

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

## 1.0 Introduction

1.1 The Northern Ireland Executive has agreed to an early review of the new domestic rating system. The aim of this review has been to identify improvements which can be made to the current system in time for bills issuing in April 2008, as well as to examine the potential for alternatives to the system as a whole.

1.2 One of the issues that has arisen during this review is that take up of rate reliefs among certain ratepayers is poor. What is clear also is that this is a particular problem among pensioners, particularly within the owner occupied sector. For example, there is evidence to suggest that take up of rate relief within this sector in Northern Ireland is currently only around 42%<sup>1</sup>. Similar levels of non take-up exist in Great Britain where take up of Council Tax Benefit is estimated at between 38 and 41%<sup>2</sup>. The same study also indicates that around 75% of those not claiming this benefit are pensioners. While the same analysis is not yet available for Northern Ireland, the figure for pensioners is not believed to be significantly different.

1.3 This paper examines the issues which impact on low take-up of Housing Benefit, Rate Relief and Disabled Person's Allowance and makes recommendations as to how take-up can be increased, with an additional focus on how the voluntary and community sector can work in partnership with government to achieve this. It should be noted that increasing take-up of reliefs is also a recommendation of the Independent Water Review Panel's Strand Two report and that, if water and rates are to appear on the same bill, recommendations made here should be shared with the appropriate officials in DRD.

1.4 This paper was produced by A2B: Access to Benefits. Many sources were used, including a range of written sources detailed in the footnotes and contact with a wide range of organisations including Land & Property Services, Advice NI, Rural Community Network, Disability Action, the Older People's Policy Forum and the Older People's Consumer Panel. No comments made during the research process have been attributed to an organisation or individual without their prior agreement. Many of the recommendations were made by more than one stakeholder and they have been grouped together around key themes.

1.5 Some abbreviations are used throughout the paper, the main ones being HB (Housing Benefit), RR (Rate Relief), DPA (Disabled Person's Allowance) and LPS

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<sup>1</sup> Rating Policy Division analysis

<sup>2</sup> DWP. Income Related Benefits: Estimates of Take Up in 2005-06, 2007

(Land and Property Services). Each recommendation has been allocated as 'S' which signifies an action which can be carried out in the short-term, 'L' which signifies an action which requires further investigation and is a longer-term goal and 'O' which signifies that the action is the responsibility of another department or agency. Generally, the term 'Sector' refers to the voluntary and community sector as a whole, unless otherwise specified eg 'advice providers'.

## 2.0 Key issues relating to low take-up

2.1 The reasons why older people do not take up the benefits they are entitled to are many and varied. A range of research has already been undertaken on the subject and some of those findings are included here.

2.2 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.

2.3 Older people find difficulties with the application process for many reasons, including accessibility issues such as the format and size of print of the application form. A lack of transport, particularly in rural areas, makes it very difficult to access forms or any advice or help with completing forms, as well as causing a major barrier to the verification process.

2.4 The NI Omnibus Survey carried out in October 2007<sup>3</sup> showed that while 33% of over-65s were prepared to claim help with paying their rates, 22% believed they were ineligible because they own their own home and 14% because they have too much savings. A further 19% felt they did not need to claim as they could afford to pay their bill. This illustrates that there are many misconceptions about the eligibility criteria. In addition, some respondents said that they simply weren't aware of any help with rates, while others felt that the money should go to others who need it more (which does not happen).

2.5 There is a clear conflict of opinions relating to privacy and data sharing. On the one hand, some older people do not like to give out their personal information to government departments and don't want to claim benefits for this reason. On the other, there is a feeling that benefits should be paid automatically as government should know that a person would be entitled. This is hard to resolve, especially given recent data losses which have featured heavily in the media. Pre-population of application forms could be one measure to tackle the complexity of the forms but this may meet with some resistance.

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<sup>3</sup> NISRA. NI Omnibus Survey, 2007

2.6 The workshops carried out by Access to Benefits in 2007<sup>4</sup> showed a high level of concern around getting the application right. Ten of the eighteen groups were concerned that applying for one benefit could mean losing another while four groups highlighted a fear of being accused of committing fraud. Other contributors to this research noted that people assume they cannot apply for benefits because they own land or property or are frightened that the government will look into their personal affairs in great detail. Many older people do not have the capacity or confidence to be able to fill in forms on their own and either do not know about or cannot access advice services.

