

One View - Single View of Debt

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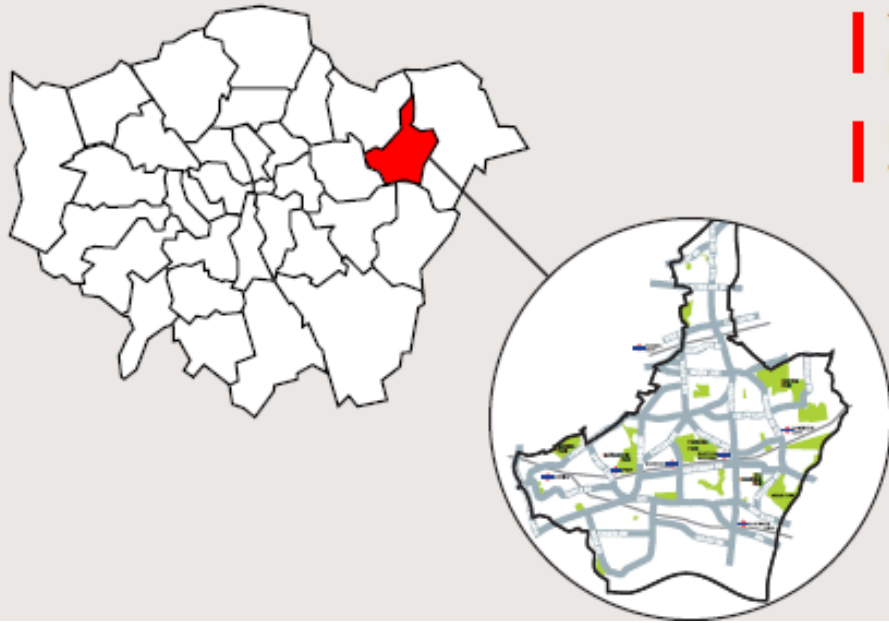
LACEF 21st October 2021

**Barking &
Dagenham**

one borough; one community; no one left behind

About Barking and Dagenham

This is us. We are an outer East London borough 9 miles outside Central London on the banks of the river Thames, part of the Thames Gateway subregion. The borough has changed a lot in recent years and will continue to change. **We are London's Growth Opportunity.**

