

Social Security Experience Panels: Ethnic Minorities



EQUALITY, POVERTY AND SOCIAL SECURITY



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Introduction

As part of the programme of Experience Panels research, additional work is being undertaken with seldom heard groups who have distinct experiences and needs that may not be covered in the main Experience Panels. 12 This project is part of that work, and has a focus on ethnic minorities – who face particular barriers to accessing public services.

The purpose of this research was to explore a diverse range of views and experiences of accessing public support and the benefits system. It was also to ask participants about how Social Security Scotland could be designed to make sure it is accessible to ethnic minorities in Scotland.

It should be noted that much of the fieldwork for this research took place in a context where Social Security Scotland was yet to publicly open as an agency. As a result, the findings should be considered to outline a range of longstanding barriers faced by ethnic minority groups. The findings should not be considered to represent an evaluation of any specific benefit or service currently being delivered by Social Security Scotland or the UK Government.

More than 130 participants took part in 20 focus groups across 5 events in Scotland. Interpreters were provided where needed, and focus groups were conducted in English, Urdu, Hindi, Punjabi, Bengali, Nepalese, Cantonese,

¹ This may be either because a group is not well represented among Experience Panel members, or because the topic is one that should be approached with particular sensitivity.

² Our 'Who is in the Panels' reports show Experience Panel membership by protected characteristics. Across all 'About You' surveys that have been asked to panel members between 2017 and 2020, two per cent of respondents have identified as a 'non-white minority ethnic group.' Link: https://www.gov.scot/collections/social-security-experience-panels-publications/#experiencepanels:recruitmentandmembers

and Mandarin. The first phase of this work specifically targeted older people with English as a second language, a group facing particular barriers. This was widened to all ages and to include people with English as their first language for later events. Scottish Government researchers conducted these research sessions between March 2018 and September 2019.

This report details the findings and key themes that emerged from this work. It also outlines how the insights and suggestions in this research are being used to shape the service that Social Security Scotland offers to ethnic minorities.

Summary

Unaware of the support available

Many participants described how they were not aware of support, such as benefits, that might be available to them from the government. Some said they did not know which organisations or people could inform them about specific benefits. A number of participants - particularly in the sessions conducted with older groups - spoke about how they and others they knew were not exposed to information because they were socially isolated. These participants felt that information was difficult to find if they didn't know anyone who had applied in the past. Several said that they didn't visit the types of organisations where they could find out more.

Others said that they had been unable to access information that was available online. Some said they couldn't find information because they didn't have smart phones, tablets, or computers in their household. While several felt they didn't have the digital skills to access information on government websites or social media. A few also talked about how they struggled to trust online information because of suspicions about online hacking or fraud.

There were other participants who described having a small amount of knowledge about the benefits system, but described feeling confused about what specific support they could apply for. They talked about a lack of clear information about eligibility criteria. Several described not knowing which authorities were the providers of different benefits. These participants described feeling unsure about who provided disability and ill-health benefits, or employment support, or boiler schemes, or blue badges. There was also a

general confusion about changes in responsibilities between the UK Government and Scottish Government.³

Ways of finding out about specific benefits

Other participants had more knowledge of the benefits system. These participants described the various ways that they had previously learnt about specific benefits they might be entitled to. Some had used organisations such as their local Job Centre, Citizen's Advice Bureau, or council office. Others had learnt about specific benefits from local charities, health visitors, government websites, and social media.

However, most participants – across both younger and older groups - agreed that word of mouth was the most common way that they had learnt about any additional support. Many described how they had heard about specific benefits through friends, family, neighbours, colleagues, local community centres, and schools. For some, they felt that they relied on word of mouth because they did not know where else to go for information. While others felt that they relied on their local networks because local advice and experiences were more trustworthy than the advice that was available through larger organisations. It was generally felt that it was easiest to talk about social security in familiar settings with familiar people.

Places for Social Security Scotland to promote its benefits

Participants generally felt that Social Security Scotland should promote its benefits in places that were frequently used and trusted by ethnic minorities. Some suggested that Social Security Scotland should build partnerships with local charities and ethnic minority advice centres. Others suggested that specific benefits could be promoted in places of worship such as Mosques, Temples, and Gurdwaras. Other locations that were suggested included: day centres, nurseries, schools, the post office, libraries, GP clinics, pharmacies, dentists, local Asian radio networks, and popular social media sites.

Generally, participants agreed that written information in leaflets and letters were useful to inform potential applicants. However, many felt that face to face

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³ It should be noted that some of this confusion about the responsibilities of different bodies between the UK Government and Scottish Government was expressed in the earlier focus groups which were conducted in 2018. These focus groups in 2018 took place in the context where Social Security Scotland was yet to publicly open as an agency.

communication was the best way for share information with those who had the lowest levels of awareness.

Language barriers and creating accessible public information

Many participants described how language barriers made it difficult for them and others they knew to access support. Some talked about how they struggled to feel able to approach a system that only provided information in English, which was not their first language. Others discussed the practical problems of fully understanding information and guidance about eligibility criteria on leaflets, social media, and websites.

