

# Claiming Housing Benefit online

A review of council websites



 AUDIT SCOTLAND

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Audit Scotland is a statutory body set up in April 2000 under the Public Finance and Accountability (Scotland) Act 2000. We help the Auditor General for Scotland and the Accounts Commission check that organisations spending public money use it properly, efficiently and effectively.

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# Introduction

1. In order to establish to what extent housing benefit (HB) customers are using council web services to determine entitlement and make applications online, Audit Scotland reviewed the websites of all 32 Scottish councils, and devised a questionnaire which was issued to each of the councils.
2. This report sets out the main findings from the review. It also highlights areas of concern and areas of good practice that could be used by councils to improve access for customers to the HB claim process.

# Background

3. The Office for National Statistics latest figures show that there are 16 million people in the UK without basic online skills, and that five million of those are of working age. Of the nine million people in the UK who have never been online, over half live in social housing. As the government is moving all transactional services to online only, people might not be able to claim benefits without being 'online'.
4. In 2010 the Department for Work and Pensions (DWP) announced its aim to become "digital by default" and in late 2012 it published the *DWP Digital Strategy*. The strategy sets out how it will become "digital by default", by redesigning its services to make them "so straightforward and convenient that all those who can use them will choose to do so, whilst those who can't are not excluded".
5. The DWP estimates that moving services from offline to digital channels will save around £1.7 billion a year. Although "digital by default" has since been replaced by "digital as appropriate", the overall aim remains to deliver 80% of benefit applications online by the end of 2017.
6. In 2011 the Scottish Government published *Scotland's Digital Future - A Strategy for Scotland*. At this time figures from the Office of Communications showed that the level of broadband uptake in Scotland was 61% of the population, which is the lowest of any nation in the United Kingdom (UK), and 10% less than the UK average of 71%. People in Scotland also make less use of the internet for key services. For example, only 29% of people use internet banking services (as opposed to 43% UK-wide), and just 13% use the internet to access local government websites (26% UK-wide).
7. It is therefore very important that for local government HB services to be used more, councils need to have websites that provide customers with "user-friendly" access to HB information, including the facility to establish how much HB they could be entitled to and, where appropriate, the option to complete an HB claim online, or download an application form for offline completion. This approach provides a number of benefits for customers and the council. These include:

- reducing the cost and time involved in sending paper application forms to customers
- reducing the cost and time of council staff dealing with new claim enquiries being made in person, by post, or on the telephone
- allow council staff to concentrate scarce resources on those customers unable to access or use computer based services
- saving customers time and potential expense of attending council offices to submit an HB application
- utilising the benefit calculator facility to reduce the number of new claims from customers who do not qualify for HB.

# Executive Summary

8. We received completed questionnaires from all 32 Scottish councils and the results from the analysis of the questionnaires showed varying levels of preparedness by councils to enable customers to access HB information and, where appropriate, submit an application electronically. Some key findings are provided below:
  - on average, a customer would have to click three links from the council "home" page to access an HB application form
  - only 17 (53%) councils provided customers with direct access to HB information from the website homepage
  - five (16%) councils did not provide customers with a facility to download an HB application form
  - only eight (25%) councils had a fully automated online HB claims process
  - 28 (88%) councils provided customers with access to a benefit calculator.
9. In order to increase the number of HB claims that are made digitally, and to help customers with the transition in an efficient and effective manner, there are a number of actions councils could take to improve the user experience These include:
  - having a direct link to HB information on the council homepage
  - providing customers with access to a benefit calculator
  - having a facility to complete an application for HB online, or to download an HB application form for offline completion
  - ensuring that councils can track the number of HB applications being made electronically, including the ability to record and monitor the number of times the benefit calculator is used and other HB information pages are accessed
  - providing customers with free online training, or assistance at council offices, on how to complete an online application for HB, and helping customers to set up an email account so that councils can provide electronic updates in respect of the progress of their claim

- having a number of locations where customers that do not have access to a personal computer, or who are in an area with limited access to broadband, are able to access the council website, complete an online application, and receive advice and guidance, if required.

# Findings

## Ease of access to relevant web pages

10. In order to meet the DWP target to have 80% of benefit claims made online by the end of 2017, it is important that council websites meet a number of criteria. These include:
  - ease of access
  - use of plain English language
  - clear signposting and navigation
  - relevant, accurate and current information
  - a facility to translate the website for customers whose first language is not English.
11. We carried out a number of tests to establish how easy it would be for a member of the public to access relevant HB information on each of the 32 council websites. For example:
  - does the website have a direct link on the homepage to HB information
  - how many links would the user have to click to get access to HB information
  - what results are returned when the search phrase 'housing benefit' is entered in the website search box.
12. Of the 32 Scottish councils, 17 (53%) had a direct link on the website homepage to take customers to HB information. However, in order to access the HB application form page, a user would need to click between two and four links, with the average being three clicks, although this might not be considered the most intuitive route for a member of the public.
13. Councils that did not have a direct link to HB information rely on the public using the website search facility, or an A-Z directory of links to council services. This could be confusing for some users that might not know what search term would give them access to the required information and service.
14. We tested the ease of use of the search facility by entering the phrase 'housing benefit' into the search engine and found that the results page in respect of 30 (94%) of the 32 councils provided the customer with quick access to HB information. However, it is of concern that the search facility of one council was not working at the time of our review, and the search results returned in respect of the other council would not have provided a customer with easy access to HB information.
15. In order to establish if there had been an increasing trend in the use of council websites to access HB information we asked each of the 32 councils to provide data on the number of

'hits' that were received on the HB application form page, the number of times the online HB application form was used, the number of times the HB application form had been downloaded, and the number of times the HB calculator had been used.

