
Support for vulnerable residents

Final Report

Report to Barnet Council
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Executive Summary

The London Borough of Barnet wishes to better support its vulnerable residents. To this end, Barnet Council has commissioned Policy in Practice and MEL Research to understand the current support provided to its vulnerable residents and how this can be improved. The council is specifically interested in how service change can have a meaningful impact on residents' financial situation and wellbeing.

The research is primarily qualitative, consisting of semi-structured interviews with Barnet residents with problematic debt and who are known to the council. The findings from the interviews, together with supplementary data analysis, have been presented to a co-design group consisting of service leads at Barnet Council and a third-party support agency. The co-design workshop considered the findings and formulated recommendations for service change to better support vulnerable residents.

This report presents the research findings, including interviewee narrative, and the resulting service change recommendations.

Research findings

Our main findings can be grouped into three overarching themes: journey into Debt, perception of Barnet Council and resident suggestions for change.

Journey into debt

Interviews with Barnet residents showed debt to be highly individual with each journey having unique characteristics. These characteristics inform a variety of individual responses and outcomes. Nevertheless, some key themes emerged:

- For the majority of interviewees, the fall into debt and crisis was unexpected and sudden. Typically caused by redundancy, business failure, illness or disability, bereavement, or caring responsibilities.
- Half of those interviewed had illness and disabilities. For some residents, this affected their ability to cope with debt management.
- Increases in the cost of living, particularly regarding fuel and food were a factor in the inability to pay back debt and manage finances. This is particularly the case for households in receipt of benefits and for tenants. Housing costs were a key driver of insufficient household income for a significant proportion of interviewees.
- Just under half of those interviewed stated that they had problems with budgeting and managing household bills. This was caused by a number of factors including lack of experience of independent living (e.g., following residence in care settings or prison), difficulty in form completion without assistance, and lack of resilience to engage with problems (particularly amongst those with mental health issues).

- The complexity of issues driving crisis is a significant factor in the ability of residents to respond and take action to debt. Where there are numerous issues at play such as language barriers, comprehension barriers, immigration issues, health issues, tenancy issues, and benefit issues, then the route to action is not clearly visible to the resident and requires more resilience.

Perception of Barnet Council

Many vulnerable residents did not perceive the council as a support agency. It was also not perceived as an organisation that signposts residents to support and there was a lack of uniformity across its interaction with residents. Often, residents used a variety of support bodies to assist them in navigating the maze of debt management, legal issues, and benefits. These included: GPs, Citizens Advice, third party agencies, friends and family, and Housing Associations.

Over half the interviewees had a negative view of the council with the majority of these having a highly negative view. These residents perceive the council as threatening, rude or aggressive. This risks leading to disengagement and the resident not informing the council of potential future payment issues.

The most commonly cited reasons given by interviewees for negative views of their interaction with Barnet Council were:

- the interaction was perceived as stressful, aggressive, rude, or threatening
- there was a perceived lack of interest in the personal situation of the resident (lack of empathy or uncaring)
- Council officers had poor communication skills (“they didn’t listen”)
- the council was disorganised (papers were lost or contacts didn’t ring back as they had stated that they would) . Residents highlighted lack of promised action, non-returned calls, and the need to provide - often sensitive information - , repeatedly.

There appears to be poor communication from the council regarding service provision, support, and required action. This is complicated by the need for residents to typically interact with a number of council departments and sub-contractors (enforcement agencies and Capita).

Of those without a negative view, half had a positive view, and the remainder were neutral or had mixed views.

The most commonly used word to describe the council was “helpful”. This somewhat confusing picture is illustrative of the lack of uniformity in approaches across the council and in residents’ interaction across departments. Where residents had an overall

negative impression of the council, they were often able to point to pockets of helpful and useful support.

Generally, the initial perception of the council at first contact has an impact on the resident's overall perception of the council. This is the case even where the resident later interacts with other departments that they find more helpful. The initial impression typically remains.

We also found that resident's perception of the council was related to the level of complexity of their debt situation. Residents who viewed the council positively typically had less complex debt situations and the resilience to manage the debt and navigate support requirements. Those with more complex situations and/or a higher level of vulnerability typically perceived interaction with the council as more challenging.

Residents' suggestions for change

Residents were specifically asked for service change recommendations that would improve support for other residents in similar situations. Some suggestions were made by a significant number of interviewees. These were:

- Improve communication skills and treat residents with empathy and understanding.
- Make the first contact with the resident helpful and non-threatening. The preferred method of communication was by text or phone.
- Provide holistic support using a caseworker model for those with complex issues, preferably with an option for in person meetings.
- Provide clear signposting to support or actions needed. A number of residents mentioned the need for easily accessible information on where support is available and actions to take.

Additional recommendations were made less frequently and are included within the body of the report.

Recommendations for service transformation

Policy in Practice and MEL Research hosted two co-design sessions with service leads from Barnet Council and third party agencies. These resulted in service transformation recommendations to better support vulnerable residents.

These are:

- Develop a single-view of debt and early intervention trigger system
- Provide a central support hub to better meet the needs of vulnerable residents
- Improve communications

- Promote uniformity of approach across the council
- Consider vulnerability within debt collection and enforcement policies
- Position the council as a support centre for residents

The report explores each of these recommendations.