Many agreed it would help if information materials about Social Security Scotland benefits were translated into different languages and dialects – such as Hindi, Urdu, Cantonese, and Mandarin. The idea of multi-lingual resources (such as a multi-language booklet) was popular for a number of reasons. For some, it was felt that multi-lingual resources would encourage more to apply for what they were entitled to. Others thought they would also help to reduce the number of application errors that came from a misinterpretation of language. Several argued that multi-lingual materials would help to show the public that Social Security Scotland was inclusive to different cultures.

Contacting Social Security Scotland by phone

Participants generally agreed it was important that ethnic minorities felt able to make contact with Social Security Scotland when they needed to. Many described past experiences of feeling isolated because they hadn't wanted to handle issues over the phone. For some, they did not feel comfortable speaking in English to authorities, which had made it difficult to make contact and clarify information in the past. It was suggested that Social Security Scotland could create a multi-language phone line to give those with limited English an opportunity to make contact and handle their case independently. Some suggested the idea of Social Security Scotland using external interpreters and wondered if they could create an interpretation service similar to the NHS Language Line.

A number of participants spoke about the importance of automated introduction messages on helplines. There was concern that introduction messages are sometimes only provided in English. Some suggested that Social Security Scotland could have a language helpline with an introduction

message in the appropriate language or dialect, followed by either a dial through to a staff member, or else a way to leave a message and get a call-back if lines were busy.

Interpreters, other third party support, and video communication

Most spoke in some way about the need for Social Security Scotland to communicate inclusively with those who were not confident with their English. However, some participants suggested that they would not always feel comfortable using a third-party interpreter to help them with their claim. They described applications and ongoing contact about a claim as often deeply personal and they wouldn't want to share that information with any third-party interpreter. A few also spoke about negative experiences of using interpreters in the past, and felt that external interpreters could not always be relied upon.

Some participants also wondered whether Social Security Scotland could do more to communicate with the public by video. These participants said that although it wouldn't necessarily be accessible to everyone, video communication would benefit some. Video chat communication between clients and client advisors was suggested as one option. Others thought that Social Security Scotland could create more guidance videos to support clients through different processes like applications and appeals.

Interacting with staff

Participants generally spoke about how the behaviour of public sector staff had made it harder to access the benefits system in the past. Some said they had been discouraged from using the system after staff had been rude or hostile to them. Others said that they had been treated unfairly because of their ethnic background, such as because of the way they looked, their name, or the way that they spoke.

A few talked about how awkward moments with staff – both on the phone and in person - had made them less likely to persevere with the system. Several said that Social Security Scotland should have guidance for staff that would help them support ethnic minorities. They thought it would be helpful if staff were trained to be ready to offer to speak at a slower pace. Some said it would be useful if Social Security Scotland staff could proactively tell applicants and clients about other support that was available (such as

advocates). They also felt that Social Security Scotland staff should have an understanding of different cultures in Scotland and how to respect them.

Application and appeals

Many participants 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. Several said that they were also unsure about how processes for reconsiderations and appeals worked. A few talked about how they had encountered problems using the system once they had successfully applied and started claiming a benefit. They said that they had continued to find it hard to understand what was required of them as a claimant.

Stigma

Participants spoke about it being common for ethnic minorities to be conscious of the stigma that was associated with claiming benefits. Some described how they had felt embarrassed or ashamed about receiving 'charity.' Others said they were worried about people they knew finding out that they were claiming support. Several said they had not applied for benefits because they felt they would have to make changes to their lifestyle if they started to claim. They said that they chose not to claim because they didn't want to feel like they couldn't treat themselves or go out occasionally.

There was a general agreement that Social Security Scotland needed to change the culture and encourage the idea that benefits are a 'right' to those who are entitled to them. It was felt that the word 'entitlement' provided a less stigmatising message than 'benefit' or 'charity.'

Other social barriers

A number of participants described how it was common for older ethnic minority people to rely on the help of their children or friends. Several said that because older people were less likely to manage their affairs independently, this meant that it was possible for them to know very little about their claim. It was also thought that this made older people more vulnerable to financial abuse. They felt it would be a good thing if older people were encouraged to manage their claim on their own.

Many spoke about how they or others they knew could feel isolated from support. Some talked about how they were reluctant to reach out because they didn't want to feel like they were a burden for society. Others said that if they contacted authorities, they would feel like they were bothering them. Several wondered if Social Security Scotland could find ways to empower isolated people who were not currently confident enough to ask for help.

Using these findings – Next steps:

Insights from this research are being used to shape the service that Social Security Scotland offers to ethnic minorities in Scotland.

In line with suggestions in this research, Social Security Scotland now has a number of processes in place to ensure that its services can be accessed in different languages. It partners with 'Global Connects' to ensure that people can request foreign language interpreters when they make contact with Social Security Scotland. Clients and applicants are also able to request application forms and information (such as letters and guidance) in a foreign language. In addition, Social Security Scotland has translated a number of 'factsheets' into Braille and eight separate languages including Farsi, Urdu, Gaelic, Mandarin, Cantonese, Arabic.⁴

In line with the findings around the importance of local organisations, Social Security Scotland staff are currently working to build relationships in local areas. Once fully operational, the new local delivery service will help promote benefit take-up by reaching a diverse range of people in their local communities and supporting them through application processes.