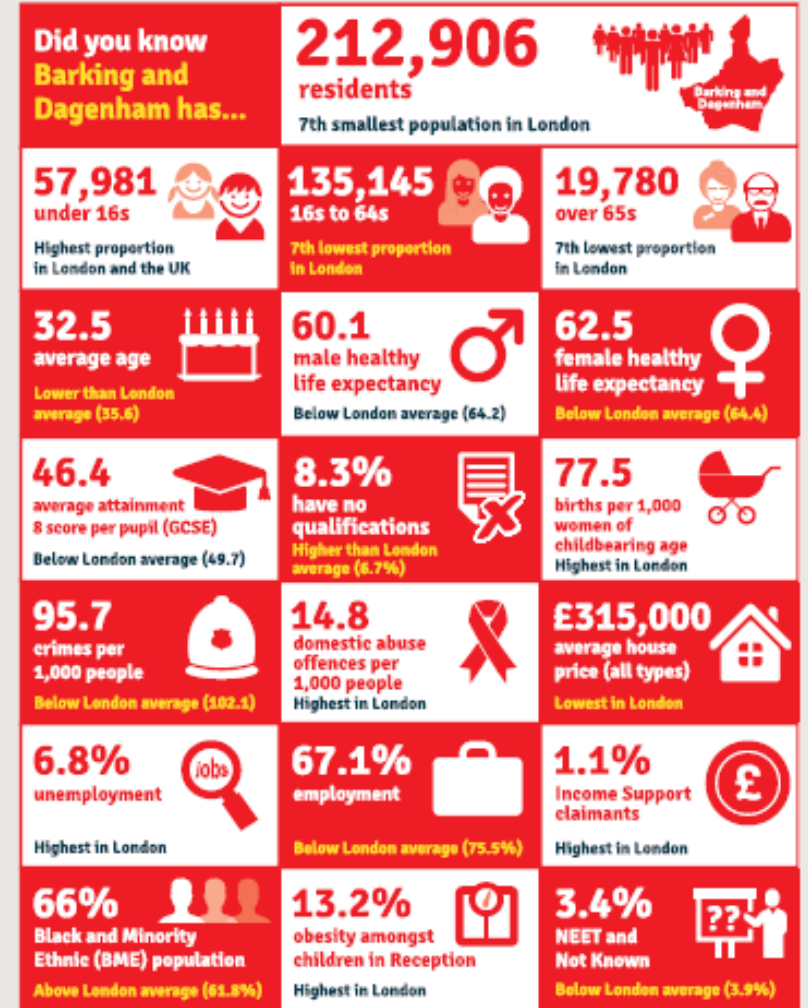


As the fastest growing borough in London, 50,000 new homes and 20,000 new jobs will be delivered over the next 20 years. Barking & Dagenham is the youngest borough in London with the highest proportion of u16s. And our population is growing. By 2037 we expect our population to be 275,000.

As the infographic (right) shows, outcomes for residents aren't good enough and levels of deprivation remain high. This is why we have bold ambitions to grow the borough inclusively, to ensure no one is left behind as we harness our growth potential.

You can find more about outcomes in the borough by visiting our [Borough Data Explorer](#).

More detail on the borough's ambition and vision is set out in our [Borough Manifesto](#).



What LBBD set out to achieve

Our ambition:

An ethical, joined up and data driven approach to the collection, management and prevention of debt to:

- Increase debt collection rate of debt owed to the council
- Predict vulnerabilities and prevent escalation of need by better utilising data and targeting support
- Use resources as effectively and efficiently as possible, ensuring that the right interventions are targeted at people where they can add most value

What do we want to achieve from a Single View of Debt?

Individual level insight

- Staff can easily access a consolidated Single View of Debt at an individual level to support case work
- Staff can access information about what benefits an individual is claiming and what they may be entitled to, to enable targeted benefits maximisation activity, as well as access to information about wider vulnerabilities in the household

Targeted cohort identification

- Priority cohorts can be defined and identified to enable targeted proactive contact where services can deliver an outcome (e.g. maximise benefit take up)
- Segmentation of cases for targeted enforcement action, including priority referrals to Enforcement Agents, potential attachments to earning/benefits, charging orders etc

Understanding debt population

- Develop a better understanding of the debt population to inform and shape operational activity and resident journeys, e.g.:
 - Propensity to pay for both in and out of borough debt
 - Top debtors based on size of debt
 - Households with escalating levels of debt
 - Engagement with wider council services

Data

- Data is accurate and updated in a timely way; priority debt data extracts are updated on a weekly basis
- Regular re-assessment of debtor categorisation process to continuously improve data analysis
- Regular review of data sources and rules with an agreed process for managing updates and amendments

One View will give us

1

Cohorts

Cohorts will allow teams to target proactive intervention where we can add most value:

- Support residents into steady state of payment
- Increase debt collection
- Maximise benefits for residents
- Reduce residents debt

2

Dashboards

Dashboards will provide information at a population level helping us to understand more about the residents we support:

- Better understand debt population
- Debt owed, wider vulnerabilities and resident journeys
- Identify priority cohorts
- Enable and drive insight-led service planning

3

Case Summaries

Case Summaries will provide easy access to single view of an individual will:

- Help staff make more informed and timely decisions
- Increase their capacity
- Increase joint and joined up working
- Improve residents experience

One View will give me.....



Resident

- Confidence that council services are working together as interactions with different teams are more joined up
- Reminders about my debt at the point in the process I'm most likely to respond to, based on my history
- Support to manage my debt when I can't pay
- A debt collection approach that is appropriate for my wider circumstance and does not place me under undue stress and pressure
- Opportunity to work towards clearing my debt before the most intensive forms of interventions when my debt might escalate



