

Ipsos MORI

# The experience of Black, Asian and Minority Ethnic communities with HMRC services

A Study Conducted for HM Revenue and Customs



Her Majesty's Revenue and Customs  
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# Glossary

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BAME	Black, Asian and Minority Ethnic
CAB	Citizens' Advice Bureau
COI	Central Office of Information
CTC	Child Tax Credit
DWP	Department for Work and Pensions
ENR	Eligible Non-Recipient
HMRC	Her Majesty's Revenue and Customs
IS	Income Support
JSA	Jobseeker's Allowance
OGD	Other Government Department
VCS	Voluntary and Community Sector
WTC	Working Tax Credit

# 1. Key messages

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HMRC and other data show that take-up of a number of government services (including tax credits) is lower among certain ethnic minority groups. This report, which involved a review of literature as well as a series of interviews with HMRC staff and specialists, explored reasons for this gap in take-up. The findings suggest that take-up is related to the success of engaging customers, which is affected by the government departments' understanding of the diversity of BAME customers as well as factors such as customers' **age, length of residence, cultural factors, suspicion or reluctance to engage with government** and **product complexity**.

## *The main barriers – access point issues*

- **A lack of understanding of how government systems work:** often claims processes were seen as complex, frequently changing and therefore alienating.
- Among some groups there were **negative associations with government** and a reluctance to engage (although many of the specialists felt this was down to a lack of successful and tailored strategies on the part of service providers).
- **Language skills:** Limited English and low levels of literacy made it difficult for some people to understand and access government services.
- **Staff and training:** Lack of staff training on race equality issues; insensitivity or lack of awareness of cultural issues and a lack of representation of BAME staff were seen as deterring people from accessing entitlements.

## *Gaps in the research*

A key factor identified by reviewing the literature as well as through speaking to staff and specialists is the need for better understanding of the diversity of BAME communities. This would help to inform more targeted and tailored strategies for engagement. **More research** was felt to be needed on:

- **Different cultural groups and their needs** – BAME communities are diverse and have different needs, and research and policies need to show a better understanding of this.
- **New migrant communities and 'hidden groups'** such as Travellers and Muslim women. At present the focus was felt to be on established and more visible communities.
- **How barriers for a range of products can be overcome**, e.g. looking at similarities between accessing tax products and claiming benefits.

Specialists wanted to see more joined-up use and sharing of existing information, for example between HMRC and DWP. There was also felt to be a time lag between the research and its use in frontline delivery of services; it was felt that research did not necessarily reflect the priorities of front line delivery staff.

## 2. Executive summary

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This report brings together the findings from both a literature review and qualitative approaches in order to understand patterns of government engagement with BAME communities in providing welfare and other services. The literature review included sources from across academia, government, think tanks and the Third Sector, while the qualitative element engaged in more depth with specialist representatives from each of these sectors. This entailed a series of eleven specialist telephone depth interviews as well as six telephone discussion groups with staff from HMRC Contact and Enquiry Centres.

### ***Government engagement***

Specialists acknowledged that government agencies have made progress in engaging BAME customers, but stressed there was still room for improvement. The perception was that there was a lack of knowledge and understanding of the diversity of the BAME community, which often resulted in government departments adopting blanket policies that did not account for the differing needs of individual groups. There was also a sense that efforts between the different government departments needed to be more joined-up, which would make it easier for customers to understand the 'government system' overall, especially as many of the access issues are replicated across different areas of public service delivery.

The literature, as well as specialist opinion, indicated that government focused disproportionately on more established and geographically concentrated minority communities, who were felt to fare better in terms of service and welfare provision. There was felt to be a lack of information and understanding of the needs of new migrant groups as well as those who may be more marginalised or hidden, such as the Traveller community, Muslim women, and Chinese people.

### ***Factors that affect BAME engagement with government services***

Employment patterns, cultural factors and complex government systems were identified as issues that affected BAME engagement with welfare services. For instance, **types and levels of employment** differed across the different BAME groups and had an impact on the awareness and take-up of services. Employment in the informal economy was also said to be higher among some communities and where working patterns were irregular, customers were said to find it hard or to be unwilling to provide evidence of their financial status, which would enable them to access benefits and entitlements. Some BAME groups, such as Travellers and new migrants were also very mobile, which made engagement with public services more difficult.

**Complex systems and processes** that undergo frequent changes were also felt to prevent people from accessing benefits and services. For instance, the claims process and eligibility criteria for tax credits or the coding system for PAYE were said to be very complicated. While these issues were not seen as being unique to BAME groups, issues such as poor English skills or a lack of confidence were felt to exacerbate the problems among some BAME communities.



**Language** was thought to be the most obvious factor and had a significant impact on people's awareness and understanding of the system. Some specialists, however, felt that the issue of language could be easily overcome if there was a better understanding of customer needs.

**Age, length of residence and depth of community networks** were linked to the level of integration and knowledge of government systems and services. Newer migrant groups, or those who were not part of strong community networks, were less likely to have access to good quality information.

Among some BAME groups there was said to be a **lack of trust in government** and therefore a reluctance to engage with it. This was commonly mentioned in reference to the Chinese community, but was also thought to apply to migrants who had come from other countries where government was viewed with suspicion. This meant that people were often unwilling to disclose personal information and as a consequence were unable to access benefits and entitlements. However, there was also some feeling that it was not individuals that were reluctant to engage with government, but rather it was a result of poor engagement strategies on the part of government, for instance in the case of the Traveller community.

Attitudes towards **gender** were reported by staff to limit the engagement of some married female customers where the male partner generally dealt with all household finances and related matters. There was also felt to be a desire among some customers for gender-matching with frontline staff, which was not always possible or available.

Although these were seen as the key factors affecting BAME engagement with government services and entitlements, it is worth noting that some specialists stressed these cultural-specific issues were not insurmountable and BAME differences should not be the focus of service delivery policy. Instead, it was suggested that, as for all groups, the focus should be on simply raising awareness and understanding to improve engagement and take-up<sup>1</sup>.

## ***Strategies for improving delivery of services***

These findings suggest there are practical ways to foster BAME engagement and improve service delivery. Specialists, practitioners and staff highlighted the following key approaches:

- **Promoting awareness-raising and outreach programmes**, particularly when conducted in collaboration with community leaders or voluntary organisations. These could not only spread information but also help build confidence and trust;
- **Using tailored communications and publicity** through local media to help improve overall perceptions and reduce suspicions of government more generally;
- **Ensuring delivery staff reflect their customer base** and providing diversity training so that customer needs can be effectively understood;

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<sup>1</sup>See section 5.2.3 for more details

- **Simplifying systems and processes** to encourage BAME engagement; and
- **Improving knowledge-sharing** across government services to ensure strategies are joined up.

### ***Research and information gaps***

Specialists felt that many of the barriers to engagement with BAME groups were due to the lack of knowledge and understanding of the diversity of BAME groups. Too much of the research and policy was felt to treat BAMEs as a homogeneous group and the term 'BAME' itself was seen as more a hindrance than a help as it suggested uniformity and also led to generalisations and stereotyping. A more sophisticated understanding of the needs of different communities was seen as crucial for tailoring successful engagement strategies and service provision. Current research was also felt to largely focus on long established groups and there was a desire to see more research into new migrant groups as well as those who are felt to be marginalised or hidden, such as Travellers.

Research was also felt to lag behind the current priorities for frontline staff and there was a desire to see more up-to-date research. Finally, it was felt that efforts between different government departments needed to be more joined-up. As the literature review and specialist depth interviews highlighted, many of the issues are similar, so sharing best practices between different government bodies could help to overcome barriers.

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Checked & Approved:

*Kully Kaur-Ballagan*

*Rea Robey*

*Heike Friemert*

*Joanna Swiecicka*

*William Dawes*

## 3. Introduction

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This report presents the findings from qualitative research and a literature review designed to explore access to benefits, tax and welfare services by members of Black, Asian and Minority Ethnic (BAME) groups. This research was undertaken by Ipsos MORI Social Research Institute on behalf of Her Majesty's Revenue and Customs (HMRC).

### 3.1 Research Background

One of HMRC's key aims is to ensure that it serves all customer groups to a high standard and, as part of this, its Departmental Strategic Objectives DSO1 and DSO2 set the requirement to 'improve the customer's experience of HMRC and to 'improve the extent to which individuals receive the credits and payments to which they are entitled'. Analysis suggests, however, that experience and take-up of services and benefits varies considerably across customer groups, notably different ethnic communities.

The aim of this research was to investigate the experience and take-up of a selection of products and welfare services across government, specifically among BAME groups. In addition, this study aimed to help understand the patterns of interaction between HMRC and BAME groups, aid development of customer-focused policies and point towards areas for further research.

HMRC commissioned Ipsos MORI to carry out two parallel studies<sup>2</sup> focusing on interactions, firstly of specific BAME groups with tax credits, and secondly of BAME groups generally with a range of government services and benefits. This report concerns the second study – a literature review, specialist interviews and telephone discussion groups with HMRC staff to investigate BAME interaction with welfare services and HMRC products in general.

### 3.2 Study objectives

The main objectives of this work package were to:

- Review existing HMRC research data on welfare benefits and selected external research on BAME communities' access to financial and benefit-based services;
- Examine the take-up of benefits and services and the relationship between BAME groups and public financial services and other government services;
- Assess the views of staff, other government department (OGD) specialists, academics and Voluntary and Community Sector (VCS) organisations to identify practical solutions for improving BAME engagement;
- Identify key findings on BAME groups for future HMRC research; and
- Highlight gaps in existing research data and suggest how these could be addressed through further primary research.

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<sup>2</sup> See Kaur-Ballagan, K. and Robey, R. (2008) *Engagement with Tax Credits among Chinese and Indian people*, Ipsos MORI for HMRC, Research Report Number 117. See [www.hmrc.gov.uk/index.htm](http://www.hmrc.gov.uk/index.htm)

Whilst particular emphasis was given to information relating to financial and benefit-based services, knowledge and principles of best practice from a wide range of government services were also included.

### 3.3 Methodology

This study used a combination of a literature review, discussion groups and in-depth interviews to address the objectives set.

A **literature review** was carried out to gain insight into the understanding of and access to government services by BAME groups. The areas examined included:

- key characteristics of the BAME populations in the UK;
- published information by academics, ‘think tanks’ and government departments that relate directly to the understanding of and access to public services.

The desk research enabled a large volume of sources to be reviewed, which uncovered common themes as well as the experiences of distinct BAME customer groups. In total, around 30 sources were reviewed. In particular, the Policy Studies Institute, University of Essex, DWP, Institute for Employment Studies and Joseph Rowntree Foundation stood out in providing strong and relevant research.

An initial review of the literature showed that, firstly, there was a lack of detailed information about the experience of specific ethnic groups within the broader classification of ‘BAME’, and this was also reflected in the specialist interviews. The specialists spoke about BAME groups in general, with an emphasis on established communities or the specialists’ particular niche. Staff discussion groups tended to focus on the groups prominent in their geographical area. They mentioned, for instance, Muslim women, Travellers and those who worked in the grey economy (e.g. some Chinese people) as ‘hidden’ groups that needed more attention.

Where possible, the literature review has highlighted differences in experience between BAME groups and the White British population overall. Where they are highlighted, this study also describes *characteristics* of groups who tended to have problems accessing and understanding government services.

To supplement the literature review and add context, **six discussion groups with HMRC staff** and **eleven in-depth interviews** were conducted with academics and policy makers who have substantial expertise in a particular BAME group or in BAME engagement. The staff discussion groups were conducted by telephone conference. Between four and six HMRC staff took part in each discussion and the staff involved were drawn from HMRC offices across the UK. The discussion groups were organised by HMRC and moderated by Ipsos MORI and they covered the following themes:

1. Tax Credits,
2. Pay As You Earn,
3. National Insurance Contributions,
4. National Minimum Wage,
5. Self-Assessment and
6. Staff perceptions and understanding of the needs of BAME groups.

The eleven specialist interviews were conducted with academics, experts from the Third sector and representatives of government welfare services. Interviewees working in government departments and organisations in the Voluntary and Community Sector (VCS) were identified by HMRC while specialist academics were identified and approached by Ipsos MORI. All interviews were conducted via telephone and moderated by Ipsos MORI staff.

### **3.4 Report outline**

Following this introduction, the remainder of this report is divided into three main sections.

Chapter 4 sets out the findings of the literature review. It describes the demographic characteristics of BAME groups, the socio-economic and cultural issues linked to the need for government services, the factors affecting access and approaches to support it.

Chapter 5 presents the results of the discussion groups with HMRC staff and in-depth interviews with subject specialists.

