

Delivering benefits, tax credits and employment services

Problems for disadvantaged users and potential solutions

Dan Finn, Danielle Mason, Nilufer Rahim and Jo Casebourne

Review of problems and solutions in the benefit delivery system.

The front-line delivery of benefits, tax credits and employment services has changed significantly. Emerging problems in the new systems have been subject to intense scrutiny. Despite recent improvements, advocacy and user organisations remain critical of the impact on disadvantaged users. Key areas highlighted are the system's complexity, lower than anticipated take-up rates, poorly developed ICT systems, weak coordination of services, and reduced options for face-to-face contact.

This review looks at recent evidence on both problems with service delivery and potential solutions.

The report:

- describes briefly the new systems;
- presents findings from a literature review and from qualitative research, identifying service delivery problems and users' views of what they want from the system;
- proposes some future developments in the delivery of the welfare system; and
- considers key themes where further research is needed.



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Contents

Acknowledgements	vii
Glossary	viii
Summary of findings	ix
Introduction	1
The research	2
Service delivery and policy choices	4
The report	4
1 Service delivery and the benefits, tax credits and employment services system	6
Service delivery agencies and the customer	7
Front-line service delivery of benefits, tax credits and employment services	9
2 Service delivery problems and what users want from the BTCES system: findings from the evidence review	11
Findings from customer satisfaction surveys	11
Complexity	12
Information provision	13
Telephone services	15
Electronic service delivery	17
The Social Fund	18
Benefit payment delays	19
Delays and delivery of Housing and Council Tax Benefit	20
Tax credit delivery and overpayments	21
Payment of benefits into bank accounts	23
Service delivery problems for minority and disadvantaged groups and those living in rural areas	24
The role of intermediaries	25
Work Focused Interviews and Jobcentre services	25
New Deals and employment programmes	27
Sanctions	29
Complaints and redress	31
What service users want from the BTCES system	32
3 Service delivery problems and solutions: the experiences of service users	35
Communication with service delivery agencies	36
Claim forms	37

Written correspondence	39
Telephone services	40
Interactions with staff	41
Processing and loss of documents	43
Loss and theft of payments	43
Office environment and privacy	44
Staff attitudes and respect for service users	45
Making complaints and independent advice	47
Some consequences of poor service delivery: hardship and employment	48
Experiences with employment services	49
What users want from service delivery	50
4 Conclusion: policy and research implications	52
Poverty reduction and service delivery	55
Service delivery and advice agencies, intermediaries and voluntary organisations	56
Implementation research and service delivery at the front line	57
The service user 'voice'	58
Notes	60
References	63

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Glossary

BTCES	Benefits, tax credits and employment services
CAB	Citizens Advice Bureau
CAS	Citizens Advice Scotland
CTB	Council Tax Benefit
DCS	Disability and Carers Service
DIUS	Department for Innovation, Universities and Skills
DWP	Department for Work and Pensions
EZ	Employment Zone
HB	Housing Benefit
HMT	Her Majesty's Treasury
HMRC	Her Majesty's Revenue and Customs
IB	Incapacity Benefit
ICT	Information and communication technologies
IRS	Social Fund Commissioner's Independent Review Service
IS	Income Support
IT	Information technology
JCP	Jobcentre Plus
JSA	Jobseeker's Allowance
LA	Local authority
LHA	Local Housing Allowance
NAO	National Audit Office
PA	Personal Adviser
SOM	Standard Operating Model
SSAC	Social Security Advisory Committee
TPS	The Pension Service
WFI	Work Focused Interview

Summary of findings

The problems that have emerged in the new delivery systems for benefits, tax credits and employment services have been subject to intense scrutiny. Despite recent improvements, advocacy and user organisations remain critical of the changes for their negative impact on disadvantaged users.

Service delivery and the benefits, tax credits and employment services system

The front-line delivery of benefits, tax credits and employment services has changed significantly. Traditional face-to-face and written communications are being replaced by new telephonic and electronic systems and a reduced network of modernised front-line offices. Employment services are accessed through interactions with Personal Advisers, often involving referrals to contracted for-profit and non-profit providers.

Many of these changes have been welcomed by service users. Many people find their interactions with the system less complicated than previously, especially when their needs and circumstances are straightforward, they are comfortable using the phone or a computer, and they have access to a bank account. It is the delivery problems experienced by those who do not share such circumstances that were the focus of concern in much of the literature reviewed and that were often raised in the qualitative research with service users.

Findings from the evidence review

Overall satisfaction with service delivery seems high. Significant minorities, however, are dissatisfied. Recent DWP and HMRC satisfaction surveys identified priorities for improvement. These varied between the different agencies but included making claim processes and forms easier to understand and complete; better provision of information and greater staff knowledge; and staff finding out more about the needs of individual customers and taking them into account when providing services.

The evidence reviewed identified a number of problem areas and their impact on service delivery. These included complexity in the benefits and tax credits system;

poor information provision and written communications; lost documentation and benefit payment delays; problems with ICT systems, especially telephone-based access to Crisis Loans; the reduced options available for face-to-face contact to discuss and apply for benefits; payments into bank accounts; tax credit overpayments; and variations in the quality of service delivery in different Jobcentres.

Evaluation reports find that many users value the individual assistance they receive from Personal Advisers and the services they receive in voluntary employment programmes. The response to compulsory programmes is mixed, however, with those who feel coerced into participation reporting the most negative experiences.

There is evidence also that the sanctions regime for different working-age claimants is complex to understand, both for service users and staff, and that a minority of those sanctioned experience greater hardship and stress than did others who have greater resources and access to stronger social networks. The evidence indicates also that there is a 'customer voice gap' and that a significant group of service users lack knowledge of complaints procedures and have little confidence in using them to resolve the problems they experience.

In terms of service users' preferences for the delivery system, the findings indicate they want staff to be well trained, friendly and helpful, and that the attitude and approach of staff are important determinants of their experience of the system.

Telephone services are popular, but a significant group of users either need or want the option of a face-to-face service. Some users want more privacy in Jobcentres as they do not want to discuss personal issues within the hearing of others.

Service users want more clarity about their entitlements. They want less complexity, shorter forms, less jargon, and clearer and more easily understood communications. They would prefer a tax and benefits system that was 'simpler, less changeable' and did not require them to know as much about the rules and conditions for receiving different benefits.

Those using employment services value the opportunity to make choices about how they will move towards and into work, and action-planning processes agreed between user and adviser. Employment programme participants would like more control over the service they receive, including a choice of provider, the choice to opt out of courses that they believe to be unsuitable to them and increased options for tailoring the service to their individual needs.

The experience of service users

Participants viewed DWP, HMRC and their local authority as all part of the same 'system' and consequently their experience with one agency is likely to impact upon their views of others.

Collectively the delivery problems that participants reported fell into three categories:

1. Some had experienced problems such as payment delays due to administrative mistakes, erroneous benefit suspensions due to incorrect details being entered on their records, or information that was 'lost in the system'. These service delivery problems are the result of *administrative error*, albeit such errors may be a consequence of the systems and procedures being used to deliver policy.
2. Some had experienced poor quality delivery that was below the service standards that agencies set for themselves. They reported on lengthy periods waiting for payments and appointments, or in getting through on the phone; some unprofessional behaviour by staff; and the loss of documents in the system. These represent *a failure to meet agreed service standards*.
3. Other issues arose from *problems with the design of the system*. There were criticisms, for example, about the complexity of forms, the quality of written communications, the need to repeat information, and having to provide different agencies with the same information because of a change in circumstances.

Although users made criticisms, nearly all recognised that front-line staff had a difficult job to do and that their workload pressures limited the time and support they could give.

Participants believed there was a 'vicious circle' whereby some service users were rude to staff, and then staff became ruder and less willing to help in return, which resulted in more service users who were angry and frustrated and rude to staff. Finding some way to build on the sympathetic attitude towards front-line staff and avoid this reinforcing cycle would improve the service delivery experience for both users and staff.

Poor service delivery can have more serious consequences than that of inconvenience. Many of those who had their payments stopped, reduced or interrupted experienced acute difficulties, including serious financial hardship.

Interviewees who experienced multiple problems with obtaining payments commented on the stress and frustration they experienced in their attempts to rectify erroneous decisions often, from their perspective, caused by poor service delivery. Many problems had arisen due to a change of circumstances which was incorrectly dealt with, and this made people unwilling to change their circumstances again.

What users want from service delivery

Users wanted simpler ways of obtaining information about entitlements and there was considerable support for a system that allowed people to make a single (initial) application, after which claimants would be informed of all the benefits to which they would be entitled and their attendant responsibilities.

Service users thought that improved staff training in terms of both their knowledge of the benefits system and their skills for dealing with customers would enhance delivery.

In the final deliberative consultation groups with users they suggested that service delivery could be improved if 'customer charters' incorporated a number of features. These included a time limit within which all telephone calls must be answered *and* transferred to the correct department; a time limit for processing claims and for correcting payment errors; the option of face-to-face help with filling out forms and, where necessary, home visits from staff; clear procedures for efficiently dealing with lost documents; and a named contact to deal with a service delivery problem.

Policy and research implications

Future evaluations will demonstrate whether the delivery problems identified have since been ameliorated or eliminated by subsequent developments, but the continuing scale and pace of policy change remain intense. The Government anticipates that further improvements will be facilitated by continuing innovation and by the development of online access for users. The work of the Benefit Simplification Unit also may enable the Government to further 'chip away' at complexity in the system.

The tensions between the interests of service providers and users identified in this report will, however, remain. The reconfigured delivery systems envisaged, in combination with further 'efficiency savings', may reinforce rather than resolve such problems unless future changes include:

- greater strategic coherence between DWP and HMRC in service delivery and managing cross-system interactions and rules;
- clear and accessible opportunities for face-to-face contact and written applications, especially for vulnerable users and intermediaries acting on their behalf;
- minimising the costs of accessing the system for those in poverty – a coherent digital inclusion strategy for reducing the access and cost barriers facing people on benefits, especially in poor households and among the elderly;
- revised complaints and redress mechanisms to provide timely and accessible safeguards for users.

The work of scrutiny and challenge bodies, such as Select Committees, will remain vital to ensure accountability, highlight problems and make recommendations for change. The future work of such bodies would be enhanced by the availability of credible and timely findings from independent research.

The character and aims of such research would need to be carefully defined, in consultation with those close to the receiving end of delivery, but it could make a distinctive contribution on areas such as:

- *Poverty reduction and service delivery:* There is evidence that administrative errors and poor service delivery undermine poverty reduction programmes. Without further systematic research it is difficult to establish the representative nature of individual or anecdotal cases or the wider impact that such service delivery problems have on exacerbating poverty or mitigating its reduction.
- *Service delivery, advice agencies and intermediaries:* There is strong evidence that delivery problems have ‘spilled over’ into the independent advice sector. There has been, however, little recent systematic research into the way that changes in public sector service delivery have impacted on the quality and availability of the services they offer users or into the important role played by informal intermediaries.
- *Implementation and service delivery at the front line:* Studies of the welfare delivery system acknowledge the significance of implementation but few have analysed how policy reforms are mediated through the local work cultures of front-line staff and their managers and how this impacts on users. This is in marked contrast with the USA where a wave of implementation theory,

research and analysis of welfare reform has revealed many important barriers to implementation as well as factors that may make for success. There would be much value in investigating whether the new forms of service delivery empower users or increase the power of delivery organisations and street-level bureaucrats.

The service user ‘voice’

Government has recognised the importance of user involvement in the design and delivery of public services and there is extensive research on the benefits that arise from user engagement.

In the delivery of benefits, tax credits and employment services there is little evidence of the development of new forms of user participation evident in other social policy domains, such as the health sector. There is a strong case for increasing the voice of service users, and those with direct experience of poverty, in the way the service delivery system works. JRF could play an important role, in dialogue with service providers, in stimulating a process of experimentation that may lead to the development of new forms of direct user involvement, for example in the creation of national or local user panels or the further development of the deliberative consultations which informed this report.

Introduction

Over the past decade the British welfare state has radically changed. Since 1997 the Government has introduced a range of new benefits and services designed to realise its objectives of ending child and pensioner poverty. The rights and responsibilities of working-age adults receiving out-of-work benefits have been redefined. Such service users now are encouraged, and increasingly required, to actively prepare for, or participate in, paid employment.

These policy changes are being implemented through redesigned service delivery systems heavily reliant on information and communication technologies (ICT). Delivery agencies, such as Jobcentre Plus (JCP) and HM Revenue and Customs (HMRC), have undergone major reorganisation, including reduced staff levels and changed work practices, while embarking on extensive programmes to meet government objectives and efficiency targets. The location and purpose of front-line offices have changed as service providers further extend telephone and internet 'channels' for communication. Local and smaller 'back office' administrative systems have been rationalised into larger contact and delivery centres where standardised 'scripts' are used to guide interactions with service users.

The Government's welfare reform policies and their impact on poverty reduction and increased employment rates have been the focus of much attention. There has been intense scrutiny also of the problems that have emerged in the new delivery systems for benefits, tax credits and employment services (BTCES). Several high-profile implementation 'failures' – in the administration of tax credits and child support payments, and access to benefits and Social Fund loans – have been subject to almost continuous parliamentary inquiry and some negative media coverage.

The Government has responded more or less speedily to the criticisms, introducing ameliorative measures and making a variety of radical or incremental changes in policy design and service delivery systems. Ministers highlight the progress made in the realisation of welfare reform objectives, emphasising the improvements made in delivering social security benefits and tax credits. Unfortunately it has been difficult to dispel the legacy of implementation problems associated with reform and this has undermined public and user confidence in the system.

Despite recent improvements, advocacy and user organisations continue to criticise changes in service delivery for their negative impact on disadvantaged users (CAB, 2007). Parliamentary inquiries and reports from independent agencies stress that the problems experienced by such users undermine the achievement of wider

policy objectives and they question whether some of the problems encountered are systemic rather than transitory (Field, 2006; CL *et al.*, 2007; Ombudsman, 2007; SSAC, 2007). Key areas highlighted are complexity in the benefits and tax credits system, lower than anticipated benefit take-up rates, reliance on poorly developed ICT systems, weak co-ordination of services, and the reduced options available for face-to-face contact to discuss and apply for benefits.

In this context the Joseph Rowntree Foundation commissioned this review of recent evidence relating to service delivery problems and solutions in benefits, tax credits and employment services, prior to considering any further research it might undertake into these issues.

The research

The research design combined an evidence review with qualitative interviews and consultations with benefits and tax credits claimants, some of whom were participants in employment programmes.

The review covered official reports and evaluations, independent studies and peer-reviewed research. Given the extent of the potential literature and limited resources it was necessary to select from the available material. Academic research was drawn from a limited list of relevant English-language journals, and a set of relevant search terms was systematically applied. Senior members of the research team used their expertise to then select a combination of reports and articles that were evidence-based and considered the experience of service users. The selection included reports on all the main benefits, tax credits and employment services, encompassed the most recent developments, and ensured coverage from advice organisations in Scotland and Northern Ireland. The selected literature was reviewed for service user views and experiences, and all relevant findings were summarised, recorded and analysed.

