Local Authority Led Pilots

Preparing for Universal Credit Implementation –
Key Questions and Answers for
Local Authorities

March 2014

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Foreword by Lord Freud

I am delighted with the results emerging from this innovative, joint initiative to mobilise twelve, LA led pilots across England, Wales and Scotland. From them, we have learnt important lessons, particularly how successful, local partnerships facing different challenges can build on and mobilise local capability to structure services and provide more holistic support for those claimants who need help to access services. I recently met with representatives from all the pilots to discuss and understand more about their findings, and wish to place on record my appreciation for the effort, enthusiasm and drive shown in contributing to our learning. This report is very much based on their evidence and reflects their experiences of what worked, and what did not.

Importantly, learning from the pilots was used to inform the recently published Local Support Services Framework Trialling Update and the Local Authority Transition Guide, and will continue to inform UC Business Design and the future trialling strategy. The results are consistent with findings from other initiatives such as the Direct Payment Demonstration Projects and the UC Pathfinder sites and my officials will publish a more analytical evaluation of this initiative in the summer.

Key to the successful introduction of universal credit (UC) is that we recognise that this is a major cultural transformation that will make the experience of receiving UC more closely match the experience of being in work. For some, support will be required as they adjust to monthly budgeting or to managing claims and services on-line. I recognise that each partnership will need to respond to their specific, local priorities and requirements in developing services in line with the Local Support Services Framework, and in preparation for the successful implementation and delivery of Universal Credit. This is a challenge for DWP, local authorities and their partners, and this report can assist local leaders as it provides greater insight into the pilots' findings, as well as case studies and examples of good practice

Lord Freud

Minister for Welfare Reform

Joint Foreword by Local Authority Associations

We welcome the UK government's commitment to local government as a key partner in the delivery of support services until at least 2020 and whilst local authorities will make their own independent decisions about structuring local delivery partnerships, we will continue to work jointly with DWP to further influence the shape of local service provision.

Each of the Associations helped to structure this joint initiative which set out to explore the role of local government as a key delivery partner for Universal Credit and as a key commissioner of support services. The LAAs have supported this joint, LA led initiative, working with DWP through these pilots to develop and enhance the service offered by councils and their partners, particularly for those customers requiring assistance to access services, in preparation for UC implementation. The learning points produced by the pilot authorities are welcomed to inform preparations for a more widespread roll-out of Universal Credit.

Our shared ambition is to work with DWP to ensure that individuals can navigate the changes highlighted by the universal credit agenda and that support services delivered with local partners align well with the principles of the Local Support Services Framework. Many pilots examined ways of supporting customers with different requirements to access services independently, successfully tackling digital exclusion and identifying issues around financial capability, and the suggestions made in this report can help councils and their partners prepare for and tackle this change for our organisations, staff and customers.

Sir Merrick Cockell

Chairman - Local Government Association

David O'Neill

President - Convention of Scottish Local Authorities

David Phillips

Spokesperson for Anti- Poverty and Welfare Reform – Welsh Local Government Association

Executive Summary

Introduction

This paper reflects the experiences and learning of the Local Authority led pilots which operated for 15 months between September 2012 and December 2013 and looked at various elements of UC claimant preparation. This builds on an interim paper which was published on 6 December 2013.

The aims of the pilots were to deliver learning about the best ways of preparing claimants for UC implementation. Twelve LAs, including a partnership between Melton and Rushcliffe, undertook a pilot, with additional learning gathered from the UC Pathfinder sites in the North West, Oldham and Wigan.

Initially for 12 months, the pilots were extended by three months in recognition of the important role of the pilots in delivering valuable learning.

As part of the extension Lord Freud asked DWP to work with the pilot local authorities, LAAs, DCLG and Devolved Administrations of Scotland and Wales to develop this paper. It aims to provide an insight into the approaches the pilots adopted in four key areas of service delivery: Digital Inclusion, Triage, Partnership Working and Financial Inclusion. The findings are supported by real life case studies and examples of good practice, as well as tools, guidance and products.

This paper has been developed from the learning that has emerged from the pilots and provides key information upon which local authorities and partners can build their approaches to help ensure UC is successfully delivered in their localities.

The questions are those which pilot local authorities considered may be of most interest to other local authorities and partners, and those most likely to be asked when making preparations for UC implementation within their individual businesses.

The answers contain strategic and lower level detail and provide recommendations in terms of highly recommended, desirable and aspirational requirements. To illustrate the content of the answers, the local authorities have provided a comprehensive range of products and guidance that they have developed during the life of their pilots, in addition to case studies and other supporting information.

Key outcomes from the pilots

Partnerships
- Mapping exercises need to be undertaken to identify partner provision within each LA and identify gaps and duplication
- Integration of services helped to provide better customer service and aided partnership working.

Financial
- Customers prefer one-to-one interaction rather than group sessions to discuss their debt issues
- Customers will only get in contact when they reach or are about to reach crisis point – more needs to be done to prevent this.

Triage
- Scripted triage may not identify residents that need on-going support and a more flexible approach may be required
- Frontline staff must have the knowledge, skills, understanding and tools required for meaningful and effective triage.

Digital
- Promoting a "self sufficiency" strategy takes time and mediated support
- Carefully worded communications to customers, outlining the benefits and advantages of online services, supported by initial help from staff where necessary, will help to move claimants to digital channels.

Learning

The learning from the pilots has been regularly gathered and evaluated internally by DWP. It has already been shared widely (published on GOV.UK) with an interim learning report being prepared by DWP analysts and published on GOV.UK in July 2013. A further learning report will be published in early summer which will reflect the learning from the entire 15 month operating period.

The learning has already informed the design and development of UC, and has also been reflected in the latest Local Support Services Framework update published in December 2013. This paper complements those reports but, rather than analytical data, it focuses on recommended approaches to the four key areas of service delivery.

In January 2014 Lord Freud met representatives from all the pilot authorities to discuss in detail their pilot learning and experiences. One of the key points that emerged from the discussion was that each of the four themes is inextricably linked to the rest. To provide an effective holistic customer service, activities across all four themes need to be robust and work in harmony together. The main learning for each theme that emerged from these discussions is summarised below.

During the meeting Lord Freud and the LA led Pilots discussed the merits of adopting a holistic approach to customer service.

The following were identified as key considerations when developing a holistic service.

Triage
- Customer is assessed quickly through a series of short scripted questions
- Simple queries will be resolved at the first triage point of contact
- A holistic approach enables identification of all customer needs
- An initial indication of digital and financial capability should be obtained
- Scripted approaches work well at the initial stages
- Triage provides a gateway into further services.

Multi-skilled Advisers
- May address needs identified at initial triage but also carries out further assessment to establish financial/digital capability
- Unscripted role requiring effective customer handling skills
- Questions around budgeting/finances need to be sensitively worded to engage customer
- Need in depth knowledge of partner services to refer customer.

Expert Advisers
- Provide specialist advice to resolve customer issues but through further discussion identifies any other concerns
- Works with customer to resolve and refers to other expert partners where appropriate
- Adopts consistent approach agreed across all partner organisations.

Ongoing Support
- Specialists may work together to continue to support customers who have multiple issues
- Support can be expected to last weeks or months depending on customer circumstances
- Sharing of data and information at this stage may be helpful but should ensure appropriate data sharing protocols are in place.

Background

Responding to Lord Freud's Challenge

Twelve LA led pilots, including a partnership between Melton and Rushcliffe, were selected and launched in September 2012 for a period of twelve months. They aimed to deliver practical learning about the best ways of supporting claimants to access online services and move closer to the job market. They also focused on how best to develop the effective partnerships essential for this to happen.

In June 2013 the pilots were extended by three months to 31 December in order to provide more time to gather learning. One of the conditions for the extension was that Lord Freud asked the pilots to develop collectively a set of questions and answers which the wider LA community could use to shape local provision of services. An interim Key Questions and Answer Learning Paper was published on 6 December 2013.

In addition to the learning from the 12 LA led pilots, two of the Universal Credit Pathfinder sites in the North West, Oldham and Wigan, have contributed their learning and experiences and have been fully engaged in the development of this paper.

DWP Evaluation of the Pilots

The pilots have gathered learning continuously and some of this has already been shared widely with local authorities and has informed the development of Universal Credit. This initial learning was evaluated and assured regularly by DWP analysts, and an interim evaluation report was published in July 2013.

Although the DWP report is more analytically biased, it complements this Question and Answer Paper. Together they build a compelling picture of the benefits of the pilots. DWP will be publishing a further more detailed analytical report in the summer of 2014, which will reflect the totality of the pilots' findings.

Links to the Local Support Services Framework

The rationale for setting up the pilots was to test the various elements of practical support for UC claimants that we knew would need to be replicated across the wider LSSF partnerships. By running the pilots early, it has given us the opportunity to collectively learn what works and even more importantly what we should avoid in the future.

The publication of the interim learning paper in December 2013 has enabled us to share this learning widely across local authorities. The emerging learning was incorporated into the latest version of the Framework which was also published in December. The pilots were never intended to answer all the outstanding questions, but they have highlighted those areas where we now know we need to do more work to fully understand the processes, plus the support that will be needed to ensure effective and robust LSSF partnerships. This work will form part of the LSSF testing and piloting strategy which is now being taken forward.

Developing the Questions

The pilots focused on delivering learning in four key areas which are of interest to all local authorities when considering Universal Credit implementation. These are:

- Digital Inclusion
- Financial Inclusion
- Triage
- Partnership Working.

At a workshop in June 2013 with pilot local authorities and DWP stakeholders we developed an initial draft of key questions focusing on these four themes. Following the workshop we reviewed the content and produced a set of questions upon which we and the pilot leads were collectively agreed.

Developing the Answers

In developing our approach to preparing the answers, it was clear that the pilot leads, whilst very supportive, were keen that it recognised the different approaches across all local authorities. In addition, the answers needed to contain strategic and lower level detail to take account of the wide ranging audience at which the paper is aimed. It was agreed with pilot authorities that a high level strategic answer, supported by highly recommended, desirable and aspirational requirements, would meet the needs of all local authorities at every level, and provide them with key information upon which to take forward their planning for Universal Credit implementation.

All twelve pilots contributed to the answers by initially providing responses to each of the questions posed, from which "model" answers were prepared. These model answers formed the basis of discussion at a workshop in mid-September 2013 which was attended by pilot local authorities, local government representatives and DWP stakeholders. The content of the answers was reviewed at the workshop through a series of Tradeshows which provided every delegate with the opportunity to input and influence the high level strategic answer and consider the highly recommended, desirable and aspirational elements. Following the workshop, the latest version of strategic answers and highly recommended, desirable and aspirational elements were shared with delegates for final agreement.

The Final Paper

This paper builds on the interim publication. The pilot local authorities have contributed a comprehensive range of case studies, examples of best practice, products and guidance to provide an insight into their findings about what worked and what didn't and why. This information supports and reinforces the recommendations contained in the Question and Answer section of this paper and illustrates the approaches adopted by the pilots to each of the four key areas.

We hope that this paper is an informative and valuable tool for all local authorities and partners in helping you to prepare for the implementation of Universal Credit in your locality.

The Local Authority led Pilots – Aims and contact details

Bath and North East Somerset Council
This authority has 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.

Aims of Pilot
- To reduce complexity and provide mediated support including face to face contact, identifying those customers most in need
- Complements the Customer Access Programme which delivers standard operating models using the web as the key delivery mechanism.

Contact Details jo_farrar@bathnes.gov.uk

Birmingham City Council
A Metropolitan Borough with a large urban population of which almost 65% is working age. Those not working and claiming benefit is almost 19% considerably higher than the national average of 12%.

Aims of Pilot
- To deliver channel shift by increasing self service and reducing digital exclusion
- Identify the level of intervention required to help customers sustain and manage their finances
- Improve digital literacy and financial capability.

Contact Details stephen_hughes@birmingham.gov.uk

Caerphilly County Borough Council
A mostly rural unitary authority. 5.4% of the population claims Jobseeker's Allowance. Levels of deprivation are higher than the average in Wales. Around 50% of households have a low or very low potential to move to self service

Aims of Pilot
- Providing support to those who are digitally excluded and encouraging those with the skills to use on-line interaction
- Financial advice and support is provided to tenants through addressing immediate financial need, providing advice to reduce monthly expenditure, improving long term budgeting and provision of skills to manage money independently
- To work in partnership with JCP to deliver a referral process that supports residents with increasing their employability.

Contact Details Chiefsec@caerphilly.gov.uk

Dumfries & Galloway Council
A unitary rural authority. The third largest region in Scotland covering 2,380 sq miles.

Aims of Pilot
- To prepare current Housing Benefit/Council Tax customers to transact online for benefits, by making resources available across the region, and understanding the potential barriers to not using this channel of communication.

Contact Details chief.executive@dumgal.gov.uk

London Borough of Lewisham
Second largest inner London Borough with high level of benefit take-up. Has a younger than average demographic with those under 19 making up 25% of the population. A high number of lone parents at 17.8%.

Aims of Pilot
- To develop a model that assesses vulnerability and offers a face to face mechanism for providing intensive support where needed
- Develop a holistic approach bringing together advice on employment, housing, financial and digital inclusion.

Contact Details Barry.quirk@lewisham.gov.uk

Melton Borough Council
A shire district based in the main town of Melton Mowbray with 26,000 residents, and a mostly rural population in the 70 surrounding villages.

Aims of Pilot
- To improve access and take up of online services for working age claimants by understanding and documenting the barriers faced by those unable to self-serve
- Identifying and determining how best to support vulnerable customers towards becoming more financially independent and ready for work
- To integrate partner services wherever possible. Jobcentre Plus co-located in October 2013.

Contact Details laisbett@melton.gov.uk

Newport City Council
An urban Unitary Authority, Newport is the 8th largest authority in Wales.

Aims of Pilot
- To increase the number of customers accessing services via non-mediated channels
- To introduce Information Stations where face to face services are co-located, including partner organisations
- Mobilise Customer Service Officers into their Information Stations to encourage customers away from face to face support and onto self-serve.

Contact Details will.godfrey@newport.gov.uk

North Dorset District Council
A Shire District Council, large in area (235 sq miles) but one of the smallest in population (69,000 - 2013). It is 100% rural with 4 market towns. One of the more deprived districts in England for access to services.

Aims of Pilot
- To work in specified rural areas to provide services from CAB, Spectrum (the local housing provider), Jobcentre Plus, and Credit Union, to deliver money advice, budgeting and employability support in a rural environment and to learn lessons about the most effective approaches to deliver positive outcomes for remote customers.

Contact Details - LGoodall@north-dorset.gov.uk

North Lanarkshire Council
A unitary authority with an urban population. It has the fourth largest local authority population in Scotland and 61% of the population receives housing benefit.

Aims of Pilot
- To target 6,000-7,000 council tenants affected by the new "under occupancy" rules and to look at those that have the worst financial impact
- To offer advice based on individual needs including information and advice on returning to work
- To set up a new system which will compare council rents to information on under occupancy and use data such as birthdays (e.g. someone about to reach 18) to enable early intervention to be initiated especially with the vulnerable.

Contact Details WhitefieldG@northlan.gsx.gov.uk

Oldham Council

A Metropolitan district with a diverse population including areas of deprivation. Has also been delivering Pathfinder activity.

Aims of Pilot

- Raise awareness of Universal Credit by providing support and information across the borough
- Support residents to access services and other benefits online by providing access to computers, developing skills and building confidence in using self serve facilities
- Provide residents with access to financial and budgeting support and debt advice
- Identify residents with complex needs and assess the level of support required and what support is appropriate.

Contact Details Donna.hall@wigan.gov.uk

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. 12 of the 85 areas are among the 20% most deprived in the country and nearly 25% of children are in poverty.

Aims of Pilot

- To identify customers who may be adversely impacted by the benefit reforms and to assist claimants into work
- Oxford is also a Direct Payment Demonstration Project.

Contact Details PSloman@Oxford.gov.uk

Rushcliffe Borough Council

Rushcliffe is a shire district council in Nottinghamshire with a 50/50 urban rural split.

Aims of Pilot

- To deliver an improved service to working age claimants by offering an integrated service through multi-skilled front line advisers
- To offer a number of partner services from the same location
- To provide self service terminals with mediated support where necessary.

Contact Details agraham@rushcliffe.gov.uk

West Dunbartonshire Council

A unitary authority, West Dunbartonshire has a population of 90,360 and is one of the most deprived areas in Scotland, with a significant level of long-term benefit claimants.

Aims of Pilot

- To evaluate the delivery of a new service called Working 4U. The proposal is to fund additional evaluation, specifically to focus on the 'customer experience'. In terms of the implementation of Universal Credit this evaluation will look at how triage can be effectively delivered, and also explore the readiness of the W4U service.

Contact Details joyce.white@west-dunbarton.gov.uk

West Lindsey District Council

A large Rural District Council within the East Midlands, extending over 447 square miles with a population of 89,400. Some wards rank amongst the highest levels of deprivation in the country and others the most affluent. High levels of benefit take up; fuel poverty and poor housing make those in deprived areas more vulnerable

Aims of Pilot

- To provide public access IT with support to enable customers to make and maintain online claims and to access other online services
- To work closely with partner organisations to develop a seamless service for customers.

Contact Details Manjeet.gill@west-lindsey.gov.uk

Wigan Metropolitan Borough Council

Wigan is a Metropolitan Borough with a population of approximately 310,000. It is the 9th largest Metropolitan Borough stretching 77 square miles across a mixture of both rural and urban areas.

Aims of Pilot

- To increase access to online services and build confidence to self serve
- To equip claimants with the skills and knowledge required to manage their income and budget effectively.

Contact Details carolyn.wilkins@oldham.gov.uk

Abbreviations

CA(B)	Citizens Advice (Bureaux)
CoSLA	Convention of Scottish Local Authorities
CT	Council Tax
CU	Credit Union
DCLG	Department for Communities and Local Government
DHP	Discretionary Housing Payments
DWP	Department for Work and Pensions
HA	Housing Associations
HB	Housing Benefit
HMRC	Her Majesty's Revenues and Customs
JCP	Jobcentre Plus
LAAs	Local Authority Associations
LAs	Local Authorities
LGA	Local Government Association
LSSF	Local Support Services Framework
MAS	Money Advice Service
RSLs	Registered Social Landlords
SG	Scottish Government
UC	Universal Credit
VCS	Voluntary and Community Sector
WG	Welsh Government
WiFi	Wireless Internet
WLDC	West Lindsey District Council
WLGA	Welsh Local Government Association

Section One - Partnership Working

Partnership Working Overview

During the life of the pilots the importance of partnership working to deliver effective support services grew. Partnerships, per se, were not one of the key themes we set out to focus on in the pilots but this emerged as the pilots started to develop. Alignment with the Local Services Support work re-enforced this learning.

By the end of the pilots more than 50% focussed on partnerships as a key theme, with the rest all recognising its importance and that without effective partnership working the pilots would not have delivered. Partnership working proved crucial to the delivery of each of the pilot's activities and provided a more holistic service to customers.

Key activities to build partnerships were;
- Mapping of local area provision e.g. what third sector support is already available. Although support from Citizens Advice (CA), Credit Unions and other third sector organisations was available in most areas, accessibility differed between rural and inner city areas
- Choosing and inviting appropriate partners who add real value to the services provided - the number and type of partners varied across pilot LAs
- Building strong relationships and understanding the aims of each partner organisation.