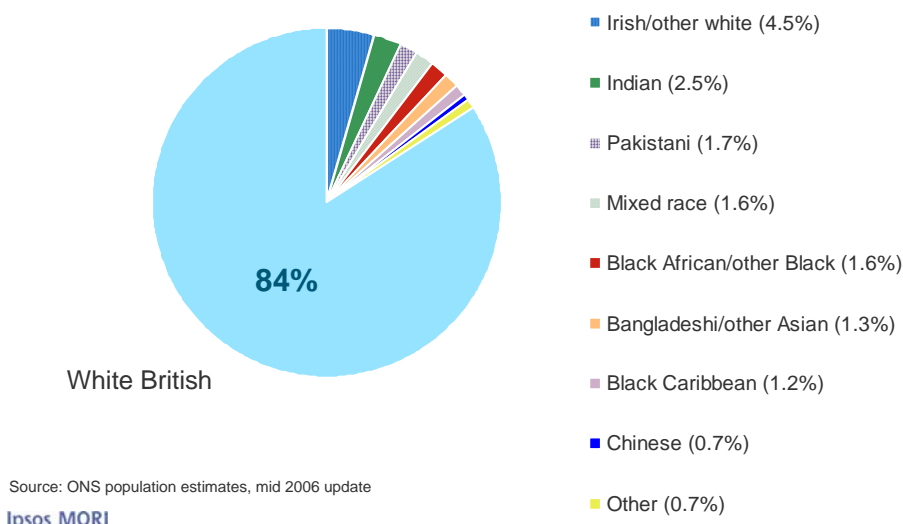
Chapter 6 draws together the insight gained and identifies topics for future research.

## 4. A review of BAME groups' experiences of welfare products and services

### 4.1 The demographic characteristics of BAME groups

Population estimates produced by the Office of National Statistics indicated that BAME groups comprised 15% of the population of England.<sup>3</sup> The chart below illustrates the largest ethnic groupings within the classification of 'BAME' according to the 2006 national statistics update for England.

#### The BAME profile of England



Although the dominant groups in Scotland are similar to those in England, BAME groups make up a far smaller proportion of the population of Scotland. In the most recent Scottish Census, the largest BAME groups were<sup>4</sup>:

- Pakistani 31,793 (0.6%)
- Chinese 16,310 (0.3%)
- Indian 15,037 (0.3%)

Specific groups, such as Somalis and Travellers, were not recorded separately in publicly available demographic data. Instead, these groups have been labelled under 'Other Black' and 'Other ethnic group'. The proportions of individual BAME groups has also changed over time (for example there has been a substantial increase in Eastern European migrants since the date of the last Census), therefore official figures can only provide a general picture of the current BAME profile.

<sup>3</sup> Office for National Statistics, (2006) Population estimates by ethnic group

<sup>4</sup> Scottish Census results (2001). 2006 population estimates are available for England only, therefore 2001 Census data has been used

At the time of the last Census (2001), the UK regions with the highest population of BAME communities were:

- London 2,918,900 (5.8%)
- South East 853,900 (1.7%)
- The West Midlands 785,800 (1.6%)
- The North West 591,300 (1.2%)

## 4.2 Socio-economic and cultural issues that shape access

The literature review has identified a number of core socio-economic and cultural issues which have created barriers to the understanding of service access. These included:

- place of residence
- work status
- education and skills, and
- cultural attitudes to finance, family and women.

### 4.2.1 Socio-economic factors

There were a number of socio-economic factors affecting BAME groups which appeared to influence understanding and usage of public services and benefits. Broadly, these fell into three interlocking categories – **place of residence, work status, and education and skills**. These factors influenced the ability of a household to manage its finances and provide for its needs. If a household could not provide for its own needs, welfare services (such as benefits and social services) were needed to ‘fill the gap’.

These factors were by no means unique to BAME groups; they also affected other sectors of the population, but the evidence showed that they influence BAME groups differently and disproportionately. For example, research from the Joseph Rowntree Foundation<sup>5</sup> showed that Bangladeshis, Pakistanis and Black Africans had much higher rates of *income poverty*<sup>6</sup> (65% of Bangladeshis, 55% of Pakistanis and 45% of Black Africans were ‘income poor’ respectively) in contrast to White Other and White British groups (25% and 20% respectively). London had especially high rates of BAME households in poverty, with 70% of those in income poverty belonging to BAME groups<sup>7</sup>.

As would be expected, working status and poverty levels are linked, with unemployment significantly lowering household incomes and therefore increasing income poverty. Much of the literature on BAME labour trends highlighted relatively high unemployment and workers’ disproportionate

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<sup>5</sup> Atkinson A (2006) *Migrants and Financial Services: A review of the situation in the United Kingdom*, University of Bristol.

<sup>5</sup> JRF (2007) *Poverty rates among ethnic groups in Great Britain*.

<sup>6</sup> DWP define someone as living in income poverty if their household’s income is less than 60 per cent of the national median.

<sup>7</sup> Atkinson A (2006), *idem*

employment within the lowest income bands<sup>8</sup>. BAME groups were not strongly represented within the highest incomes, representing less than 1% of top earners<sup>9</sup>.

A number of factors influenced ability to get and retain employment – primarily where one lives (urban or rural locations), work-related skills, cultural attitudes to work and household composition. Research by DWP into child poverty has shown that, due to the limited availability of part time work, (especially in urban areas) it can be difficult for low income parents to combine work and childcare, and therefore there are a disproportionate number of parents claiming benefits compared with non-parents. As most BAME groups tend to be concentrated in urban areas, this suggests that this issue is also relevant to minority groups. The same research also showed that inner city areas have much higher rates of poverty and dependency on state benefits than other parts of the UK<sup>10</sup>.

It was particularly difficult for those with limited skills and qualifications to find work. This issue appeared to disproportionately affect BAME groups, many of whom found themselves in low paid 'ethnic enclave' jobs (for example in the catering or retail industries) even where they held high level qualifications. This was largely because qualifications were gained overseas (and were therefore not recognised in the UK)<sup>11</sup>, or language skills were not sufficient for them to take up the kind of position they could have had in their country of origin.

Research has shown that many BAME children, especially those of African background, tended to under-perform at school<sup>12</sup>. Even those BAME groups whose average educational attainment was higher than that of White children appeared to perform less well in the labour market<sup>13</sup>.

#### 4.2.2 Cultural factors

Cultural barriers to female education in many BAME communities limited women's access to skills and training. This, combined with cultural pressures for women to focus on the family, discouraged many women from trying to get a job<sup>14</sup>. A high proportion of working-age BAME women were not in paid work<sup>15</sup>, although this appeared to be changing among the younger generations<sup>16</sup>. Pakistani and Bangladeshi women were especially unlikely to work when they had a young family, as the use of formal childcare services was culturally discouraged<sup>17</sup>.

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<sup>8</sup> Aston J, Hooker H, Page R and Wilson R (2007) *Pakistani and Bangladeshi women's attitudes to work and family* (2007) Institute for Employment Studies report on behalf of DWP (RR no. 458)

<sup>9</sup> HMRC (2004) *Child Tax Credit and Working Tax Credit Take-up by Ethnic Group*. Statistical analysis.

<sup>10</sup> DWP (2007) *Working for Children*, Policy Paper.

<sup>11</sup> Battu, H and Sloane, PJ (2004) *Over-education and ethnic minorities in Britain*, The Manchester School Vol 72 No. 4 July

<sup>12</sup> Milbourne, L (2002) *Unspoken Exclusion : experiences of continued marginalisation from education among hard to reach groups of adults and children in the UK*, British Journal of Sociology of Education, Vol.2 3, No. 2

<sup>13</sup> Cabinet Office Strategy Unit (2003) *'Ethnic Minorities and the Labour Market'*. Final Report March 2003

<sup>14</sup> Pettigrew, N (2003) *Experiences of lone parents from minority ethnic communities*, BMRB research report on behalf of DWP (RR no 187).

<sup>15</sup> Aston J, Hooker H, Page R and Wilson R (2007), *idem*

<sup>16</sup> Equality and Human Rights Commission (2006): 'Moving on Up? Ethnic minority women and work – *Ahead of the game: The changing aspirations of young minority ethnic women*'.

<sup>17</sup> Aston J, Hooker H, Page R and Wilson R (2007), *idem*



While the family could be a source of stability and financial support in many BAME communities<sup>18</sup>, (providing jobs, access to greater financial resources and childcare) it also had the potential to affect financial prosperity. Pakistanis and Bangladeshis tended to have larger families and to support extended families (either living in the UK or overseas)<sup>19</sup>, this reduced disposable income and savings opportunities<sup>20</sup>. However, research suggests that family structure and its impact on financial management is complex and varies across ethnic minority groups. For instance, Black African and Caribbean children were much more likely than other ethnic groups (including the whites majority) to be brought up by a lone parent and findings suggest this structure is associated with higher rates of poverty<sup>21</sup>.

Attitudes to and use of public services were not necessarily defined by socio-economic status, but by culture. For example, in Bangladeshi communities, women were not used to managing household finances, and men were not generally involved in the care and education of children<sup>22</sup>. This influenced who, within any given household, would be likely to engage with the public sector to access support and resources. Attitudes to pensions also varied from one ethnic group to another due to notions of 'appropriate behaviour' according to traditional culture. For example, researchers for DWP found that Bangladeshis and some Indian groups tended to have few personal savings and looked to their family or children for support in retirement.<sup>23</sup> These ethnic minority groups therefore had very different needs and made different demands on the state in terms of social care, benefits and pensions.

Cultural and religious norms also had the potential to influence a given group's attitudes to financial management and state assistance. For example, research for the Joseph Rowntree Foundation found that Pakistanis showed a negative perception of credit which was heavily influenced by their Islamic faith. As a consequence, high street credit and mortgages were used very sparingly amongst this group<sup>24</sup>. BAME households also tended to have different debt histories than White households. Getting into debt in many BAME communities (research specifically demonstrated this for Arab and South Asian groups) was often due to factors such as sending money to family overseas, joint housing ownership over generations, borrowing from the community and financing other family members. Research for the Citizens Advice Bureau (CAB) has also shown that debt and financial problems were difficult to address in many Arab and South Asian communities, as it was considered shameful and therefore something that should not be made public<sup>25</sup>. This meant that many BAME individuals who were in debt would not seek assistance from community groups and bodies such as the CAB. This

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<sup>18</sup> Enneli, P, Modood T and Bradley H (2005) *Young Turks and Kurds: A set of 'invisible' disadvantaged groups*, published by the Joseph Rowntree Foundation as part of the Black and Minority Ethnic Young People series.

<sup>19</sup> Aston J, Hooker H, Page R and Wilson R (2007), idem

<sup>20</sup> Barnes H and Taylor R (2006) *Work, saving and retirement among ethnic minorities; a qualitative study* DWP RR No 396.

<sup>21</sup> Pettigrew, N (2003), idem

<sup>22</sup> Page, J, Whitting G and McLean, C (2007) *Engaging Effectively with Black and Minority Ethnic Parents in Children's and Parental Services* Ethnos & GfK Consulting report on behalf of DCSF (which became Department for Education in 2010).

<sup>23</sup> DWP (2005) *Women and Pensions: the evidence*. Policy report.

<sup>24</sup> Herbert A (1996) *Credit use and ethnic minorities*, by Alicia Herbert, Policy Studies Institute and Joseph Rowntree Foundation

<sup>25</sup> Centre for Enterprise and Economic Development (2007) *Ethnic Minorities and the Bankruptcy Process: Results of Interviews with Debt Advice Agencies, the Citizens Advice Bureaux, Community and Faith Leaders and Support Providers*, Middlesex University Business School.

sense of shame may well apply to claiming assistance of any type from the state, including benefits and tax credits<sup>26</sup>.

### 4.3 Service provision issues affecting access by BAME groups

In addition to issues rooted in the cultural and socio-economic background of BAME groups, there were also a number of concerns which BAME individuals encountered when they came into contact with HMRC and other 'arms' of the state. These factors affected BAME groups' ability to claim the benefits they were entitled to, as well as to pay their 'dues' (in terms of taxes and rent) correctly and in a timely manner. These can be grouped into three themes – *understanding of public services, practical barriers to access* (such as language), and the *capacity of public sector 'frontline' staff* to handle BAME issues.

#### 4.3.1 Understanding 'the system'

Studies commissioned by a wide range of government departments over the years have shown that understanding of public services by BAME groups is an issue across many departments. As well as overall understanding, perceived complexity is also a barrier to engaging with government services and entitlements.