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.

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⁴ For example, find 'Our Charter' – translated into different languages – here: <u>https://www.socialsecurity.gov.scot/about-us/our-charter</u>

Background and research methods

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

As part of the work to prepare for this change, the Scottish Government set up the Social Security Experience Panels. People from across Scotland who have recent experience of at least one of the benefits coming to Scotland were eligible to join the Experience Panels. Over 2,400 registered as panel members when it was launched in 2017. The Scottish Government is working with Experience Panel members to design a new social security system that works for the people of Scotland, based on the principles of dignity, fairness and respect.

As part of the programme of Experience Panels research, additional work is being undertaken with seldom heard groups who have distinct experiences and needs that may not be covered in the main Experience Panels. This project is part of that work, and had a focus on ethnic minorities, particularly older people with English as a second language. This group face particular barriers to accessing public services.

Between March 2018 and September 2019, the Scottish Government conducted focus groups with ethnic minorities across Scotland. The first phase of this work, in Glasgow, Kilmarnock and Aberdeen, focused on older people with English as a second language. The second phase widened out to all ethnic minorities, and focus groups were held in Dundee across two events as part of recruitment events for the main Experience Panels.

Participants were not Experience Panels members, and were recruited through organisations with expertise in engaging with the target groups. We aimed to target people with experience of the benefits coming to Scotland. However, given the barriers highlighted above, this was not mandatory.

Participants were asked a range of questions about their awareness and previous experience of accessing public support and the benefits system. They were also asked questions about how Social Security Scotland's approach and services could be designed to meet their needs. The discussions gathered views and suggestions on a range of topics. These included:

- How participants have found out about the benefits system and the specific support available.
- Views on how Social Security Scotland can promote its benefits in the future
- Views on language barriers and how Social Security Scotland can communicate inclusively with ethnic minorities.
- Views on how Social Security Scotland staff should be
- Views on application and appeals processes.
- Views on stigma and other social barriers.

In total, more than 130 participants took part in 20 focus groups across 5 events in Scotland. Groups had between 2 and 11 participants.⁵

Events involved participants from a range of different ethnicities. Interpreters were provided where required to enable focus group discussions and notetaking.⁶ All participants were invited to join the Experience Panels at the end of their focus groups.

This report details the findings and key themes that emerged from this work. The research was qualitative, meaning it explored in depth people's experiences and views. The findings of this work should be regarded as being reflective of the experience and views of the participants only, and are not indicative of the views of a wider Scottish population.

Unaware of the support available

Participants were asked how they found out about the benefits system and specific benefits that they might be entitled to. In response, many participants – across different groups that spoke in Hindi, Urdu, Punjabi, Bengali, Cantonese, Mandarin, Nepalese, and English – said that they did not have regular sources of reliable information about social security.

⁶ Focus groups were conducted with the support of interpreters and note-takers in English, Hindi, Urdu, Punjabi, Bengali, Cantonese, Mandarin, and Nepalese. 7 focus groups were conducted in English. 8 focus groups were conducted in a mixture of Hindi, Urdu, Punjabi, and Bengali. 4 focus groups were conducted in a mixture of Cantonese and Mandarin. 1 focus group was conducted in Nepalese.

⁵ Focus Groups were held in: Aberdeen (7), Glasgow (8), Kilmarnock (2), and Dundee (where 3 focus groups took place across 2 events).

Some participants said that they knew nothing about the benefits system or the kinds of support that might be available to them. Others said that they knew a little about the benefits system, but were mostly confused about how it worked.

No knowledge of the support available

Some participants said that they simply did not know how to find out about any additional support they might be entitled to. Several spoke about state pensions, but then described how they were not aware of any other support.

"I've never heard about the benefits system, or where you can apply for money or anything like that."

"All we know is when we retire we get a pension in this country."

These participants gave a variety of reasons why they didn't know more about the benefits system. Some said they had known a little bit from a long time ago, but didn't directly know anyone who had applied for specific benefits recently. This meant it was difficult for them to get accurate information about the support available. Others said that they hadn't put much energy into finding out about specifics benefits, because they had assumed that they would not be entitled to any.

A number of participants - particularly in the sessions conducted with older groups - described how they and others they knew were isolated from information in the wider world. They said that they spent most of their time at home or at religious venues. There was a feeling that because of their lifestyle they were not likely to find out about support that might be available for them. Several described how they were isolated from information because they had limited transport options to access public places.

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

"The community doesn't ever come together here – we need a reason to get together to discuss these things."

"We don't know about these benefits. We stay in the home. We don't go away. It's a struggle because you don't have a car. This means you are socially isolated and can't participate fully."

Confusion

Other participants said that they knew a little about the benefits system, but found it difficult to find useful information for them from the sources that they were aware of.

