

Social Security Experience Panels: Ethnic Minorities

Background

The Scottish Government is becoming responsible for some of the benefits currently delivered by the Department for Work and Pensions (DWP).



To prepare for this change, the Scottish Government set up the **Social Security Experience Panels** to design Scotland's new social security system.



Research with Seldom Heard Groups:

As part of the Experience Panels, additional research is being done with **seldom heard groups**. These are people who may have different experiences that might not be covered in the main Panels.



About the research

This report gives the findings of research conducted with ethnic minorities across Scotland.

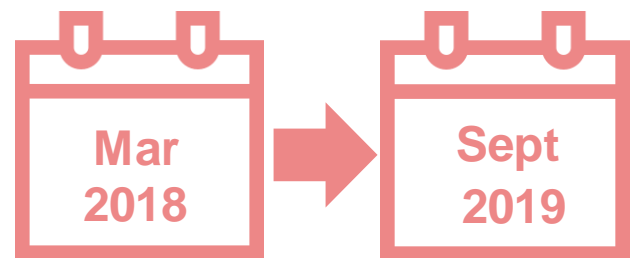
The research asked participants about their experiences of using the benefits system. It also asked how Social Security Scotland can make sure it is accessible to ethnic minorities in Scotland.



20

focus
groups

The research took place between



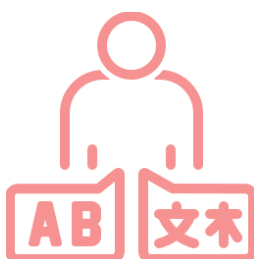
Over 130

people took part



4

locations

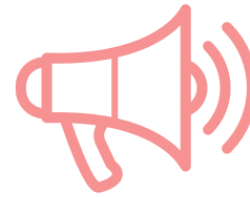


Language interpreters were provided for participants where needed. This meant that focus groups were conducted in English, Urdu, Hindi, Punjabi, Bengali, Nepalese, Cantonese, and Mandarin.

The research explored:



How to find out about the benefits system and support available



How Social Security Scotland can promote its benefits



Language barriers and inclusive communication



What staff should be like



Applications and appeals



Stigma and social barriers



Much of this research took place before Social Security Scotland was publicly open. This means that the findings do not evaluate any current service being delivered by Social Security Scotland.

How to find out about the benefits system and the support available

Unaware of the support available



Many participants said that they **did not have regular sources of reliable information about social security.**



Older participants said they did not know about benefits because they were **socially isolated.** These participants talked about:



Not knowing anyone who had applied in the past



Not knowing which organisations to go to



Not being able to access online information



Being suspicious about online hacking or fraud

“I think I’m quite isolated from situations where information would be available. When I’m out, I’m at the Mosque. Otherwise, I’m not able to get out due to my bad health.”

“After buying products online, I no longer trust the technology. There’s lots of tech crime, stealing people’s details, stealing their savings. You become less trusting of people you think are helpers.”



Other participants said they knew a little about the benefits system. But they described feeling **confused** about what they could apply for.

Some talked about a **lack of clear information about eligibility** criteria. Others described being **unsure about which organisations provided different benefits**.

“All of this is a jungle. I just go around in circles. Not sure who to contact and who is charge of what.”

“I look, but it’s hard to keep track of when benefits change.”

“Many years ago there were charities that provided information. But now these organisations have disappeared so people have no idea.”



Ways of finding out about specific benefits



Other participants knew more about the benefits system. These participants described various ways that they had learnt about benefits they might be entitled to.



Some had used their local **Job Centre** to find out about specific benefits.



Others had used **Citizen's Advice Bureau**.



Several said they had gone to their local council.



Others had learnt about benefits from **health visitors**.



Many said that they found out about specific benefits from **government websites and social media**.



However, most participants – across both younger and older groups - agreed that **word of mouth** was the best way to hear about benefits.



Many described hearing about benefits through **friends, family, neighbours, colleagues, local community centres, and schools**.

“As a community, we’d mostly find out through word of mouth. I would keep an eye out for benefit information for someone else who I knew wasn’t looking. I know people who only trust the advice from friends and other social groups.”

“You can never find it online. My son started school and there was a grant that I applied for. But no-one told me apart from my friend. I wouldn't have known otherwise.”



Many described trusting word of mouth more than any of type of information that was online, or in a leaflet, or a letter. These participants felt that **local advice and local stories** from friends, family, and neighbours were trustworthy.



Many spoke about being **reluctant to use mainstream UK organisations** as sources of information. For example, the Jobcentre or Citizens Advice Bureau.



There was a view that it was easier to trust **local organisations**.

“I run an elderly lunch club. I arrange days where people can come in and talk and sometimes hear information. This is often the only way they would find out about anything. “

“I receive most of my information through friends, or when I go to our outreach centre.”

