

SUPPORTING LONDONERS TO ACCESS ADVICE AND GUIDANCE

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MAYOR OF LONDON

Background to this report

The cost of living crisis is biting hard across the UK and particularly in London. The demographic and economic profile of the capital means it has been affected disproportionately in some areas. This includes:

- The extent to which London's job market was impacted negatively by the Covid-19 pandemic.
- The number of refugees or asylum seekers who seek support or live in London.
- The number of people impacted by the benefits cap.

A Greater London Authority (GLA) report (1) in August 2022 into the impact of rising prices found that:

- 90% of Londoners say their household costs have risen over the last six months.
- 19% of Londoners are 'financially struggling', while another 30% are 'just about managing'. Just under half of Londoners have struggled or fallen behind on financial commitments, with credit commitments the most common struggle.
- 12% of Londoners said they have regularly or occasionally been unable to buy food or essential items or relied on outside support in the last six months. This proportion triples (39%) among Londoners who say they are 'financially struggling'.

(1) <https://data.london.gov.uk/dataset/the-rising-cost-of-living-and-its-effects-on-londoners>

A YouGov poll conducted on behalf of the GLA in January 2022 of public attitudes in London also found that:

- 12% of Londoners say they are currently struggling to make ends meet, going without essentials or relying on debt. This increases significantly for Londoners whose gross household income is less than £20,000 per year with 27% who are struggling, going without or relying on debt.
- Almost four in ten (36%) Londoners (of those who answered the question) have struggled to make payments on their rent or mortgage at some point in the last six months and 7% have fallen behind on some or all payments.
- 10% of Londoners have fallen behind on meeting credit commitments in the last six months.
- Overall Londoners whose household income is less than £20,000 per year, or who are renting from local authorities and housing associations, or have a health problem or disability that impacts day to day activities, are more likely to be impacted and concerned about cost of living increases.

GLA cost of living – digital tools programme

It is against this background that last year the GLA launched its 'Cost of living – digital tools' programme.

The aims of the programme are for organisations to develop their existing tools, or create new digital tools and digital platforms which should be user-facing; and provide Londoners with new, additional or currently unavailable information on accessing different forms of support.

In response to this programme, entitledto submitted a proposal to build a new **AdviceConnect** service into its existing public facing benefits calculator.

We were delighted to have our proposal accepted by the GLA and now that the new service has just gone live, we will take the opportunity to provide an overview of the project and what the new service offers Londoners in this report.

Background to AdviceConnect

Every year over 5 million individual users complete a calculation on our public benefits calculator with over half a million of those based in London. entitledto research suggests approximately £2 billion of benefits remain unclaimed every year in London alone and the DWP concede many older retired Londoners are missing out on over £200 million unclaimed Pension Credit a year.

The GLA research reinforces the point that it is those on lower incomes or with more complex backgrounds who will be disproportionately impacted by the cost of living crisis, and there is also a body of research which suggests that people with the greatest need are often the least likely to seek longer-term support or advice.

A Joseph Rowntree Foundation 2017 study 'How poverty affects people's decision-making processes' (2) states:

'Many of the suboptimal decisions and behaviours associated with low-income groups are characterised by a preferential focus on the present (as opposed to the future), on the actual (as opposed to the hypothetical)'.

The profile of a Londoner most likely to be impacted by the cost of living crisis closely matches the user profile of our calculator, and ensuring that each user maximises their benefits and entitlements (particularly if they are currently missing out on part of the unclaimed £2 billion) will be key to supporting many Londoners on low incomes through what may be a highly challenging period.

(2) <https://www.jrf.org.uk/report/how-poverty-affects-peoples-decision-making-processes>

Accessing guidance and support

Our benefits calculator provides links for directly applying for certain benefits, but there was limited opportunity, beyond our existing help pages, to offer further advice and support. We were keen to ensure that as many Londoners as possible could identify if they could access further benefits, and also that where they needed further advice and guidance, either around benefits or related topics such as debt or housing, they could access it quickly and effectively.

entitledto therefore set out to design a new **AdviceConnect** service to encourage all users to pursue their entitlements and to make it simple/easier (irrespective of background or complexity of case) to link directly from our calculator results page to identify further avenues for advice. This will also hopefully make it more likely that users can maximise any claims or opportunities for additional income.

Our proposition

Our proposition to the GLA focussed on two key areas:

- What we labelled as a 'Simple Scenario': Users with no identified complex needs (e.g. a single person with no dependents). To these users the calculator results page would offer:
 - A panel with tailored signposting to existing referral services provided by the AdviceLocal website.
 - A panel linking to Local Authority support/information determined by the user's postcode.
- A 'Complex Scenario': e.g. Users who are older, disabled, have large or young families which make their benefits situation more complicated. This functionality would promote to the user the opportunity to receive an email enabling them to forward their calculation for discussion/review, avoiding continually having to go through all their financial/benefits information from scratch with every new contact.