Several described not knowing which authorities were the providers of different benefits. These participants said they were unclear which authorities provided different benefits – i.e. between the Department of Work and Pensions, their local council, the Scottish Government, and Social Security Scotland (Note: It should be noted that much of this fieldwork took place to before Social Security Scotland was publicly launched as an agency). These participants described not knowing where to go to find out about a range of support that they may or may not be entitled to. Several described not knowing who should be contacted about blue badges, pensions, boiler schemes, ill-health benefits, and Universal Credit.

Some said it was hard to keep fully updated about how benefits changed. There was also a some confusion about changes in responsibilities between the UK Government and Scottish Government.

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

"I look, but it's hard to keep track of when benefits change."

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⁷ Across the fieldwork, in both 2018 and 2019, participants discussed a problem of being confused about the responsibilities of different public bodies. However, it should be noted that some of this confusion about the responsibilities of different bodies was expressed in the earliest stages of fieldwork in 2018. Focus groups in 2018 took place in the context where Social Security Scotland was less visible, as it was yet to publicly open as an agency.

"I have no idea where I would get the right information. Even reporting issues to council - like issues with bins. I wouldn't know where to go or who to call."

"I learned a fair bit about computers when I was working – it is something amazing. You learn quick and forget quick. It is confusing – I don't know what to do or where to go. There is also so much information. I don't use it now."

A few participants - who spoke in groups conducted in Urdu - also described how it had been hard to know where to find information when they had returned to the UK after spending some time abroad.

"I didn't know where the offices were when I returned to the UK from abroad. I asked a neighbour, and he told me where the benefits office was and I went there. But I did not know where any help about social security was until then."

Several participants also described not having any sources of information because the charities that they had used previously were no longer running.

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

Many participants also said that they had a problem accessing and fully understanding information materials that were not available in their first language. This is covered in more detail later in the 'Language barriers and creating accessible public information' section of the report.

Technology barriers

Many - particularly in the sessions conducted with older groups - said that they were not able to find out information about the support available because they did not have access to the internet. For some, lack of a smartphone or a laptop in the house made accessing online resources difficult. Others said they couldn't access information online because they didn't know how to use the internet at all.

"I only use phones for making calls. None of us have smartphones or tablets at home. It hard to find out what is online if you can't afford devices."

A number of participants - particularly in the sessions conducted with older groups - said that they no longer used any online resources because of concerns about internet security and online hackers. These participants described how after being tricked by online scams in the past, they were now reluctant to trust any online information that claimed to be offering support.

"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."

"I don't use online. I have some friends and people who I can ask to check certain things but I wouldn't have checked to see what benefits I might be eligible for."

Several described that using technology was particularly a problem for themselves and other older people they knew. They said that they had to ask for help from family members to assist them with devices.

"Old people stay at home alone. They don't know how to use the internet. Some can't even use the TV. I can't use the TV! I have to ask my son or daughter."

Ways of finding out about specific benefits

Although many participants said they did not have regular sources of information about the benefits system, it was also clear that many others did have ways of finding out about what support they were entitled to.

Participants described a number of ways that they had found out about social security in the past.

Through organisations

Some had been told what they were entitled to by visiting the Job Centre or their local Citizen's Advice Bureau. Others had gone to local council buildings

with enquiries about additional support. A few had been to the bank looking for information about any financial assistance that was available.

"I look for information from the Job Centre."

"I go to Citizen's Advice Bureau – they provide help and act like lawyers to those who can't afford them."

Some had heard about specific benefits from contact with their health visitors, while others said that they had not.

"My health visitors told me about Best Start Grants."

"I haven't spoken to my health visitor in 2 years – I don't really like mine. It would be helpful if health visitors were a little more educated about what benefits were available."

A few said that it was a matter of luck what they were able to find out from organisations.

Through word of mouth

The largest response among both younger and older participants was that they had found out information about benefits through conversations with people they knew. These participants said that they relied on word of mouth to find out information about both specific benefits and the system in general.

"It's word of mouth mostly."

"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."

Some described how information filtered through their friends and family. Others said that community centres, support groups and schools were important hubs where they would learn about additional support that was

available. Several had been told about individual benefits by social workers and health professionals who had known about their situation.

"I never went anywhere until last year. I had a problem with my knee and the doctor referred me to an occupational therapist. Then I went to hospital and a lady told me that I could possibly apply for DLA."

Some said that they relied on word of mouth because they were not able to find information that they could act upon anywhere else. Some knew that information was available online, but said that when they had looked for information on government websites, they were left unsure about what they were eligible for and how to apply.

"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."

"You just want to speak to someone, to confirm, put you at ease. I've been to the website so many times, but it mostly fills me with doubts."

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.

"Most things come from building up trust with people. It's very important, being treated nicely."

"I don't know about the benefits system. So I ask friends who have applied for the same or similar."

Through local community support

Many spoke about being reluctant to use mainstream UK institutions as sources of information. There was a view that because they knew local organisations personally, it was easier to trust them.

