake the charging policy work. They have been trained by the Welfare Benefits Team to check benefit entitlements at their visits and their work is supervised by the Welfare Benefits Project for accuracy. The project also works closely with the Sure Start³⁶ initiative and funding from them pays for two weekly surgeries to advice families to tackle child poverty.

The team undertakes home visits and has drop-in services at community centres and GP surgeries. Services offered are benefits advice, assistance in form completion, take-up campaigns and newsletters. The total gained from casework is £12 million. ThinkTank is a Quality Marked Organization and works closely with the DWP pension service and have a referral process.

Leaflets are provided in all relevant languages and two or three take-up campaigns are run every year. The team also has a website on the Welfare Benefits Project and types of benefits available to residents.

The team has a rolling programme to contact five voluntary community groups per month to do training and presentations to create greater self-sufficiency amongst these groups. A free of charge representation service applies at appeals. The team has attended 365 appeals during the last three years.

4.5 Torbay Council

Social services and the Benefits Agency have collaborated in Torbay to improve the take-up of benefits by pensioners (particularly the attendance allowance). The idea was to maximise pensioners' benefit entitlement, remove duplication of effort between the Benefits Agency and Torbay Council and identify any changes needed to legislation.

'Part of the problem in low take-up was the perceived stigma of going into a benefits office. Yet at the same time, social services staff were visiting the very pensioners entitled to the attendance allowance as part of their care regime. The simple solution was to get social services staff to

³⁶ SureStart is a governmental programme targeted on children aged 0-4 who live in disadvantaged communities.

publicise benefits entitlement during the home visits. Staff were then trained to help pensioners to fill in the forms on the spot.³⁷

The project led to an additional £5m take-up of attendance allowance in 12 months and became self-financing as the increased take-up led to an increase in the council's support grant to cover the administration costs. The Benefits Agency also saw improvements: the claims form is difficult to fill in and forms often had to be returned for further details. Forms now arrive on time and properly completed.

4.6 LB Wandsworth

Apart from long-term projects, there are also examples of councils carrying through one-off projects with good results. In 1991, Wandsworth offered benefit checks to all home care users in the Borough. Over 3,000 people responded and by the end of the campaign over £2.3 million had been raised, including nearly 700 successful attendance allowance claims and more than 600 income support claims.³⁸

4.7 Reaching out through schools

Some councils give all school children a letter about benefits to bring home to their parents.³⁹ As stated in the beginning, many children suffer from growing up in poverty. Targeting them with information that they convey to their parents is a way to reach out – all children go to school, whereas not all families visit a GP surgery frequently.

³⁷ www.ipf.co.uk/bestvalue/CQF/articles/1.htm

³⁸ Local Government Association: Benefits take-up initiative: benefits take-up: some examples of good practice p. 3: www.lga.gov.uk/lga/socialaffairs/benefits.pdf

³⁹ Quids for kids, p.45

Recommendations from best practice

Several of the initiatives taken by other Boroughs/councils could be copied/modified and applied on Merton as well.

- create a web page (link from Merton's main home page) with comprehensive information on welfare benefits written in an easily understandable language.
- feed into the new forum for older people to look at opportunities to improve take-up by older people.
- establish one service handling all issues on benefits staffed by employees from different sections as a part of Merton Link.
- produce one single benefits form for claiming any benefit administered by the council, available in community languages and large-print.
- analyse information already held on databases to provide tools to increase the benefits take-up.
- provide leaflets in GP surgeries, libraries, supermarkets etc.
- check possibilities of offering representation services at appeals (cf. footnote 25).
- analyse possibility of undertaking benefit checks to everybody within a specific vulnerable group.
- investigate possibility of addressing families through school children in all or parts of the Borough.
- train social services staff to help pensioners filling out forms and informing them of their right to benefits as well as changes to the system.

5.0 Possible initiatives for the short and long term to improve take-up in Merton

Benefit take-up work is any activity that encourages people to obtain their full entitlement to financial support. This definition is vital to the following discussion.

The benefits system should provide means making applicants aware of entitlements, making applications as well as providing support and assistance with the processing of applications. None of these three goals is spotless in Merton. This section discusses what could be done (should be done) to increase the benefit take-up. Recommendations from within the council, from voluntary organisations and best practice are presented as well as long-term and short-term recommendations.

Planning take-up work

Successful take-up work requires planning how to tackle the barriers to claiming (see above 2.0) and actively reaching target populations. It should not be a one-off campaign, but should permeate all work that is done in this and surrounding areas. People who might be suspected not to take up their benefits are in contact with many different representatives of council/the NHS etc.: social workers, health visitors, housing officers, employees administering council tax discounts,

education staff etc. Just like employees working the till in supermarkets automatically ask if you have a bonus card, when presumed, these employees should refer potential claimants to a colleague who can help them find out about their entitlements, if they do not know themselves.

