

UC pilot case studies

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Birmingham City Council

Objectives

The idea of this case study was to instil desirable behaviours amongst new council housing tenants, which would also prepare them for the challenges associated with Universal Credit. More specifically the pilot's objectives were to:

- (a) Channel shift people from face-to-face and telephone interaction to online transactions using a digital-by default approach and to help them to 'self-serve'
- (b) Improve the customer journey for new housing tenants by introducing letting suites (a one stop shop for all housing issues) and providing them with their own personalised portal (A digital log book) that would help them to manage and sustain their tenancy.

This approach was aimed at improving tenants' financial capabilities and digital skills, and helping to sign-post employment tools, access to jobs, and housing information.

About Birmingham

Birmingham is the focal point of the West Midlands region and is an important centre for business, retail and leisure. It is the largest city in the UK outside London and has a population of just over one million. Local government for the city is the metropolitan authority of Birmingham City Council (BCC), the largest local authority in the UK.

Some of Birmingham's population suffers from notable deprivation, and average priced accommodation is beyond the purchasing power of many inhabitants. Demand for social housing provided by the City Council outstrips supply, and there is a long waiting list for social housing of over 30,000 applicants. Aside from the housing challenge, Birmingham has some entrenched problems of unemployment.

Where we were

We did not know what level of intervention would be required to help customers sustain and manage their finances and improve digital literacy/financial capability by using a digital by default approach. Before the pilot the tenants' handbook was a hard copy document and tenants used a contact centre to complete housing benefit and council tax benefit forms.

There were many locations across the city where people were able to go to pick up their keys for their new properties. The process involved a limited time (sometimes as little as 15 minutes) with the tenant during which a lot of information and documents were passed over. In order to streamline the way we delivered services for the future and to meet the challenges of welfare reform the whole tenant customer journey and service was redesigned and one stop shops for all housing issues (lettings suites) were introduced.

Rent arrears were significant and one of the objectives of the pilot was to reduce this by helping tenants to manage and sustain their own tenancies by making them more responsible and to increase their digital skills in order to be able self-serve ready for the introduction of Universal Credit. Over 50% of our current housing tenants relied on benefits (33,000) and charges made by the contact centre to process housing benefit forms were significant.

Where we are now

Birmingham City Council has transformed the way that it delivers services to new housing tenants as part of its approach to get people ready for the introduction of government's welfare reform changes and the digital-by-default agenda by working in collaboration with the private sector, the housing department, Department of Work and Pensions and others to identify new strategies and innovative approaches to meet the challenges of Universal Credit.

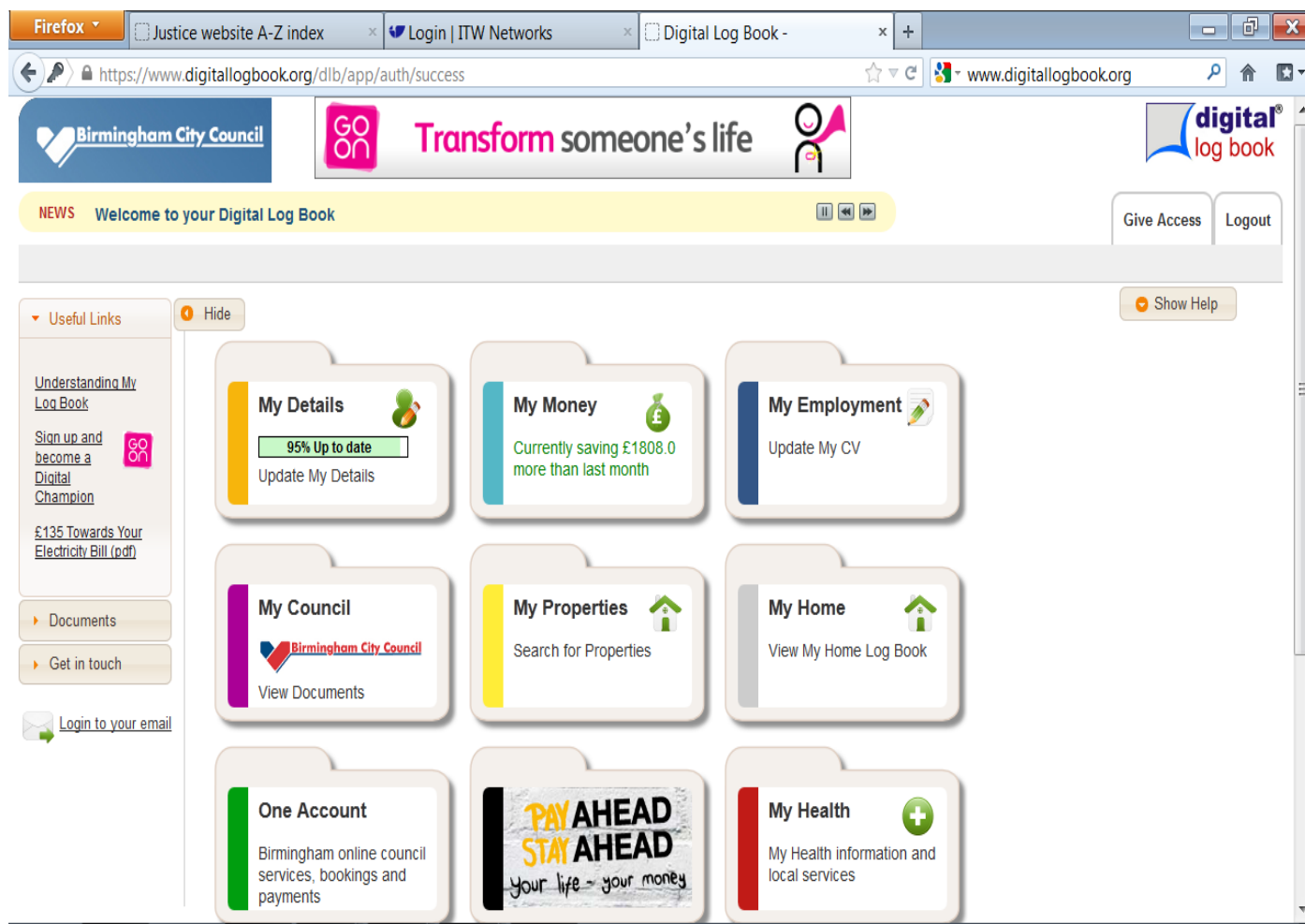
As part of the pilot work the council introduced a more holistic tenant journey process for induction of new tenants which has been carefully designed to encourage and support tenants to take greater ownership of their tenancy and finances. The new tenant journey and the associated use of lettings suites, which allow increased upfront contact the potential tenants, have been well received.

The council has also provided tenants with their own digital personalised portal (the Digital Log Book) which they are encouraged to use. This is integrated with the claimant journey and at each point within that journey claimants are required to undertake all the tasks through their digital log book.

The Digital Log Book helps tenants financially up-skill with budgeting tools and manage their tenancy and related matters (for example budget planning and finance) in one place. The log book can improve life skills and build confidence to transact on-line both for local and national government services and digitally access education and employment opportunities and apply for jobs. It also provides access to health and well-being services.

The following is a screen shot from the opening page of the digital logbook which helps to explain its content and purpose.

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By working closely with DWP and their employment outreach we were able to help 25 people get back into work, improve their quality of life and life chances, and increase their digital skills and access to bank accounts.

By using this approach and getting feedback from both staff and tenants throughout the process we have developed a better understanding of the help and support our tenants require.

A staff member stated “Working in the Letting Suite is rewarding as I feel I build a relationship with the new tenant.”

“I feel there is a link in supporting the new tenant for 12 weeks.”

Some of the customers commented on the digital log book “I like this as everything is in one place.”

“It’s quick and easy to use” and “better than making a phone call or visiting an office”

How we got there

A total review of the new housing tenant customer journey was undertaken from initial point of application to 12 weeks after they had obtained their tenancy with a view to creating what we understood to be the perfect housing tenant.

By using customer insight data with nudging and behavioural strategies we have reviewed customer behaviours and changed business processes and reviewed the whole customer journey for new housing tenants.

This approach led to us creating a Gateways of Influence Model that analysed at specific points within the customer journey how we could change, nudge and influence people's behaviour in a positive direction. This allowed the intelligent redesign of the claimant journey outlined above and the integrated development of the Digital Log Book.

We also increased the amount of time that we spent with tenant upfront to 2 hours which enabled us to help tenants understand to fully understand their responsibilities and how to use the digital log book to help them to manage their finances, access digital skills, apply for benefits online e.g. JSA and Housing Benefit etc.

Key outcomes

With demand on public services and the impact of budget cuts on services it is important to look at other ways that services can be delivered. By using the gateways of influence model (that we developed as part of the project) in conjunction with a digital by default approach we have also identified significant savings. We have saved money by getting citizens to self-serve and complete application forms, and benefit forms online rather than go through contact centre. We have also saved £110,000 by putting tenancy handbooks online.

By undertaking specific income maximisation checks with tenants we have identified benefits (specifically housing and council tax benefit), that people are entitled to but were not claiming. Where eligible customers have now started claiming their entitlement, this has in many cases improved their quality of life and financial independence.