Better upstream support of vulnerable residents is beneficial to both resident and the council. It can mitigate the depth and impact of crisis for the resident and prevent costly crisis support by the council. However, there is currently a disconnect between the support the council would ideally like to provide and that experienced by some of its most vulnerable residents.

Implementation of the recommendations contained within this report would represent a significant step towards addressing the challenges to accessing support faced by some of the Barnet's most vulnerable residents

Introduction & background

London Borough of Barnet wishes to better support its vulnerable residents. To this end, Barnet Council has commissioned research to understand the current support received by its vulnerable residents and how this can be improved. The council is specifically interested in how council service change can have a meaningful impact on residents' financial situation and wellbeing.

In March 2022, the council commissioned Policy in Practice and MEL Research to undertake research to inform service transformation that would better support vulnerable residents.

This research is timely for a number of reasons:

- Real incomes are predicted to fall in the period to 2024 with working-age household income likely to be 4% lower in 2024 than 2021-22¹. Child poverty in particular is set to continue the rise that has been evident over the last six years. In 2022 just over 30% of children are in poverty². The Resolution Foundation predicts that a further 1.3million people in the UK will fall into poverty in 2022³.
- The rapid spread of Covid in 2019 and 2020 and subsequent economic lockdown resulted in a reduction in household income for much of the population. Between April and October 2020, over 43% of households on the lowest incomes reported further reductions in income. The Government partially mitigated the impact of Covid on low household incomes by a £20/week increase in Universal Credit. This additional support has since been removed. Many residents have been left in changed circumstances often with severely reduced income and debt⁴.
- Increases in the cost of living (with inflation at just over 7% in May 2022) are forecast to continue⁵. 83% of adults reporting an increase in costs in March 2022⁶.

¹ <https://www.resolutionfoundation.org/publications/the-living-standards-outlook-2022/>

² <https://www.jrf.org.uk/press/rising-child-and-pensioner-poverty-shows-why-covid-inquiry-must-consider-its-impact#:~:text=Commenting%20on%20the%20figures%2C%20Helen,in%20the%20last%20six%20years.>

³ <https://www.resolutionfoundation.org/publications/inflation-nation/>

⁴

<https://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/coronavirusandtheimpactonukhouseholdsandbusinesses/2020#:~:text=Between%20April%20and%20October%202020,in%20the%20top%20income%20quintile.>

⁵ <https://commonslibrary.parliament.uk/research-briefings/cbp-9428/>

⁶ <https://commonslibrary.parliament.uk/research-briefings/cbp-9428/>

- Many households on low incomes rely on means-tested benefits (e.g., Universal Credit) as the primary source of income. The level of benefit support has not increased in line with inflation and benefit levels are now at a thirty-five year low in real terms⁷. This disconnect between income and costs for the lowest income households is likely to result in a growing number of vulnerable households falling into debt.
- Personal debt has been increasing in the UK since 2016⁸ and has been accelerated by Covid. From December 2021 to December 2022 personal debt increased by £1.7bn in the UK⁹. Research by the Financial Conduct Authority, amongst others, shows that debt has a measurable impact on personal wellbeing¹⁰.
- Debt collection methods by councils have come under scrutiny by support agencies and by central Government¹¹. Particularly the use of unsympathetic enforcement methods and the impact on vulnerable residents. A number of collection protocols (e.g., the Citizens Advice Council Tax Protocol¹²) have been introduced to address this, and to bring the public sector more in line with the FCA regulated private sector. However, adherence to these protocols is voluntary and councils face tension between collection of funds and support of residents.

The financial support network for households on low income is complex with councils playing a key role in the provision and distribution of emergency and crisis support funds. Vulnerable households are required to navigate the maze of support at a point when many do not have the resilience to do so.

By supporting residents, Barnet Council can play a key role in ensuring vulnerable households do not fall further into crisis. Supporting residents through crises not only improves the wellbeing of residents, but also facilitates better management of debts owed to the council.

⁷ <https://www.jrf.org.uk/press/main-out-work-benefit-sees-its-biggest-drop-value-fifty-years>

⁸ <https://commonslibrary.parliament.uk/research-briefings/sn02885/>

⁹ <https://themoneycharity.org.uk/money-statistics/february-2022/>

¹⁰ [https://www.fca.org.uk/insight/debt-and-wellbeing-measuring-human-price-borrowing#:~:text=Holding%20high%2Dcost%20debt%20\(for,size%20of%20the%20wellbeing%20effect.](https://www.fca.org.uk/insight/debt-and-wellbeing-measuring-human-price-borrowing#:~:text=Holding%20high%2Dcost%20debt%20(for,size%20of%20the%20wellbeing%20effect.)

¹¹ <https://commonslibrary.parliament.uk/research-briefings/cbp-9007/>

¹²

<https://www.citizensadvice.org.uk/Global/CitizensAdvice/campaigns/Council%20Tax/Citizens%20Advice%20Council%20Tax%20Protocol%202017.pdf>

The approach to this research

The primary research methodology is qualitative fieldwork consisting of interviews with a cohort of Barnet residents identified as having severe and problematic debt. Further information on selection and engagement of interviewees is provided in Appendix A to this report (Appendix A – Methodology).