The qualitative research had two components. Interviews were undertaken in two urban areas in England with 20 service users who had experienced delivery problems with key benefits or tax credits. The areas selected had diverse communities and individuals were contacted through advice agencies. Participants were asked to detail the problems they had faced and answer a series of questions on service delivery issues.

Emerging findings and ‘customer journeys’¹ were further explored in four consultation groups composed of people in the same two urban areas currently using a particular community service. Unlike those interviewed individually, consultation group participants were not chosen because they had experienced a particular problem in service delivery. Most were, however, long-term claimants and often were in receipt of multiple entitlements. They included a group of lone parents using a Sure Start Children’s Centre; a group of older people using Age Concern services; a group of MIND service users; and a group of long-term unemployed people participating in the New Deals. Four initial two-hour consultations included group discussions and interactive exercises designed to investigate participants’ perceptions and experiences of the services concerned.

Following completion of this first qualitative phase two final deliberative consultations were held. These were open to all participants in both the interviews and consultation groups. The sessions were designed to maximise participation and those involved were asked to comment and reflect on the emerging research findings and to help prioritise the different issues that had arisen.

The small sample of service users who participated were chosen to cover the main customer groups of the BTCES system. The aim was to elicit qualitative information that would illuminate their experience and ensure that the research agenda was informed by their perspective. They were interviewed and consulted for their individual and collective insights into front-line delivery processes, the origins of service delivery problems and possible solutions to such problems. They also contributed their views on how service delivery standards could be changed to better meet their needs.

It is important to recognise some limitations of the evidence reviewed in the literature and that collected from the service users. The most important is the issue of time – improvements in service delivery can often dissipate even acute problems stemming from the introduction of new systems but the initial negative findings continue to be amplified through subsequent literature. Many of the DWP evaluations drawn on in this review, for example, are often designed precisely to identify implementation and design problems, the findings from which may then have been used to reshape delivery.

A further limitation concerns the local anecdotal knowledge of the small sample of service users. Their accounts reflected their experience of the ‘system’ but may no longer reflect current conditions. Such local knowledge remains important, however, as it will often be trusted when shared by ‘word of mouth’ with other users and so may well continue to influence perceptions of risk and local service delivery despite improvements that may have taken place.

It should be stressed also that disadvantaged users may experience problems with access or delivery due to their personal circumstances, such as mental illness or debt. These conditions are not caused by the particular way in which services are being delivered, albeit an important test of the new systems is the extent to which they ameliorate or exacerbate the access to services for those involved.

Given these limitations, in the final phase of the research interviews were undertaken with key stakeholders in advocacy and public sector delivery organisations to obtain more up-to-date information to better distinguish between service delivery problems that may be systemic and those which, while disruptive, may have proven transitory.

Service delivery and policy choices

Service delivery quality may be defined relatively easily as the ease with which people can access cash and employment assistance from BTCES to which they are entitled and the quality of the environment in which such interactions take place. In practice it is difficult, however, to distinguish between service delivery, policy design and the political and operational choices involved in resource allocation. The evidence reviewed in this report confirms insights from wider research into public organisations and the implementation process that policy design and political choices have direct and indirect impacts on the implementation process that shape service delivery and, in certain circumstances, cause implementation failure (Winter, 2006).

It was not within the remit of this review, however, to consider the merits of particular government policies or design choices or the many alternatives that have been proposed, such as ‘citizen-centred welfare’ or a ‘single benefit’, that could improve service delivery from the user perspective (Bennett and Cooke, 2007; HoC WPC, 2007a). Nor could the review consider directly the adequacy or equity of benefit levels, employment services or entitlement rules although these are highly relevant to the user experience and critical to poverty reduction (Lister, 2005).

The report

In the following chapters, the report begins with a brief description of the new service delivery architecture put in place to deliver BTCES. It then presents findings from the evidence review, followed by that from the qualitative research identifying service delivery problems and users’ views of what they want from the system. The report

concludes with some proposed future developments in the delivery of the welfare system and considers some key themes that may prove useful to JRF should it decide to develop a programme for further research.

1 Service delivery and the benefits, tax credits and employment services system

The scale of the administrative tasks involved in delivering the BTCES system is formidable. In 2006/07, £147.1 billion was spent on social security benefits and tax credits, accounting for 28.2 per cent of total government expenditure – the largest element of government spending. In that year approximately 30 million people in the UK – over half the total population – received income from at least one of these sources (O’Dea *et al.*, 2007, p. 4). One report suggested there were some 40 different benefits and tax credits making up the current system (Bennett and Cooke, 2007, p. 6). Another identified 61 different benefit entitlement forms, most of which require the same standard information (Varney, 2006, p. 16). In the past year the Department for Work and Pensions (DWP) alone administered some 50 million separate benefit claims (Gamester, 2007) and handled some 290 million contacts, of which up to 80 million are estimated to involve chasing progress (Royston, 2007, p. 40).

Entitlements with simple eligibility rules, such as Child Benefit, are easier to administer and have high take-up rates. Contributory and means-tested benefits are more difficult and costly to administer. Complexity arises also from the different ways in which benefits overlap and interact with each other or affect entitlement to other benefits and services. Recipients must also notify agencies of relevant changes in circumstances and periodically reclaim entitlements. This complexity requires ‘applicants to provide, and agencies to administer, large amounts of information’ with significant potential for errors to be made by those involved (Bennett and Cooke, 2007, p. 18). DWP (2007a) suggests, for example, that there is the potential for 200 things to go wrong when handling a claim for Income Support (IS) or Jobseeker’s Allowance (JSA) alone. The great majority of payments for benefits and tax credits are audited as being paid correctly but the National Audit Office (NAO) suggests that organisational change and the complexity of entitlements have contributed to administrative and claimant error (NAO, 2008, p. 13). Such error results both in under- and overpayments, with users either not getting what they are entitled to or accumulating debts that often have to be repaid.¹

In the UK, four separate government departments are largely responsible for benefits and tax credits. The most significant are DWP and HMRC, although the Department of Health and Department for Children, Schools and Families are responsible for important benefits such as free healthcare costs, school meals

and Education Maintenance Allowances. In England, employment and training services are the responsibility of two departments – DWP and the Department for Innovation, Universities and Skills (DIUS) – with other area-based employment-related programmes the responsibility of Communities and Local Government. The devolved administrations have responsibility for policy for skills, childcare, health, local government and regeneration, but DWP retains responsibility for employment programmes. In Northern Ireland, the functions of DWP are delivered through the Department for Social Development and Department for Employment and Learning.

Most services and benefits are delivered by the executive agencies of these government departments or through local authorities (LAs). There is little variation in the rules of the benefits and tax credits system throughout the UK but different governance arrangements, local conditions and circumstances have impacts, especially on the availability and delivery of employment, training, advice, childcare and other support services. Despite such local variation the evidence reviewed in this report suggests that the delivery problems identified have been common across the UK.

The public sector system is complemented by, and to an extent delivered through, an extensive network of voluntary sector organisations, advice agencies and self-help groups. The role of such intermediaries has grown in importance and, along with friends and family members, many such organisations play a vital role in enabling disadvantaged users to access the system.

Many voluntary organisations are funded through grants and contracts, some of which come directly from service delivery agencies. A wide range of such organisations also deliver employment programmes alongside ‘for profit’ organisations. The role of such private organisations in public service delivery is increasing as part of the wider policy agenda of opening up ‘markets’ for public services to new suppliers. There are also a diverse range of fee-charging private operators who provide services relevant to claiming and receiving benefits and tax credits (such as cashing cheques, completing application forms, etc.).

Service delivery agencies and the customer

The character of the public sector agencies involved in delivering the BTCES system has been shaped by ‘New Public Management’ reforms first implemented in the late 1980s. Executive agencies were ‘hived off’ across central government with the aim of injecting a more business like culture; other services were contracted out to

the private sector. As part of this reform process, a new emphasis was placed on meeting the needs of users and setting and publicly monitoring service delivery targets. The 1991 Citizen's Charter required those responsible for the delivery of public services to raise their standards of performance, to operate in a more transparent way, to be more responsive to the needs and expectations of their 'customers' and to improve their complaints and redress procedures (NAO, 2005b).

Since 1997, Labour governments have also given a central role to meeting the needs of customers and the ambition has been to achieve a 'step change' by restructuring 'service delivery around the user' (HMT, 2007a, p. 155). The Government has invested in reformed delivery systems and the Modernising Public Services programme has encouraged delivery organisations to use a variety of tools and techniques (such as the independently accredited Charter Mark) to make improvements. Service delivery organisations are expected to continuously learn from, and improve in response to, customer feedback mechanisms including satisfaction surveys, 'mystery shopper' exercises, complaints and compliments. Recently such organisations have started to introduce comprehensive 'customer relationship management' and 'customer insight' systems. Our interviews with key stakeholders in public sector agencies confirmed that there was a shared focus on ensuring that the customer perspective is better understood and used to help shape the design and delivery of services.

Those applying for and receiving BTCES entitlements are not, however, customers in a commercial sense and often have little choice in service delivery or in the ways in which they apply for or receive payments. Government departments and agencies are required to deliver centrally determined performance targets of which customer satisfaction is only one element. Delivery organisations are required to balance their commitment to meeting the needs of service users with their responsibility to ensure compliance with eligibility rules, protect against fraud and deliver government policies (OPSR, 2002). The objective for managers is to make the service delivery experience one that supports the achievement of policy objectives. Front-line staff are required to achieve these broader targets while they grapple with delivering quality customer services.

Cultural change has been extended to service users whose responsibilities have been redefined and who are now expected to adapt their behaviour. For example, few now have a choice about whether to open a bank account or use the phone when claiming a benefit or tax credit. Delivery organisations also stress the responsibility of claimants to provide the evidence and information required and to be aware of the rules concerning eligibility and change of circumstances. Most working-age claimants now also have to agree some form of 'Action Plan' as a condition of receiving benefit

and in the future more will be required to look for work and participate in employment programmes. This process is at the core of Jobcentre Plus (JCP) delivery where Personal Advisers (PAs) are expected to build rapport, to empathise and to convince working-age claimants of the value of paid employment even where the service user may not perceive this as being in their best interest (Rosenthal and Peccei, 2004). Together these changes illustrate how public policy, especially that directed at working-age users of the BTCES system, has been increasingly designed to shape and change 'customer' behaviour through various forms of 'persuasion, dissuasion, financial incentive, conditionality and sanctions' (6 and Fletcher-Morgan, 2006).

Front-line service delivery of benefits, tax credits and employment services

In the past decade, front-line delivery has changed significantly. The traditional emphasis on face-to-face and written communications with service users is being displaced by the introduction of new telephony and the growing emphasis on electronic service delivery. Some services, such as those for pensioners, are largely applied for and assessed remotely. State pension claims should be dealt with in a 20-minute 'once and done' phone call and claims for multiple means-tested pensioner benefits can now be taken through a single call. The Pension Service (TPS) may also provide older citizens with a full benefit entitlement check. TPS has no high street presence although there is a local delivery service that works with voluntary sector organisations and targets more vulnerable groups, making about a million visits a year (HoC CPA, 2007a). DWP is currently piloting several 'Link-Age' projects with LAs to provide a single gateway to all relevant services (Watt *et al.*, 2007).

Disability and carers benefits are administered largely through phone and postal systems, supplemented by an 'award winning' helpline. These benefits may also be claimed online or through some 350 'alternative offices' that can accept claims (DCS, 2007). Until 2008 the service channels of the Disability and Carers Service (DCS) operated separately from those of TPS, even though half of its users have been pensioners.²

For working-age people, the old environment of the DSS office, with its screens and benches bolted to linoleum floors, has been replaced by remodelled open-plan Jobcentres with 'customer access' phones, touch-screen Jobpoint terminals to find job vacancies and appointment-based interactions with PAs.³ Staff members wear name badges and 'businesslike' attire and visitors are greeted on arrival and directed to where they need to go. Tax credits are largely administered through phone and postal systems, supplemented by a network of tax offices.

LAs too are making increased use of telephone and electronic channels to claim Housing and Council Tax Benefit (HB and CTB), although there are wide variations in the services made available (Durrant *et al.*, 2007). Face-to-face contact takes place in reshaped office environments in which service users enquire about or make claims for HB and CTB through specialist units or 'one-stop shops' (Boath *et al.*, 2007).

Many of these changes have been welcomed by service users, notwithstanding disruptions in delivery that have characterised the transition to some of the new systems. For many people their interactions with the benefits and tax credits systems are less complicated than they were, especially if their needs and circumstances are straightforward; they are comfortable using the phone or a computer; and they have easy access to a bank account. It is the delivery problems experienced by those who do not share these circumstances, or who are experiencing a 'critical life event' or immediate financial crisis, that were the focus of concern in much of the literature reviewed and were often raised in the qualitative research with service users.

2 Service delivery problems and what users want from the BTCES system: findings from the evidence review

This chapter considers findings from the literature that was selected for review. Initially it considers findings from the national customer satisfaction surveys undertaken by BTCES delivery organisations in the UK before assessing more detailed findings on service delivery problems. It concludes with a section assessing the ways in which users want the delivery system improved.

Findings from customer satisfaction surveys

Most BTCES delivery agencies undertake regular large-scale customer satisfaction surveys, albeit there is no national LA-based survey of HB and CTB recipients (Sanderson *et al.*, 2005; DCS, 2006; Howat and Sims, 2006; Malam, 2007). Typically the surveys include questions about the timeliness and ease of particular aspects of service delivery supplemented by other questions that seek to explore service users' perceptions of how they have been treated. Survey results are publicly available and the Government sets benchmarks against which performance is assessed.

The surveys reported that overall satisfaction is relatively high: 86 per cent of DCS customers, 86 per cent of JCP customers, 84 per cent of TPS customers and 84 per cent of HMRC tax credit customers (rising to over 90 per cent of those claiming Child Benefit) said that they were satisfied or very satisfied with the overall service they received. In each case it was reported that satisfaction levels had increased. Significant minorities of users did, however, express dissatisfaction with the service received. Even those who expressed overall satisfaction were critical of aspects of service delivery. For example, over 30 per cent of tax credit recipients did not feel they had been 'well treated' by HMRC, albeit this had fallen from nearly 40 per cent in 2004 (Malam, 2007, p. 31).

The surveys also identified priorities for improvement. These varied between the different agencies. DCS and HMRC customers want claim processes and corresponding forms to be easier to understand and complete. TPS and JCP service users want better information provision and improved staff knowledge. Both the HMRC and JCP reports identify a need for staff to find out more about the needs of individual customers and take them into account when providing services. The DCS,

TPS and JCP surveys revealed that among customers who had complained, high proportions (approaching 50 per cent) say that they had received no response or an unsatisfactory response.