2.7 A bad experience with a previous application or perceptions of the benefit system can both put people off claiming. Many older people are very proud and do not like to be seen as accepting 'charity'. This is particularly true in close-knit rural communities. There is also an ethos of 'making do' which can deter people from claiming benefits when they can get by on what little money they do have.

## Recommendations

### 3.0 How the Department can increase take-up of housing benefit (rate rebate)/rate relief, targeting in particular pensioners in the owner occupied sector

3.1 This section details the recommendations that should be taken forward by the Department. Many of these are good practice recommendations that require better joined-up working with other benefit delivery agencies and should be shared with them where relevant.

## Resources

**3.2 Leaflets should be revised and made clearer** **S**  
Literature for distribution to the public should concentrate on positives (passport benefits, improved quality of life etc) rather than negatives (implications of fraud) and direct people to sources of information and advice. Everything should be clear and concisely written in Plain English. Let people know if they would be likely to be eligible by using the experience of others, for example case studies. Many older people do not claim benefits because they assume, for a variety of reasons, that they are not eligible. The criteria used to qualify for HB/RR should be stated clearly in any literature. This should also clarify that the system changes or that your circumstances may change and that being turned down previously may not mean that you will be turned down again.

**3.3 Set up a free and anonymous helpline** **L**

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<sup>4</sup> A2B. Summary of Workshop Findings, 2007

An anonymous helpline would be of great value to someone who is curious about benefits but is wary of giving out personal information or losing what they may already claim. A freephone anonymous number that someone could call to ask about possible eligibility could be set up and advertised to older people. This concept is similar to the A2B benefit screening tool which could also be publicised and used by staff.

### **3.4 Publicise and provide more home visits** **S**

These visits can be used to help with form filling or signpost claimants on for further advice and can also help with literacy, accessibility and language issues. New technologies could make this even more effective. Make it clear when promoting the availability of home visits that staff are vetted and will show ID etc. Advise the older person that, if they wish, they can have a friend or relative present too and that they do not have to continue the application process after the visit if they do not want to.

### **3.5 Use locally-based enablers** **S**

Focus on providing information and signposting via local 'champions' or contacts. This approach should be consistent across Northern Ireland yet tailored to local needs and it would be particularly valuable in rural areas. Many houses are 'off the beaten track' and the best way to reach the people living there is to use people who regularly pass these houses – postal workers, milk/grocery delivery, clergy, health and social services etc. These people have key local knowledge.

## **Process**

### **3.6 Simplify forms** **L/O**

The majority of benefit application forms are much too complicated. The relevant staff should work with older people themselves to simplify them. All forms should have a clear name and not be referred to simply by a number. All forms should be available in the same multiple formats eg hard copies, online, Braille, other languages etc. A simpler form could be devised for older people who are only in receipt of pensions as it would then not have to ask about earnings and other benefits – the onus would remain on the claimant to inform the agency about any change of circumstances. The processes for claiming should be made quicker and simpler for the client.

### **3.7 Automated delivery of benefits** **L/O**

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. Later this year, arrangements will come into place allowing The Pension Service to pass on details to local authorities to facilitate payment of Council Tax Benefit and the same arrangements should be applied here. The Minister, in response to a written question in March 2008, stated 'I will also look at the potential for making a real difference through acquiring more comprehensive data sharing powers in

primary legislation from April 2009<sup>5</sup> and this statement will hopefully speed progress on this issue.

### **3.8 Pre-populated forms**

**L**

Many older people feel that application forms should not have to ask you for all the details that government already knows. The creation of pre-populated application forms could be one way to tackle this issue. However there would also be many concerns over invasion of privacy, particularly if post is not always delivered accurately eg in a block of flats or a sheltered housing scheme. One solution could be that pre-populated forms are offered following an initial phone contact during which the older person gives their permission to send the form.

