

The provision of social security benefits to minority ethnic communities

The Benefits Agency is seeking to improve the quality of benefit provision to minority ethnic claimants but little is known about the differing perceptions of the claiming process held amongst these minority groups. A team from the University of Leeds studied the perceptions and experiences of both claimants and non-claimants from five minority groups, and their interaction with the Benefit Agency, the local authority and local advice centres. The study found that:

- f** Perceptions of benefits are strongly influenced by cultural and religious factors and negative perceptions have led to non-claiming, under-claiming and delayed claiming, particularly amongst Chinese and Bangladeshi households.
- f** The attachment of shame and stigma to claiming was most strongly felt amongst Bangladeshi, Pakistani and Chinese households and communities.
- f** The perception of a right to claim benefit was considerably weaker amongst Chinese respondents than other minority groups.
- f** Claiming was seen in all minority groups as a process which both created dependency and facilitated independence. The experience of claiming was not, however, seen as a barrier to obtaining work.
- f** Three-quarters of respondents who had contact with local offices were satisfied with services provided by the Benefit Agency and the local authority. Nine out of ten respondents were satisfied with services provided by community-based advice agencies.
- f** Both African-Caribbean and Asian lone parents expressed strong feelings of dissatisfaction with the administration of benefits.
- f** Contact with benefit staff was frequently mediated by formal or informal advisers. Community-based advice agencies were felt to be of central importance to black and minority ethnic claimants. They were seen as providing a fast, accessible and respectful benefit advice service and often helped to challenge perceptions of stigma.

Non-claimants

The study found evidence of low take-up of benefits, particularly within Chinese households and amongst Bangladeshi and Pakistani young men.

In relation to the Chinese community it is possible to distinguish between factors of 'supply and demand'. On the supply side, respondents mentioned the administrative complexity of benefit delivery and the lack of interpreters. On the demand side, claimants were deterred by notions of family pride, stigma, concerns about seeking information from employers in respect of Family Credit and worries over residence status and passport checks.

Amongst young Bangladeshis and Pakistanis, reluctance to claim stemmed partly from cultural and community pressures and, particularly, from the perceived demands of Islam. A further factor for Bengalis is the traditionally close-knit family structure, which means that the family often tries to support its members despite low levels of household income.

Perceptions of rights

Most respondents said that they felt entitled to claim benefits, and the main reason given for this was that they had previously paid National Insurance contributions (NICs). There were, however, significant differences between ethnic groups.

Some Bangladeshi Muslims saw benefit as *Lillah* - charity for the poor - and therefore only for those who were in need. Others, however, had a strong conception of *Haq* or right, particularly older Bangladeshis and Pakistanis who had paid NICs for many years. These perceptions should be seen in the context of Islamic beliefs, in which claiming could be seen as either *Haram* (unlawful) or *Halal* (lawful). Many Muslim respondents said they thought it was acceptable to claim benefit if the individual had exhausted all possibilities of finding work or of seeking other sources of financial assistance, including family members. Amongst the Chinese respondents, culturally-based notions of shame were more prevalent and 'reliance on government' was often strongly condemned.

Perceptions of stigma

About a third of respondents experienced hostility and criticism from their families because they were claiming benefits. Religious or culturally based notions of stigma were felt most strongly in relation to claiming by young men, particularly within the Bangladeshi community. Chinese respondents were also keenly aware of the criticisms of family

members. Amongst African-Caribbeans, however, claiming was generally accepted and few felt that any stigma was attached to receipt of benefits.

Perceptions of dependency

Respondents saw the receipt of benefit as something which both conferred independence and generated feelings of dependency, though in general they were critical of the level of benefit and the 'hassle' attached to claiming. Those who expressed feelings of dependency emphasised the loss of control over day-to-day living and the lack of dignity and personal privacy. Those who expressed feelings of independence emphasised their right to claim and the lessening of their financial dependence on family and friends. Few respondents saw apathy or demoralisation as significant barriers to coming off benefit and obtaining work.

The experience of lone parents

The different experiences of African-Caribbean, Asian and Chinese lone-parents are of particular interest given that lone parents generally express higher rates of dissatisfaction with benefit services. African-Caribbean lone parents were particularly critical of Benefit Agency staff:

"Quite patronising - I was really shouting at them - (they behaved) like it was their money, and I was a beggar, and they were superior to me."

They also complained of long waiting times, inaccuracies in decisions and the difficulty of challenging errors:

"When I felt that the amount in my book was wrong I used to go down there and they would take the book away - you felt degraded because you had to practically beg to get some money."

Negative experiences of local authority Benefit Service staff were reported less frequently but when they were it was often in strong terms.