Revenues officer

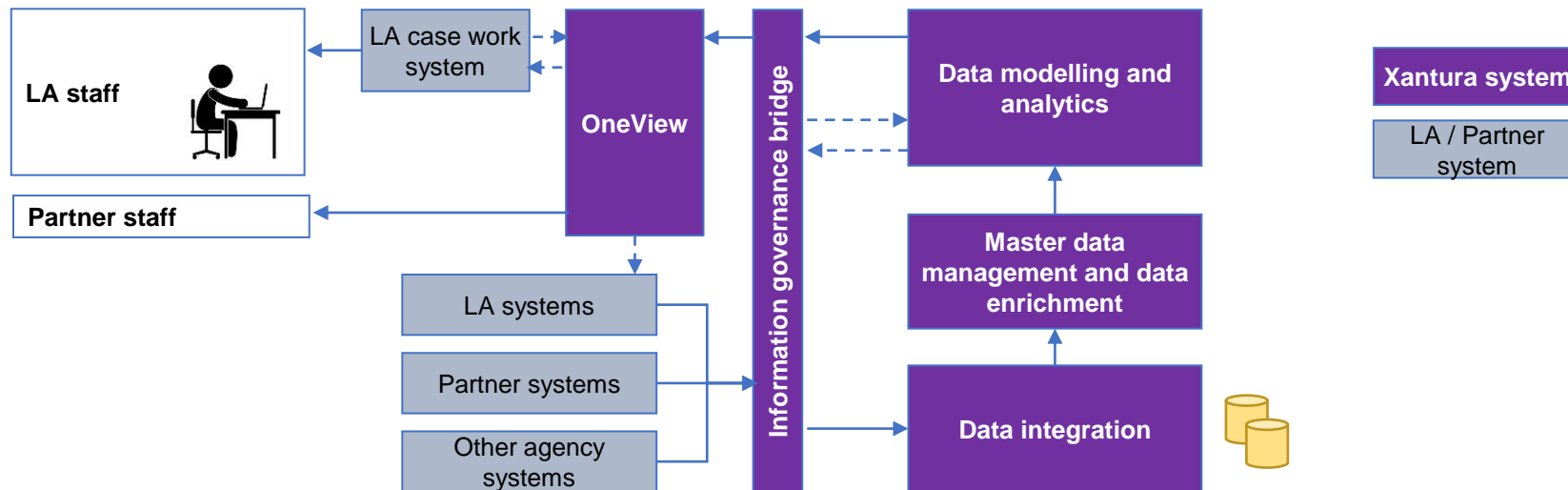
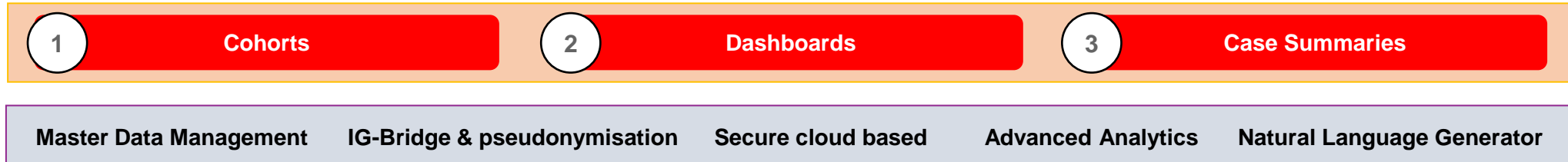
- Access to a broad range of resident information, existing services and other debts to help me validate any change of circumstances and inform what debt collection activity might be most appropriate
- More time to spend with residents as I don't need to spend time gathering information from different systems
- Access to background information on an individual to provide context to reactive calls from residents, so I can get the most from the discussion