We have also reduced our rent arrears by £150,000 and increased our sustainability of tenants which has saved us £399,000 - this is a saving on 57 potential voids at 7,000 each. It is now our intention due to the success of the project to extend this to our existing housing tenants which could see considerable further savings.

In addition, tenants are now reporting repairs online, accessing the council's One Account which enables them to see their own rent statement online as well as managing their own finances online.

Top learning tips for other councils

We have learned lessons on how we approach and get citizens to embrace technology as part of the process of seeking and maintaining their tenancy.

The Gateways of Influence Model and the Digital Log Book can be used by other local authorities and housing associations (and adapted to fit customer journeys linked to other policy areas).

The approach has been very successful and we have been approached by over 70 local authorities and housing associations and delivered numerous speeches at conferences in London and across the country in relation to our project and approach.

Other housing associations are also using the digital log book with their tenants for example, Solihull Community Housing Association and Ashram Housing Association in Birmingham.

What next

We are looking to extend the project to all our existing housing tenants (over 100,000) and working with other housing associations to look at creating a potential standard across the industry which could potentially have cross border application.

The digital log book can be used by any organisation and it is already being used by other housing associations and local authorities. We have also had the Scottish Government come and look at the work we are doing.

Links and contact details

For more information on our project please see: www.digitallogbook.org and watch the video which will tell your more information about the project.

For further information on the project contact: Annette King, Birmingham Universal Credit Project Manager/Innovation Manager Digital Birmingham on 0121 675 1170 or Annette.c.king@birmingham.gov.uk

Bath and North East Somerset Council

Objectives

To test effective and simple ways to provide face-to-face support for those customers most in need.

About Bath and North East Somerset Council

We have a mixture of urban and rural locations. The City of Bath is relatively affluent but five neighbourhoods are recognised as deprived areas, 50% of claimants are pensioners.

Where we were

Following a Systems Thinking Review of our benefit procedures back in 2009 we started the pilot in quite a good position in terms of customer services and response times for dealing with new claims and changes in circumstances. However, the delivery of our service was very benefit-centric, dealing with the 'here and now' situation of the customer, as opposed to trying to help and guide them to longer term solutions.

Where we are now

During the pilot, our engagement with partners both internal and external has grown and strengthened hugely, and this has been maintained even though the pilot has ended.

One main outcome from the pilot is that we now have daily JCP representation at our offices. This brings a strong 'employability' message to our customer engagement, which we felt we lacked before. We became a live Universal Credit site at the end of February. We felt that this was good timing, as it enabled us to roll seamlessly from piloting UC to actually putting into practise what we had learnt.

We have self-serve computers at each of our One Stop Shop offices that customers can use to firstly check they are eligible, and if so place a UC claim on-line. Our customer services staff have learnt much from the pilot, particularly about the main changes that will affect customers when they start to receive UC, and what advice and support can be either given by them, or signposted to other partners. The total caseload during the course of the pilot was 349.

These included the three main strands of change;

- digitalisation
- budgeting
- employability.

How we got there

Working with partners

During our pilot we successfully arranged and held community workshops with many of our main partners, both internal and external. These proved invaluable in many ways:

- They provided an ideal opportunity for people to come together and listen to the future welfare reform changes taking place, and ask questions
- Partners worked together (and were seen to work together) in answering questions and issues raised
- They engaged the harder to reach customer using existing locally based groups and/or support organisations
- They encouraged customers to explore what support they might need to address the challenges of Universal Credit and welfare reform
- They encouraged partners to adopt a proactive approach.

Another part of our pilot was to look into IT availability within the area. Feedback from 100 responses to a survey at the community workshops found that although many could access the web via smart phones, only 50% actually had access to a computer in their own homes.

We then investigated the provision of publically accessible computers in the area. We asked all our local schools, libraries, and providers of other community amenities to give us details of whether they held any computers that could be accessed by the public. The establishments that stated they did have computers which could be used were then asked a series of further questions about:

- location/ post code
- number of computers
- disabled access
- service user limitations (literally open for public use, or for clients only, i.e. many schools stated that although they had a computer for use, it was only for parents' of children at the school)
- booking required
- cost
- opening times
- time limit on computer
- general online support available
- it courses available
- wifi enabled premises
- online access restrictions
- printing facilities
- software packages & other equipment
- contact details (phone & email)
- website for further info.

We collated this information and sent it out to all our telephony and front facing staff, so that if a customer asked, for example, where their nearest location was to get online (particularly for claiming UC) this information would be easily to hand.

Challenges and solutions

As part of the LA-led pilot extension, we wanted to increase people's awareness of money management. This involved not just making people's income stretch as much as possible, but also looking at how that income could be increased.

To do this we liaised with our Council Tax Recovery section, Citizens Advice Bureau and Curo (our main local housing provider), to obtain details of people who were in Council Tax and/or rent arrears, or had just contacted CAB about financial issues. This was made possible through the close partnerships that we had developed with these organisations. The people concerned gave their full agreement, and were made aware that we were running a money advice programme that could help them.

What we were hoping to administer was help, advice and guidance to the individual, which could include incentives. These incentives would be delivered by our Council Tax Recovery Section and Curo agreeing to hold any further recovery action. Incentives would also be linked to the fast-tracking of Discretionary Housing Payment requests, and consideration of other requests for support by our Welfare Support Section.

We initiated communication by phone, and found that although at first people discussed the state of their finances quite openly, they were reluctant to visit their nearest office to see what we could do to offer help and support. We also found that people who did engage and were subsequently awarded a DHP, then preferred to manage as they used to, and not continue on the programme.

As for solutions to the challenges we faced whilst running the programme, we do not feel that there are any easy answers. We found it extremely hard to engage people, and equally hard to keep them on the programme. In hindsight, it might have been better to have given incentives (DHPs etc) on the understanding that they remained on the programme. Although this approach was considered, we wanted people to see the benefit of the help they were being given and not feel they **had** to stay on the programme. This voluntary approach to the programme sadly meant that there were many who opted out.

Key outcomes

Our key outcomes were:

- stronger partnership working both with council services and those provided externally
- face to face and telephony staff are now more knowledgeable regarding increasing people's income through employability, as opposed to just having a blinkered look at income through benefits

- locating IT availability throughout the area for customers to use, and highlighting these when required.

Top learning tips for other councils

- The best time to resolve a customer's issues is when you have them in front of you.
- Joining up services around a life event and getting it right first time will save money and improve customer service.
- Having access to the right partners in one place enables the best possible outcomes. For UC we would recommend that all face-to-face meetings happen in a combined location.
- Practical steps should be taken to encourage council and JCP staff are fully aware of the breadth of each other's expertise. This can be achieved by each person 'shadowing' or 'being shadowed' for half a day.
- It is important to map and then brief the different agencies who work with people who will be impacted by UC.
- Soft skills are required to support someone with self-serve solutions (these were largely learned on the job but with aid memoire desk guides).

What next

From 24th February 2014 Bath and North East Somerset Council, became a live site for Universal Credit. We have a signed delivery partnership agreement and have a memorandum of understanding in place for budgeting support. To deliver this we have set up a process to communicate with the Universal Credit Team at DWP and will be providing detailed management information under the agreement.

For the moment we will continue to meet with the local DWP Manager and the UC implementation team representative on a monthly basis, however the UC team's support for these meetings will not be ongoing.

When the pilot ended, we applied for ESF funding to keep it alive and join up work with our Welfare Support team but this failed the criterion test.

Since the end of the extended pilot, the Bath Job Centre has now become a live service for Universal Credit and this has resulted in a loss of some of the momentum with the shared resource. The Job Centre has been extremely busy planning for the implementation and is suffering from the head count limits placed upon it from central DWP to release resources. As a result it has been a challenge to maintain the joint working approach. However, our District Manager has now made a commitment to release one FTE to re-launch some joint working from our One Stop Shops and with our Connecting Families Team (Troubled families). We are in the process of scoping what this will entail.

We have started negotiations around the possibility of co-location, with the intended aim that Job Centre services could be provided from each of our One Stop Shops and Community Hubs across Bath & North East Somerset. It is early days for this and we are at the point of exchanging data around space requirements and demand

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projections. Achieving this is complicated by the fact that the premises currently occupied by Bath Job Centre is also used by other staff who would not be part of a local relocation plan.

The Council is also part of the Public Transformation Network sponsored by CLG and the Cabinet Office. Under this project we have been taking the learning from the UC pilot, welfare support changes and the Troubled Families agenda to look at how we support our most vulnerable residents at the same time as triaging all requirements under UC. We have adopted an approach which will enable us to develop a service that enables sustainable work. We have drawn up a high level business plan which demonstrated bringing together key teams across the organisation to deliver a Connecting Families approach which can reduce the cost to the welfare bill.

Within this team we aim to bring together the administration of significant funding streams in to one place. These would include DHP, local welfare support, advice & information commissioning, LSSF and ESF. Our aim is to provide a triage facility through the conditionality process and One Stop Shop services; focusing detailed one to one support for those meeting agreed criteria with the aim of delivering sustainable work objectives, linked to skills training and budgeting support.

We hope to have an agreed project ready to run within 6 months and will be putting this forward as our bid for LSSF trialling status.

