

Gateway Benefits Hub

The two scenarios both concerned leaving work, but for different reasons and in different detailed circumstances. They were intended to cover sufficiently different benefits and advice to give, collectively, a representative and useful view of typical customer experiences and potential savings. The principles of redesign and the outcomes could apply equally to other customer journeys in different scenarios. The chosen scenarios were:

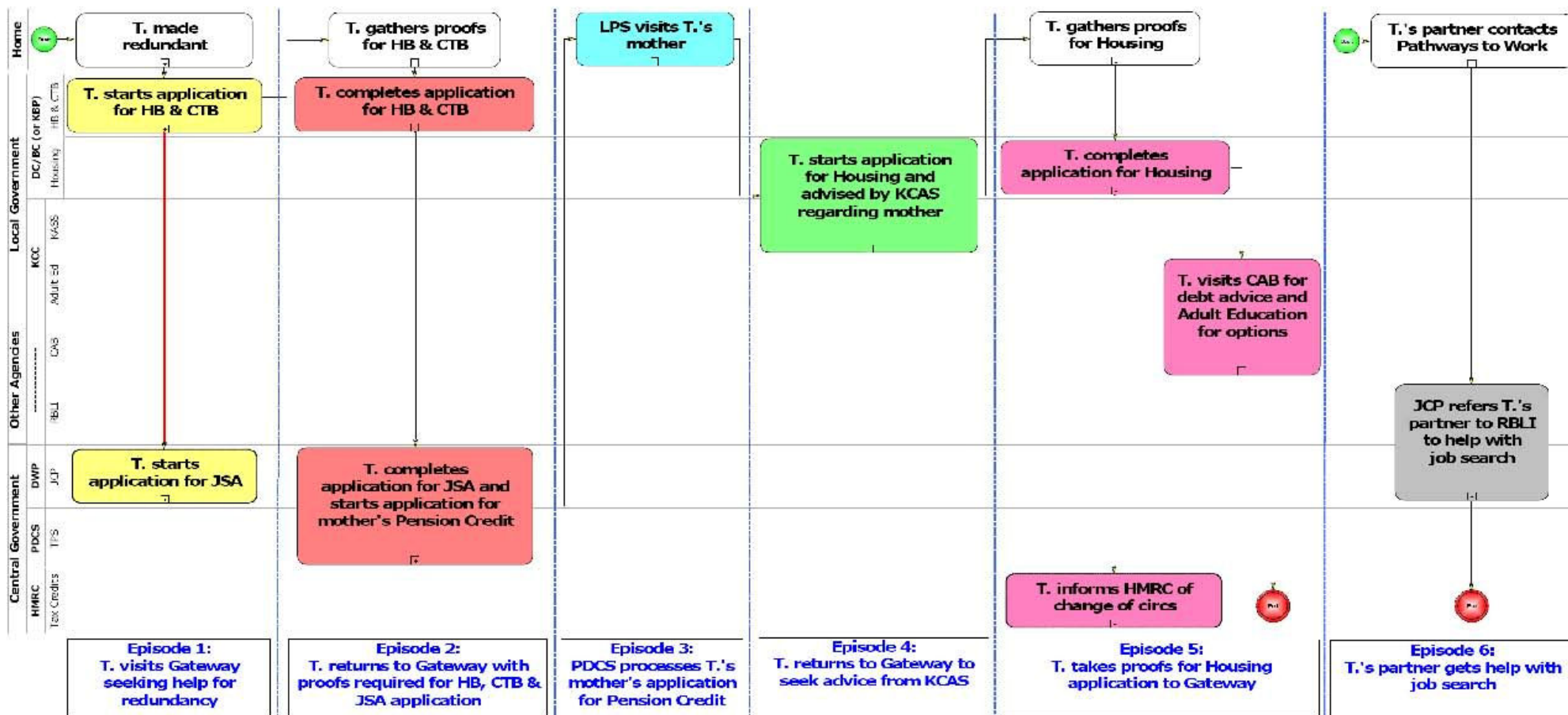
1. Redundancy: Tony has just been made redundant following the closure of a local factory near Ashford, in Kent. He was in full-time employment but on a low income and has been in receipt of Working Tax Credit (WTC). Tony is 46 and married with three children (aged 4, 12 and 14). He also receives Child Tax Credit (CTC). He lives with his family and elderly mother in private rented accommodation. Tony's partner receives long-term Employment & Support Allowance (ESA) but would like to return to work.

