



A2B Access to Benefits for Older People

Response to Data Sharing

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A2B: Access to Benefits for Older People is a not for profit company limited by guarantee, number NI61324, registered in Northern Ireland.

1.0 Introduction

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.

1.3 A2B welcomes the opportunity to respond to this consultation. We have worked closely with the Rating Policy Division over the past few months and look forward to continuing this relationship. Over all, we welcome the content of the consultation. Some specific comments are laid out below.

2.0 General issues

2.1 As the Department will be aware, the recent Take-up Study carried out by A2B on behalf of Age Concern NI and Help the Aged in NI highlighted the issue of data sharing. It was clear from speaking to older people in the course of the research that many of them assumed that data was already shared while others could not understand why it was not already possible to do so. The below paragraph summarises what was said in consultation with older people's groups:

During discussions with older people themselves, it was made clear that most of them think that benefits should be paid to you automatically. However this approach has many data sharing implications. The Department, along with colleagues in GB, should further investigate the pros and cons of automated payment and whether legislation allows for it. At the same time, IT systems used in benefit delivery in Northern Ireland should be checked to see if automated payment could be made possible. Linked to this, government and its agencies should be in a position to inform people of their likely eligibility, even if fully automated payment is not possible.¹

2.2 We welcome the acknowledgement of the longer term aim of automatic payments. We recognise that this will need much more work across departments but it should continue to be a goal for the future.

¹ Take-Up Study: Rate Relief and Disabled Person's Allowance, March 2008

2.3 We agree that increasing data sharing powers can help to increase the uptake of rate reliefs and other benefits. This can happen in two ways – by helping to target possible recipients and by making the application process easier. This document focuses on the targeting of potential claimants which could be achieved by accessing their data; however, it does not go into any detail about making the application process easier and this is disappointing.

2.4 The Take-up Study looked at some of the issues which put older people off claiming benefits and identified the following:

The nature of the application process is one of the main issues affecting take-up. This includes the length and complexity of the application forms, the verification process required for some benefits, having to send personal information and documents in the post and the intrusive nature of many of the questions asked. Being kept on hold or having to press a series of numbers to get through to a telephone line is frustrating, while having to send and resend various pieces of information in follow-up to an original application makes the process more cumbersome than it often need be.²

2.5 The majority of older people claiming benefit will already be in receipt of State Pension and may also be getting other benefits such as Attendance Allowance. This information is already held centrally and yet they have to send the proof in the post along with their application which is both intrusive and offputting. Some of the comments made by older people on this issue were along the lines of ‘why do I need to send my pension letter when they already know what I get – they pay it to me in the first place’. Making it possible for trained staff in, for example, LPS to access this information and verify the person’s income would make the application process much easier for them and would remove the need for personal financial information to be sent in the post.

2.6 While it is important to put this initiative in the context of NI Direct, we have some concerns about the extent that data sharing could help in this situation. We would see this as a ‘signposting’ service operating in a call-centre-type environment and this would not be an appropriate level of government for data sharing to take place. Having a specially trained small team of people, as suggested for LPS, would be a more secure approach but we would question the need to share any data at a signposting level. We would welcome further clarification and consultation on this issue as the model for NI Direct progresses.

3.0 Data Sharing and Rate Reliefs

3.1 **Lone Pensioner Allowance** – Take-up can certainly be improved by targeting all over-70s. A blanket approach can reach those who will be eligible and may also generate interest in other benefits among those who do not qualify for LPA. Advance preparation in LPA could allow for signposting those who make enquiries about LPA and do not qualify but may be able to claim other benefits. It may be

² ibid

interesting to examine whether the CIS can also be used to identify households with additional benefit claimants who are not over 70. This may not be helpful due to the complexities of the exclusions within LPA and would also negate the 'signposting effect' but should still be considered as a possibility for more focused targeting.

3.2 Disabled Person's Allowance – Again this blanket approach would be successful in targeting people who may qualify for DPA. However, if a more focused approach can be taken, we would suggest beginning with those who receive the highest rates of DLA, for example the 29,195 people who receive both high rate care and high rate mobility³.

3.3 Rate Relief – In addition to targeting a broad range of older people as described in the consultation document, LPS can also act now by targeting those who have previously been unsuccessful in applying for Housing Benefit.

3.4 It is important to clearly explain to people why they have been targeted and how their data has been used. The Department should examine good practice and learning points from the SSA benefit uptake pilots which have involved both Citizen's Advice and AdviceNI.

3.5 Many people will have concerns about security and all the processes need to be fully in place before any sharing can begin. Data should not just be 'secure' but should be encrypted and people affected should be able to find out at what level information is available and who exactly has access to their data. Generally, it should be undesirable for data to be removed from government premises. Ongoing training will be needed for key staff who will have data access and this should be strictly monitored.

3.6 Finally, while understanding that the Department can only make legislation which is within its own scope, it should look at who else can benefit from this legislation and examine opportunities for joint working with, for example, the SSA and NIHE. We welcome the moves within this consultation to work more closely with NIHE on Housing Benefit for owner occupiers and hope that this could be expanded on. Joined up working within government is essential to the success of any data sharing initiatives.

³ ibid