What could be done to increase the number of people actively seeking to find out what benefits they are entitled to? Although not the main focus of this report, discussing the

planning of benefit take-up campaigns adds significant information to be used when deciding what recommendations should be put forward.

A number of questions need to be answered before we can decide how to work to increase the benefit take-up:

a. Creating targets and measuring success – what do we want to achieve?

Our goal is an increase in benefit take-up, but how do we want to measure this?

- Do we have a set increased figure in benefit take-up that we want to achieve?
- Do we want to make sure information on welfare rights have reached everybody?
- Do we want to see an increase in number of people who successfully claim benefits?
- Do we want to focus on the groups most in need and increase their benefit take-up?
- Do we want to make it a goal to train a certain number of employees in benefits awareness to increase information on benefits and indirectly increase take-up?

b. Which groups do we want to target?

What groups do we want to concentrate on or start out by targeting? Are some groups more vulnerable than others? How can we reach these groups? What resources do we need to reach out to them? Answers – or examples of answers – to several of these questions are given in the best practice examples above (4.0).

c. Which benefits do we want to target?

Are there any benefits that we suspect a comparatively larger number of residents to be entitled to although they do not take them up? Are there any benefits that, if marketed, are still not likely to increase the take-up that we could leave out for the time being? We could start by targeting one benefit and continue by another one at a later stage.

d. Who do we want to work with?

It is important that we make use of the information as well as the contacts that employees and organisations have within the council. There are many organisations that are already working to help residents find out if they are entitled to benefits. It may not be possible to establish co-operations with all of

them – we may need to focus on some. To make best use of the competence organisations have we should involve them in the planning of our projects: any campaign we launch will have an effect on their work too.

e. What is our time frame?

When can we start? Do we want to have set dates with goals? When do we expect to achieve an increased take-up? It is important to have set goals that we work for and that we put effort into this, but too high expectations might result in disappointment.

f. How will we monitor and evaluate our project/s?

To be able to evaluate our project/s we need a clear structure of what we are doing and how. Any campaign will lead to an increase in applications and enquiries. Before launching a campaign we must have a strategy for dealing with these. If not, people will lose faith when they do not receive help. This will make it even more difficult to encourage benefit take-up in the future.

To summarise, we need to focus on an overall goal and find a model that will work to achieve this goal within the time scale we set. When discussing costs, it is easy to only see the cost for campaigns, but it is important to also see the expected results. Many examples show that an investment of £1 will often lead to a tenfold return, or more. One CAB has calculated that £1 spent on take-up work for pensioners will achieve £85 payback.⁴⁰ On the other hand: how much of this money remains with the residents, and how much of this can the Borough expect to 'get back' in higher council tax, less housing benefits or indirectly through taxes (cf. 1.0). This is another reason why it is important to have a clear goal and/or vision when initiating a campaign.

Another task for councils is to encourage take-up of housing benefit and council tax benefit. Encouraging an increased take-up of housing benefits and council tax discounts will result in direct costs to the council and there are fewer direct financial gains. Future indirect goals could be fewer children growing up in poverty → fewer neglected children → less vandalism and ultimately → well-being for children. These benefits cannot be counted and are 'risks' for the council. It will not be possible to ever find out what gains were made. Initiatives like this are more often avoided as they are uncountable.

Possible sources of funding that should be checked

Department for Work and Pensions, Children's Fund, Surestart, Pooling resources, partnership working for targeting campaigns, partnership working for promotion campaigns, free ads in Merton publications such as Raising the roof, PCT, IMPAC, DAAT, Social Services, South West London Agency (may be able to fund slots on an associated service basis).

Incentives

⁴⁰ Quids for kids, p. 47

The Community Legal Service (CLS) has developed a quality mark (QM) to help people gain trust in the legal system (cf. 4.2). The quality mark is awarded only to organisations that pass regular quality checks carried out by the Legal Services Commission. Providers who have achieved the QM display the CLS logotype in their offices.

The LGA has recently agreed a number of initiatives aimed at reducing child poverty, one of which is a campaign for benefits and tax credits for families with children for 2003/ 04, Quids for kids. During 2003/04 the LGA will award up to three good practice certificates for local benefits and tax credits take-up work for families with children in England and Wales:

'The take-up project does not need to be completed to enter for the award. Nor does it have to be a time-limited take-up work. It may in many cases build on work carried out in earlier years.