In terms of *awareness*, research by the Central Office of Information (COI) in 2004 showed that many BAMEs who may have been entitled to tax credits either did not claim, or made errors in the claims process. This was in part because they did not know that they needed to inform HMRC about changes in circumstances, they believed they would be paid automatically (without submitting a claim), or they expected to receive the same amount as friends (despite differences in their circumstances)<sup>27</sup>. Other research by Ipsos MORI in the Chinese and Indian communities corroborates these findings and suggests a lack of awareness is a key barrier to taking up tax credits among the Indian and Chinese communities. Misconceptions were especially prevalent among recent immigrants to the UK. In some cases, their lack of access to community networks which could provide information and assist with language problems severely restricted their access to such services<sup>28</sup>.

*Understanding and perceived complexity* is also a factor. A study of BAME experiences of the Tribunals Service showed that a lack of understanding of the process affected respondents' perceptions of the fairness of a decision or outcome. BAME respondents were much more likely than their white counterparts not to understand the decision which the court had made and were also much more likely to perceive this outcome as unfair<sup>29</sup>. The impact of such problems on access should not be underestimated. Research into BAME usage of New Deal programmes conducted in 2006 suggested a strong link between a negative initial experience of a government service, and

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<sup>26</sup> See Kaur-Ballagan, K. and Robey, R. (2008) *Engagement with Tax Credits among Chinese and Indian people*, Ipsos MORI for HMRC for more information on the cultural influences on attitudes to benefits

<sup>27</sup> COI (2004) *Promoting Tax Credits within Ethnic Minority Communities*, presentation prepared for HM Revenue & Customs by Christine Roberts and Krishan Lathigra (Inclusivity Consultancy)

<sup>28</sup> See Kaur-Ballagan, K. and Robey, R. (2008), *idem*

<sup>29</sup> Moorhead, Sefton and Scanlan (2008) *Just satisfaction? What drives public and participant satisfaction with courts and tribunals*. Cardiff Law School

the likelihood of dropping out of the system altogether; this link was especially strong among BAME youths<sup>30</sup>.

Much of the literature highlights that recent migrants tended to have the lowest levels of awareness and understanding. Many of these recent arrivals came from countries which did not have well-formed social security infrastructures; they therefore had little experience of dealing directly with government and no idea what to expect on arrival in the UK. This typically contributed to a lack of awareness of entitlement and eligibility and also reduced compliance with benefit claims and income reporting procedures. For instance, studies have shown that many BAME groups did not understand the importance of keeping records to show entitlement and claims history and responded late to correspondence from HMRC<sup>31</sup>.

As well as those who have not been in the UK long, older members of the BAME population also tended to have a poorer understanding of the UK system. Research into perceptions of the new Pensions Service in 2003 revealed that BAME pensioners in particular felt the application system difficult to navigate. These were commonly linked to language difficulties which resulted in misunderstanding and confusion. Moreover, many pensioners (especially South Asian females) led very community-focused lives, which meant that they tended to rely on word-of-mouth to 'spread the message' rather than official communications<sup>32</sup>. The reliance on the BAME community 'grapevine' was also described in other recent HMRC research<sup>33</sup>; findings suggested that such informal sources could in fact help spread misinformation and confusion which often impeded access.

### 4.3.2 Language barriers

Research by the Policy Studies Institute into BAME experiences of Jobcentre Plus services in 2006 showed that dealing with customers who had poor English skills was challenging for both claimants and staff.<sup>34</sup> This was particularly the case in areas where there was considerable local diversity in the languages spoken. Whilst many claimants responded to the challenge by relying on family and friends to provide interpretation services, this approach also created its own issues. For example, where claimants used children as informal interpreters, this breached confidentiality rules and raised the question as to whether these children have the necessary competence to be the 'go-between' on such complex adult matters.

Government-funded telephone interpreting services (such as *thebigword*) helped to alleviate language difficulties (especially for groups who had limited community organisations or contacts to turn to for assistance), but in practice they also presented new challenges. Staff felt that it was difficult to establish rapport with customers when using interpreters, and sometimes interpreters did not fully understand the systems and policies they were talking about which caused further confusion. Locating interpreters who spoke less commonly used languages could also cause delays in the claiming process. In many cases, BAME groups preferred to discuss issues face-to-face,

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<sup>30</sup> Hudson et al (2006) *Ethnic minority perceptions and experiences of JobCentre Plus*, Policy Studies Institute on behalf of DWP RR no 349

<sup>31</sup> COI (2004), idem

<sup>32</sup> Barnard, H and Pettigrew, N (2003) *Delivering benefits and services for black and minority ethnic older people*, BRMB on behalf of DWP RR no. 201 2003.

<sup>33</sup> See Kaur-Ballagan, K. and Robey, R. (2008), idem

<sup>34</sup> Hudson et al (2006), idem

particularly those who were less confident or able to access information themselves (e.g. older individuals or those with no English at all)<sup>35</sup>.

Language barriers also led to loss of entitlement, for example, Jobcentre Plus staff felt that many BAME customers had not understood the fact that to qualify for Income Support (IS) they had to attend an interview within five days of being invited, and therefore 'missed out'. Language problems were further exacerbated, especially amongst older BAME individuals, by claimants' illiteracy in their native language<sup>36</sup>.

### **4.3.3 Staff, training and resource concerns**

DWP research into Jobcentre Plus services for BAME groups showed that where there were language, culture or understanding issues, BAME staff were typically relied on to resolve them. Where staff were working to time targets, there was often a disincentive to spend the additional time needed to deal with BAME customers with limited English<sup>37</sup>. This meant that a number of BAME customers failed to get the information and services that they needed. Reductions in the provision of one-to-one services, and their replacement with automated or online systems, tended to disproportionately affect BAME groups<sup>38</sup>. In many areas the services of outreach workers specifically tasked to target such hard-to-reach groups had been reduced or withdrawn due to funding shortages – many BAME research participants and community groups mentioned outreach workers as an essential part of their community's ability to gain access to government services in the past<sup>39</sup>.

A lack of resources available to staff on issues relating to BAME groups also appeared to hamper effective service provision. For example, Jobcentre Plus staff said that they did not have access to accurate data about the changing ethnic make-up of their area. This meant that they were unable to make accurate predictions about service provision needs, and were likely to underestimate the size of groups who were not accessing services at all<sup>40</sup>.

#### ***Staff and cultural awareness***

Researchers at the Institute of Fiscal Studies also noted that some frontline staff had not received training on race equality legislation and practice. This had the potential to lead to unintentional discriminatory treatment of BAME claimants, or provision of inappropriate recommendations (for example, offering a job in a bar to a woman who was a strict Muslim)<sup>41</sup>. A general lack of cultural awareness can also lead to inflexibility in service provision for BAME groups. For example, BAME lone mothers noted the lack of fit between their limited work experience and the conditions of the New Deal for Lone Parents<sup>42</sup>.

Sensitivity to cultural differences was also shown to be lacking in other government services. For example, a study of solicitors dealing with BAME parents found that participants often perceived discussions to be irrelevant, intrusive, or embarrassing, given the private nature of family matters in

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<sup>35</sup> Hudson et al (2006), idem

<sup>36</sup> Hudson et al (2006), idem

<sup>37</sup> Please see section 5.3 for more information on the experience of HMRC call centre and enquiry centre staff.

<sup>38</sup> Hudson et al (2006), idem

<sup>39</sup> Barnes, H et al (2005) *Ethnic minority outreach: An evaluation*, Policy Studies Institute on behalf of DWP

<sup>40</sup> Hudson et al (2006), idem

<sup>41</sup> Brewer, M et al (2005) *Did Working Families' Tax Credit work? The final evaluation of the impact of in-work support on parents' labour supply and take-up behaviour in the UK* Institute for Fiscal Studies

<sup>42</sup> JRF (1999) *Ethnic groups and low income distribution*

question. They also considered the statements made by solicitors on their behalf to lack understanding of their cultural background<sup>43</sup>.

## **4.4 Diversity within and between BAME groups**

A review of the available literature and government service information suggested a number of BAME groups who were particularly vulnerable to exclusion and unlikely to be accessing the full range of services and benefits available to them. Whilst it was not possible in all cases to pinpoint exact ethnic groups (as this level of detail was not present in most of the research examined), a number of characteristics of groups who are most vulnerable emerged. These groups were: recent arrivals to the UK, the highly mobile (including Travellers), older generations, and those who were classified as 'White Other' (often 'invisible' minorities).

### **4.4.1 Length of time in the UK**

The research suggests that the length of time BAME individuals have been living in the UK can influence how effectively they interact with government services. There were a number of reasons for this explored in the literature. One key element was a lack of access to community networks as a source of information about government services. This was caused either by lack of familiarity with a local area, or by arriving in an area which was not home to many people of the same ethnic group.

It is important to note that access to networks varied largely depending on ethnic group. Recent research by Ipsos MORI into Indian and Chinese communities reveals that some Indian individuals with little English had access to more information than other non-claimants, because they were part of extensive family and social networks within their own community<sup>44</sup>. Chinese communities, on the other hand, typically had less effective networks due to the more dispersed nature of the population and a tendency to avoid discussing personal financial issues outside the immediate family.

Other issues associated with more recent migrants included availability of documentation (such as National Insurance numbers). For some arrivals, this was not always available due to their recent arrival, or status as asylum seekers, which also made it difficult to make claims for benefits. Research by the COI in 2004 demonstrated that these combined factors in the Somali community prevented effective access to state services<sup>45</sup>.

### **4.4.2 Generational effects**

The 'generation' an individual belongs to has also been shown to affect access to, and views on, the government<sup>46</sup>. This can partly be explained by an individual's greater feelings of 'belonging' to the country of birth, but was also linked to internal cultural and demographic changes within a particular community.

Research conducted by The Equal Opportunities Commission in 2006 highlighted strong differences in opinion between young South Asian women and their mothers with regard to ambitions for a career and attitudes to money

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<sup>43</sup> Moorhead R, Sefton M and Scanlan L (2008) idem

<sup>44</sup> See Kaur-Ballagan, K. and Robey, R. (2008), idem

<sup>45</sup> COI (2004), idem

<sup>46</sup> Moorhead R, Sefton M and Scanlan L (2008), idem

management. The younger generations shared many views with the White majority and differed a great deal from their parents<sup>47</sup>. Attitudinal shifts such as these within BAME communities should therefore be taken into account in the forward planning of local services.

Another example of this is that of the UK Chinese community. In the past the Chinese population in the UK was more homogenous, made up of primarily Cantonese-speaking workers in the hospitality industry who had migrated from Hong Kong. Whilst these groups are still very much in evidence in the UK, research by VCS organisations has shown that service provision has not adapted to cater for the newer, Mandarin-speaking Chinese community (made up of students with good English, and unskilled, often illiterate, Mandarin-speaking labourers from mainland China), who arrived in recent years, since many outreach workers and community centre staff could only speak Cantonese, and did not understand the needs of new communities, for example, the workings of student visas and accommodation problems<sup>48</sup>.

### 4.4.3 Mobility

As many government services are provided on a 'postcode' basis via Local Authorities (such as GPs or school places) and/or are dependent on having an address (e.g. Incapacity Benefit), research has shown that the highly mobile have found access more difficult.

Research amongst Irish Traveller communities has demonstrated that many have struggled to maintain access to health and education services as a result of frequent changes of address<sup>49</sup>. The same has been shown to be true for those who move frequently for other reasons such as unstable employment, family break-up or a lack of social housing in a given area. A study conducted by the former Office of the Deputy Prime Minister in 2006<sup>50</sup> indicated that while frequent movers faced similar barriers to accessing services to other disadvantaged groups, the barriers they faced were magnified because each move entailed starting afresh to negotiate access. Frequent movers often found that there were not enough services in an area, due to tight resources (for example, GP patient lists were already at capacity). Also, such individuals often focused primarily on critical issues such as securing food and accommodation. They were much less likely to treat school or GP registration, let alone claiming benefits and tax credits, as a priority.

Mobility can also cause problems, even where changes of address are not permanent. Many BAME families returned home to their countries of origin for substantial periods of time, for example to get married, or to look after elderly relatives. Due to their extended time abroad, such people were likely to have accrued a lower level of national insurance or pension contributions. This had the potential to create financial hardship in later years<sup>51</sup>. Research for DWP showed that spending extended time abroad could make it difficult for some BAME families to keep up to date with changes in systems for claiming entitlements which were implemented in their absence.