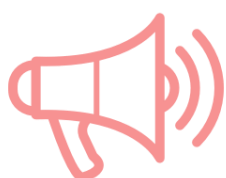


A few said that they had found out about benefits that they were entitled to **by chance**. These participants said that they had been **lucky to find out information** by attending events or receiving advice from a stranger.

“I didn’t know about benefits until I attended an event in the town five years ago. Someone saw me walking down the stairs with a stick, and asked if I knew that I was entitled to support.”

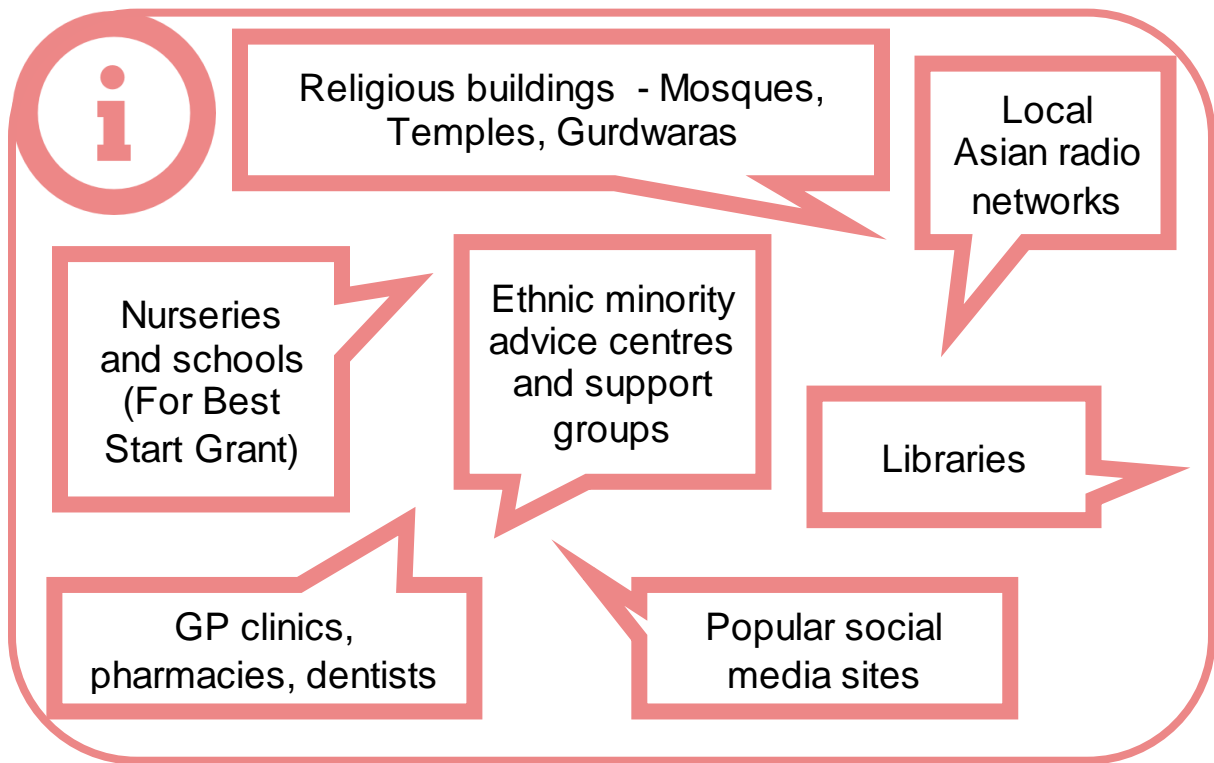
“I didn’t know about the money to help out with funerals. Feel lucky to have found out about it today.”

Places for Social Security Scotland to promote its benefits



Participants were asked about what Social Security Scotland could do to raise awareness about its benefits.

Many suggested that information should be placed in locations that were **visible and trusted by ethnic minorities**.



Several wondered if there were opportunities for Social Security Scotland to build links with local community groups and ethnic minority advice centres.

They felt that local groups were **highly trusted by ethnic minorities** already and would help to encourage others to apply.

“They should work with ethnic minority centres who can provide information sessions to the public who trust them.”

“Look for spaces for community events. We have a nice hall in the town here. Invite people. Make it friendly. People could bring food.”



Some said that they would want information in **neutral locations** which any member of the public could walk into.

“I’d go to somewhere accessible. Where you are not judged or discriminated. Somewhere neutral. Where a student or a doctor could have walked in.”

“I got a letter about Best Start Grant from the nursery where my kid goes. Newsletter are given every term. I really appreciate it. There could be more things like this.”



Several said that **face to face sessions** would help make Social Security Scotland more approachable to the public.

“There’s lots of ways to improve communication between organisations and the public. Sometimes it might be direct – i.e. getting staff to come to local areas and explain the benefits. Other times it might be joining with charities, having regular focus groups, and connecting people.”