Interviews with Barnet residents sought to answer the following research questions:

- What was the debt journey of the resident?
- How did the resident interact with Barnet Council in relation to debt and support?
- How did they perceive the role of the council in supporting them through debt or crisis?
- How could services change to better support residents?

The interview framework used in the research can be found at Appendix B of this report (Appendix B – The interview framework).

Quantitative analysis was used as a secondary methodology to inform whether the residents that were interviewed could have been identified at an earlier stage in their debt journey. This informs understanding of a route to pro-active engagement by the council and debtor segmentation.

Recommendations for service change were informed by

- Findings from the fieldwork and suggestions made by residents
- Findings from the quantitative research
- A co-design workshop held with Barnet service heads

Further information on the fieldwork, quantitative analysis, and co-design workshop can be found at Appendix A of this report (Appendix A – Methodology).

Caveats and considerations

The researchers conducted 20 in-depth interviews with Barnet Residents with indicators of vulnerability and debt during March and April 2022. The following considerations should be given to the findings from these interviews.

The research objective was to understand how Barnet Council could better support vulnerable residents. As such, the fieldwork concentrated on a small cohort of Barnet residents – those identified as having problematic debt. This cohort is significantly more likely to have barriers to communication, vulnerability, and complex drivers of crisis.

The findings from the research do not represent the experiences of the wider population of Barnet. The research provides insights of those with vulnerability only.

- Interviews took place following the impact of Covid. Drivers of debt will differ in subsequent years. Nevertheless, the impact of debt remains the same whatever the cause of crisis and as such the results are relevant.
- The interview cohort was relatively small due to time constraints and the unwillingness, or inability of many of the initial cohort identified by Barnet Council to engage with the research. Given the number of interviews the narrative from interviews cannot be extrapolated to others in similar situations. However, there were few new findings in the latter half of interviews indicating that saturation of findings may have been reached. In this case, the experiences, and suggestions for change in support mechanisms, is relevant.
- The researchers are not aware of the service delivery mechanisms within the council nor details of departmental structure or administration of support. This report therefore expresses the experience of interviewees and perception provided by interviewees and uses the terminology referred to by the interviewees.
- Interaction with council services is likely to be perceived differently by the resident and the council. This research provides the resident perspective only. There may be reasons and explanations for interviewee experiences that have not been shared with the researchers and these cannot be covered in this report.
- Some interviewees were providing information on interactions with the council that happened over a year ago. It is unlikely that actions are always remembered accurately, and perceptions of the interaction may be amended by subsequent events.
- The council is likely to have amended letters and contact protocols since some of the interviewees were first contacted by the council. As such, some of the issues identified may have since been addressed. This report shares experiences of residents but does not attempt to understand if processes have changed since.
- The research is primarily narrative. Therefore, where findings have been aggregated to provide quantifiable results, these should not be extrapolated

across the population of residents. Aggregation of findings is provided to indicate the prevalence of attitudes and responses amongst interviewees.

Delivery of findings and recommendations for change

The Interim Report (March 2022)

Barnet Council required findings to inform service transformation recommendations at a senior level think tank at Barnet Council on 22 March 2022. Engagement with a sufficient number of residents to complete the fieldwork was not possible before this date and quantitative analysis was delayed due to data protection and sign-off of the DSA. An interim report, delivered in March 2022, therefore provided emerging findings from 13 interviews that had taken place before this date.

Since delivery of the interim report the researchers have completed the fieldwork, conducted the quantitative analysis, and gathered service transformation recommendations from a co-design workshop of service heads.

The Final report

Findings from this research have not substantially altered since delivery of the interim report in March 2022. This provides a good indication that saturation of findings through fieldwork had been achieved. This final report draws together all findings from the fieldwork with findings from the quantitative analysis and the co-design workshop that was held with Barnet service heads and third-party support agencies in April 2022. These inform the final recommendations around service transformation which are included in this report.

Research Findings

Characteristics of interviewees

54 Barnet Residents were referred to Policy in Practice and MEL for an interview. These residents had been identified as being in significant debt and with risk of vulnerability by Barnet Council. Each participant was contacted by phone to schedule an interview and answer any remaining questions they had about the project. If the person did not answer the call, the interviewee contacted the resident a maximum of three times before moving forward. Of the 54 contacts received, only 20 residents scheduled and completed an interview.

Half of these households were single-parent households and 12 did not have a householder currently in work.

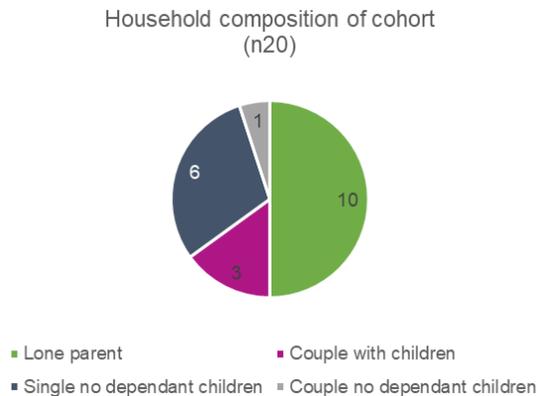


Figure 1: Household composition of cohort

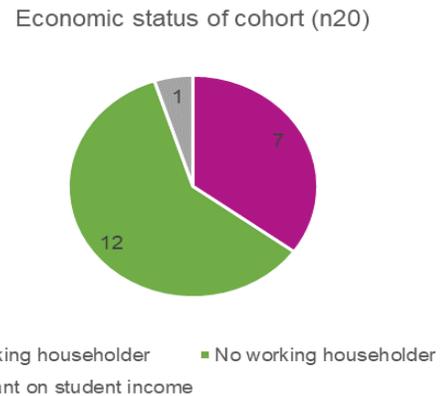


Figure 2: Economic status of cohort

The main reason for lack of worklessness within a household was ill health. This included physical illness in 7 households (e.g., Cancer, MS, disability) and mental health issues in 7 households.