Several – who spoke in focus groups conducted in Mandarin and Cantonese - described how they received information about pensions and specific benefits through groups that had been organised by the local Chinese community in their area.

"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."

Similarly, a number of participants – who spoke in focus groups conducted in Hindi and Urdu – said that they felt most comfortable approaching local multi-cultural organisations that they were familiar with.

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

There was also a view among a few 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 and make sure the public knew about the support that was available.

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

Participants suggested a variety of places for Social Security Scotland to promote its benefits. These included:

- Religious buildings Mosques, Temples, Gurdwaras
- Ethnic minority advice centres and support groups
- Day centres
- Nurseries and schools (for Best Start Grant)
- The post office
- Libraries
- Local newspapers
- Social media
- Local Asian radio networks
- GP clinics, Pharmacies, Dentists

Religious and local organisations

Many thought that more could be done to share information with those who spent large amounts of their time in religious and local community settings. Several wondered if there were opportunities for Social Security Scotland to build links with local charities and ethnic minority advice centres. They felt that these groups were highly trusted already and would help to encourage others to apply.

"One method for success is to have a staff member from the benefit department reach out to ethnic minority organisations to explain. For example, if a new benefit comes out, if workers are able to organisations to introduce the new benefits and explain how to apply, it brings the knowledge into the ethnic minority groups."

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

"It's better if it comes from a community centre - not from an outside resource. It's more reliable that way."

Several participants thought that Social Security Scotland should look out for specific events or social groups that are attended by people locally in the community.

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

"Best to send the leaflet to local Chinese organisations and groups who are trusted by the community."

Trusted and comfortable locations

Some said it was important to have information in as many places that people trusted and felt comfortable in. Several had felt uncomfortable in official spaces in the past.

"The Job Centre here is not the nicest of places. There are security guards. Sometimes it feels a little unsafe. You feel like you're not welcome. Especially the elevator. I remember going in when I was pregnant and I didn't go again because of the atmosphere."

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

"I trust a leaflet at a GP surgery. I trust a leaflet at the reception for a council building. Some people don't go to community groups very often, but will go to those places."

"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."

A number of participants also thought that Social Security Scotland could make links with schools and nurseries.

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

A few thought that a transportable service like a 'mobile library' would help to get information to members of the community that were more isolated.

"You could have something like a mobile library. Something that moves around. It's important that it's related to our community though."

Face to face contact

Several said that face to face sessions would help make the organisation 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."

"There could be free sessions on the benefits system – for things like new policies etc."

Some said that face to face contact would allow people to ask questions.

"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."

Others talked about how home visits would be useful for people who found it difficult to leave their home.

"It would be better if people could come and see you. It would build up trust."

"Make an effort to visit someone who is housebound."

However, participants said that promoting specific benefits wasn't only about having more information in more locations. It was also important to make sure that information was accessible to ethnic minorities whose first language is not English.

The next section of the report contains participants' views about making information more accessible in a range of languages.

Language barriers and creating accessible public information

Language barriers

Almost all focus groups felt that language barriers prevented ethnic minorities accessing what they were entitled to. Participants who spoke in Hindi, Urdu, Punjabi, Bengali, Cantonese, Mandarin, and Nepalese all described a general problem of struggling to feel included in a system that always communicated in a language that was not their first.

Many participants discussed how having limited English made it difficult for them to access the information in leaflets, social media, and official websites that inform the public about the benefits system. Some said that they could understand bits of information, but struggled to get a full up-to-date picture of what they were entitled to and how they could access it. Others said that they were reliant on getting others to help to translate the information that was distributed by authorities.

"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."

"There are large language barriers. I can't understand the forms and some of the words on the leaflets." "People can't read and write in English even though they live here. Need to think about how things can work for those who speak different languages."

Many who spoke in English during their focus groups, also said they hadn't been confident using the websites and information materials that they had seen about the benefit system in the past. Some felt that even though they could speak English in a face to face conversation, they did not feel comfortable making sense of the complicated and technical language often used by authorities.

A number of participants said that they were worried about misinterpreting information, making an error, and then being sanctioned or prosecuted.

"When officials and documents say certain things they use jargon. It's not clear what they are talking about or asking for."

"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 - particularly in the sessions conducted with older groups - described how information materials were particularly inaccessible for older generations.

"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."

"For us older people, it's difficult. We don't speak full English, and it is hard to learn."

"Language barriers make it difficult especially for older people to understand what is out there. I have an iPad, but I don't really know what words to use to find out information. Need a bit more help to understand the information and who I should talk to."

Several also described how they knew people who could speak English but had low literacy levels. They felt that this made it hard for them to use information materials that were in English.

"Because they are not literate don't know where to go or how to get help. Sometimes women rely on their husbands."

Multi-lingual public information

Participants felt that alongside having greater volumes of information in locations that were trusted and well-attended by ethnic minorities, it was also important for information materials to break down language barriers.

Many participants – in various language groups - suggested that information in leaflets and booklets about different benefits could be translated into different languages and dialects.

"If translation was provided in leaflets, it could tell us what department we need to go to for different things."