Key lessons from pilots include;
- Understanding the core business and service delivery processes of each partnership agency was a key factor to the success of partnership working
- Good working partnerships may take a long time to build
- Working effectively in partnerships provides better customer service
- Some culture changes within partner organisations were needed to enable sharing of information where appropriate and to avoid duplication of effort
- Integration of services helped to provide better customer service and aided partnership working.

This resulted in the following activities
- In North Dorset, the job club were given direct access to the adult learning database so were able to book members onto appropriate training courses
- Several pilots worked with both Credit Unions and CA helping to provide financial inclusion by providing customers with both debt advice and access to easy to manage bank accounts
- A key partnership was that between local authorities and Jobcentre plus, and in Melton both are now co-located. West Lindsey also worked towards co-location and this showed that better customer service is provided resulting in better outcomes.

Lord Freud meeting with LA led Pilot Representatives – 13 Jan 2014

The following are key learning points that emerged during discussions between Lord Freud and Pilot representatives on the theme of Partnership Working.

Effective partnership working can often mean a culture change for both customers and staff. Empowering customers to self-help requires all staff in the partnership to change from delivering a supported service to one that empowers and encourages customers to help themselves. Once this culture shift is achieved, the saving in time and resource can be channelled to those who really need the support.

The following organisations were seen to add value to the local partnerships created by the pilots: CAB, local HAs (generally larger ones), health services (incl. adult & social care), JCP, internal LA departments e.g. Social Services, Adult learning and colleges (training provision, cascading messages and bringing employers on board), Credit Unions, Probation Service (drug & alcohol) and Family Information Service. To supplement these core partners the use of volunteers can enhance the support available but will benefit from a volunteer manager to maximise their input. The support of the private sector can also be used to build local provision, including sponsoring specific activities and providing professional support e.g. solicitors at finance sessions.

There was a consensus at the meeting that one potential model could be likened to a "hub and spoke" approach, where a number of partner services are brought together in one location, for example a one stop shop (Hub). Straightforward queries could be dealt with at first point of contact perhaps through a scripted triage process, with more complex enquiries being referred to specific partner services. In addition to this centralised service, specialist support could be offered through outreach facilities at a variety of locations (Spokes).

The creation of a hub and spoke model of support enables partners to work more closely together for the benefit of their customers over a wider geographical area. This approach can deliver many of the good practices highlighted by the pilots but is recognised that it may not be an option for all.

A further core requirement to robust partnership working is effective data sharing. Whilst the pilots have not solved the problem, they have seen that the model of the one-stop shop supports data sharing and in some pilots, partners developed consent forms seeking customers permission to share data with partners and vice versa.

A potential 'Hub and Spoke' Delivery Model

Hub- One stop Shop, with multi skilled advisors for triage/orientation, with key partners on site, at agreed times

Improving customer access, particularly in rural locations

Spoke

Hub

Spoke

Spoke

Spokes- Outreach service provision by multi skilled advisors in partner premises, using same triage and orientation approach
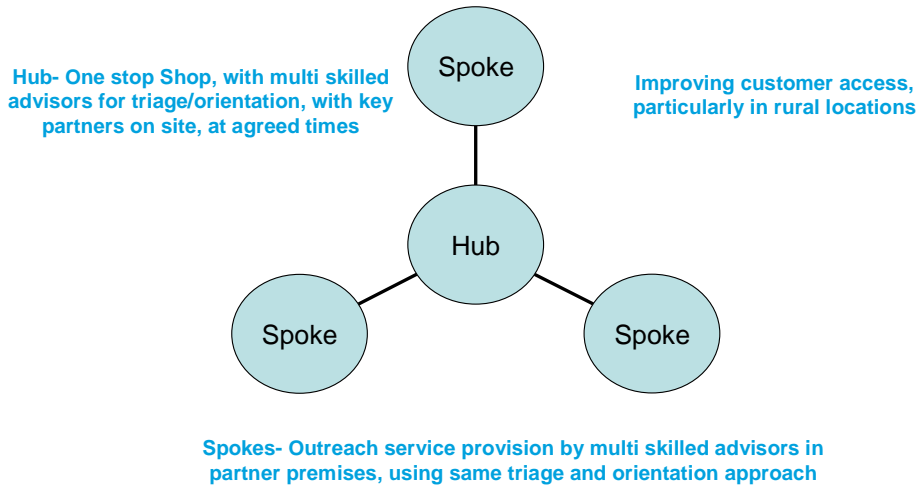
A triage process should be consistent across all partner organisations to ensure holistic assessment of needs
A hub and spoke model offers a range of partner services from one location and provides a holistic service
Data sharing arrangements need to be agreed between partners in line with Data Protection legislation

Partnerships – examples of what works and what doesn't

DO	DON'T
• Get senior level buy in for the vision and commitment to work together. • Have good communication, governance and regular partnership meetings. • Have a delivery team of operational staff/volunteers who can make decisions and who are committed to making it work on the front line. • Have partnership agreements and SLAs built on trust, compromise and equality. • Invest in IT to ensure access to partner software is quick and reliable. • Select partners that can deliver solutions to your customers' problems. • Overcome data sharing by speaking to the customer together.	• Expect partnerships to form overnight – it takes 3-6 months to establish and a lifetime to grow. • Engage with partners who do not give customers priority. • Get hung up on what can't be done – move on and focus on what can be done. • Assume customers know which partner organisation they need to see to resolve their issue. • Expect data sharing to be an easy thing to do.

Partnership Working - Question 1

Given data sharing protocols, how will local authorities and partners address emerging data sharing issues to enable delivery of joined up customer focused services?

Answer
There will need to be absolute clarity and high level commitment from all partners around partnership governance arrangements, with a joined up approach to information sharing solutions. Local data sharing arrangements including policy, training, communications, information sharing etc. should be established early and ensure that they are beneficial to the customer.

Question 1 - Recommendations

Highly Recommended
- Understanding and ensuring compliance with all legislative requirements
- Gaining agreement from the customer that their information can be shared with relevant services/partners in the safest way for sharing personal information
- Understand what information your partners keep and need about their customers
- Secure agreement with all partners on the range of ways that data will be used and that sharing will be between more than one partner (two way direction)
- Reassure partners that sharing of data in this context is intended to be beneficial to the customer
- As part of the high level commitment there needs to be sufficient capacity and resource to address data sharing
- Ensuring good quality consistent information is held and shared.

Aspirational
- A joint data system across all UC delivery organisations to enable viewing of customer data, more effective service delivery and reduce duplication.

Annex E1

MODEL CUSTOMER CONSENT FORM (CUSTOMER ONLY)

[Insert Data Controller's Logo]

Authorising [insert name of data controller] to disclose relevant personal information provided for [original purpose for which information was provided, e.g.: social care financial assessment purposes] to [insert name of the other Party] for[insert 'new' purpose, e.g. assessing entitlement to Pension Credit].

Customer's details:

Name:

National Insurance Number:

Address:

Date of Birth:

Customer's consent

I agree that personal and financial information I have provided to [insert name of Data Controller] for the purpose of [insert original purpose] may be passed by them to [insert name of other Party]for the purpose of [insert new purpose for which information is required].

I also agree that this information may be passed to [insert name of other Party] by [insert name of Data Controller] regularly in the future.

I understand that I may withdraw my consent to the disclosure of such information at any time by writing to [insert name of Data Controller] at [insert address of Data Controller].

Signed……………………………………. (customer/appointee/legal representative)

Date…………………………………………..

For official use:

The completed consent form signed by the customer should be forwarded to:
[*insert name of Data Controller and the appropriate local address.*]

Examples of Customer Consent forms produced by North Dorset District Council to help enable sharing of information

For official use:

Annex E2

MODEL CUSTOMER CONSENT FORM (CUSTOMER & PARTNER)

[Insert Data Controller's Logo]

Authorising [insert name of data controller] to disclose relevant personal information provided for [original purpose for which information was provided, e.g.: social care financial assessment purposes] to [insert name of the other Party] for[insert 'new' purpose, e.g. assessing entitlement to Pension Credit].

Customer's details: Partner's details:

Name: Name:

National Insurance Number: National Insurance Number:

Address: Address:

Date of Birth: Date of Birth:

Customer's consent

We agree that personal and financial information I have provided to [insert name of Data Controller] for the purpose of [insert original purpose] may be passed by them to [insert name of other Party]for the purpose of [insert new purpose for which information is required].

We also agree that this information may be passed to [insert name of other Party] by [insert name of Data Controller] regularly in the future.

We understand that I may withdraw my consent to the disclosure of such information at any time by writing to [insert name of Data Controller] at [insert address of Data Controller].

Signed……………………………………. (customer/appointee/legal representative)

Signed (partner)

Date…………………………………………..

The completed consent form signed by the customer should be forwarded to:
[*insert name of Data Controller and the appropriate local address.*]

Partnership Working - Question 2

How do you develop local partnerships that deliver effective, comprehensive and collaborative working that meets customer need (e.g. the design and delivery of partnerships)? And how will partnerships respond to fluctuating, local demand?

Answer
Building a successful partnership is a long term process and the length of time needed should not be underestimated. It is important to understand the local customer demographics and build a partnership that will meet their needs through shared objectives. Understanding the partner's resources, abilities, flexibilities and expectations is key, as is allowing time to build trust. There must be commitment to partnership working at all levels across the organisations, with open communication and regular review points to monitor projected demands.

Question 2 – Recommendations

Highly Recommended
- Understand local customer need
- Identify appropriate partners and establish, understand and seek to influence their capacity
- Evaluate success of meeting customer needs and effectiveness of the partnership activities
- Collect and analyse management information to identify and manage 'peaks and troughs' of demand
- Define all partners' roles and responsibilities
- Clear governance arrangements in place, including transparent and responsive decision making e.g. a regular Partnership Steering Group, or regular individual partner liaison meetings
- Needs of all vulnerable groups are represented
- Partnerships should ensure geographic coverage
- Involvement of a variety of LA departments e.g. Social Services, Housing etc.

Desirable
- Take advantage of any co-location opportunities
- Partnership meetings could be independently led (non-LA or DWP) to ensure impartiality and encourage involvement of a wide range of organisations
- Integrate appropriate services where co-location is not sustainable
- All partner front-line teams trained to deliver a basic level of partner services
- Effective signposting to the right organisation
- Informal networking particularly with volunteers involved in the project.

Aspirational
- Extend partnerships to include neighbouring local authorities
- Community budgets.

Rushcliffe Borough Council flyer advertising co-location

Melton - Better Off in Work

Initial research has highlighted that between 750-900 families in Melton will either be families with complex needs or demonstrating many of the signs of having complex needs. In-depth research of 193 families specifically in Melton has shown 65% of them to have multiple needs such as poor educational attainment, unemployment, poverty, offending behaviour and poor health etc. Early research forms part of a wider mapping exercise and only includes data from Melton Borough Council and is therefore the tip of the iceberg.

Melton has its own DWP funded learning and skills officer and has successfully created 33 employment outcomes using a partnership approach including using the CABs financial capability team, MAS & local Credit Union . There have also been 20 further outcomes for supporting the most vulnerable into work, demonstrating the benefit of partnerships to creating employment outcomes.

At Melton Borough Council we have improved the links between financial inclusion and employability services to show the benefits of work. The Jobcentre is co-located within the Council Offices and as part of the signing-on process the Jobcentre advisor is now booking clients straight into MAS. This is ensuring that any unemployed person is receiving what is often their first money advice session and follow up sessions are regularly arranged.

Partnership Working - Question 3

When working in partnership how can you ensure that arrangements add value for the customer and deliver efficiencies in service delivery?

Answer
Each partner needs to understand the contribution of others and this has to be communicated to all involved. All partners must agree on shared objectives and focus on a holistic service to meet the needs of the customer by sharing best practice and maximizing service delivery. The introduction of key measures and outcomes should be jointly monitored to identify gaps, changes in demand for service and removal of duplications.

Question 3 - Recommendations

Highly Recommended
- Understanding a customer's situation, identifying appropriate partners and tailoring the service(s) provided
- All activities should provide value for money and ensure quality of partner provision
- In line with Local Support Services Framework planning and the Universal Credit rollout timetable, mapping exercises should be undertaken to determine available services, identify gaps and duplications in partner provision
- Ensure that there is always open and clear dialogue between all partners and that they remain customer focussed and make timely interventions
- Marketing of all available support, how and where to find it
- Manage customer expectations as part of a wider communications strategy
- Undertake customer insight e.g. surveys, workshops and focus groups, to develop a true understanding of the needs of the customers that will be supported by the partnership.

Desirable
- Develop broad and relevant partnerships for sharing of ideas
- Shift the culture of partnership working away from theme/issue based approaches towards people/customer centric, taking account of changing needs
- Support workers trained to deliver a broad service at a basic level, enabling customers to access these services and get an initial response to support needs
- Increase the range of services available online
- Organisations to share accommodation
- Outreach services to be provided.

Aspirational
- Pooling of available funding to enable better service provision and avoid duplication
- Full range of services to be available to residents in any part of the district.

Partnership Working - Question 4

How can partnerships provide seamless customer service that ensures clarity for the customer?

Answer

It is important to have joint strategic aims and objectives to ensure provision of a quality service. This can be provided through a clear, consistent and agreed approach to partnerships' aims. Effective signposting and good communication of the roles of partners and how they contribute to service delivery, provides a clear path for customers. The exchanging of appropriate information between partners will be required to avoid customers having to repeat detail.

Question 4 - Recommendations

Highly Recommended
- Effective, trained and engaged frontline staff who have a good understanding of the available support across agencies, the eligibility criteria and how to find it
- Staff supported by IT systems which support the process
- Provide effective signposting and referrals with 'warm handover'[1] as required
- Mapping of service provision to avoid duplication
- Ability to provide services in different locations.

Desirable
- Give customers an opportunity for face to face access to a number of partners from a single location periodically
- Create opportunities for frontline staff to shadow/meet each other and share best practice
- Ability to see people in different geographical locations
- Design a dedicated, easy to use, self service website incorporating all partner services
- Appropriate mobile technology solution in place
- Ability to provide services at own home.

Aspirational
- Co-location of all partners
- Develop multi-disciplinary teams with potential for single point of contact for the customer.

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[1] Where a customer is passed to a partner for them to continue the work with the customer, done with the customer and partner being there so familiarity is gained, rather than a 'cold handover' e.g. just passing the papers across

Case Study: Rushcliffe Borough Council

Rushcliffe works regularly with 10+ partners to ensure customers with social or economic disadvantages and/or complex needs get all the help available. Rushcliffe held a partnership event in June 2013 to bring people together to focus on customer needs. Our partners include Citizens Advice Bureau, Central College Nottingham, JCP, advice networks, housing providers, probation service and Nottinghamshire County Councils supported families' team. The purpose of the event was to develop knowledge of each other's service, cross-fertilisation and share experiences and preparation plans for Universal Credit.

Topics covered on the day included:
- top 5 services each partner provides
- plans to get ready for welfare reform
- identifying, targeting and supporting vulnerable customers
- data sharing
- what partnerships already exist and how we can build on them.

The event was very well received – one of many compliments is below:

"Thank you for organising today's event. I attend so many events that tend to be rather dull and unimaginative - your event was quite different and I appreciate the thought that had gone into making it stimulating and interesting. A success!!"
Trish Eaton, Manager, Nottingham and District Citizens Advice Bureau

The key outcomes were:
1. Agreement to hold another event
2. Common triage to identify customers' needs and therefore who is best placed to help them
3. Developing a common directory of support to enable effective signposting.

Case Study: Rushcliffe Borough Council

A customer came to the Community Contact Centre to provide documents for a housing benefit claim. She brought in her wage slip showing new decreased wages (reduced from 40hrs pw to 12hrs pw). As colleagues from Jobcentre Plus were at the Centre, the customer was able to get immediate guidance about her job search options. Jobcentre Plus helped the customer to apply for JSA online and an appointment was made for her to visit again to get help with writing her CV and using Universal Jobmatch. The customer was very grateful to be receiving this additional help, all in the one location which was convenient for her.

How to examples - Partnerships

Building a partnership

Starting Point

Rushcliffe Borough Council values partnerships. Since 2011, our customer service centre has been based in the local police station with our staff providing frontline services for both organisations. We also deliver services for Metropolitan Housing.

Through the pilot we have grown our partnerships and now have 11 partners. We offer job advice, training advice, debt and money advice, solutions for financial inclusion, housing and benefit services and digital skills all from one place. We have also strengthened our relationship with our local advice network to help those who feel intimidated by visiting a council office or police station.

Design

Here are the steps we took to establishing our partnerships:

1. One to one meetings with partners to explore how to work together
2. Establishing a basic service delivery model
3. Signing partnership agreements
4. Where possible we co-located partners into our contact centre
5. Undertook job shadowing to understand each other's roles
6. Provided guest LAN ports so partners could access their software – we'll be moving to WiFi to enable more flexibility than fixed ports
7. Regular meetings to discuss and resolve issues
8. Held a workshop bringing all partners together to encourage cross fertilisation and synergy.

Our partners were carefully selected to provide solutions to customer problems, or to help us rollout UC. Claimants will need bank accounts and household budgeting skills. There is also emphasis on encouraging customers to get jobs to reduce their dependency on benefits. We chose partners who could:

- Help with IT and getting online – local college
- Help getting bank accounts - Local Credit Union
- Help managing money - Citizens Advice and we trained our own advisors
- Help with debt advice - Citizens Advice and local Credit Union
- Help claiming the right benefits – Jobcentre Plus
- Help finding work – Jobcentre Plus
- Help getting job-ready – Local College
- Help setting up in business – small business advisor
- Help with housing, costs and rent – Social Landlords
- Help with anxiety of approaching 'The Council' – Rushcliffe Advice Network.

Benefits

There are many benefits to partnership working; here are some we have found:

- Enhanced service for customers, with access to more services in one place
- A culture of customer need first and organisation need second
- Increased understanding of partner services with partners staff working side by side and shadowing each other
- Overcome data sharing by speaking to the customer together
- Warm handovers for customers to partners who can help them
- Partner organisations are fully informed and prepared for the new UC requirements
- Our people are in place, trained and ready for UC
- Learning and developing together to ensure continuous improvement
- Claimants are informed and able to use the system and services.

Issues and Resolution

The biggest hurdles faced in building relationships are time and capacity. The pilot gave us the opportunity to have a dedicated customer service advisor and a project manager who identified partners, met with them and built relationships.

Other issues were:

Issue	Resolution	Outcome
IT access for partners slow and unreliable	More internet ports and faster Wi-Fi for partners	Partners can quickly and easily access software
Finding the right people	Chief Executives identified key people in their organisations to lead the pilot	Effective key people were identified and the right operational staff were able to talk to each other and form relationships quickly.
Due to legislation we couldn't conduct job search reviews at our contact centre.	Issue raised early. There was not enough space in our contact centre to make this work.	We quickly accepted this wasn't possible, so we moved on and focused on other delivery aspects.

Do's and Don'ts

Do

- Get senior level buy in for the vision and commitment to work together

- Have a delivery team of operational staff who can make decisions and who are committed to making it work on the front line

- Have partnership agreements and SLAs built in trust, compromise and equality

- Invest in IT to ensure access to partner software is quick and reliable

- Meet regularly to monitor service delivery, service take up and resolve issues

- Undertake joint marketing to encourage take up of the partner services

- Market services based on the service not the provider.