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London Borough of Lewisham

About Lewisham

Lewisham is home to over 250,000 residents from a range of diverse communities, neighbourhoods and localities. The local population is forecast to rise to over 290,000 over the next twenty years. Currently there are over 130 languages spoken by different communities across the borough.

Where we were

Before the pilot, Lewisham was beginning to consider the impact of welfare reform locally and looking to develop responses.

Where we are now

Lewisham is a Community Budget Pilot (alongside Lambeth and Southwark council's, JCP and other local partners). As part of this programme, building on the UC learning, we are exploring how the three boroughs could develop a joint 'UC Front End' to support customers during transition.

How we got there

Lewisham used design methodology to develop an approach for working with vulnerable residents that integrated preparation for the benefit cap with preparation for Universal Credit. A pilot team of was set up comprising four officers from the council's housing benefit and housing needs teams and Job Centre Plus to design and then deliver the service.

We identified a sample group of 524 households to work with. These were households that were due to be affected by the benefit cap.

The steps we followed were:

Discovery: we spent time in our AccessPoint & Housing Options Centre talking to people about Universal Credit and what they thought their barriers and support needs would be.

Defining & Developing: we took our insights to partners and colleagues in strategic and frontline roles and asked them to use this to define how we could triage and support people. We then developed an outline model based on our core insights.

Delivering: we began to deliver the model with small groups of clients and the process was tried tested and amended based on what we learnt.

Our model

There are five steps in the model we tested:

1. A letter is sent to the customer explaining the key welfare changes and providing them with an estimate of the financial loss of the benefit cap. We sent letters to all of the 524 households in our sample group as we wanted to take as many as we could through our triage call. We tested different types of letter format to see which got the best response rate, we found that hand written envelopes and personalised letters generated more contact.
2. From our sample group 80% were taken through a triage assessment over the phone. This focused on skills and experience across the following key areas: financial, digital, housing and employment. The script built in our CRM system assigns scores to the answers given by the customer, which then determines if they are considered 'vulnerable' triggering the need for a further support appointment.
3. A face-to-face appointment is conducted, initially taking the customer through an individual level calculation, focusing on the financial impact of the benefit cap and returning to work after the cap (weblink included below). The results from this bespoke calculator help to build the case for change, and lead officers and customers into the part of the appointment where appropriate support can be identified. This covers each of the four support areas in turn, identifying referral routes for each. Of the households we triaged, 60% triggered the need for a face to face appointment. Because we tested the model with households due to be affected by the benefit cap, vulnerability levels may be higher than the wider UC cohort.
4. An individualised support plan is created with warm referrals to key agencies who will be responsible for providing on-going support tailored to the individual needs identified.
5. On-going support, as some customers didn't take the actions identified in their support plans, we tested an additional step by providing more intensive support to a specific group of customers (i.e. the ones that hadn't taken action since their appointment and were due to lose a significant amount when the benefit cap was introduced). We developed a 'Goal Planner' booklet to use in customer appointments that broke tasks like 'getting online' into smaller, more manageable steps.

Working with partners

The project governance established to oversee the pilot meets monthly and has representation from all key local authority departments (this includes housing, benefits, social care, and employment development). VCS leads, Job Centre and Housing associations are also members. Working groups have been established representing the same areas but at an operational level. In addition, when making referrals for clients as part of their support plan the key partners we've worked with are:

Financial: Credit Union for budgeting accounts, CAB for debt/money management

Employment: JCP (universal jobs match/flexible support fund) and Lewisham's Family Budget programme which is part of our Troubled Families initiative.

Housing: Referrals to Lewisham’s Housing Options Service

Digital: customers are directed to where they can access the internet (local libraries and so on) and sites where they can access IT training.

Challenges and solutions

- **Making contact with residents:** We wrote to residents to advise them of the impact of the benefit cap and also UC. This generated some contact (56% of our sample group), but we weren’t able to contact all of the customers identified this way. We tested different types of contact, including sending more personalised letters with hand written envelopes and personalised post it notes included inside asking the resident to contact us. This method of contact was more successful than the formal letters we’d previously been using.
 - From the 94 personalised letters we sent we had a 76% successful contact rate
 - From the 93 less personal letters we sent out we only had a 53% response rate.
- **Successful referrals:** During the appointments, the pilot team identified a customer’s support needs and then sent them a support plan detailing partners and agencies they should contact for help. We also made direct referrals to specific agencies (e.g. JCP, local credit union). When we evaluated these actions we became aware that the support plan had been effective for some of the customers we’d worked with, but others hadn’t taken the steps we’d suggested. When we did some evaluation calls¹ with some customers; 25% said they’d undertaken all of the actions from their support plan, 46% said they’d done some and 20% said they hadn’t done anything. This suggests, that some residents will be able to take the steps required to transition to UC with some basic signposting, but that others will require more intensive support.
- **On-going support:** Providing residents with more intensive and on-going support proved to be beneficial. Using our ‘Goal Planner’ we worked with customers to agree the steps they would take to prepare for UC and they wrote those steps down as ‘commitments.’ Seeing the customer on a more regular basis allowed us to track the progress they were making and support them to overcome obstacles. A challenge with this approach is to ensure the most vulnerable customers are prioritised for more intense support. We decided to focus on 122 households that had attended an initial appointment with us but who hadn’t taken any action.
- **Holistic support:** Providing support of this type requires a fundamentally new relationship between the local authority and their residents. For frontline advisers this is a more difficult relationship in which they are asked to be an expert on more things, take more responsibility for making decisions and building up more partnerships across front-line services. There are some things that can be built into the model which will enable them to do some of these things more effectively,

¹ Of the 418 people we took through the triage process, 249 triggered the need for an appointment. Following the appointment and support planning sessions we carried out evaluation calls with 93 of the customers we’d had a face to face appointment with.

however it remains the case that to do the role effectively staff need to be empowered to make decisions in partnership with the customer. Creating this type of environment in a pilot is slightly more straightforward as the team were involved in the development and design of the model, and therefore had ownership of the processes. We also arranged a bespoke day long training course looking specifically at coaching.

- **Scripted triage:** This proved good for identifying people who need ‘transitional support’ however it might not be flexible or intelligent enough to identify those who are likely to need more intensive, on-going support. One of the key reasons for this is that personality characteristics such as tenacity, drive and determination will be important factors in determining whether an individual will overcome their specific difficulties to transition to UC. These cannot be easily scripted and are much more easily identified in a face to face environment. This suggests that a layered approach to triage might be required.

Key outcomes

We have:

- Used design techniques to empower frontline staff who have developed and delivered a model and a piece of complex service design.
- Formed excellent working relationships with colleagues in JCP – at a regional and local level, in both strategic and operational posts. We have also strengthened good working relationships with local partners (CAB, Credit Union) and also neighbouring local authorities.
- Developed a good understanding of likely needs amongst our residents- particularly the most vulnerable. However, we need to build on this to identify the new burden UC will present to us. For example, of the households we triaged²:
 - 79% do not use direct debits or standing orders to pay any bills
 - 86% were not responsible for paying rent to their landlord
 - 95% had not been in paid employment in the past 12 months
 - 62% said they didn’t use the internet to pay bills, apply for benefits or undertake internet banking
 - 9% of people we spoke to didn’t know where they could access a computer
- Approx. 25% of the residents from the 524 sample group increased their hours of work sufficiently to exempt themselves from the benefit cap. Others secured voluntary work, or work for fewer 16 hours per week.

² The pilot team worked with households that were due to be affected by the benefit cap, it would therefore be argued that their levels of need may be higher than the wider UC cohort.

Top learning tips for other councils

- **Simple scripted triage** is a quick and simple way to identify (at the point of application) who is likely to need **transitional support**. In order to make this effective triage questions should be focused on behaviours and experience, not perception and attitudes.
- **Some residents will need basic support in order to transition to UC**. This could be provided in the form of a basic support plan with referrals to key agencies.
- **Other residents will need more intensive and on-going support and coaching to enable them to change their lives sufficiently and enable them to transition to UC**. To be effective this needs to look holistically at barriers to UC (and should therefore include digital inclusion, financial inclusion, housing and employment).
- **The key to good partnership lies in strategic agreement and operational understanding**, without the latter the former will be insufficient. In the second phase of the pilot we worked intensively with customers to provide on-going support. This required us to form closer working relationships, particularly with JCP.

Please see further details in our evaluation report.

What next

Lewisham council aims to build on the learning gained from the UC pilot and is in discussion with Lambeth and Southwark council's and our local JCP colleagues and aim to submit an expression of interest for the LSSF trial and testing programme.

Alongside this Lewisham successfully bid for ESF funding and has developed a programme for supporting residents to find work whose principal language is not English (ESOL residents). This is a direct result of findings from the pilot that showed that language was likely to be a significant barrier for transition to UC for some of our residents.

Links and contact details

Lewisham's online support tool:

<http://webforms.lewisham.gov.uk:86/tkflow/Flow.aspx?f=LBLUCMain.kdt&template=bc&xsl=dtree3>

Policy in Practice, providers of our UC Calculator: <http://policyinpractice.co.uk/outcome-based-software/universal-credit-calculator/>

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Melton Borough Council

Objectives

Digital

- To get 50% of our existing working age benefit case load using an on-line service either by self-serve or supported self-serve.
- To understand and document the barriers faced by any benefit customers who feel they are not able to self-serve or need support to self-serve.