Interpreting findings from customer surveys is fraught with methodological problems, not least of which are the focus and construction of the questions asked, and the point of time at which the questions are asked. It has been suggested, for example, that high levels of satisfaction may reflect low expectations or the gratitude of service users for a positive outcome rather than an assessment of service quality (Malam, 2007, p. 15). As one author made the point: 'to imagine or expect anything more may be beyond their experience, and unhelpful if it is unlikely to be forthcoming' (Miller, 2004, p. 112). User obligation and the lack of choice in the relationship with delivery agencies further complicate the situation.

Another problem is that while national customer satisfaction surveys are broadly representative, they are less revealing about the experiences of particular subgroups, because of small sample sizes and possible selection bias. The review found only one report, from JCP, where a booster sample had been undertaken to explore in more depth customer satisfaction among minority ethnic groups. The report revealed that the groups of JSA claimants expressing the lowest levels of overall customer satisfaction were black Caribbeans, Bangladeshis and people of mixed race, and that minority ethnic recipients of Incapacity Benefit (IB) and Income Support (IS) 'gave consistently lower performance ratings in relation to almost all aspects of service delivery than did their white counterparts' (Johnson and Fidler, 2006, p. 3). The evaluation found, however, that minority ethnic users were in general 'more likely than their white counterparts to think that the JCP service had improved over the previous year' (Johnson and Fidler, 2006, p. 3).

Complexity

There has been considerable scrutiny of the level of complexity in the benefits and tax credits system, the impact this has on users, and the administrative burden it creates for service delivery organisations. Complexity arises from the entitlement rules which apply to different benefits and tax credits; from the individual personal and financial circumstances of service users; and from the division between agencies responsible for delivery (Orton, 2006; HoC WPC, 2007a). Administrators must variously take into account (often different) rules on factors such as age, state of health, level of disability, family caring responsibilities, participation in education, part-time employment, contribution records, and the income and other financial

resources of an individual or household. A considerable amount of information must be provided by the user and be processed, and the information on entitlements shared with other service agencies where interlinked entitlements are involved. The system is further complicated by varying pay cycles and pay days for different benefits and by the transitional protections that exist to protect pre-existing entitlements, which may continue to apply in individual circumstances for many years (as in the case of those users who claimed Invalidity Benefit before its replacement by Incapacity Benefit in 1995).

An NAO report argued that ‘the quality of service provided to customers can be undermined by the difficulties presented by complexity’ (NAO, 2005a, p. 3), and a later report by the Public Accounts Committee suggested that the complex nature of the benefits system ‘affects the ability of many customers to understand easily what is expected of them’ (HoC CPA, 2006c, p. 3).

Complexity makes it difficult for staff to give accurate information and for service users to navigate the system. A review undertaken for DWP reported that the different ways in which benefits and tax credits interact cause problems throughout the system and that users are ‘frequently confused about what benefits they might be entitled to and which offices they need to contact’ (Royston, 2007, p. 88).

Information provision

Both DWP and HMRC have been criticised for their lack of clarity in written communications and the complexity of application forms. A review of the benefits claims process raised concerns about the detailed application forms sent to users after they have made their claim over the phone – these could be up to 40 pages in length (Royston, 2007, p. 29). DWP and HMRC have been criticised for continuing to produce complex or ‘unintelligible’ letters that service users should not be expected to understand (HoC CPA, 2006c; HoC PAC, 2006). The Parliamentary and Health Service Ombudsman reported that HMRC continues to give service users ‘inadequate, confusing and sometimes even contradictory explanations for overpayments’ (Ombudsman, 2007, p. 18), and organisations like One Parent Families have recommended that tax credit award notices should be simplified (Griggs *et al.*, 2004). The Work and Pensions Select Committee acknowledged progress made by DWP in improving its leaflets but drew attention to the problems that users continue to experience in understanding the content of automatically generated letters (Hoc WPC, 2007a, pp. 66–8).

There are examples cited of staff failing to provide users with information about services relevant to them. They include: staff failing to offer aids to customers facing communication barriers because they are not aware of them or do not know how to use them (Hay and Slater, 2007); pensioners not being told about the existence of the local service provided by TPS unless the adviser specifically wanted to refer them (Sykes *et al.*, 2005); PAs providing New Deal information to lone parents but not people receiving IB (Corkett *et al.*, 2005); and staff being unable to direct customers to relevant leaflets or recommending out-of-date publications in response to customer queries (HoC CPA, 2006a).

The literature cites other examples of staff being unable to provide customers with help with their queries, and unable to explain letters and notices received by service users. In other cases some staff in service agencies were unwilling to provide information, for fear of giving erroneous advice to users (HoC CPA, 2006c).

In a review of changes to JCP delivery that were the template for the current system, it was reported that more than half of the users surveyed had to repeat the same information they gave to more than one staff member. The evaluation found consistent reports of 'friendly and helpful staff' but users routinely felt they were not provided with detailed information about what would happen to their claim after it left the Jobcentre and some reported that they were not given a clear idea of how much money they could expect to receive or when they would be paid (Aylen *et al.*, 2007).

The extent to which staff members follow procedures can affect the quality of the service people receive, both positively and negatively. For example, a report on the Social Fund revealed that in some cases staff were not keeping records of rejected applications. This failure to follow procedure meant that the applicant was unable to appeal against the decision (HoC WPC, 2007b). In contrast, some call centre staff within JCP felt that they were able to provide a better service to some customers if they diverted from the standard script, for example by encouraging the customer to ask questions. In this case it was felt that sticking to procedure could limit the usefulness of the service.

A review for DWP reported that in the course of research:

We heard repeatedly about helpful people throughout the system who are doing their best to offer information but without relevant training or checking because it is not seen as an integral part of their job. Consequently the information is often not complete and sometimes misleading. (Royston, 2007, p. 19)

Telephone services

Telephone-based service delivery is now the preferred service delivery channel for DWP and HMRC, and the Social Security Agency in Northern Ireland. It is now possible also to claim many benefits online. LAs are also able to accept telephone-based and electronic benefit claims, although the speed at which they are introducing such services varies. Many of the studies and inquiries that were reviewed reported that in general users prefer, and appreciate being able, to use such telephone-based services. An evaluation of JCP, for example, found that some 80 per cent of interviewees were satisfied with the telephone-based service they had at 'First Contact' and cited the speed and convenience of booking an appointment over the telephone as key improvements (McKenna *et al.*, 2005).

There have, however, been criticisms of both the implementation of new telephone-based services and the access problems experienced by groups who face barriers to using such methods.

Reports point to evidence of the lengthy waiting times experienced by some users and the problems of getting through on lines that seem to be engaged for hours (CAB, 2007). This is particularly problematic for those using call boxes or 'customer access phones' in JCP offices – who might be keeping other users waiting or have young children waiting with them (Pendleton, 2006) – and those calling from mobile phones (Aylen *et al.*, 2007). The need for repeated calls to different numbers also means that service users have to provide details, often of a personal or distressing nature, to a number of different people before their request can be dealt with (NAO, 2006a; Hay and Slater, 2007; SSAC, 2007). Some individuals can wait for a considerable time to get through to an agency on the telephone, only to be told that they must call another number because direct transfer of the call is not possible (HoC CPA, 2006b; NAO, 2006a).

Problems have been reported also with the 'call-back' service offered by some agencies. Call-backs are sometimes late or not made at all, and Contact Centre staff can themselves find it difficult to make follow-up contact (Aylen *et al.*, 2007; Hay and Slater, 2007). Improving the call-back service was identified as a priority in a number of reports (HoC CPA, 2006b; NAO, 2006a; Advice NI, 2007).

There were particular problems reported with the first telephone-based Standard Operating Model (SOM) introduced by JCP in 2005. Changes have since been made with the introduction of a revised SOM and a parallel reorganisation of the work of Contact and Benefit Delivery Centres. The current SOM includes, among other things, a freephone landline number for making benefit applications, with

the whole benefit claim normally being handled at First Contact. These changes improved customer satisfaction but there were problems. Some users have criticised the length of these First Contact calls, which may last for up to 40 or 50 minutes, especially those using public phone boxes who had problems with background noise and distractions (Aylen *et al.*, 2007, para. 3.1.1). Another report discusses disputes arising over lengthy calls with other users who want to get access to public phones (Pendleton, 2006).

The evaluation gave some insight into the problems experienced by staff working inside Benefit Delivery Centres. It was reported that work processes were disrupted by a large number of requests for emergency payments, inaccurate or incomplete customer statements, and problems with legacy IT systems that required unanticipated clerical entry of data. Staff in Contact Centres also reported a high volume of calls about general benefit enquiries or users chasing payments, which disrupted their ability to deal with new or repeat claims. The evaluation reported that users regularly complained about the cost of inbound calls and staff in Contact Centres routinely received requests for call-backs, especially from those using mobile phones (Aylen *et al.*, 2007).

By December 2007, however, 78 out of 79 reorganised Benefit Delivery Centres had been rolled out and a virtual network created where calls that could not be handled locally were diverted to other centres which had spare capacity. In correspondence JCP indicated that at the end of November telephony performance on the primary benefits (IS, IB and JSA) showed 85 per cent of calls being answered first time compared with under a third earlier in the year (Couling, 2007).

There has been criticism of the costs that poorer and disadvantaged service users incur while using mobile phones that do not enjoy the same discounted call charges as landlines. A minister estimated that about 15 per cent of calls for Social Fund Crisis Loans are made by mobile phone (HoC WPC, 2007b) and the Social Security Advisory Committee (SSAC) reported an estimate from JCP staff that some 30 per cent of calls to Contact Centres were from mobile phones. The SSAC criticised the 'lack of clear, complete and accessible information for customers about the costs of calls to the Department's various delivery sites'. They suggested that for some individuals the telephone 'may not be an easy access, low-cost option' and 'may be significantly more expensive and inconvenient than local face to face services' (SSAC, 2007, paras 12 and 3).

Particular barriers exist also for certain groups, such as those with speech or hearing impairments; those with mental health issues or learning difficulties; those with language and cultural barriers; those in hospitals and institutions with no access to

a private phone; and those with no landline (CPAG, 2006; HoC WPC, 2006). Advice agencies have cited cases where individual users have been given no choice but to use the phone, even where it is inappropriate, and other cases where written applications have not been accepted (CAB, 2007).

These concerns have been explored in an evaluation of the particular problems faced by JCP users with specific communication barriers. It reported that telephone contact remained a partial barrier for some, while 'others were disempowered by telephony based systems' (Hay and Slater, 2007, p. 3). Some of the users surveyed preferred the use of the telephone but the majority 'felt that telephony either brought about or exacerbated their communication barriers, and preferred to use face-to-face methods of contact' (Hay and Slater, 2007, p. 3). JCP is now piloting a new approach where 'Floorwalkers' in JCP offices will identify 'vulnerable customers' with the aim of facilitating their access to the services or benefits they need.

While most delivery organisations have alternatives to phone contact in place it has been suggested that there is an overemphasis on the telephone as the preferred delivery model. This 'preference' determines the allocation of staff time and resources and has severely constrained the capacity to enable users to claim benefits personally or in writing. Advocacy organisations have been highly critical of what they consider to be the introduction of a 'one size fits all' service delivery model and the SSAC suggests that 'reliable, alternative access solutions have yet to be established' (2007, para. 4).

Electronic service delivery

DWP and HMRC have developed electronic services enabling users to access information on tax credits, benefits and job vacancies. It is now possible also to make online applications for benefits and obtain pension forecasts. There is little evidence on service user experience, or the extent to which they are taking up such services, although evaluations report that job seekers value the quick access to vacancies and appreciate the introduction of Jobpoints in Jobcentres.

An in-house DWP report, from 2003, found that awareness of the developing internet services available was low but there was considerable positive interest in this channel as an additional option. This was particularly the case for those who had relevant skills and access to a home computer (Irving *et al.*, 2003). Among the less interested and experienced the key barriers related to having no access to the internet at home or relevant computer skills. The financial costs of paying for

hardware and internet subscriptions meant also that few anticipated acquiring the relevant skills or of accessing services in this way. There were also more general concerns about the security of personal and financial data and a reluctance to use public access internet facilities when handling potentially sensitive information. The elderly, who often needed help with completing forms, were among the least aware of the potential advantages.

The Social Fund

Particular concern has been expressed about the problems experienced by users who wish to make telephone applications for Crisis Loans. Advocacy organisations reported that applicants and their advisers could not get appointments or get through to a decision-maker, and when they did there were lengthy queuing systems (CAS, 2005; Hall, 2007). These barriers were reported to be creating particular hardship for vulnerable groups.

During 2007, JCP implemented a new SOM for Social Fund applications that involved centralisation into 20 Benefit Delivery Centres. There was some disruption. The Social Fund Commissioner's Independent Review Service (IRS) supported the centralisation of expertise, but reported that during 2006/07 its officers continued to receive many complaints from individuals and representatives about access difficulties, either inability to get through on the phone or offices' refusal to accept applications made in writing or face to face (SFC, 2007, p. 34). The Review Service itself tested telephone access at the end of 2006 and in early 2007 by making over 840 calls to eight Social Fund offices. They reported that in both periods only 10 per cent and 4.8 per cent of calls were immediately successful. In the first and second testing periods they got a recorded message in 27 per cent and 54 per cent of cases respectively; and the line was engaged in 40 per cent and 36 per cent of cases respectively (SFC, 2007, p. 35). Social Fund centres were reported to still be experiencing significant problems in managing call volumes in June 2007 (SSAC, 2007, para. 9).

In response, ministers have reported that call-handling problems had been predominately an issue of unexpected and dramatic increases in claim volumes rather than call management procedures. Applications for Crisis Loans doubled after April 2006 to reach about 200,000 a month by the end of 2007. JCP redirected additional resources to handling such claims and, following completion of centralisation, reports that it has now reversed the trend and 'reached a point where there are comparatively few complaints about getting through on the telephone apart

from a couple of locations' (Couling, 2007). One paradox is that the relative ease of the new telephone-based application system for Crisis Loans may itself be releasing unmet demand and/or facilitating a change in applicant behaviour – there has over the same period been a fall in the number of applications for Budgeting Loans.

One important feature of Crisis Loan delivery is that applicants have not been permitted to use 'customer access' phones in Jobcentres. This arose from an industrial dispute between JCP and the Public and Commercial Services Union concerning the 'health and safety' fears of staff when DSS functions were transferred to open-plan Jobcentres. There is some dispute about the precise character of the agreement but the effect has been no access to phones and a screened area that can be accessed through the Jobcentre but can only be exited to the street. There has been some recent change, however, and a new approach is now being tested in one location though any subsequent extension remains subject to agreement with the trade union.

The complexity of the discretionary components in the Social Fund system adds significantly to the administrative burden of JCP and burdens a significant minority of users with multiple small debts and some with repayment schedules that they struggle to manage. Some reports (Legge *et al.*, 2006; HoC WPC, 2007b) suggest it is time for the design of the Social Fund to be subject to a major review that would ensure a more adequate safety net for those faced with emergencies or high-cost essential items and a radical administrative simplification of the system for small-scale loans, as in the Australian system of 'advance payments'.