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<sup>47</sup> Equality and Human Rights Commission (2006), *idem*

<sup>48</sup> London Chinese Community Network (2005) *The Changing Chinese Community in London: Meeting the Challenges in Service Provision*

<sup>49</sup> Power, C (2007) *Room to Roam: England's Irish Travellers* by Research Funded by the Community Fund

<sup>50</sup> DCLG (2006) *Moving On: Reconnecting Frequent Movers*

<sup>51</sup> Barnes H and Taylor R (2006), *idem*

#### 4.4.4 Visibility

Many of the BAME groups described above have not always had sufficient 'political visibility' to make their views and needs heard. This is related to a lack of community networks and advocacy organisations, as well as to the cultural acceptability of political activity amongst different BAME communities. This was shown to be true for the Chinese community, who are often "seen but never heard"<sup>52</sup>. In another example, researchers for the Joseph Rowntree Foundation showed that more attention needed to be devoted to understanding the characteristics and needs of BAME communities which, as well as having limited political visibility, were also physically less distinctive. This primarily applied to those who were categorised as 'White Other' in census terms (such as Turkish and Greek people), but could also apply to Travellers and those of mixed ethnicity<sup>53</sup>.

### 4.5 Supporting access to benefits and financial services

The literature review produced some evidence-based suggestions of ways to support BAME communities in accessing services. Much of the research emphasised the importance of community-based support, including the use of outreach workers. Other needs which came out in the literature were improving financial service provision, equality of treatment, and communications capacity within the public sector.

#### 4.5.1 Community support

Research conducted on behalf of DWP and HMRC suggested service provision through VCS groups was well-received among BAME customer groups, particularly amongst older people across a range of ethnic minorities. Statutory and voluntary service providers felt services should be customised to 'fit' specific communities wherever possible, and include staff from these communities. It was felt that such factors helped BAME customers trust the service provider. Other means of communicating via community channels were also suggested, for example using GP surgeries to raise awareness about who is entitled and how to claim. Community newspapers, radio and television could spread information in the relevant language. This method was found to be especially effective in conveying messages to the older age groups<sup>54</sup>.

Using grassroots community resources to help BAME individuals to gain access to and information about government services can also help reduce the sense of 'them and us' which can occur between BAME service users and the state. Research on behalf of the former DCSF demonstrated how the use of parents' groups as a forum to voice concerns about schools to staff and local government officials has helped to harmonise the relationship between parents and the institution. This has reduced feelings of isolation and built parents' confidence in particular services (in this case Sure Start)<sup>55</sup>.

Research did, however, suggest that investment was needed in community centres themselves if they were to be relied upon to signpost and advise on health and welfare-related services. It should also be noted that community

<sup>52</sup> London Chinese community network (2005), idem

<sup>53</sup> Enneli, P, Modood T and Bradley H (2005), idem

<sup>54</sup> Barnard, H and Pettigrew, N (2003), idem

<sup>55</sup> Page, J, Whitting G and McLean, C (2007), idem

centres alone cannot be the solution for reaching out to all BAME individuals, as use of these resources differs significantly across age groups and ethnicities. Even though there are 70 service providers in Greater London for the Chinese community, roughly half of the participants in one study had never used a community centre. This was particularly the case for younger participants who regarded community centres as being a resource for the elderly<sup>56</sup>.

#### 4.5.2 Outreach workers

Research commissioned by DWP suggested that outreach workers could provide further help and advice within BAME communities on claiming welfare benefits. Research conducted by COI also made a number of suggestions as to which services might be provided via community based advisors. These included completing application forms, dealing with telephone enquiries and helping to open bank accounts to receive benefit payments. Such assistance would be particularly valuable to those with limited proficiency in English. This study found that community based advisors were highly regarded because they were perceived to be reliable and focused on the client's personal interests. They were compared favourably to online and automated systems which were relatively inflexible, and to government staff who were not felt to always have the individual's interests at heart<sup>57</sup>.

Gender and ethnic matching were both considered to be conducive to delivering effective support, as well as provision of interpretation skills. These findings were also supported by research by the Joseph Rowntree Foundation which investigated commercial credit and BAME groups – it was shown that BAME applicants were much more likely to apply for credit if they could speak to a BAME employee about their situation<sup>58</sup>.

However, the usefulness of outreach workers should be evaluated on a group-by-group basis, as they are not always the most effective solution to access problems. For example, Caribbean outreach workers interviewed for DWP research did not feel they made the same impact as other community workers; they saw this as a result of the already well-established community networks in this community. However in other communities (especially South Asian groups) older people wished to build long-term relationships with outreach staff to deal with a range of concerns confidently and effectively<sup>59</sup>.

#### 4.5.3 Tailored service provision

In order to cater for the needs of BAME and other minority groups, the literature recommended a change in the orientation of government services away from a 'one size fits all' approach, to one which is flexible according to differing customer characteristics. This would require additional services or processes, or mean greater flexibility in current rules. For example, research conducted on behalf of DWP advocated the relaxing of Jobcentre Plus rules to allow recent immigrants who spoke very little English to be eligible for Jobseekers' Allowance (JSA) as long as they enrolled in language courses, rather than being obliged to immediately apply for jobs<sup>60</sup>. Research by the Insolvency Service highlighted another example of such strategies at work. Two debt advice firms had begun capturing ethnicity and faith details of

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<sup>56</sup> London Chinese Community Network (2005), idem

<sup>57</sup> COI (2004), idem

<sup>58</sup> Herbert, A (1996), idem

<sup>59</sup> Barnard, H and Pettigrew, N (2003), idem

<sup>60</sup> Hudson et al (2006), idem



clients seeking their services. It was hoped that by doing this, the organisations were more likely to become more 'culturally competent' by not targeting certain services to inappropriate groups<sup>61</sup>.

#### 4.5.4 Communication services

Research on BAME use of Jobcentre Plus suggested the need to improve the availability of information and advice in a range of languages. Effective communication and co-ordination between those who were in a position to raise awareness (for example, school teachers and Connexions staff) and general frontline staff was likely improve access for BAME groups<sup>62</sup>.

In many cases, research has also found that BAME groups did not expect interpretation services to be supplied - Ipsos MORI research into NHS communications with BAME groups showed that participants accepted that there were far too many minority languages in a given area for interpreters to be on hand at all times. They often preferred to bring a family member, or rely on their own English skills in order to communicate with their doctor<sup>63</sup>.

Despite the findings on NHS communications, interpretation services have been successfully introduced in some services, such as Jobcentre Plus<sup>64</sup>. Where these have been available, research highlighted the need to create good awareness of the service in order for them to be used effectively<sup>65</sup>. Recent research for HMRC revealed that awareness of *thebigword* (HMRC's telephone interpretation service) was very low among members of the Chinese and Indian communities<sup>66</sup>.

Face-to-face interpretation for BAME clients was deemed to be a more effective method than a telephone service as it was easier to establish clear communication<sup>67</sup>. When making available interpretation services, Blandy et al pointed out that providers needed to be aware that cases that needed an interpreter would usually take longer to process. In addition to allocating more time to process those cases, service providers would also have to consider confidentiality and impartiality issues because a third party would be involved. That would especially be the case in situations where legal information was being discussed<sup>68</sup>.

#### 4.6 Key issues emerging from a review of the literature

This review revealed much common ground between our primary research into BAME groups eligible for tax credits<sup>69</sup> and the pre-existing literature. A number of cross-cutting issues relating to the background of BAME groups, and their interactions with the infrastructure of the state were found.

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<sup>61</sup> Centre for Enterprise and Economic Development (2007), idem

<sup>62</sup> Hudson et al (2006), idem

<sup>63</sup> Nicholls, J (2007) *NHS Performance: What do we know and how can it help?* Ipsos MORI Research Report

<sup>64</sup> Hudson et al (2006), idem

<sup>65</sup> COI (2004), idem

<sup>66</sup> See Kaur-Ballagan, K. and Robey, R. (2008), idem

<sup>67</sup> HMRC (2004), idem

<sup>68</sup> Blandy S et al (2002) *Housing Possession Cases in the County Court: Perceptions and Experiences of Black and Minority Ethnic Defendants*, Sheffield Hallam University research report for DCA

<sup>69</sup> See Kaur-Ballagan, K. and Robey, R. (2008), idem

Key characteristics of BAME groups which can adversely affect their ability to interact with government departments such as HMRC and, therefore, to access the services it provides were:

- Place of residence
- Work status
- Education and skills
- Gender roles and cultural attitudes to finance and the family

Issues relating to access to services, or the infrastructure of state administration were identified as:

- Understanding of 'the system'
- Language barriers
- Staff and training concerns

There were difficulties in delineating issues and solutions relating to specific ethnic groups, as a result of the common usage of the catch-all term BAME in the literature. Despite this, a number of core factors were uncovered which, when present in a given individual or group, can have negative effects on their ability to access government services. These were:

- Length of time in the UK
- Generation
- Visibility
- Mobility

A review of practice across different government sectors and the activities of community organisations demonstrated some examples which could be considered in terms of improving service to BAME customers accessing tax credits. These were:

- Community support (using community groups)
- Tailored service provision (adapting policy to BAME needs)
- Outreach workers, and
- Communication services (such as interpreting)

## 5. Qualitative research with HMRC staff and other specialists

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To complement the literature review, Ipsos MORI conducted eleven specialist depth interviews with academics, third sector experts and representatives of government welfare services, and convened six discussion groups with 'frontline' HMRC staff. The staff discussion groups comprised employees working either in HMRC Enquiry Centres or Contact Centres<sup>70</sup> across the UK. Staff taking part in the discussion groups worked in a number of service areas such as Tax Credits, PAYE, Minimum Wage and Self-Assessment.

Although specialists and staff looked at the issues from different perspectives (i.e. a policy-making versus a service delivery viewpoint), similar opinions were generally expressed by both groups. The findings represent the perceptions of those spoken to, so quantifiable information given should be interpreted as perceived numbers as opposed to being drawn from robust quantitative analysis.

### 5.1 Staff impressions of BAME customers

Staff perceived that calls and drop-in visits from BAME customers accounted for over half<sup>71</sup> of all HMRC enquiries in large urban areas (particularly in or near to London), but contact was much less frequent across the UK overall. Enquiries commonly came from customers in both established ethnic minority groups in the UK and recent migrants, including the 'new' Eastern European communities.<sup>72</sup>

The ethnic background of BAME customers varied considerably across the UK and was thought to include:

- Eastern European economic migrants (particularly people from Poland and Slovakia, who made good use of HMRC services and comprised the bulk of their minority customers);
- Chinese economic migrants (although many in this group were perceived to rarely contact HMRC);
- Refugee groups such as Kurds, Romany Gypsies from the Czech Republic, Somalis (who were perceived to be one of the biggest groups), and Ethiopians (who had arrived directly from refugee camps in Kenya); and
- More established BAME groups such as Indians, Pakistanis, Bangladeshis and African Caribbeans (staff noted that members of these communities had similar issues to new migrants if they had arrived in the UK recently as a result of joining their extended family or through marriage).

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<sup>70</sup> Enquiry Centres are where customers go for face to face advice, Contact Centres deal with telephone enquiries.

<sup>71</sup> Perceived share of BAME queries was even higher when including Eastern European economic migrants in their calculations.

<sup>72</sup> Moderators kept discussion away from Eastern European economic migrants as far as possible in response to the brief. However, this group did come up in discussion at times and is documented here when it illustrating a wider trend applicable to other BAME groups.

Local government offices or service centres were thought to have good knowledge of particular groups in their area. This was because minorities tended to be concentrated in certain towns, regions, or part of a city (for example, Muslims in Bradford or Bangladeshis in Tower Hamlets).

## 5.2 Engagement with BAME groups

### 5.2.1 Government engagement

Specialists<sup>73</sup> tended to feel that the government had some way to go in understanding the needs of BAME customers and more work was required to deliver high standards of service for these specific groups.

*[There's] a substantial way to go to any sort of systematic and consistent approach to addressing ethnicity within policy and service provision*

- Academic Specialist

They felt that, at present, BAMEs tended to be treated as a homogenous group, when in reality sub-groups were very different and had distinct needs. Specialists suggested that the 'BAME' categorisation itself had a part to play in this, it was often seen as inaccurate and unhelpful for analysis while the simpler term 'ethnic minorities' was preferred as it is explicitly 'catch-all'. Some specialists also re-emphasised the need to treat customers as individuals:

*Just because somebody has a particular ethnic background, it doesn't necessarily mean that they have the stereotypical attributes of that community*

-Third Sector Specialist

There was some criticism directed towards government for a perceived failure to deliver on race equality legislation. There was a sense that service providers relied on ensuring racial diversity in their workplaces rather than ensuring equality was translated to service delivery.

*[There is] a tendency to have a black face at a meeting rather than to have the active involvement of that person in the decision making process*

- Academic Specialist

Specialists acknowledged that there had been some success in some areas of race equality. For example, there was recognition that the focus on tackling poverty and unemployment has had an impact on the circumstances of some of the poorest minority groups such as Pakistanis and Bangladeshis - but not Travellers<sup>74</sup>. Initiatives such as the National Minimum Wage were felt to be "a step in the right direction" in terms of improving the situation for a number of ethnic minority and White customers.