Illness & disability within the cohort (n20)

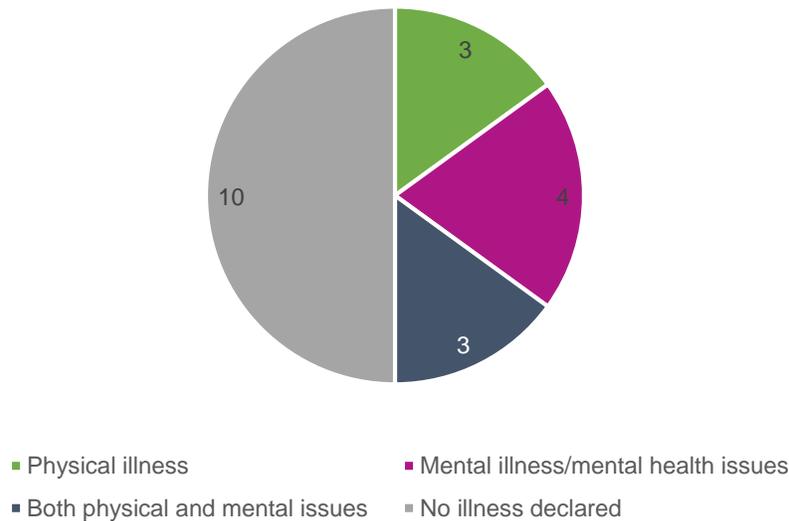


Figure 3: Illness & disability within the cohort

The demographics of the interviewees with problematic debt is broadly reflective of the household types likely to be in poverty across the UK with households with children, worklessness, and illness or disability, showing significantly higher representation¹³.

Comprehension of debt as an issue

A concerning finding was that three of the residents did not perceive their debt as an issue. One felt that the debt was due to business interruption and would resolve without action. The others may have been shielded from the level of debt by partners or may not have engaged due to mental health issues or lack of comprehension. In all cases where debt was not perceived as an issue, the interviewee had limited engagement with the council or interest in taking further preventative action.

Journey to debt

Drivers of debt crisis

The research paints a picture of very individual journeys to debt, each with individual characteristics resulting in a variety of individual responses and outcomes. Even so, some common themes emerged on both drivers and response to crisis. These included

¹³ <https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2021/households-below-average-income-an-analysis-of-the-income-distribution-fye-1995-to-fye-2021>

levels of savings, support networks, illness, benefit levels, housing costs, and the ability to interact with support networks or take charge of affairs.

Many of the drivers to debt were common across interviewees. In some cases, residents had a number of interacting drivers to debt. These are captured in the word cloud below.



Figure 4: Word cloud of drivers of debt (n=20). Word prominence weighted by frequency of mention

A number of drivers of debt were noticeable by the frequency of mention. Namely sudden income shock, illness, the cost of living, and understanding of budgeting and benefits.

For the majority of the interviewees, however, the journey to problematic debt was instigated by a sudden income shock. 13 out of 20 interviewees reporting a specific life event that triggered financial change.

“Everything happened so quickly from being able to pay bills and having spare money to no income and debt. I am educated and always had well paid work in IT so should have been able to work my way through it, but I was not prepared for any of this.”

(Couple with 1 child who had experienced COVID, redundancy, mental illness, and physical illness)

This was typically driven by illness or COVID-19 lockdown, leading to redundancy from employment or inability to conduct self-employment. Many of these residents were therefore interacting with the council, debt support agencies, and benefits administration bodies for the first time. The proportion of those experiencing a sudden change in income is likely to have been affected by COVID-19.

Illness

Half of all interviewees cited illness as a key factor in debt escalation. Of these:

- 5 stated that illness was a key trigger for their debt crisis
- 7 cited mental health issues with 7 citing physical illness (cancer, MS, disability). 3 of the respondents had both physical illness and mental health issues.
- 3 cited mental illness as a cause for debt escalation due to an inability to engage with debt notifications or support.

Drivers of mental health issues varied and included bereavement, domestic abuse, redundancy, and COVID-19.

Cost of Living

The gap between income (primarily benefits) and the cost of living was mentioned by the majority of interviewees with a number stating explicitly that they needed to make choices about which bills or outgoings to cover. Meeting rental costs is particularly problematic.

"I have to wrap up warm, put the heater on a while, then turn it off, so I have enough electric to see me through, because it is actually going up (cost of electric)" "Sometimes it would go into a debt, and I would have to clear that debt before it comes back on".