A few said that face to face communication would be **the most accessible way** for them to find out information.

“Face to face gives time to ask questions for those who know nothing about the benefits system. This is the best way for the elderly.”

“Easier to understand face to face – my hearing is much better when I am face to face with someone.”

Language barriers and inclusive communication

Creating accessible public information



Almost all focus groups felt that **language barriers** prevented ethnic minorities accessing what they were entitled to.



Many said that having limited English made it difficult for them to access information about the benefits system.

“For a person who doesn’t have English as a first language, the experience is not positive. Because the form, the booklet that describes how to fill the form, or leaflet about entitlement, all in English.”



Some said that language barriers meant they could understand bits of information. But they struggled to know exactly what benefits they were entitled to and how they could get them.

“For a person who doesn’t have English as a first language, the experience is not positive. Because the form, the booklet that describes how to fill the form, or leaflet about entitlement, all in English.”



Others said that they were **worried about making an error** and then being sanctioned or prosecuted.

“If I read some information on my own, I can’t work out exactly who is eligible, what is expected of you once you are getting benefits. I can’t work out other bits of the process and I would feel like I was telling a lie if I tried to answer something I didn’t fully understand.”

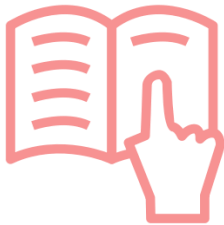


Some said that information was **particularly inaccessible for older** ethnic minorities.

“Usually, older members of the community ask their children to make contact with the relevant organisation and read the letters. This is because they speak no English at all.”



Many suggested that information about different benefits could be **translated into different languages and dialects**.

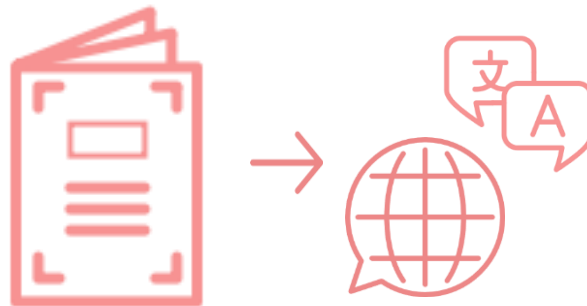


They said having **two languages in one place** would help them cross-reference and have a clearer understanding of what certain words meant.



Multi-lingual resources were also helpful because they would allow **families** (with different language skills between older and younger generations) to **work through information** about the benefits system **together**.

Several suggested that Social Security Scotland **create a booklet in different languages to explain eligibility for benefits.**



“A booklet is the best source for basic information. Could be printed in community languages. English is not my first language, so if there was a booklet printed in 6 community languages, I would pick it up and have a look. I’d be more confident to apply.”

Difficulties making contact by phone



Many said they had struggled to speak to authorities **by phone.**

Some said **past experiences** meant that they did not like using the phone to talk about important matters. These included:



Feeling judged while on the phone



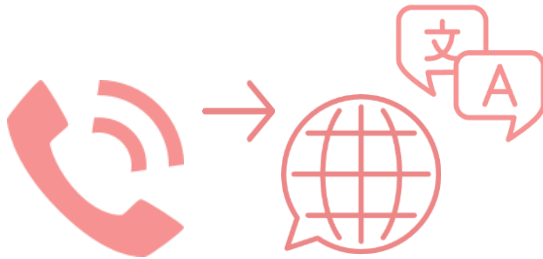
Staff were not willing to speak slowly



Did not want to be charged for the call

“I feel like staff at the other end of the phone don’t understand me.”

Multi-lingual phone line



Some participants liked the idea of Social Security Scotland **using interpreters** to help clients communicate.



Several said that they would like Social Security Scotland to create something similar to the **NHS Language Line**. They said that they particularly liked the way interpretation could be instant.



It was thought this would give people with limited English an **opportunity to call, ask questions, and speak for themselves**.

Interpreters



Some said that they would not always feel comfortable with an interpreter helping them with benefits. They said that applying for benefits was a **personal matter** that they would not want to share with any third-party interpreter.

Others said that language interpreters were **not always reliable**.

“I’ve had issues with interpreters not turning up to my medicals.”

“Sometimes there are accents issues with interpreters for Mandarin, where it’s difficult to understand.”

Communicating by video



Some felt that Social Security Scotland would be more approachable if it let clients **communicate by video.**

These participants felt that video meetings with clients and applicants would:



Allow people to feel more comfortable while speaking at home



Build trust through more face to face contact



Reduce the chance of forgetting an important document



Several suggested that **videos** could be provided to **help guide applicants through benefit application processes.**

Interacting with staff



Participants said that the behaviour of public sector staff had made it harder to get benefits in the past.



