

DWP Ethnic Minority Forum
in association with Language Line

5th April 2006

Report

Opening Address

Alexis Cleveland, Chief Executive of The Pension Service and DWP Race Champion, opened the event. She explained that her role as Race Champion, focused on ethnicity issues for both staff and customers. Alexis stressed that the Department should provide services that were not only accessible to all, but were professional, sensitive and responsive to the needs of a diverse society.

Alexis said that DWP was committed to engaging with customers and stakeholders, in a meaningful way, to make a difference. DWP will put diversity at the heart of what it does, not just in service delivery, but in developing policy.

Alexis also talked about the Department's Welfare Reform agenda, and the forthcoming Pensions White Paper.

Delegates asked Alexis questions on:

- Alternative Offices lacking the resources to use interpreting services
- whether the Government's commitment to a higher state pension would result in higher National Insurance contributions
- support for refugees and asylum seekers to access English classes and to re-qualify in their trades/professions
- increased numbers of older workers blocking posts for their younger colleagues
- Jobcentre Plus staff not explaining adequately the benefit claiming process for customers whose first language was not English (including those that do not need an interpreter).

Update from DWP Ethnic Minority Working Party

Martin Lyddon, from the Institute of Welfare, spoke about the work of the DWP Ethnic Minority Working Party, and invited any interested delegates to join. At present, there is under-representation from some ethnic minority groups.

The working party meets quarterly and provides a channel for in-depth discussion between DWP and representatives who work with ethnic minority customers. Topics for discussion included customer care standards, leaflet translation, the Diversity Toolkit, interpreting services, and barriers that ethnic minority customers face accessing benefits. The Working Party's views are fed back into the relevant policy and operational divisions within DWP.

Access to Work and Financial Inclusion for Ethnic Minority Customers.

Jane McLuckie-Townsend from the DWP Ethnic Minority Employment Division gave a presentation on ethnic minority employment. DWP has a Public Service Agreement (PSA) target to raise ethnic employment rates and to reduce the difference between that rate and the overall employment rate by spring 2006. Ethnic employment rates are now improving against a backdrop of no significant improvement in the 20 years up to 2003.

Jane said that some ethnic minority groups, such as the Pakistani and Bangladeshis, were disadvantaged compared to the indigenous population and some other ethnic groups. A big issue was also those people who were looking for work, but not in contact with Jobcentre Plus. These were suffering in poverty terms, and DWP needed to look at how they could access benefit information.

The Government asked the Strategy Unit to report on this issue, which they did in March 2003, with the Government accepting their recommendations. To meet the PSA target, the strategy has been built around three strands - building employability, connecting people to work, and ensuring there are equal opportunities in the workforce. DWP has lead responsibility for this work, which will be delivered through the Ethnic Minority Employment Task Force, across Government and with external stakeholders. The focus has been on focusing resources and creating greater flexibility in service delivery, tackling employer discrimination and reaching inactive clients.

A table discussion followed this item – summarised at Appendix 1.

Ethnic Minority Employment Strategy

Chris Wood, from Jobcentre Plus Partnerships Division, responsible for ethnic minority programmes, spoke about the three elements in their delivery strategy. These were:

- Race Equality Schemes, which involves conducting a race impact assessment on all new areas of work.
- performance improvement – focusing resources and performance targets on the 272 wards in 34 districts that have ethnic unemployment levels three times the norm. 1,000 additional advisers are posted into these wards.
- Outreach and Partnership activity to reach more people and provide more diverse support, such as the Ethnic Minority Outreach Programme, which was introduced as a pilot in 2002, to engage with customers who would not normally access Jobcentre Plus services; the Ethnic Minority Flexible Fund; the Fair Cities scheme in Birmingham, Bradford and Brent; and the Outreach for Partners initiative.

Delegates asked Jane and Chris questions about:

- customers having problems accessing Jobcentre Plus by telephone. Is there an alternative route? People using mobile phones run out of credit before the call is answered
- the perception that paper claims can no longer be made.
- ensuring employers who take part in ethnic minority employment programmes adhere to equal opportunities policies.
- Social Fund – could there be a separate pot of money for refugees who are trying to set up home?

National Pensions Debate

Dave Higlett, from the State Pension External Relations Team, gave an update on consultation about pensions reform. The aim is to help move towards a broad consensus on long term pensions reform and to build confidence in reform proposals. The Debate is based on four key recommendations of the Pension's Commission Report:

- pensioners being poorer compared to the rest of society
- a greater share of taxes going to pensions
- saving more
- increase in average retirement age.

A table discussion followed this item - summarised at Appendix 2.