Vulnerable

- To support a number of customers that are currently dependant on benefits and are the furthest away from the job market to improve their readiness for work – circa around 60 customers. Out of those 60 we aim to have 20 take up some form of paid employment.
- Understand the barriers faced by this cohort and document the learning from the objective above.

About Melton Borough Council

- Melton Borough Council is the 9th smallest borough in England and Wales and is largely rural with a population of around 50,400. Around 3/5 of our residents are currently of working age, however the borough is also experiencing an increasing proportion of people aged 65 or over.
- Melton Borough has lower levels of social deprivation and unemployment than elsewhere in the country, although there are some pockets of deprivation most of which are in our priority neighbourhoods in Melton Mowbray. These priority neighbourhood areas also have the majority of people who are dependent on benefits compared to the rest of the borough and these areas are serviced by multi-skilled customer service Advisers based in three Sure Start / community centres.
- Melton is a largely rural environment and this presents challenges linked to the small size of its economy and hence the limited number of jobs that can be supported in the area compared to the other Districts in Leicestershire.
- The current Housing Benefit (HB) caseload is 2,324 (1,429 working age) and Council Tax Support (CTS) caseload is 2,919 with a similar split between pension and working age claimants.
- During the period of the pilot the number of Jobseekers Allowance (JSA) claimants has decreased from 710 to 472.
- The council offices host a range of local organisations bringing together 11 partners, including Job Centre Plus who moved into the council premises in September 2013.

Where we were

The Council was already committed to making transformational changes in respect of both how customers accessed our services as well as embedding a culture which focused on people and places rather than traditional service silos. Our overall ambition, including the way we work with our partners, was to put vulnerable people right at the heart of our business in order to improve their outcomes and turn lives around. This was to be driven by ensuring customers had the necessary skills to access and use online services, using efficiencies gained to redirect existing resources to support those most in need and by increasing customer's work readiness and their potential to achieve financial independence.

We did not have a background of delivering benefit related services digitally, other than that of providing information.

At the start of the pilot we already felt we had an understanding of what issues customers may face in respect of being ready and able to take up work. However we wanted to have a more evidence based rationale in respect of customers furthest away from the job market in order to help inform future activities. Melton BC had also just introduced a dedicated Employment and Skills Officer (ESO) funded through the Job Centre Plus Flexible Support Fund.

Where we are now

The council has an ambition to provide digital by default provision for the most used services as well as tackling digital inclusion across the whole of the borough. Where we are at the moment is that we have developed an enabling IT infrastructure, which includes the recent acquisition of the Agilisys digital platform including the My Account portal which allows a single authentication and verification sign on process.

We now have two additional pilot sites for supporting customers in rural locations to access and use digital services and are looking to expand our own digital provision at our main offices in the next few months. We are also working towards the launch of our new website which will be compatible for users accessing services and information from mobile devices.

We are also further defining and developing the role of our Customer Services advisers. This involves moving away from a siloed reactive focus to a more holistic and proactive support service. We are doing this by introducing a new triage process including peer mentor roles. A major part of our approach builds on our experiences to date relating to how we can influence behaviour change so that people can live their lives more independently.

How we got there

Digital

We first needed to check claimant's ability and attitude to take up a new digital service for reviewing council tax. We then used this information to test our initial expectations and inform the development and introduction of a trial service.

Some of the key steps we took are outlined in more detail below:

- Embedding digital service delivery into the council's transformation programme.
- Carrying out early customer insight, including a profiling tool, surveys and focus groups.
- Developing and introducing an online Council Tax Support (CTS) review process using existing in house technology and skills as a first test of customers' ability and attitude to using a digital service.
- Using this early insight to help carry out the CTS review with three tailored campaigns, targeting a large proportion of our existing working age caseload.
- Offering support including, free digital access guides, telephone and face to face assistance and a basic IT course delivered in partnership with the library and Adult Learning Services.
- Introducing assisted digital new claims.
- Gathering substantial customer feedback through telephone and online surveys.

Key outcomes

Digital

From data collected from our CTS Review CRM reports 881 (64.3%) of our existing CTS claimants (1,370) during the period 02.05.13 – 20.12.13 verified their claim details and reported any relevant changes linked to the review using the new online service. (This increased to 72.4% based on the number of claims which were still live at the end of the pilot).

Out of those who responded in a survey of local JSA claimants 66.3% (315 out of 475 surveyed) indicated they would claim and manage their benefits on line, similarly 87.3% (69 out of 79) who completed our CTS review independently and responded to a similar question in a separate survey also indicated they would claim and manage their benefits on line.

From a range of on-line and telephone surveys:

- 78.2% of those who completed the review from the sub group³ who we identified as the most likely to self-serve did so without any support compared to only 22% of the sub group who were identified as least likely to self-serve
- 53.5% (99) of those surveyed from the least likely to self-serve sub group accessed the internet via family and friends

³ The original Cohort was all active CTS claimants at the start of the trial service (1370) – using Experian data profiling tool the cohort was then split into 3 subgroups linked to their likelihood to self-serve as follows:

Subgroup 1 – likely to self-serve (334)

Subgroup 2 – may or may not likely to self-serve (526)

Subgroup 3 – least likely to self-serve (510)

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- all surveyed across all three sub-groups showed a good level of confidence in using the internet for a wide variety of services other than for claiming benefits therefore suggesting customer behaviour is a significant barrier rather than general skills
- only 53 out of 173 (30.6%) claimants surveyed knew about UC.

Vulnerable

- 21 out of 61 (57%) of cases worked with those furthest from the job market secured employment
- 24 (39%) of cases opened either did not engage or ceased to engage whilst working with them.
- out of a sample of 12, six of those who had been helped back to work had been in employment continuously for 6 months or more
- sustainable outcomes were more likely amongst those that we had worked with for a period of 3 months or more.

Top learning tips for other councils

- Councils need to ensure a culture of delivering services by digital channels is embedded throughout the organisation driven by the most senior officers and members.
- When developing digital services engage early and often with staff, partner organisations and claimants about the need to channel shift, the reasons for doing so, the impact and the benefits that this can bring and the need to test new services prior to launch to get it right first time.
- Involve partner agencies, and in discussions with them, don't underestimate that some claimants will be better prepared than others - so ensure you have sufficient assisted options in place to support them to become independent.
- Invest time to understand and effectively engage with your claimants from the outset and continue to persevere with those who need it the most.
- Those who were proving the hardest to engage were often more likely to use a mobile device for internet access. For these people the online form was simple and easy to use because it was accessible from smart phones and tablets.
- In order for vulnerable customers to get into sustainable employment customers need to have stability across all areas of their lives, it is therefore critical that the holistic 'helicopter view' of the needs a claimant are identified and a joined up action plan is developed to tackle all areas of concern with a single trusted point of contact to manage and support them.
- Adopting a customer driven, solution focussed methodology will support and empower claimants to make their own choices and prioritise what they want to achieve, producing more sustainable outcomes. This approach was supported by claimants who said they needed to take ownership themselves, with help from us. They also said we needed to be flexible to differences in an individual's situation and needs; and that the current system is too mechanistic.
- The longer the time invested with an individual the more sustainable the outcomes become.
- Claimants said that once they appear to have reached their goals low level support is still important to deliver sustainable outcomes.

What next

In the next phase of our transformation programme we will be focussing on three specific service areas of benefits, revenues and also planning to support us making the best use of our enabling IT infrastructure – (and to redesign processes in order that they are fit to meet our ambition of delivering ‘digital by default’ services). We are due to launch our new website in June 2014 which is compatible for users accessing services and information from mobile devices.

We were also recently successful in securing additional funding through the European Social Fund and are now able to fully explore the concept of developing a Learning and Skills centre to support vulnerable people in a more joined up effective way by commissioning a variety of services to work collectively to common aims and objectives to the benefit of the customer. This also includes some additional money to commission services to ensure that vulnerable people will become digitally and financially independent.

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North Dorset District Council

Objectives

Access to services is a key corporate priority for the council. We wanted to increase our understanding of local community need in a rural location and to measure the demand for local support services through all welfare reform changes and implementation of Universal Credit. We also wanted to further test working with a consortium of partners, building on existing relationships and sharing resources to pilot the following:

- Collaborative Working – Partnership.
- Promoting Digital Inclusion.
- Work Focus.
- Promoting Financial Independence.

About North Dorset

North Dorset is a large rural area, 235 sq. miles with a population of 69,000. There are five main towns with the smallest having a population of only 2,700. There are many villages and isolated hamlets many without access to shops, other conveniences and there is limited or no public transport. Rural isolation is exaggerated by limited or non-existent broadband access. Unemployment is low but average wages are also low.

Where we were

Collaborative Working – Partnership

We were able to build on existing successful partnerships with: community partners; volunteers; partnership authorities; and government departments and agencies. Our main objective was to embed collaborative working by co-ordinating activities across agencies, reducing duplication and making the best use of scarce resources through a partnership approach.

