

## **Pension project reaps benefits for BME communities**

### **New report highlights breakthrough in outreach work**

Edinburgh, July 24, 2007:

A new report has been launched on a ground-breaking project to improve access to pension and benefits for older people from Black Minority and Ethnic (BME) communities in Scotland, highlighting major breakthroughs in accessing these groups and producing recommendations for future action.

The report, entitled 'Just for the Record', details the achievements of the Pensions Benefit Outreach Project (PBOR), which was created through a partnership between Trust, Hanover (Scotland) and Bield Housing Associations. It was set up to tackle an acute problem of poor awareness and take-up of pension and other critical benefits by BME older people.

The report found that the majority of BME older people in Scotland feel let down, poorly served, and misunderstood by service providers. Consequently, older people from BME communities were found to be the lowest group to apply for benefits.

"There are many concerns within older members of BME communities surrounding language, cultural barriers, and a lack of straightforward information readily available. Lack of expertise on benefits by support staff and a lack of bilingual BME staff within the pension service remain crucial barriers for older people seeking to claim the benefits to which they are entitled in Scotland," the report stated.

The innovative project, which was funded by the Pension Service Partnership Fund, assessed more than 400 older BME people, secured additional benefits for some 200 of them and succeeded in raising a total of some £400,000 in benefits for older people from 'hard-to-reach' communities.

The project is part of a wider Equal Opportunities Programme which earned Trust, Hanover (Scotland) and Bield Housing Associations an award in the Good Practice in Participation Awards 2007 in the category of 'Participation with Difficult to Reach Groups.' The awards were organised by Tenants Participation Advisory Service (TPAS) Scotland, Chartered Institute of Housing Scotland and Communities Scotland.

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The project, carried out by dedicated bilingual Pension Benefit Outreach Worker Aisha Nadeem, involved grass roots networking, events and one-to-one consultations with communities across Scotland including older people from Indian, Pakistani, Chinese, Bangladeshi, Chinese, African, Arab and other ethnic minority backgrounds.

Independent research has shown that older people from BME communities are disproportionately represented in low-income households in the UK and that a disproportionate number do not claim pension and benefit entitlements.

Rohini Sharma-Joshi, who is responsible for the equal opportunities programmes run by the three housing associations, said: "Older BME people face a multitude of barriers when it comes to gaining access to pension and other benefits to which they are entitled. Our project played a critical role in helping them to overcome these and improve their quality of life as a result."

Sharma-Joshi added: "Accessing the benefits system can be not only daunting but almost impossible for some older BME people. They face tough obstacles ranging from language and literacy barriers to sensitive cultural and family issues as well as a lack of trained staff to deal with their particular needs. We are delighted that our project has highlighted these issues and delivered tangible benefits to so many older BME people."

The PBOR project not only helped BME older people access pension payments and pension credits but also a range of other benefits such as Attendance Allowance, Carers Allowance, Council Tax rebates, and Disability Living Allowance. It also raised awareness of other services available to older people such as Social Services and Care and Repair services.

"The project achieved much more than just financial gain for BME older people. It also enhanced their independence and had a positive effect on their confidence and self-esteem," Sharma-Joshi added.

The report calls for the Pension Service to examine ways in which it can improve its service provision for older BME people. It advocates that service providers should provide more easily understood information on benefits in different languages and also that staff be offered training to give them a better understanding of cultural norms and practices for the management of finances within BME families and communities.

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## **Notes to Editors**

The Pension Benefit Outreach Project was created through a partnership between Trust, Hanover (Scotland) and Bield Housing Associations and funded by the Pension Service Partnership Fund.

Copies of 'Just for the Record,' a report detailing findings of the Pension Benefit Outreach Project, can be downloaded from the Equal Opportunities website funded by the three housing associations [www.equalityscotland.com](http://www.equalityscotland.com)

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For more information on the Good Practice in Participation Awards 2007 see website [www.tpasscotland.org.uk](http://www.tpasscotland.org.uk)

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