



# A2B Access to Benefits for Older People

## Summary of findings of workshops September – December 2007

Version: Final  
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### **A2B :: Access to Benefits**

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A2B: Access to Benefits for Older People is a not for profit company limited by guarantee, number NI6132, registered in Northern Ireland.

## **1.0 About A2B**

1.1 A2B is a not-for-profit organisation with a four year, fixed term life-span. Its vision is to empower and enable the older people of Northern Ireland to maximise their take-up of benefit entitlements.

1.2 A2B is developing online resources, available to older people, their carers, and Voluntary Sector and Governmental advisers to screen older people for benefit eligibility, prepare their claims applications, and submit their data for claims processing.

## **2.0 Introduction**

2.1 In September, October and November 2007, A2B ran a series of themed workshops with older people and community development workers across Northern Ireland. In total, 18 workshops took place and over 280 people attended. The number of attendees varied at each workshop, from a minimum of five to a maximum of 25. A list of the locations is included at Appendix A. A further workshop was held in December in Irvinestown, Co Fermanagh, but was not included for the purposes of this report. Some preliminary findings from this event can be read at paragraph 7.0.

2.2 The purpose of the workshops was to make contact with older people and the people who work with them and to learn more about how we can address barriers to benefit entitlement and assess the extent to which technology might play a role in doing so. Each event was made up of a series of short presentations and informal sessions, allowing attendees to take part and share their views. A copy of the draft agenda can be found at Appendix B.

2.3 The four main questions that were asked were:

- What benefits can you name?
- What are the barriers faced by older people in using computers?
- What are the barriers faced by older people in claiming benefits?
- How can A2B reach you?

2.4 The following four sections cover each of those questions in turn. Attendees were encouraged to shout out any answers and were always very vocal in sharing their opinions. The figures quoted (sometimes in brackets) correspond to the number of workshops at which each issue was raised, with 18 being the maximum.

## 3.0 Benefits

3.1 We asked participants to name benefits and services that are available to older people in Northern Ireland. All eighteen groups were able to identify Pension Credit and Smartpass as benefits available to people over 60. It must be noted that Pension Credit was actually mentioned in the introductory presentation so unfortunately this is likely to have influenced this figure. We realised that this was happening and in the last few workshops we specifically asked at the outset how many people knew about Pension Credit. In one group of 24, only eight people were aware of it.

3.2 Seventeen groups identified Disability Living Allowance, Housing Benefit (including Rates), Winter Fuel Payment and the free TV Licence. The next most 'popular' were Attendance Allowance and help with health costs (16) followed by the Warm Homes scheme (15) and Carer's Allowance (14). Help with health costs covers prescriptions, eye tests, dental care, travel to hospital etc and most groups named more than one of these.

3.3 Somewhat surprisingly, only 13 groups named State Pension as a benefit. The reasons for this were not investigated but one reason we would suggest is that people do not see it as a benefit as it is paid to almost every older person in Northern Ireland and you do not have to actively make a claim for it. As we will see later in this paper, stigma and pride are key barriers for older people when claiming benefits. If more benefits were paid in a similar way to the pension, it may be possible to overcome these barriers.

3.4 Thirteen workshops were also able to identify Income Support and free passports, while 11 knew of community care services and ten knew about NIHE grants for homeowners. Nine identified Incapacity Benefit, Motability and grants and loans from the Social Fund, while seven named the Blue Badge scheme and the free flu vaccination. Nine groups were also aware of Community Transport in their area.

3.5 The remainder of the benefits identified were as follows:

- Six – Working Tax Credit;
- Five – Child Tax Credit, Jobseeker's Allowance and bereavement benefits;
- Four – Child Benefit;
- Three – Cold Weather Payments;
- Two – Concessionary fares and the European Health Insurance Card; and
- One – Funeral Payments, sheltered housing, Widowed Parent's Allowance, Statutory Sick Pay, Statutory Maternity Pay and Industrial Injuries Disablement Benefit.

3.6 The benefits and services which were not named by any group included Transitional Rate Relief, Disabled Person's Allowance, Discretionary Housing Payments, Sure Start Maternity Grants, Legal Aid, carer's assessment, Shopmobility, New Deal 50+, Home Responsibilities Protection, age discrimination laws, War Disablement Pension, Direct Payments, the Independent Living Fund, Paternity Pay, Adoption Pay, student grants and loans and Disabled Student's Allowance. It would be fair to say that many of these would not be widely known about as they apply in specific circumstances such as working, studying or having a child. It is, however, particularly disappointing that no one knew of the existence of Disabled Person's Allowance which allows a discount on rates if a home has been adapted to meet the needs of a disabled person living there. It was also clear that those who avail of community care services were not aware of either Direct Payments or the Independent Living Fund.

3.7 In summary, older people are largely aware of the benefits which are most widely claimed among them, such as Housing Benefit and Attendance Allowance. Some people were able to identify lesser known benefits, usually because they or a family member were actually in receipt of them. It must be remembered that not all attendees at each event knew about the benefits named by fellow participants – if one person identified a benefit, it was listed. As we shall see in the course of this paper, knowing about a benefit and actively making a claim for it are by no means the same.