Don't

- Expect partnerships to form overnight. It takes 3-6 months to establish and a lifetime to grow

- Get hung up on what can't be done – move on and focus on what can

- Assume customers know which partner organisation can resolve their issue.

Rushcliffe Borough Council flyer illustrating their range of partners

Melton Borough Council poster advertising their Community Forum on Welfare Reform

Building a partnership

Starting point

Partners are first defined as falling into two categories:
1. Those requiring information or assistance to deliver services
2. Those worked with to provide integrated services.

Through partnership working the WLDC Pilot aimed to investigate and improve Digital Inclusion and Financial Inclusion, whilst supporting people into work. Housing Benefit and Jobseekers Allowance claimants were primarily targeted, owing to supported provision of online claims and services not previously provided.

A two tier organisational structure was employed comprising:

- Steering Group - Focusing on strategic direction with core membership from WLDC, DWP (inc. JCP), HMRC, main social Landlords (ACIS, Longhurst), CAB, local Church representative, with external chair
- Working Group - Task oriented focus with wider membership including housing associations, training providers, libraries, children's centres, credit union, and other local support providers, to deal with practical issues of a move to Universal Credit.

Initial membership was developed from pre-pilot 'Getting People into Work' meetings involving the majority of organisations working on the pilot. Determination of critical partners was possible from here, but membership was otherwise flexible determined by core interest, shared values and a commitment to contribute, whilst preparing to become a local delivery partnership.

Benefits of Working in Partnership

- Success of Joint Provision of services.
  Online benefits claiming and work support provided from public access computers both by DWP and WLDC pilot staff. High level of customer satisfaction found, due to more comprehensive and flexible service developed from shared knowledge.

- Stronger working relationships and awareness of working practices between partners.
  Established through information provided to partners via a two-tier group structure, provision of training and support for partners, co-location (e.g. Credit Union, DWP in Guildhall) and networking through jointly provided services such as Money Box Sessions.

- Wider access to supported online services for customers
Training provided to Libraries, Housing Associations - local training providers to ensure supported access exists to increase accessibility to support in a rural district.

- Shared Costs
DWP Pilot funding not used as a pot for all - Partners have covered costs for Pilot related actions they have taken responsibility for e.g. ACIS covering costs for set up and running of Money Box sessions as well as communications. Staff time for pilot activities, such as supporting customers, group meetings and jointly provided UC Pilot Open Day, all provided on a goodwill basis.

Do's and Don'ts

| Do	Don't
Ensure to involve the 'right' people involved in the partnership	Underestimate the difficulty of change in culture
The 'right' people could be defined by sharing key values with a commitment to making partnerships work, compromising where required, for the good of the project	This has been key. DWP staff working from Guildhall took time to adapt to differences in working styles. This including a change to drop in service from appointments, or differences in security arrangements and procedures.
Allow time to develop existing partnerships and to forge new ones	
Additional time taken due to time to adapt to key values, where working cultures differ. Practicalities of contacting all relevant organisations and agreeing level of involvement can be extended for example by staffing changes. This led to a delay in getting Children's Centres involved despite initial positivity	
Employ a structure to focus partnership working	
Our two tiered structure has been an effective asset, especially the Steering Group owing to having an external chair. A WLDC lead and support team was also key to allowing these partnerships to flourish.	

Additionally, the switch to DWP/WLDC Pilot staff responsibility in the Guildhall, and partners at supported locations elsewhere in the district, has proved difficult to adjust to. Previous benefits department working methods valued a direct customer service where benefits assessors would take steps, such as completing claim forms with customers, to ensure accuracy and efficiency of claiming is very high. A shift to encouraging customers to complete online claim forms was therefore difficult, as it represented a move away from key elements instilled to staff through training and working practices.

This can be evidenced by the low uptake in claiming online that existed until the online claim form was mandated from September 29th at a higher level:
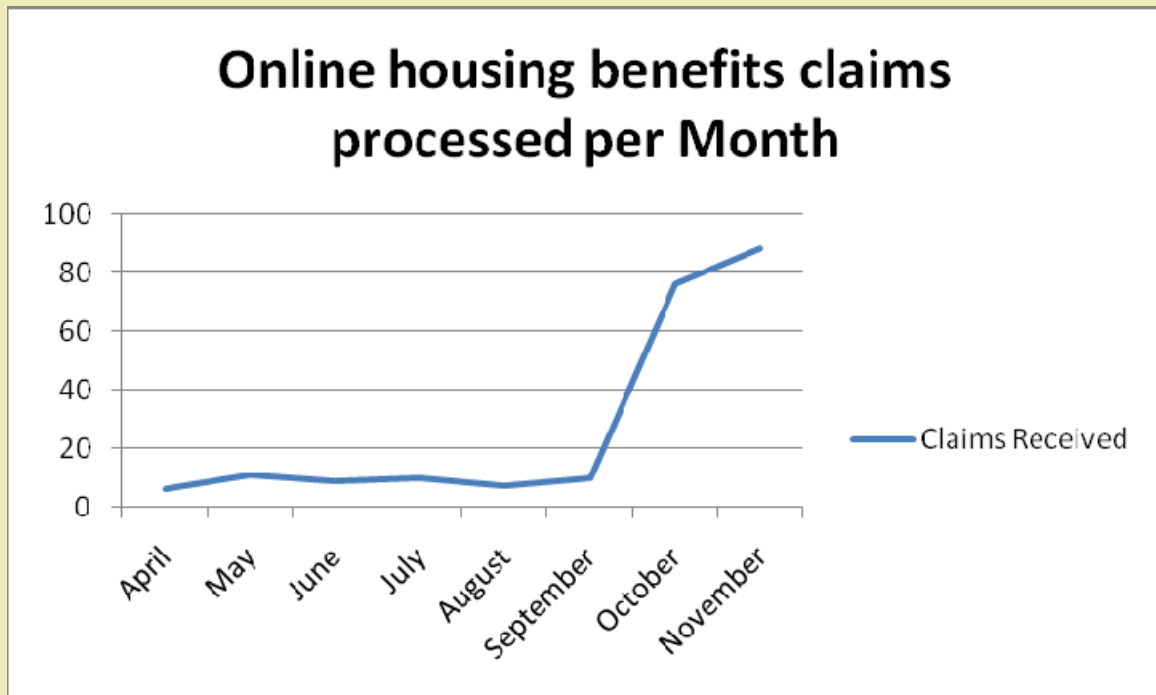
There is in fact a two-fold culture change:

- customers having difficulty, or not wanting to adapt to having increased responsibility despite distributed communications

- encouragement, which has made the transition more difficult.

Bath & North East Somerset Council

Building a partnership

Starting Point

The Bath 'one stop shop' was launched in May 2012 incorporating many relevant partners under one roof. The triage service we have at the front entrance to our One Stop Shop means that a few quick questions can be asked at the first point of contact, which ensures the customer is either dealt with there and then, or signposted to the correct service/partner immediately.

Design

Partnerships we already had with certain organisations continue to be built on. We have started to look at how different partners could potentially support both us and the customer.

This partner involvement was through various different channels, such as;

- Creating a Steering Group for our main partners - we meet up on a monthly basis to review progress and discuss ideas. Our main partners include;
    o Local Jobcentre Plus
    o Curo Housing Group - our local (main) housing provider
    o Citizens Advice Bureau
- Work Exchange Experiences between Local Authority and Jobcentre staff
- As part of our pilot we collected information on whether customers needed additional help/support from a Partner, and if so, which Partner.

Benefits

The outcomes of the JCP exchange programme were:

- Encouraging Jobcentre staff to see the workings of the One Stop Shop and to increase their awareness of Partner organisations
- To enable Local Authority staff to see the role of Employability, and its role in the Welfare Reform Agenda
- For Local Authority staff to gain an overview of how Jobcentre Coaches strive to help their customers into employment
- Positive signposting/warm handovers between partners.

Community workshops 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 to work together (and be seen to work together) in answering questions and issues raised
- engaged the harder to reach customer using existing locally based groups and/or support organisations
- encouraged this customer base to explore what support they might need to address the challenges of Universal Credit and Welfare Reform
- encouraged partners to adopt a proactive approach

- offered opportunities for money management, IT skills and employability support locally and for the partners present at the workshop to open a dialogue about their particular area of expertise.

Issues and Resolutions

Issues	Resolutions
Early analysis of the range of partners identified some gaps in our partner coverage we Identified additional partners required. These included; - National Careers Service - Money Advice Service - Community Learning Service - Family Information Service - Big Issue - Partners who help with the homeless and people with some form of addiction or previous criminal record. We analysed data on worklessness and/or poverty to identify a number of 'hotspots' of need within Bath and North East Somerset.	We made contact with these organisations and made arrangements for them to provide their services to our customers as part of our partner provision Through the strong bonds we created with our partners, we arranged joint Community Workshops throughout identified areas of B&NES. These Community Workshops, with help from Partner organisations, encouraged harder to reach customers to explore the support available to meet the opportunities presented by Universal Credit and Welfare Reform.

Do's and Don'ts;

Do	Don't
Hold regular meetings with all partners, inc the main and smaller ones, so that there is always opportunity for discussion between them and you Ensure all relevant staff are aware of the partners you work with, and what they do. If necessary, ask partners along to staff team meetings to give them an opportunity to discuss the service(s) provided Keep all partners 'in the loop' with changes etc - remember that partners will talk to each other as well as you - there can be difficult conversations when some organisations have gathered information that others are not privy to.	Engage with partners that do not have customers as their main priority Worry too much about partners you would like to have but who do not wish to engage Assume that all partners will engage straightaway, or that it will be straightforward. Different partners have differing visions and values. It will take a while for trust and understanding to grow completely (from both sides).

Increase awareness of Universal Credit

Starting Point
To ensure that Universal Credit was successful in Wigan we wanted as many people as possible to know about it. We thought the best way to do this was to engage with as many stakeholders as possible.

Design
We equipped Staff and Stakeholders with knowledge to share with residents across the borough in preparation for UC. We undertook engagement events initially with groups of people delivering front-line services that would be able to inform people about Universal Credit. These were targeted at:

- Landlords
- Social Worker Staff
- 5 Borough Partnership
- Voluntary and Community Organisations
- Wigan Council Staff (all front line staff e.g. Children's Centres and Social Workers.

We produced numerous quick guides to display in public places and also developed our own guide on 'Where can I go to apply for Universal Credit?' with a location map with over 200 venues that people could access to claim Universal Credit.

We signed up nine organisations in addition to Council locations that could offer online assistance for anyone that needed help to apply for Universal Credit.

Benefits

Increasing awareness of Universal Credit throughout the borough by hosting engagement events was an important objective. The purpose of the events was to equip staff and stakeholders with knowledge to share with residents across the borough. In total 22 events took place, these included:

- 7 UC landlord briefing sessions
- 6 Welfare Reform landlord briefing sessions
- 3 Landlord forums
- 1 Council Members meeting
- 8 Staff briefing sessions.

In total we engaged with 800 people and planned further sessions.

We surveyed 117 staff in November and December and identified a corporate need for more information around Universal Credit to be disseminated.

Recognition should be given that this was very early in the pilot and the information that could be shared was limited. The survey found:
- 90% said the content and pitch was good and excellent
- 99% said the presenters knowledge was moderate, good or excellent
- 85% said the reflections and questions session was excellent and provided the opportunity to discuss the impact of Universal Credit and how customers will need supporting.

Do's and Don'ts

Do	**Don't**
Continuously engage with Landlords	Deliver to groups of more than 25
Engage early with as many stakeholders as possible. We started to engage 6 months before going live	Accept questions throughout the session – keep control and advise that time will be allocated to take questions at the end.
Accept questions throughout the session – keep control and advise that time will be allocated to take questions at the end	
Cover the basics of Universal Credit Separate Universal Credit and make it clear how it is different to other Welfare Reforms	
Provide a point of contact for further queries.	

How to engage with BME groups and organisations to support vulnerable customers in preparation for claiming UC

Starting Point
- Pilot Objectives with target groups: Promote:
    - UC Awareness
    - Digital Inclusion
    - Personal Budgeting Support
    - Recruit Community Champions
- No engagement materials
- Fragmented working between internal council departments and services
- Fewer relationships between the council and groups, charities, community centres and professional organisations throughout the borough
- No Floorwalker service to support digital take-up
- No Community Champions.

Design / Issues and Resolution
Regular meetings were held to seek advice, contacts, opinions and feedback of a host of internal council staff and departments, as well as other professionals e.g. CAB, Homelessness team, Housing reps, Policy, District partners etc.

A three-tier meeting approach was used with external organisations and groups to:
- introduce and discuss Pilot objectives and Universal Credit (Meeting 1)
- discuss ways to work together to achieve objectives (Meeting 2)
- deliver face to face engagement with Community Champions, volunteers, service users and community members, etc (Meeting 3)

This approach has been;
- time consuming
- labour intensive
- ongoing throughout the Pilot
- necessary
- persistent, but positive and needed a good 'sales' person to deliver.

It resulted in strong links and good working relationships with over 50% of the organisations we contacted.

To streamline this process you could merge meetings one and two (wherever possible).

Engagement Sessions
- These were designed in the first two weeks of the pilot and were easily amended so that they could be as short or as long as individuals at each session needed
- Only featured relevant content in a basic format, that could be edited or expanded upon depending on the audience

- Being flexible allowed us to better meet the needs of our audience and save time where possible.

The team tried to do all three sessions (Awareness, PBS and Digital Inclusion) in one visit but this was not always possible.

Top tip - target established groups to get a good turn out and maximise impact. It isn't always value for money to set up independent engagement sessions - turn out was usually low.

Engagement materials were printed in laminate form. A challenge for the team was to ensure they fitted with the council's branding and style and this took a number of weeks.

Dos / Don'ts

Universal Credit awareness
Do make sure staff maintain an in depth working knowledge of UC
Do create and maintain a frequently asked questions document so that staff can refer to this either for themselves or when asked a question by a member of the public
Do accept that some people are frustrated and concerned, or may have been through the UC process and found it difficult or less than satisfactory. Listen with patience and sympathy. Work to dispel myths and rumours.

Digital Inclusion
Do have IT kit in place that it is fit for purpose prior to starting engagement work

Do make sure the Floorwalker is fully present, available and visible within the customer service and access area;

Do make sure you have another non-IT based way for people to access this information such as:
- Touch telephone service
- Paper copies of the directory available in libraries and other customer access points
- Customer facing staff trained to use the online directory on customer's behalf.

Digital Inclusion
Don't assume everyone needs your help. A lot of people are already active online and use email, and some organisations already have schemes in place.

Budgeting support
Don't assume that everyone has basic math skills, or knows how to use a calculator.

Community Champions
Don't recruit too far in advance of going live with UC.

Budgeting support
Do direct customers to courses within the borough where they can learn maths skills

Do encourage everyone to try and budget. Coach those who struggle with maths and using a calculator to enable them to have a go at budgeting.

Community Champions
Do appreciate that finding suitable candidates takes time
Do incentivise potential volunteers with training, certificates, ongoing support, and security when delivering the service
Do utilise existing volunteers within the borough
Do have a comprehensive 'volunteer programme' which could include an information day, training day, named contact, regular communication, ongoing support and updates / training, regular forums once they start volunteering etc.

Working with Vulnerable groups
Do appreciate that some voluntary organisations are very small, and so are unwilling or unable to take on more responsibility and get involved in wider service provision or council schemes
Do maintain contact with organisations throughout the borough and keep them updated on developments and what's going on via e-newsletter and a frequently updated UC FAQ document.

Section Two - Financial Inclusion

Financial Inclusion Overview

Financial Inclusion, including claimant education, is seen as one of the main areas of claimant preparation required for Universal Credit to be a success. This was defined under the LA Pilot prospectus as an area which DWP wanted Local Authorities to test. This resulted in 10 of the Pilots highlighting finance as a key element of their pilots, with LAs adopting a variety of techniques to engage with customers.

Key activities to help prepare customers in financial inclusion:
- Group and 1-2-1 debt management sessions
- Working with partner organisations such as CA (Citizens Advice) and MAS (Money Advice Service) on customer financial training and awareness
- Engaging with customers early
- Working with Credit Unions to provide accounts for customers
- Keeping council websites up-to-date with current debt provision advice
- Promoting work as a key way to boost income
- Targeting 18-24 year olds with tailored innovative engagement and learning techniques to improve their financial confidence.

Key lessons from the pilots include:
- Customers much prefer to deal with a trusted intermediary/partner to discuss financial issues
- Customers are not happy to engage in a group session to discuss personal finances and prefer 1-2-1 engagement
- Customers tend to only seek help with their finances when they reach 'crisis point' and don't tend to engage any earlier
- Budgeting support becomes debt advice as a result of customers not engaging or recognising their problems early enough
- Customers (new tenants) use budgeting tools if these are provided and walked through
- Monitoring and consistent engagement with a customer needs to continue after the initial contact to ensure that they remain in control of their finances, otherwise you will never be able to gauge effectiveness.

This resulted in the following activities:
- Birmingham offering an online budgeting tool as part of their Digital Logbook solution with customers also being able to forecast for 'peak' periods in the year i.e. School uniform purchase, Christmas etc
- Caerphilly, working in partnership with Citizens Advice, identifying those tenants in most need of debt support and referring those customers to a CAB case worker to help customers manage through their financial crisis.

Lord Freud meeting with LA led Pilot Representatives – 13 Jan 2014
The following are key learning points that emerged during discussions between Lord Freud and Pilot representatives on the theme of Financial Inclusion.

The work of the pilots has clearly highlighted the challenges of tackling financial inclusion. Two main barriers have been identified:
- reluctance on the part of claimants to discuss their financial position
- an unwillingness to engage before reaching crisis point.

Claimants seemed reluctant to explore options which may prevent them from reaching crisis point, only asking for help and recognising their position in extreme circumstances. The pilots have identified good practice but there is more work to do to really understand what additional support/services partnerships need to have in place to ensure effective engagement with customers to enable financial independence.

In reality many of the customers engaging with the pilots failed to access the help offered. Several approaches were tested, for example use of landlords/housing officers to engage tenants; questionnaires to test claimants' budgeting and financial awareness skills. Pilots offered follow-up calls rather than face-to-face appointments and attempted to improve attendance at budgeting meetings and training sessions by sending reminder texts and emails.

The pilots' learning reinforces the fact that budgeting is very personal and the use of words can be critical when trying to engage claimants. In recognising this, the pilots developed alternative approaches to try and change the focus of the help they offered. A good example of this is offering a service to minimise outgoings, expenditure and bills, rather than labelling the help as "budgeting advice". It is clear though that no one service is likely to meet all the needs of the local community. A range of services which complemented each other is seen as good practice.

At the meeting the pilots agreed that three core elements were essential in tackling financial inclusion:

- A method to highlight financial weakness - to ensure the problem is recognised and before crisis point
- Follow up / casework - to ensure the advice received is put into practice
- Feedback & Monitoring - to ensure the provision is appropriate and adjusted when needed.

Although the pilots have tested a variety of approaches to financial inclusion and highlighted key issues, it is clear that this area still requires further testing and trialling.

Identifying the best ways of helping claimants to recognise their financial position, accept professional help and advice, and take effective informed decisions is critical in enabling financial independence.

A view from West Lindsey

Uptake of financial support (Moneybox) has been low. We have produced leaflets, engaged with local press and issued social media links, but it is difficult to get people to access financial support. Partner organisations are referring, but we know many of these referrals are not attending. We initially thought that word of mouth should increase uptake, but this is not the case, as although those attending have been very happy with the service they have received, they are reluctant to let others know that they have accessed financial support.