"There are days where I am just eating cornflakes for breakfast and cornflakes for lunch."

(Single resident with mental health issues preventing employment)

"I found my electricity bill just kept on increasing, I really wasn't understanding, even still don't understand how they measure it."

"I was out of work; I was doing agency like here and there, but I just couldn't afford the rent and it just started piling up and I couldn't control it"

(Single parent made redundant due to COVID)

"Affordability of things. Prices have increased and wages have not increased. Things are quite expensive now.... There are demand on how much they [her children] eat and everything. And sometimes I may have to miss some payments to be able to put food on the table. I don't want them to go hungry. I don't need a luxury life, they have the basic necessities, I don't buy expensive things. If I do try my best and I can't, either my rent or my council tax doesn't get paid. "

(Single parent, 5 children, hours cut due to COVID)

Understanding of budgeting and / or benefits

8 out of the 20 residents interviewed mentioned inability, or challenges, to resolving their situation as an exacerbating factor in debt accumulation. These included inability to budget, inability to navigate the benefits system, and not having an understanding of support mechanisms.

" They give you a house, know you have no money" "my mom didn't know what do with money and you think I'm gonna know? I'm self-taught"

(Single parent)

"I have always found it hard to manage my rent...I would say they would teach people in schools how to manage their rent, I feel like that is so important, it's so vital." "I wasn't aware of things like council tax, and other things I had to pay, I just thought it was rent and you pay your electricity bill and maybe your water bill" "I wasn't aware of the other stuff, and I feel like that has been the bigger impact on me"

(Single parent)

"I didn't know I was entitled to Universal Credit, I had no grants for the self-employed, I didn't know I was entitled to anything, I was sick, I never know."

(Single resident)

"I honestly thought they were already taking it from my benefits, so I didn't even question anything more about it, then I started letters and to find out I owe them £700, so we've had to come an agreement as there's no way I could pay that money".

"You know what, I wouldn't know. I don't really know how to go about doing things like that, therefore I get into this situation....I don't want to be calling and sounding like an idiot."

(Single resident)

"I wasn't on Universal Credit at the time, I wasn't even aware of Universal Credit"

(Single parent)

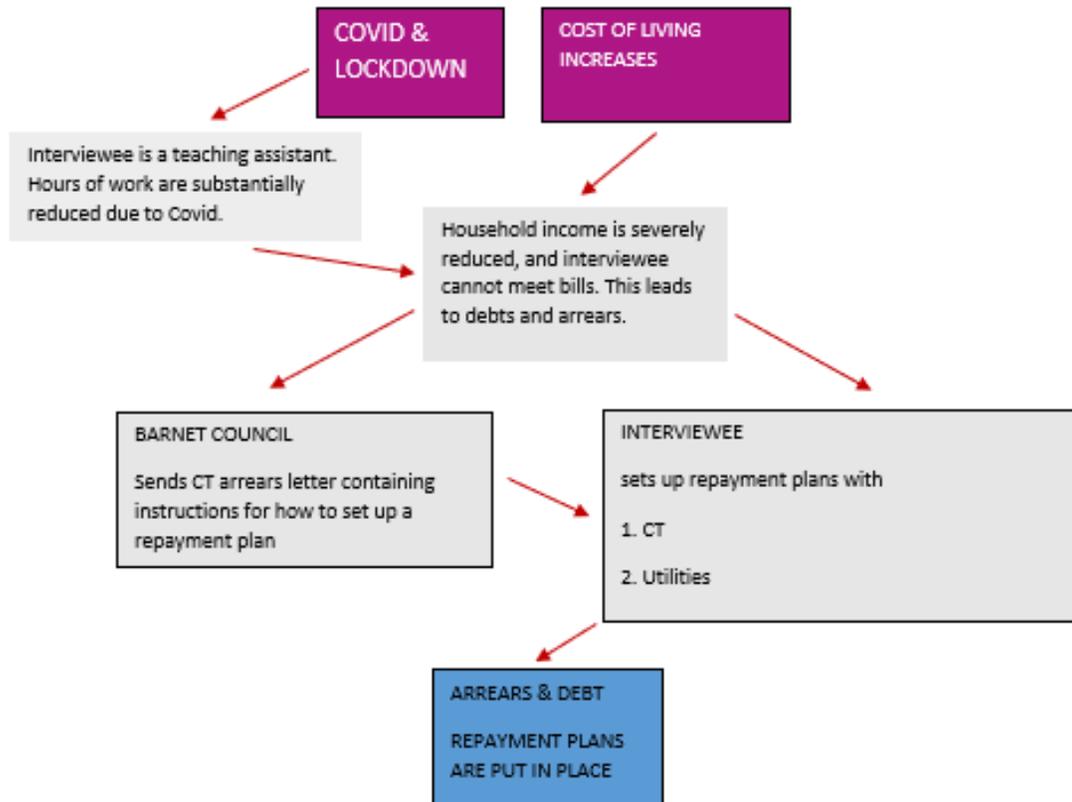
“No I didn’t [access any support]. I know there was a form I had to fill in, but it was so long I just didn’t have the energy to go through it... I think it was the DHP from the council... it was just a bit long and too many questions and I wasn’t in a good place at that time to go through all of that”

(Single parent)

Complexity of Debt Circumstances

The level of complexity appears to be a significant factor in the ability of residents to respond and take action to debt. Where there are numerous issues at play such as language barriers, comprehension barriers, immigration issues, health issues, tenancy issues, and benefit issues, then the route to action is not clearly visible to the resident and requires more resilience to navigate. This is illustrated by the two debt journeys shown below.