Some said that staff had been **rude or hostile to them**. Others said that they had been **treated unfairly** because of their ethnic background. For example, the way they looked, their name, or the way that they spoke.



Several said that Social Security Scotland should have **training** for staff that would help them support ethnic minorities.

They felt that staff should:



Understand different cultures and how to respect them



Be patient and offer to speak slowly



Tell clients and applicants about other support available (e.g. advocates)

Application and appeals processes



Many said that they had been unclear about how various processes in the system worked.



Some described **feeling helpless** when they had tried to complete applications for specific benefits.

“The current system did not work for me. The information was too complicated. I didn’t know my eligibility and didn’t see anywhere where I could go to get help. Nobody checked if I needed extra help to engage. And after a while, I just didn’t trust the system. So gave up. Others I know have been the same.”

“Only got through the forms by chance, coming into contact with people that know about the benefits system and helping you fill them out.”



Several said that they were also **unsure about how processes for challenging decisions worked**. They felt it wasn’t clear that once an application had been rejected it could be reconsidered and appealed.

“When my application was rejected, I just accepted that I was not going to get it. I did not know that I could have appealed that decision. There is a lack of information, and it is difficult to understand.”

“I applied, and didn’t get the benefit, and it wasn’t clear to me what had happened, so I couldn’t go back to them and ask why I was rejected. So I left it.”

Stigma and other social barriers

Stigma



Participants also spoke about attitudes towards receiving benefits.



Some said that they **didn’t see benefits as a right** that they were personally entitled to.



Others said that that **feeling ashamed** was a reason why they would be less likely to seek help and try to get what they were entitled to.

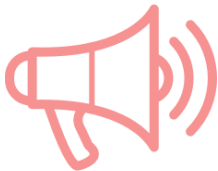
“Sometimes people are embarrassed. People who have never ever been on benefits, they’ve lost their job, they don’t know where to go. They feel embarrassed.”

“I’m too embarrassed to ask anyone about benefits or help. People are embarrassed to ask and embarrassed to tell.”

Several said that they would be worried about others finding out that they were claiming additional support.



Some said that they **didn’t want others to think they were struggling**. They thought that claiming benefits would be seen as a weakness. Several said that they **wouldn’t want rumours** to start to spread about them being ‘on benefits.’



Some felt that Social Security Scotland needed to encourage the idea that benefits are a right to people who are entitled to them.



These participants felt it was important to **change the language and culture around claiming benefits**. Several felt that the word ‘entitlement’ provided a less stigmatising message than ‘benefit’ or ‘charity.’

“It’s important to feel trust. Like that’s my entitlement first. Then you can tackle other things like the language barrier.”

“It should be classed as an entitlement and not a charity. People think it’s charity and they don’t want to take charity. It’s their entitlement.”

Financial Abuse



A few said that older people were **less likely to manage their claim themselves**. They thought that **financial abuse** could prevent clients from getting what they were entitled to.



Several said that language barriers and lack of confidence in the system meant that **bilingual children could often end of managing their older parent’s claim**. This meant that sometimes these clients may not receive everything that they are entitled to.

“I’ve seen children abusing their parent’s claim and taking money from them. They take the money and keep them isolated from their money and benefits. So the system is being abused by family members and they are not looking after their parents.”

“Many of us don’t know which benefit we actually receive. This is because the children take over and manage everything.”

Low confidence and isolation



Many spoke about how it was easy for ethnic minorities to become **isolated** in daily life.



Some felt that it was particularly easy to become isolated if people did not have good English language skills.

Several talked about how they didn't want to be a burden for society. They said that if they got in touch with authorities, **they would feel like they were bothering them.**

“There is a language barrier for me. But it makes me reluctant to get it touch with people because I don't want to be a bother.”



Participants also said Social Security Scotland could find ways to empower isolated people who were not currently confident enough to engage with them.



They said that it was common for older people to rely on their children or friends. They thought it would be a good thing if they were encouraged to get in touch on their own.

“It is important to increase self-esteem and confidence so people can apply for themselves. Many rely on their bilingual children or workers, but if they feel that they can do it themselves, they can connect to society. It’s important if you are an immigrant that you feel able to connect to mainstream society.”

What’s Next?



This research is being used to make sure that Social Security Scotland is accessible and inclusive to ethnic minorities in Scotland.



In line with the findings on increasing take-up of benefits, the Scottish Government is providing money to organisations to make sure that those who are entitled to benefits know about them. Local staff are also getting to know local organisations who can help them reach local communities.



In line with suggestions in this research, Social Security Scotland offer a translation service over the phone. They also provide information and forms in a range of languages.



Insights from the work are also being used to ensure that Social Security Scotland staff are able to treat all members of the public with dignity, fairness, and respect. This includes feeding findings into the design of inclusive training materials for staff.