We are talking to RSLs to look at making allowances for tenants who are in arrears but engaging with Moneybox support.

We have recognised a need to change the format of Moneybox and have implemented phase 1 of this in the New Year with an ongoing plan to rotate Moneybox around the District, which actually provides a wider opportunity for residents and tenants to benefit from the service.

It is important to understand that:

- individuals are reluctant to access financial support until they reach crisis point
- providing useful budgeting support takes time, possibly over several weeks and is most successful on an individual basis
- patience and perseverance are required. All those involved need to accept that this is a difficult agenda and that numbers will not be huge.

Feedback from Citizens Advice in partnership with West Lindsey

We thought that Money Box was an excellent idea and well attended by partner organisations, demonstrating a commitment by all to help the community and lessen the future impact of Universal Credit.

However, attendance proved difficult. It could be that the clients with whom we were trying to engage were in a reactive mode rather than preventative. The location was focused on a particular community where there were specific needs, but this could have had a negative effect in as much as the community might not have wanted to be seen to engage. Our debt caseworker did pick up some clients but it wasn't an effective use of time and we have now offered the support of a gateway assessor for the sessions, who can make appropriate referrals.

Initially Money Box was on a Friday afternoon which may have had an impact. We know from our experience of delivering a service that Fridays are far less busy. On this basis we changed to a Tuesday morning assuming this would be more suitable, using a central location which is more prominent, with a better footfall but this hasn't made a difference. It's difficult to understand 'why' but might bring us back to that fact that the kind of vulnerable clients we see are in a reactive mode and don't or can't plan ahead.

Financial Inclusion - Question 1

How do you identify and recognise the different categories of financial exclusion and what are the solutions to tackling each category?

Answer

The Local Support Services Framework and local knowledge may help to identify those customers who may be affected by the various types of financial exclusion (e.g. access to banking services). Effective triage is vital in identifying the category of financial exclusion, together with tailored financial support to address a customer's needs. It will be important that individuals recognise and tackle their financial issues. Success will be determined by the extent of an individual's understanding, recognition and improvement of their financial position.

Question 1 - Recommendations
Highly Recommended

- Effective triage, including questions focussed on behaviours, to enable customers to understand financial matters or budgeting issues/challenges
- Understand the different categories of financial exclusion (determined locally) and the most appropriate effective solutions for each
- Effective partnership links. Co-ordination and referral systems need to be in place (understanding of financial services available would help this)
- Identifying trigger points that cause financial stress/hardship
- A range of accessible financial products/tools available locally, which allow customers to manage their finances effectively and flexibly via their chosen channel e.g. online, face-to-face or via telephony
- Integrate financial awareness into existing customer interactions
- Education of staff in financial awareness and where to find additional expert advice for customers
- Cross referencing available data to see where a customer has arrears of council tax/rent etc. to target those customers for assistance/budgeting support.

Desirable

- Have a detailed financial inclusion strategy
- Work with local Credit Unions and High Street banks to offer affordable financial products
- Use CA, MAS and/or LA expertise in developing financial awareness sessions and products
- The language used in communications to customers needs to be right and targeted based on their situation i.e. is it debt management, money management or financial management?
- Updating websites and providing links to relevant budgeting tools and organisations can help
- Sharing of resource/premises through a multi-agency approach
- Financial champions to be available (especially in rural areas).

Aspirational

- Work with High Street banks to offer customers affordable basic bank accounts
- Provide more Credit Union funding to enable them to become more sustainable
- Education of children/young people on the importance of budgeting, saving etc.
- Incentivising customers to manage their own finances.

Above: **Rushcliffe Borough Council flyer for debt advice**

Melton - Money Advice

Melton Borough Council was one of the first Local Authorities to bring MAS into its offices offering free 45 minute budget health checks. Over the last 2 years, over 400 residents have met the money advisor.

On the back of a mapping exercise of advice services throughout the area we have set up the "Learning Forum" which brings over 20 local organisations together to ensure the learning, skills, welfare reform & financial inclusion agenda is maximised.

This approach ensures services are coordinated to ensure individuals, including those hard to reach groups know where to go to seek the best possible money help and advice. At the same time a range of support and budgeting tools are available to all agencies (not independent of each other), ensuring a consistent approach.

Continued awareness and training on the benefits to customers and front-line staff of the support available inc. awareness of bad debt advice e.g. pay day lenders and loan sharks.

Minimising the barriers to access through the provision of a range of referral and self-help options including the part funding of a Leicestershire CAB customer contact centre, where help and advice is available via a free telephone number.

We are consistently looking to understand what kind of advice people want using Customer Insight to tailor money and debt advice locally.

Financial Inclusion - Question 2
How do you effectively engage with hard to reach customers or those in denial of financial hardship[2]?

Answer
Ensure local partnership networks are working to the same aims, giving consistent messages and that all relevant staff are provided with awareness training to identify those in need of support/help/education. Remove the stigma associated with 'debt' by improving awareness of the types of financial hardship, suitable support mechanisms and encouraging earlier access to advice services to improve a customer's financial capability.

Question 2 - Recommendations
Highly Recommended
- Identify the most vulnerable via greater data sharing between organisations and target these groups e.g. via Focus Groups, home visits, surgeries (more expensive in rural locations)
- Strong partnership working with clear aims, objectives and consistent messaging with an effective referral mechanism to ensure a one door/multi-agency approach
- Agree within a partnership who are the more hard to reach customers
- Education of relevant staff in financial awareness. All agencies are made aware of the support available and trained to recognise potential signs of financial stress using the range of tools available
- Make best use of trusted individuals to promote real life stories of people improving their lives
- Integrate financial awareness into existing customer interactions
- Identify "touch points" where financial hardship is evident but the customer is either not aware or not wanting to admit they have problem.

Desirable
- Using Customer Insight to understand how certain groups prefer to be contacted (e.g. personalised customer contact has been found to achieve greater impact)
- 'Social Norming[3]' of best practice in communications e.g. "90% of UK population do direct payments as it is quick, easy and convenient"
- Support services available at point of contact or very soon thereafter, to avoid problems escalating
- Go out into communities delivering road shows if your demographic shows a need
- Provision of confidential support in suitable locations without fear of breach of confidence
- Understand a customer's aspirations and help them to recognise how financial problems may be preventing their achievement i.e. better off calculator.

Aspirational
- Training for children in school on life skills and budget management
- Financial help should be available on an outreach basis.

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[2] Examples - loss of job / bereavement / utility bill arrears / mortgage arrears
[3] instilling within customers that this is common or normal practice

Case Study: Dumfries and Galloway Council

A 54 year old female felt that she had additional barriers to employment that required support for her to overcome. Living with her partner in private rented accommodation she was undertaking 8 hours of permitted work each week, as well as claiming ESA (4 years - suffering from depression after family bereavement).

Wanting to progress towards gaining more hours of work, so that she could come off benefits, she was lacking confidence and unsure of how to achieve this.

Following the initial meeting with the Link Worker, the client had two further meetings to define goals, organise her CV and go over job searches.

After the initial session the client explained that she had debt of at least £15,000 and whilst she hadn't written this on her from at first registration, the customer felt that she needed to speak to someone.

Weekly meetings were held to develop a plan on how to deal with the issue. Having depression made this a hard process for her as her confidence would dip. Disclosing more information on how the debt had arisen (scamming), it was understood that she needed professional support.

An appointment was made with CAB to support her in dealing with the debt and guidance was given by the police on awareness. The customer also attended an IT course which allowed her to gain skills for job seeking, as well as meet new people to help her gain confidence.

Through our support network and partners, the customer has gained in confidence and increased her working hours to 30, coming off benefit as a result.

Financial Inclusion - Question 3

How do you overcome the barriers to customers taking up debt advice/help?

Answer

The time needs to be invested up-front with the customer to understand their barriers. Working with partners already known and trusted by a customer helps to build trust and open relationships, providing an environment for individuals to tackle their financial management issues. By promoting how others have benefited from financial advice and explaining the advantages of taking up support e.g. living a better lifestyle, shows how other customers have come through their challenge.

Question 3 – Recommendations

Highly Recommended

- There needs to be a clear and quick referral process between partner organisations, and a consistent approach
- Provision of confidential support in suitable locations without fear of breach of confidence
- Use Customer Insight to gain a clear definition of the barriers that prevent customers from taking up advice
- Provide relevant budgeting and financial management tools to assist customers with their journey to financial independence
- Workforce development and ensuring key staff have the knowledge and confidence to deliver effective triage
- Removing the stigma associated with 'debt' will help in educating customers that financial burden/stress is not a problem they need to deal with on their own
- Use "nudge" techniques to persuade customers to undertake support and help to change their behaviour
- Provide links on all partner websites to financial management products i.e. Money Advice Service, or signpost to advisory groups.

Desirable

- 1-2-1 provision, although more expensive, is more effective
- Remove customers ability to access money lending services e.g. payday loans, on locally provided IT equipment and instead educate them on local Credit Unions.

Aspirational

- Incentivise financial management help and related budgeting accounts
- Use Community Financial Champions (e.g. retired accountants/bankers etc) as volunteers
- Funding customers who have been through the 'financial journey' to become advocates of the service that you are trying to achieve
- Educating children on the importance of work, money and financial skills - influencing parents
- Partnership monies being made available for marketing campaigns to increase signposting etc.
- Monies being made available to 'employ' professionals i.e. Citizens Advice, Money Advice Service, to devise training, products and/or 1-2-1 advice on-site on financial management.

Above: Caerphilly County Borough Council poster

Melton - Financial Products

Melton currently funds the provision of a local Credit Union which is based opposite the Council Offices (with drop-in sessions in the Council Offices).

In the East Midlands MBC was the 1st LA to join the East Midlands Credit Unions, offering customers a full range of CU products including Jam Jar accounts. As part of our commitment to the CU Melton Borough Council staff have set up direct deductions from their pay.

The Credit Union has provided financial awareness sessions to the public working alongside the local CAB. As part of our learning and skills agenda, which as part of a drive to get unemployed people work ready for the opening of a new supermarket in Melton, saw the Credit Union give banking & savings advice to over 500 people.

The Council has also launched a "Me & My" financial guidance leaflet that provides useful contact details and helpful advice in an easy to read format, that was very well received.

Financial Inclusion - Question 4
Who is best placed to provide advice/help and what role can they play?

Answer
All partners must recognise that there is a role to play for a trusted individual (someone the customer has already built a relationship with) in supporting customers to access effective financial tools, advice and practical support from partner agencies. Working collectively, a blend of local and national partners, including independent local expert services, is best placed to provide tailored advice and help for customers.

Question 4 - Recommendations

Highly Recommended
- Undertake a mapping exercise of advice services throughout the area
- A clearly defined partnership approach (inc. Landlords and Housing providers) to financial management and advice
- Raise awareness and provide training on the benefits to customers and front-line staff of the support available inc. awareness of bad debt advice e.g. pay day lenders and loan sharks
- Minimise the barriers to access through the provision of a range of referral and self serve options
- A range of support and budgeting tools available to all agencies and not independent of each other – to ensure a consistent approach
- Provide links on partner websites to where financial advice can be provided or sought
- All partners need to provide the same clear and consistent messaging
- Understand what kind of advice people want – Customer Insight – to tailor it locally.

Desirable
- Improve links between financial inclusion and employability services to show the benefits of work
- Prevention is better than the cure – improved data matching/sharing to pick up the warning signs e.g. Discretionary Housing Payment applications
- Signposting all customers on the availability of help, not just those with issues
- Co-location of services to provide the one-stop approach
- Training on employability provision delivered to financial inclusion staff and vice versa
- Recognise the need to provide increased investment to small local groups to deliver targeted services in rural communities
- Outreach provision in rural authorities
- MAS, CA and/or LA financial training for relevant staff.

Aspirational
- More funding for independent advice agencies to enable them to have greater capacity.

Extract from Melton Borough Council leaflet

Below - Poster produced by Bath and North East Somerset Council

Financial Inclusion - Question 5

How can local authorities and their partners assist in promoting work as the best way of maximising income and reducing dependency on welfare benefits?

Answer

Partnerships need to create a cultural shift in thinking for customers and organisations that 'benefit maximisation' is no longer the norm and that 'income maximisation' is the way forward, with the promotion of work as the key element in people being better off and moving from dependency to independence. This cultural shift should be supported by a range of products to meet the needs of local customers, increasing employability and skills.

Question 5 - Recommendations

Highly Recommended

- A multi agency approach to promoting 'work as the new benefit'
- Provision of basic IT, literacy and interviewing skills for relevant customers to prepare them for the job market
- Communicate the UC message that customers will keep more of their money in work
- Mapping of local services (seen in previous answers and part of Local Support Services Framework)
- Recognition of the benefit of delivering outreach employability services in rural areas and the costs associated with this
- Provision of more locally available IT and/or broadband access, so that people can access Universal Jobmatch, learn basic skills, training and create CVs etc. without the fear of being 'timed out'.

Desirable

- Working with Health organisations to promote to people work as a way of increasing their health/lifestyle
- Better off in work calculator available to all customers - funded centrally so it is available across the UK and gives consistent facts and figures
- Co-location of partners and services so customers can see how the multi-agency/joint approach is working for them.

Aspirational

- Joint interviews with partners i.e. Jobcentre Plus, Colleges and housing providers, providing a customer with all the help they need to get into employment
- Consider enhanced payments to people to travel to employability sessions in rural locations
- Provision of 'travel to work' support in the early stages (first 5 weeks) for employees from remote/rural communities
- Referrals to employability services[4] are a condition of receiving welfare payment in those cases where that is appropriate.

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[4] example – if a customer applies for a DHP they are referred to an employability service (where applicable) to see what needs to be done to move them into work and financially dependent

Financial Inclusion - Question 6

How do we know that the provision of financial management/training works for customers? What measures have been introduced to see how effective this has been?

Answer

At the outset, set clear objectives that will support measurable achievements of the customer through sustained financial capability. There needs to be a collective monitoring process put in place which supports this e.g. where Local Authorities are not delivering the training. Financial management and customer education is an ongoing process which takes time to deliver quantifiable results and show sustainability.

Question 6 – Recommendations

Highly Recommended

- Implement effective monitoring and evaluation over a realistic period of time in order to evaluate financial training (6/12/18 months)
- Where Local Authorities are not delivering the help/support, partners provide relevant data to allow for effective monitoring (this is not achievable otherwise)
- Set Key Performance Indicators and outcome measurements that are transferable across organisations i.e. engagement levels, income maximisation, debt reduction, work readiness, reduction in arrears (Rent etc), reduction in Alternative Payment Arrangements (Universal Credit) etc.
- Set realistic goals at organisation and individual level
- Self assessment tool completed by customer and reviewed continuously to monitor progress
- Shared definition of success across the partnership
- Recognition of the benefit of delivering outreach employability services and associated costs
- Recognition that it is not simply a case of giving money to agencies to deliver enhanced services, often the infrastructure, skills and expertise may not exist.

Desirable

- Access to tailored financial capability training which allows the building of relationships, trust and confidence
- Case studies to illustrate how customers have benefited from local support
- Flexibility to allow local partnerships to make greater use of local networks (Rural)
- Longer term tracking of impact – difficult to track people over 2-3 year period
- Understand and recognise the capacity of local services to deliver effectively
- Making attendance at financial training a requirement of receiving Discretionary Housing Payments/Local Welfare Payments (Carrot and Stick) and sanctioning repeat offenders who ignore the help provided.

Aspirational

- Invest in the infrastructure of small rural groups over the medium to long term
- Investing in existing infrastructures using outcome based payments
- Develop a range of preventative and early intervention options to include partners.

How to examples - Financial Inclusion

How to provide support to council tenants affected by changes in housing benefit to maintain their tenancies (via a structured triage to financial support from an independent agency)?

Starting Point

Caerphilly's responsibilities towards its residents include that of being a Landlord (11,000 properties).

The removal of the spare room subsidy was expected to have a significant financial impact in the households affected.

The decision was taken to offer early information, advice and support to all affected tenants via the usual channels (front-line staff, face-to-face offices, website, letters etc.) and also in their homes with ad-hoc visits that started in October 2012.

Key Objectives
- Inform/advise tenants on the changes to the welfare system
- assess whether tenants wish to move or remain in their home, if they wish to move advice/support provided
- reduce tenants monthly expenditure/increase their income
- assess the tenant's digital and financial 'readiness' to move to UC
- referral to other support services, including independent debt advice by CAB
- referral to JCP for additional support to move towards employment (not covered by this document).

Design

To work in partnership with other local authority departments, CAB and JCP to provide support to council tenants affected by the welfare change.
- Four new roles – Tenancy Support Officers (TSOs) – were created
- Home visits by appointment
- Assessment questionnaire
- Referral & signposting to support services
- Immediate advice and support to reduce monthly outgoings
- Identification of debt and referral to independent advice.

Initial contact with affected council tenants (2180) was via letter informing them of changes to HB and advising where support could be accessed. Subsequent contact was through home visits by the TSOs.

The TSO role provides a face-to-face point of contact with the tenant and allows the development of trust between the tenant and the landlord – trusted intermediary.

The home visit and the use of an assessment questionnaire supported the TSOs to identify the need for additional support and signpost/refer the tenant appropriately.

The removal of barriers and the building of trust between the TSO and the tenant is an enabler for additional support needs being identified (e.g. alcohol/drug dependency, financial difficulties).

Issues and Resolution

Issue	Resolution
Initial visit by TSOs was associated with negative news	Ability to offer immediate support via a number of avenues
Mistrust of local authority	Empathetic attitudes and flexibility of TSOs
Denial or lack of acknowledgment of debt or financial difficulties	Completion of DHP application provides a clear statement of financial situation. Use of financial assessment form
Non attendance at referrals	Reminder texts or follow up calls for non attendees. Monitor these.

Benefits
- Face to face home visits reduce tenants' isolation
- Barriers are removed or lowered and a trust is developed
- Landlord develops a better understanding/profile of its tenants
- Use of assessment forms supports the signposting/referral process
- Continued engagement
- Provision of independent support to resolve debt issues.

Do's and Don'ts

Do	**Don't**
Engagement • Provide face to face support • Ensure that as wide a range of support is offered at first point of contact • Use bespoke questionnaires. **On-going staff training** • Continuously identify means of support (e.g. food-banks, grants/support available from charities). **Debt advice & support** • Partner with a trusted independent impartial organization - non fee charging • Monitor and be prepared to change/alter service • Provide casework as well as advice • Consider using a variety of venues to suit tenant • Provide a reminder service • Ensure appointments are coordinated from one point • Ensure appointments are timely. **General** • Data sharing agreements/client consent • Share good practice • Identify opportunities to engage more widely (local group meetings e.g. Parent groups) • Obtain feedback from clients • Review meetings • Identify ways of improving.	**Debt support and advice** • Organise group sessions

Financial Advice

Financial advice and support is provided to under-occupying tenants in three main ways:

- addressing their immediate need through provision of support to increase their income (water meters/water assist/energy advice visits/DHP applications)
- referral to independent advice to reduce monthly out-goings and to improve long term budgeting and monthly expenditure
- referral to independent debt support with casework.

Immediate Need – support is given to reduce expenditure on utilities through completion of water assist applications, installation of water meters and home energy advice visits by electricity provider. Short term financial support (e.g. DHP) applications supported and other short term support given (food bank, DAF).