Benefit payment delays

Delays in benefit payments can cause financial difficulties for users and result in much 'progress chasing'. One evaluation found that for some users such problems 'were dealt with promptly and efficiently once reported' while others had a more negative experience (Hudson *et al.*, 2006, p. 57). There was some evidence that delays in processing benefit claims and changes in circumstances were sometimes linked with the poor handling of user documents, as well as the failure of users to produce them. A JCP evaluation reported that delays were often caused because evidence was outstanding or full statements had not been submitted. In contrast, some users claimed that they were not given the information on what was needed when they made their claims. Others claimed that evidence went missing after submission. Staff acknowledged that in some areas client documentation 'frequently' went missing in transit between Jobcentres and Delivery Centres, delaying the

claim process and frustrating users (Aylen *et al.*, 2007, paras 3.3.9 and 3.2.7). One consequence is a large number of phone calls or visits to Jobcentres from users chasing progress and/or providing documentation.

A related concern, raised in another evaluation, was the lack of alternatives for users claiming a wide range of benefits who were reluctant to entrust important documents to the post (Royston, 2007).

In the four years to May 2006 the average clearance times for handling claims for the three main JCP benefits rose steadily. An independent regression analysis of the impact of integration on JCP performance indicated that this might be a feature of the employment focus of the new agency. The report analysed office-level performance data for the period between 2002 and 2004. It found that the new delivery model improved job entries and that there were negative but transitional effects on customer service, but that the negative effects on benefit delivery targets, which include accurate and timely processing of benefit claims, might reflect 'more permanent features of the system' (Karagiannaki, 2007, p. 188).

JCP by contrast now indicates that benefit processing has improved and that, 'by any measure', service users are now 'being paid the three primary benefits quicker than at any time in recent years' (Couling, 2007).

It has been suggested that delays in processing and paying benefit claims have created 'severe financial hardship' and have themselves contributed to increased 'numbers of clients requiring "stop-gap" Crisis Loan payments' (HoC WPC, 2007b, p. 14). This issue may abate somewhat if clearance times continue to fall but the increase in such applications may be more enduring (as discussed above).

Delays and delivery of Housing and Council Tax Benefit

DWP has worked with JCP and LAs to deliver reductions in the waiting times for HB and CTB payments and to improve service delivery, especially among those LAs with the longest waiting times (Boath *et al.*, 2007). When a tenant applies for HB/CTB it may take many weeks for that application to be determined. The national target for processing such claims is an average of 48 days. By the end of 2006/07 the average clearance time had fallen to 34 days, nearly five weeks, and in the bottom 15 per cent of LAs it was 55 days (meeting the national target but still involving nearly eight weeks of waiting time).

In practice many tenants receive an HB/CTB application when they make a claim for social security benefit through DWP. They must also notify any relevant changes in circumstances. Problems arise when there are failures to provide, or there is mishandling of, applications and supporting evidence, contributing to delays in payments. The LA Omnibus Survey cited that 30 per cent of HB claims were delayed, and a study into HB payments revealed that many respondents had been in arrears with their rent as a result of delayed benefit payments (Durrant *et al.*, 2007; Irvine *et al.*, 2007).

In 2006 Citizens Advice Scotland (CAS) also drew attention to delays in the processing of CTB that were causing problems. It reported that one in four of the people visiting its offices with debt problems were in arrears with their council tax and that in the previous year it had handled 14,000 CTB enquiries. The chief executive of CAS argued that 'delays in processing, unnecessary bureaucracy, incorrect application of the many rules surrounding [CTB] as well as those concerning liability, discounts and exemptions, all exacerbate the hardship of the poorest' (CAS, 2006, p. 1). Research into the experiences that low-income users had with CTB in England highlighted the problems they experienced with arrears, administrative delivery and the 'sheer complexity of CTB and its interaction with other benefits (including tax credits)' (Orton, 2006, p. xii).

Tax credit delivery and overpayments

Many recipients of tax credits are grateful for the extra income received but there has been much concern about the complexity of the rules and their implementation by HMRC which previously had little experience of delivering services to very low income groups. It has been widely reported that overpayments in tax credits and the resulting measures by HMRC to reclaim them have been time-consuming and distressing for many of those affected.

Following introduction of the new tax credit scheme in April 2003, concerns over delivery accelerated as problems emerged with the interplay between eligibility rules and changes in family circumstances which provided greater scope for the accumulation of overpayments and underpayments. Over the following years the consequences were catalogued in a series of critical reports illustrating how the rules produced difficulties for many low-income families who experienced significant uncertainty as awards were cancelled and/or they faced claims for overpayments (see, for example, NAO, 2003; HoC PAC, 2006; HoC CPA, 2007b; Ombudsman, 2007). The problems encountered were exacerbated by 'significant administrative

problems, which surrounded both the complexity of the scheme, the staff resources to run it and the system on which the scheme was operated: including the award notices, telephone helpline and reliability of the computer system' (Dornan, 2006, p. 93). By 2006 the helpline had improved; improvements had been made in award notices; processing accuracy had increased (from 78.6 per cent in 2003/04 to 97.7 per cent in 2005/06); and 'recovery limits' had protected awards from sharp falls on reassessment (Burkitt, 2006).

Reductions in income caused by the enforcement of tax credit repayments have resulted in some people taking out loans or going into rent arrears, and have forced some households below the poverty line (Lane and Wheatley, 2005; HoC CPA, 2007b). The volume of overpayments also led to unprecedented numbers of service users visiting HMRC offices, resulting in overcrowding and health and safety issues for offices only designed to deal with a small number of face-to-face customers (NAO, 2003). The Ombudsman concluded that the system, as originally implemented, often had 'harsh and unintended consequences for HMRC's more vulnerable customers' and pointed out that required repayments 'in many cases will have a financial impact on them for years to come' (Ombudsman, 2007, p. 4).

The Ombudsman acknowledged that changes made from 2006/07 should make such problems 'far less frequent', but raised a more fundamental issue about 'whether a financial support system which included a degree of inbuilt financial insecurity could properly meet the needs of very low income families and earners' (2007, p. 4).

A subsequent report into the experience of a small sample of claimants echoed these concerns, adding that 'a system of financial support that is constantly changing as claimants' circumstances alter ... makes it hard for people to make informed decisions about moving into paid employment or increasing their hours of work' (CL *et al.*, 2007, p. 5). Some of those interviewed 'did not know whether or not they were getting the right amount of award because they do not understand the calculations', yet they were expected to understand and notify HMRC if there were errors, some of which might result in overpayments (CL *et al.*, 2007, p. 26). This group of claimants had different views on the helpfulness, clarity and knowledge of those staffing the customer service line and there were criticisms that they had found it difficult to get clear answers about the overpayment notices received from HMRC.

Research among organisations that provided independent advice on tax problems found that the people who used these services tended to be lone parents, those on state benefits or with low incomes, or those with language or mental health issues. The most vulnerable of these 'tended to exist in a state of crisis, either ongoing

or temporary, having, for example to cope with pressures of debt, bereavement, immigration' in addition to any particular problem with the tax system (Hall *et al.*, 2007, p. 20). Another group of users included those who had a highly negative view of tax authorities and/or 'the system'. The advice workers interviewed were uncertain about giving advice because the system was 'complex and ever-changing'. They reported also that a group of their service users perceived HMRC 'to be intimidating, working to its own interests and inaccessible' (Hall *et al.*, 2007, p. 5).

Payment of benefits into bank accounts

The proportion of low-income households without a bank account has fallen sharply to 6 per cent in 2005/06 (Palmer *et al.*, 2007, p. 15). This has been associated with both the introduction of direct payment of benefits and the creation of basic bank accounts and post office card accounts. Evaluation of the Local Housing Allowance (LHA) pilots has shown that direct payments prompted many recipients to open bank accounts (Rugg, 2007). This report found also that 2 per cent of LHA claimants were refused a bank account, mainly through lack of identification or employment.

Several projects have reported that because payments now go directly into bank accounts, some recipients no longer know how much money they are receiving or in some cases which benefits they are on (Herbert and Hopwood Road, 2006; Advice NI, 2007). In the former cases, recipients can have difficulty in budgeting their money, and in the latter, people are less clear about how to inform of changes in circumstances or payment problems. One report from Scotland refers to the capacity of debtors to freeze bank accounts, locking in benefit payments, despite legal safeguards (CAS, 2004).

There is evidence that some individuals are denied access to bank accounts despite government guidance to banks on how financially excluded customers can prove their address and identify, and so on (Herbert and Hopwood Road, 2006). It is suggested that some who receive cheques have had to pay sizable fees to companies to convert them into cash (sometimes charging as much as 10 per cent of the cheque value). Other individuals have been automatically granted overdrafts for their new bank accounts without request, and this has facilitated them getting into debt in ways they might not otherwise have done.

Service delivery problems for minority and disadvantaged groups and those living in rural areas

There is evidence that service delivery problems are experienced disproportionately by people from minority and disadvantaged groups. The complexity of the system and the forms and evidence required to make some benefit claims are considered to be particularly difficult to collate, for example by elderly people from minority ethnic communities and those experiencing mental health problems (Barnard and Pettigrew, 2003; NAO, 2005a). Instances are cited that suggest that front-line staff may not be adequately trained to deal with the diverse needs of people from minority and disadvantaged groups.

The expansion of telephone services has disadvantaged people with communication barriers, people who cannot speak English and people for whom telephone contact causes stress and anxiety. Although access to services is not supposed to be limited to telephone access only, some customers – including customers with hearing difficulties – have visited offices and have been told they must make an enquiry by phone instead (Hay and Slater, 2007).

A 2005 Select Committee report investigating the delivery of services to people from minority ethnic groups said that while it was difficult to know how widespread problems were, these groups were more likely to experience difficulties when claiming, especially if they were elderly or refugees. Some people born outside the UK, for example, have difficulty in meeting standard identification requirements, and there appeared to be some reluctance among staff to explore options for obtaining alternative forms of identification. There were disadvantages also when making phone calls or facing discretionary decision-making, such as when applying to the Social Fund or being assessed against the ‘habitual residence’ requirements for payment of benefits (HoC WPC, 2005).

The literature reveals the importance of outreach services and face-to-face contact for many minority groups, and the important role of formal and informal intermediaries.

There are particular problems with delivering the BTCES system in smaller towns, villages and rural communities, and some may be affected negatively by the office closures associated with changes in JCP and HMRC delivery. While this may be offset by outreach services, and many users may benefit from the new service delivery channels, there was little systematic evidence available. Nevertheless a report from the Commission for Rural Communities found some evidence that take-up of benefits in rural areas is lower than in urban areas as a result of inaccessible advice and information services, restricted social networks, differing perceptions of

poverty and a culture of independence (CRC, 2006). The Commission has expressed particular concern about the take-up of Pension Credit in rural areas which it suggests is significantly below that for comparable groups in urban areas (CRC, 2007).

Problems have also been identified with the different rules that DWP and HMRC apply to 'recognised cycles of working' and the impact this has had on seasonal workers, especially in rural areas. The SSAC (2007) highlighted the extreme hardship caused for such workers, in Lincolnshire and parts of Scotland, who were denied access to benefits following a particular administrative interpretation of seasonal employment rules and its variable implementation. Although the situation has since been ameliorated the SSAC has recommended that the Government review the relevant rules and ensure greater coherence between benefit and tax credit regulations.

The role of intermediaries

Many service users make contact with delivery organisations through intermediaries (such as friends, family members, care workers or advice agencies). This support is especially important for minorities who might otherwise struggle to access services through telephone-based services (Barnard and Pettigrew, 2003).

DWP has reported that 45 per cent of contacts with DCS and 23 per cent of contacts with TPS come through intermediaries, while JCP has over 12 million reported intermediary contacts each year (NAO, 2007a). Delivery organisations have particular concerns about how to manage intermediary contacts in the transition to new service channels and JCP Contact Centre staff have expressed concerns about the lack of clear guidance they operate with (Hay and Slater, 2007). Procedures to handle concerns about consent, identification and confidentiality, and minimise the potential for fraud, will have to be designed carefully if they are not to create barriers for the often harder-to-help users that informal and formal intermediaries normally seek to assist.

Work Focused Interviews and Jobcentre services

After a working-age applicant has talked to a 'First Contact Officer', based in a call centre, they will be sent their benefit claim form and an appointment is made with a PA at a Jobcentre (usually within three to four working days). At this Work Focused

Interview (WFI) the PA will check their forms and documentation and then assess employability, identify barriers and provide employment advice, and may refer the claimant to a New Deal or other programme. In more complex cases an individual may be seen first by a Financial Assessor. Claimants are then subject to job search, activation and WFI requirements related to the benefit they are entitled to.

JSA claimants are subject to regular administrative interactions, such as fortnightly job search reviews, that aim to encourage continuous job search, ensure that claimants meet JSA conditionality and discourage fraud. The aim is that 'job ready' unemployed people should seek work themselves and make use of 'self-service channels', such as the Jobpoints. Access to more intensive support increases in line with duration of unemployment, culminating in eligibility for, and mandatory participation in, a New Deal programme. Some of the unemployed may get early access to programmes, including ex-offenders, refugees and some homeless people.

WFIs for non-JSA benefit claimants were introduced in 2001 and since 2005 most claimants who attend a WFI have been required to complete an Action Plan agreed with a PA. The PA has discretion to 'defer' the WFI and there are some limited exemptions for prescribed groups. After the first interview different groups are subject to different patterns of mandatory attendance at subsequent WFIs.

Evaluations report high levels of satisfaction with the initial interviews undertaken by PAs in Jobcentres. There has, however, been some criticism from the JSA unemployed at the subsequent level of advice and support they receive prior to joining a New Deal. One evaluation found that this was expressed by those who had more complex needs, were not looking for entry-level jobs, or who did not have specific kinds of work in mind (Hudson *et al.*, 2006). In contrast, other users reported that staff were generally available and willing to help, and another evaluation reported that 'the vast majority were happy to use the channels available with minimal intervention from JCP staff'. In this research 'only a small proportion expressed an explicit desire for more intensive or extensive face to face contact with advisers' (Nunn *et al.*, 2007, p. 4). Many respondents were positive about being able to access information about vacancies through Jobpoints and with the telephone access to vacancy information via Jobseeker Direct.

Evaluations report positive comments from many service users about improvements in the Jobcentre environment (Corkett *et al.*, 2005; Hudson *et al.*, 2006). Those who spoke positively reported that Jobcentres seemed more professional and were better organised, with reception staff who could direct customers to the appropriate area of the office for their query. Some found that the offices were clean, tidy and comfortable.

In contrast other respondents reported less positive experiences. A common complaint was that the offices were often very busy, with long queues for seeing members of staff. This was particularly difficult for those with young children. Some complained about inadequate seating, insufficient terminals to search for jobs and inadequate stocks of information leaflets. Others expressed concern about a lack of privacy in the open-plan environment. Some users complained of messy and dirty offices, and others found the layouts confusing, and that having security staff on the doors made them feel nervous. The most common complaint, however, was about the behaviour of other users and, in some instances, an 'office culture' which included confrontations between users and staff. While minority ethnic groups did not report more negative interactions with staff, it was suggested such 'situations of confrontation could easily become racialised' (Hudson *et al.*, 2006, p. 60).