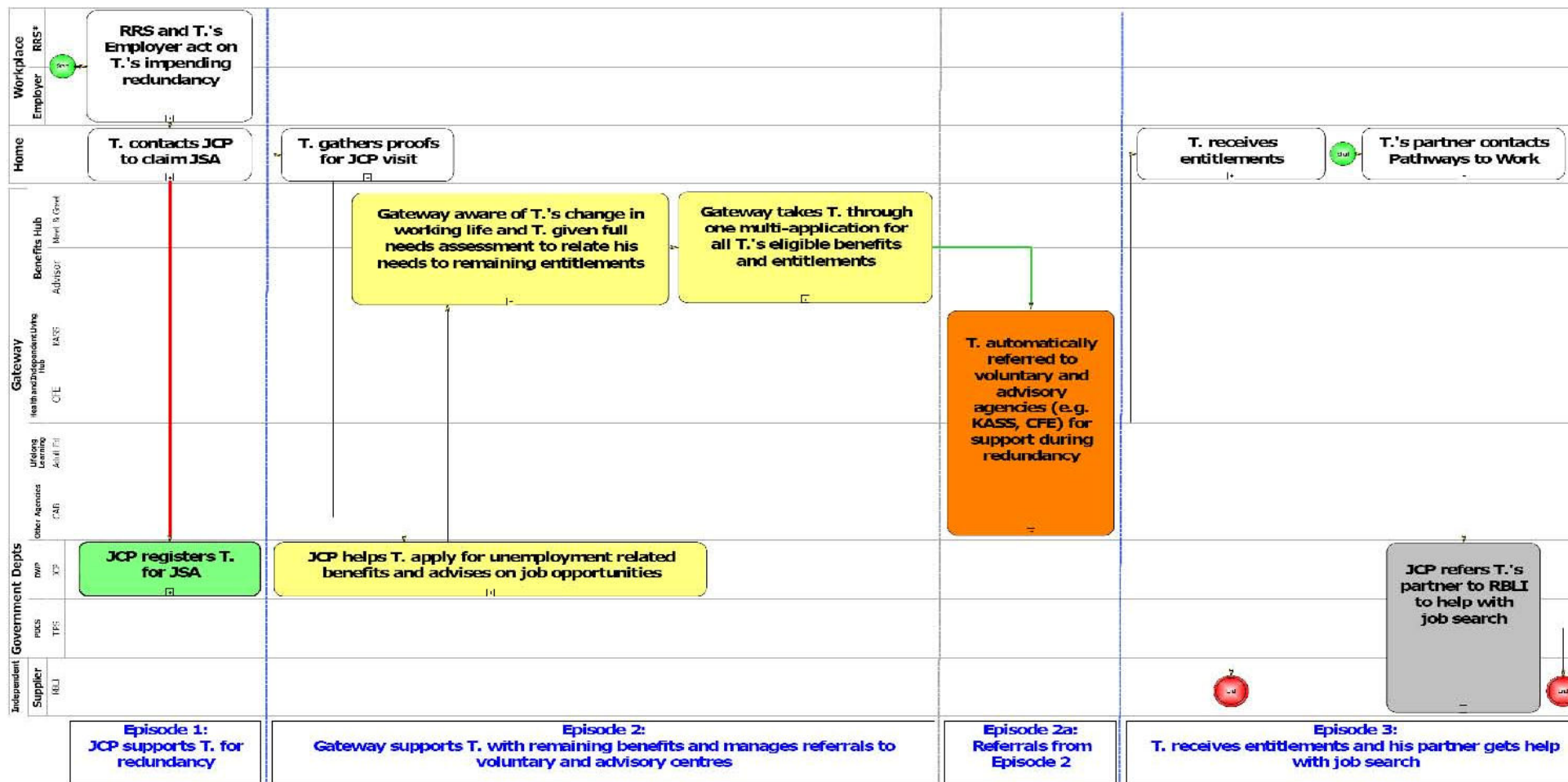
2 Retirement: Maureen is 59 and lives in Maidstone. She is currently working full-time but intends to retire at 60 in two months' time. Maureen receives Working Tax Credit and is a homeowner with an outstanding mortgage and no savings. Her partner, aged 62, works part-time and they have an adult dependent son, aged 35, with learning and physical disabilities still living at home. Maureen has no other family or support and her son currently attends a day centre. The family has no car and does not have a PC at home.

Early intervention is critical to the effectiveness of the redesigned journeys, meaning a shift of emphasis for example to preventing rather than catching fraud; preventing crisis rather than dealing with the aftermath. Streamlined processes and better outcomes for customers and communities are not mutually exclusive.

The project confirmed that partnership and joint working must be defined and documented so that all parties are clear how it will work in practice. An agreed governance framework must be established and all the roles, responsibilities, shared resources and respective investments must be defined as well as the mechanisms for realising and apportioning savings. Although the focus of the project was on the face-to-face contact in Gateways, there are also opportunities to use other channels to drive further improvements and efficiencies. This is the work that Gateway Multi-Channel is undertaking.

The processes were mapped in their current "as is" form and then in their redesigned form. First the redundancy scenario is shown in its current form. It is then shown as a redesigned, streamlined "to be" process in the second diagram. The third diagram shows the "as is" scenario for retirement, followed again by the redesigned, streamlined process.





In summary therefore, the project concluded that there is a clear financial business case for adopting the hub approach to delivery for all types of benefits and an equally clear case in social terms. Earlier intervention and the holistic approach both to assessment and service provision help to prevent crises developing later and would be expected, for example, to reduce incidences of homelessness, long-term unemployment and anti-social behaviour.