Independent debt advice - The completion of a DHP application requires detail of income and expenditure and provides a means of identifying debt levels that tenants are experiencing, in turn providing the opportunity to offer independent advice and support. Debt advice clinics are provided by the CAB via an SLA. Appointments are made for the tenant by the TSOs and in order to encourage attendance the clinics are held within local council premises or in other community venues. Reminders are sent to the tenant via text the day before the appointment. Tenants are provided with advice and information but are expected to 'self act'.

Independent Debt Support - A need was identified for more intensive support due to the levels of debt being identified. A more comprehensive 'debt support' service was developed which provides the tenant with referral to a CAB case-worker who provides more intensive support through the agreed debt remedial process. Further assessment is carried out with the tenant through the use of a mutually agreed debt assessment form which follows the tenant through the debt support process. The case-worker provides dedicated support throughout the whole process and outcomes are monitored.

Wigan Council

Delivering 'Made of Money' courses, resulting in better money management in preparation to Universal Credit

Money Advice courses were delivered across the borough in a number of locations by two external providers. The courses incorporated money management and advice, accessing bank accounts, low cost credit and promoting budgetary competence.

The course aims are:
- encourage early engagement with advice and support providers in times of potential difficulty
- provide an understanding of rights and responsibilities and the need to prioritise spending
- Provide an understanding of, and the confidence to apply, basic skills in money management, including accessing appropriate sources of credit and identifying where the 'poverty premium' can hit them and how to avoid it.

The course is intended to build self reliance, independence, confidence in handling own affairs and setting up of bank accounts in preparation for Universal Credit; it will also help encourage better budget management skills.

Design
- 2000 Made of Money places for the pilot group to attend
- The course was promoted jointly with a wider Get Online media campaign and targeted Wigan and Leigh Housing Tenants who had rent arrears by text message.
- A strong marketing campaign including promotional items such as leaflets, posters, pull ups, key rings, pens and a community bus.

Benefits

Benefits will have a longer term impact on the need for social fund loans for those who cannot manage finances and reduce the need for non-standard UC claims, i.e. weekly or fortnightly benefit payments. Firstly, we will work closely with the two local credit unions and are developing a partnership approach to look at alternative accounts for tenants, ensuring tenants are work ready in terms of being able to accept wages and can manage their money.

Secondly, to give individuals the ability to earn and manage their money well, by providing customers with the skills and knowledge to achieve budgetary competence. This involves an ability to make reasoned judgements on affordability of housing choices, wider money management, smarter shopping, access to affordable credit via the credit unions, access to debt advice via local CAB and others, support and assistance to open bank/credit union accounts. This prepares them for employment, i.e. an ability to accept wages and allows them to access online services, attracting discounts for direct debit payments.

By providing the money advice to residents within the borough, this can also link in with ensuring that payments that need to be made to the council are paid e.g. council tax. This also links to the wider Financial Inclusion policy.

Approximately 126 people have attended a money advice course with one of our providers. The feedback has been positive and the attendees have found the course useful. Over 90% of residents from one course said that the session had helped them to feel more confident about managing their money and paying their bills.

Issues and Resolution

Low take up in people wanting to learn how to manage their money with a group, and to admit that they have problems in dealing with their money.

We reviewed and improved our marketing campaign to promote courses and look at alternative ways to engage with residents. We also encouraged residents to attend using incentives.

We have found that residents aren't willing to engage and attend a course. It would be beneficial for a money management course to be mandatory when a UC claimant requests an Alternative Payment Arrangement.

Do	**Don't**
• Look at all the available channels to contact customers i.e. Claimants requesting discretionary housing payments	Presume that customers will come to you. It is vital that contact is kept with customers that show interest in attending a course so that they attend the course and feel at ease when doing so.
• Ensure that you have a strong marketing campaign with promotional items available	
• Work with local partners in the delivery of the money management courses, providing different options i.e. group courses and 1-1 sessions.	

Develop Financial Inclusion Projects

Starting Point

The key aims are to:
- support tenants claiming housing benefit to budget effectively
- assist them to improve their financial independence
- increase or maintain their disposable income
- sustain tenancies and minimise increases in rent arrears cases
- reduce the risk of homelessness
- improve access to online facilities
- support people with the process of moving from benefit into work.

There are 5,700 North Lanarkshire Council tenants and 1,200 RSL tenants affected by the removal of the spare room subsidy.

Tenants affected by the under occupancy charge or the benefit cap will be visited or contacted by letter, the impact of the changes explained and a range of solutions presented.

The key aims will be achieved by a number of activities and actions undertaken in partnership.

Design
Identify the customer, their needs and most effective channel for interaction

Successful financial inclusion projects have one or more of the following;

- **People on the cusp of change** – This will be the group nearest to job-ready status. Group sessions can be used with peer challenge as a useful tool in changing attitudes or cultures
- **A community environment** – a supportive learning environment such as a further education college; we have previously developed credit unions from scratch in this environment. This was used successfully in a small HA (30% of attendees signed up for credit union) which habitually has community events. This was not successful in a larger HA where the housing stock is spread over a larger area and community events are uncommon
- **A trusted intermediary -** many people trapped in a benefit/debt/poverty cycle have a negative image of central/local government. A trusted intermediary needs to be identified to introduce/broker the financial capability service. The service may be provided by a 3rd sector partner agency such as a local Citizens Advice Bureau.

When dealing with large scale benefit change the trusted intermediary route is the most likely starting point.

A working relationship needs to be developed between the trusted intermediary and service provider through:

- Cross training – improve understanding of each others roles
- Data sharing / referral protocol - agreed feedback loops for management
- Job shadowing
- Regular 'monitoring' meetings to deal with issues such as low referral numbers, quality of referrals etc.

After a better understanding has been developed, the trusted intermediary can 'triage' cases into telephone and face to face advisory services.

The trusted intermediary has to understand from an early stage that income optimisation via financial capability will replace income (benefit) maximisation as the principal method of stabilising tenants/clients finances.

Financial capability has to be offered as part of a package of solutions i.e. alongside income optimisation, debt advice, employment, employment readiness (training), DHPs etc.

We also have to recognise that financial capability training is a difficult product to sell.

Benefits
Better customer service, including feedback from staff and customers to back this up

- Stabilise tenants income
- Platform to explain new options
- Reduce pressure on crisis intervention services.

Issues and Resolution
- Denial of financial hardship i.e. poor uptake of service. Used surveys to determine barriers /solutions
- We had concerns that tenants were not accepting support because the offer was made directly from the landlord. Our partner CAB sent 1140 letters to tenants who stated they were not confident of dealing with impact of under occupancy, offering a free financial health check. 4.64% responses, with no improvement on service uptake.
- At the same time, referral numbers improved due to other partners sitting in on initial interviews, plus housing officers gaining knowledge and making direct referrals. This developed into housing officers 'triaging' tenants because they had a better understanding of the services on offer. For tenants whose problems were pressing and required guidance, intensive face to face sessions were offered, for others who required guidance telephone sessions were offered.
- A survey in October of 450 tenants who had stated that they were confident, of 11% who responded, 65% wanted to access the service but for many it was too late as they needed debt advice – repayment programmes to deal with debts were required.

Dos and Don'ts

Do	Don't
Identify client needs	Expect a high volume of calls prior to implementation of benefit change
Fast track job ready	
Identify trusted intermediary	Organise Group sessions unless there is an existing community base
Manage expectations of what financial capability can achieve	Leave to develop organically.
Use in conjunction with income maximisation, debt advice	
Cross training – improve understanding of roles	
Data sharing / referral protocol, agreed feedback loops for management	
Job shadowing	
Regular 'working better together' meetings to deal with issues such as low referral numbers, quality of referrals etc.	

How to … Engage customers in managing their money – Moneybox

Starting Point

Prior to the pilot, support with financial inclusion was confined to the council providing funding for the local CAB and providing Discretionary Housing Payments. As a result of the Pilot we now have Lincolnshire Credit Union operating from the Guildhall every Tuesday. We have also established Moneybox financial support sessions twice monthly.

Our Pilot included the following Budgeting Support Aims

- Credit Union outlet in the district
  o To support Lincolnshire Credit Union to provide their services from a West Lindsey venue
  o Objective – to open an outlet within West Lindsey and to monitor the uptake of accounts.

- Financial Support sessions for individuals (Moneybox)
  o To provide financial support services from a variety of organisations to meet the budgeting needs of customers in a range of situations. This to be personalised and to help customers prepare for the transition to monthly direct payments
  o Objective – to bring partner organisations together to deliver support which is seen as both accessible and supportive.

Design

Housing provider ACIS Group and West Lindsey District Council worked together to give people helpful face-to-face advice about financial products and services to help them manage their money with the launch of Money Box.

Taking place on the first and third Friday of every month and starting on Friday 5 July, Money Box ran until December at the Park Springs Community Centre in Gainsborough. Advice and support was available on general money management and budgeting, as well as affordable and responsible credit, savings facilities, financial skills, dealing with debt, bank accounts and home contents insurance.

'Money Box' aims to ensure everyone has access to appropriate advice about financial services and products. We want to enable people to manage their money effectively on a day-to-day basis, plan for the future and deal with financial distress. All advice given and issues discussed with be done so in the strictest confidence.

'Money Box' is being delivered with the help of supporting partners Riverside Training, Lincolnshire Credit Union, Sills and Betteridge Solicitors, Citizens Advice Bureau and Asra Housing Group.

Benefits

- Customers attending the sessions have been able to access a wide range of complementary services
- It has helped tenants from getting involved with loan sharks
- 100% of tenants who have accessed support have maintained their tenancies
- 14% reductions in arrears amongst those attending
- Increased partnership working between organisations represented.

Issues and Resolution

Sessions have been poorly attended with an average of 2 customers per session. We expected a slow start, but there has not been the word of mouth uptake that we hoped for. This is due to the fact that even although customers have really valued the support they have received and have benefited from attending, they do not want other people to know that they have required financial support, so do not talk openly about it.

The venue has also proved an issue. We chose a community centre in the middle of a deprived housing estate thinking that providing the service on tenants' doorsteps would make it easier to attend. This proved not to be the case, as there was nothing else taking place in the community centre at the time of the Moneybox sessions and people were concerned that their neighbours would see them coming in and know that they might be in financial difficulty. This might also increase the possibility of an approach from loan sharks.

The uptake has been very slow and we have to consider very carefully quality v. quantity. The aim of the sessions is to provide intensive support for those who need it, but there may be a point when organisations attending feel it is not worth staff time. Patience and perseverance are required. All those involved need to accept that this is a difficult agenda and that numbers will not be huge.

Dos and Don'ts

Do	Don't
Need to accept that individuals are reluctant to access financial support until they reach crisis point	Don't give up on Financial Inclusion support.
Providing useful budgeting support takes time, possibly over several weeks and is most successful on an individual basis.	Money Box Support sessions with multiple partners were poorly attended by customers but encouraged partnership working and provided great access to a range of services for those who came. Maintaining membership from all attendees is difficult but support is expected to be required for most once UC is introduced and is worth persisting with.

Press Release (December 2013)

Make a New Year resolution with Money Box

A drop-in service to help people in Gainsborough make the most of their money has been extended in to the New Year.

Housing provider ACIS Group and West Lindsey District Council joined forces to launch Money Box in July.

It aims to provide people with face-to-face advice about financial products and services to help them manage their money.

The new sessions will run from 11am to 1pm on 7th and 21st January and 4th and 18th February at the Guildhall in Marshall's Yard.

The new Tuesday drop-in sessions mean that Money Box will operate on the same day as Credit Union at the Guildhall, as well as coinciding with market day, making a more accessible service under one roof.

Advice and support will be available on general money management and personal one-to-one budgeting, as well as affordable and responsible credit, savings facilities, financial skills, dealing with debt, bank accounts and home contents insurance.

Staff will also be on hand to help people make online benefits claims.

Sessions are open to everyone and all advice given and issues discussed will be done so in the strictest of confidence. They are run on a drop-in basis and no appointment is needed.

Lucy Picksley, resident involvement officer for Acis, said: "Money Box is a fantastic initiative that aims to ensure everyone has access to appropriate advice about financial services and products."

"We want to enable people to manage their money effectively on a day-to-day basis, plan for the future and deal with financial distress."

"We have a great range of partners working with ourselves and West Lindsey to deliver this project, and together with Credit Union we are able to offer a one-stop-shop for financial advice," she added.

Money Box is delivered with the help of supporting partners Riverside Training, Lincolnshire Credit Union, Sills and Betteridge Solicitors, Citizens Advice Bureau and Asra Housing Group.

How to … Engage customers in managing their money – Credit Unions

Design

The Credit Union were invited to be part of the Steering Group for the Pilot and from there we explored what their requirements would be to establish an outlet in West Lindsey. These were mainly around premises with secure storage and confidential meeting space. There were also requirements around attracting volunteers, raising awareness of the service and the need for funding to support an outlet.

We were able to provide a meeting room in the reception area of the Guildhall on a weekly basis which met these requirements and the council communications team supported the launch, with the Chair of the council making an official opening. The Credit Union manager worked hard to go round local organisations to raise awareness and to train volunteers.

Benefits

- Outlet in the district has enabled more residents to access this service, rather than having to travel to Lincoln.
- Partner organisations have referred customers or brought them along to find out more. These include Nacro and Domestic Abuse Service.
- Little cost and likelihood that WLDC will continue to support a Credit Union presence in the guildhall beyond the Pilot. Set up costs relatively low and good return in terms of providing a service to residents.

Issues and Resolution

This service is reliant on volunteers and it took time to recruit enough to make the service workable. Ongoing volunteer recruitment required as those who have been involved are already moving into employment. A permanent opportunity has been registered with the Volunteer Bureau.

Credit Union Manager spend a lot of time visiting local organisations and groups to explain and promote the service, including a presentation at a full council meeting which engaged the support of council members.

Dos and Don'ts

Do	Don't
Success depends on attracting a wide range of savers, not simply benefit claimants. Have included payroll saving for WLDC staff	
Publicity and marketing is essential	
Information sessions with partner organisations and council members have boosted awareness.	

First Contact

Design

First Contact Plus offers extra support for adults to live independently. Through the First Contact Plus pilot scheme, residents aged 18 and over in Lincoln and West Lindsey can access extra help by filling in a simple checklist.

First Contact Plus builds on the First Contact scheme which has helped people aged 60 and over countywide to access vital services and live independently in their own homes.

Through the scheme, all people have to do is fill in a checklist which helps identify the kind of support they need.

These could include getting around in their home; financial advice, leading a healthy lifestyle; making their home more energy efficient or finding out about social or support groups.

Once the checklist is completed it is sent to relevant agencies including Lincolnshire Fire and Rescue, Age UK, Lincolnshire Police and the Citizens Advice Bureau who will follow it up by making contact with the customer within 28 days.
Checklists are available in places such as libraries and GP surgeries.

Benefits
- Enables residents to access support without having to take the step to walk into or make direct contact with support agencies
- Wide range of support available encourages broader view

Issues and Resolution

This programme is not part of the UC Pilot and therefore we do not have control over the administration or evaluation. However, meetings have been held with the First Contact Co-ordinator for West Lindsey and awareness of the UC Pilot and Moneybox has been given to all First Contact staff to pass to enquirers.

Dos and Don'ts

Do	Don't
Tap into existing provision Consider different ways of enabling customers to make contact with support agencies.	

Section 3 - Triage

Triage Overview

Effective triage can only work as part of a holistic local service offering which targets the specific needs of the community and is supported by all partners. Five authorities included triage as a key part of their pilot activity, with some targeting customers with more complex issues, and others from first contact.

Key activities for successful Triage:

- Lewisham targeted customers impacted by wider welfare reforms and used scripted triage, taking a holistic approach to identify all needs
- Oxford targeted customers impacted by wider welfare reforms but used a flexible caseworker approach to triage
- Bath dealt with customers presenting at their one stop shop, plus some targeted work with hard to reach customers, providing a gateway to other services
- Birmingham used a triage process as part of their new tenant letting process, identifying and supporting digital and financial capability
- West Dunbartonshire integrated a triage assessment as part of its wider employability service.

All these authorities found that engagement with customers to identify barriers to work at an early stage enables swifter interventions, with appropriate partners being engaged to target relevant customer needs. Partners need to be involved in the development of pathways to appropriate support.

Key lessons from pilots include:

- Identified support needs should not be treated in isolation as the customer will not view any barriers preventing them entering work as separate issues. This holistic approach to support will enable the customer to access the LSS required to transition to UC

- Scripted triage may not identify residents that need on-going support and a more flexible approach may be required. A key reason for this is that personality characteristics such as tenacity, drive and determination will be important factors in determining whether a resident will overcome individual difficulties to transition to UC and recognising this is difficult to script. A tiered approach may therefore be required

- Frontline staff must have the knowledge, skills, understanding and tools required for meaningful and effective triage. Warm hand-offs to more expert service providers were more effective than signposting

- The use of technology must be incorporated within the overall customer journey and must not be seen as separate. This would avoid customers repeating details at each contact. Data sharing and storage arrangements need to be agreed.

Lord Freud meeting with LA led Pilot Representatives – 13 Jan 2014

The following are key learning points that emerged during discussions between Lord Freud and pilot representatives on the theme of Triage.

The pilots tested both scripted and unscripted triage as a way of identifying those who could self help and those who required more in depth advice and support. Scripted triage worked particularly well at the initial stages of contact with claimants but any script should include questions around a number of key areas that are potentially relevant to the majority of claimants such as housing and finance. Questions must be sufficiently holistic to cover a range of topics and sufficiently flexible to allow for diverse customer needs.

It was agreed that the initial scripted triage worked in a range of environments but was particularly effective in a "one stop shop", where it acted as a gateway to other partner services and enabled rapid warm hand offs to appropriate organisations. A particular benefit of scripted triage is that the process could be delivered across several organisations by relatively non-specialist staff with effective outcomes.

The learning indicated that unscripted triage became more appropriate at a later stage in the claimant journey where more sophisticated conversations help to determine the level and nature of support. Unscripted triage delivered by experienced advisers was successful in determining the depth and complexity of a claimant's situation and enabled staff to really start to tackle the underlying problems in a holistic way.

Critical to any triage model is the ability to build relationships. By building trust customers are more likely to return voluntarily for additional advice and be more willing to have sensitive and difficult conversations which will help them to move forward.

Customer	Development & Delivery	Process	Referrals
Do			
Map out customer journey to identify gateways of influence, where nudges and behaviour change can be incorporated within process.	Encourage empowerment where possible: resident self-referral/prioritising their service inputs	Scripted triage, that identifies transitional needs, is easy to roll into other organisations and can be conducted by someone with relatively low levels of skill. Scripted triage can be done over the phone or web and should be relatively quick	Triage should link to the support you can offer- and this is likely to vary depending on the LSSF you have in place.
Don't			
Ask questions focused on perceptions and attitudes- likely to be unreliable- instead ask questions about actual behaviours and experience.	Assume that people do not use technology. People can be encouraged to use digital channels but only if the information is easy and simple to access, is relevant and adds value by helping them to self-serve and manage their own lives.	Have too rigid a system that is not flexible enough for each customers needs. Triage shouldn't just focus on one issue- customers don't distinguish between Welfare Reforms and will fail to engage if their primary concerns aren't addressed.	Don't assume that everyone will follow up all of the referrals made for them- some people will need more intensive support to be able to access necessary provision.

Triage - Question 1

What different methods of triage are used by local authorities and are they effective in identifying customer needs and directing them appropriately?