### **3.9 Make verification easier**

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The verification process is a substantial barrier to older people wishing to claim HB/RR. The Department should accept third-party verification by a set list of trusted organisations who could also take copies of bank statements etc. Such a system already exists in some areas in England where local voluntary sector groups provide this service<sup>6</sup>. Alternatively, verification staff could be made available on an outreach basis in locations such as libraries, community halls or health centres.

### **3.10 Move away from means-testing**

**L/O**

Many older people are put off by the concept of means-testing and do not like having to disclose their income and savings. When asked, a common answer was that removing the means test would encourage more people to take up benefits. This is obviously a broader issue but the Department should liaise with colleagues in GB to look at possibilities.

## **Promotion**

### **3.11 Continue and improve targeted take-up work**

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The targeted mailshots etc currently being carried out under the Benefit Uptake Strategy should continue. The success of these can be added to by building on what works well, while also taking more innovative approaches to reach those who do not take up the initial opportunity. Advice NI have carried out more detailed research identifying what these innovative solutions should be and are happy to discuss this further with the Department. Tackling the barriers which prevent older people from applying for benefits should be a key focus of any new pilot work. In order to improve the ongoing work, it should be funded on a longer-term basis and the remuneration for advice work should be sustainable. Mail campaigns should be run at times when people are interested in benefits eg coming into the winter; immediately after Christmas, rather than in the summer and should target everyone over 60 as it is better to discard information than never to receive it at all.

### **3.12 Use existing facilities for publicity**

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<sup>5</sup> AQW 4171/08 can be found at

<http://www.niassembly.gov.uk/ganda/2007mandate/writtenans/080307.htm>

<sup>6</sup> Public Accounts Committee. Progress in Tackling Pensioner Poverty: Encouraging Take-up of Entitlements, 2007

Facilities which are already used by older people are ideally placed for distribution of information. These include GPs and health centres, social services, libraries, lunch clubs, community centres, Post Offices, hairdressers, community transport schemes and churches. Paul Dornan also recommends the use of bus pass distribution mechanisms, sheltered housing schemes, day centres and chiropodists<sup>7</sup>. One group mentioned that there had previously been information on benefits published on the back of the old pension books. This was a useful resource and could be replicated by including information with letters from Pension Service. Letters that go from GPs to older people inviting them for health checks or 'flu vaccinations could also contain information about benefits.

### **3.13 Target those just above current benefit levels** **S**

Those whose income or savings put them just above the level for full means-tested benefits should be targeted, particularly when the new arrangements for Rates Relief and Lone Pensioner's Allowance come into force in April 2008. Often this is because their income includes a small occupational pension so information could be sent out to pensioners' forums and retired professional membership associations. When someone makes an enquiry about Pension Credit, they should also be informed of HB/RR and the eligibility criteria as they may qualify for HB/RR but not for PC. Data matching exercises should also be run on existing records to identify these people.

### **3.14 Provide information packs to retirees** **S**

Provision of information packs to those moving on to state pension was suggested several times during the course of this research and should be part of a wider strategy relevant to all benefits. This pack could include details of all benefits as well as information about health, lifelong learning etc and could be distributed via business organisations and/or trade unions.

### **3.15 Use the new water charge to promote HB/RR** **S**

DFP and DRD should work together through the new water charges affordability tariff to also target people for HB/RR as both will be on the same bill with the same eligibility criteria. Any communications being sent out about water charges should contain information about both the affordability tariff and HB/RR.

### **3.16 Run publicity campaigns to the general public** **S**

Publicity campaigns should be ongoing and use local media including newspapers, discussion on radio programmes and slots on TV. Outreach activities could include workshops with groups, visits to forums and clubs, roadshows or advertisements on screens in stations and shopping centres. As well as older people, key targets would include their families and people who are approaching retirement age. Providing information to people before they actually need help is a more efficient approach.

### **3.17 Eligibility for one benefit should lead to a full check** **S**

The complexity and sheer number of different benefits can put people off from applying. If a person is identified for one benefit, they should then be passed on for a full benefit check-up. Often, eligibility for one benefit can open doors to other benefits and clients should be told if this is the case. Targeted campaigns in local areas could

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<sup>7</sup> Dornan, Paul. Delivering Benefits in Old Age: the Take-up of the Minimum Income Guarantee, 2006.

therefore focus on one benefit (eg NIHE grants, Smartpass) and direct clients on once they have established a relationship of trust.