To qualify the take-up work must:

- Focus on one of the three target groups i.e. low waged families, single parent families, or disabled children (or a sub-group of these three)
- be intending to use the " logo (sic!)
- be supported by and involving the local authority to some extent (although the take-up activities may well be carried out by partners.)⁴¹

5.1 Recommendations

The recommendations are divided into short-term and long-term recommendations.

5.1.1 Short term-recommendations

- Information: simplifying and increasing

Many contributors have indicated that lack of information is a big problem as is the difficulty of obtaining information or of understanding it. One way of improving information could be to produce a very simple table to advise people on their entitlements. The table should advise what benefits residents should look into further but should not be used as a sole piece of advice.

INCOME	Single, 1 child	Single, 2 children	Single, 3+ children	Couple, 1 child	Couple, 2 children	Couple 3+ children
<10, 000	CB	CB + HB	CB...			
10,001-15,000	CB	CB + HB				
15,001-20,000	n/a					
20,001-	n/a					

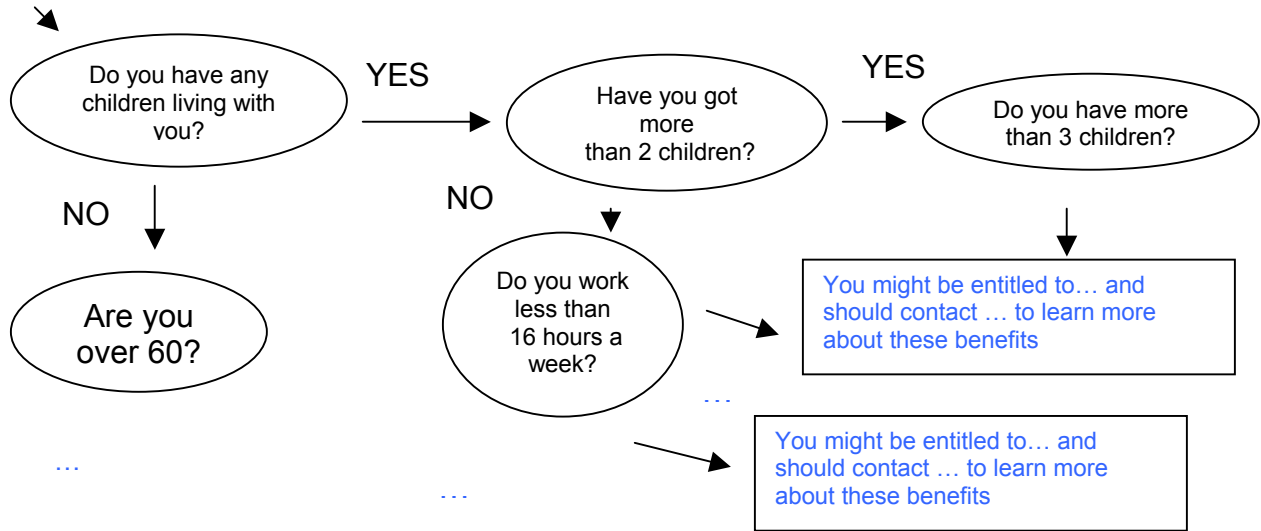
⁴¹ Source & more information: www.lga.gov.uk/content.asp?ISection=0&id=SXA6C0-A78170F8.

25,000

Table 9: Example of what a simple table to inform people of their rights to benefits could look like. Extended versions would consider costs for housing, disabilities etc. as well.

Another version of this would be to create a chart with questions on people's situation to answer. These could be handed out to people everywhere – almost everybody is prone to take tests like these. They should have direct phone numbers to the council/CAB etc.

START



Having an up-to-date and easily understandable web page is also necessary as well as supplying updated leaflets and brochures. These should also be available online. All staff should make a point of suggesting to clients that there may be other benefits available to them.

One option could be to check the possibility of having a 'mobile benefits surgery', like a mobile library, or to link this service with some options being explored in the scrutiny review of satellite one-stop-shops within the Way We Work Panel. The significance of stigma should be kept in mind here: a mobile surgery only offering benefits service is perhaps less likely to attract people if everybody knows that people who go there need benefits. Combining this with a satellite Merton Link service would avoid this problem.

- Sharing information

Increase the contacts with voluntary organisations to make sure that they and their services are supported. Increase internal contacts between e.g. Merton Link staff and the Housing Benefits team.

- Marketing: to promote all services currently available

Although there is still work to do to ensure an increased benefit take-up, there are already projects that are initiated to work for this goal. These projects need to be

advertised more – in GP surgeries, post offices, schools (by way of sending all children an information leaflet), libraries, benefit agencies etc.