"Have leaflets in different languages in the doctor's surgeries and day centres, so we can find out what we can apply for."

"I know I can get some kind of leaflet or booklet from the Job Centre, but I don't know if it's the right one."

"Have leaflets in the right dialect, with the option to call someone."

Some participants – who spoke in Urdu, or Cantonese, or Mandarin – said that they would like leaflets with information in both English and a translation in their own language. 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.

"Have a leaflet in English and in Urdu - both languages at the same time."

"English and Chinese in one leaflet, explaining where to go for which benefit would be very useful. English is needed in the leaflet too, because the children sometimes don't read Chinese, and families want to look at information together."

A few also made the point that having a multi-language resource would help send an inclusive message, that would make them feel more confident about the preservation of different cultures in Scotland.

"We're proud to be Scottish Chinese and have Chinese culture. Children receive a Western education, parents want to encourage Chinese culture at home. Multi language things are helpful."

A number of participants specifically mentioned the idea that Social Security Scotland could create a multi-language booklet. They felt that this could translate basic information about specific benefits and the general system into a number of different languages in the same place.

"A booklet is the best source for basic information. Before I apply, I'd like to know details about the entitlement. 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."

"If the government was to publish a small booklet of essential information in multiple languages – with the eligibility criteria easily understood – it would be making the initial engagement very simple for people. This could be easily shared around in the community."

Others said that multi-lingual resources would help reduce the number of errors and mistakes on client's claims that came from misinterpretation about language. Several also said that multi-lingual resources would help to provide an inclusive message about different cultures. This would encourage more ethnic minorities to apply for what they were entitled to.

Contacting Social Security Scotland by phone

Participants described a number of problems that they had experienced when they had tried to make contact with the benefit system by phone in the past.

Difficulties making contact by phone

Many participants described their experience of struggling to engage with authorities in the UK by the phone. Some said that past experiences meant that they did not now feel comfortable using the phone to talk about important matters. Others described feel judged while talking to staff on the phone. Several talked about finding phone lines too formal. A few said that they didn't want to be charged for their calls, so were reluctant to call for support or information.

"Stop the dehumanising, administratively heavy process. You cannot get the name of the individual answering the phone – they are anonymous."

"I felt like staff at the other end of the phone don't understand me. Eventually they send a form which is too long and it is too much hassle. This made continuing to live with what I've got just as preferable to engaging with the system."

Multi-lingual phone line

Some participants liked the idea of Social Security Scotland using interpreters to help clients communicate. These participants thought interpreters would help to break down language barriers for clients. They also thought that interpreters would encourage others to apply for what they were entitled to.

"I can't talk on the phone due to the language barrier."

"It's difficult if the helpline is only offering English. That means the elderly members of the community can't follow the call instructions."

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 that the Language Line connected a three-way call with an interpreter, so that the translation could be instant.

"It would encourage people to call that number if they know they can speak the same language."

"I like the NHS Language Line service where the interpretation is immediate."

These participants thought that having a specific helpline number for Social Security Scotland in different languages would help cater for those who were not confident with their English. It was thought this would give people with limited English an opportunity to call, ask questions, and speak for themselves.

"If there was a Chinese hotline that would be great. Where you can call a number and hear mother language straight away. Then you can press 1, 2, 3. Would encourage people to call and seek help if they know they can speak to someone in the same language."

"Something accessible, where people can pick up the phone and have a telephone helpline with language options."

A number of participants spoke about the importance of automated introduction messages. There was concern about introduction messages only being provided in English. Some suggested that Social Security Scotland could have a language helpline with an introduction message in the appropriate language or dialect, followed by either a dial through to a staff member, or else a way to leave a message and get a call-back if lines were busy.

"You could have bilingual introductions on calls – in both languages. If they can wait they can understand what they need to do."

"Having something accessible where I could pick up the phone and have someone to talk to. Someone who I could be comfortable talking to. Even if they called me back that would be fine."

A few also felt that having a multi-lingual helpline would help to provide a symbol of inclusion that would help to build trust with ethnic minorities in Scotland. It was also argued that trust also depended on language and interpretation services being advertised clearly.

Interpreters, other third-party support, and video communication

Participants also spoke about other ways in which Social Security Scotland could support and communicate inclusively with ethnic minorities.

Interpreters and other third-party support

While participants agreed that Social Security Scotland could make itself more approachable by being contactable in different languages, there was division about the use of interpreters. A number of participants suggested that they would not always feel comfortable with an interpreter to help them with social security issues. Some described applying for benefits as a deeply personal matter that they wouldn't necessarily want to share with any third-party interpreter. They said that they would want to apply for their entitlement by themselves without any added help.

"I would like to go through the application by myself."

These participants thought that if Social Security Scotland had internal support staff who could speak different languages, this would keep conversations private between two parties.

"Bilingual staff in Social Security Scotland would be good."

Others described issues with the reliability, availability or suitability of interpreters. Several talked about the difficulty of using interpreters that spoke in different accents or languages.

"I've had issues with interpreters not turning up to my medicals."