**3.18 Groups must be funded sustainably** **L/O**

In order for voluntary and community groups to act as information points, distributing leaflets, organising workshops etc, they must be sustainably funded. This issue is raised every time older people are consulted about how they can work with government. While this is not particular to the Department, all departments should be aware of it.

## **Department**

**3.19 Provide basic benefit training for all staff** **S**

Basic training should be provided for all staff in LPS (and NIHE) on the qualifying criteria for HB/RR/DPA and how they interact. This should also include the basics of Pension Credit, disability benefits and Carer's Allowance. Some basic training on how to talk to older people would also be advantageous to staff. The Department should be planning now with the development of NI Direct in mind.

**3.20 Provide specialist benefit training for key staff** **S/L**

In addition to, and only after provision of the above, there should be some specialist training for key staff. This may be one person per 'team' or a group of people with specific responsibilities. This should also be available to all staff who are interested in it. The training would build on the basic benefit training and cover the workings of and interactions between all the means-tested, earnings-related and disability benefits that are available. Where possible, these more-experienced staff should be the first line of contact in the agency. The Department should be planning now with the development of NI Direct in mind.

**3.21 Identify and share good practice** **L**

It is important to exchange good practice with other benefit-awarding agencies, including the SSA, NIHE and DWP. The Partnership Fund<sup>8</sup> approach in England should be investigated and contact should be made with other take-up projects in order to share learning and experiences.

**3.22 Websites should focus on take-up as well as fraud** **S**

Government websites including those of DSD and DirectGov provide information about benefit fraud, but have no similar campaign to highlight benefit eligibility. Benefit take-up should receive at least as much prominence online. The LPS website is particularly difficult to negotiate whereas a clear link from the home page to information on HB/RR/DPA, particularly at the time of rates bills being sent out, could encourage more people to claim. For example, a simple online form to request a benefit check could be provided and this could be done in partnership with the advice sector.

**3.23 LPS should communicate with the sector** **S**

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<sup>8</sup> DWP. Helping Older People Engage with Benefits and Services: an Evaluation of the Partnership Fund, 2007

The agency should reinvigorate the communications group which had previously seen them working with key contacts in the sector. Communication and working relationships could be improved by, for example, letting advice providers know if the agency is experiencing IT problems or goes through a period of staffing problems, as the advice organisations could then tailor their approach accordingly. Advance notice should also be given for meetings to which groups have been invited and this should be at least three to four weeks. Working more closely with the wider voluntary and community sector would also allow the agency to target messages about HB/RR/DPA and should influence the development of their future communication strategies.

### **3.24 Better joined-up working**

**S**

The Department and LPS should work more closely with the SSA and NIHE to improve the signposting of clients to and between services. Systems and processes should be streamlined so that benefit systems can work in tandem; this would also prepare the ground for data-sharing in future.

### **3.25 Review branding**

**L**

Branding could be improved in two ways, bearing in mind that this impacts beyond the Department itself. Firstly, the name of 'Housing Benefit' is offputting to those who feel stigma about applying for benefits. The term 'Rate Relief' is more appropriate. Secondly, the name 'Land and Property Services' gives no indication of what the agency does and certainly does not link it to the subject of rates. Materials produced by the agency, including their website, should make it clear what the agency actually does and that they are able to provide help with paying rates.

## **4.0 How the community/voluntary sector can work in partnership with the relevant Government agencies in order to increase take up of housing benefit (rate rebate)/rate relief among pensioners, particularly in the owner occupied sector**

4.1 NICVA's Policy Manifesto calls on government to 'Increase benefit uptake among all those who are entitled, including provision of guidance on completing applications and identification of passport benefit entitlements'<sup>9</sup>, demonstrating a commitment from the voluntary and community sector to this issue. Community groups and forums can play a vital role in informing older people about a wide range of subjects including benefit entitlement. Bearing in mind the point made above regarding sustainability of groups in the sector, the following recommendations are actions that groups can take in partnership with other groups and/or with government.