## **4.0 Barriers to using computers**

4.1 In the second part of the workshop, attendees were asked to tell us why they don't use computers. In all cases, only a small minority of people had any experience of using computers and among those who did, most were not regular users. This meant that we had a substantial pool of non-users to get views from.

4.2 Cost was raised as an issue from three different perspectives. Ten groups identified the cost of computer equipment itself with four specifically stating the cost of broadband as an issue and four mentioning the cost of classes or courses.

4.3 Barriers relating to access were many and varied. Fifteen groups raised access as a general issue ie 'no access to computers'. In addition, seven said they had previously had some access but not on a regular basis, making it hard to retain IT skills. One group said there were no classes available while ten had problems with classes, for example the class was too big, the venue was not accessible, the time of the class did not suit, the pace of the class was too quick, the content of the class

was not relevant or you were expected to gain accreditation which was off-putting. Four groups were unable to get funding to run courses locally.

4.4 Other barriers under the theme of 'access' include lack of a land line (four), lack of transport to get to facilities (four), lack of a local library or problems with the facilities in it (four) and lack of respite care to enable someone to get to a class or facility (one). All four of the groups stating transport as an issue were in rural areas. On seven occasions we were told that an older person, although willing, does not get the opportunity to use equipment that is available to them as someone else does it for them, for example a family member.

4.5 Health issues were another problem for older people. Eight groups mentioned mobility or dexterity problems as being a barrier to using a computer while four felt that they were becoming 'slower with old age'. Poor eyesight was mentioned by four groups while one group had concerns about posture while using a computer and another was worried about causing migraine headaches.

4.6 It came as no surprise that there were many technological barriers for older people. Seventeen of the 18 groups identified fear of breaking the equipment, losing information or getting viruses as a concern and 16 were worried about security online. One group specifically referred to 'spam' and another to the fact that you cannot easily return something which is faulty or broken if you have bought it online. Seven referred to the fear of unfamiliar technology and six said that using computers were too complicated, while five groups said that they simply did not know how to use them. In one group there was a comment about not knowing how to choose an internet provider, while four said there was a lack of information and three said that there was the wrong type of information. Related to technology, lack of a credit card was mentioned six times and fear of debt four times.

4.7 Many barriers were also identified that relate to people's feelings or perceptions. Attendees at eight groups said they had no interest in using computers, with those at another three plainly not liking them. Participants in nine groups said that they see no value in IT. It was suggested four times that people do not feel like they are 'smart enough'. Barriers in the attitude of older people were mentioned twice and a further two groups said they had never needed computers before. Six groups saw computers as being for young people. Three saw computers as too impersonal and two said they prefer paper, while one said that older people are too trusting and one was concerned that using a computer could become addictive!

4.8 Finally, attendees in five groups said they had no time to use computers, one raised concerns about literacy and numeracy, one said that there are no role models for older people and one mentioned bad publicity in the media.

## 5.0 Barriers to claiming benefits

5.1 To improve benefit uptake among older people, we must know more about the reasons why they are not already claiming. At the workshops, we asked attendees to tell us the reasons why they themselves aren't claiming the benefits they are entitled to, or if they knew of any reasons why other friends, family etc were not claiming. Many reasons were noted and they can be loosely gathered into five headings – process, government, knowledge, attitudes and 'other'.

5.2 Fifteen groups said that the entire process is too complicated. Thirteen felt that there were difficulties filling in forms, including eyesight, literacy and repetition of questions. There were a wide range of concerns about aspects of the application forms including the intrusive or undignified nature of some questions (nine), not wanting to divulge details of bank accounts and savings (11), not having anyone to help with the forms (nine), concerns about having to send vital personal information in the post (one) and the forms being referred to by numbers rather than names (two).

5.3 Use of jargon in the process was off-putting to four groups and being held in a telephone queue or having to press different numbers for different options was raised five times. One person also mentioned the cost of making calls. Being turned down previously was a barrier to seven groups and the lack of transport to get to benefit offices came up nine times – interestingly, this was both in rural and urban areas. Delays in the system were mentioned once, as was the difficulty caused by being housebound.

5.4 Some specific points were made about the service provided by government. Eleven groups said that staff did not know enough or were unable to signpost them to the correct information while seven found staff to be rude or unhelpful. One group also mentioned that the benefit office was unwelcoming and had no privacy. It was suggested twice that government does not see the value of older people and one group raised the lack of joined-up government as a problem.

5.5 Knowledge, or lack of it, was also a key problem across all the groups, as they recognised after completing the first exercise on identifying benefits. Thirteen groups said that they simply did not know what to claim while three did not know how to do so. Seven did not know where to get application forms. It was noted by ten workshops that there is a lack of information or, perhaps worse, the wrong information is provided. Another two raised conflicting information as a concern. Other barriers include the perception that you would be told automatically if you were entitled to anything (four) and that no information is provided about the possibility of having a home visit (two). On the subject of advice, attendees in ten groups did not

know where to get advice and four specifically mentioned cuts to the funding of local advice services.