"Sometimes there are accent issues with interpreters for Mandarin, where it's difficult to understand."

"I need someone to translate. There's no Nepali translator in the council. I asked for a translator, they brought a Pakistani translator. It's ok as I can understand Hindi, but not everyone does."

A few also talked about how Social Security Scotland could make available support more visible to applicants and clients. Several described how they had relied on third party support in the past (e.g. advocates, support workers), but were concerned it was not always clear what kind of support was available. A few felt it was particularly important that those who needed to go through reconsiderations or appeal a decision through a tribunal were aware of the third party support they could access.⁸

"My application was difficult but my support worker completed and sent off the application so I didn't have to do much. But I wouldn't have been able to do it without them."

"People who are refused reconsideration do not fight back – only a tiny percent of people then take the next step when they are refused. If the two parties can not agree then there needs to be a mediator."

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⁸ When a client challenges a decision, both the Department for Work and Pensions and Social Security Scotland have processes in place for decisions to be internally reviewed. For DWP, these internal review processes are called 'mandatory reconsiderations.' For Social Security Scotland, reviewing a decision internally is known as a 'redetermination.'

Communicating by video

Many participants - particularly in the sessions conducted with older groups - said that they didn't use the internet or digital technology. However, there were some who felt that Social Security Scotland would be more approachable if it offered more opportunities to communicate by video. These participants said that although it wouldn't necessarily be accessible to everyone, video communication would be a useful tool for some applicants and clients.⁹

Some suggested that applicants or clients could book video catch-ups with Social Security Scotland staff. These participants said that people could feel more comfortable whilst talking in their own home. They also thought that video chat consultations would help to make the contact with Social Security Scotland seem more of a human interaction. A few said that online video chat would be good because there would be less chance that an applicant or client would forget to bring an important document with them.

"They could maybe do more video chat services. People are comfortable in their own home and can speak freely. It might be easier for them to provide information if they are at home too."

"It is a dehumanising process - and a video could humanise it."

Several wondered if video content could be provided to help guide applicants through benefit application processes.

"We are living in a digital age – what about automated film to help people fill in the forms. I could be a bit like a health and safety induction – the same sort of thing."

https://www.gov.scot/publications/social-security-experience-panels-inclusive-communication-report/

⁹ Other Experience Panels research projects have explored panel members' views on different methods of communication, including video technology, in more detail. In particular, for more insights please see the findings from 'Inclusive Communication' report at:

Interacting with staff

Participants spoke about how the behaviour and conduct of staff could make it harder to access the benefits system.

Negative experiences

Some participants also spoke about their negative experiences of interacting with staff from public services. These participants described how that staff had been quite hostile to them over the phone in the past.

"The staff said 'is there something wrong with you?"

Some said that they had been treated a certain way because of their ethnic background, their name, or the way that they spoke. Several said that cultural and social issues made it difficult for ethnic minorities to use public services.

"Sometimes I feel like others are racist. I feel like they have attitudes about our community which say that we aren't entitled. So that means I'm dissuaded from applying or appealing."

"There are cultural and social issues that prevent you from engaging with services. You feel ostracised from engaging with services throughout your whole working life in the UK."

A few participants said that they had experienced situations where phone line staff had been unwilling to speak more slowly for them. These participants described being unable to understand the words that the phone operator was saying. They described how it was unhelpful if staff were embarrassed to speak more slowly.

"Sometimes I've asked staff to speak slowly, but they have said I can't speak slow – like they are embarrassed."

"On the phone people speak very fast and it makes it difficult to understand."

How Social Security Scotland staff should be

A number of participants also felt that staff should be well trained, polite, and patient with the people who called them.

"They need to be patient, explain things slower, give time, and be friendly."

"Some of the staff I've seen don't have a clue. Having said that, they must be dealing with the same type of problems every day. It must be hard for them. But it is so important that they get it right with the public."

"Have people that are trained. Every day is different, but you have to keep you professional hat on. When you see someone that could be the first and last time you see them; every moment is important."

Some said it was important that staff had knowledge of the different cultures in Scotland, and how to respect them.

"It would help if they knew something about different cultures."

Others said that staff should be able to spot when a person was vulnerable or was behaving in an unusual way.

"You need staff who can recognise people with problems. Staff that can recognise what's not normal behaviour. Maybe this person has something that is a wee bit wrong? A little bit of empathy.

Some said it would useful if Social Security Scotland staff would proactively tell applicants and clients about other support that was available (such as advocates).

Application and appeals processes

Lack of clarity about how the system worked was a general problem that was mentioned by a number of participants.

Application processes

Some described feeling helpless when they had tried to go through the application process for specific benefits. It was felt that, in the past, it had been hard to understand the requirements on application forms (e.g. what information or evidence to include). Participants also said that it had been difficult to understand the eligibility criteria on application forms.

There was also concern that there had been no support to check if applicants needed extra support working through the process. A number of participants said that the complexity of forms made it hard to trust the system and persist with an application. Several described doubting themselves, and giving up midway through an application.

"The forms are hard to understand."

"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."