The results from the evaluations suggest there was 'considerable inconsistency' in the services available in Jobcentres (Hudson *et al.*, 2006, p. 59). Another evaluation reported that managers and staff identified resource and time constraints as impacting on customer service, with around a third of districts at that time reporting that these problems were exacerbated by high staff turnover and telephony issues (Talbot *et al.*, 2005).

New Deals and employment programmes

There is a bewildering array of employment programmes targeted at particular groups of benefit recipients. The most significant central government programmes are the New Deals, which are mandatory throughout the UK for the JSA unemployed and, at the moment, voluntary for lone parents and those on disability benefits. DIUS funds a range of relevant training programmes and DWP has other specialist programmes targeted in particular at those receiving disability benefits. Voluntary organisations and LAs also deliver a plethora of smaller local programmes, often funded by the European Social Fund or charitable trusts.

The important innovation associated with the New Deals was the introduction of PAs. These advisers meet with participants regularly to develop an Action Plan, assess employability, provide job search assistance, and tackle employment barriers through referrals to an array of support programmes. The core principle of the New Deals for the JSA unemployed is that if a claimant does not get a job after a period with a New Deal PA they must then participate in a full-time employment activity with an external provider. The only alternative to the New Deals for the unemployed has been in 13 Employment Zone (EZ) areas, characterised by relatively high levels of

long-term unemployment. The zones are delivered by independent contractors who employ their own PAs and have far greater flexibility in the type of support they offer participants. EZs were targeted initially at those aged over 25 but more recently have catered also for lone parents and young people returning to the New Deal.

A systematic review of DWP employment programme evaluations found that 'most customers greatly valued the support they had received' (Hasluck and Green, 2007, p. 3). It reported that the response of participants in voluntary programmes was more positive than that of participants in mandatory programmes – 'good for those who want such provision but less so for those who feel coerced into it' (Hasluck and Green, 2007, p. 3).

The more intensive personalised assistance available through PAs once users enter the New Deals has received much approval from participants and evaluations indicate that such provision has helped many people move into jobs (NAO, 2006b; Hasluck and Green, 2007). There has, however, been criticism of the short-term nature of JCP job entry targets and complaints from users about the poor quality of jobs that some of them are referred to (see, for example, Loretto and White, 2004 on the experience of older claimants).

Nearly all of the relevant New Deal evaluations of JSA claimant views were published in the early phase of implementation, before 2004. The findings from such studies give some insight into the experience of users (Finn, 2003; Griffiths and Irving, 2003; Wilkinson, 2003). It appears that the majority of JSA participants on the New Deals viewed their current or recently completed time on the programme in a positive light. The positive features highlighted included the support received in one-to-one sessions with advisers; the social and work skills acquired when with providers; improved job prospects; and, for some, entry into employment. The evaluations found, however, that a significant minority of participants were largely negative about their New Deal experience. These users highlighted one or more of the following issues:

- the compulsory nature of the programme, and the feeling of being coerced and pressured, not just in terms of the threat of having to do some compulsory activity but also a feeling of being pressured to take any job that came along;
- not getting on with an adviser;
- a feeling that what was being recommended was not relevant or appropriate to them, and that their personal circumstances had not been taken into account by the PA;

Service delivery problems and what users want from the BTCES system

- provision undertaken being of poor quality;
- being required by providers to work through a specified set of activities that do not allow for any response to individual differences in skills and experience. Dissatisfaction was expressed particularly where participants felt they were 'time-filling' or repeating things they had already covered in other programmes;
- not getting a job and more generally feeling that they had not advanced as a result of their involvement in the programme, or being disappointed that the job they got was low paid and did not match their expectations.

There is some evidence that participants have been more positive about their experience of EZ provision. The evaluations found that most service users preferred the more informal and friendly atmosphere of EZs (in contrast with Jobcentres) and appreciated the intensive and more individual support received. Participants were more likely to report that EZ advisers had been supportive and were also more likely to suggest that the programme's content had been organised to suit their individual needs, rather than the programme having a 'menu' of activities to which they were being assigned (Griffiths and Durkin, 2007).

One other issue to emerge from the evaluations concerns the process of reclaiming benefits after programme participation. One evaluation reported that a particular complaint from users concerned the procedure of being signed off JSA while attending New Deal training and work placements, and the subsequent necessity to make a fresh claim once this had finished, leading to delays in payments (Hudson *et al.*, 2006, p. 57).

Sanctions

Sanctions have always been an important feature of the benefits system for the unemployed but have increased in significance as conditionality has been extended to more working-age users. While there are some evaluations of their impact on JSA claimants there are fewer available on the small but increasing group of lone parents and those on disability benefits who are sanctioned for not attending WFIs. Most disputes about disability or lone-parent benefits continue to concern entitlement issues, such as the interpretation of medical evidence or the living arrangements between 'partners'.

A 2005 study found that while adults are referred for sanctions more frequently than young people, 18 to 24 year olds experience proportionately more JSA and New Deal sanctions. Young people accounted for 72 per cent of the 'fixed length' sanctions that relate largely to the requirements of Jobseeker's Directions and the mandatory New Deals (Conway and Groves, 2006). A systematic review found evidence that the sanctions regime is complex and difficult to understand, both for service users and PAs, and that a significant minority of users claimed not to have been told about the possibility of sanctions (SSAC, 2006, p. 61). Studies suggested that those who are sanctioned 'appear to be more disadvantaged than their peers' (SSAC, 2006, p. 65). In general the evidence suggested that the possibility of sanctions has only a weak influence on JSA claimant behaviour, especially in terms of job search, but that the influence might be more significant for those who had experienced a sanction.

Evidence on the New Deal for Young People regime comes from an earlier evaluation (O'Connor *et al.*, 2000). This reported that sanctions did bring about a greater level of compliance and an increase in job-seeking activity. The threat of reduced income, however temporary, acted as a disincentive for many to refuse an option or leave early. Nearly all those interviewed agreed with sanctions in principle but felt there were inconsistencies in their treatment and that the reasons for their behaviour were not always taken into account. Such views have been echoed in other case studies (Finn, 2003).

The other main impact of sanctions is financial, with one quantitative study reporting that 68 per cent of those sanctioned stated that they had experienced financial hardship as a consequence (SSAC, 2006, p. 67). The effect varies depending on the extent to which those sanctioned had access to hardship funds or alternative forms of financial support. Sanctions had most impact on individuals who were themselves parents, on those who were living alone without access to informal sources of support, or those who were dealing with difficult personal issues, such as debt, homelessness or drug dependency.

Studies of lone parents and IB claimants who had been sanctioned for not attending a WFI report similar findings to those expressed by JSA claimants (Joyce and Whiting, 2006; Mitchell and Woodfield, 2008). Some of those sanctioned highlighted the difficulties they faced managing on a reduced income, especially paying utility bills and rent. Others had to cut back on extras, such as socialising or being able to buy treats for their children. The financial pressures imposed by the sanction appeared to increase the stress levels of those affected. For lone parents this was specifically thought to be a result of coping with a sanction alongside caring for children. The stress and anxiety reported seemed to have a knock-on effect on health issues: primarily it was thought to compound existing ones, such as panic

attacks or depression. IB recipients indicated that the additional worry and anxiety caused by the process had made their existing condition more pronounced. Where it was possible, those who were sanctioned coped by borrowing money, receiving support from friends or family members, or obtaining bank loans or Crisis Loans. Some IB users were not aware they could apply for a Crisis Loan or appeal against the sanction.

Complaints and redress

The benefits and tax credits system has adjudication and appeals machinery in place to which claimants can resort to challenge benefit/tax credit refusals, disallowances, calculations or sanctions. Initially issues will be reconsidered by an officer not involved in the case, such as a DWP 'Decision Maker'. If the user remains dissatisfied they can appeal to an independent tribunal. It is important to note that, while there is a right to appeal 'against decisions based on entitlement which turn on matters of fact', a claimant cannot 'appeal against the use of discretion' (HoC PAC, 2006, p. 5). There is also no right of appeal against a decision to recover tax credit overpayments.

Complaints about other aspects of service delivery are handled through the less formal procedures contained in customer charters, although if still dissatisfied a service user may take a complaint about maladministration to the Ombudsman through their MP. There is considerable ambiguity about the position of service users who participate in contracted-out employment programmes where no national customer service standards or redress mechanisms exist.

An NAO (2005b) review tested the response of major service delivery departments and found that DWP was the best performer in providing redress information. The report noted, however, that there was a general lack of confidence in complaints processes. The report noted that in 2003/04 Inland Revenue handled 69,000 complaints, a third of which concerned tax credits. Over the same period DWP handled 120,000 complaints and over 300,000 appeals. Many sanctions, it should be noted, are imposed on the service user but overturned earlier by Decision Makers. Only 46 per cent of cases referred by PAs to a Decision Maker between 2000 and 2005 resulted in a sanction, of which a certain percentage are likely to have been overturned if they went to appeal (OECD, 2006, p. 22).

A qualitative study of the experience of individuals who took a case to a tribunal reported that, while they had found it relatively easy to appeal, many of them were

'confused by the appeal process and have little idea of what will happen at the tribunal hearing'. For social security claimants this was exacerbated by their 'low level of understanding of the benefits system' (Adler and Gulland, 2003, pp. 3 and 4). The research reported also on the problems that appellants faced in finding independent advice, citing problems with limited opening hours, which meant taking time off work, waiting times for appointments and difficulties in making telephone contact (Adler and Gulland, 2003, p. 12).

User support workshops, organised by the Council on Tribunals, reported that despite significant improvements over recent years DWP could do more to assist users through the appeal process and provide clearer explanations of decisions (CoT, 2006). The greater centralisation of benefits processing and the computer-generated nature of decision letters had made it more difficult for users and advice agencies working with them to identify and contact the relevant Decision Makers. It was suggested that Decision Makers should routinely identify themselves and provide their contact details in decision letters.

Research into the experience of JCP service users found that awareness of the Customer Charter was low, especially among users from minority ethnic groups (Johnson and Fidler, 2006). One evaluation cited internal DWP research that found that two-thirds of the 13 per cent of respondents who felt they had grounds for complaint did not proceed with their case. When asked why they did not pursue complaints, respondents in a number of studies indicated that it was 'too much bother', there was 'no point', or it would 'make no difference'. Many were sceptical that JCP could or would do anything about the issue, and some were worried about repercussions it might have on them (Hudson *et al.*, 2006; Wright, 2006).

One report observed that the lack of awareness, understanding and use of the customer complaints procedures 'suggests that there is a customer voice gap that needs to be addressed in the spirit of the Customer Charter aim of learning from customer experiences to improve services' (Hudson *et al.*, 2006, p. 140).

What service users want from the BTCES system

There has been much recent research into what drives 'customer satisfaction' with public services (Herdan, 2006; NCC, 2007). This body of work has identified five 'key drivers' that resonate closely with what service users want from the BTCES system. These drivers include:

Service delivery problems and what users want from the BTCES system

- delivery of promised outcomes and handling problems effectively;
- timeliness of service provision;
- accurate and comprehensive information, and progress reports provided;
- professionalism and competence of staff and treating customers fairly;
- staff attitudes – friendly, polite and sympathetic to customers' needs.

The literature reviewed indicates that BTCES users want staff to be well trained, friendly and helpful and that the attitude and approach of staff are important determinants of their experience of the system. A number of sources specifically cite the importance of empathy with the individual's situation (Bunt *et al.*, 2007; Hopkins, 2007). One qualitative research study with older people, for example, revealed that they felt reassured when dealing with older advisers (NAO, 2004).

Although telephone services are popular, many service users indicate that they want the option of a personal service when they encounter difficulties with making a claim or receiving a payment. This service is especially important for users who are unable to use the new service channels. Users also value face-to-face contact with staff because of the practical and emotional support they can provide (Hasluck *et al.*, 2005). Service users also want their case to be handled by a single individual at the relevant agency who has responsibility for the progress of their case (Quinn *et al.*, 2003; OLRFS, 2005; Bunt *et al.*, 2007).

JCP users value highly the more individualised attention they receive from PAs when they enter the New Deals, and respond positively to employment services which they see as meeting their needs as an individual (Johnson and Fidler, 2006; Scottish Executive, 2006; Hasluck and Green, 2007). The quality of face-to-face interactions is particularly important and those using Jobcentres and participating in employment programmes place a high value on personal advice from staff members who understand their needs and circumstances and provide help that is tailored to their individual circumstances and experiences and takes account of their aspirations (Dowson *et al.*, 2004; Hudson *et al.*, 2006; CESI, 2007). Programme participants would like more control over the service they receive, including a choice of provider (PRI, 2006); the choice to opt out of courses that they do not feel are suitable for them; and more options for tailoring the service to their individual needs (Merriman-Jones, 2005). Users value the opportunity to make choices about how they will move towards and into work and action-planning processes that are discussed and agreed between user and adviser (WorkDirections, 2007). They also value programmes

where they are confident that participation will help them get employment (Griffiths and Irving, 2003).

Users want more privacy in agency offices, whether they are talking to an adviser or using a customer access phone in Jobcentres. It seems that a significant group do not want to discuss personal issues in open spaces or within the hearing of other service users (HoC WPC, 2006, 2007b). This issue is particularly acute for those with speech and hearing impairments (Hay and Slater, 2007).

Overall service users want more clarity about their entitlements. They want less complexity, shorter forms, less jargon, and clearer and more easily understood communications. They would prefer a tax credits and benefits system that was 'simpler, less changeable' and did not require them to know as much about the rules and conditions for receiving different benefits. While additional income is welcomed by many of those on benefits, a significant group who manage on 'tight' weekly budgets emphasise the importance of income stability and certainty and in current conditions are apprehensive about the risks involved in changing their circumstances.

3 Service delivery problems and solutions: the experiences of service users

The users who took part in the interviews and consultation groups¹ were asked to participate to provide insight into the nature of the problems they experienced and to contribute their perspectives on how service delivery might be improved. Most of the experiences they related concerned the delivery of the benefits system. Some also had direct experience of employment services.

The participants did not make sense of their experiences through linear 'customer service journeys' but instead recounted 'life events' where they interacted with services at particular points of need. This might be when they had a child, retired, lost a job, experienced bereavement, separated from a partner, or otherwise changed their circumstances, for example when changing their accommodation. Their knowledge of detail was sketchy. In the consultation groups few participants referred to 'DWP', 'Jobcentre Plus' or 'HMRC', but continued to use colloquial and outdated references to the 'DHSS', 'DSS' and 'the Social', or simply referred to the physical building, or the area they visited: 'Victoria Lane' or 'Elmers Green'. Similarly, a significant group of participants were not aware of the particular benefit and rate they were receiving, albeit they knew how much they were supposed to get, what day it was paid and how it was paid (mostly now directly into bank accounts). This finding may be important because if people do not know what benefit they are receiving and from whom, it is likely that delivery problems may be more difficult for them to resolve.