National Insurance Number Allocation Process

Roger Pugh outlined the new process for allocating National Insurance numbers (NINOs). There will be fourteen main interview locations, supported by 30 satellite and seven sub-offices. Customers use an 0845 number to arrange appointments. Applications will be processed on two sites. Issues raised by delegates included:

- clarification requested on the policy for replacement National Insurance cards
- can another NINO be issued in exceptional circumstances, for example, where a victim of domestic violence wants to re-locate?
- A8 nationals on the workers registration scheme being told that they cannot apply for a NINO until they have secured employment
- from September 2005, refugee status is given for only five years. In consequence, can they only have temporary NINOs when they claim benefit?
- update on the estimated one million bogus NINOs that exist in the UK
- can people still arrange NINO interviews on-line, now the telephone system has been introduced? On-line system is easier for people whose first language is not English.

Right to Reside

Mary Baines from Jobcentre Plus answered questions from delegates, which included:

- staff having sufficient knowledge to deal with claims about European Community Law
- delays in getting claims processed
- discretionary leave for unaccompanied minors
- delays in appeal cases, where the appeal was allowed, but where DWP have appealed against that decision

Closure

Debbie Heigh, DWP Director of Diversity & Equality, closed the event by speaking about the DWP's Equality Schemes. The plan is to have separate schemes for race, disability and gender. Processes for developing equality schemes will be part of normal business planning and managed as part of the performance management regime. Schemes include a duty to consult customers and their representatives.

Access to Work and Financial Inclusion – table discussion

What do you think is going well?

General

- recognition that there are specific needs
- openness and opportunity to speak at the Forum
- more information and more happening
- DWP are looking at making improvements and are taking on suggestions.

Jobcentre Plus

- doing well with employment and getting better with Open Plan schemes
- DWP Procurement race proofing is good, but need to get out to grass roots – could work with Councils for Voluntary Services
- there is progress but it is too slow.
- Disability Employment Advisers are doing well in some areas
- centralisation of Social Fund is an improvement.

The Pension Service

- partnership working between The Pension Service and external organisations, ensuring that customers are given the correct advice and help with completion of application forms
- format of the application form is accessible and easy for customers to complete
- local service staff also provide assistance with DCS issues.

What issues would you like us to address?

Communications

- feedback from Forums should reach frontline staff in DWP
- share best practice
- employers need to be aware that they can take staff on with temporary NINOs
- local liaison meetings with advice and voluntary organisations seem to have ceased
- be more up front about good things that are happening.

Training

- Jobcentre Plus staff should advise customers to claim Child Tax Credits
- front line staff lack in-depth knowledge of benefits and Tax Credits
- lack of knowledge of disclosure of information procedures amongst frontline staff
- front line staff need to be aware of what interpreting support is available

Customer Service

- changes are resulting in loss of experienced staff and customer service is suffering.
- the service is inconsistent between offices
- people who sound well-educated receive a better service from Jobcentre Plus; those less able to express themselves are passed from one person to another
- need to ensure that face-to-face, paper or electronic claim forms are still available as an alternative to the telephone, particularly for people with language needs
- customers unable to contact Decision-Makers (DLA)
- more research needed into reaching ethnic minority customers, and more outreach work
- in some areas there is a lack of home visits; although local surgeries are provided on occasion there is a real need for home visits
- local office closures are a barrier as clients can no longer drop into their local office to discuss issues
- some local office staff refuse to obtain interpreting services
- electronic forms should give the user an electronic reference number and be available in a variety of languages.
- transition period between NASS and benefit claims is not managed properly for refugees; Home Office gives asylum seekers 28 days support once Leave to Remain has expired - why can not Jobcentre Plus use this as a transitional period to enable new benefits claiming process to start?
- staff should reflect customer base in ethnicity and being more informal

Telephony

- the telephone service is not inclusive, why not provide freephones? ***Institute of Welfare wants an answer***
- problems getting through to Jobcentre Plus by telephone to register applications
- More access to dedicated telephones and not only one number.

Partners

- cost of Language Line for Alternative Offices is very difficult to manage without funding
- accessing funding is an issue for partners, which needs to be looked at
- Ethnic Minority Employment Division needs to consult with partners
- employment rates differ between groups and genders – we need a range of options so they can be targeted appropriately

Organisation

- need a more cross-Government approach – a one stop shop.
- too many changes that make the system too complicated to understand

National Pensions Debate – table discussions

General views

- delegates would have preferred to see costings associated with each option, to enable them to come to an informed decision
- issues concerning ethnic minority women not addressed.
- concerns around sampling; numbers too low, therefore views are not representative.
- what about pension provision for disabled people? they are not as likely to work and their earnings are lower
- need to ensure that consultation media are accessible i.e. languages, BSL, audio-tape, Braille etc

Option 1 – Pensioners getting poorer

- rejected by delegates.

Option 2 – Greater share of government's revenue spent on pensions

- greatest share of taxes should go to pensions, rather than other areas, like defence
- burden of taxes will shift to pensions anyway because of numbers on Pension Credit
- at the moment, the State Pension rate is below the Pension Credit level and this is an issue for many people
- pensioners do not want to be a burden on the government.