16. We would expect councils to have access to detailed information on the use of their website as this would allow them to identify which pages are being accessed the most, the number of customers using online forms, including completion and abandonment rates where the customer commences an online application, and importantly to help identify areas for improvement to the service provided. Unfortunately, we found that the majority of councils were unable to provide basic website data as detailed below:
- only four (13%) councils had data in respect of the number of hits the HB application form page had received in 2011/12. This increased to five (16%) in 2012/13
  - 16 (50%) councils had data in respect of the number of hits the HB application form had received in 2011/12. This increased to 19 (59%) in 2012/13
  - 15 (47%) councils had data in respect of the number of hits the benefit calculator page had received in 2011/12. This increased to 16 (50%) in 2012/13.

### Recommendations

1	Councils should consider having a clear link on the website homepage to take customers directly to HB information.
2	Councils should have detailed information on the number of times key benefits information pages are being accessed. This would allow them to identify increased traffic, track claims that have been made electronically, provide information on the effectiveness and usability of the website, and help identify areas for improvement.

## Benefit calculator

17. Latest government figures for 2009/10 estimate that up to 1.1 million people are not claiming HB to the value of approximately £3.1 billion. In times of great financial uncertainty, customers should be provided with every possible means to establish if they are entitled to benefit.
18. A benefit calculator would allow a customer with access to the internet the facility to determine if they are entitled to help with their housing costs by simply completing an online form. There are many advantages to councils and potential customers by having an online benefit calculator and we consider it to be good practice. These advantages include:
- allowing customers to check their entitlement before submitting an application form
  - reducing personal callers to council offices, telephone queries, and resources needed to process claims, in particular claims from customers that do not qualify for assistance.
19. We found that 28 (88%) councils provided customers with access to a benefit calculator facility. Of these, 16 were hosted by the council with the remaining 12 hosted by external providers. These included:
- Entitled to

- Benefits Adviser
- Direct.gov.uk
- Turn to Us
- Quick Cal
- Victoria Forms.

20. It is of some concern that four (13%) councils did not provide this facility for its customers. While there could be a cost incurred by a council from hosting its own benefit calculator, there are a number of externally hosted free calculators that could be accessed easily which would be a simple and useful addition to the HB information pages.

Recommendation	
3	A benefit calculator should be provided for customers hosted either on the council website or externally. This is an important facility for customers to enable them to determine potential benefit entitlement without the need to contact the council.

## Downloadable claims form

21. The majority of Scottish councils (27/32) provide customers with access to an HB application form that can be downloaded from the website for offline completion. Although this facility can help reduce the number of personal callers at council offices, it is not as beneficial as a fully automated claims process as it requires benefits processing staff to manually input the information from the application form into the benefits IT system.
22. However, it provides an alternative route to making a claim and we consider that all councils should provide this facility as a minimum requirement.

Recommendation	
4	Council websites should provide customers with a facility to download an HB application form for offline completion.

## Fully automated online claims process

23. A fully automated online claims process is where a claimant completes an application form online and the information is automatically transferred to the benefits IT system to be processed. This method of making a claim is what the government envisages to be the normal claim process by 2017 as it is beneficial for the customer and the council by:
- improving the time taken to process benefit claims by providing a more efficient process
  - reducing manual data input errors as claim details are automatically transferred to the council's benefits IT system
  - reducing the number of personal callers to council offices

- reducing printing and postage costs currently incurred by councils.
24. While there are many advantages of a fully automated online claims process, it is reliant on the customer having a computer with internet access, and a degree of computer literacy.
25. We found that only eight (25%) councils had a fully automated online claims process.

### Recommendation

5	Councils should consider providing customers with a fully automated online HB claims process to ensure that it is able to provide customers with additional communication channels that would help deliver the HB service in a more effective and efficient manner.
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## General observations

26. During this review we identified some sites which appeared to be more user-friendly than others, for example we found that:
- Aberdeenshire Council's website was very easy to navigate, and had a benefit calculator that was an integral part of the online HB application process
  - Stirling Council's website relied on a simplistic approach with good use of colour, and pictures instead of relying on words
  - South Lanarkshire's website had excellent navigation and direct access to HB information, including a benefit calculator from the homepage.

### Recommendation

6	Councils should consider the ease of use of the website, including the use of navigation and search facilities to ensure that the customer experience is positive, and that access to relevant HB information is straightforward and well signposted.
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# Appendix A - Summary Analysis

Summary Analysis - 32 councils	
<b>General</b>	
The number of councils that have direct access to benefits information from their homepage	17/32 (53%)
The average number of clicks required to take the user from the homepage to the benefits application form.	3
<b>Fully Automated Claims Process</b>	
The number of councils that have a fully automated online claims process	8/32 (25%)
The number of councils that can track claims made using the fully automated claims process.	8/8 (100%)
The number of councils with data on the number of page hits the automated claim form page has received in 2012/13.	5/8 (63%)
<b>Downloadable HB application form</b>	
The number of councils that have an online application form that can be downloaded by customers.	27/32 (84%)
The number of councils that can track the number of claims submitted on an application form downloaded from the council website.	2/27 (7%)
The number of councils with data on the number of page hits the downloadable claim form page has received in 2012/13.	19/27 (59%)
<b>Benefit calculator</b>	
The number of councils that have an online benefit calculator, or a link to an alternatively hosted online benefit calculator	28/32 (88%)
The number of councils that are able to track the number of claims that have been received that resulted from the use of the online benefit calculator.	2/28 (7%)
The number of councils with data on the number of page hits the benefit calculator page has received in 2012/13.	16/28 (57%)