### **4.2 Work in partnership locally**

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<sup>9</sup> NICVA. Policy Manifesto, 2006.

Working in partnership at a local level was identified in a recent Public Accounts Committee report on benefit uptake<sup>10</sup>. Partnership initiatives should focus on groups working with older people, including health-themed organisations, lunch clubs or sheltered housing providers. This could take a number of formats but could include using trusted groups in the sector as 'alternative offices' or using groups to disseminate information materials through their newsletters, events or websites. The Department can help to provide information sessions or workshops to groups but it must be the local groups themselves who run the events as many older people are mistrustful of government officials but government funding needs to be made available for partnership working.

#### **4.3 Promote advice services** **S**

Advice providers already do promote their services and they should continue to build on this. They should look at ways of doing more specific outreach to older people, particularly those who are harder to reach and who may not traditionally access advice services. By working with the wider sector, advice providers can reach these people and help to increase their benefit uptake by actively visiting groups and speaking at their events or providing outreach to their members. Groups in the sector can help to promote advice services if they are given details of locations, opening hours etc.

#### **4.4 Use existing initiatives** **S**

There are many existing initiatives, for example Your Rights week, information days run by groups etc, which can be used to improve the information provided about benefits. The organisers of such events should liaise with the Department to ensure that high quality information is provided. In addition, regular activities of groups, such as outings, AGMs and other events, can be used to spark discussion of benefit issues and can help to increase the 'word of mouth' approach to raising awareness.

#### **4.5 Help to identify possible claimants** **S**

If members of groups within the sector are well informed about benefit eligibility criteria, they may be able to help to identify possible claimants. For example, a change of circumstances such as bereavement or ill health could be identified as a trigger to making a claim. Groups that work with older people are often best placed to identify those who need help and to refer them on for advice or further information. Basic benefit training could be provided for local community workers to enable them to signpost people.

#### **4.6 Develop capacity of isolated older people** **L**

This recommendation will require a longer timescale than many of the others, as the most isolated older people have little or no knowledge of the benefits system and it would be very intimidating to swamp them with information. Groups working with older people, particularly those in rural areas, those with disabilities and those from minority communities, should be provided with resources to work with them to increase their capacity. This could include a range of project activities but would require home visits and a long term approach.

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<sup>10</sup> DWP. Helping Older People Engage with Benefits and Services: an Evaluation of the Partnership Fund, 2007

#### **4.7 Sector should build partnerships with government**

**L**

While government should be working more closely with the sector, the sector itself must take some responsibility for building partnerships with relevant bodies. Groups can identify the key issues for their members and organise events or meetings to discuss them. They can request guest speakers, meet with officials themselves and proactively include information in their own resources. They can help to run events such as open days, benefit information sessions or conferences themed around benefits. They can also provide wider support to older people in their communities which will help to increase capacity and improve social inclusion. The Age Sector Platform can play a key role in liaising with the Department and with LPS to put forward the views of its members and to disseminate information to them.

### **5.0 Awareness and take up of Disabled Persons Allowance and recommendations, where necessary, as to how this can be improved**

5.1 Not one single group in the A2B workshops identified DPA as a benefit that they knew about<sup>11</sup>. Among the stakeholders for this piece of research, none of the older people themselves were aware of DPA and very few of the representatives from the sector had any level of knowledge of it. When LPS was contacted via their switchboard, the person who answered the telephone was not even aware of DPA and this is symbolic of a wider lack of knowledge or information.

#### **5.2 Rename DPA and publicise the criteria**

**S**

Lack of public awareness comes in part from confusion between DPA and DLA and also the perception that it may be means-tested. It should be clearly publicised that this is not a means-tested benefit and resources should be produced which explain the eligibility criteria in Plain English. It should be made clear that DPA can be awarded as well as HB/RR and that it is not DLA and does not require receipt of DLA. This should be free of jargon and should signpost people to how to apply for it. LPS should consider renaming DPA to something more 'user-friendly' and should consult with disabled people and older people when doing so. DPA should be more clearly publicised on the LPS website.