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<sup>73</sup> 'Government 'engagement' generally was a topic in the staff group discussions.

<sup>74</sup> Travellers were felt to be less prioritised than they should be considering their poverty levels.

However, this success was not seen to be consistent across government departments or ethnic groups. One possible reason cited for this was the lack of a single set of accepted definitions for ethnic groups. Specialists felt that individual managers and service providers were able to define each ethnic group in their own way which had repercussions on how policy was interpreted at the local level. This had contributed to inconsistencies in the provision of services and difficulties with monitoring against targets set by the government.

Specialists also felt that poor government engagement with certain groups was due to a lack of information and insight. Specific information gaps included having up-to-date statistics on some BAME populations, benefit take-up rates and information on service gaps (for example comparing rural and urban provision). Some specialists suggested this lack of information resulted in an unstructured engagement with ethnic minorities and they considered this to be an issue across almost all government departments. The education sector was, however, seen as the exception. In the education sector, data collection and monitoring of ethnic minority participation was perceived as robust and had been translated into successful policy and BAME engagement.

## 5.2.2 HMRC engagement

Specialists felt that HMRC had made efforts to improve its image among customers.

*[HMRC needs to be] about more than taking money from people and [has] done a lot of work recently on trying to engage with the hard-to-reach*

- Government Specialist

As the specialists were commonly experts in specific areas or service areas in isolation (rarely spanning *across* government departments or remits), they found it difficult to comment on how HMRC's engagement strategy compared with other departments. However, there was some sense of DWP having "always been about work, training, engaging [with its customers]", whereas this type of approach was regarded as a newer development for HMRC.

HMRC staff themselves identified some differences in the way they engaged with various BAME customer groups and the success of their contact. Customers who contacted HMRC on a regular basis (such as Pakistani and Bangladeshi taxi drivers) tended to be seen as easier to deal with because they were more familiar with the processes from their previous contact. The more difficult groups to engage were thought to be customers who had residency issues, such as refugees, and those who seemed to be uneasy communicating with government institutions (see section 5.3.5).

The specialists agreed that more established and geographically concentrated communities tended to fare better in the system because they were better organised and therefore more able to put their concerns to government. However, government was thought to find it harder to keep up with the changing profile of the BAME population as newer groups of migrants entered the UK. These more recent immigrants were also considered the most difficult for HMRC to engage with due to their poorer understanding of 'the system' and their language needs (which often had not been

accommodated by government staff). Compared to central HMRC offices, regional offices were seen to have better knowledge of local needs and to be more able to adapt to any change in the demographic composition of the surrounding community.

### **5.2.3 BAME groups where engagement is very low**

Specialists regarded 'hidden' customer groups who have minimal contact with the state as a particular challenge. For example, the government was thought to have difficulties engaging with Muslim women, Travellers and those who work in the hidden economy (with the Chinese cited as a particular example).

Government-employed specialists tended to link this with the cultural characteristics of Chinese, Indian and Traveller groups, specifically their tendency to be more 'introvert' and less willing to engage with the state. Academic specialists doubted this and did not perceive it as a barrier to effective engagement. Instead, they highlighted a general lack of awareness and understanding which prevented these groups from accessing welfare services<sup>75</sup>.

*It is a myth that Chinese people don't want to engage – they mistrust and have little knowledge of the system*

- Academic Specialist

## **5.3 BAME engagement – barriers and issues**

A number of issues were highlighted as contributing towards lower engagement among BAMEs, including:

- language skills;
- length of residence;
- reason for migration;
- attitudes towards gender and the family;
- reliance on the family or community;
- wariness of government interaction;
- the socio-economic context and employment patterns;
- a lack of understanding of the UK welfare system; and
- institutional factors.

The following section discusses each of these barriers in more detail, as seen from the perspective of staff and specialists.

### **5.3.1 Language skills**

HMRC staff tended to see poor English language skills as one of the biggest barriers to communicating effectively with BAME groups. This was felt to not only create problems in processing claims but also contribute to difficulties in understanding HMRC systems and processes more generally. Specialists, on the other hand, tended to see this as an overly simplistic analysis of the reasons behind low take-up and understanding among BAME customers. They suggested that low take-up was an outcome of

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<sup>75</sup> Recent research into the experience of tax credits in the Chinese and Indian communities revealed that awareness was the key barrier to take-up. See Kaur-Ballagan, K. and Robey, R. (2008)

various intangible factors which limited engagement rather than practical language issues.

Both groups, however, identified particular communities where language was an issue – new migrants or refugees (such as Somalis and Ethiopians), older generations of more established communities and members of ‘hidden’ ethnic minority groups. In their experience, staff considered language difficulties minimal for BAMEs who had resided in the UK for a long period of time (such as Indians, Pakistanis and Bangladeshis), those from countries where English was commonly used (such as Indians, Nigerians and Ghanaians) and those who had come to the UK to study (such as young Chinese and Eastern Europeans). These groups were considered to be particularly good at speaking English and where older members of the community had difficulty, interpreters (such as friends or family) were typically on hand to help.

Both specialists and HMRC staff held the view that, due to language issues, many BAME groups preferred to solve queries face-to-face rather than over the telephone or Internet. Face-to-face contact was seen as preferable as it allowed physical stimulus to be used such as forms and leaflets. This finding is supported by other recent research into tax credits carried out by HMRC among Chinese and Indian groups<sup>76</sup>.

At times, staff perceptions had an impact on customer engagement; some languages were perceived as sounding aggressive, which at times led staff to in turn be defensive towards the customer. Staff said that they were often nervous about communicating with people who spoke little English, because they felt that they could not get their message across effectively.

### ***thebigword***

HMRC staff highlighted some issues with the thebigword interpretation service, but, generally, it was felt to be excellent. They reported it occasionally took some time to get through to the service, which created pressure on staff, who were working to targets and operating within budgetary constraints. Where a language or dialect was obscure, this could lead to poor communication between customer and interpreter. In rare cases, staff had experienced interpreters who had provided personal viewpoints rather than translating word-for-word. Conversely, thebigword was perceived to be less popular with customers due to potential trust issues given that sensitive information was being discussed.

Some staff claimed that they often did not need to use thebigword, because people brought family members or friends to the Enquiry Centre with them – or put them on the telephone - to interpret, particularly in complex cases. Some groups, such as Polish and Kurdish people and members of established BAME groups, were seen to do this as a matter of course. This could cause problems around answering security questions, though Centres were reported to have worked through this. When individuals got language assistance from friends or family over the telephone, Contact Centre staff needed to first ask the individual themselves to answer security questions using the thebigword interpretation service. Only once this stage was completed could the conversation be passed to the third party.

When handling cases face-to-face, both parties were asked for ID and the third party interpreter was not shown any confidential information held by

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<sup>76</sup> Ibid.

HMRC staff. Children were often relied upon for language help, but at times this led to uncertainty over whether correct information was being relayed. Some larger or more concentrated BAME groups had access to individuals in the community who dealt with HMRC (or other official) matters on their behalf, often for a small fee.

Specialists also had some concern over the use of interpretation in sensitive or personal matters, as is the case for HMRC and agencies responsible for welfare. Children or members of the same close-knit community may not be appropriate interpreters – which could represent a further barrier for some.

### **5.3.2 Length of residence and reasons for migration**

Individuals and groups who had been in the UK for a long time, perhaps for generations, were generally said to have greater understanding of their entitlements and the workings of the system, though Pakistanis and Bangladeshis were seen as exceptions. Second generation BAME groups were perceived as much more likely to take a “rights-based approach” and see benefits as an entitlement, as well as being likely to have better English skills. However, specialists also mentioned incidents where younger generations thought they should be independent of the state system altogether. New migrants and those working or studying on a temporary basis were believed to have more difficulty in engaging with government and welfare services because they were less likely to be aware of community resources and links they could approach.

### **5.3.3 Attitudes towards gender and the family**

In some BAME groups, staff felt men expected to deal with financial matters on behalf of women, which limited the effective engagement of female BAME customers, particularly older women, who were the least likely to engage with welfare services. A number of factors were felt to contribute to this, such as women being less present in the labour force compared to men, having lower levels of education and the perception of traditional family roles (though these varied between groups). Isolation, patriarchal family structures and male dominance in the household were also considered as factors which stood in the way of some women accessing services.

In addition, some specialists highlighted that the expectation in some communities that women should care for the extended family meant that they were less likely to access welfare services. This was felt to be particularly true for first generation Pakistani and Bangladeshi women, and less so for, for example, African Caribbean women (who were more likely to be single mothers).

A lack of familiarity with the system as well as difficulty in making their voices heard was also believed to contribute to some BAME women’s lower engagement with HMRC. Stereotyping was also mentioned by the academic specialists as something that prevented women from participating in policy-making and being consulted about their service needs. Some suggested that frontline staff made assumptions about individuals based on their clothing and background and BAME women were identified in particular as being affected. The gender of HMRC staff was also an issue where male customers preferred to deal solely with male Enquiry Centre staff while some (often



Muslim) women preferred gender-matched customer assistance. Occasional aggression towards female HMRC staff from male customers was reported.

*They will accept the same information if they are passed on to a male floorwalker but will not accept it from a female [member of staff].*

HMRC Staff Member (PAYE)

### **5.3.4 Reliance on the family or community**

Staff identified certain groups as being under-represented in the customer base of HMRC Contact and Enquiry Centres. Customers from the Indian, Chinese, Jewish and Traveller communities were all cited as being part of this group. These were considered to be groups with a tradition of self-reliance and privacy possibly stemming from community pride and reluctance to ask for state help. It was widely felt that these groups were aware of the services available and that they had chosen not to make contact (although some research suggests awareness is low in less connected communities, such as the Chinese).

While some specialists acknowledged that the idea of receiving money from the government was less acceptable in some communities than in others, and ideas about citizenship rights differed, they felt that this was often over-emphasised when exploring the reasons behind lower levels of engagement. It was agreed by the specialists that there were clear generational differences; among BAME groups established in the UK (such as Indians), the reluctance to accept benefits was regarded as more prevalent amongst older people than young ones, who were seen to take a more “rights-based approach” to claiming. However, where young and old people lived together in the family home, traditional family norms and attitudes against claiming were considered stronger, as younger family members deferred to family elders.

Specialists and a small number of HMRC staff rejected this notion of voluntary disengagement, instead suggesting that awareness and understanding of entitlement were the driving factors (as described previously).

### **5.3.5 A sense of wariness towards government interaction**

BAME groups often rely on community networks for information which can be both helpful and detrimental in engaging with welfare services. Helpful networks had reliable information sources or included individuals who tended to have greater awareness of such matters, but among other networks, misinformation could spread quickly which was detrimental to engagement. Some, particularly Asian communities, were perceived by staff to be quite insular and removed from the state. They were thought to listen to community leaders rather than government which hindered them approaching HMRC for advice. It was also suggested that negative media perceptions of some public services, triggered by example by loss of data, discouraged those from BAME groups from engaging with HMRC, especially for groups where privacy was a concern. Some groups were apparently unwilling to report underpayment of benefits because they felt that they should “not be disrespectful by biting the hand that feeds them.”

Older people and Asian groups, as well as some African groups, were felt by specialists to be either mistrusting of government or made nervous by communicating with its institutions. Fear of the state was mentioned frequently when discussing the Chinese community, but was said to apply to any ethnic group (including refugees) whose country of origin was described by those interviewed as having an 'oppressive' state. Chinese people, particularly recent arrivals from mainland China, were said to be frightened by the prospect of engagement with the state and suspicious of state requirements for information<sup>77</sup>. They were felt to have concerns about how their information might be used and fears that providing such details would make it more likely that they would be monitored. The academics stressed that government departments did not always appear to understand the extent of this fear and the impact it had on willingness to engage with the state.

Other reasons cited for wariness of the state related to ambiguity about some groups' immigration status and a lack of faith in government policy (although this is not confined to BAME groups). Moreover, members of BAME groups' relative lack of presence in public life was perceived to hinder effective engagement with welfare services.

### **5.3.6 Socio-economic sources of alienation**

A number of specialists stressed that many of the BAME access issues were also experienced by White people. There was some belief that it was in fact the *socio-economic context* that was at the heart of poor access or take-up of services, with BAME groups affected to a greater extent than White groups because they are more likely to belong to lower social classes.

Personal resources, knowledge and skills were seen to be key when it came to accessing welfare benefits:

*People who are more confident and secure and from a more advantaged social class are more likely to battle the system in ways that those who feel more vulnerable or who are less confident are less likely to*

- Academic Specialist

The Traveller community was mentioned as a particular example where social grade and the lack of a permanent address affected access to state services, such as GPs and schools. In addition, for this group, a longstanding history of conflict between Travellers and state agencies was perceived to have contributed to an ingrained sense of self-reliance and mistrust of authorities.