Option 3 – People saving more for retirement.

Making provision for retirement

- requires a massive culture change – saving for pensions should be on the national curriculum in schools
- there is a lack of incentive for people to save and the government need to look at ways of encouraging us all to save more, for example, Government Bonds
- need to look at how the tax system affects savings – a simpler system is needed to help people save, with some tax relief for savings earmarked for retirement
- consider a compulsory element for younger people not interested in pensions
- for many families, there is no spare cash to save for retirement
- women and asylum seekers may not have had the opportunity to build pensions
- refugees who come to the UK in their fifties may only be able to work for a few years
- why should people use personal savings to pay for pensions?
- a lot of the younger generation get into debt at an early age - there is no way that they will be able to save at all
- increases in cost of living, accommodation costs, loans, spending on credit cards cause people to opt out of saving - we are storing up problems for later

- you need to show, you have thought of groups that have multiple disadvantage, such as home-workers who are usually on low incomes and pay no National Insurance
- the system perpetuates poverty - low incomes in working life mean poverty in retirement

Pension schemes

- organisations with less than five employees, such as in the voluntary sector, do not have pension schemes
- flexibility of working hours is an issue - older workers might wish to work reduced hours
- companies should not be allowed to take 'pension holidays' where they stop contributing to pension schemes
- conflicting legislation - EU funding for charities does not allow money to be used to contribute towards pensions for employees

Confidence in financial institutions

- there is a lack of trust in the financial sector; people sign up to schemes and then rules are changed; legislation needs to be tightened up, so people know at the outset what they are likely to receive in retirement
- there is a lack of confidence due to cases such as Equitable Life, where many people have lost money

Income in retirement

- there should be a mechanism to ensure that people who have unskilled jobs still have a pension
- there needs to be some means-testing to ensure that there is a minimum retirement income for all
- ethnic minority customers may have pensions issues abroad
- benefits, and not just pensions, need to be available to support the elderly population, for example, AA and DLA.
- why do we have to pay income tax on our pensions? the younger generation will not have the incentive to save
- we need a proper State Pension, and not Pension Credit, as this is too complicated.

Option 4 – Increase in retirement age

Retirement age

- if the retirement age is to increase, then there should still be an option to retire at 60/65; many industries have employees who, on average, do not live to 68
- the government is 'in breach of contract' if they extend the retirement age for older people who have an expectation and have planned to retire at 65
- there were concerns about raising retirement age due to unemployment rates; there may be difficulties in gaining employment, with consequences for young and old
- a higher retirement age, will mean less career opportunities for young people
- needs to be a process where people in later life can reduce hours, work part-time and gradually cease work without this negatively impacting pensions
- it is unfair to expect more vulnerable and frail people to work longer

Government role

- better and more targeted information from the Government - people do not understand about pensions and National Insurance contributions, and do not trust financial institutions
- one authority should be responsible for overseeing pension provision, with government ultimately responsible
- educate people entering the UK about National Insurance contributions and pensions
- Pensions should be made more secure, so that investments are safe
- an element of compulsion, for example, enforced saving or membership of pension scheme may be an option
- people need more information on compensation schemes, if their pension scheme goes bust
- Government should take responsibility for pension schemes being underwritten
- Government needs to look at a fair way of releasing equity on people's homes, to help them save for retirement
- companies should be monitored

Summary of Evaluation

Rating of sessions – 56 respondents

<i>Content</i>	<i>Excellent</i>	<i>Good</i>	<i>Adequate</i>	<i>Poor</i>
Agenda	10	41	5	-
Keynote speech by Alexis Cleveland	10	40	6	-
Update from EMWP	15	28	11	1
Access to Work & Financial Inclusion	7	33	12	2
National Pensions Debate	7	35	10	3
Right to Reside & NINO allocation	7	28	13	4
Closing Plenary	3	32	8	1
Open Forum	9	27	3	-

Future Events

Frequency - most delegates, who commented, are happy with an annual event, 17 would like the Forum to be held twice a year.

Format – possibly have smaller workshops where delegates can air their views, more representation from Frontline staff

Content – possible topics for future forums include carers' issues, Tax Credits, Appeal Service, Welfare to Work, Habitual Residence/Right to Reside, role of voluntary organisations, DWP and Home Office interaction, updating benefit information, contractors progress in implementing diversity legislation.