Answer

All customer contact must offer some degree of triage, aim to be consistent across all partners and be effective at identifying all customer needs. Successful triage involves a single assessment of needs across a range of issues with subsequent support tailored to individual requirements by the effective referral of customers to appropriate services.

Question 1 - Recommendations

Highly Recommended

- Strong partnership working between the local authority, DWP and partners with clear aims and objectives
- A culture of working with the individual to assess need rather than telling the individual what they need
- Simple initial triage process for all customers which is capable of identifying those who are most vulnerable
- Develop an holistic face-to-face triage process for those who are most vulnerable, including triage questions which cover multiple aspects such as housing, employment & skills, digital inclusion, physical & mental health, confidence/resilience, financial inclusion that will quickly identify customer needs and barriers to work
- Effective trained customer focused staff that have a broad knowledge of available support services and know exactly what services partners provide.

Desirable

- Use intelligence from other partners and agencies for example, JCP data on customers impacted by the spare room subsidy or benefit cap changes, to identify potentially vulnerable customers who may need assistance
- A caseworker approach to follow up the most vulnerable referrals to other agencies to ensure that action is taken and the customer receives ongoing support to address barriers to work
- Enhanced role within council offices to ensure effective triage is conducted by a trained member of staff
- Map out provision and eligibility criteria and build results in to IT systems to ensure a positive customer experience
- Easy access for customers including in their own homes.

Aspirational

- The same triage process could be used by multiple agencies ensuring customers receive consistent service regardless of where they present.

Above: London Borough of Lewisham Council goal planner tracking individual's commitment and progress

The triage process's multi layered approach can be roughly divided into three branches, with all customers starting at stage one of initial triage, but then dividing into each branch. The three branches represent an increasingly more intensive relationship, with triage depth adapted accordingly based on the customers need.

It can be broadly be represented in the below diagram:

Above: Oxford City Council Triage Diagram

Triage - Question 2

How can triage help local authorities and partners in effective organisation and delivery of services?

Answer

An effective triage process will enable an organisation to understand customer's holistic needs, providing them with an appropriate and cost effective level of support. It will enable the partnership to focus intensive support on the customers that need it most. Where specific customer needs are identified at the first point of contact, the correct interventions can be offered to create a more targeted customer journey that avoids duplication of provision.

Question 2 – Recommendations

Highly Recommended
- Agree a structured approach to meeting customer needs determining how resources will be targeted appropriately across different access channels
- Awareness and mapping of the support available from all partners
- Identification of potential support needs at the earliest stage possible to deliver effective and consistent sign-posting – common directory of support
- Ensuring that existing services are provided with the opportunity to assist people to overcome barriers, therefore making the best use of resources
- Monitoring of the service including customer satisfaction feedback
- Monitor demand and types on a frequent basis to ensure that the correct level of resource is kept to reflect the need of the customer
- Work with partners to understand what customer information they require from the triage process to prevent duplication on referral.

Desirable
- Commitment required to whole system approach across partners focused on early intervention and vulnerability
- Provide the customer with an overview to ensure they have an awareness of the partner process and requirements
- Using triage data to inform commissioning of partners' services.

Aspirational
- All vulnerable people get access to the support they need at the time they need it and consequently are able to live their lives more independently
- Fully integrated triage service across all partners.

Triage - Question 3
What is required to deliver effective triage to ensure successful delivery of local support services?

Answer
Triage needs to be underpinned by effective partnerships delivering a customer centric approach based on a shared understanding of customer need. Clearly defined governance arrangements, data sharing protocols and common goals to help achieve outcomes; with links to a strategic partnership plan, which facilitates the delivery of consistent local support services.

Question 3 - Recommendations

Highly Recommended
- Analyse demand, establish capacity, develop solutions with partners and resource appropriately
- Defined triage process including triage questions which cover multiple aspects such as housing, financial management, employment and skills, physical and mental health, confidence and resilience
- All front line staff have the appropriate knowledge requirements
- Map appropriate support services (including eligibility criteria)
- Triage process is understood and valued by the individuals engaged with it.

Desirable
- Common triage process between you and your partners for identifying customer needs at the first point of contact
- Sufficient capacity to support triage for all vulnerable people
- Job shadowing between customer service advisors and partners to increase knowledge and understanding.

Aspirational
- Integration of partner services so joint triage can occur at the first point of contact, no matter which partner the customer approaches first.

Oxford City Council Triage Process

OCC Triage Process

Customer affected by Welfare Reform

Customer has low support needs, transitions independently

Pilot Team directly approaches customer as identified as potential high need.

Customer is referred to pilot by other agency due to support need.

Customer refers themselves to Pilot for help.

Pilot identifies individual or receives referral – prepares for customer

Phone Triage

Customer found to require a medium level of support, signposted to support services

Customer identified as having greater support needs, invited for face-to-face triage interview

Officer prepares for meeting, welcomes customer.

Explanation of Welfare Reforms and purpose of meeting

Customer's options/ Change readiness

Problems and barriers

Providers

DHP, conditionality and debt

Circumstance

Conclusion and goodbye

Customer has high support needs - enters casework, relevant partner organisations notified. On-going relationship and follow up.

Relationship Building

Face-to-face Triage

Triage - Question 4

What effective measurements are there for triage processes and how are these best captured?

Answer

Development of triage measurements is still work in progress. Partnerships should agree key criteria that reflect on national and local objectives with a focus on customer experience and outcomes. A range of qualitative and quantitative indicators need to be in place to offer the opportunity for continuous improvement to ensure resources continue to be targeted appropriately. Existing systems and processes will need to be reviewed to ensure that functionality is built in to capture and report this data.

Question 4 - Recommendations

Highly Recommended
- Agree key outcomes/measures/data sharing that you want to track from the outset, ensuring there is a simple way of collecting that data e.g. back office systems/excel sheets
- Effective Customer Relationship Management systems (or similar)
- Implementation of a monitoring system for referrals, take-up, engagement rates and outcomes with adequate resource
- Monitoring the number of customers that get to each stage of the triage process will show how effective it is
- Be prepared to change processes and be flexible
- Monitoring of impact of triage on take-up of appropriate support services
- Regular meetings with partners to review data and ensure that signposting from triage is accurate and effective
- Obtain customer feedback following triage e.g. through customer surveys.

Desirable
- Make all agencies jointly accountable for outcomes in a locality in order to drive the necessary partnership working
- A single tool for capturing this data would allow comparisons across partnerships to inform improved service delivery
- Building the triage process into a Customer Referral System will enable data to be tracked and trends and patterns to be identified.

Aspirational
- A Customer Relationship Management system (or similar) that is jointly accessible by all partners
- An online measurements site that can collate all different types and demand from triage automatically, and provide essential information.

How to examples - Triage

How to develop a triage process for vulnerable claimants

Starting Point

Located in south-east London, Lewisham is the second largest inner London borough in size and the third largest in terms of population (c.255,000 people). There is a high level of benefit take up in the borough; nearly 34% of households claim housing benefit and 15.3% of residents claim a 'key out of work benefit'. Lewisham is the 15th most ethnically diverse local authority in England.

The Lewisham pilot aimed to :
- develop an evidence based definition of vulnerability for transition and access to Universal Credit
- develop and test triage mechanisms for identifying and assessing individuals affected
- test an approach for providing a holistic locally delivered face to face transition support service
- By identifying those customers that were likely to require support across one of the 4 quadrants, we were able to make referrals to key agencies so as to support residents to Budget and manage monthly payments, sustain tenancies in the social and private sector, access employment and work focussed training.

Design
- Initial sketch of ideas developed through dialogue with welfare reform working groups and on the basis of feedback from in-depth customer insight research
- Need to establish whether 'need' levels are high or low in each quadrant
- Triage needs to be quick and linked to practical skills and behaviours (not just perceptions of concern)
- Needs to be simple enough to be rolled out to other organisations
- Worked with a core group of voluntary organisations and our front-line staff to develop a set of questions
- Prototyped the model and then tested in access point and against some case studies
- Triage focussed on four areas, Digital, Financial, Employment and Housing; this builds on the link between each of these areas and wider welfare reform
- Customers impacted by the benefit cap were used as the target group for the triage pilot.

Designing a triage process – how we did it

- Initial sketch of ideas developed through dialogue with welfare reform working groups and on the basis of feedback from in-depth customer insight research

  - Need to establish whether need levels are high or low in each quadrant
  - Triage needs to be quick and linked to practical skills and behaviours (not just perceptions of concern)
  - Needs to be simple enough to be rolled out to other organisations

- We worked with a core group of voluntary organisations and our front-line staff to develop a set of questions

- We prototyped the model and then tested in in our AccessPoint and against some case-studies developed

Benefits

Improves the ability of claimants to:

- budget and manage monthly payments
- sustain tenancies in the social and private sector
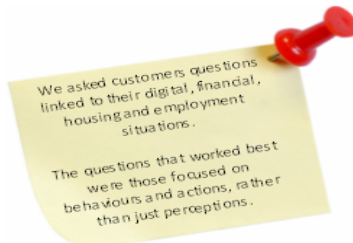- access employment and work focussed training
- get online.

A scripted triage could:
- allow the function to be rolled out more widely across partner agencies
- enable need to be identified without the need for expert skills.

Our triage model – our questions

Digital
- Apart from mobile internet, how do you currently access the internet?
  - Via home computer
  - Via family/friends
  - Via public computer
  - I don't have access
- Do you use the internet for any of the following:
  - Online Banking
  - Job search
  - Search for Information
  - Benefit application

We asked customers questions linked to their digital, financial, housing and employment situations.

The questions that worked best were those focused on behaviours and actions, rather than just perceptions.

Financial
- Do you use DD, Standing orders to pay for your utility bills?
- Would you be concerned if Housing benefit was paid directly to you?
- Are you behind with any payments for utilities, store cards, loans, etc?
- How concerned are you about receiving one monthly payment to cover your rent, basic living needs?
- How many times have you applied for a social fund payment or crisis loan in the last 12 months?

Issues and Resolution

A number of issues arose during the pilots which were addressed by the team.

We found a high proportion of people who do not pay any of their bills by direct debit or standing order and others who regularly applied for crisis loans. We referred some of these customers to the local Credit union to consider budgeting accounts.

We found that some people have existing debt on credit/store cards or payday loans. These customers were referred for intensive CAB debt advice.

In Lewisham a significant proportion of customers do not speak English. We referred a number of customers to ESOL provision (English for Speakers of Other Languages) and where required arranged for interpreted appointments.

A remarkably high number of tenants have never been responsible for paying their rent. We explained to these customers the payment of housing benefit and the responsibilities of tenants to pay their rent.

Outcome

One of the key learning points of the pilot is that although scripted triage is a good way of identifying people who need transitional support, it might not be intelligent and flexible enough to identify individuals who are likely to need more intensive ongoing support.

One of the key reasons for this is that the personality characteristics such as tenacity, drive and determination will be important factors in determining whether an individual will overcome individual difficulties to transition to UC. These cannot be easily scripted and are much more easily identified in a face to face environment. This suggests a layered approach to triage might be required.

Do's and Don'ts

Do	Don't
The triage assessment must be linked to the actual support which is available. Asking individuals about skills for work is irrelevant if the LA is not providing support in this area.	Don't call claimants to arrange appointments during the school run.
Do make calls between 10.00-15.30	Don't attempt to complete a vulnerability script with customers who can't speak English.
Do score language difficulties as a specific vulnerability and arrange an interpreted appointment.	Don't ask questions linked to perception or attitude as these are prone to bias.
Do ask tightly defined triage questions that focus on actual behaviours.	

Birmingham City Council

Development of new tenant Triage system

Starting Point

Birmingham has in excess of 65,000 council properties many of which are let to vulnerable residents and those on a low income. This pilot aimed to deliver channel shift by increasing self service and reducing digital exclusion, and by introducing a triage process for new tenants to help their tenancy be more sustainable.

A total review of the new tenant customer journey was undertaken and a 'Gateways of Influence Model' was developed. This model identified for each stage of the customer journey specific activities that needed to be undertaken to triage, nudge and change customer's behaviour.

Birmingham introduced a Digital Log Book, which is a personalised portal that a tenant will interact with and is owned by them. The Digital Logbook brings together in one place additional resources that can provide support to tenants. This has helped to develop the digital-by-default approach and to get tenants ready for the introduction of UC. The pilot also introduced letting suites as a one stop shop for all housing tenants, with new tenants given 12-weeks additional support on how to manage and sustain their tenancy, once they had received a property. The letting suite process helped identify tenants with vulnerabilities or barriers to work.

Design

The re-designed customer journey, together with the introduction of Letting Suites and identification of support needs through triage, required guidance for officers. This guidance covered the change of processes and procedures, the range of support available in each locality and contacts for staff to make referrals to provide relevant support.

As part of a review, staff were consulted and it was agreed that a directory collating all organisations and support mechanisms would be a useful tool for officers to use.

A task and finish group was established lead by officers from different services such as letting suites, elderly services, annual visiting and family support. The group was also supported by a university student as part of a placement that she was undertaking.

The group established the following:
- process map of what is currently available and what was required
- contacting support providers to ensure they agreed to be part of the directory
- capacity for taking referrals
- referral mechanisms for providers and organisations
- the make up of the directory i.e. general information, vulnerability and statutory
- the directory will be standard to all services but there may be information applicable to the local community for each quadrant of the city
- guidance on how to use the directory.

It was clear that there was information available but that there was no central guide bringing the plethora of services, locations, organisations and web resources together.

The directory aimed to provide a comprehensive guide in one location.

Benefits
Through the use of the triage process and introduction of the digital logbook, rent arrears have reduced by 134K over the period from April 2013, in comparison with the same volumes and period in 2012/2013. Birmingham, as a result, believes their pilot will save in the region of £300,000 plus per annum

The majority of tenants (97%) completed their forms electronically during their pre-tenancy triage meeting, with those unable to complete the form being identified as requiring extra support.

Approximately 75% of prospective tenants are self serving online and registering their details prior to their tenancy interview therefore saving time in the interview.

Issues and Resolution
The organisation and support directory has been developed in a paper format and is comprehensive. It is a dynamic working document that has evolved as research identified additional service providers.

In order to ensure that it met requirements, the directory was tested with Annual Visiting Officers and Letting Suite Officers. The testing period completed at the end of December 2013.

The directory has been shared with the data protection officer who advised that it is important that if an officer is making a referral on behalf of the client, that the client must give permission first and that this is noted within the case management notes.

Do's and Don'ts

Do
At the start of the process people were given the option of whether they wanted to sign-up to the log book, by giving people this option most automatically decide not to. The process has now changed to make it a mandatory requirement by including the log book in the process of obtaining their tenancy and using appropriate language which has resulted in them signing up.

Designing a Triage Process

Starting Point

Oxford City Council's Pilot has been trailing and testing a triage process which is designed to be suitable for future delivery of UC support. This triage process was developed to fulfil the stated aims and objectives of the pilot, which included the development of a triage process that supports people into employment and identifies barriers to work.

Design

Several key guiding principles were installed into the triage process. These were developed by the pilot team using their knowledge from experience of customer facing roles and by using existing best practice within Local Government and the private sector.

A proportionate and Multi-layered approach

With 1000+ affected by the welfare reforms in Oxford, the pilot team built a triage process that could cope with the large number of potential cases while also identifying those who needed greater assistance, proportionate to need.

The system has proved robust but flexible enough to cope with these levels of demand while delivering a suitable amount of support to each customer. This was achieved by creating a multi-layered process to triage customers, with resources applied appropriately.

Conversational technique

The pilot team rejected scripting early on in the trialling stage of the triage process. The complex and broad array of customer needs meant scripting proved too inflexible and impersonal, and failed to develop trust and communication between the pilot worker and customer. Instead a conversational technique was adopted for both phone and face-to-face aspects of the triage process, where the officer was calling/meeting "to have a chat" with the customer regarding welfare changes, the way forward, the barriers they face, and their support needs.

Extensive and holistic support

The pilot team adopted a broad approach to triage discussions, rather than constraining triage to only welfare and work issues. These wider issues include housing, debt, childcare, environmental health issues, and council tax. Customers wanted to speak about these issues when discussing their lives due to their interconnected nature, and all are barriers to work in the eyes of the customer, so relevant to the pilot.

Exclusive triage (an on-going relationship)

High risk customers are assigned a named caseworker to handle their case in a long-term manner. These customers do not pass through the triage process regularly; instead, support can be anticipated by the caseworker.

Benefits

An effective triage process means that customer needs are quickly identified and resources allocated effectively to the customers identified as having additional support needs. An approach that also identifies all customer issues/barriers to work in the process means a holistic approach can be adopted as many customer issues overlap and cannot be resolved in isolation.

We have seen significant positive impacts on customers reached by the pilot. 856 people have come into contact with the Pilot at some point, of which 214 people have gone on to become active and on-going casework for Pilot officers, with others signposted to support.

All 214 have reached the Pilot at a time of a major period of change in their benefits. Most receive temporary DHPs to meet their rent shortfall, but tied to conditions involving work with a Partner Organisation to help enter or remove barriers to work.

As a result of the work undertaken, 39 customers have entered employment and are no longer impacted by Welfare Reforms. We have approximately 70% of the caseload actively looking for work and working with partners to achieve this.

Issues and Resolution

Our original scripted approach resulted in a failure to identify all customer needs at one time and lacked the flexibility to prioritise customer needs based on each customer's circumstances.

The revised conversational approach that used prompts in order to ensure that all the required data was collected (but not necessarily in any set order) proved much more efficient and as a result customers felt we were actually listening to their concerns instead of forcing them through a process designed to suit the LA.

Do	Don't
Have a process constructed around the need of the customer, not the need of the LA	Try to solve customer issues in isolation – they are always interlinked
Capture all customer issues and not just the ones you think important	Have too rigid a system that is not flexible enough for each customer
Ensure you allocate resources appropriately in line with your triage process.	Treat the Triage design process as an IT issue/project.

Section Four - Digital Inclusion

Digital Inclusion Overview

As the pilots progressed and findings emerged it became apparent that providing digital inclusion was an incremental process that underpinned how authorities delivered services and equipped customers with the skills and infrastructure to access those services. It should be seen as a continual journey rather than a "once and done" initiative. It also requires a close and co-ordinated strategic partnership approach whilst recognising the differing customer interaction policies that exist at present.

A cohesive channel shift policy helps authorities realise efficiencies whilst providing targeted assistance through the most appropriate methods.

Key Activities to digital inclusion:
- 11 of the 13 authorities have a primary/secondary aim of increasing digital inclusion
- The pilots concentrated on increasing access and provision, skill levels, providing support and moving contact arrangements online
- As part of their activities, seven pilots sought to achieve this by making digital the preferred method of claiming benefit whilst another adopted a "digital by default" approach to housing applications. A number also sought to increase online take up of LA services.

The methodology within all the pilots consists of:
- Engaging with partners to map WiFi/PC locations and levels of mediated support
- Taking steps to fill gaps by increasing WiFi access, increasing volume and positioning of internet enabled devices whilst improving customer service
- Engage with customers to gather skill level data, publicise channel shift strategy and encourage online usage through mediated support and training.