5.6 Unsurprisingly, the attitudes of older people present many barriers. Ten groups were afraid that they would lose what they already have if they claimed benefits. Nine felt that pride was a barrier and five also said that there was a stigma around claiming benefits as it could be seen as taking 'charity'. Twice it was said that people are 'used to making do' and twice people felt they had 'enough to get by'. The perception that having savings or property would disqualify you from benefits was raised nine times. Other attitudinal reasons were that advice is too local (two), fear of age discrimination (two), inconsistency of GPs (four), apathy (two), fear of unsolicited contact (two) and a preference for one-to-one contact (one).

5.7 Finally there were several barriers identified which do not fall neatly into the above categorisation:

- Four – fear of being accused of fraud;
- Two – an assumption that non-dependents living with you actually contribute to the household, feeling that the system is designed to put you off and being too busy; and
- One – having no bank account, the fact that the savings limit is the same for couples as for single people and being taxed twice.

5.8 Some interesting suggestions were made on how to improve take-up. One group suggested that there should be a 'one-stop-shop' system for applying for benefits, another that there should be some kind of information pack when you reach pension age and a third said that benefits should be universal.

## **6.0 How to reach you**

6.1 The final part of the workshop allowed attendees to put themselves in the place of A2B staff and make suggestions on the best way to get information to older people. Again there were a large number of suggestions, some of which were particularly innovative!

6.2 The most popular suggestion was using voluntary and community groups, which came up at 16 workshops. This would include larger organisations like Help the Aged, Age Concern, St Vincent de Paul etc as well as local community groups, clubs and fora. Related to this, eight groups suggested the use of networks such as Rural Support Networks, five suggested Citizen's Advice or local independent advice providers, six mentioned good morning schemes and community centres and three suggested using volunteers.

6.3 Fourteen groups suggested using GPs, health centres, dentists and other health professionals. In addition, six identified social workers and chemists, five mentioned home helps and carers and two suggested day centres as sources of information. Other popular suggestions were churches (14), local radio (14), post offices (11), local newsletters and bulletins (ten), local and national newspapers (1ten) and local and national television (12). Radio and television generated a great deal of discussion and it was made clear to us that advertising or spreading information by these means should be done during or between programmes that particularly appeal to older people. Suggestions included Radio Ulster and UTV's 'Family Focus'.

6.4 The production of leaflets was suggested seven times and we would assume that these leaflets would be distributed via many of the other means listed here. Six groups identified libraries as a useful resource, five suggested community transport schemes and four said that advertising on public transport would reach older people. It was agreed by six groups that doing further workshops or information sessions would be useful and five also felt that word of mouth would help to spread information. Some other suggestions were to use Community Police Officers and free newspapers (both four), shops and local councils (both three) and schools, leisure centres and the internet (all two).

6.5 Several ways of reaching older people were mentioned just once but they all merit inclusion here, particularly as some of them came as a surprise to us. They were: housing associations, wardens, safe and well schemes, the fire and rescue service, local directories, talking papers, text messages, family, kiosks, hospitals, hairdressers, banks and taxi depots.

## **7.0 Irvinestown workshop**

7.1 As stated in the introduction, a further workshop was held in Irvinestown some time after the previous sessions. The issues raised did not vary greatly from those at all the other events. The ways to reach people were all similar, although one participant also suggested using charity shops, which had not been mentioned before, and another suggested local directories which had only been mentioned once previously.

7.2 Participants knew of many of the benefits and listed all the main ones which had come up in previous groups. Those of note were War Disablement Pension and student grants and loans, which had not come up at any of the other workshops, and Industrial Injuries Disablement Benefit which only one other group knew of.

## Appendix A: Locations, dates and numbers.

Venue	Attendance	Date (2007)
Lurgan	11	19 September
Craigavon	5	25 September
Armagh	10	11 October
Maghera	17	15 October
Downpatrick	23	17 October
Larne	16	18 October
Newcastle	21	22 October
Enniskillen	16	24 October
Maghery	13	25 October
Birches	13	25 October
Colin	13	30 October
Aghagallon	22	6 November
Newry	9	8 November
Katesbridge	16	13 November
Rosslea	16	14 November
Clogher	31	15 November
Ballyward	25	20 November
Lisburn	11	22 November
Irvinestown	16	10 December

## Appendix B: Workshop agenda

10.00	Refreshments and registration/introductions	
10.15	All about A2B – who we are and what we're doing	Powerpoint
10.40	Exercise – know your benefits	'word-storming' with flipchart
11.00	The benefits screening tool – overview	Powerpoint
11.20	Exercise – barriers to using computers	'word-storming' with flipchart
11.40	Role plays	With volunteers
12.00	Exercise - barriers to benefits	'word-storming' with flipchart
12.20	Open discussion – how can we reach you?	One or two groups with flipchart
12.50	Feedback and close	Evaluation forms
1.00	Lunch	