Promoting Digital Inclusion

North Dorset had established a successful record of delivering excellent customer access from a centralised contact centre, community hub and one stop shop. Promotion of online services aligned with our customer access strategy and successes from promoting our online housing register form encouraged us to improve take-up of our online Housing Benefit application.

The existing back office processes automatically generated paper forms for customers claiming Housing Benefit and applying to our housing register. We started our pilot with a very low base of Housing Benefit applications online <10% and we had information from our Housing Associations that only 30% of tenants had access to the internet.

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Work Focus

With three successful job clubs in North Dorset, we were already aware of the challenges that our job seekers face in a rural area. Our work focus objective was to improve the links and data shared between the Job Clubs and Job Centre Plus (JCP) and encourage local employers to advertise all available jobs with the Job Clubs as well as Job Centre Plus.

Low access to public transport, very little accessibility to Job Centre Plus across the District and low literacy skills in our most deprived wards created challenges for job seekers needing access to assistance for creating CV's and help with job applications. Access to computers, tablets and the internet also created a barrier to online job applications.

Promoting Financial Independence

With a low wage economy in the District and a shortage of one and two bedroomed homes we were aware of the impact that the under-occupancy changes would have on low income families managing their finances. We needed to identify those families and individuals that would face changes and would benefit from financial management support.

Using data that informed us of the number of households without bank accounts, or use of bank accounts, we recognised the need for support in this area if direct payments to claimants were introduced.

Where we are now

Collaborative Working – Partnership

The consortium is a successful partnership allowing us to improve our management of community change in a rural area. By sharing and signposting resources more effectively we have improved support and access to advice.

Sharing the same objectives and outcomes has enabled the consortium to see the 'end prize' and understand that although very different organisations, we share a customer focussed culture. The success of this partnership working will now ensure that we can continue learning from each other and be 'ahead of the game' when more changes are to be implemented.

Promoting Digital Inclusion

We now have an established network of public access with improved facilities in most of our libraries. We have provided training to community partners and volunteers who can now provide access to ICT support and assistance with online forms.

In prioritising online access to e-forms over providing paper forms, we have developed our customer access approach. Giving encouragement and confidence to use online forms starts from our customer services staff and has changed the customer focus for

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a number of other service areas. We have attempted to keep customers online by signposting and promoting other GOV.UK online services.

Work Focus

Following the success of promotion and consortium partnerships, the creation of an additional Job Club in the District has improved access to assistance on employment matters. Regular engagement between the Job Clubs and Job Centre Plus has provided an 'overview' of employment in the area and a better understanding of the barriers to gaining new or better employment. Advertising and recruitment of volunteers is improved and engagement with local employers has been successful.

Promoting Financial Independence

We developed training courses which provide advice in accessing bank accounts, budget management, benefit entitlement and debt management.

Our front line staff signposted customers, who were presenting with financial troubles or under-occupancy, to an appropriate benefit application, training course or support resource. Although attendance and take-up of training and assistance was initially low this has improved by including different elements. One-to-one coaching and debt management from specialist providers such as the Citizens Advice Bureau have worked well alongside Adult Learning and partnership work with the First Dorset Credit Union and Spectrum Housing Association.

How we got there

Working with partners

The pilot has shown that working with partners has provided successful outcomes for all four objectives. Our partners include: Spectrum Housing Association; the First Dorset Credit Union; Community Partnerships; Stour Valley Revenues and Benefits Partnership; Job Clubs; public libraries; Adult Learning; the Department of Work and Pensions; Job Centre Plus and Adult Services.

Many successes include:

- Increasing and improving access to computers and internet to deliver our digital inclusion objectives.
- The First Dorset Credit Union offering 'jam jar' style bank accounts. The account is usually divided into 'pots' or 'jars' containing money. For example, one pot could be for 'spending', one for 'bills' and perhaps another for 'savings'. (The account holder decides how much money goes into each by working out how much you need for your bills and how much is left over).
- Providing training in partnership with Adult Learning.
- Volunteer Job Clubs working closely with Job Centre Plus to improve access to employment opportunities.
- Spectrum Housing Association providing training and delivering remote support to customers needing one to one welfare benefit advice.

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- The Citizens Advice Bureau delivering an invaluable service to our most vulnerable and improving awareness.
- Free online access in libraries was increased to one hour to allow for the time taken to complete forms and a refresh of their equipment was prioritised by Dorset County Council.
- Learning and Development courses provided were adapted and improved in order to increase take-up and make 'relevant' to customer groups.
- One-to-one support, where required, provided by Citizens Advice, Department of Work and Pensions, Spectrum Housing Association and North Dorset Customer Services Officers.
- Developing customer insight to design support services.
- Working with local employers to promote recruitment through the Job Clubs to improve local employment opportunities.
- Co-ordination of two 'mutual exchange' events to assist homeowners with moving to more suitable accommodation.

Challenges and Solutions

The pilot has required us to adapt and be flexible in our approach, to share resources and overcome difficulties within the consortium partnership.

Challenges	Solutions
<ul style="list-style-type: none"> • Encouragement and 'permission' to share information and customer data 	<ul style="list-style-type: none"> • Establishing information sharing protocols with meaningful outcomes to evidence how and why we are sharing customer information
<ul style="list-style-type: none"> • Understanding all organisation priorities, strengths and areas of work 	<ul style="list-style-type: none"> • Raising awareness of each other's role – then creating realistic action plans and activities ensuring duplication of effort is minimised
<ul style="list-style-type: none"> • Engagement with customer groups at an early stage with information that is meaningful and encourages access to training and support 	<ul style="list-style-type: none"> • Providing information at start of tenancy agreements, assisting with transport, making training sessions meaningful and relevant using all partners to contribute and keep the sessions interesting
<ul style="list-style-type: none"> • Lack of high speed broadband in remote rural communities 	<ul style="list-style-type: none"> • Influence and apply pressure to increase speed of implementation, improving public access facilities and reducing need for face to face verification of documents
<ul style="list-style-type: none"> • Lack of ICT skills and requirement for support 	<ul style="list-style-type: none"> • Training digital champions and supporting them in how best to advise customers on accessing ICT and signposting to welfare advice via GOV.UK

Key Outcomes

Collaborative Working – Partnership

- Joint agency working, sharing scarce resources to provide essential support in a rural area.
- Data sharing agreements to ensure we reduced duplication and reached our vulnerable groups.
- Mutual Exchange events to assist homeowners with finding suitable accommodation.

Promoting Digital Inclusion

- Online Housing Benefit applications have increased from 10% to 60%.
- Online housing register applications have increased to 95%.
- 17 public access terminals have been established with training for community volunteers to assist with basic ICT support.
- 77% of the 642 customers surveyed knew where the public access terminals were.

Work Focus

- Increased membership for Job Clubs – Gillingham Job Club has 109 members, Blandford Job Club has 25 members since it started in December 2012, Sturminster Newton Job Club has 176 members.
- Helped 40 people back in to work. Through the work of the Consortium, local employers are now directly notifying the Job Clubs of vacancies and the clubs are assisting with short-listing where appropriate.
- Assisted 51 local employers with recruitment and advertisement of local jobs with Job Clubs.
- We have seen a 13% reduction in our unemployment figures.
- Established successful Apprenticeship programmes.

Promoting Financial Independence

- 90 individuals attended budget management training.
- The First Dorset Credit Union was able to improve infrastructure with funding from Barclays Bank and now provides 'jam jar' accounts.
- 80 individuals have opened Credit Union accounts.
- Our major housing association has seen a reduction of £50,000 in their rent arrears.

Top Learning Tips for Other Councils

Collaborative working – Partnership

- Establish early joint aims and agree key areas of activity.

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- Establish regular meeting patterns to share information and keep momentum going.
- Use data sharing agreements with clear purpose for how data will be used to support outcomes. North Dorset District Council hold the database. Stour Valley Partnership Revenues & Benefits Partnership, Dorset County Council and Spectrum Housing contribute to the database which is updated every two months. It is a complex and time consuming process bringing the data together because all of the organisations hold the information differently.

Promoting Digital Inclusion

- Although 70% of 642 customers surveyed have access to computers and internet around one third need support with online forms.
- 47% of customers surveyed only had access to the internet via smart phone.
- Public access facilities should allow extended 'free' time for completion of online forms.
- Introduce web chat to increase confidence and ensure that the customer stays online.
- Establish training programmes for users and champions with clear guidelines and signposting for welfare advice.
- Embed surveys into your forms to provide feedback on where it is going wrong for the customer.

Work Focus

- Support with completing CVs, job applications and interview skills needs to start at school.
- ICT training to support job seekers is essential.
- Collaborative working with local employers, Job Clubs and Job Centre Plus increases local opportunities.

Promoting Financial Independence

- 47% of 642 customers surveyed felt they would benefit from financial management training.
- One third of our customers indicated they would be interested in a Credit Union bank account.
- A high percentage of customers surveyed reported to have debts with pay day loan companies.
- Budget management education needs to start at school age to reduce reliance on debt.

What Next

The North Dorset consortium intends to continue to meet and has recently extended its membership to groups such as Connecting Advice and Read Easy. We have a work programme to include:

- Financial management training for private sector tenants.