There was also a view that the reasoning behind decisions taken on applications had not been clear in the past. One participant described applying for a benefit, providing documents, but being unsuccessful in their application. This participant described not knowing why their application had been rejected.

"I know there is some help available, but not enough and it is difficult to understand the information. When my husband was ill it was then I started to find out about more things that were available. I had lots of information to send with my application form – hospital letters, GP letters – but I didn't receive the benefit. I don't know why."

Others described wishing that they had other options that would have helped them engage in the past. These participants said that they had either struggled to find any support (through an interpreter or organisation), or had not felt comfortable to ask what was available for them.

"I was never offered alternative ways to engage, and never asked. I thought I would be refused any language assistance if I asked. But anything would have been helpful."

Decision-making and appeals

Several said that they were also unsure about how processes for reconsiderations and appeals worked. One participant who spoke in Bengali described the process of discovering that their application had been rejected and not knowing what their options were thereafter. They said that it wasn't clear to them that they could ask for a reconsideration and follow through to an appeal tribunal. They described not feeling comfortable pursuing the matter any further.

"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."

Another participant who spoke in Hindi shared a similar experience.

"I applied, 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."

Several said that they had encountered problems using the system once they had successfully applied and started claiming a benefit. They said that they had found contact with authorities continuously difficult.

"If I miss an appointment, or don't provide a document the department needs, I receive a call saying 'I need to review your benefit.' But all talking is done in English. Don't know how to answer. Communication means both ways."

Stigma

Participants also spoke about attitudes towards receiving benefits.

Thinking of 'benefits' as an 'entitlement'

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

"Some can be ashamed to talk about the fact that they are struggling."

"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."

A number of participants talked about how claiming benefits was perceived by others they knew. Some said that they didn't want others to think they were struggling and 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.' These participants spoke about how fear about being seen by others could prevent them from visiting certain places to get help.

"It's seen as a weakness if someone is seeking help."

"There's a fear of being rejected and being outed as different to everyone else."

"Even going to local offices is a stigma - what if someone will see us?"

Some also spoke about how accessing benefits would make them feel like they had to change the way they lived. They described how they would feel restricted in their regular life if they were claiming extra money. Several said that, once they were claiming, it would feel wrong if they spent any of their money on non-essential purchases. Therefore to maintain their sense of freedom, they would prefer to live on less.

"I have it in my mind that if I claim, I can't go out, I can't buy things for myself. It's not worth it."

There was a view 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 additional support. Several felt that the word 'entitlement' provided a less stigmatising message than 'benefit' or 'charity.'

"It can be an ego thing for some people. They should know the support they can receive is not a sin. It's an entitlement. But they don't want to be seen to be on benefits."

"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."

"Very first thing should be are you entitled? If so, then they should feel like they can trust the system and feel that they are entitled to support."

Other social barriers

Participants also mentioned a number of social barriers which they felt had prevented themselves and others from accessing what they were entitled to.

Financial abuse

A number of participants also said that because older people were less likely to manage their claim independently, it was possible that financial abuse could prevent clients from accessing 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 it was possible for older clients to know very little about their claim. It also 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 participants 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. While others talked about how language skills affected how confident they felt about approaching authorities for help.

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 in 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, and 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."

Next steps

Insights from this research are being used to shape the service that Social Security Scotland offers to ethnic minorities in Scotland.

Take-Up:

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. Since publishing the Benefit Take-Up Strategy in October 2019, we have provided funding of £600,000 to 26 third sector organisations to support hard to reach groups who will be applying for Scottish benefits. This includes 3 projects which are specifically aimed at supporting people from ethnic minority backgrounds.

Accessibility:

These findings will also continue to inform the ongoing work to ensure that people from a diverse range of backgrounds in Scotland can easily contact Social Security Scotland.

In line with suggestions in this research, Social Security Scotland now has a number of processes in place to ensure that its services can be accessed in different languages. It partners with 'Global Connects' to ensure that people can request foreign language interpreters when they make contact with Social Security Scotland. Clients and applicants are also able to request application forms and information (such as letters and guidance) in a foreign language. In addition, Social Security Scotland has translated a number of 'factsheets' into Braille and eight separate languages including Farsi, Urdu, Gaelic, Mandarin, Cantonese, Arabic. These materials can be found on the Social Security Scotland website.¹⁰

Local delivery of services:

The insights from this research will also be used to help shape the local services that Social Security Scotland will provide in every local authority area in Scotland.

In line with the findings around the importance of local organisations, Social Security Scotland staff are currently working to build relationships in local areas. Once fully operational, the new local delivery service will help promote benefit take-up by reaching a diverse range of people in their local communities and supporting them through application processes.

Staff training:

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.

Overall, the Scottish Government will continue to work with the Experience Panels in the development of Scotland's new social security system. This will include further research on individual benefits in addition to work to assist in the development of Social Security Scotland.

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 $^{^{10}}$ For example, find 'Our Charter' – translated into different languages – here: $\underline{\text{https://www.socialsecurity.gov.scot/about-us/our-charter}}$



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