At the same time, many participants viewed DWP, HMRC and their LA as all being part of the same 'system'. This suggests that their experience with one agency is likely to impact upon their views of others. In particular, if a user experiences a problem with more than one agency, they tend to view their experience as a series of errors by 'the system' rather than single incidents that might need to be resolved with a number of distinct agencies. It was clear also that negative experiences of service delivery undermined their confidence in the system or confirmed the distrust of officialdom already felt by some. This was especially the case among those who were contacted because they had gone to an independent agency to get assistance with resolving a particular problem with service delivery.

Collectively the delivery problems that participants reported fell into three distinct categories:

1. Some people had experienced problems such as payment delays due to administrative mistakes, erroneous benefit suspensions due to incorrect details being entered on their records, or information that was 'lost in the system'. These service delivery problems are the result of *administrative error*, albeit these might be a consequence of the systems and procedures being used to deliver policy.
2. Many had experience of poor quality delivery that was below the service standards that agencies set for themselves. For example, the JCP Customer Charter states that they aim to answer all calls within 30 seconds. Some service users reported they had often got the engaged tone, had waited far longer than 30 seconds and got through only to receive call-back messages. Others reported on lengthy periods waiting for payments and appointments, or unprofessional behaviour by staff. These are not errors in the same sense as an incorrect payment, but represent *a failure to meet agreed service standards*.
3. There were other issues that service users identified as poor service delivery but which arise from problems with *the design of the system*. For example, some benefit recipients who need to renew their claims annually have to repeat identical information. Other service users complained about having to contact a number of different agencies with the same information if they then experienced a change in circumstances.

The particular ways in which the service users experienced these problems and the character of the interactions they had with delivery systems are described in more detail in the sections that follow.

It was not possible to verify the accuracy of these anecdotal accounts or to assess the extent to which the views expressed were shared by other users. Nor could the research take into account the extent to which some of the problems identified may have been addressed by recent system changes introduced by service delivery agencies. The experiences recounted and the points made do, however, resonate strongly with the findings that emerged from the evidence review.

Communication with service delivery agencies

The interviews and consultation groups identified a number of issues with the different ways in which service delivery agencies administered claim forms and communicated with users. Poor communication and/or misinformation were at the root of many of the problems identified. For some participants these issues resulted

— Service delivery problems and solutions: the experiences of service users

in them not getting benefits or not being clear why they were being treated in the ways that they were. In other instances, users were given information that transpired to be incorrect. This could have serious consequences and in some cases resulted in participants not being aware of the action they had to take to avoid problems and/or ensure they received the benefits they were entitled to.

In one HB case, for example, a woman had incorrectly been issued a summons. She was told by two different members of staff that the summons had been cancelled and that she did not have to attend court, only to find that it had not in fact been cancelled. In another case, a woman was not informed that her benefit payments had been sent to the post office, and if she had not phoned up to enquire she might not have been able to get the payments:

[No one] rang me and told me what was going on. When it had been sorted out I didn't know and I rang them up and they said your money is at the post office, your giro. If I'd left that for over four weeks I would not have been able to cash it. They rip them up after four weeks. That could have been all my money for ten weeks gone.

In a number of other cases, service users said they had been told to complete the wrong form to make a benefit claim, or to make a claim for a benefit that staff should have known they were not entitled to, resulting in people having to wait and reapply before they received the correct benefits.

Claim forms

Some participants experienced difficulty in obtaining claim forms. For instance, one respondent had to wait ten weeks for a form which they were told they would receive within ten days. Others reported they had been given the wrong advice about which forms to fill in and were only informed they had completed the wrong form once it had been processed, which could take as long as a month. Some respondents also criticised the fact that rather than being given a clear response in the first place they were told they had to go through the process of filling out a form and putting in a claim just to find out if they were entitled to a particular benefit.

Although most interviewees were able to complete application and renewal claims, the majority felt there were too many forms and that benefit claim forms were unclear, repetitive, time-consuming and unnecessarily long. In the words of one IB recipient, 'they're too long. They don't explain half the things you need'. Several respondents found completing forms stressful, particularly without help.

While there was a general awareness of telephone services offering help with forms, several felt that a face-to-face service would be more suitable. Some respondents were also under the impression that the wording of answers could make a difference to the result of a claim and felt that they would not be successful without the help of someone experienced in completing them. Many interviewees who had filled in forms themselves felt that because of their complexity current claim forms would be difficult for some claimants to complete, such as those with low levels of literacy, speakers of other languages, and some older people.

Another problem with benefit claim forms was the need to complete the same form repeatedly, either because the claim had previously failed, because the claimant had experienced a change of circumstance, or because the relevant agency required claims to be reviewed annually. Respondents felt that filling out the whole form again was unnecessary because so much of the information supplied was exactly the same each time. As one respondent made the point:

If you have one slight change of circumstances, quite often you have to fill in the form all over again. You can't say 'refer to my previous claim'.

Interviewees complained also that in some cases they were asked to provide the same details, such as their address, more than once in the same form: 'they're so repetitive. You have to put your address in there about five times'.

Interviewees suggested that claim forms should be easy to obtain, and that if they need to be posted to claimants they should arrive within the stated time limit. Individuals should not be asked to complete a claim form unless there is a reasonable degree of certainty that they are entitled to the relevant benefit. Participants also thought that face-to-face help in completing forms should be available, particularly for people with low levels of literacy or weak English-language skills, the elderly and those with disabilities.

While some respondents felt that there should be a single form to cover every benefit, others felt that this would make forms too long and that instead each individual claim form should be shortened. To make a claim you should only have to provide information not already held by the agency, and a change of circumstance should not necessitate filling out a whole new claim form. There was agreement also that organisations should share information, internally and externally, so that recipients do not have to provide the same details to a number of different agencies.

Written correspondence

While people generally told us that the written communications they received were easy to understand, they then went on to say that the reasons given for decisions in some letters ‘didn’t make sense’, that they did not understand the payment breakdowns provided, and that letters needed to be written in ‘layman’s terms’. Some respondents also felt that letters from DWP were patronising and others that they were not personal enough.

Several respondents reported that they had received a large volume of letters regarding their claim which they found difficult to deal with. One person felt that if she had not carefully filed all the letters she had received, she would not have realised that her reduced payments were continuing for longer than they should have. Another participant had had a similar experience, telling us: ‘you have to go through them with a fine tooth comb to pick up every point’.

Some users reported that they had received more than one copy of the same letter, and others letters which directly contradicted each other. As one participant put it, ‘[it’s] very confusing to know what you owe and what they’re paying you’. A number of respondents had also received information by letter which contradicted what they had been told by staff on the telephone. This left service users unsure of what benefits they were receiving or of what action they were required to take with a claim.

Many respondents who had experienced a delivery problem felt that they had not been kept sufficiently informed about the progress of their case. Other people had not received notification of suspensions or delays, which had left them unprepared for significant and sometimes lengthy reductions in their income. A number of people commented that while agencies rarely responded to written queries about benefit delays or missing payments, they were very quick to make contact as soon there appeared to be some inconsistency in their claim or in the event of an overpayment.

Participants wanted unnecessary, incorrect and duplicate communication replaced by a smaller number of letters that relayed accurate and up-to-date information on their case. They also wanted all letters to specify who they were from and who a response could be sent to.

Telephone services

The majority of those interviewed had experience of telephone services. A few had had difficulty knowing which number to call, particularly for JCP, for which there appears to have been 'a long list of phone numbers'. Almost all had had difficulty getting through to the right service on a number of occasions, either finding a number engaged or being put on hold for long periods of time. Several users found that the list of call-routing options given at the beginning of a call could be confusing.

Many respondents said that they had experienced lengthy periods trying to get through on the phone, sometimes 'for hours at a time'. It was suggested that there should be more staff or more phone lines to deal with demand. Being unable to get through to services was particularly problematic for those trying to access emergency funds such as Crisis Loans or to sort out benefit delays, as they could be left without money for several days while they attempted to contact the correct services. Individuals with mental health issues found telephone services particularly stressful.

Interviewees complained also that when they had reacted angrily towards being put on hold for long periods, they had been refused help, had their call terminated, or been threatened with a note on their file warning other advisers of their aggression. Service users feel that staff should be more sympathetic to the fact that users had often been waiting for long periods to get through.

Many participants believed that telephone calls to agencies should be free. Having to pay for lengthy phone calls on mobile phones placed additional financial stress on some users already facing hardship due to benefit delays or overpayment reclaims. Not all service users were happy with the current options available for people who cannot afford to make phone calls, such as the free phones at the Jobcentre and the call-back service. They said there were not enough phones at the Jobcentre, and they could not stand in long queues with their children or did not want to discuss their private financial details in public. Some who had requested call-backs reported that they had often received them late and some had not received them at all. One participant reported that 'I had to make four or five calls a day on my mobile to get it sorted [while my benefit was suspended]. They never call you back. I want to claim [the cost of calls] back'.

Despite the problems reported, most of the users welcomed the option of using the telephone to access services: 'Calling is easy. You feel more comfortable in your own home saying something over the phone'.

Interactions with staff

Service users were critical of several features of the ways in which service delivery systems impacted on how they interacted with staff. There was a particular concern about cases being handled by more than one member of staff that often resulted in participants being given conflicting information by people from the same agency. As well as leaving them confused and ill-informed, this resulted in some service users not doing what was required for their case to be dealt with effectively.

More important for the service users we spoke to, however, was the fact that no single person was responsible for progress on their case. Many participants had contacted an agency about their problem, been told that the issue would be dealt with, and then, when they followed up their request, discovered from another member of staff that no action had been taken. In such circumstances, service users feel that no individual can be held responsible, and so it is the user who suffers as a result of the failure of staff to act. In the words of one participant:

*[They] just [pass] the buck to someone else when something goes wrong
... I would feel better if there was ... more accountability.*

A number of users had asked to speak to a manager or supervisor at the relevant agency, in an attempt to make contact with someone who could take responsibility for their case. Some reported that they had been told that they were not allowed to speak to a supervisor at all. Others were given a series of reasons why a supervisor was not available:

*They said she's not in. I ... ring back. They said she's gone to a meeting.
Called the next day, she's gone on holiday.*

There was concern about the ways in which staff and user interactions were now shaped through computer systems. Many felt that the computer system on which case details were kept and which staff have as their primary (and often only) source of information when dealing with queries cannot sufficiently record the specific details of individual cases. Users feel that they are not given an opportunity to explain their situation, because the computer system is used as the basis for most communication:

*It all comes off pat as if they're reading something and you're trying to say
'no it's not'. You just can't [get your point across].*

It was generally perceived that important but non-standard information on individual cases cannot always be recorded. For example, the woman quoted below was about to be evicted as a result of a clerical error with her HB, but the staff member serving her said that all she could do was put a note on her case that she was 'a priority', which the user felt did not sufficiently capture the urgency of the situation:

The last time I went to see someone I said that I was going to be kicked out of my house because my Housing Benefit hasn't been sorted and my rent hasn't been paid ... They said I'll just make a note that it is priority ... I feel like I am just another person with a problem, another number.

The majority of service users were aware that the people they spoke to at offices or on the telephone were referring to a computer system. People feel that access to these systems alone does not equip staff to deal satisfactorily with their enquiries. They want people who can provide information and advice beyond that which is recorded on the system. The attitude among the users who participated was that many staff were not capable of doing this, and that this was not acceptable – 'If the computer is switched off, they can't answer'.

Some service users felt that having to make enquiries on the telephone, rather than face to face, put them at a disadvantage because they could not be sure that they had been understood, and did not always get a satisfactory answer:

On the phone you can't see someone's expression: you don't know if they understand.

On the phone they don't talk to you properly. They're just doing it fast ...
[Face to face] you can ask some more questions and they can give us answers or tell us why.

As with the computer system, there was a feeling that a telephone service can be prescriptive, and not give customers the opportunity to sufficiently explain their problem. In the experience of one participant:

People over the phone tend to go through points like a book. When you talk to someone face to face it's more on a personal level, you feel like you are being understood.

For some participants a face-to-face service with someone you can explain your problem to is very important. Service users were additionally frustrated that the people they speak to on the telephone or at offices are not the people who actually make decisions and take action on their case:

— Service delivery problems and solutions: the experiences of service users

When I go in with a problem with my claim they can't sort it out. They're a middle party.

The people you speak to are not the people who make the decisions ...
It's frustrating.

The lack of a single contact who was responsible for their case, combined with a system which they feel cannot sufficiently record their individual circumstances, and a lack of access to Decision Makers left some service users feeling powerless to influence what happens:

It's been so frustrating ... I am not nasty to anyone but after I just want to scream ... I just gave up in the end, I just got frustrated.

Processing and loss of documents

Several of those interviewed reported that their documents had been lost after submission or there had been other delays in processing them. One recounted that '[my documents must have been] laying there [for] maybe 2–3 months [with] nobody doing anything about it'. Another interviewee had sent in the same documents – which were required to process her claim – three times to JCP without having their receipt acknowledged. Eventually, she went to the Jobcentre to hand over the documents in person, but was told that she should post them again because the internal post took longer than the external post. Several group participants reported that they had received numerous letters asking for documents that had already been submitted.

Loss and theft of payments

A few participants believed that cheques for benefit payments, which agencies claimed had been posted out to them, had been stolen and fraudulently cashed. One participant, currently living in a hospital and claiming IB, believed that such cheques were an easy target for thieves because of the distinctive envelopes they are posted in, and because, from their perspective, stolen cheques could easily be cashed:

People know what they are. Do you know how easy it is to cash someone else's giro? They can't prove it either.

Another woman claimed that six months of HB payments had been stolen from her in this way. After repeated visits to the HB office, where she was told that there was 'a glitch in the system' and that the problem would be sorted out soon, she was eventually told that the payments in question had been made and had all been cashed:

My money was stolen ... the giros ... were apparently cashed for my rent *[but]* I never ever got those. The person said, it goes to the giro bank; we can never ever trace those. So that's it. It was six months worth of rent and I never ever got it back. I have no way of tracing it.

In both cases the users were not in a position to prove that they had not received and cashed the payments themselves. They felt that they should be able to ask for proof that a payment had been issued and made in these circumstances.

While most recipients now have their benefits paid directly into a bank account, the cheque payment system is still necessary both for some of the most excluded service users who cannot access banking facilities, and for those who have to have a payment made by cheque because they have experienced delays or problems with their benefit payments. There is therefore still a group of users who need cheque payments to be delivered securely.

Office environment and privacy

The service users were asked their views on the physical environment in the service delivery offices they used. A number of participants said that it was sometimes necessary to spend hours at a time in Jobcentres waiting to be served, particularly if they were attempting to resolve a problem. Some participants described facilities as poor:

It's wrong they have no conveniences. Mothers ... have to change the babies outside on the wall or in the pram. They have no facilities. They say to wait: the nearest toilet is at the railway station. If you're there at the toilet and they call you, you can miss your appointment.