*[There is a] difficulty in contacting services, in establishing eligibility, issues about a permanent address [and] issues about hostility from service providers*

-Academic Specialist

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<sup>77</sup> This finding was also reflected in recent research for HMRC among those in the Chinese community, See Kaur-Ballagan, K. and Robey, R. (2008)

Due to these past experiences, this group *expected* to be discriminated against and lacked confidence (and therefore avoided) dealing with the welfare system.

### **5.3.7 Employment patterns**

Type and level of employment was seen to be a significant factor in differences in take-up of welfare services. For instance, Indians and Chinese were thought to have high levels of employment and more likely than other BAME groups to occupy professional positions (or to be self-employed). This was thought to explain why DWP and HMRC staff tended not to encounter these groups as often as others.

Some BAMEs worked as agency staff, sometimes for several agencies and/or in companies without experienced payroll staff. Some specialists and HMRC frontline staff suggested wage clerks had diminished in number and less experienced administrators who replaced them often misunderstood the tax system. Furthermore, having multiple jobs or changing jobs frequently made it less likely that these customers would spend the time to understand their tax details and ensure they are in order.

These types of confusion and unawareness resulted in some BAME individuals (particularly Eastern European economic migrants) being fined where they had registered with HMRC for a National Insurance number but subsequently not gained employment.

Some groups such as recent migrants also tended to change their address frequently and often failed to inform HMRC of changes in address. Often, this resulted in multiple and duplicate registration in the tax system at different tax offices, which typically caused further confusion and administrative burden.

Specialists also noted that BAMEs who worked in the hidden economy were unlikely to engage with welfare services because they feared being 'discovered' or putting employers at risk.

*To access some of the benefits like tax credits, you're required to demonstrate that you're legally working... that obviously is going to have an impact on a whole host of issues including benefits but also including [things like] access to credit and bank accounts*

- Academic Specialist

Where unemployment was significantly higher than the national average, for example amongst Pakistani and Bangladeshi women, there was very low take-up of welfare services.

### **5.3.8 A lack of understanding of the UK tax and welfare system**

There was a sense that some BAMEs (notably from Africa, Pakistan and Bangladesh) were accustomed to different tax systems – typically in their home country. Some, particularly Black Africans, disagreed with the system

rather than misunderstanding it: they questioned the concept of paying taxes, did not feel that they should pay any tax at all, and did not understand why they could not get a rebate when they left Britain.

Some groups were seen to have difficulties understanding and asserting their rights, for instance new migrants with an uncertain status or the poorest ethnic groups such as Bangladeshis. Specialists also felt that some groups significantly under-claimed certain benefits, an example being take-up of disability benefits among Bangladeshis and Ghanaians:

*There were some [Bangladeshi and Ghanaian] people not claiming or not receiving disability benefits when they were apparently entitled to them either because of gate keeping at the level of the general practitioners or medical assessors, or because they didn't see them themselves as appropriate [to claim benefits]*

- Third Sector Specialist

Specialists suggested differences between ethnic groups in terms of awareness and understanding could, in part, be explained by that the extent and use of community networks. Where communities had poorly-informed networks misinformation was often an issue, further limiting their ability to make claims. People with literacy problems or language difficulties were said to have particularly poor awareness, as were those who generally had little engagement with government services<sup>78</sup>.

There was a consensus across the specialist interviews that the rules and processes of the tax and welfare system were very confusing and complex. Tax credits were given as an example where it was difficult to understand the rules around eligibility and the factors affecting award amount. Staff considered certain HMRC products were particularly difficult to deal with. For example, PAYE and other services related to employment, as many BAME individuals worked in a number of different jobs at any one time. Other products that caused confusion included tax credits and child benefit, due to the level of detail claimants were required to provide. Due to these complexities staff often felt that, particularly in BAME cases, explaining forms and other matters over the telephone was very difficult, even where individuals could understand English.

As well as the complexities of specific products, confusion for all individuals (not just BAME groups) was also believed to stem from the division of responsibility between HMRC and DWP. HMRC was felt to be typically viewed as a *collector of taxes* rather than a *welfare provider* which was believed to add to the confusion. Some felt that this meant some individuals would be less likely to claim products like tax credits as they would assume information would come from DWP sources rather than HMRC.

*People don't often realise that tax credits and Child Benefit come from HMRC, because traditionally benefits come from DWP*

- Academic Specialist

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<sup>78</sup> See also section 5.2.3 for more information on groups who have minimal contact with the government ('hidden' groups).

### 5.3.9 Institutional factors

Specialists broadly agreed that staff development and organisational change were required for HMRC to improve its engagement with BAME customers. An urban focus, poor monitoring, lack of prioritisation of BAME issues, lack of understanding about BAME needs and poor access to community networks were all cited as difficulties. Stereotyping, for example of women or Travellers, and racism (perceived or real) were further identified as barriers to BAME engagement with welfare services. Assumptions about particular minority groups were seen as further exacerbated by the media. Specialists felt that this led to communities feeling that such discriminating assumptions informed judgement which “makes people less likely to claim or engage with the system.”

The current training package that HMRC frontline staff were taking seemed to have no specific focus on BAME issues. Instead, guidance on how to interact with BAME customers was combined with training for other (quite different) groups such as disabled and older customers.

*[Dealing with BAME requirements] would be covered along with issues facing disabled customers, or elderly customers... all those groups which have specific barriers [to engagement with staff]*

- Government Specialist

It was therefore felt that diversity training was not considered a priority and “used only as a sanction for employees’ inappropriate behaviour”. However, some specialists believed that a wider training focus was required across HMRC overall.

*[There are] endemic problems of hostility and racism amongst some sections of staff that may be exacerbated by organisational and institutional ethos.*

- Academic Specialist

## 5.4 Strategies for improving BAME service provision

Both specialists and staff were asked about how to make HMRC more accessible to its BAME customers. Outreach programmes, system simplification, and addressing language issues were all considered especially important.

### 5.4.1 Reaching out to the community and employers

Specialists and staff both viewed outreach programmes as a highly effective way to access BAME customers. Staff felt that engaging with customers on their terms reduced barriers associated with more ‘official’ routes as it reduced their wariness of using HMRC Contact and Enquiry Centres and made use of trusted existing networks, facilitating a flow of accurate information.

Specialists suggested taking information into community centres, shopping centres, temples and mosques (although faith routes were admitted to reach predominantly men). Housing associations were regarded as a potentially fruitful way to contact women. Specialists stressed the importance of keeping such gatherings small-scale and informal, for example, coffee mornings, as expensive or formal events might seem inappropriate. HMRC staff also recommended establishing contact using places of worship and community centres. They additionally proposed taking presentations into the workplaces, setting up stalls and exhibitions in shopping centres or placing articles in community newspapers or magazines. Staff pointed out that getting out into the community would create a 'multiplier effect' since word-of-mouth represented a powerful source of information about available services.

Specialists and staff both also proposed taking information/presentations to schools. Specialists thought students would tend to report information back to their families, particularly those who often did much of the translating when needed. They did warn of the need to make information provided through schools relevant and understandable for the audience. Staff also regarded schools as a method of encouraging engagement with the state early on in life, as well as providing another source of information about welfare services for parents.

Working with community groups was considered by specialists to facilitate engagement. One suggestion was to provide opportunities for individuals in the community (and in particular from BAME groups) to attend sessions at local HMRC offices to help with queries. Another was for HMRC staff to spend time working with community groups, to help them learn about cultural sensitivities as well as spread information among community members. A third suggestion was to encourage community leaders and employers to be more proactive in promoting routes to accessing benefits.

HMRC staff, in particular, proposed an increased commitment by HMRC to conduct outreach work with BAME communities, and advocated working more closely with community leaders. This was based on previous experience: staff believed past improvements had been greatest where leadership or participation in outreach work had come from within the community rather than where someone from outside was the sole provider of information.

Despite these benefits, staff had concerns that outreach programmes were disappearing because of cuts in funding. They believed this resulted in short-term thinking - "saving in one hand and paying out in another" – as the reduction in outreach activity had in some areas already led to more confused calls and drop-in visits, which were more expensive for HMRC to address.

## **5.4.2 Making services more approachable and customer-friendly**

### ***Streamlining, flexibility and responsiveness***

HMRC staff felt that customer service and information provision differed according to the Enquiry or Contact Centre used. This led to confusion where customers had been in touch with multiple Centres, for instance when informing HMRC of a change of address. Staff suggested that more

standardised procedures across Enquiry and Contact Centres would help to eliminate these discrepancies. At the same time, they stressed that HMRC needed to develop a more flexible and patient approach to dealing with BAME customers and not simply point them towards the telephone helpline or online forms, which they felt was the case at present. Greater investment in face-to-face contact was put forward as a priority, which they felt would provide a better, more effective service for BAME customers, particularly those with poor English skills and with more complex issues<sup>79</sup>. It was suggested that advertising and promoting 'one-stop-shops' at Enquiry and/or Contact Centres where individuals can deal with all HMRC products at once would help both increase understanding and reduce the complexity of the process.

### ***Simplifying systems and processes***

Another common suggestion from staff related to the need to simplify HMRC forms and processes, particularly for tax credits and PAYE. Citing tax credits as an example, staff thought that award notices and large amounts of written communication were potentially confusing for BAME claimants due to language issues. This was exacerbated by factors such as lack of familiarity with the process, concerns about the extent of information required and how it would be used, complex work histories or presence in the hidden economy, and lack of a permanent address. Difficulties with form completion created queries and extra workload for HMRC staff. Staff questioned the need for some of the correspondence, although there was also recognition that HMRC was obliged to seek and provide some level of detail on applications and awards. These issues with HMRC communication were not solely related to language, and staff believed that overall simplification would make engagement with all customers - particularly BAMEs - easier.

### ***Staff training and diversity***

As mentioned previously, staff felt they could be given more effective training about dealing with BAME customers. While what was currently provided was viewed positively, they thought that more face-to-face communications training would equip them to deal with non-English speaking customers more effectively. Specialists widely agreed and thought that diversity training should be mainstreamed and that further language training (in terms of staff learning other languages and also training in how to deal effectively with people whose first language is not English) should also be considered, especially if more face-to-face services and outreach programmes were to be provided.

Some staff also felt BAME customers appeared more comfortable coming into an Enquiry Centre when it had BAME employees. For this reason it was suggested that HMRC should increase its efforts to employ people from ethnic minority backgrounds, particularly those who are bi/multilingual. Specialists agreed that it would be advisable for Enquiry Centres to represent the ethnic make-up of the local community in their staff profile. They emphasised that all staff needed to be sensitive to cultural norms without stereotyping individuals, and to respect the choices different groups make (for example, in terms of dress and education).

### ***Improving information literature***

Staff believed that sending literature about HMRC's services in customers' preferred language would reduce the need for them to come in to Enquiry Centres or Contact Centres to ask for help. This would save staff time - and

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<sup>79</sup> Such as PAYE and tax credits. See section 5.3.8.

therefore save HMRC money - in the long term. They questioned why, when documents could be produced in Braille or large-print, they could not be produced in a range of languages too. Face-to-face 'toolkits', with sections of forms in other languages and brief summaries of main points printed on showcards, were said to be extremely helpful by those who used them to help explain tax credits to customers. There was some feeling that these should be extended to other HMRC products.

Staff felt that leaflets in a range of languages should be available not only at Enquiry Centres, but also at community centres, places of work, places of worship and airports for newly arrived migrants and refugees. They also thought that the website should be translated into different languages. However, whilst staff did stress the importance of providing information in BAME groups' first languages, they thought that more should be done to encourage immigrants to learn English and that better language resources and incentives should be provided to the BAME community.

Across all of the staff groups, there were no suggestions for improving thebigword translation service as this was felt to be working well.

### ***Involving the voluntary sector***

Specialists felt that VCS organisations were often closer to communities and were more trusted than state bodies. This was because they were seen as having good local knowledge and experience of dealing with a diversity of needs. Specialists suggested organisations such as CAB should be used to communicate information about welfare services to different communities (although other research suggested CAB is less widely used by BAMEs than other local community resources).

Specialists also thought that a multi-agency approach that combined the efforts of state agencies with VCS groups was most likely to be successful in engaging with local communities. Examples cited included skills training, volunteer schemes and employing people as community wardens, as well as wider campaigning initiatives. Ways to enhance community empowerment (i.e. giving minority groups a voice in local decision-making) were also suggested. For example, some proposed increasing efforts to consult with local people on policy, particularly with 'hidden' groups<sup>80</sup>. Other recommendations included funding for grassroots organisations, and 'pave the way' schemes, where community individuals are accompanied by more experienced activists to help them take part in local meetings and consultancies.

