



How the Universal Benefit Calculator Helps To Change The Conversation Towards Action and Financial Independence in Buckinghamshire

People perceived that welfare reform wouldn't hit "leafy Bucks" hard. They were wrong, deprivation affects some local areas and requires a partnership effort to overcome. Bucks CC could be the first local authority with zero unemployment and aims to maximise opportunity whilst mitigating against the risks that welfare reform brings. The role of frontline advisors is key and Policy in Practice's software is the enabler, winning the O2 Local Government Digital Fund along the way.

Overview

The Problem

Frontline advisors all have different conversations with customers. Historically these have focused on financial support in a stable regime, but the benefit system is complex and undergoing rapid change. Partners need to support people towards financial independence. Outreach work is patchy with poor connectivity in some areas.

The Solution

Advisors need to change the conversation, explain a new regime and outline what actions individuals can take to benefit from opportunities in Bucks. Policy in Practice's software helps them have a consistent conversation, focused on outcomes.

The Benefit

Winning the prestigious O2 LGDF meant a mobile, offline version could be developed for use by all residents, not just those with broadband access. Advisors are now starting to change the conversation, which will only increase as UC rolls out.

The Problem

Changes brought about by the Welfare Reform Act 2012 were always going to have an impact yet some commentators said that this would be minimal in "leafy Bucks" compared to other areas in the UK. Buckinghamshire County Council instinctively knew that the reality was going to be quite different.

The Chief Executive asked an internal team to define what the collective impact of all the changes would mean for the residents of Buckinghamshire. This led to the setting up of a partnership of key organisations each with a common interest in identifying the people most affected.

District councils, the voluntary sector and registered social landlords, as well as the county council itself, were all represented.

By Spring 2013 the partnership completed an Impact Assessment identifying the positive and negative local impacts anticipated from the welfare reforms.

The analysis revealed an impacted cohort of 35,000 to 40,000 people.

The partnership felt that the Welfare Reform Act highlighted a need to change the conversations that frontline advisors were having with customers. A cultural shift in support was needed.

Instead of focusing on the process and getting money to people frontline advisors now needed to support people towards financial independence and help them to take action for themselves.

As well as starting a different conversation with customers the partners also had challenges around getting people online. A county with rural areas, Buckinghamshire has pockets of poor broadband connectivity which has been a barrier to consistent outreach work.

The Impact Assessment and resulting analysis informed a partnership action plan, with the intent to maximise opportunities and mitigate the risks resulting from the reforms.



“In 2013 we had 1 in 5 people on JSA’s in some parts of Aylesbury, Wycombe and Chesham. So, although the absolute numbers were small, the impact of changes on residents was great.”

Danielle Henry
Innovation Strategist
Buckinghamshire County Council

The Solution

As part of the partnership action plan Buckinghamshire County Council purchased Policy in Practice’s [Universal Benefit Calculator software](#). It did so with the specific intention of supporting frontline advisors throughout the partnership, from the district and county councils, Citizen’s Advice Bureaux, Jobcentre Plus to social housing landlords, to have a different kind of conversation with residents, one that would ultimately lead towards greater financial independence.

Collectively, the partnership’s aim was to provide an intuitive and simple tool to enable frontline advisors to open up an outcome-focused conversation with customers, one that would ultimately lead to financial independence for the customer.

Because of the complexity of the benefit system and the impending change to Universal Credit, the partnership knew that it would be very difficult for frontline advisors to have a consistent conversation without the support of a Universal Benefit Calculator that helps to make the changes simple for people to understand.

Policy in Practice’s comprehensive Universal Benefit Calculator shows people the support they can receive under Universal Credit, and the current benefit system, communicating complex information in a simple, clear and engaging way.

The software uses visuals, alongside words and numbers, to show the impact of moving into work and also enables frontline advisors to provide advice to customers about where savings might be made in a non-judgemental and supportive way.