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- Continuing to raise awareness and communicate/support future welfare reforms.
- Continuing to learn from the pilot and improve partnership working.
- Contributing to the ongoing LSSF testing, perhaps on an informal trial basis.
- Investigating co-location of local authority and Job Centre Plus.
- Piloting a Digital Champion Project to co-ordinate training and development of volunteers.
- Encouraging our Revenues and Benefits partners to introduce digital verification.
- Promotion and signposting to other training providers for literacy, ICT and energy advice.

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Oxford City Council

Objectives

To identify customers who may be adversely impacted by the benefit reforms and to assist claimants into work. The pilot aimed to engage with customers affected by the welfare reform agenda who were not in contact with the Job Centre in order to identify customers' barriers to work and to help them enter employment.

This pilot focussed on people who weren't working. (Further planned work will include people who are in work but still require HB.)

Oxford was also a Direct Payment Demonstration Project.

About Oxford City Council

Oxford City Council covers 17.6 square miles with very high levels of housing density. Significant numbers of homeless and other vulnerable groups. Some areas suffer multiple levels of deprivation, low skills, low income and poor housing. Twelve of the 85 areas are among the 20% most deprived in the country and nearly 25% of children are in poverty.

Where we were

The Welfare Reform Agenda which introduced the Bedroom Tax and Benefit Cap in April 2013 formed part of a wider set of reforms that removed £34m from the Oxford economy.

The pilot aimed to work with customers affected by the Bedroom Tax and Benefit Cap; with these reforms affecting customers by over £1m per annum. In the case of people affected by the Benefit Cap, the amounts of Housing Benefit being lost were so high, that the only realistic solution for them was to move into work.

The breakdown as at April 2013 was:

Welfare Reform	Number of Households	Value Per Annum
Bedroom Tax	956	£534,000
Benefit Cap	142	£980,000
	1098	£1,514,000

These reforms form part of the wider welfare reform agenda but specific note should be made of impact of the localising of Council Tax Benefit and the council's decision not to adversely affect customers already affected by the welfare reforms by maintaining the original Council Tax Benefit scheme principles.

Where we are now

The pilot has allowed us to build on our experience, local information and evidence about the following key areas which have direct relevance to the application of Universal Credit:

- Triage – Our approach to triage, which quickly identified a range of customer issues, has shown how a holistic approach to engagement can yield positive results. This includes the face-to-face element of the pilot and how this could be evolved in the future to support the delivery of UC.
- Access to work – From the results of the pilot activity we now have a much clearer idea about what customers view as barriers to work.
- Partnerships – We have a better idea of what partners are needed to support customers and how successful relationships can have tangible results.
- Financial Inclusion – Our pilot activity in this area has helped us develop and adopt new approaches to DHP conditionality whereby positive action is linked with new or ongoing DHP awards.

How we got there

The approach undertaken in the pilot was to pro-actively contact customers affected by the welfare reforms in order to make them aware of the changes and then in turn invite them to ‘have a chat’ about their options. This approach allowed us to overcome the barriers associated with being a council and the image this automatically portrays to residents. This has helped us start to build a positive ongoing relationship with customers. This underpinned our triage process and a whole section of the evaluation is dedicated to this.

Our holistic approach to customers, which was not constrained by a pre-scripted triage, was a key part of the pilot’s success and was much praised by our customers and partners. It meant we were able to identify barriers by actively listening to our customers and letting them lead the conversation without feeling as though they were being driven to a final result that we wanted to hear.

The resulting relationship from these meetings meant we were able to work with customers on an individual basis and encourage positive behaviour change with the full engagement and assistance with partner organisations as appropriate. The triage process recognised and referred people based on an understanding of the multiple nature of the needs of many clients.

Working with partners

We identified that most customers had multiple barriers to work and this required a holistic approach to support with quite different solutions for successful resolutions from a wide range of partner organisations in the city including:

- Citizens Advice.
- Job Centre Plus.

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- Aspire – a social enterprise charity dealing with homelessness / drug and alcohol issues and offering assistance to get people into work. The council has developed a successful and positive relationship with Aspire.
- Crisis Skylight (a service run by Crisis to offer training and support to people affected by homelessness) they can provide individuals with mentoring and life skills with a view to seeking employment.
- Oxford and Cherwell Valley College (actually now called the City of Oxford college, but it was OCVC when we started the pilot).
- Skills UK.
- Job Clubs.
- Oxfordshire 'Thriving Families Programme' (part of the 'Troubled Families' initiative).

The council also has a direct role in providing assistance, and partnership with officers who provide the following key council functions was also very important:

- Housing:
 - Careful use of DHP
 - Mutual exchange
 - Lodgers
- Referrals to social services and partnership with the County Council services.
- Link to the CC thriving families programme.
- The Social Fund for crisis loans.

Challenges and solutions

We felt that the barriers identified were not just barriers to work, but also obstacles to thriving in modern day society. The main barriers identified were:

- Housing issues.
- Debt.
- A perceived sense of un-employability / lack of confidence.
- Health issues.
- Child care.
- Lack of skills.
- English spoken as an additional language.

Risks from local authority perspective were also identified, such as costs to the council and wider social issues associated with:

- homelessness
- rent arrears and
- wider consequences associated with poverty

A key challenge was to work with customers and overcome resistance to carrying out behaviour change. A solution in some cases was the use of DHP to reward positive action. This was part of a wider DHP policy change that moved the focus to conditionality where customers carrying out quite small but positive actions were successful with ongoing DHP awards.

This proved to be a big cultural change for the organisation and also customers who were used to receiving DHP without any requirement to try and improve their situation.

Key outcomes

Successful outcomes from the pilot include:

- 39 customers entering employment – with enough hours to qualify for Working Tax Credit and none entering short term employment i.e. temping/agency work
- 933 customers passing through the Welfare Reform Team for advice or support regarding the Welfare Reform Agenda
- 221 customers engaged closely with the pilot after a triage exercise which identified that additional support was required and subsequently provided
- 111 customers provided support as part of our caseload and deemed able to leave the pilot as no further support was required
- 79 referrals made to partner organisations to provide work related support
- 18 referred for support relating to debt.

Independent analysis of the LA-led pilot by Oxford University has determined that participation on the pilot increased the probability of entering employment by 20% and was successful at identifying the barriers to work and also helping to remove the barriers identified above.

A more detailed analysis can be found in the evaluation of the pilot work.

Top learning tips for other councils

A holistic approach to customers without a pre-defined script for triage was a key part to our success and was an approach much praised by our customers and partners.

Assigning customers a specific caseworker meant that even when multiple partners were providing support, the process felt like a single intervention, making successful outcomes more likely.

Local Authorities are well positioned to be able to support independent provision of services required under the LSSF. An important first step is to identify all relevant organisations providing these services.

Encouraging positive behaviour change financially rewarded through DHP awards proved to be a cultural change for the council; and also for customers used to receiving DHP without any requirement to try and improve their situation and thus remove their long term reliance on DHP.

What next

A recent ESF funding application has been accepted and we will be continuing our pilot work using this funding. The main thrust of the project will be maintained, however Job Centre Plus will be involved much more closely as part of the project to

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make the work more holistic and inclusive. For this next piece of work we will focus on customers in the private rented sector, as it is becoming ever more difficult for people on benefits to access this form of housing in Oxford.

Learning from the LA led pilot and Direct Payment Demonstration Project has been used to inform a Financial Inclusion Strategy. This has also been informed by research carried out (by the Centre for Economic and Social Inclusion) in the city to understand the impact of welfare reform. The strategy brings together work to ensure people can access financial services, get help with debt, manage their finances, maximise their income, adequately heat their houses, sustain tenancies, access digital services and get support to move into employment.

As part of the work to develop the Financial Inclusion Strategy the local advice sector has been engaged. We are working together to agree the outcomes that this sector should be working towards in order to support the aims of the Financial Inclusion Strategy.

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Rushcliffe Borough Council

Objectives

There were three key aims to the Rushcliffe Pilot:

1. To help people claim online so they can apply for UC.
2. Work closely with partners to focus support for customers with often complex needs and integrate services.
3. Identify and support vulnerable customers including those without skills to claim online, for example, perhaps due to disability, illness, no computer, lack of a bank account and so on.

About Rushcliffe

Rushcliffe lies immediately south of the City of Nottingham and the River Trent and extends across towards Newark in the North East and Loughborough in the South West. The main centre of population is West Bridgford, where around 41,000 of the Borough's 111,100 population live. The remainder of the district is largely rural, with the centres of population split between small towns and villages.

There are about 6000 housing benefit and council tax claimants of which around 2500 are working age and just over 400 also claim job seekers allowance. At the start of the pilot there were 1,550 JSA claimants in Rushcliffe. Over the 15 month pilot 20,167 customers visited our main contact centre and 1773 new housing benefit claims were made.

Where we were

Whilst an online housing benefit form was available at the start of the pilot, only 56% of applications were done online. Customer service advisers would complete the paper form with the customer, as would our social housing provider, Metropolitan Housing. There were no self-service terminals at our customer contact centre.