### ***Media and publicity***

Specialists thought that targeted media and publicity could be another useful way of raising BAME awareness of welfare services. For instance, it was suggested that HMRC staff could talk about services they offer on community radio shows and ask people to call in to discuss child benefit or tax credits. Other ideas included radio or TV advertisements in minority languages, community-specific newspapers, or the attendance of outreach workers at ethnic minority events and festivals such as melas. Targeted direct mail was felt to have worked in some circumstances, particularly in the most deprived areas and for specific ethnic groups, but it did still require people to initiate contact with service providers to get further information. It was also suggested that simple information be provided about welfare

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<sup>80</sup> See section 5.2.3



services, for instance in multi-lingual pamphlets, at common access points such as community centres, GP waiting rooms or even airports.

### ***Institutional change***

There was a desire among specialists to see more joined-up working across government departments. They felt that a greater degree of co-ordination of approaches to meeting race equality legislation guidelines and monitoring and enforcing these at a local level was needed. Some specialists were very critical about the government's failure to engage so far.

*There has been a consistent failure to adequately provide a wide range of benefits to minority groups, which in terms of the Lawrence definition constitutes institutional racism, a collective failure to provide appropriate services to a range of different communities.*

-Academic Specialist

There was also a sense that strong political leadership was needed to make sure that race equality goals were brought into frontline service provision. At the same time, specialists wished to see some policy-making power devolved to the local level. This would allow frontline staff to tap into knowledge about local needs and adapt the services accordingly.

Specialists also felt that, as well as being complex, 'the system' was subject to change too frequently. They felt that moves should be made to reduce this although they also recognised the difficulty in doing this:

*The more that you change a system the more difficult you make it for people to access it and for people who already have difficulties that's just going to compound those difficulties. There's a trade off in any kind of benefit system between complexity and take-up and simplicity, as well as universality versus targeting.*

- Academic Specialist

A more realistic approach to immigration and use of welfare was proposed, striking a balance between enforcing rules and protecting human rights.

*You have to stop abuses of the system, but on the other hand you have to be a little bit more pragmatic about the fact that there are going to be people coming in illegally and you have to ensure that they're not too vulnerable, and you also want to try to incentivise people to use legal routes, maybe to try to regularise and normalise their status.*

- Academic Specialist

### **5.4.3 Research gaps**

Though one specialist felt that too much research had been done, the general consensus was that too little research had been undertaken (in particular for certain BAME groups) or that what data had been collected

was out-of-date or of insufficient quality (such as data on welfare take-up, as well as on the profile of various BAME groups). This patchiness in understanding was considered to be the main issue that needed resolving to enable HMRC to improve service provision.

Specialists also suggested government in general should develop a better understanding of how information circulates within BAME communities and what sources are effective.

*Providing leaflets in other languages has an important role but is only a very limited step. Focus needs to think more about actually how people absorb information, where they get it from and what they trust*

- Third Sector Specialist

Finally, as mentioned earlier, there was a common dislike of the term 'BAME' among specialists, they typically preferred 'ethnic minorities' or 'minority groups' instead. They felt that the term 'BAME' was inaccurate and misleading and could lead to poor analysis and policy decisions<sup>81</sup>.

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<sup>81</sup> See section 5.2.1 for more information on thoughts of the term 'BAME'.

## 6. Conclusions and future research opportunities

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Overall, there was a broad consistency between the findings of the literature review and the views put forward by specialists and HMRC frontline staff. Government agencies have made some progress in better engaging with BAME customers, but there were still felt to be a number of barriers that need to be addressed.

### ***Government engagement***

Throughout the literature review and qualitative research, there was an acknowledgement of the progress that has been made in engaging BAME groups. However, one of the main stumbling blocks to better engagement was the tendency to treat BAMEs as one homogenous group. This resulted in a limited understanding of the diversity of this customer base and, therefore, policies that were not tailored to the needs of *specific* groups. Efforts to engage BAME groups across government were also felt to lack in consistency and many departments were seen as working in silos.

Since established and geographically concentrated BAME communities were more easily identifiable, they were perceived as more likely to benefit from services than smaller and more marginalised or 'hidden' or geographically dispersed groups, such as the Traveller community, Muslim women, new communities and Chinese people. Therefore, HMRC (and other government departments) will need to think about how different customer groups can be identified and how services can be tailored to the needs of different groups.

While specific policies were in place in many departments to deal with a diverse customer base, these were not always felt to have trickled down to frontline staff, who often felt ill-equipped to deal with the needs of BAME customers. It was also felt that service providers should place a priority on ensuring frontline staff reflect the BAME profile of the area they serve - in some cases a lack of BAME staff was believed to deter BAME individuals from accessing services and exacerbate feelings of mistrust and alienation towards public authorities more generally.

### ***Cross-cutting factors affecting BAME engagement***

The research highlighted a range of factors that prevented BAME groups from engaging with welfare services.

**The complexity of the tax, welfare and benefits systems** was felt to act as a particular barrier to engagement. For instance, the processes and rules surrounding PAYE or tax credits were considered fairly complicated and difficult to understand. While this problem was not felt to affect BAME groups exclusively, issues such as language and a lack of confidence in dealing with government were felt to compound the problem for some BAME communities. It may therefore be necessary to look at streamlining and simplifying processes where possible, or challenging people's current perceptions.

The **socio-economic characteristics associated with some BAME groups** were also thought to affect engagement. For instance, the type and level of employment differed across the different BAME groups (e.g. Bangladeshis and Pakistanis had much higher rates of unemployment than other groups).

Educational attainment and the incidence of poverty also varied. As discussed earlier, these factors tended to affect awareness and take-up of services.

The research shows that issues such as irregular working patterns, employment in the informal economy high mobility and frequent movement in and out of the labour market – all particularly common among some members of BAME groups – add to the complexity of an individual's tax affairs and their eligibility for services. The findings suggest that this complexity can often make it more difficult for people to present evidence of their financial situation and result in a reluctance to engage with welfare services in general. These factors lead to many people missing out on their benefit entitlements. Tackling some of these issues is likely to require a number of different interventions across different departments.

Levels of engagement with public and welfare services were also affected by **age, length of residence, attitudes towards gender and attitudes towards government**. Older members of the BAME community tended to have poorer English skills which acted as a barrier to accessing services. This also applied to groups relatively new to the UK. Gender roles in some communities meant that it was often men who dealt with household finances and they tended to prefer to dealing with a male member of staff. However, this type of gender matching was not always possible.

Among some BAME communities attitudes towards government were often negative as it was seen as being interventionist rather than providing assistance. **Cultural issues** were also commonly mentioned as acting as a barrier, such as pride, negative associations with claiming benefits and a reliance on family structures for financial support. While it will be difficult to turn around people's perceptions of government, service provision could be tailored to account for language and gender issues. Similarly, the way the government communicates entitlements may help to portray government in a more positive way.

**Community networks** commonly acted as the primary source of information on benefits and entitlements, particularly among older BAME individuals and recent immigrants. If information did not reach these networks then individuals were often prevented from accessing services. Equally, a lack of information was a problem for groups who did not have access to such networks. This has implications for the way entitlements are communicated to BAME groups.

### ***Addressing barriers to engagement***

The research highlights a number of areas where the government could intervene to help overcome some of the barriers to engagement - in particular, **tailoring services to the needs of individual communities**. For instance, government could tailor communications and make use of different media channels accessed by different groups. **Outreach campaigns**, in collaboration with community leaders and Third Sector organisations were also widely advocated. Publicising and raising awareness of government services and assistance via familiar channels may help to alleviate feelings of mistrust towards government. There was also a desire to see more investment in **staff training** so that employees at all levels have a greater understanding of different BAME groups and are better equipped at

understanding dealing with BAME customers. Better **knowledge-sharing across government departments** will ensure that best practices are shared and that engagement strategies are joined-up.

### ***Future research opportunities***

Across the board, there was a sense that engagement strategies suffer from a lack of tailoring, which was seen as grounded in a lack of knowledge about the **diversity of BAME communities**. Differences between **first generation** migrants and **subsequent generations** who were born and brought up in the UK were largely felt to be ignored. **'Hidden' groups and small but marginalised groups** were also felt to be in need of further research. This concerns, for example, Travellers and newer migrant groups who may not be visible ethnic minority groups.

There was also a sense that research needed to be more up-to-date. The research that was reviewed was felt to be at least a few years behind current priorities for frontline delivery of services. There was also a feeling across the board that government departments and agencies could use a more joined up approach to research and better share information.

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# Appendices

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# Appendix A: HMRC staff discussion guide

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## Background and core objectives

HMRC has commissioned research to explore the experiences and perceptions that Black, Asian and minority ethnic (BAME) customers/potential customers have of HMRC as an organisation and [enter name of specific low income product]. This research will enable HMRC to assess the experiences of specific BAME groups to identify knowledge gaps and areas of specialist need. Subsequently, the identification of priority BAME groups of interest for research purposes will be established to develop further research.

## Staff discussion forums

One of the components of this research project is the assessment of staff experiences and knowledge of engaging with BAME groups to provide insight from departmental customer-facing representatives. This will enable anecdotal evidence of current experiences faced by BAME communities and staff to be analysed to inform policy-making, service delivery and improve departmental customer understanding. This method will also enable the identification of presumed and actual barriers faced by customers.

Please note, the discussions will not be focussed solely on Eastern European migrants as HMRC has already established a large body of research in this area. Instead, these discussions will cover all BAME groups, in an attempt to identify staff experiences with a wide variety of BAME groups.

Six discussion forums will be held on the following themes:

- Tax Credits
- PAYE
- NICS
- National Minimum Wage
- Self Assessment
- Staff perceptions and understanding of BAME group needs in engaging with HMRC

## STAFF PARTICIPATION

Participation in the discussion forums will be via teleconferencing facilities to enable a mix of Contact Centre and Enquiry Centre staff to participate from different national locations. Each group will be limited to a maximum of five staff reflecting one of the five products mentioned above, and one group discussion specifically on staff perceptions and understanding of specific BAME group needs in engaging with HMRC.

Staff have been grouped according to their knowledge of specific HMRC products and their geography to include discussions on regional trends which may occur amongst BAME groups or within specific UK locations. Staff who are located in geographical areas where significant BAME communities reside, but are not largely represented in typical Enquiry Centre and Contact Centre work, will be expected to discuss any knowledge they may have of possible barriers to engagement with HMRC.

Participating staff should be those who:

- Work within locations which have catchments that include high densities of specific BAME communities;
- Have substantial experience in engaging with BAME groups with reference to the specified HMRC products (i.e. via telephone calls, customer visits to Centres); or
- Have knowledge of the concerns of specific BAME groups, via work or anecdotal discussions, (i.e. from within local catchment locations).

Staff have been briefed with the time of the discussion forum, the conference number and specific areas to be considered for discussion during the forum.

