

## CASE STUDY BENEFIT AND BUDGETING CALCULATOR

### CURO TRIAGES SUPPORT TO HELP CUSTOMERS ONTO UNIVERSAL CREDIT

As one of the first areas to go full-service with Universal Credit, Curo adopted a triage approach to helping their most at-risk customers first. This outward facing strategy means they spend 80% of their time with 20% of their customers. Curo use Policy in Practice's Benefit and Budgeting Calculator to help manage this process and effectively maximise their time. The tool's self-serve feature encourages customers who need less help to begin the process independently, allowing staff to focus their support on those customers who need more support.

### AN EARLY ADOPTER WITH BIG RESPONSIBILITIES

When Curo became one of the first full-service areas in 2016 they had no benchmarks or comparisons to help them transition their large number of customers onto Universal Credit. This was a challenging time. Being an early adopter meant they were working with new systems and procedures that had been established using educated guesses rather than real evidence. In addition, as a stock transfer housing association, Curo is responsible for up to 80% of the social housing in Bath which made the change even more difficult to manage due to the number of claimants.

For customers, the 'fear factor' around welfare reforms meant some delayed claiming or not applying at all, as they felt overwhelmed by the new process and what it meant for them. Curo's focus on the end-user and the increasing demand meant they had to find a way to make it easier for the less vulnerable customers to independently begin the process, freeing up valuable time for those more in need.

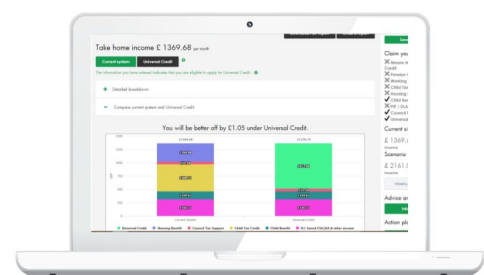
### THE SELF-SERVE FUNCTION GIVES CURO MORE TIME TO HELP MORE CUSTOMERS

As the pressure of welfare reform grew Curo needed a solution that could help them assess entitlements and demonstrate what their customers' income would look like after they transitioned to Universal Credit. They trialled external data analytics services, in-house data management and later an alternative budgeting calculator, but none of these solutions could meet their needs.

After discussing their needs with Policy in Practice, they were introduced to the Benefit and Budgeting Calculator. Impressed with the "amazing benefit calculator, which covered a lot of regulations as well as Universal Credit" they also found it to be more competitively priced than others on the market.

The calculator was swiftly embedded onto their website and Curo began sharing the tool with low-risk customers to initiate self-serving, immediately freeing up staff time. The Universal Credit comparison feature meant they could quickly and easily show customers how their income may change and how they can be proactive about these changes.

Curo says that "when we want to go that bit further with our customers, we're able to do that" with the Benefit and Budgeting Calculator.



*"Policy in Practice's Benefit and Budgeting Calculator has saved us considerable time and allowed us to do the thing that we do best and that's to give the support to the most vulnerable people to keep them in their home, which is our ultimate goal."*

Emma Owens, Head of Customer Accounts, Curo

## THE BENEFIT AND BUDGETING CALCULATOR MAKES THINGS EASIER FOR CUSTOMERS

For Curo, the Benefit and Budgeting Calculator has made things easier for customers, which is a key driver. It has helped staff and customers to start conversations about action planning and dispelled 'fear factors' about welfare reform.

The popularity of the self-serve feature has reduced administration time which can now be spent with customers most at risk. This has ultimately had a positive overall effect on the quality of service offered by Curo.

Some of the greatest value the Benefit and Budgeting Calculator has brought includes;

- **MORE FUNCTION AT A BETTER COST.** Despite exploring other solutions Curo found no single tool that offered everything they needed whilst also being competitively priced. The Benefit and Budgeting Calculator gives Curo more functionality for less cost than with any alternative product.
- **CUSTOMERS ARE NOW MORE INDEPENDENT.** The self-serve feature has been used over 500 times, at an average usage rate of 50 per month. Less vulnerable customers now have quicker access to advice, whilst experienced staff can spend more time helping those with more complex needs.
- **HIGHER CUSTOMER ENGAGEMENT.** Curo's customers are now more engaged in the conversations because they can more easily understand their expenditure via the Benefit and Budgeting Calculator's visuals and charts.
- **BETTER CUSTOMER EXPERIENCE.** Curo can now offer a better customer experience by resolving issues at first contact, rather than having to arrange onward referrals for further benefit advice.
- **DIGITALLY PROOFED.** As Curo moves in a more digital direction, the Benefit and Budgeting Calculator helps them prepare for the ongoing digital demands of Universal Credit.
- **SECURITY, CONSISTENCY AND ACCESSIBILITY.** Customer's data is saved securely and is also easily accessible to other departments, enabling staff to provide holistic support quicker.
- **GREATER CONFIDENCE IN THE DATA.** The strong relationship with Policy in Practice, as well as the built-in help functionality of the Benefit and Budget Calculator, gives Curo complete confidence that the calculations and advice they're giving is up-to-date, accurate and easy to understand.
- **EXCEPTIONAL LEVELS OF DETAIL.** Curo was amazed with the sheer level of detail the calculator provides on areas like British Nationals, refugees and students. They can now deal with a more diverse group of customers with unique backgrounds and circumstances.
- **WORKING TOGETHER.** As a founding member of our client Steering Group Curo continues to work with Policy in Practice to shape the future developments of the calculator, including more triage-focused functionality.

### FURTHER INFORMATION

Policy in Practice works to reduce poverty by making the welfare system easier to navigate. Our analytics services help councils find relationships in data to understand the drivers of poverty. We help councils design council tax support schemes that support the most vulnerable households, now and in the future. Our award winning Benefit and Budgeting Calculator is used by over 10,000 people daily. We've promoted a data-led approach to improve the design and delivery of social policy interventions since 2013.

To see the Benefit and Budgeting Calculator in action contact Policy in Practice on 0330 088 9242, [hello@policyinpractice.co.uk](mailto:hello@policyinpractice.co.uk) or visit [www.policyinpractice.co.uk](http://www.policyinpractice.co.uk)