- Welfare benefits officer/surgery:

Existing outlets need to be expanded to include GP surgeries, hospitals, libraries and community centres, supermarkets etc. Voluntary organisations could advertise the service and better links could be forged with outreach bodies – consistent adverts in Merton Link. Referrals could also come from doctors' surgeries.

- Training: to train current staff on existing benefits

Current staff need training on existing welfare benefits. Financial assessment officers have had some training in welfare benefits and will be undertaking more to prepare for home visits. Social workers are being trained in basic benefit support to provide initial support. Housing welfare benefit officers and housing officers need to have an overview of benefits so that clients receive services on a one-stop shop basis. All staff should be made aware of the importance of cultural understanding when dealing with clients.

Specialised staff as well as initial contact staff (Merton Link) need more training on advising people on when and how to apply for benefits. A lot of information is general and applies to all, but there is also a need for specialised staff who are responsible for e.g. ethnic groups where circumstances and demands can differ. There is also need for inter-departmental communication to enable services to be less disjointed as well as a higher profile internally for council wide awareness of the welfare benefits officer and the need to support welfare benefit requests.

- Tools: re-introducing the Palm Held Psion, computers

Using Palm Held Psions means that clients can work out their benefits themselves if they choose. A further examination of the pros and cons of this recommendation is suggested (cf. 3.4). Providing Merton Link with computers so that they can show people what benefits they may be entitled to (and possibly print off leaflets etc.) is another proposal – but there is also a risk that experienced Merton Link staff would get tied up in supporting people trying to use terminals etc., which might increase the demand for IT services. One option could be to restrict to view data type fixed terminals with 'touch pad' operation. Any option in this area should be considered in line with e-gov initiatives (kiosks etc.).

- Waiting hours

Long waiting hours is a problem. A scrutiny review is currently being undertaken on one-stop-shops by the Way We Work panel. The outcome of this review should be considered before more actions are taken to reduce waiting hours. A major problem is the huge amount of time it takes to progress a housing benefit claim – cf. Benefits form below.

5.1.2 Long-term recommendations

- Stigma

We should work to remove the fear of stigma and humiliation and to establish trust in people e.g. through advertising campaigns. Overcome the problem with asking for benefits by training social services staff to inform and help pensioners with filling out forms as a part of their service.

- Sharing information

Many organisations provide information on welfare benefits in Merton. More could be involved and new partners could be found that could provide support to the. By co-ordinating their work and the council's work the total services offered increase the benefit take-up would improve. A 'hot-line' between LBM's benefits departments and advice agencies could enable skilled advisers to intervene constructively on a claimant's behalf when a claim is delayed or is being disputed.

The council needs to make sure that organisations are up-to-date on benefits, as well as they should be educated by the council on changes and have contacts that are responsible for liaising with them. The current situation with advice given by many different organisations may lead to conflicting advice – different organisations receive different training. It is important that the council takes responsibility for training all organisations involved. A major joined-up investigation must take place to assess the need for training.

A network for all organisations providing welfare benefit services in Merton would enable communication. The welfare benefits officer has established contact with Merton Mind, Citizens Advice Bureau, Disability Alliance and Help the Aged. This could be developed more. A dedicated person should be responsible for contacts to voluntary organisations, e.g. a Welfare Benefits Officer who provides training and acts as a resource for other workers in voluntary organisations.

- Partnership working initiatives

Much stronger links need to be forged between Local Authorities, the Primary Care Trust and GPs. Other parts of the community should be targeted through Merton Race Equality Partnership/Merton Ethnic Minority Centre/Tamil Welfare Centre/London Mosque. Information could also be fed into the forum for older people. Partnership working initiatives should be promoted. Other organisations could be used to promote benefit awareness: Patient Advice and Liaison Services in hospitals; Community Development workers internally and externally; health visitors; district nurses; housing officers; social workers; chemists etc.

- One service point

Establish one service handling all benefits issues, e.g. within Merton Link, but staffed by employees from different sections.

- Staff

It may be required to secure additional Welfare Benefit Officer(s) (or similar) due to potential increase in demand for service. Another possibility is to contract out work, e.g. to CAB.

- Campaigns

Plan and carry through campaigns for target groups instead of blanket campaigns. Address families through school children, analyse information already held on databases and undertake benefit checks for everybody within specific vulnerable groups to identify people that are entitled to the allowances at source (this could also be done e.g. through liaising with GPs/social services staff for elderly people).