Project delivery

Our project involved a number of key elements:

Project team governance

Prior to submitting our proposal to the GLA, we pre-identified the team that would take this project forward if it was accepted by the GLA. Phil Agulnik (entitledto's Product Development Director) was the overall project sponsor and Liza Keys was the project manager, ensuring we continually reviewed progress against key milestones.

Initial design and user journey mapping

To commence the project, we took the initial proposals submitted to the GLA and developed them into a full 'straw man' user journey for each element of the service. As part of this we also identified that around 15% of users who complete a calculation don't identify any additional benefits and therefore we needed to include an option for this cohort to access further support.

User testing

We undertook several phases of external and internal user testing to inform our project design, including:

- We hosted focus groups with a range of end users who had recently completed calculations on our tool to discuss our approach. This included users with disabilities or mental health conditions. This provided us with insight into the way we were constructing our panels. In particular this made us think about avoiding information overload on our panels to ensure they remained as accessible as possible.
- We shared some of our findings with our partner AdviceLocal and this led to discussions in the way that we were able to integrate with their service.
- We undertook interviews with advisors from a range of organisations who were able to provide valuable feedback on how we could structure our solution to align to the way they delivered support to their customers or users (either via telephone or face-to-face support).
- We did extensive internal user-testing of our service to ensure it was stable, both pre and post launch.

IT and product development

We developed a set of new panels and tools both for the public site and to allow us to design and edit each specific panel/campaign. This included:

- New administration functionality which allows for benefit-specific and LA-specific content display settings. This is implemented using dynamic templates. It also allows for new functionality to be seamlessly integrated, with much less development required, through using placeholders to implement Javascript sub-routines.
- Alongside the new panel sits a reporting module that returns information on use of actionable functionality by people visiting the site. Inside the administration panel we apply 'tags' that allow us to track 'actions', with 'values' stored within our database and exported to Excel for manipulation.

This new functionality will allow us to support LA-specific or GLA-specific campaigns as they arise in much shorter timescales in the future.

Outcomes

The project is now complete and the **AdviceConnect** service is live on our public calculator. The key outcomes included:

- We created a set of new user-tested journeys (Simple/Complex) which will provide opportunity for Londoners who complete a calculation to seek further advice and guidance on their benefits and associated topics (e.g. Housing, Debt).
- We developed new flexible architecture and editing capability for our public calculator which will allow flexible panel design for this and future campaigns targeting specific user groups.
- We identified the need for and created a new user journey promoting further advice to Londoners who have no benefits/entitlements identified via our public calculator (approx. 15% of our users).
- We integrated our results page with the existing Advicelocal website to promote self-service identification of local advice organisations, both by London local authority region or by area of law/interest.
- We mapped out all the London local authority sites and provided up-to-date links to relevant cost-of-living hubs/benefits pages for Londoners to access directly from the panel on our results page.
- We increased the functionality and capacity of our calculator to allow Londoners with more complex benefits backgrounds to email themselves pdfs and links to their live calculations, to support their benefits journeys.
- We undertook an external accessibility audit and implemented the recommendations to maximise usability for a wide range of users.
- We created a reporting module to allow us to track which services Londoners select on the **AdviceConnect** panel.

What next?

The design and development phase of the project was five months in total and now that we have launched the new service, we hope that as many Londoners as possible are able to identify and access further advice and guidance when completing a benefits calculation.

We will be reporting regularly to the GLA on the take-up of **AdviceConnect** and we will be considering how we can maximise the impact of our new functionality in the future.

We would like to thank the GLA for their support and the opportunity to work on this project.

Who are entitled to?

We are one of the leading providers of online benefit calculators in the UK today. We help people determine what they can claim from national and local government via our self-serve or adviser-led calculators.

Our calculators are authoritative and accurate and we are entirely independent of government. We provide a reliable estimate of benefit entitlements based on our in-depth knowledge of the UK's social security system. By using our online benefits calculators, users can determine whether they are receiving the right amount of money in their benefit claims, whether they are eligible for other types of benefits, as well as understand what their position will be as government welfare reforms take effect.

We believe that everyone living in the UK should be able to understand what their legitimate entitlements are and honestly claim that amount from government - social security is a key aspect of our society and a vital part of our modern communities.

We have been operating since 2000 and we provide our calculators to numerous Local Authorities, Housing Associations and charities who provide benefit support to their users.