#### **5.3 Target recipients of other related benefits**

**S**

When you compare the numbers of DPA recipients (c10,500 households) to those individuals getting DLA high mobility and/or high care (108,797 total as of May 2007, of which 29,195 are getting both) and AA high rate (47,198 as of May 07)<sup>12</sup>, there is an evident discrepancy. While many of the recipients of these other benefits will not qualify for DPA, it is likely that at least a small percentage will and are probably

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<sup>11</sup> A2B. Summary of Workshop Findings, 2007

<sup>12</sup> DSD statistics, 2007

unaware of it. Targeting these people with information about DPA may help to increase take up. Some of the recipients of the NIHE Disabled Facilities Grant are an additional target audience. They are already notified of DPA as part of the DFG process but this could be followed up with them at a later date.

#### **5.4 Target voluntary groups working with possible recipients** **S**

There are many groups that work closely with disabled people and their families. Information resources, which must be in clear and accessible formats, can be distributed via groups including Disability Action and groups that work with specific conditions such as Arthritis Care, Action MS etc and information can also be provided for their newsletters and websites. One way in which the department could work more proactively with the sector would be to run a pilot exercise, similar to what the SSA currently does, which could be tendered out to the sector and could record any increase of DPA take-up. The department could also look into funding groups to run information events for their service users.

#### **5.5 Target statutory bodies working with possible recipients** **S**

As above, LPS can work with health and social care professionals to make people aware of DPA, which should include occupational therapists, GPs, district nurses, home helps and Motability dealers. They will need to be provided with clear and accessible literature and be given some basic knowledge of DPA themselves. Staff in other agencies, including SSA and NIHE should be given training in basic awareness of DPA and the eligibility criteria. One stakeholder suggested that special schools would also be a good target for publicity about DPA. LPS should look into providing information sessions for parents and teachers. As part of the general process of having adaptation work done, occupiers may come into contact with planners, architects and building control, as well as professional organisations such as the Chartered Institute of Housing.

#### **5.6 Make improvements to the application process** **S/L**

The DPA application form itself is quite simple in comparison with other benefits, however after going through the inconvenience and long waiting times to get adaptations done in the first place, it can be offputting to have to begin yet another process. The NIHE grants system sets a very good example, particularly with regard to the Disabled Facilities Grant, and this good practice should be used by LPS. The possibility of 'dovetailing' the two application processes should be investigated, bearing in mind that many people carry out adaptations privately and would not be reached by this method.

## Summary of recommendations

### Short-term

3.2	Leaflets should be revised and made clearer	Dept
3.4	Publicise and provide more home visits	Dept
3.5	Use locally-based enablers	Dept
3.9	Make verification easier	Dept
3.11	Continue and improve targeted take-up work	Dept
3.12	Use existing facilities for publicity	Dept
3.13	Target those just above current benefit levels	Dept
3.14	Provide information packs to retirees	Dept
3.15	Use the new water charge to promote HB/RR	Dept
3.16	Run publicity campaigns to the general public	Dept
3.17	Eligibility for one benefit should lead to a full check	Dept
3.19	Provide basic benefit training for all staff	Dept
3.22	Websites should focus on take-up as well as fraud	Dept
3.23	LPS should communicate with the sector	Dept
3.24	Better joined-up working	Dept
4.2	Work in partnership locally	Sector
4.3	Promote advice services	Sector
4.4	Use existing initiatives	Sector
4.5	Help to identify possible claimants	Sector
5.2	Rename DPA and publicise the criteria	DPA
5.3	Target recipients of other related benefits	DPA
5.4	Target voluntary groups working with possible recipients	DPA
5.5	Target statutory bodies working with possible recipients	DPA

### Short- to longer-term

3.20	Provide specialist benefit training for key staff	Dept
5.6	Make improvements to the application process	DPA

### Longer-term

3.3	Set up a free and anonymous helpline	Dept
3.8	Pre-populated forms	Dept
3.21	Identify and share good practice	Dept
3.25	Review branding	Dept
4.6	Develop capacity of isolated older people	Sector
4.7	Sector should build partnerships with government	Sector

### Longer-term and others responsible

3.6	Simplify forms	Dept
3.7	Automated delivery of benefits	Dept
3.10	Move away from means-testing	Dept
3.18	Groups must be funded sustainably	Dept