Several suggested that Jobcentres and HMRC offices should have more facilities, including clean toilets, facilities for children and vending machines for refreshments. One woman contrasted the Jobcentre with her local CAB office which she described as 'fantastic' because 'they had a clean room to sit in, telephone facilities, no racial

— Service delivery problems and solutions: the experiences of service users

discrimination, interpreters ... a comfortable chair [*for her disabled husband*] ... a disabled toilet'. Such facilities were not available at her local Jobcentre.

Some participants expressed concern that their local Jobcentre could be a stressful, even dangerous place. According to one, '[there are] loads of different people. I'd rather not go there. Not a good atmosphere ... It's sometimes a bit scary for a lonely woman to go there'. Another reported that 'a lot of times it can be quite tense in there because everyone is stressed out'.

There were mixed views, however, about the visible presence of uniformed security staff. Some participants felt they provided a safer environment for users as well as staff and, in their experience, had been helpful and welcoming. Others reacted differently and reported that they had found them to be intimidating or unhelpful.

The lack of privacy in open-plan Jobcentres was a concern for some of the participants. They did not want to speak about their personal and financial circumstances in an open environment where strangers could overhear them:

The desks are facing back to back, so people sat behind you can hear your conversation ... It's embarrassing.

There is no privacy at the Jobcentre – it would be better to have a private room where no one else can hear.

When you ask for a private room they say they're out of bounds.

Staff attitudes and respect for service users

There was a view among participants that staff in the agencies they dealt with did not sufficiently empathise with service users when dealing with their problems. A number of people suggested that agencies should employ front-line staff who better understand the multiple problems that some individuals face. For example, service users at one of the consultation groups felt that the staff they interacted with were not sufficiently able to deal with users who had mental health problems.

Some participants reported that they felt stigmatised by the staff they dealt with and that staff 'looked down' on them, and made assumptions about them because they were claiming benefits: that they were lazy and uneducated and that they did not want to work. For one participant: 'if you're on benefit they think you're stupid or a

sponger'. For another: 'the attitude of the general job advisers is ... you're the lowest of the low'.

Many participants felt they were under suspicion, and a number of them drew the distinction, unprompted, between people who claim benefits fraudulently and people like themselves, who were entitled to benefits and who should be able to make a claim and receive payments without feeling that they were being accused of lying. As one of them made the point: 'I am a genuine person ... not claiming just to take the mick ... They made me feel like they were doing me a favour'. Participants believed that agencies were more concerned about identifying fraud than helping genuine claimants, and some claimants believe that the reason you have to fill out the same details more than once on claim forms is so that 'they can catch you out' if you are lying: 'Often ... they're trying to trip you up'.

Some participants raised a number of issues surrounding requirements for receiving benefits that they felt compromised their personal dignity. For example, one man receiving JSA had to provide evidence that he had been to a friend's funeral on a day when he was asked to go on a training course, which he considered inappropriate (he had had to bring in the pamphlet from the funeral service to prove where he had been): 'When you say to the lady you have to go to a funeral and they're saying you've got to prove it, it isn't very nice'.

Some clients said that they did not feel respected by staff and that staff could be 'patronising'. A number felt that staff tried to 'fob you off' when they complained about errors that had been made, and others describe some staff as having an 'attitude problem' or behaving as if 'wishing it was their lunch break'. A number of claimants also gave examples of staff being rude to them. One woman had been shouted at on the telephone, and when she went to make a claim in person, she had her benefit application form ripped up by a member of staff who told her she would have to claim over the phone. One user said of staff that 'they have no telephone manners, they're aggressive'.

Users also described incidents where it appeared that staff had been abusing the position of control that they had over the service users' circumstances. Some participants had been threatened with benefit suspension when they had become angry at an error that was wholly the fault of the agency. Another participant was told that she would have a bad mark put on her record for threatening behaviour, in what she felt were unfair circumstances:

— Service delivery problems and solutions: the experiences of service users

My money goes into my account every other Friday and one Friday it didn't appear ... [*The woman said*] 'It will be in on Monday.' I said 'I do hope so, it had better be', meaning it's the week my bills go out. 'Don't you threaten me. I will not speak to you any more and I'm putting a mark on your file that we are not to deal with you.' I burst into tears. I did a grovelling apology letter [*although it was*] against my principles.

In this case the woman felt she had no choice but to apologise, despite believing she had done nothing wrong, because of the power that staff had to influence her case. This feeling is summed up in the following quote from another participant: 'You can't be funny with people because then they don't want to help you'.

Although the users had criticisms to make it is important to stress that they were in many cases still appreciative of the financial support and services they received and of the professional behaviour of many of the staff they came into contact with. This was the case even among those users who had experienced a problem with service delivery. Some emphasised that the staff members they dealt with were not necessarily responsible for the problems they experienced. Nearly all recognised that front-line staff had a difficult job to do and that they had workload pressures that often limited the time and support they could give:

I feel very sorry for them because they get irate people on and it isn't nice ... the pressure of work, they have too many cases, so they're not handling them properly and maybe not paid enough. It's hard.

Participants believed there was a 'vicious circle', whereby some service users were rude to staff, and then staff became ruder and less willing to help in return, which resulted in more service users who were angry and frustrated and rude to staff. Finding some way to build on the sympathetic attitude towards front-line staff and avoid the vicious circle might greatly improve the service delivery experience for both service users and staff: '[They should] be a bit warm to people. They might get a different reaction'. Some participants suggested that if front-line staff had personal experience of claiming benefits and using employment services themselves it might improve their capacity to empathise with users and understand their needs.

Making complaints and independent advice

Most of the service users who had experienced problems had not actually made a formal complaint. Some who had were sceptical that it would be considered fairly. Others felt there was no point, it was yet more 'hassle' and it would not do any good:

I sometimes feel what's the point *[of making a complaint]*? ... I think it will be ignored totally. A person in my situation, a lot is ignored. One person being outspoken is not going to change anything.

A few participants had contacted their MP for help with a case, but reported that the representations made had not resulted in a change on behalf of the agency concerned. Many had approached independent advice agencies, usually Citizens Advice, and in most cases found them to be helpful. When asked about the difference between the response they received at the CAB and that from service delivery agencies, participants suggested that CAB advisers were more understanding, provided more help, and had a more in-depth knowledge of the benefits system.

Some consequences of poor service delivery: hardship and employment

It is important to stress that poor service delivery can have more serious consequences than that of inconvenience. Many of the service users we interviewed experienced acute difficulties, including serious financial hardship. Some reported that they had to live on little or no money for sustained periods because of payment delays or incorrect suspensions. Most had fallen into debt, borrowing on credit cards or from family and friends or spending their savings to cover their living costs. One lone parent, for example, had to take her child to eat at their grandparents' house because she could not afford to feed him for the four weeks during which her benefit was incorrectly suspended. A few claimants had been threatened with eviction as a result of rent arrears, or were in danger of having utility services cut off because they were unable to pay bills.

Many people on benefits live on tight budgets and can suffer hardship even from short payment delays. This is especially the case for those who receive their benefits on a Friday because if their payment is delayed for any reason they have to get through the weekend with no money for food or to charge utility meters. Participants who had been in these situations stressed the importance of being able to make corrections to payments quickly: currently, it takes three days to have a payment cleared through a bank account.

Interviewees who experienced multiple problems with obtaining payments often commented on the stress and frustration they experienced in their attempts to rectify erroneous decisions often, from their perspective, caused by poor service delivery. Participants who had been involved in appeals or people such as the HB

— Service delivery problems and solutions: the experiences of service users

recipient who had in their view been incorrectly taken to court were worried about the consequences and exhausted by the effort required to fight their case. One woman, who had won a successful appeal but was still not receiving any benefit, told us that she would rather attempt suicide in order to requalify for IB than go through the appeal procedure again.

This stress and anxiety itself acts as an additional barrier to people who might otherwise consider moving from benefit into work. One IB recipient who had been undertaking permitted work prior to the problem with her claim felt that the problems she faced had halted her recovery. A number of other participants suffering from mental health problems felt that dealing with the stress of claim problems had had a negative impact on their health. For one interviewee: 'My stress levels can get to a point at which I can't do anything'.

Some of the people who had experienced problems with their payments indicated that they no longer trusted the relevant agencies to get things right. Many of these problems had arisen because of a change of circumstances which was incorrectly dealt with, and this made people unwilling to change their circumstances again in case they experienced further problems. In one case a lone parent with a disability was unwilling to make a claim for IB because she feared that a mistake would be made and her current benefits would be stopped. In a number of other cases people said they felt unable to return to work because they worried that they would not receive the in-work benefits they were entitled to, or that their current benefits would not be reinstated if they subsequently stopped working. These individuals were expressing concern not about what benefits they would be entitled to, but specifically about the ability of DWP, HMRC and LAs to administer them correctly and on time: '[The errors] make me not want to work in case there's another mistake which means my benefits stop again'.

These cases indicate that poor service delivery can itself have a direct negative impact on the Government's wider objectives of encouraging people to leave benefits and enter paid employment.

Experiences with employment services

Many of those of working age who were interviewed or who participated in the focus groups were on 'inactive' benefits and were not looking for work. Among those who had claimed JSA or who were looking for work there was concern that the help available from employment programmes started too late. Jobpoints were welcomed

by some as a positive improvement, as was the improved environment they experienced in Jobcentres. Others complained about the quality of jobs available or the limited advice given by PAs who had little time to spend with them and treat them as individuals. One participant felt that different PAs had different interpretations of what constituted, for example, job search, and so the same level of activity could be considered acceptable by one, but deserving of sanctions by another.

There was mixed experience of the New Deals and other programmes. Some valued the support they were given and the job-seeking skills and experience they had acquired or were acquiring. Others felt that, when on programmes, they had not been given enough individualised support, that the quality of provision could have been better, or that they had been 'left to [their] own devices'. Some participants felt that some of the compulsory courses were not useful in finding work and that they would have been 'better off looking for jobs myself in the newspaper'.

There was concern about being 'forced' or 'pushed into things' and about being required to go through activities that were not perceived to be helping them to get work or being 'treated like you were at school'. There was positive interest in acquiring more work experience and participating in 'work trials', so long as 'they make sure the place doesn't exploit you'.

What users want from service delivery

The research participants were asked what they felt could be done to improve service delivery. The most frequent response concerned improvements in staff training in terms of both their knowledge of the benefits system and their skills for dealing with customers. Participants felt, variously, that too many staff lacked empathy, were sometimes rude, were unable to provide correct information, were too reliant on their computer system, and were unable to deal satisfactorily with customer problems and enquiries. Many participants felt that improved training could address some of these issues: for example, 'Staff need more training [on dealing] with people who have been in stressful situations. They need more social skills'.

Most participants said that they would like staff to have more knowledge of the whole benefits system, so that they could provide a broader advice service rather than being able to deal only with the details of existing claims, especially in Contact Centres. There was considerable support for the idea of a benefits system that allowed people to make a single (initial) application, after which claimants were told about all the benefits to which they would be entitled and the responsibilities they would have to fulfil.

— Service delivery problems and solutions: the experiences of service users

A key finding from those people who had experienced a problem or an error with benefit services was that users would like a single member of staff (or one small team of staff) to deal with their case. In most of the individual cases related by service users where an agency error needed to be rectified or changes needed to be made in their records, the individuals involved had had to speak to a different member of staff each time they had contacted the agency. Speaking to a new person on each occasion means that service users have to repeat the (often complex) circumstances of their query to a number of different people. This was frustrating and gave some participants the impression that their personal information was not being kept private.

In the final more deliberative consultation groups, service users were encouraged to consider their suggestions about ways in which services could be improved and how these might be reflected in a revised Customer Charter. Participants proposed the following elements should be included:

- a time limit within which all telephone calls must have been answered and transferred to the correct department (one group agreed five minutes);
- home visits from staff;
- face-to-face help with filling out forms;
- procedures for handling customer documents and for efficiently dealing with cases of lost documents;
- a time limit for processing claims;
- a time limit for correcting payment errors;
- easily accessible private rooms at Jobcentres;
- toilets, disabled toilets and facilities for children at Jobcentres and HMRC offices;
- advice on other benefits an individual may be entitled to when they make a benefit claim;
- a named contact to deal with a service delivery problem being experienced by a user;
- apologies to be given when mistakes are made.

4 Conclusion: policy and research implications

Future evaluations will assess the extent to which the problems identified in this report have since been ameliorated or eliminated by the full implementation of systems; by particular changes in policy design (for example, in tax credit disregard rules¹); by improvements in call-handling, administrative and IT systems; by simplified leaflets and application forms; by publicity campaigns; or by developments in staff training. Delivery organisations continue also to introduce changes aimed at improving services and the work of the DWP's Benefit Simplification Unit may, among other things, enable the Government to further 'chip away' at complexity in the system (HoC WPC GR, 2007).

Yet the continuing scale and pace of change in the system remain intense. In 2008, for example, the Employment Support Allowance will be introduced alongside the extension of job search requirements to lone parents with older children; the Local Housing Allowance will be extended to all private tenants who make a new claim for HB; and the Child Maintenance and Enforcement Commission will start operations. In-work credit and benefit entitlements will be further redesigned to 'make work pay' and new employment assistance, transition to work and skills services will be implemented through JCP. Many of the hardest-to-employ service users will receive intensive employment assistance from contracted-out private and non-profit agencies who will be delivering Pathways to Work and the Flexible New Deal.

In the wake of the Comprehensive Spending Review it is clear also that between 2008 and 2011 departments are expected to improve service delivery and make savings on their operating costs. The Government anticipates this will be facilitated by further innovation in delivery to reduce 'avoidable contact', such as 'demand caused by customers initiating contact because they are confused, need to check on progress, [or] pass on information they have already given to other parts of the public sector' (HMT, 2007b, p. 3).

The changes, first proposed in the Varney Report (2006), are now being taken forward as part of the 'transformational government' strategy. This envisages the further development of 'ICT-based service channels' and 'shared services' (including the rationalisation of government call centres) to build seamless, customer-focused, cross-government services that operate 24 hours a day, all year round. Future developments, many of which are to be led by DWP, include the establishment of a 'one-stop' death notification service to be established from 2008,² to be followed by

a 'single change of circumstances' service by 2010. This will build on a pilot 'tell us once' scheme that has brought together the work of JCP, HMRC and the LA in North Tyneside to deliver an integrated service for users moving in and out of work.³ The ambition of DWP's 'change programme' is to introduce a 'no-wrong-door' approach accompanied by further development of online access for users to assess eligibility, lodge benefit applications and change personal details (HMT, 2007b, Annex A).

These developments have the potential to improve access for service users, and to more effectively facilitate 'joined up' delivery between government agencies and their partners, but such changes also contain new risks. A senior DWP official has acknowledged that only a third of government IT projects and programmes have been successful (Johnson and Hencke, 2008); and the problems experienced with the loss of Child Benefit records by HMRC highlight concerns about data protection, fraud and privacy, in a context of increased inter-agency working.