We worked in partnership with the police, delivering police and council customer services with one set of staff from a jointly occupied building (the former police station). We also delivered services on behalf of Metropolitan Housing, our social housing provider, and provided a free telephone for customers with direct links to Metropolitan and Nottinghamshire County Council.

From our housing and council tax benefits databases we had a fair idea who our vulnerable customers might be.

Where we are now

96% of all new housing benefit claims are done online. The paper form is no longer available to download. Two customer adviser desks have been replaced with self-

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service terminals and a bespoke easy to use interface ensures it is easy for our customers to use. All customers are now greeted at reception. Wherever possible, they are encouraged to self-serve. 7% of all our visitors to the contact centre now use self-service rather than seeing an adviser. (1443 out of 20,167 from Dec 2012 to Dec 2013).

We have strengthened existing partnerships and developed new ones. In particular we have brought together different agencies in a single front office to provide a single access point for customers. This includes JCP, CAB, the local college, a small business adviser, the Probation Service, a social housing provider a drug misuse clinic.

Through surveys conducted with 3017 existing housing benefit claimants and 256 new housing benefit claimants, we have been able to establish that:

- 50% of new or existing housing benefit claimants say they will need some level of support to apply online. (That equates to around 1500 people) 12-20% of new or existing housing benefit claimants say they will require intense hand holding (That equates to around 180-300 people).
- 5% of new or existing housing benefit claimants say they will need help opening a bank account (That equates to around 150 people).
- 30% of new or existing housing benefit claimants say they will require budgeting support (That equates to around 900 people).

How we got there and key outcomes

Moving customers online

What we have done	Outcome
✓ Designed a new easy to use self-service website www.rushcliffe.gov.uk/selfserve that enabled customers to access ALL council services and partner services from one easy to use homepage	From December 2012 when the site was launched to 1 December 2013, 1443 out of 20,167 customers visiting the customer contact centre used self-service. (7%)
✓ Introduced two touch screen self-service terminals at customer contact centre linked to the self-serve website	In addition to the 1443 out of 20,167 customers visiting the customer contact centre a further 510 customers accessed the self-service web pages from home or elsewhere without needing to come and see us.
✓ Self-serve terminal provided at Bingham Health Centre	98% satisfaction with the website 86% of customers using self-serve say they would use it again

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What we have done	Outcome
<p>✓ Trained 19 customer service advisers and a small group of metropolitan housing staff to use the online housing benefit form with new customers applying for housing benefit. <i>Advisers are trained 1:1 taking approximately 1.5hrs per adviser, with a follow up session lasting approximately 30 minutes to monitor quality after a couple of months. Metropolitan partners attended one group session of about 30minutes long.</i></p> <p>✓ Removed the paper housing benefit application form from our website</p>	<p>The pilot has achieved a shift from 56% unassisted online claims to 93% unassisted online claims.</p>
<p>✓ Delivered an IT training course in partnership with Central College Nottingham</p>	<p>Four customers were trained in summer 2013. The course lacked success as a standalone trail due to the small number of attendees. However the concept of offering IT training was proved</p>
<p>✓ Purchased software to make signing up for online account management of Housing Benefit and Council Tax accounts easier</p>	<p>155 new accounts were created in the new software</p> <p>Improved the dropout rate for the registration process from 77% prior to the improved process to just 46%</p>
<p>✓ Marketing campaign – Don't stand in line – do it online' to encourage online use</p>	<p>After a leaflet promoting self-service was enclosed with all council tax bills, hits to the self-serve website increased by around 60-70 hits per month.</p>

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Partnerships

What we have done	Outcome
<ul style="list-style-type: none"> ✓ Welcome two Job Centre Plus (JCP) advisers working from the customer contact centre ✓ Integrated services through job shadowing and being able to offer basic JCP service and make appointments to see JCP advisers ✓ Aided JCP advisers through technology providing a better off in work calculator and universal job match functionality on the self-service terminals ✓ Ran a jobs fair in partnership with JCP 	<p>Since JCP collocated in January 2013 they have seen 162 customer face to face and taken 137 telephone calls whilst at the RCBC</p> <p>Jobs fair was attended by 1200 jobseekers and over 30 employers 86% of attendees said they found the event useful and 98% would attend a future event. Exhibitors reported lots of interest with many receiving over 50-80 applications on the day</p>
<ul style="list-style-type: none"> ✓ Co-located with Citizens advice two days per week 	<p>83 customers have accessed CAB services since they co-located in April 2013</p>
<ul style="list-style-type: none"> ✓ Co-located with Central College Nottingham 1 day per week 	<p>Customers have access to training courses and advice and help with CV writing skills</p> <p>Delivered an IT training course in partnership with Central College Nottingham</p>
<ul style="list-style-type: none"> ✓ Establish close working relationship with Nottingham Credit Union (NCU) 	<p>Customer service advisers have been trained on how to open NCU bank accounts for customers and the Credit Union have been delivering services from our centre one day / week since 3 March 2014 Approximately 13 accounts have been opened as a result.</p>
<ul style="list-style-type: none"> ✓ Strengthened exiting partnerships with Metropolitan housing through their financial inclusion officer 	<p>We have secured an undertaking from Metropolitan Housing future debt management and money management courses run by the Housing association will be opened to all Rushcliffe residents</p>
<ul style="list-style-type: none"> ✓ Two partnership workshops in June and October 	

Identifying vulnerability

What we have done	Outcome
<p>✓ Surveyed 256 new housing benefit claimants and 3017 existing housing benefit claimants to establish what support they felt they would need when UC is rolled out</p>	<p>22% of new claims felt they need help to apply on line 50% of existing claimants felt they need help to apply on line 5% of claimants don't have a bank account for UC to be paid into 30% of existing claimants want help with budgeting. As a result of this finding we have established a partnership with the Nottinghamshire Credit Union who can help these customers in the future when UC is rolled out.</p>
<p>✓ Used Experian mosaic data mapping to identify vulnerable customers (<i>mosaic is a powerful database that classifies customers into categories based on their habits and circumstances. It enables you to understand your customers in depth and detail and to establish ways to communicate with them in the most effective ways</i>)</p>	<p>Data on customers who are likely to be vulnerable and how best to contact them Developed a draft vulnerability strategy and action plan on how to help customers when UC is rolled out</p>
<p>✓ Trialled joint interview with partners for housing benefit Claimants effected by benefit cap</p>	<p>5 out of 11 claimants affected by the benefit attended a joint interview with our partners. One of these claimants had a super outcome, securing training from the college and a job placement through JCP from just the joint intervention. Take up was low but proof of concept was proven.</p>

Top learning tips for other councils

Key lessons from the pilot activity are:-

Online and channel shift

- Moving people online takes time –around 12 months to be successful. Marketing and encouraging visitors to use self-service terminals when they come to the council is a must.
- Self-service interfaces need to be user friendly and access to email is essential so customers can use sites such as universal job match.

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- IT training courses help customers to gain skills and confidence to use self-service. Courses need to be succinct and held at suitable, local, accessible venues.
- If paper forms are removed, customers will use the online versions. In our experience many will manage to make on-line claims of their own (84%) but some will need help (16%).
- Moving customers online is a culture shift for staff and customers.
- Full housing benefit channel shift won't be possible until such time as a solution to electronic verification of evidence and documents can be found.
- Training customer service advisers on how to complete online forms takes around 1.5 - 2 hours per adviser.

Partnerships

- Forming partnerships and ways of delivering services together is time consuming. It also takes constant review and commitment to get it right but joined up services do provide a better outcome for the customer.
- Getting the right IT for partners is vital - enough internet points, quick enough broadband and configuring firewalls to enable data flow from one trusted organisation to another.
- Using surveys to learn what help your claimants need helps to identify partners that can provide solutions. Understand your customer demographic and design the service to fit.
- Constant marketing is necessary to make customers aware of new services available. We saw peaks when we marketed and dips between campaigns.
- Overcoming data sharing is key to full integration of services.

Vulnerability

Rushcliffe, a rural mainly affluent borough with pockets of deprivation:

- About 5% of claimants didn't have bank accounts. Have a solution in place to help such claimants.
- About 50% of claimants are likely to need support with applying online – probably about 14%-20% will need extensive support.
- About 30% of claimants are likely to need help with budgeting skills.
- Know your vulnerable customers. For smaller authorities surveys of your existing claimants is likely to provide sufficient knowledge to help identify and tackle vulnerability. For larger authorities, mosaic mapping may provide further intelligence.
- Only 28% of customers we surveyed were aware that they will have to apply for universal credit online. Marketing will be needed once the UC roll out programme is known to ensure customers know that they need to apply and where they can get help if needed.

What next

We are maintaining our relationships with our new partners to ensure that enhanced service delivery for Rushcliffe residents remains available. We still host the JCP and the CAB in our contact centre and are continuing to work with the Nottingham Credit Union to see if we can offer a greater package of services from our customer contact

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centre. The local college has moved out of the centre but we maintain regular contact and can still refer customers or arrange joint interventions at our centre if that is more appropriate. As a result of improved partnership relations established during the pilot we are now working with our housing provider to trial paying housing benefit direct to the tenant. We are also exploring opportunities to work with two neighbouring authorities to roll out our partnership and self service delivery model.

