

**DWP Customer Insight
Directorate**

Single working age benefit
Customer Insight findings report

July 2010

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Summary

Background

The Government is committed to modernising welfare to increase the focus on work for people of working age. There is also a high level commitment to eradicating child poverty and to minimise social exclusion across all age groups. The existing benefit system can be complex, especially for customers claiming more than one benefit. Simplification of the existing benefit structure is seen as a vital part of making the welfare system more effective.

The Department for Work and Pensions (DWP) recognises the importance of the customer experience when they contact DWP. Finding the information they need and getting to the right part of the organisation will have a significant impact upon customer service and cost to serve.

The current benefits system provides a safety net for people in need, but its complexity can act as a barrier to employment and undermine a smooth transition into work. Its complexity also makes it more difficult for staff to deliver a benefit service focused on employment. The system needs to be transformed into one that is simple and clear, and that helps people move into employment rather than stay on benefits. *

Aims

The aim of the Customer Insight research was to interview a selection of customers with differing personal circumstances who have complex interactions with the benefits system in order to gather evidence of:

- the understanding of benefit entitlements and their movement between benefits;
- the difficulties they experienced understanding how the out of work benefits system and other support, such as Housing Benefit, Council Tax Benefit and tax credits operated; and
- where the current system may be inefficient or prone to error.

The high level insight obtained will increase understanding of the customer experience of the benefits system and provide evidence directly from customers. It will supplement existing DWP research held on this subject.

* DWP – *Raising expectations and increasing support – reforming welfare for the future*, 2008

Methodology

The research was carried out in two phases:

Phase 1

DWP analysts carried out a comprehensive review of existing information relating to customers with experience of the benefits system. The DWP Complaints Team looked at complaints received by the Independent Case Examiner (ICE) as this provided an opportunity to review a cross section of complaints that had progressed to the independent review level, with particular reference to complaints highlighting issues with:

- claims and payments
- advice and guidance provided by staff, and
- contacts with DWP.

Phase 2

DWP Customer Insight carried out interviews which provided the views of a sample of staff, customers, and employers.

These interviews took place between 16 February 2009 and 20 March 2009.

Staff discussion groups

DWP Customer Insight conducted five discussion groups with a total of 45 members of staff. The discussion groups identified areas that staff thought were particularly difficult for customers who are receiving more than one benefit and gathered staff views on which areas of decision making were in the greatest need of simplification.

Staff from Jobcentre Plus, the Benefit Help Line, the Benefit Enquiry Line, Benefit Delivery Centres, a Disability Benefit Centre and a Contact Centre took part in the discussion groups.

Customer interviews

DWP Customer Insight conducted in depth interviews with 35 customers and their contact with DWP was mapped to give a detailed understanding of their experience.

Customers were randomly selected based on the following criteria:

- customers who were out of work and claiming more than one benefit
- customers from different areas in the United Kingdom
- disabled customers and carers who have multiple contacts with the benefit system

Employer discussion group

DWP Customer Insight conducted a discussion group with one large employer; two small/medium sized employers, and a representative from the Confederation of British Industry.

Discussions focused on the employers' experiences of their contact with the benefits system, in particular relating to Statutory Sick Pay or Statutory Maternity Pay, and the support requirements for their employees who are starting or leaving work.

The findings are being used to identify policy changes that may need to be made in the future.

The small number of customers involved in this study is not representative of all our customer groups, but the findings highlight some key strengths and weaknesses within the benefits system.

Findings

DWP Customer Service research carried out in 2008 and 2009* shows that customers who are single benefit recipients are likely to have a smoother journey through the current benefit system than customers who claim multiple benefits. Customers who are claiming more than one benefit are more likely to encounter difficulties with the benefits system due to the number of contacts they have with DWP.

The focus of this research was to look at a small number of customers who have complex circumstances and gain an understanding of which of their contacts or interactions with DWP are the most likely to cause difficulties.

The key findings from both phases of the research have been categorised by customer, staff and employer issues.

Customers

Some customers who claimed more than one benefit or moved from one benefit to another highlighted that movement between benefits could cause confusion, severe financial hardship and emotional stress. This is due to:

- information provision – the need to provide different information for different benefits
- re-presenting information – delays may occur because of the need to re-present or verify information already supplied
- break in benefit payments – moving from one benefit to another can sometimes cause a break in payments. This may cause financial hardship and uncertainty

Some customers don't understand how to claim out of work benefits or what in work support is available to them. This is due to:

- access to benefits – some customers find it difficult to gain access to the help they need as they find the rules and eligibility difficult to understand and how these may apply to their individual circumstances
- contacting DWP – this is due to the number of ways DWP delivers its service. Customers sometimes contact the wrong part of DWP and have to be navigated to the right place by staff, which is an unnecessary contact for both customers and staff.

* DWP Customer Insight quantitative research 2008 & 2009

Structural organisation

Customers don't understand why they need to deal with different parts of DWP. Their expectations are that they should be dealt with at first point of contact.

The majority of customers getting multiple benefits interact with more than one agency within DWP, for example:

- Jobcentre Plus for income replacement benefits
- Pension Disability and Carers Service for Disabled Living Allowance, Attendance Allowance, Carers Allowance, Bereavement Benefit and Industrial Injuries Disablement Benefit
- local authorities for Housing Benefit and Council Tax Benefits, and
- HM Revenue and Customs for Child Benefit and Tax Credits.

Customers find the different application forms and information requirements confusing and this may increase the chance of error, for example if a subsequent change of circumstances is not notified to all the relevant authorities.

Benefit rules

Benefits vary widely in the conditions for entitlement and the figures used to calculate them, which makes it difficult for some customers to understand what they may be entitled to claim. Customers in receipt of a combination of benefits who have a change of circumstances currently may have to notify more than one part of DWP as well as other government departments, which is time consuming and costly.

Repeating information already supplied

Customers highlighted the need to repeat information that they assumed DWP would share internally. Customers may join the benefit system at a variety of different points, so information may be requested that is already held on one system.

Staff

Different rules for different benefits

The complexity of benefits means staff have to go through different processes to establish entitlement. This means that the emphasis may sometimes be on the process of claiming benefits rather than discussions on readiness for work.

Navigation of the system is difficult

Because of the number of benefits, each with its own conditions and rules, staff can sometimes find it difficult to keep up to date with all the knowledge required to advise customers accurately.

Using information already held

Different IT systems that cannot 'talk' to one another make it difficult to use information already held for customers. Information has to be duplicated, which can increase the risk of error.

Employers

Employers recognise the benefits system is complex and sometimes find it difficult to access the advice they need. They are not always clear which part of DWP they need to deal with and find it hard to understand the internal structure. This can lead to confusion or delays when they are trying to make contact to resolve queries about employee's circumstances or benefits.