Debt journey 1 (Figure 5, below) provides a graphical representation of the narrative of a resident who accrued debts due to sudden income shock and managed to broker repayment. This is a relatively simple journey to debt and recovery characterised by lack of complexity in the interaction of drivers to debt or the need for specialised support or advice.



INTERACTION WITH BARNET COUNCIL

Interviewee received a CT arrears letter from Barnet Council. She followed the instructions and phoned the number given in the letter. She felt the person from the council she spoke to was really helpful and efficient in setting up the repayment plan at a level she could afford.

The interviewee was not signposted to other support from the council but felt this wasn't their role. She set up separate plans with utilities without the need for external support. Her view was the council had acted efficiently and done all that was expected of them.

Figure 5: Debt journey 1

Debt journey 2 (Figure 6, below) provides a representation of the narrative of a resident who faced income shock and the subsequent interaction of physical illness, mental health issues, immigration issues, untidy tenancy, and benefit delays required specialised support and advice to untangle. This delayed response to the reduced income and led to further accrual of debt.

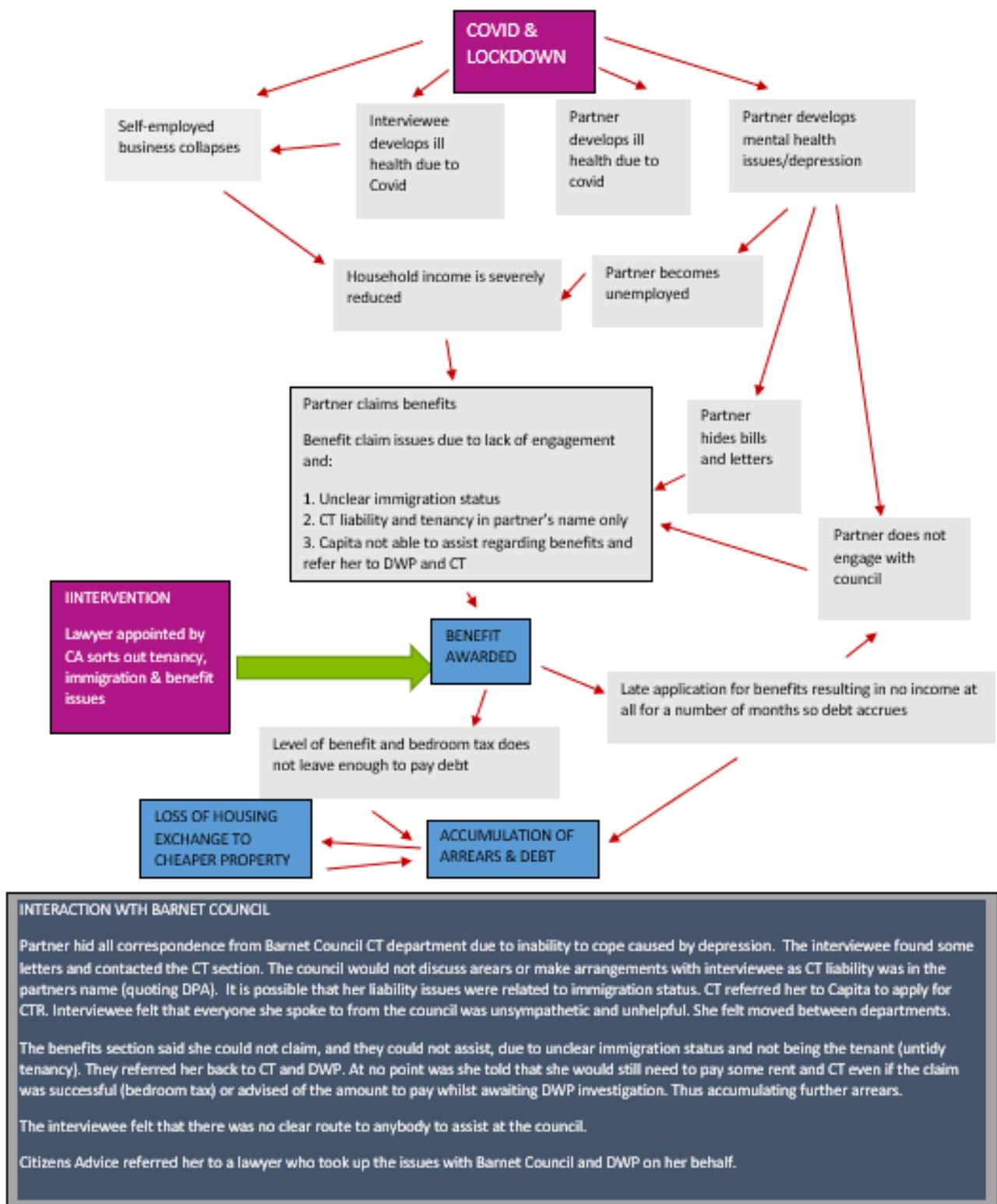


Figure 6: Debt journey 2

Summary table

The key characteristics of the debt journey for all interviewees, together with demographic characteristics is provided below.