- Benefits form

Having one single form for claiming benefits would make it considerably easier to claim. There is a need to work with DWP to see if any of the forms could be simplified or changed into one form.

- Health Improvement Board/Southwest Intranet Project

Tie recommendations into work of Health Improvement Board and Southwest Intranet Project.

5.2 Conclusion

This report has concluded and presented a number of significant recommendations to increase the benefit take-up in Merton. Some recommendations are comparatively easy to carry through, others will take longer to achieve. Some of them touch upon each other and are less suitable to initiate concurrently. It is up to the Commission to prioritise and make decisions regarding what recommendations should be implemented and in what order.

Appendix 1: Terms of Reference

Policy Review to Assess Access to Welfare Benefits in Merton

1. To review current provision for access to welfare benefits
2. The level of service currently provided
3. Current take-up rates for benefits in Merton as well as potential take-up rates
4. A breakdown of the types of benefits currently being claimed as well as projections in the types of benefits under claimed in Merton
5. Examples of good practice from other Boroughs
6. Where appropriate to request and receive submissions and information from Members, officers, external organisations and individuals, inviting their attendance at meetings and visiting organisations where necessary.
7. An assessment of the type and format of training needed for staff to provide benefit advice.⁴²
8. Possible initiatives for the short and long term to improve take-up in Merton.
9. Internal and external partnerships that could be considered to assist improvement for access to benefits.

Appendix 2: Organisations and people contacted for this review

Croydon Welfare Benefit Unit
London Boroughs of Camden, Kingston, Lambeth, Richmond, Sutton, Wandsworth
Department of Work and Pensions
Citizen's Advice Bureau Morden, John Gillies
Streatham Jobcentre Plus
Suzie Rollins, Welfare Benefits Officer
Barry Holland, Business Manager Community Care
Christine Bidwell, Fraud Manager
Jatinder Bhuhi, Health Partnership Officer
Chris Johnson, Head Audit Risk & Compliance
Nick Hindes, Principal Policy Officer
Merton Money Advice
Merton Mind
YMCA Wimbledon
Age Concern Merton
Action for Independence in Merton
Springfield Advice and Law Centre Ltd
Guardian Centre for Blind
MVAB
Wandsworth and Merton Law Centre
Mitcham Gingerbread

⁴² This item has not been examined in detail as this would presuppose the outcome of this review. More training is, however, one of the recommendations given.

South London Tamil Welfare Group
South London Irish Welfare Society

Appendix 3: Examples of welfare benefits and tax credits in question

Income Support

- a means-tested benefit for people who are neither in full-time paid work (work less than 16 hours a week) or are obliged to look for employment
- the only benefit that provides assistance with housing costs for home owners

Jobseeker's Allowance

- for people who are unemployed or working less than 16 hours a week and are available and actively seeking full-time work

Incapacity benefit

- for people who are unable to work due to sickness or disability and who have paid sufficient contributions throughout their working life

Disability living allowance (DLA)

- for people who have significant mobility and/or care needs and are under 65 the first time they claim
- paid in addition to most other benefits
- paid at three rates

Carer's allowance

- non-means-tested benefit paid to people who provide care for ≥ 35 hours a week to someone who gets DLA at middle or high rate

Child benefit

- non-means-tested benefit paid for all children up to the age of 16 (or 19 if in full time education up to A-level or equivalent standard)

Working tax credit

- replaced working families tax credit and disabled persons tax credit in April 2003
- means-tested
- paid to people working ≥ 16 hours a week, or ≥ 30 hours if aged 25 or over, childless and not disabled
- made up of basic and additional elements

Child tax credit (CTC)

- brings together all elements paid to families with children within means-tested-benefits.
- paid subject to income test to main carer with at least one dependant child

Attendance allowance

- Paid to people who need help to look after themselves

- Paid to people who become ill or disabled on or after their 65th birthday, or are claiming on or after the 65th birthday
- Paid at different rates depending on whether care is required during the day, during the night, or both.

Housing benefit – administered locally

- means-tested-benefit that helps people to pay their rent

Council tax benefit – administered locally

- means-tested-benefit similar to housing benefit

Appendix 4: CAB comparative statistics

The following information is based on 2001/02 figures - the deprivation indices are from 1998.

Welfare benefits enquiries (CAB)

Kingston 2547

Richmond 8876

Sutton 6811

Merton 5400

Local authority funding rating/rank	Other funding	Deprivation indices–
Kingston £230,000	£45,000	2.40/220
Richmond £308,000	£122,000	5.00/156
Sutton £371,000	£137,000	0.84/284
Merton £353,000	£135,000	8.31/122

Appendix 5: Responses from voluntary organisations within Merton