Other comments

- very informative, a chance to network and make further links with outside agencies
- the idea of the Working Party is good, but there is a need for access to them, to pass on information through the e-channel
- speakers were too high up the ladder to address the practical issues raised. Frontline staff, as well as the public should be represented at these type of events.
- too many “I don't know” from so-called experts. Maybe a bit more prep work around delegates before such an event would help.
- there is inconsistency around the issues of Right to Reside, as given by different DWP offices, particularly family members of EU nationals to claim benefits
- many items lacked a focus on ethnic minority groups
- opportunity to feedback was good
- DWP supporting staff, very courteous and professional
- an excellent forum, where issues were discussed and aired with generous feedback for continuing exploration
- most of the issues, I experience in my everyday worklife; although I still have many problems unresolved, I am aware of what DWP is doing to improve the situation - consultation would be good just before final decisions are made.

Attendees List

<i>Name</i>	<i>Organisation</i>
Paula Aldin-Scott	National Council for Palliative Care
Ron Alexander	DIAL Southend
Jasone Andonegui	Black Country Housing & Community Services Group Ltd
Sana Arshad	Age Concern Herefordshire & Worcester
Farah Aslam	Age Concern Lancashire
Bana Banafunzi	The Refugee Council
Linda Briheim-Crookall	Homeless Link
Angela Brivett	African & Caribbean Voices Association
Marcia Cabey	Enfield Town Citizens Advice Bureau
Andrew Argent Carney	Dover District Council
Tajinder Kaur Chaggar	Greenwich Social Services
Barbara Clarke	Veterans Agency
Louise Cooke	Royal Borough of Kingston Council
Dee Coombes	North Liverpool Citizens Advice Bureau
Rani Dady	London Borough of Hounslow Council
Satwinder Dhaliwal	London Borough of Hounslow Council
Gilli Driver	London Borough of Croydon Council
Avan Engineer	Wandsworth Carers Centres
Beryl Evans	The Civil Service Benevolent Fund
Neil Everett	Kingston Council Social Services
Pamela Fitzpatrick	Child Poverty Action Group
Jane Gallagher	Leicester City Council
Gillian Glover	Gloucester City Council
Mark Grossett	Broadway Supported Housing
Uma Gupta	London Borough of Greenwich Council
Mussie Habtes	Ujima Housing Association
Michael Harrison-Little	London Borough of Barnet Council
Jacinth Hay	Lambeth College
Harold Roy Haycock	North West Pensioners Association
David Hill	Dudley Metropolitan Borough Council
Angela Honeywood	Queen Elizabeth's Foundation Training College
Pauline Hunter	Disability Alliance
Tawfiq Ibrahim	Community Advocacy Support & Advice
Rachel Keys	Slough Refugee Support
Hamid Khan	Pakistan Overseas Welfare Association
Raja Khan	Lancashire County Council
Derek Kinrade	National Information Forum
Richard Lam	Age Concern Enterprises
Emlyn Langford	Shaw Trust
Vie Lawrence	The National Pensioners Convention
Alan Lean	Thurrock Council
Steve Lee	Carers UK
Sarah Leonard	Alone in London
Martyn Lyddon	Institute of Welfare
John McGregor	Arthritis Care

Kim Maynard	Citizens Advice
Ray Mort	Institute of Welfare
Nazar Mustafa	Muslim Education Co-ordinating Council
Kanti Nagda	Sangat Advice Centre
Victoria Nassozi	English Churches Housing Group
Anh Tu Nguyen	Federation of Refugees from Vietnam in Lewisham
Thuy-Duong Nguyen	Federation of Refugees from Vietnam in Lewisham
Henry Nicholson	Organisation of Blind African Carribeans
Jim Noel	Ujima Housing Association
Olowang John Obalim	Kensington Citizens Advice Bureau
Dr Syed Aziz Pasha	Union of Muslim Organisations of UK & Eire
Manji Patel-Vekaria	Newham Voluntary Sector Consortium
Neil Pitt	Hull Welfare Rights Service
Ranjit Rana	Commission for Racial Equality
Kevin Russell	Institute of Welfare
David Schoon	London Borough of Haringey Council
Anila Shah	Sangat Advice Centre
Anjula Sharma	Cruse Bereavement Care
Kaveri Sharma	Equal Opportunities Commission
Martin Sharp	Lambeth Carers
Sidney Shipton OBE	The Three Faiths Forum
Mohinder Sokhal	Sandwell Council
Sarah Stockwell	Help The Aged
Izuka Soligboo	Look Ahead Housing & Care
Edward Thompson	Look Ahead Housing & Care
Jane Tomkinson	Staffordshire County Council
Anita Tomlin	Disability Rights Commission
Terry Truman	Newport City Council
Nigel Turner	Leonard Cheshire Workability
Radha Vyas	Westminster Citizens Advice Bureau
Carmel Walker	London Borough of Enfield Council
Sandra Walmsley	DWP Standards Committe
Sara Wong	Chinese Community Centre
Lucy Yankson	One Parent Families
Lisa Yeung-Donaldson	Chinese Information & Advice Centre
Simon Yoxon-Grant	Language Line
Bashir Zaman	Tameside Metropolitan Borough Council