Links and contact details

Link to Rushcliffe self-serve website

www.rushcliffe.gov.uk/selfserve

Contact details:

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West Lindsey District Council

Objectives

- Improving digital inclusion by providing public access IT across the district.
- Encourage and support customers to make benefit claims and apply for jobs online.
- To increase access to budgeting and financial inclusion support.
- To develop close partnership working through an externally led steering group.

About West Lindsey

The District of West Lindsey covers the area immediately north of Lincoln and forms the north-west gateway to Lincolnshire. Covering an area of 115,773 hectares, the district is predominantly rural and is the seventeenth most sparsely populated area in England with a population density of 77 persons per square kilometre.

West Lindsey has a higher than average long-term unemployment rate and includes some of the most deprived and least deprived wards in the country. The rural nature of the district and lack of public transport means that people are using a higher proportion of their income on travel costs and fuel. The ability to respond to the developing electronic information and communication networks is limited by low internet speeds and access to reliable broadband in large parts of the District.

Where we were

At the point that the LA led Universal Credit Pilots were announced West Lindsey District Council were already in discussion with DWP District Manager, Lincolnshire County Council and Liberata to look at the issues around welfare dependency.

It was agreed to develop a partnership to look at the issue of getting people into work and keeping them there, covering benefit dependency and culture, skills levels, volunteering opportunities and supporting workless residents to develop the soft skills required to enter employment.

Our hopes were to prepare claimants in our district for the introduction of Universal Credit, by exploring the needs of customers in relation to digital access and financial capability.

At the start of the pilot we did not have an on-line housing benefit form. The online form was introduced as part of the pilot, so started from a zero baseline from which we could assess take-up of the on-line HB form option.

Where we are now

We now have 5 public access PCs at the Guildhall in Gainsborough. In addition we are working with the libraries to provide volunteers to support people using their public access computers. Community Digital Hubs have been established in 2 small villages, where they are actively used with support from local resident volunteers. There are several more in the pipeline, with a further 7 venues due to go live by the end of April 2014.

Our Housing Benefit new claim form is available online, with the change of circumstances due to follow.

‘Moneybox’ has been established and run for 6 months as a source of advice and support for those with concerns about money and housing. This provides drop-in events in community venues where experts from a range of organisations are present to provide individual advice. Moneybox was an initiative between WLDC and our main social housing provider to look at the issues around welfare reform, and increased rent arrears. Other organisations agreed to be present to give additional debt, budgeting and legal advice.

Partnership working has developed: referrals between organisations have increased to ensure the best possible service for customers; CAB are accompanying housing officers to individual’s homes to provide debt advice; JCP have trained library staff in the use of Universal Jobmatch; Credit Union, Voluntary Sector Services and the County Council Adult and Children’s services teams are now working from the Guildhall; JCP are moving into the Guildhall in November 2014; The local credit union are about to establish a second access point in the district.

The online form was introduced as part of the pilot, so started from a zero baseline. We achieved our target of 50% new claims being made online by the end of the pilot.

How we got there

Working with partners

The council has established a steering group with an external Chair to provide strategic oversight. The external chair is a senior manager of one of our main housing providers and also director of Lincolnshire Credit Union so is able to see things from different perspectives. Her independence of the local authority and DWP enabled her to take an objective view and she was truly challenging about the activities we were undertaking and what we were able to achieve.

The steering group includes strategic partners such as DWP, CAB, Credit Union, RSLs, and a local vicar. A working group brings together the organisations involved in frontline delivery – including seconded JCP staff, Housing Associations, supporting offenders and it is encouraging that a local estate agent wants to get involved to bring the private landlord perspective.

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The pilot has shown that working in partnership is key to the success of delivering digital and financial inclusion. Many organisations are concerned about how the introduction of UC may impact their customers and our open approach to partnership working through the working group and briefing and training sessions for partners has led to a large number of people coming forward to offer their support and to highlight issues for particular groups.

We were able to attract interest through offering to install Wi-Fi in the community venue through a separate WLDC project to extend broadband. WLDC has also undergone an IT refresh enabling us to offer redundant IT to communities. We arranged press releases and contacted each parish council to publicise the offer. Volunteers in the initial venues were local residents with IT skills that they were keen to pass on to others. We have now advertised a volunteer opportunity through the Volunteer Centre and www.doit.org.uk.

Housing Associations are concerned about direct payments, but we are also working with domestic abuse services with regard to single household payments and funding for refuges, offender and ex-offender organisations regarding those who have been prohibited from using the internet and parish councils about supporting residents who live in rurally isolated communities.

Challenges and solutions

Inability of customers to use online methods to make claims and access support:

- Research the barriers.
- Provide public access IT for those who cannot afford their own.
- Train volunteers and staff to support people to access the IT, navigate the internet and develop their IT skills.
- The increase in use of the on-line housing form, was at the expense of an increase in processing times.

Over the length of the pilot we assessed the amount of support people required to use the IT. First time customers 22% could manage unaided, 51% required some help and 27% needed one to one support. With returning customers this dropped to 10% requiring one to one support, 35% requiring some help and 55% unaided.

Reluctance to acknowledge the need for support with money issues For example the moneybox events were not well attended; this averaged two people per session with some sessions having no attendance:

- Since the pilot we have re-visited our financial inclusion approach to use more one to one advice to reduce any stigma attached to attending a public event.
- Individual advice and support is now offered in a location to suit the customer e.g. in their own home.
- Adopt an holistic partnership approach, enabling people to source a wide range of complimentary advice in one location.
- Enable people to request support through an online or paperwork form, which is then followed up by relevant support organisation.

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Cultural change required to move to online claims. Online form was optional for the first 4 months (from May to Aug) and less than 10% of customers opted to use it.

- Make digital the primary claim route.
- In the months from Sept to Dec we strongly encouraged customers and saw the numbers increase dramatically.
- This required the support of Housing Benefit Assessors and provide support to those who may struggle.
- Work with staff to reassure them about their job roles and the benefits to customers of becoming more independent.
- It was noted that new claimants who are more receptive.

Key outcomes

- Over 50% of new housing benefit claims made online. However the increase in use of the on-line housing form, was at the expense of an increase in processing times from 14 to 19 days.
- We had over 1200 users with an improvement from 22% accessing the new form without any help in the early part of the pilot to 55% at the end of the pilot.
- 1500 uses of public access IT in the Guildhall - (over 70% of use was for Universal Jobmatch and to look for and apply for jobs on the internet. Another 25% was to make claims for benefit).
- 100 visits in 6 months to the credit union access point in the Guildhall (first credit union access point in West Lindsey).
- Of the Moneybox attendees in social housing, 100% have maintained their tenancies and there has been a 14% reduction in arrears.

Top learning tips for other councils

- An external Steering Group chair has increased buy-in from partners and makes it a true partnership rather than a local authority or DWP directed project.
- Having any external chair is undoubtedly positive, but it is worth noting that the role requires someone who is really engaged with the project and prepared to take the time to keep up to date with both the project and the bigger national picture regarding welfare reform.
- Digital Inclusion can be a reality, however the majority of claimants will need some support initially to overcome skill and confidence issues but the majority of customers can and will develop IT skills.
- Free Public Access IT is essential as most claimants struggle to afford broadband.
- It is important to work with partners, including county council to identify locations – such as public libraries and children’s centres – where customers can access the internet. Volunteers can be recruited and trained to provide support in these venues.
- Customers want to access face-to-face support to help them get on-line and community digital champions can play a role.

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- Assisting people to access the internet took a lot of staff time. We had one JCP adviser seconded full-time, and the project assistant spent about 20 hours per week aiding the transition to online claims.
- Money box attendance at the public financial awareness sessions was generally poor. This averaged 2 people per session with some sessions having no attendance. Since the pilot we have re-visited our financial inclusion approach to include more one to one advice and visiting people in their own homes to reduce any stigma attached to attending a public event.
- Establishing partnerships and setting up external venues takes time and patience.

What next

Following the pilot, we have bid for and secured ESF funding to develop our digital and financial inclusion across the district. Community Digital Hubs are being developed in village halls and community centres across the district, with Wi-Fi and IT equipment provided by WLDC and volunteers being trained to provide support to residents in using the computers and developing their IT skills. This links to the council's e-accessibility project, which is aimed at making it easier for residents to contact the council via the internet.

The financial inclusion agenda continues to challenge us, but we have a very positive working group who are coming up with creative ideas of how to engage with residents and provide timely and useful support. This is focussing on what is in it for them.

We continue to work in partnership, and have an ethos of working with partners to add value to each other's delivery and share resources and experience. Our pilot steering group has evolved into a Local Delivery Partnership, still independently chaired and with engagement from key stakeholders in the public and voluntary sectors.

We submitted an expression of interest in undertaking local authority Robust Trialling work funded by DWP. Our bid was submitted in partnership with City of Lincoln Council, North Kesteven District Council and Lincolnshire County Council and has been successful.

The work from September 2014 will involve rigorous testing and feedback on aspects the Local Support Services Framework (the LSSF). We hope this will help us continue our work together to prepare our residents for Universal Credit and inform a wider audience about our experience.

Links and contact details

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