ID	H/hold	Journey to debt	In receipt of benefits?	Disability/illness	Tenure
1	Lone parent	Unemployment due to health issues together with unexpected costs of sorting out immigration issues. Insufficiency of UC meant they could not meet bills.	Means-tested benefits (late application leading to arrears) DHP	Mental health issues Physical health	Council
2	Single	Child's death led to health issues and inability to work. Could not cope with thinking about debt.	CTR	Mental health issues	Private rented
3	Couple & 1 child	Covid led to one partner being made redundant. The other partner's self-employed business failed. Debt initially hidden as tenancy and CT in partner's name, and he was ill and didn't open bills.	Means- tested (late application leading to arrears) Benefit delays due hidden bills, untidy tenancy, immigration issues, no joint CT liability.	Physical illness Mental issues (depression)	HA
4	Couple & 4 children	Illness of one partner led to unemployment and the partner gave up work to act as carer.	None	Cancer and subsequent treatment	Council
5	Lone parent & 1 child	Relocation due to DV and cost of furnishing new property. Inexperience of dealing with utilities and bills.	Means-tested	None reported	Council
6	Single	Awaiting outstanding capital from house sale. Did not recognise that he was in debt.	None	None reported	PRS
7	Single	Covid led to illness and collapse of self-employed income whilst business costs continued	None	None reported	Council

8	Lone parent & 4 children	Studying to retrain as a nurse led to reduced income. Increased cost of living meant nothing left after paying for food and bills.	None	None reported	Owner
9	Couple	Illness led to unemployment and partner needed to become carer	None	Physical disability (MS)	HA
10	Single	Unemployment following sporadic spells in prison Benefit levels means that he cannot afford all bills.	Means-tested	Mental illness	PRS
11	Lone parent & 1 child	Covid led to unemployment. Cost of living meant that she faced difficulty meeting bills.	Means-tested (applied very late – not backdated)	None reported	HA
12	Single	Low wages and was unaware that rental & CT contribution was required. This led to accumulation of arrears	Means-tested	None reported	PRS
13	Lone parent & 1 child	Worked in NHS but become depressed during Covid and became full time carer to a disabled brother	Means-tested	Mental illness	Council
14	Single	Intermittent spells of addiction and prison. The rent and CT were not paid whilst in prison leading to accumulation of arrears	Means-tested	Mental illness Addiction	Council
15	Lone parent & 2 children	Illness and a relationship break up led to unemployment	Means-tested (late application)	Cancer & subsequent treatment	PRS
16	Lone parent & 3 children	Debts started due to reduction in income during maternity leave. Still on low income as can only do part time work due to childcare costs. Cost of living increases exacerbating issues.	Means tested & DHP	None reported	Council
17	Lone parent & 2 children	Covid led to reduced earnings.	None	None reported	PRS

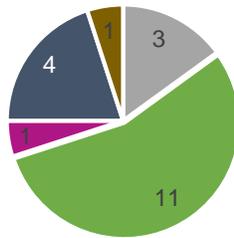
		Cost of living meant difficulty meeting bills on lower income.			
18	Couple & 4 children	Believe they had paid a CT for the 2 previous years but don't have the receipts. The council says that they didn't pay and have 2 years' worth of CT debt. Debt repayment added to current CT bill means that he is struggling with cost of living.	None	None reported	PRS
19	Lone parent & 2 children	She was working but couldn't afford CT, rent and childcare. Believed she would be better off on benefits so left work and became unemployed. Also repaying rent arrears from a tenancy at a different council. She has the money to pay arrears but cannot get to the PO to pay it as the local office closed down.	Means-tested benefits	Mental health Physical health	HA
20	Lone parent & 2 children	Built up overtime due to low earnings and exacerbated by Covid when hours were cut. Income is not enough to cover costs, particularly food costs. Debt increased over time as checking bills causes anxiety.	None (unaware of support and does not have the energy or time to investigate)	None reported	Barnet Homes

Table 1: Summary of Resident debt journey & demographic characteristics

Interaction of residents with Barnet council

First contact – method and department

Residents' first contact with the council (n20)
Departmental breakdown

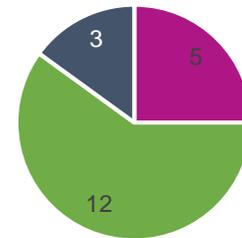


- Barnet Homes
- Social Services
- Housing Needs
- CT
- Unknown/other/no contact

(dept)

Figure 8: First outward-bound contact (method)

Method of first communication from the council to residents (n20)



- Phone
- Letter/email
- Mixed or unknown

Figure 7: First outward-bound contact

4 out of 20 residents interviewed could not recall, or did not state, the council department or team with which they had first contact. Of those that did mention their first contact with the council, 11 had their first interaction with the council tax department, 3 with Barnet Homes, and 1 each with Housing Needs and Adult Care.