Key lessons from the pilot

All authorities have been successful in increasing access and take up of online services but have faced some key challenges:
- Customer behaviour has been to seek assistance in a paper based environment. Promoting a "self sufficiency" strategy takes time and mediated support
- Many partner organisations have face to face customer assistance orientated strategies and strong links and negotiation are required to align digital policies
- Staff engagement and cultural change is crucial to success. Involving staff in developing the new systems and valuing their views and input helps to secure their buy-in and ownership. Carefully worded communications to customers, outlining the benefits and advantages of online services, supported by initial help from staff where necessary, will help to move claimants to digital channels
- Particularly but not exclusively, in rural locations early involvement and joint ownership of strategy with partners is crucial. This can lead to more efficient use of resources and delivery by trusted intermediaries
- Ensure activities are carried out in a structured, planned manner. Co-ordinate information gathering, customer and partner involvement, delivery processes and staff engagement before deciding on infrastructure placement.

This resulted in;
- Stronger focus by partnership groups, including RSLs, on providing support and access
- Public access PCs being sited in LA Customer Receptions rather than libraries
- Staff as digital champions, but also volunteer digital champions providing more generic support
- Resource savings as digital contact takes less time than other methods.

Digital Deal - is an initiative sponsored by DWP, DCLG, and Local Government, further supported by the Scottish and Welsh Governments.

Twelve projects are currently running across England, Scotland and Wales which are aimed at helping people to move online and build digital competence. They are focusing on a range of activities including supporting a digitally enabled bus to travel to more rural locations, turning claimants' televisions into internet access devices, and providing internet kiosks in some social housing buildings.

Some of the key learning of Digital Deal so far:

Strong Partnerships - Tees Valley-based Fabrick Housing Group is working jointly with fellow housing provider Vela Group, as well as Go On Boro and the Middlesbrough Football Club Foundation on its Teesside ResiNet scheme. As part of this, a partnership has been forged with the Hope Foundation - a local exemplar UK online centre - to refer residents for support in learning how to use the internet.

Involving residents early - Well-directed local activity on the ground involving local residents at early stages has been key for getting digital deal's digital inclusion projects up and running and successfully engaging local communities. Golden Gates Housing Trust (Cheshire) team prioritised the training of 20 digital champions, some of whom are residents, to train other residents in their own home. They are keen for their residents to be involved with this project at all stages.

Engaging staff in the delivery organisation early - Successful projects are engaging their own staff early in the project. Leeds Federated Housing held a series of workshops involving members of staff and community partners.

Getting the technology right by understanding user's needs - Getting the kit right for local residents and setting up connectivity in the right places has been critical. Bron Afon (Wales) project has spent time consulting with local residents about the design of their kiosks so that they are user-design led, welcoming, safe, illuminated, able to be used by disabled people and offer confidentiality.

Reduce costs - For those residents where cost is a barrier, successful projects are finding ways for them to acquire kit and broadband at a reduced cost. Magenta Living (Birkenhead) are putting the final preparations in to setting up a partnership with a local credit union so they can offer low cost loans that will enable residents to afford their equipment for the first time.

Getting resident support by finding the 'hooks' - Demonstrating the range of activities that can be done online and showing different gadgets that can be used are proving to be important hooks. Yarlington Housing have set up 'Gadget Roadshows' allowing residents to handle various types of technology and get advice on the most appropriate device for their needs.

Lord Freud meeting with LA led Pilot Representatives – 13 Jan 2014

The following are key learning points that emerged during discussions between Lord Freud and Pilot representatives on the theme of Digital Inclusion.

There was recognition at the meeting that the pilots had made real progress in understanding the barriers to digital inclusion and had developed effective solutions to tackle these.

The pilots tested a variety of approaches to digital inclusion, with the questions and answers and supporting information in this document providing real insight into how they developed a better understanding through customer insight, designed systems and guidance to enable claimants to self serve and provided support to those who needed it most.

Considerable progress has been made in encouraging customers to access information about services and apply for benefits through digital channels. It is notable that most claimants opted to continue to access online services rather than revert to face to face contact once any initial difficulties had been overcome.

Digital Inclusion – Dos and Don'ts

Do Invest time to understand and effectively engage with your claimants from the outset and continue to persevere with those who need more help

Do Make websites reactive to work on smart phones and tablets

Do Make the online form 'intelligent' with appropriate network capacity.

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 more independent

Don't Spend money on large scale marketing campaigns – low cost in house marketing has had a bigger impact to channel shift

Don't Assume existing public access points are suitable for benefit claimants.

Digital Inclusion - Question 1

How can local authorities and their partners encourage digital inclusion in preparation for Universal Credit implementation and what are the benefits to them and their customers?

Answer

Local authority and partner organisation's digital inclusion strategies are Key in identifying innovative ways to up-skill and influence customers. Promotion and expansion of "easy to navigate" digital services across all service providers will increase customer capabilities and make this the preferred route of access.

Success will lead to efficiency savings for local authorities and partners whilst increasing self sufficiency, accessibility to services and confidence levels for customers, and improving employability prospects.

Question 1 – Recommendations

Highly Recommended
- Develop an active corporate channel shift/digital inclusion strategy for your locality which should incorporate all of the points below
- Co-ordination of activities and strategies with key partners – relate this to customer, choice, channel, connectivity, content, communication, cost, capability/competences and champions
- Understand, map and promote the provision and accessibility of free local IT services; including training support available to customers
- Using triage to understand the digital skills of the customer base, identifying gaps and working with those who are most prepared
- Establish support mechanisms including development of user-friendly forms and websites, staff mediation, digital champions and partner involvement
- Continuous and sustainable support toward self sufficiency and promotion of the wider personal benefits of online access
- Invest in staff training and communication to support cultural shift
- Provide internet enabled IT self serve workstations within main contact points
- Wide network of public access internet enabled points.

Desirable
- Align corporate channel shift policy to digital as preferred access route
- Provide WiFi access points
- Provide internet enabled IT self serve workstations within local customer contact points
- Provide additional support for those who are further away from using digital services
- Provide WiFi and computers for use in community locations
- Provide community based IT training
- Community support networks/hubs available throughout area
- Access via smart phone/app format.

Aspirational

- All local partners to provide online support and services
- Move all transaction based services online and develop intelligent scripts that allows for "Tell Us Once" approach across all services
- To engage everyone in the locality including those who are furthest away
- Fast, subscription free broadband available across area
- Local authorities and Partners to invest in broadband
- Wider provision in a variety of languages.

Case Study - Rushcliffe Borough Council

A customer visited RCCC after being referred to us from Lloyds TSB as he was refused a loan and had housing arrears. The customer was assisted with applying for housing benefit online at the self-service terminal. The assessment team then checked the documentation which the gentleman had with him and completed his claim there and then. The customer was also interested in making a claim for pension credit. The self-serve terminal was used to complete this task also and the customer was advised he was entitled to pension credit and to make an application. The customer was very grateful for the guidance and assistance he had received and commented on how fantastic it was that he could do both things to help him financially under the same roof.

Below - Melton Borough Council guidance leaflet outlining internet access points

Below - Melton Borough council poster encouraging going online

Digital Inclusion - Question 2

Part 1

What are the barriers that customers face in accessing the internet, in terms of:

- Affordability
- Skill level
- Confidence
- Limited broadband access
- Mistrust of digital systems
- Capability?

Answer

Customers may face multiple issues in accessing the internet

Affordability

- Cost of PC, laptop, mobile devices and associated broadband, landline contract
- Design and device compatibility.

Skill level

- Knowledge and ability to complete complex forms online
- Language barriers.

Confidence

- Assurance regarding reliability of security and use of personal data and assurance that the content is completed correctly
- Lack of real time online help and advice.

Limited broadband access

- Broadband coverage, limitations and bandwidth.

Mistrust of digital systems

- Lack of confirmation about form submission and receipt.

Capability

- Numeracy and literacy, mental health issues and complex needs and disability.

Part 2

What are the solutions and how can they be applied effectively across different locations and council types with a variety of demographics?

Answer

Affordability - access to free WiFi and equipment hosted by a range of partners in suitable locations. Signposting customers to affordable broadband packages available e.g. BT basic package to passport benefit.

Skills level - coordinated digital training, mediated support, peer group digital champions. Delivered in accessible locations. Language barrier support identified.

Confidence - online "help" function for customers.

Limited broadband access - communicate where support/equipment is available. Improve broadband availability and speed. Explore different connectivity models and procurement of devices. WiFi set up in partner and community locations.

Mistrust of digital systems - national promotion of digital inclusion, highlight positive outcomes of digital claiming with simple to navigate reliable systems.

Capability – targeting and developing longer term provision delivered at the most appropriate time.

Part 3
Who needs to be involved in the mapping, provision and marketing of digital access and support for customers?

Answer
Following on from the digital strategy, based on customer insight, all service partners with customer contact should actively provide digital access and support for customers where possible, and market service availability.

Question 2 – Recommendations

Highly Recommended
- Work with partners to map availability of public internet access with available support, WiFi hotspots and broadband coverage
- Map opportunities for customers to undertake IT courses and levels of support
- Encourage usable email accounts maintained by customers
- Gather customer insight, looking at current usage/behaviour
- Ensure there is a solution for IT failure particularly where there is a dependency to complete forms
- Install self serve PCs within customer reception areas
- Wider affordable broadband coverage with required levels of connectivity.

Desirable
- Facilitate community based digital support network
- Engage partners in digital strategy
- Local partners including parish councils engaged to support customers.

Aspirational
- Move appropriate transactions online
- Joint IT facilities with digital support
- Public access IT with volunteer support in every community.

Above: **Rushcliffe Borough Council go online flyer**

Above: **Caerphilly County Borough Council Digital Fridays in local libraries leaflet**

Case Study - West Lindsey District Council

Mr X had become unemployed and applied for JSA online. He was assisted by the JCP staff located within the LA led pilot who helped him set up an email address, showed him how to use it for basic functions and supported him to sign up for a Universal Job Match account to search and apply for jobs.

Mr X returned weekly to use the computers to job search and on week 3 found and applied for a job using the site. Still being unfamiliar with all functions associated with emails, he was assisted with attaching his CV and application to send via email for the vacancy. Whilst he continued to search for other job opportunities he received a phone call regarding the job application. He was told that they had liked his CV and thought he had the correct experience for the job. They told him that if he could complete the relevant paperwork and documentation that he would be able to begin employment the very next day.

The JCP staff member once again assisted Mr X in ensuring that he was able to complete and send the documents to the agent via email.

As a result of the service that was provided in little over an hour a young person with no internet access and limited computer skills was able to utilise a nationwide database of jobs to find, apply for and then start in his employment the very next day for this immediate vacancv.

Case Study: Dumfries and Galloway Council

A gentleman who lived alone in social housing within Dumfries had been unemployed for over 10 years and was claiming Job Seekers Allowance (JSA) after coming off health related benefits. Whilst he was attending the Work Club to carry out job searches and apply for jobs, we noticed that he was struggling to do these tasks without intense help from his Link Worker.

After discussions with the Link Worker, the client expressed an interest in attending an IT and Employability course. He felt that in attending this course it would help him increase his skill set and in doing so further his chances of finding employment.

The client thoroughly enjoyed the course and he is using the skills he gained on the course to continue to look for employment. He now needs very little assistance from the Link Workers. This client was also offered the chance to be part of the Financial Awareness sessions. He attended the sessions and stated that he had no debt and was good at managing his money. However, he also stated that the sessions were interesting and that the information he received would be useful once changes had taken place.

The client in this case, is continuing to go through further training courses which will enable him to improve his job prospects and allow him to come off benefits.

Digital Inclusion - Question 3

How do local authorities and partners tackle staff resistance in encouraging customers to self serve?

Answer

All local authorities and partner organisations need to engage early with staff and adopt a joint cultural change strategy focusing on the rationale, benefits and effectiveness of digitalisation. Communication, staff involvement and acceptance are key to embedding digitalisation as a way of working.

Question 3 – Recommendations

Highly Recommended

- Staff engagement - incorporating current staff perception, training, awareness, development planning and ownership
- Communicate customer and organisational benefits of online services to staff and public
- Introduce measures to identify success and provide regular feedback on achievements and digital take-up impact
- Fit for purpose, reliable and easy to navigate services
- Remove alternative methods of claiming/contact where appropriate, thus providing more time to help support customers with complex needs.

Desirable

- Share best practice across the partnership
- Within the staff network, digital champions providing support, coaching and continuous improvement
- Develop a co-ordinated digital strategy with neighbouring authorities.

Aspirational

- Incentives - encouraging staff to identify opportunities to shift services online
- Make digital inclusion part of staffs' roles and processes.

How to examples - Digital Inclusion

How to raise awareness of online services?

Starting Point
Prior to the pilot, Newport had a good range of online services available, but no marketing of website services had taken place.

As part of the pilot, Newport undertook a large scale advertising campaign to raise awareness of the types and range of tasks that can be completed online. The advertising, throughout Newport, including billboards, buses, lamp posts and newspapers. Paper forms and letters sent to customers were reviewed to include promotion of our online services.

Design and Examples
The Save Time Go Online Logo was designed and used on all promotional material.
- Logo design - £1451
- 19.59% of customers surveyed at the end of project recognised the Save Time Go Online Logo.

Fig.1 Save Time Go Online Logo

Fig. 2 Billboard and bus side marketing

Large Scale Marketing Campaign
Large scale marketing campaign using billboards, bus sides, lamp posts and supermarkets
- Cost £13,946.76 (inc VAT)
- Mosaic Experian Data used to place marketing in areas where customers are likely to be able, but not aware
- No significant increase in the take up of promoted services during the month or months following the marketing
- No measurable savings identified.

Adding a logo and short URL to paper forms
- Over 60's pass made live – 26 September 2012 and staff asked to promote the online form straight away (email sent to all frontline staff and management)
- Logo and URL added by Internal Graphics – no charge – February 2013
- This realised an estimated saving of £4,381 over 12 months as contact method changed.

Re-wording existing forms and adding campaign logo
Re-wording of Parking Fine Ticket
- 6th November 2012 - online parking fine form made live on website
- 6th November 2012 and the 1st March 2013 - the option of paying online was not promoted to customers
- February 2013 - the parking fine ticket was re-worded to encourage customers to visit our website to learn how they could make payment. The re-wording was completed internally
- 1st March 2013 - wardens started issuing the re-worded parking fine tickets
- Online payments have risen to over 45%
- This realised an estimated saving of £5,034 over 12 month period.

Do's and Don'ts

DO establish an online brand/logo	**DON'T** spend money on large scale marketing campaigns – billboards, lamppost banners, bus sides
DO add logos and short URLs to paper forms	**DON'T** make assumptions that all customers have the skills to understand "marketing material" – think of those with language barriers and low literacy levels
DO update (re-word) all letters and correspondence to customers to promote online services	
DO use Mosaic data to identify areas where residents are likely to be able, but unaware	**DON'T** forget to engage with and keep local partners updated on services available online.
DO make sure frontline staff have the skills and knowledge to promote online services.	

Melton Borough Council

How to take forward Digital Inclusion in your locality

Starting Point

Melton is a small semi-rural Local Authority and prior to the pilot there was no online benefits service other than the provision of information.

To ensure our customers were informed and able to access services we needed to understand their ability and readiness to channel shift - our aim was to get 50% of our existing working age benefit caseload using an online service - achieved 78%

Design

With a large proportion of our caseload migrating to Council Tax Support in April 13, it was an opportunity to ask them to confirm online that their claim details were correct.

The process included registering for a secure account, the ability to view claim data and completion of the review. It took four months to complete the process. Staff have been fully involved and engaged from the beginning therefore we have not experienced any real resistance to the changes.

Our approach:
- we wrote to customers setting out the process
- provided a simple "how to" guide explaining the actions customers needed to take
- provided details of the location of free internet facilities
- conducted follow up surveys with customers which helped to support future redesign of services
- used existing technology and staff skills/resources.

We also:
- rolled out an assisted electronic new claims telephone service in October 2013. Already 78% of the customers making a new claim have used this method
- ensured customers are engaged digitally by using texts and emails as the first customer contact channel wherever possible
- set up two local community based projects run by volunteers to explore sustainable independent solutions to provide support and access to online facilities.

Benefits
Organisation
- Has enabled services to be delivered more cost effectively with potential savings – currently 26% customers choosing appointments compared to 85% previously - increased use of electronic contact methods leads to a significant shift towards cheaper contact channels
- Speed of taking a new benefit claim reduced from 1½–2 hours to 45 minutes allowing redirection of resources to customers with complex needs
- Supports other service areas across the organisation to think digital.

Customer
- Well prepared to deal with changes and moving towards being work ready and accessing employment
- Quicker decisions and payments
- Convenience and choice
- More support available where and when needed.

Do's and Don'ts

Do	Don't
Develop and embed a corporate channel shift strategy with digital as the preferred access route for long term sustainable channel shift	Assume you will know what works best for customers – invest in engagement/testing
Ensure new online processes are simple, relevant and customer centric	Expect external partners to respond to requests or be able to apply significant changes as quickly as you might like.
Recognise that some claimants will be better prepared than others so ensure you have sufficient assisted options	
Have regular effective communications to staff, partner organisations and residents around the provision and benefits of digital services	
Invest in the correct IT infrastructure to support reliable robust digital services	
Identify skill gaps and offer a variety of courses based on existing skill levels - one size doesn't fit all.	

Issues and Resolutions

Issue	Why it was a problem	Resolution
Working with external partners	Problematic gaining agreement on timelines for delivery and contractual arrangements	Leave sufficient lead time for delivery and ensure you identify and capture availability of key resources at the outset
Developing and implementing new processes internal partners	Different service areas with different priorities Reputation - making sure everything worked first time	As above and leave sufficient time for internal and customer testing
Implementing new IT and online services	Integrator falling over regularly directly affecting customer ability to use our new processes	Our IT team made resolving integrator issue a priority. Only benefit data validated and data matched against CRM records
Focus Groups	Ensuring correct customers attend to gain good qualitative outcomes	Used insight to target customers, incentives vouchers, billed as non council event – still limited success

Summary

We have corporately committed to making transformational changes in respect of how customers access our services and embedding a culture which focuses on people and places rather than traditional service silos with an overall ambition of improving outcomes for vulnerable people. This will be driven by ensuring customers have the necessary skills to access and use online services, using efficiencies gained to redirect existing resources to support those most in need, increasing customers work readiness and ultimate financial independence.

How to provide self service terminals

Starting Point

Rushcliffe Borough Council values channel shift and has been encouraging housing benefit claimants to apply online since April 2012. We also encourage online payments.

The pilot enabled us to expand self service by purchasing two touch screen PCs for use by customers at our contact centre. We also designed a whole new website to run on these PCs which made going online and finding what customers needed much easier.

Design

Firstly we bought two high spec touch screen PCs and placed these on counters previously occupied by customer service advisors. We moved from six advisors to four advisors and two self service PC's.

We designed a website to run on the terminals which we believed would enable customers to navigate easily to the services they needed. Our home page referred customers to lots of logos for partner organisations. However, customer feedback soon confirmed that our website was not as easy to use as we had envisaged. As more and more customers were asking which organisation provided what service and what logo they needed to click on, we realised we needed to make the website simpler. Customers don't know (and don't particularly care) who provides the service; they just want to access it and have their queries resolved quickly.

Our second design was based on simple buttons related to activities – Apply, Pay, Find, Jobs, and Email. Behind each button was a menu list of items the customer could access under that category. These then linked to the relevant page on the appropriate partner organisation's website, be it our own or someone else's. Check out our design at www.rushcliffe.gov.uk/selfserve

Benefits

There are many benefits to self service:
- customers develop IT skills and will be better prepared for UC
- customers can do business at a time and place to suit them
- self service enables customers to undertake multiple tasks in one transaction and in one place
- self-service meets expectations for more tech savvy customers who are used to doing things online in other areas of their life
- online transactions cost us less
- our advisors now have more time to help those customers that really need our help whilst those that can do it for themselves do.