Head of Benefits

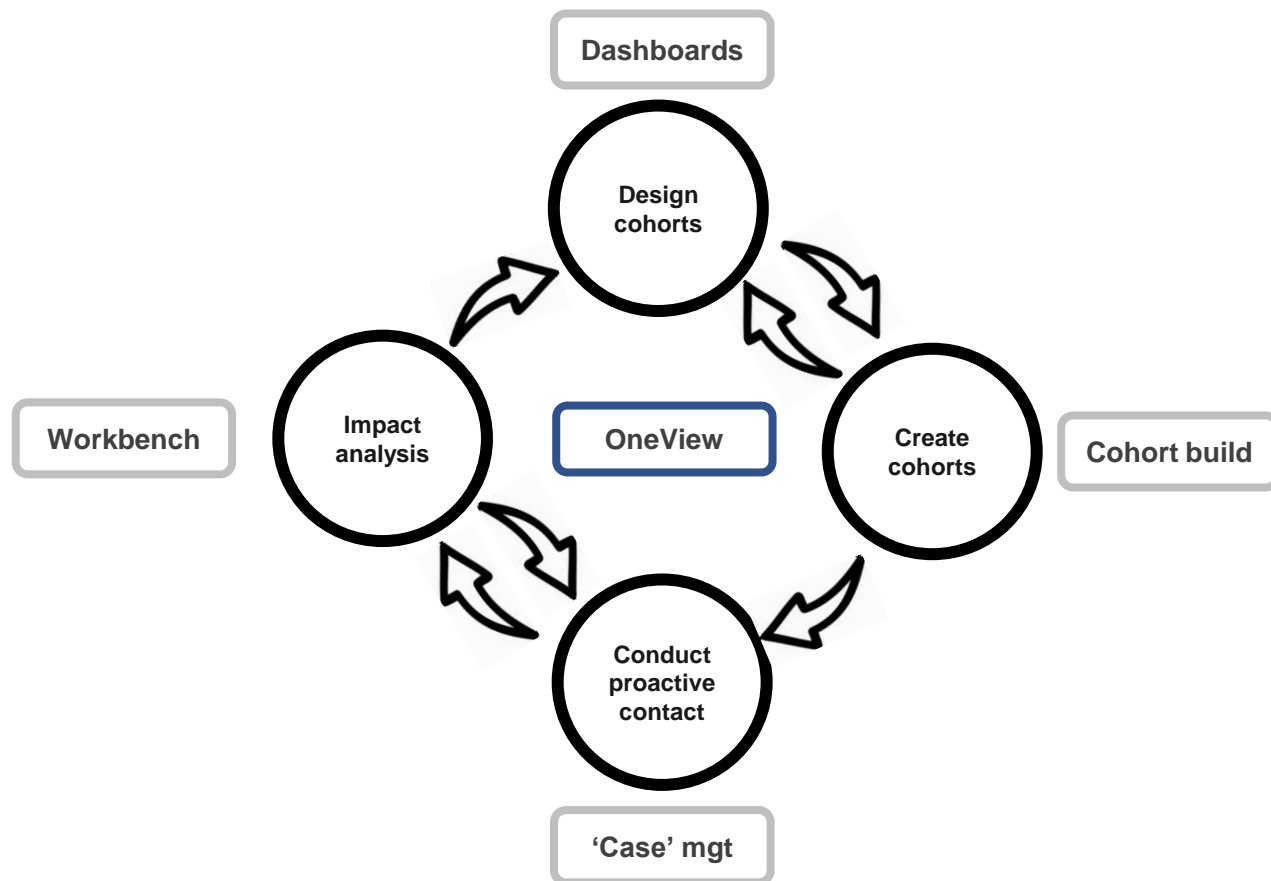
- Access to case summaries for my team, to provide them with information on a resident's holistic situation, including any vulnerabilities and engagement with Council services, enabling conversation to be tailored accordingly and increase chance of engagement
- Information that will enable my team to increase joined up working and identify if a joint visit is required with colleagues in other services, or if a welfare check is required
- Ability to identify where certain resource can be prioritised to increase successful engagement and income maximisation e.g. with certain cohort of residents

How we are sharing data



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Closed loop system to evolve our proactive response



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Key insights so far

£110.81m of debt owed to LBBD

, £30.68m is sundry debt owed by 3,753 households

(currently due across Council Tax, Rent Arrears, General Income, Sundry Debt)

£17.74m of the total debt is out of borough debt

, £8.82m of the Sundry Debt is out of borough

(deduced from forwarding addresses in latest files)

Households in crisis have an average debt of **£5,560** compared to **£279** for households in debt and coping

(average debt here excludes out of borough and sundry debt, and also credit balances and council tax liability)

The average debt per household in LBBD is

£646

(excludes out of borough and sundry debt, and also credit balances and council tax liability)

Of the households identified with in-borough debt within SVoD **26%** have children present

(As per known household composition in One View. Currently includes all households, not solely those with a debit balance)

17% of households in debt are known to council services

(excludes out of borough and sundry debt; includes those with an active intervention, as well as those with a historic intervention. Households included here are only those with a debit balance)

7,919

households have increasing debt

(a continuous increase in debt looking at all historic data)

5,360 households owing a total of **£29.8m** are in crisis

(excludes out of borough debt and sundry debt, includes only households with a debit balance)

£4.09m total debt for LBBD

should be a priority to recover as it sits across 16,710 households with very high or high financial resilience that are coping with their debt *(excludes out of borough and sundry debt)*

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Where next



Who we're targeting and our recovery processes



How are teams are changing the way they have conversations with residents



How we change the way we operate and are organised to maximise income and support vulnerable residents

OneView has allowed us to completely re-think the way we work:

- Silo based teams dealing with single debts to single team collecting multiple debts
- Transaction based processes to proactive, preventative processes
- Reactive response to contact to early targeted outbound interventions
- Recovery based on one size fits all to targeted recovery based on data insight with tailored approaches based on can't pay and won't pay