"I found them snotty, patronising - their attitude. Don't have time for you - want to get you out of the way quick."

Pakistani, Bangladeshi and Chinese lone parents, who were usually separated, divorced or widowed rather than never married, tended not to interact directly with benefit providers as the process was frequently regulated by male relatives. This involved

'escorting' women to the Benefit Agency or local authority office, dealing with paper work and communicating with staff. This spared women the 'hassle' of claiming and overcame problems of poor English, but it tended to reinforce patriarchal and dependant relationships, and to maintain the relative social isolation of many of these women. These consequences were particularly evident for Chinese women.

The importance of community-based advice agencies

Only half of the claimants who were interviewed had any direct contact with benefit providers. The role of advice workers, informal advisers or relatives and friends in mediating between black and minority ethnic claimants and benefit providers is therefore vital.

The use of a particular advice agency was often specific to one ethnic group but almost all respondents valued the quality of service they felt they received from such agencies. African-Caribbean respondents stressed the private and confidential nature of the service and the helpful and understanding manner of staff. Indian respondents stressed the respect with which they felt they had been treated at local advice centres and also noted the usefulness of the more informal benefit advice surgeries which were held at local Sikh centres or temples. Chinese advice centre workers were described as 'very friendly', and satisfaction was consistently high. Such comments were also noted concerning the Chinese Welfare Rights Officer based with the local authority's Integrated Benefit Service and again outreach advice sessions held by this officer were highly regarded. Some Bangladeshi women emphatically rejected the Benefit Agency and centralised local authority provision as adequate sources of benefit advice, because of the failure to provide interpreters, excessive waiting times (up to three hours) and the pressing need to avoid delay in payments.

Conclusions

The researchers draw the following conclusions:

Improving take-up

Particular attention needs to be given to raising the awareness of benefit and employment rights amongst Chinese households, many of which are linguistically and socially isolated. Targeted take-up initiatives and campaigns are required which must be particularly sensitive to traditional notions as well as to language.

There is evidence that welfare rights advocacy work jointly undertaken by Chinese Advice and Community Centres and benefit providers can begin to overcome prevailing community-based perceptions of stigma and lead to an accumulating pool of knowledge amongst informal community networks and advisers.

Similarly, attention needs to be given to the encouragement of claims from young Bangladeshis and Pakistanis. Further discussion needs to take place with these communities to identify appropriate and effective ways in which such an objective can be pursued. The role of advocates using informal community networks to stimulate an awareness of vocational opportunities, benefit rights and perceptions of benefit utility could be a possible way forward. In addition, measures to enhance privacy in provision of benefits would be of particular value to these groups.

The Benefits Agency

The Benefits Agency does not yet have an effective strategy to establish racial equality. Action is based around four mechanisms; a twice-yearly forum, a focus on racial discrimination in the processing of benefits assisted by a Commission for Racial Equality survey, the issue of guidelines for 'Bridging the Language Barrier', and positive action in personnel practice. These are welcome moves but they do not in themselves amount to a coherent strategy.

The monitoring of services to black and minority ethnic 'customers' is not linked in any way to key performance indicators, such as those on clearing times, and equal opportunity initiatives were perceived by black claimants as marginal to service delivery in the local offices. The failure to implement ethnic monitoring remains an important constraint on change since the consequent lack of data often leads to *ad hoc* and piecemeal initiatives to improve service delivery. The integration of racial equality criteria in the new 'quality framework' will have the effect of devolving policy to local offices and is likely to encourage diversity in provision. The extent to which this diversity will be ethnically sensitive requires further research.

About the study

The research was directed by Dr Ian Law. These findings are based on research material produced from fieldwork in Leeds during the period January to May 1993. This material included individual interviews with 122 minority ethnic claimants and 33 minority ethnic eligible non-claimants. These comprised roughly five equal groups of Indians, Chinese, Pakistani and Bangladeshi Muslims, and African Caribbean's. Follow-up group interviews were conducted to validate findings and discussions were held with staff from voluntary and statutory sector agencies.

Further information

A summary of the research findings, Racial Equality and Social Security Service Delivery by Ian Law, Carl Hylton, Alyas Karmani and Alan Deacon, is available as Departmental Working Paper No.10 which can be obtained from the School of Sociology and Social Policy, University of Leeds, Leeds, LS2 9JT, priced £4.50 (including postage within the UK). Cheques should be made payable to the University of Leeds. An article which focuses on eligible non-claimants perceptions, 'The effect of ethnicity on claiming benefits: some evidence from Chinese and Bangladeshi communities', can be found in **Benefits**: Issue 9, January 1994. Specific enquiries about the project should be directed to Ian Law at the above address, Tel: 0532-334410/334408.

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