Issues and Resolution

The biggest hurdle we faced was that our self service terminals are linked to our network so we haven't been able to allow free browsing.

Issue	Resolution
Self service terminals are linked to council network	If possible have stand alone PCs so customers can browse freely. We have 'allowed access' to key websites and keep this under review adding more when necessary.
Printing facilities	Our self service PCs are not linked to printers, but both customers and partners have said it would be helpful to offer this facility.

Do's and Don'ts

Do	Don't
Have free standing self service PCs so customers can browse	Link your self service PCs to your network if possible – it restricts how they can be used
Be persistent in encouraging customers to try self service. Once persuaded, many will make it their first choice in future	Expect customers to use self serve out of choice first time – they need encouraging.
Raise awareness of the availability of the self service terminals – advertise and market them widely	
Actively seek feedback from customers on their experience of using the terminals and make improvements/changes as necessary	
Make the home page really easy to use and accessible to all	
Have floor walkers who can provide assistance to those that need it	
Provide customers with printing facilities.	

How to… encourage Digital Inclusion in Benefit claiming

Starting Point

Dumfries and Galloway Council (DGC) had an electronic benefit claim form prior to the pilot, however this was only available to staff and partners who assisted applicants. Paper based claims still accounted for all self serve claims made prior to November 2012.

The move to 'digital by design' would prove to be a significant challenge for claimants in our area as this was not a method of application previously used. The aim of our pilot was to prepare our HB/CTR clients to transact online for benefits, by making resources available and understanding the potential barriers to not using this channel of communication.

By making our e-form accessible through our website, we have pushed digital claiming to a higher level, with a significant shift from assisted claiming to customer self service.

Design

Initially, we compiled as much data as possible about the New Claims being submitted, focusing on their format (paper or digital) and source (LA Assisted, Partner Assisted, Customer Self Service and DWP).

Previously, DGC had encouraged claimants to attend assisted interviews when claiming benefit, either with trained Council staff, or a trained partner organisation officer[5]. This was to ensure forms were completed accurately and all supporting evidence received was 'fit for purpose'[6]. As assisted claims were also taken on digital forms, this was also automated in the back office which meant less time was spent re-keying information.

To encourage the move to self service, the existing e-form was linked into our main Council website. Promotional material was produced advertising the availability of online forms in our 'Wait in line or go online' campaign. All new claims received digitally, including those taken internally, would be accessed via this link. From October 2012 the website based link was made available, initially through a soft launch, taking a measured approach to the change to ensure system and process robustness.

Over the following 6-7 months we saw a gradual shift away from assisted claiming to more and more digital self service claims. This shift became more prominent following a publicity campaign, were posters were distributed across the region, and all claims were encouraged first and foremost via this method.

Further scrutiny of claims received led to further data collection, focusing more on the customer specifics, aimed at identifying any barriers that may exists (e.g. gender, age group, location, tenancy type, disability etc).

Benefits

The culture shift has not only led to more and more customers claiming via this method, the resulting time saved in assessment staff not having to carry out assisted interviews has meant more time available for back office processing. This has been invaluable in a time when workloads and new pressures have arisen.

Claim numbers have remained relatively constant, and although processing times have increased slightly, this can be attributed to a number of factors over and above claimant self service. Scrutiny of Further Information Request[7] letters shows a consistency in numbers over the course of the pilot.

Issues and Resolution

Issue	Resolution
Lack of access to Council's internal network where e-form is hosted	E-form made available to all by hosting link on Council's own website – www.dumgal.gov.uk/benefits
Lack of computer experience / confidence in submitting claim online	Continued support presence in all Council claiming sites. Possible links to locally available free computer training courses
No home computer or internet access	Publicly available IT site, hosted in Council's main contact centre (further expansion is to be considered post pilot involvement). Public access points also need to be near or in offices where supporting evidence can also be taken
Reluctance to submit claim in publicly accessible library IT points (issues of confidentiality and privacy)	Publicly accessible points made available in benefits offices
Lack of awareness of e-form claim availability	Region wide publicity campaign, coupled with promoted shift in claim journey
No automated acknowledgement when forms completed and submitted online.	Internal security issues have prevented this acknowledgement being progressed, but still being looked at.

Do's and Don'ts

Do	Don't
Engage early and throughout all affected staff groups and partner agencies, ensuring that aims and objectives are shared with all	Make library IT provisions the only method of publicly available access points
Encourage an open and honest feedback channel with customers, partners and staff	Assume all staff and partners are being proactive, constant re-enforcement of the digital message needed.

Provide an assisted claiming method for those with high level support needs

Develop support guides for claiming, with a FAQ on details covered in claim questions.

Assist People to Get Online to claim benefits including Universal Credit & JSA

Starting Point
In partnership with Wigan and Leigh Housing (WALH), Wigan Council aimed to target 22,500 tenants in the most deprived areas of the borough, supporting some of our most vulnerable residents to achieve unassisted online claiming for benefits.

Design
We used a number of initiatives to help people to become 'digitally included' and get online, which included:
- a specific media campaign labelled 'Get Online' using a number of communication tools to target the group
- a 'Get Online' community bus travelling the borough across a number of

  locations
- delivering 'Get Online' courses at venues across the borough
- setting up more accessibility points where people could be supported to make an online claim.

Benefits – could be linked in with the design
Engagement with customers to get online was a vital process within the pilot; this was completed by the development of a media campaign and engagement with local schools and organisations. Activities completed on the bus included e-mail setup, web browsing, Universal Jobmatch registration and search and the use of comparison websites. The bus throughout the pilot was successful as it was being recognised throughout the borough, but a stronger offer needs to be created for the encouragement of 'Get Online' course bookings.

- We have seen an increase of 12% (from 64% to 76%) for unassisted claims for the pilot group. This is a significant improvement and illustrates the shift of customers claiming independently
- The 'Get Online' course was delivered over 13 weeks, a total of 109 courses were delivered and 1047 people attended
- There has been a clear increase of the pilot group using email within their online claim. Since the start of the pilot there has been a 10% increase of claimants providing their email address when completing an online HB new claim form. The improvement of this suggests that people are becoming aware that they need to effectively get online, and change their channel for accessing council services
- In April 2013, the call centre which supports the Housing Benefit department received no calls from claimants wanting to make a claim over the telephone. This is a significant improvement and recognises that claimants are seeking other channels to make their claim. Other areas within the contact centre which has seen improvement is Environmental services, as there is now an online facility to report a number of services
- Overall, a change in customers attitudes recognises that claiming online benefits within their own home was more beneficial to the individual as they could complete at ease and save and return to if required.

Customers were given the incentive of winning an iPad mini to encourage attendance of 'Get Online' courses. Once they attended they continued to attend as they saw the benefits of being online.

Social media also proved to be an effective method of promoting the community bus locations and what it has to offer. Digital inclusion officers also used Twitter accounts to promote the courses and community bus where possible.

Do's and Don'ts

Do	Don't
Take the bus out to the community	Presume that customers will just come to you
Have a strong media campaign	
Offer incentives for people to attend courses	Give up trying to engage people.
Tie in with the benefits of other things that can be done online e.g. cheaper shopping, managing money etc.	

Shift from paper forms to online HB Forms

Starting Point

We had a suite of paper forms which have now moved to digital forms:
- Housing and Council Tax New Claim
- Discretionary Housing Payment
- Backdate Request
- Local Housing Allowance Safeguards
- Self Employed
- Childcare Costs

Design

70% of customers surveyed in Summer 2009 said that a facility to claim online would be useful.

Victoria Forms Suite was purchased in 2010 allowing for the full suite of forms, including HB New Claim and supporting forms, to be integrated online.
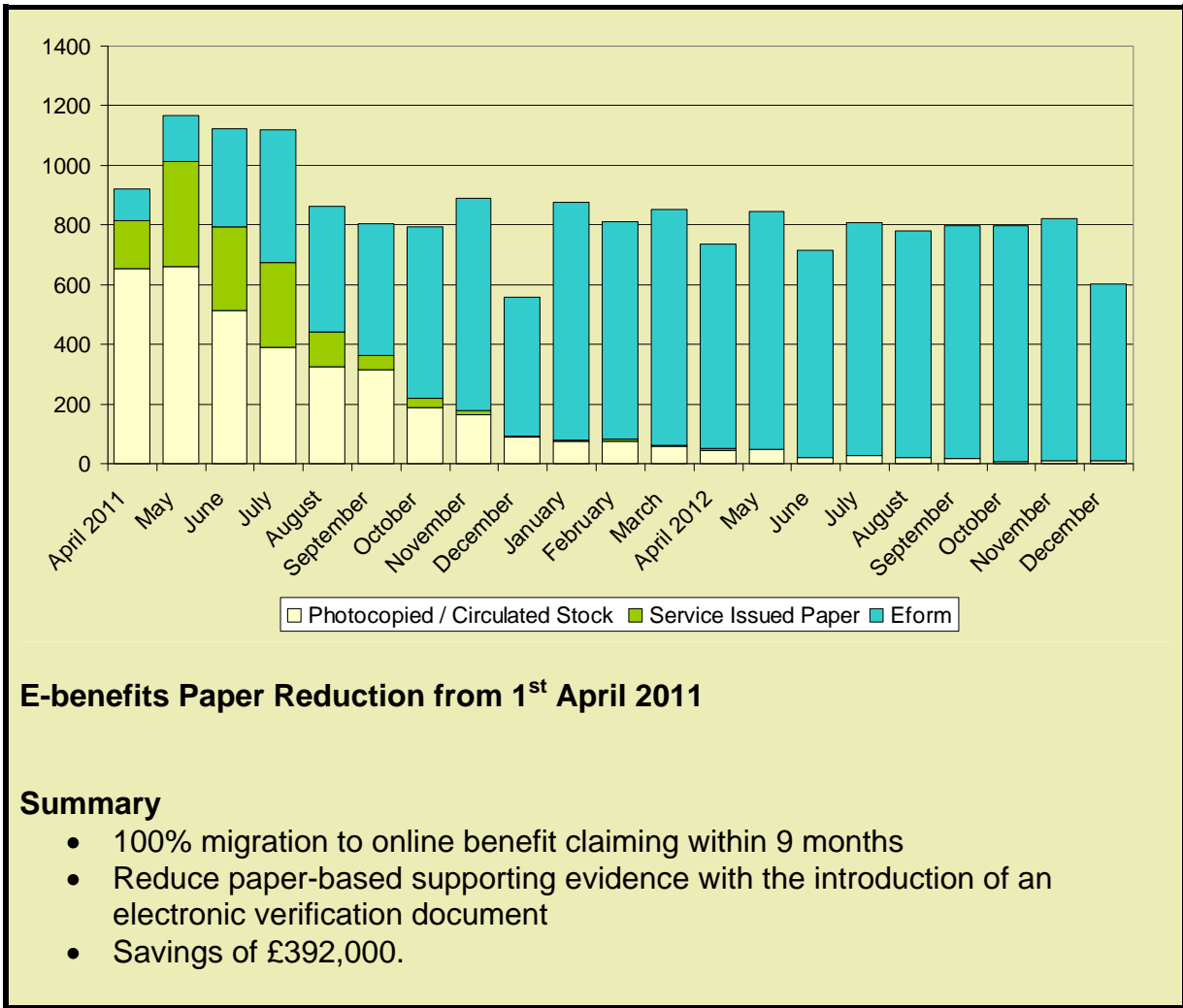
Benefits
- Automated back office data entry
- Reduced error rate
- Reduced handoffs
- LACI and LAID PDF electronic OCR solutions
- Automated evidence notifications
- Reduced processing times
- Automated account creation
- Paper storage
- Reduced internal mail from satellite offices
- Security
- Reporting capabilities – customer insight.

Face to Face	Phone Call	Website
£8.62	£2.83	£0.15
Savings v Face to Face	£5.79	£8.47

Issues and Resolution
- High cost of manual processing - with the online forms creating efficiencies, staff savings were achieved. Following a departmental structure change, a saving of 6.8 FTE positions was made.

- Inefficient interfaces between historical and new processing systems - ensure that the forms are a fully integrated solution with no hand offs, with integrated software testing built into back office implementation plan.

Do's and Don'ts

Do	Don't
Change customer services call centre scripts and ethos linked to channel shift to change functions and promote the online facility	Immediately withdraw support access for customers, ensure that support is available
Update key documents sent out to customers and website to advertise service available	Presume that staff will understand how to use and the benefits of the form, ensure that the correct training is given and relevant supporting documents on how to navigate and use the form online
Engage with all key stakeholders. For example in Wigan: • Wigan and Leigh Housing Management buy-in and training • RSL Management buy in and training • Customers • Front Office Staff.	Undersell the advantages of speed of processing and rent payments to accounts
Withdraw all existing paper form supplies so that online is the only option for customers to claim. Make sure that you notify your print section that no more forms are to be produced	
Make sure that there is a back up option available i.e. if your systems are down	
Make more computer facilities available for customers to use to make their benefit claims on, and use of other online council services	
Engage with partner organisations.	

E-benefits Paper Reduction from 1st April 2011

Summary
- 100% migration to online benefit claiming within 9 months
- Reduce paper-based supporting evidence with the introduction of an electronic verification document
- Savings of £392,000.

How to improve online services for users on handheld devices

Starting Point

Prior to the pilot, Newport's website was not optimised to work on mobile devices. As mobile usage increased, a mobile strategy was introduced to meet customer expectations and support channel shift.

Design

The last 3 years have seen an explosion in the use of smart phones and tablets to access the internet.

Newport's website analytics showed that almost 1 in 4 visits were made using a smart phone or tablet in 2012.

Two approaches were taken to accommodate the growing number of people accessing the site via handheld devices:

- redesigning the main website with responsive design techniques
- a dedicated mobile "app".

A responsive website works by automatically adapting the layout of the page to best suit the customer's device. Rather than retrofit an existing website, a new design was commissioned and a new website template was developed being responsive from the start.

The implementation of the new design took around 3 weeks. The additional overhead in adding the responsive functionality was greatly reduced by using open source responsive design frameworks and working with the needs of mobile users in mind from the start.
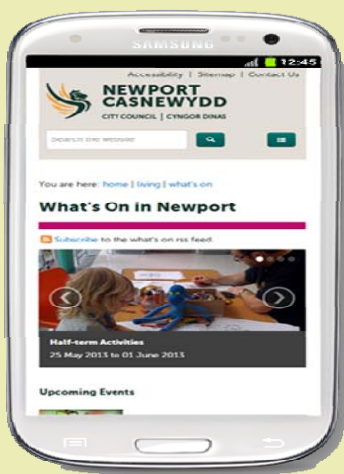
Fig. 1. Newport Council's responsive website viewed on a smart-phone

The main section of Newport's website went responsive in June 2013, with other sections of the site getting converted in July and August. The number of visits from smart-phones and tablets has seen an upward trend (fig 2, fig 3), and between 45 and 50% of visits each month are now made using a mobile device.
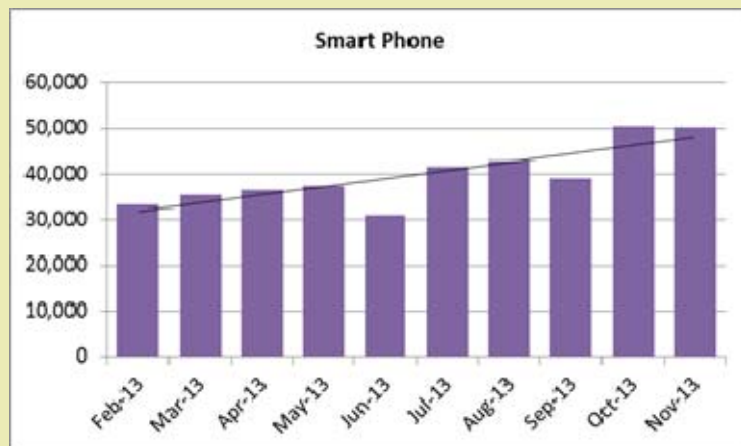

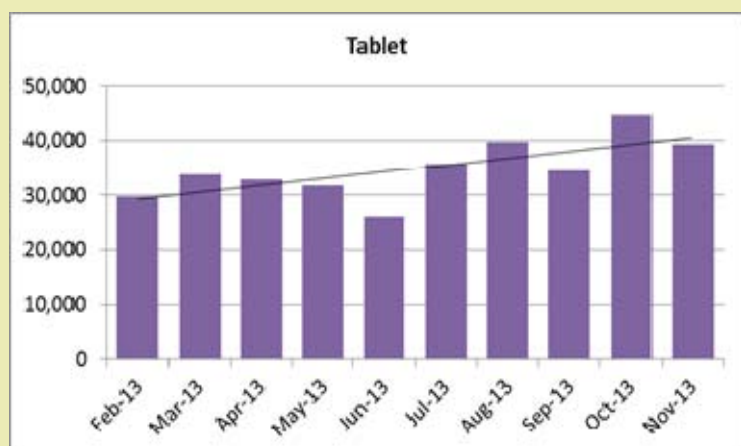Fig 2. Visits to Newport.gov.uk from smart-phones

Fig 3. Visits to Newport.gov.uk from tablets

Dedicated mobile apps can offer a richer experience to the user by taking full advantage of the capabilities of the device and allow for offline access in areas without data coverage. As part of the project, Newport was one of the first local authorities to trial Capita's Engage mobile phone application for local authorities.

The app (available for devices running Android or Apple iOS) offered a range of online forms and payments, and would retrieve information from our website and display it within the app where appropriate.

Customer feedback on the app indicated that customers found it difficult to use and didn't offer any advantages over using the website. As a 3rd party system, the app also offered a significantly different user experience to the website which further impacted the customer experience. Despite further development and a marketing campaign, uptake was low and did not warrant the overhead involved in maintaining a separate system for mobile users.

Benefits
- Increased customer satisfaction as the services were optimised for the customers' device
- Accelerated channel shift resulting in cost savings as more transactions are carried out online and fewer enquiries are made through mediated channels
- Improve digital inclusion by making the site easy to use on low cost, contract-free mobile devices.

Issues and Resolution
- The large array of different mobile devices in the market makes testing of the site and app across all devices impossible
  - Resolved by testing on device simulator software and asking staff to beta test the site on their own devices.

- Some sections of the site are still not optimised for mobile devices
  - Like most local authorities, Newport's website is made up of several systems from 3rd party suppliers. Some of these systems don't currently offer anything to improve the experience for mobile users while others can involve prohibitively expensive development work
  - Where possible, the most used systems underpinning Newport's website have been optimised for mobile use. Systems which don't offer this functionality or where change is prohibitively expensive will not be optimised, but mobile features will be a high priority in the procurement of new systems.

Do's and Don'ts

Do examine web stats to understand how customers are using your services	**Don't** invest in dedicated mobile "apps" unless they offer a definite advantage to the customer over a responsive website
Do consider mobile access right from the start for any web system. Usage is starting to overtake that of desktop devices so ensuring that systems are capable of meeting this need and designing with mobile in mind is essential.	**Don't** assume that your customers will also have access to a desktop device for more complex tasks. Tablets are now outselling PC's for home users, and low-end mobile devices with "pay as you go" data are more affordable than a PC and landline for low income households.