Because the software focuses on outcomes, advisors can create a simple, straightforward action plan aimed at encouraging people into work. This plan can be printed for take away by the customer and saved for ongoing reference and updates by the partnership organisations.

As a large, rural county, Buckinghamshire has a number of broadband and mobile black spots so outreach services have to work offline. This inability to access online services was a key challenge and driver behind the development of the mobile, offline version of the Universal Benefit Calculator.

Ensuring that all residents could use the Universal Benefit Calculator, not just those with online access, was vitally important. The team wanted to take the calculator out to residents who don't necessarily engage with online services, show them how they can budget better, and be better off in work.



"An idea that will have phenomenal reach and benefits, brought to life and presented with enthusiasm."

Ben Dowd
Business Director
Telefónica UK

"For us, as well as mitigating against the risks brought by welfare reforms, there was a huge opportunity to try and do something different, to promote opportunity, and that is still our aim."

Danielle Henry
Innovation Strategist
Buckinghamshire County Council

The Benefits

Bucks CC, supported by Policy in Practice, entered and won the prestigious O2 Local Government Digital Fund award in 2014.

The idea that so impressed the judges was to develop the web based Universal Benefit Calculator into a mobile, offline app together with an information and advice guidance product called My Next Steps.

The judges liked the simple sophistication of the 'better off in work' analysis that the Universal Benefit Calculator gives. The seamless way of showing residents how much better off they would be in work via the Universal Benefit Calculator, and then pointing them in the right direction to seek help, via My Next Steps, was key.

The impact of welfare reforms on the residents of Buckinghamshire is complex and cumulative, affecting both those in work and those out of work. Some people are starting to be affected by multiple elements of both the welfare reforms as well as wider austerity and public service changes. The Universal Benefit Calculator enables advisors to take all of the recent welfare changes into account when working with residents, including those announced in the Summer budget.

Welfare reform is having an impact across public and voluntary services in Buckinghamshire, although the data is at this stage often anecdotal and qualitative. The reforms are only just starting to impact in Buckinghamshire, with the timetable for the most radical of the reforms, Universal Credit, pushed back to November 2015.

The county's partnership approach, as well as a determination to grasp the opportunity to affect cultural change through informed frontline advisors, is enhanced by smart software. For example, once a customer can see that they would be better off in work, the system can immediately find jobs that are available locally. These approaches mean that better, more outcome-focused conversations are now happening in Buckinghamshire.

Danielle Henry said, "It's fair to say that our strategy slightly lost momentum due to the delay in Universal Credit rollout. Residents don't want to talk about it until it comes in and advisors are trained but there's no real need for it yet.

"That said, I think we will see more benefits when UC comes in in November 2015 and the people who are impacted will use it more."

Enabled by clever, intuitive software, frontline advisors are now making people aware of support in a new way, and are able to encourage people to take action for themselves. This will only increase as Universal Credit rolls out.



Policy in Practice believes change happens on the frontline.

We bridge the gap between policy development and its implementation by combining deep policy insight with practical frontline experience and technological expertise.

Deven Ghelani founded Policy in Practice in 2012 to make policy work for people. He saw how complex and process oriented the welfare system was and wanted to change that.

He set up Policy in Practice to communicate information to people on the frontline in a fast, user-friendly way, and help people to make the decisions that are right for them.

Our mission is to reduce poverty. We do this through simplifying the welfare system.

Next steps

Book a [software demo](#) and get pricing details. See our website for webinar programme.

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How We Can Help

Software

Our software tools are accurate, fast, simple, and easy to use so that customers and advisors don't have to be policy experts to understand the welfare system.

We communicate information using clear visual charts, and focus on outcomes rather than process.

Our software includes:

- Universal Benefit Calculator
- Universal Credit Calculator
- Budgeting Calculator

Consultancy

Our team combines deep policy insight with practical frontline experience, and we have specific expertise in welfare policy.

Our clients commission us to help them tackle diverse problems such as forecasting the likely impact of future welfare reforms in specific geographic areas and facilitating data sharing between partners.