The expected improvements also entail further change in the culture of different organisations and the formal and informal behaviour of their staff and the 'management' of 'customer expectations and needs' (Jones and Williams, 2005). ICT systems have, however, multiple purposes. They may be used, for example, to enhance the surveillance and monitoring of service user and staff behaviour in relation to the imposition of work requirements and sanctions, which in other countries has been found to have a negative impact on clients and the skills and discretion of front-line staff (Bovens and Zouridis, 2002; Howard, 2006; Marston, 2006).

Advice agencies and voluntary organisations have an important 'challenge' role in seeking to safeguard user interests and improve new systems as they are introduced. Many of them have been critical of the consultative processes through which they have sought to draw attention to some negative consequences of modernisation (Calder, 2007). More recently, however, it appears that the dialogue with DWP and JCP in particular has improved, at least at national UK level (Calder, 2007).

JCP, for example, introduced a bi-monthly Customer Representative Group Forum⁴ in 2007 and in this more structured setting representatives raised awareness among officials that the system has been failing some key vulnerable groups, such as young care leavers, and drew attention to the 'continuing mismatch between national policy and local practice' (Calder, 2007, p. 326). One result of this improved dialogue has been an agreement for better practical local liaison with advice organisations and an ambition among JCP executives to 'reinvigorate' local networks that were allowed to wither in the change process.

There are early efforts also to learn from the insight into service delivery that advice agencies can offer. In 2007, for example, a CAB secondee worked with the DWP Benefit Simplification Unit for nine months. During this time she was able to assess the system 'from the inside' and developed a detailed blueprint for how service delivery could be reconfigured from the 'customer perspective' (Royston, 2007). Her key finding was that complexity could be assuaged by improved delivery. Detailed recommendations were made to simplify the experience of those 'travelling' through the system, including a 'full benefit check' at the gateway to the system which would include a diagnostic interview, with appropriate support and front-line staff trained in a broad range of benefits. It is unclear how, or if, these proposals will be taken up by DWP but this model of engaged and insightful research merits replication across other parts of service delivery.

Subsequently, DWP's Customer Insight Team met with a focus group of representatives of intermediary organisations, asking them 'What do customers want?', and in the light of this meeting DWP now is consulting more widely for the sector's views on the following key points (DWP Tb, 2007, p. 17):

- accessible systems – particularly for vulnerable customers;
- competent and well-trained staff – who are on the customer's side;
- meeting broader needs effectively – customers should not have to make multiple calls or contact different agencies;
- the right decision made at the right time;
- good quality communication.

Notwithstanding the outcome of this phase of consultation the tensions between the interests of service providers and users identified in this report remain. The reconfigured delivery systems envisaged, in combination with further 'efficiency savings', may reinforce rather than resolve such problems unless future change includes:

- greater strategic coherence between DWP and HMRC in service delivery and managing cross-system interactions and rules;
- clear and accessible opportunities for face-to-face contact and written applications, especially for vulnerable users and intermediaries acting on their behalf;

- minimising the costs of accessing the system for those in poverty, especially for those using mobile phones;⁵
- a coherent digital inclusion strategy for reducing the access and cost barriers facing people on benefits, especially in poor households and among the elderly,⁶ who will otherwise be unable to take advantage of the new service delivery channels envisaged in the ‘transformational government’ agenda;
- revised complaints and redress mechanisms to provide timely and accessible safeguards for users, especially those who are subject to new job search and work activity requirements and/or placed in contracted-out employment programmes.

The work of scrutiny and challenge bodies, such as Select Committees, will remain vital to ensure accountability, draw attention to problems and make recommendations for change. The Treasury Select Committee, for example, has expressed concern about the next wave of efficiency savings and called on the Government to commit itself to a regular programme of independent and external audit of the impacts on service quality (HoC TC, 2007).

The future work of such bodies will be enhanced also by the availability of credible and timely findings from independent research. The character and aims of such research would need to be carefully defined – in consultation with those close to the receiving end of delivery – so it adds value rather than replicating the work that will be undertaken by departments and bodies like the NAO. There are, nevertheless, issues that emerge from this study where such research could make a distinctive contribution.

Poverty reduction and service delivery

There is evidence that administrative errors and poor service delivery undermine the efficacy of poverty reduction programmes and may, in some circumstances, such as access to Crisis Loans, tax credit overpayments and sanctions, directly cause hardship. Complexity and problems with service delivery will continue to discourage take-up of entitlements and increase the perceived risks involved in changing circumstances occasioned, for example, by taking up temporary or part-time work or participating in other types of activities. Much of the evidence on these issues to date has, however, been anecdotal; or been partially revealed in wider evaluations and reports; or been found in the individual complaints made to regulatory authorities

or in the individual case studies elaborated in the representations made by advocacy and user organisations. Such evidence often reveals the genuine hardship experienced by individual users but without further systematic research it is difficult to establish how representative such cases are or the wider impact that such service delivery problems have on exacerbating poverty or mitigating its reduction.

Service delivery and advice agencies, intermediaries and voluntary organisations

Advice agencies, other formal and informal intermediaries, and voluntary organisations play a critical role in providing 'trusted' information and in enabling many service users to access entitlements and to seek redress. The availability of such support relies on the strength of local social networks and services but little is known about their availability to users of the BTCES system, or how this influences outcomes. Access is, however, likely to be uneven with some referring to 'advice deserts across England' (NCC, 2004; Hall *et al.*, 2007).

There is strong evidence also that delivery problems in the BTCES system have 'spilled over' into the independent advice sector with such agencies experiencing additional pressures, such as those identified in Northern Ireland (Williamson Consulting, 2006):⁷

- users contacting advice agencies because they were unable to contact the relevant delivery organisation;
- users seeking support and advocacy, complaining about how delivery organisations have processed and calculated entitlements;
- users seeking support to appeal decisions;
- advice agency staff having to engage with problems emerging in very different policy fields that are not subject to statutory regulations, such as contracted-out employment programmes and tax credits (see, for example, Hall *et al.*, 2007 on voluntary organisations and the tax system);
- advice agency staff taking more time to contact and negotiate with a wider range of service delivery organisations in order to provide holistic support to meet users' benefit enquiries;
- increased demands on staff to engage in partnership working;

- demands on advice agencies to address issues at a wider policy level (including lobbying, publicity and negotiating with other agencies).

Voluntary organisations and advice agencies play a vital role in protecting the interests of vulnerable groups and in developing outreach and employment services, yet there has been little recent systematic research into the way that changes in the delivery of the BTCES system are shaping the quality and availability of the advice and employment assistance they are able to offer users. In particular, what impact will the new approach to contracting envisaged in the DWP's (2007b) 'commissioning strategy' have on the composition and service delivery of the non-profit sector?

Another dimension that merits detailed investigation concerns the ways in which advice agencies and the voluntary sector are making use of ICT to enhance services relevant to BTCES users, and how, if at all, this is connected with wider policies and local initiatives that address 'digital inclusion' (Foley *et al.*, 2005).

Implementation research and service delivery at the front line

Many studies of the design and impacts of the BTCES system acknowledge the significance of implementation but few have examined how policy reforms are mediated through the local strategies and work cultures of front-line staff and their managers and their impacts on users. This is in marked contrast with the USA. In the wake of US welfare reform in 1996 more traditional net impact evaluations have now been followed by a new wave of implementation theory, research and analysis. This work has involved the rigorous study of the processes through which policies are formulated and implemented and has revealed many important barriers to implementation as well as factors that may make for success (Lennon and Corbett, 2003; Werner, 2004).

At 'street level' detailed observational and interview-based studies have revealed informal 'coping' strategies of simplification, burden-shifting, goal displacement, categorisation and redefinition in which officials redefine service users to fit their processing routines so that they can best manage their working time and meet targets. A common finding from state-based implementation studies is that both the formal and informal lower-level routines developed by front-line officials create policy at the point of delivery and that discretion remains a powerful factor in explaining the impact of policy change and quality of service for clients (Brodkin, 2003; Riccucci, 2005).

In Britain, such studies that exist consist of qualitative case studies and small-scale surveys. They report the different ways in which PAs and other front-line staff use administrative discretion to interpret individual behaviour and willingness to work, negotiate performance targets, categorise and service clients and differentially impose sanctions (see, e.g., Blackmore, 2001; Finn, 2003; Rosenthal and Peccei, 2004; Wright, 2006). It is at this level, such studies suggest, that the new 'social contract' may be experienced by many service users as pressure to cease claiming benefits, participate in inappropriate programmes, or take whatever low-paid job is available. The absence of 'street level' research into these less transparent front-line behaviours in BTCES is remarkable given the new forms of discretion emerging through front-line flexibility, devolved decision-making, and contracting out of employment services (van Berkel and Valkenberg, 2007). Will these new forms of service delivery empower users or increase the power of delivery organisations and street-level bureaucrats?

The service user 'voice'

Government has recognised the importance of user involvement in the design and delivery of public services and there is extensive research on the benefits that arise from user engagement (Stafford, 2003; Birchall and Simmons, 2004; Miller, 2004; Involve, 2005). Users can provide immediate and evaluative feedback on services, identifying unintended consequences or unanticipated complexities, and their involvement can enhance accountability, improve provision and provide an essential counterweight to the interests of service providers. A Select Committee review of 'voice and choice' in public service provision noted, however, that 'those who might be most disadvantaged by provider choice – the poor and the inarticulate – are often those who are also least able to take advantage of ... "voice"' and argued that 'more careful and imaginative consideration needs to be given to making voice mechanisms effective' (HoC PAC, 2004, paras 211 and 213).

Users of the BTCES system comprise a large and diverse population, with different competences, interests and levels of engagement. Many are poor and, because of their personal circumstances, have no choice but to meet the requirements of the system. Insight into their views is generated largely by service delivery organisations through the satisfaction surveys, evaluations and complaints and redress mechanisms noted in this report, or through traditional consultative forums and relationships with 'proxies' – advice, advocacy and formal user organisations – characterised by one observer as a 'limited form of user engagement' (Stafford, 2003, p. 229).

In the BTCES system there is a 'customer voice gap' but little evidence of development in new forms of user participation evident in other social policy domains, such as the health sector. Indeed it has been argued that there is a 'systematic lack of user consultation about service design and delivery and few mechanisms for participants to express their views about the support they receive or to seek redress for poor performance' (Bennett and Cooke, 2007, p. 22).

While the difficulties in developing more innovative forms of user engagement should not be underestimated, there is a strong case for increasing the voice of service users, and those with direct experience of poverty, in the way the BTCES delivery system works, especially at local level (Demos, 2006). JRF could play an important role, in dialogue with relevant departments and service providers, in stimulating a process of experimentation that may lead to the development of new forms of direct user involvement, for example in the creation of national or local user panels that could act as 'sounding boards' to facilitate service design and delivery (CL *et al.*, 2007). The deliberative consultations which informed this report offer another starting point which, if developed, could give users the support and space they need not only to share and compare experiences but to monitor, comment on and help shape improved service delivery.

Notes

Introduction

1. This is a way of describing and analysing the experiences and interactions of users with a service or combination of services. Many who engage with the benefits, tax credits and employment service system experience complex 'journeys', with multiple interactions taking place over a long period of time (Demos, 2006).

Chapter 1

1. The NAO (2008) reported that the cost of overpayments due to official or customer error increased from £1 billion in 2001/02 to £1.9 billion in 2006/07, although a significant portion of this increase was attributable to reclassifying what was previously attributed to loss through fraud which, over the same period, had fallen to £.8 billion. These losses due to fraud and error accounted for some 2.25 per cent of DWP total benefit expenditure of £120 billion. The NAO will be reporting on estimates of benefit underpayment due to error in 2008.

During 2006/07 HMRC paid a net £18.7 billion in tax credits and an average of 5.5 million families received provisional 2006/07 awards (NAO, 2007b). In the three years since the new system was introduced it was estimated that recipients had accumulated debts estimated at £6 billion due to adjustments of awards because of increased earnings and other changes in circumstances. HMRC had collected £2 billion of this debt and written off £0.7 billion. Although it had provided for £1.6 billion in respect of doubtful debts, £3.9 billion of overpayments remained to be collected by the department. On the basis of a detailed random analysis of 4,500 2004/05 awards HMRC estimated that claimant error and fraud resulted in between £1.04 billion and £1.30 billion (7.3 to 9.1 per cent of the final value of awards) being paid to claimants to which they were not entitled. It also estimated that claimant error resulted in between £200 million and £350 million (1.4 to 2.4 per cent) not being paid to claimants to which they were entitled.

2. The Government has announced that from April 2008 TPS and DCS will be integrated into a single agency with the intention, 'over time', to deliver services for this overlapping client group in a more cohesive way.

3. JCP customer access phones and touch-screen terminals have been made available in a further 120 sites such as libraries and local authority premises.

Chapter 3

1. Individual names and locations have been changed to protect confidentiality.

Chapter 4

1. From the 2006/07 tax year the income disregard rule for tax credits was boosted from £2,500 to £25,000.
2. The Varney Report highlighted the case of one family who had to contact official bodies 44 times over 18 months to deal with a death. The service will be modelled on the one-stop 'Bereavement Centre' pioneered in Wolverhampton since 2001. The service enables people to register deaths as well as deal with other matters such as cancelling benefits, tenancies and social services, sorting out probate and tax, and informing the DVLA, library service and passport office. It also helps put people in touch with counselling and support services. The initial pilot was further extended through a 'pathfinder project' that introduced electronic back-office processes that enabled internal and external agencies to be electronically notified of a death. The project identified key issues for e-government services, for example around ownership and sharing of information, and 'provided a model for future Wolverhampton and national projects where information sharing is involved' (see www.wolverhampton.gov.uk/government_democracy/council/modernisation/egovernment/pathfinder.htm).
3. The pilot has delivered reductions in the time taken to process benefits and tax credits and during 2007 was extended to another six LA areas.
4. A DWP Policy and Strategy Forum, comprised of 'key representative organisations', meets quarterly as does an Ethnic Minority Working Party. There is a wider Annual Forum and a number of separate national forums for those working with minority ethnic groups, the disabled and pensioners. Separate forums have been held in Wales and Scotland. Finally, there is a Standards Committee Consultative Group comprised of a small group of front-line advisers who provide input on the effectiveness of decision-making and appeals processes at 'front-line' level (DWP, 2005). HMRC holds quarterly meetings with a Tax Credits Consultation Group comprised of representatives from advice and voluntary organisations.

5. In 2004 it was estimated that people in poverty can pay up to £420 more per year for telecommunications because they do not have a landline (NCC, 2004).
6. ONS data for 2007 reveals that 71 per cent of the over 65s have never used the internet. An earlier report found that home access to the internet is lowest among the poorest households (Foley *et al.*, 2005, p. 28).
7. These pressures were acknowledged, at least for a period, in Northern Ireland, where the relevant department agreed to temporary funding to build the capacity of independent advice agencies (Williamson Consulting, 2006).

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