Key Questions	Notes	Approx timing
<b>1. Introduction and background</b>		
<p><b>1.1 Scene-setting</b></p> <ul style="list-style-type: none"> <li>• Thank all for taking part</li> <li>• Introduce self, Ipsos MORI, HMRC and explain the aim of the interview . Ask others to introduce themselves and where they work.</li> <li>• Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, disagreements OK</li> <li>• Confidentiality: reassure all responses anonymous and that information about individual cases will not be passed on to any third party (e.g. HMRC)</li> </ul> <p><b>1.2 Introduction and background info</b>  Reassure participants that everything they say to us is confidential, will not be passed to their employers/line managers and will not affect their jobs in any way. All should be open and honest and comments will not be attributed to individuals in later reporting. Important that the moderator stresses this to put the participant at ease.</p> <ul style="list-style-type: none"> <li>• What do you do as part of your day to day job?  How many hours do you work each week, on average?</li> <li>• Roughly, what proportion of your working day is spent in F2F or telephone contact assisting customers?</li> </ul>		<b>5 mins</b>
<b>2. Understanding BAME concerns</b>		
<ul style="list-style-type: none"> <li>• Roughly, what proportion of the customers that you assist during an average week appear to be from BAME backgrounds? Any specific BAME groups you have a lot of contact with?</li> <li>• Is dealing with a BAME customer any different to dealing with any other customers? How are they different (i.e. their queries, attitude or approach)</li> </ul>	<p>Both EC (f2f) and CC staff (tel.) can forward non English people to The Big Word – a telephone interpretation service.</p> <p>Moderator to note difference between Enquiry Centre staff and Contact Centre staff</p>	<b>10 mins</b>



<p>LANGUAGES</p> <ul style="list-style-type: none"> <li>• What about languages? How often are you involved in calls to 'thebigword' or how often do you refer customers/potential customers to the interpretation services of 'thebigword'?</li> <li>• Has a customer ever requested that you translate or interpret for them? Is this a good solution?</li> <li>• Do customers' language interpretation requirements influence your daily role at HMRC?</li> </ul> <p>BARRIERS</p> <ul style="list-style-type: none"> <li>• Can you think of any barriers that might prevent BAME people from contacting HMRC to find out more or apply for [NAME OF PRODUCT]? – Has this hindered your provision of customer service in any way?</li> <li>• How well would you say that people from specific BAME groups understand [Name of the product]?</li> <li>• In your opinion how much extra explanation is necessary for BAME claimants?</li> <li>• Is there anything more that you feel you could do to accommodate BAME customers needs further? [PROBE FULLY FOR SPECIFICS]</li> </ul>	<p>PROBE FULLY FOR SPECIFICS –i.e. lacking information/language/cultural barriers/stigma of claiming.</p> <p>Probe to discover whether and what extra explanations are required and to find out whether there are any barriers which hinder staff from explaining HMRC products to customers</p>	
<p><b>. Information Gaps and suggestions for improvement</b></p>		<p><b>15 mins</b></p>
<ul style="list-style-type: none"> <li>• Are you able to identify different ethnic groups straight away in your contact?</li> <li>• Are some groups easier to communicate with? IF SO, Why?</li> <li>• Which groups seem to know the least about [name of the specific HMRC product], and which group requires the most explanation?</li> <li>• Which particular groups do you think are unlikely to get in touch with HMRC? Why?</li> <li>• What do you think prevents these groups from contacting HMRC?</li> <li>• If you were to advise HMRC on how to assist its interactions with a particular BAME community, what would that advice be?</li> </ul> <p>Thank interviewee, explain the next steps (e.g. what HMRC will do with the findings) and close.</p>	<p>PROBE FOR Age within ethnicity &amp; Gender</p> <p>PROBE to discover whether it is the characteristics of the group or whether it is related to the systems and procedures of HMRC.</p>	

# **Appendix B: HMRC staff invitation letter**

## **BAME Research Project 2007-8**

Work package 2: BAME Research Review and Scoping Exercise – Staff Discussion Forums

### **Background**

HMRC are commissioning research to review existing departmental research data on Black, Asian and minority ethnic (BAME) groups, alongside a selection of related external research on BAME communities to identify priority groups for future HMRC research. This research will enable HMRC to assess existing research on specific BAME groups to identify knowledge gaps areas of specialist need. Subsequently, the identification of priority BAME groups of interest for research purposes will be established to develop further research.

### **Staff discussion forums**

One of the components of this research project is the assessment of staff experiences and knowledge of engaging with BAME groups to provide insight from departmental customer-facing representatives. This will enable anecdotal evidence of current experiences faced by BAME communities to be analysed to inform policy-making and service delivery and improve departmental customer understanding.

### **HMRC PRIORITY PRODUCTS FOR LOW INCOME HOUSEHOLDS**

This method will also enable the identification of presumed and actual barriers faced by customers in the take up of priority HMRC products for people on low incomes. These are:

1. *Tax credits*
2. *PAYE*
3. *NICS*
4. *National Minimum Wage*
5. *Self-Assessment*

### **PROPOSALS FOR DISCUSSION FORUMS**

Six discussion forums are proposed to be held with staff from a selection of national HMRC Contact Centres and Enquiry Centres. The discussion forums will last a maximum of 45 minutes each. Each discussion group will be facilitated by a research organisation using telephone conferencing. Each discussion group is likely to be themed by a specific group or by a specific priority low-income product. The discussions of each forum will focus on three areas:

#### **UNDERSTANDING BAME CONCERNS**

- Staff perceptions of BAME customer understanding of specific HMRC products
- Staff self-assessment of BAME individual/group attitudes/perceptions of BAME low-income products and its influence on their process of take up of products/services
- Staff assessment of barriers to engagement with specific BAME groups

## INFORMATION GAPS

- Staff self-assessment of their own knowledge of specific BAME groups and their requirements and its impact on the staff members engagement with customers from these groups
- Staff identification of HMRC information gaps of BAME group needs to engage with HMRC effectively

## SUGGESTIONS FOR IMPROVEMENT

- Staff suggestions on improving BAME face-to-face engagement with HMRC to take up products and services

## STAFF PARTICIPATION

Participation in the discussion forums will be limited to a maximum of five staff for each discussion session. Participating staff should be those who:

- Work within locations which have catchments that include high densities of specific BAME communities.
- Have substantial experience in engaging with BAME groups re. the specified HMRC products
- Have knowledge of specific BAME groups (i.e. from within catchment locations)

Staff will be briefed with the time of the discussion forum and specific areas to be considered for discussion during the forum well ahead of the session.

## TIMING

The discussion groups are likely to take place during late April to May 2008. Dates will be finalised by the end of March.

## STAFF RECRUITMENT

The participation of staff for this the discussion groups should be discussed with Senior Management as soon as possible to assess staff availability for the research.

Suggestions for staff recruitment are as follows:

- Discussion of research objectives and Enquiry Centre/Contact Centre staff participation at team/divisional meetings to be held in February/early March.
- Request for staff to volunteer consider their suitability for this research requirement and volunteer their participation.
- Identification of suitable staff by team leaders and a subsequent informal invitation to individual staff members.
- An email notification or flyer to inform staff of the discussion forums and timescales with contact details of a KAI/ICU staff member for further information.

I am happy to discuss this further and open to considering alternative suggestions.

**Claudine Edwards | Customer and Tax Credits Research and Analysis**  
**HM Revenue and Customs**

Room 2E/09, 100 Parliament Street, London SW1A 2BQ

T: 020 7147 3089 | E: [claudine.edwards@hmrc.gsi.gov.uk](mailto:claudine.edwards@hmrc.gsi.gov.uk)

# Appendix C: Specialist discussion guide

Interview sections	Notes	Approx timing
<p><b>1. Introduction and background</b></p> <p>The respondent's professional or research background, where they work</p> <p>How the respondent's work relates to BAME groups and/or financial products or services / benefits / financial inclusion / public service delivery</p>	<p>Sets the scene and gets background information on participants</p> <p>Introduces the topic and links it to the respondent's specialism</p>	5 mins
<p><b>2. Experience with BAME customers from the government side</b></p> <p>How aware / how much progress have government departments made in engaging with BAME customers and their requirements?</p> <p>Are some government departments more aware/engaged than others?</p> <p>Do you think that there is better engagement of some groups and their needs than others? (e.g. more aware of Bangladeshi or Pakistani customer needs vs. Somalis or travellers)?</p> <p>What are the reasons for this?</p> <p>Do public servants receive any training on how to deal with different customer needs? What form does this take? How effective is it?</p>	<p>Explores the experience with BAME from the government side and how/whether they are trained on the requirements of different customer groups</p> <p>Probe for driving factors</p> <p>Explore factors hindering engagement and outreach to some groups</p> <p>Explore whether Govt. departments are more aware of the needs of one group more than others, particularly;</p> <ul style="list-style-type: none"> <li>• Factors leading to a gap in awareness</li> <li>• Have awareness gaps raised issues?</li> <li>• If so, what are the issues? Importance of these issues?</li> </ul>	5 mins
<p><b>3. Understanding and awareness of government support / benefits and entitlements among BAME communities</b></p> <p>Based on their research / work experience, how well do respondents think BAME groups understand / are aware of government support, entitlements and benefits, especially of a financial nature</p> <p>Differences between BAME groups – are any particularly aware / any groups with a particularly poor or good understanding of government services/benefits and entitlements. PROBE FOR DRIVERS BEHIND DIFFERENCES</p> <p>Are you aware of any cross-cutting factors across the BAME groups that hinder customer understanding? (e.g. level of education / age/ gender/ length of residence / social class/language)</p>	<p>Looks into understanding of government support / benefits and entitlements among different BAME communities</p>	10 mins

<p><b>4. Barriers to engaging</b></p> <p>What barriers, if any, do you think BAME customers face when trying to access government help / benefits / entitlements?</p> <p>What barriers do government departments face when interacting with different BAME groups?</p> <p>Do these barriers differ across BAME groups? IF SO How?</p> <p>Are there any cross-cutting factors across the BAME groups that may lead to exclusion?? (e.g. level of education / age/ gender/ length of residence / social class/language)</p> <p>What are the key factors that prevent engagement between BAMEs and government departments and vice versa?</p> <p>Are there any factors that are related to, or within, a specific BAME group that may lead to exclusion? (e.g. level of education / age/ gender/ length of residence / social class/language/culture/religion)</p> <p>Why do these factors apply? How do they hinder engagement?</p>	<p>Explores potential reasons why some people don't claim and what barriers exist on both the BAME side and government side. Differences between different BAME groups will be explored.</p>	<p>10 mins</p>
<p><b>5. Strategies to improving awareness, understanding and the experience for BAME groups</b></p> <p>Are you aware of any pilot projects, best practice from in or outside the UK? How have these worked? What impact have they had?</p> <p><i>If the respondent is or has been involved in any awareness-raising project, this will be explored in more depth here.</i></p>	<p>Explores what strategies exist to improve awareness/understanding/the customer experience and what lessons can be learnt.</p> <p>These can be strategies from the UK or abroad.</p>	<p>5 mins</p>
<p><b>6. Suggestions</b></p> <p>Suggestions for further improvements? What is needed to increase awareness and improve BAME engagement?</p> <p>Why would this approach work better? How would it be implemented?</p> <p>What gaps are there in research / policy focus?</p> <p>Are there any particular groups that should be included in further research and why?</p>	<p>Gathers suggestions on how to improve the take-up of tax credit, inc. why they think suggestions will work.</p> <p>Identifies gaps in the current research and policy arenas.</p>	<p>5 mins</p>
<p><b>7. Conclusions and key message</b></p>	<p>Key messages, draws interview to a close</p>	<p>5 mins</p>
<p><b>Total</b></p>		<p>45 mins</p>

## **Appendix D: Specialist interview list**

Below is a list of organisations from which people with specialist knowledge in the subject area took part in an interview.

### Organisation

University of Essex

University of Hull

University of Leeds

University of York

Runnymede Trust

Equality and Human Rights Commission

Benefits Advice Shop

Council of Ethnic Minority Voluntary Sector Organisations

Job Centre Plus

Department for Work and Pensions

Department for Children, Schools and Families

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# Appendix F: Good practice case studies

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A number of good practice examples of engaging BAME groups were explored during this research. Some of these are detailed below.

## 1. Education achievement project for gypsy, Roma and Travellers, Leeds

In Leeds there has been an education achievement project for gypsies, Roma and Travellers, where outreach workers made contact with families when they came into the area, built up relationships of trust, introduced them to local services and facilitated children's access to primary schools. They televised gypsy children in primary schools who were standing up in class talking about their experiences: "those children were saying, yes, we're different in some ways but basically we're just the same as everybody else. [They] wanted schooling and wanted education and were obviously enjoying it. So the idea that they don't want any interaction with services is obviously complete abrogation of children's rights. The work of contact, of outreach, and of personal encouragement is widely cited in the literature as key in determining access to claiming and benefits."

## 2. Engaging BAME communities with the labour market, Jobcentre Plus

Between 2002 and 2006 Jobcentre Plus ran a programme designed to reach out to minority people not using services and encourage them to engage with the labour market. The programme, delivered through third parties in the voluntary and community sector, helped people into work by referring them to JCP or by "working with employers in the area to let them know that there was a pool of labour which was available to employers locally and seeing if they could change their recruitment practice to make themselves more attractive to ethnic minority communities." The programme recognised that there were groups who just didn't interact with services at all and that by engaging with voluntary and community organisations they could reach such groups.

## 3. Presence at *melas*, Jobcentre Plus

Jobcentre Plus has used a presence at the *Mela* to publicise its work. This was very well received - lots of people visited the stand and said how good it was, but it was very difficult to translate that into a measure of success: "are we actually getting more people into Jobcentre Plus's offices or helping more people into work? Are we getting more people to claim benefit directly from that activity? I don't know, I don't think that's been studied in enough depth to say how successful it is. It is very successful in terms of making bridges and building trust. How it actually translates into numbers, as a successful business activity if you like, I couldn't say."

#### **4. Learning from education provision**

“There should be a very clear, consistent assessment in the same way as the schools census on ethnicity and achievement at GCSE-level. We need a parallel sort of approach that government agencies can learn from, the detailed evidence so we can look at patterns of take up of benefits by ethnicity. You have that in education. That provides a context for talking about improving agency performance, it sets benchmarks, it sets national benchmarks and sets the benchmarks for local work as well. We have nothing of that sort whatsoever in this field. And that would be a definite area in need of progress.”