The method of first contact from the council to a resident with debt does not appear to be uniform across the council. The most common method of first outbound contact was a letter (12 residents) followed by calls (5 residents). Calls were the most likely form of contact if the first outbound contact was from Barnet Homes. Where the first outbound contact was from the council tax department, this was most often in the form of a letter. 3 residents could not recall their first interaction with Barnet Council.

Perception of Barnet Council

12 out of 20 interviewees had a negative view of their first interaction with Barnet Council, 4 had a positive view, and the remainder either had mixed views, or were neutral, or did not recall interaction with Barnet Council.

Perception of interviewees first interaction with Barnet Council (n20)

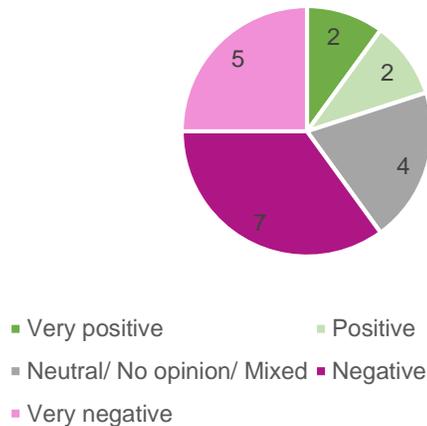


Figure 9: Perception of interaction with Barnet Council

Perception of the council varied little over the period of interaction with the initial reaction typically remaining with ongoing interaction. A couple of interviewees changed their overall view to more positive and one changed their view to more negative.

Perception of Barnet Council - all interactions

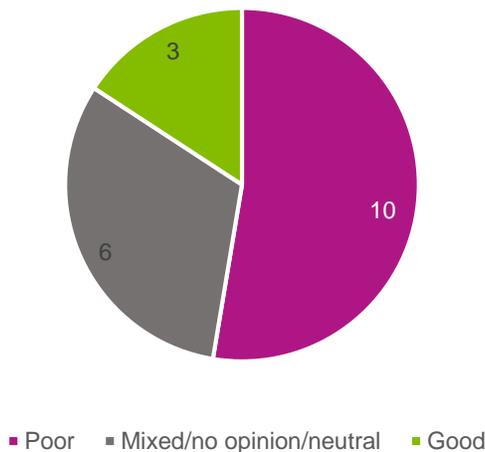


Figure 10: Overall perception of interactions with Barnet Council

The most commonly cited reasons given by interviewees for negative views of their interaction with Barnet Council were;

- the interaction was perceived as stressful, aggressive, rude, or threatening;
- there was a perceived lack of interest in the personal situation of the resident;
- poor communication (“they didn’t listen”);

- The council were disorganised (papers were lost or they didn't ring back as they had stated that they would).

Where experiences were perceived as negative, seven presented as extremely negative. Residents with highly negative views of their interaction with Barnet Council would not look to the council for further support needs and would actively avoid further contact with the council.

"Barnet Homes knew all this (health concerns, financial challenges) and they are still threatening me to evict me, threatening me to repay...Universal credit paid me.. but I need to pay my gas money, I need to pay prescriptions, I need to buy food in the house. I could not afford to pay them because that's how much I got. They knew and they are still threatening me, by calling me, threatening me. How am I going to pay that money, when I cannot work because of my health issues?"

Lone parent, tenant of Barnet Homes

"Council staff were generally polite but not helpful at all. No signposting to any organisation that could assist me. It's very frustrating always being referred back to Capita call centre."

Couple with child

"If they had contacted me, I could have told them that I was waiting for money. I knew it would come through so just ignored the letter"

Single resident

"The funniest things is that the most people who were helpful, who knew about this (health problems and getting into debt)... the jobcentre... the home office too. They are the ones who were more helpful than the housing in regard to when I was ill than Barnet Council. So kudos to those two. Having an appointment face to face, or on the phone. When I go there and have a chat... they have a journal thing. This is who they helped my son. They got him through work. Sometimes my GP calls me to find out... which is good."

Single resident

"I feel they don't care. I reckon they only write to me because that's what they do, but they don't actually care. I am not the only one with CT arrears. They pass it off to the bailiff and they do the hard work of chasing me. And obviously they get a fee"

Single parent

"Look at the way they deal with people...just the directness, there's no compassion..need softer wording, not so harsh. Have a phone call first saying you haven't paid your rent in time. They are so rude to me"

Single resident

"Phoned CT number, and then I spoke to someone, and they told me to email them. I said them all I want to do is set up a payment plan, to get money deducted from my benefits. And they said you are gonna have to request it from email. I did that and they did nothing. I did it again and they still did nothing"

Single parent

Four of the residents who rated their interaction with the council as negative did mention individual officers, who they felt were supportive, but these supportive interactions were outweighed by negative interactions from other teams or departments. The two officers mentioned as supportive were from the Benefit Welfare Team, Adult Care, and Barnet Homes.

"I phoned the council, the lady who sent me a letter.. She asked me how much I can afford, and then she goes okay fine, you should just set up a standing order so you don't forget your payments. Which I did.. That person was quite supportive actually. The particular person was supportive. Others were not as supportive, but she was.

Single parent discussing an interaction with Barnet Homes

Only three residents felt that their interaction with the council was harmful. Two of these mentioned the impact on mental health and engagement with their debt. The third had to withdraw from a housing exchange due to accumulated debt. The interviewee attributed this debt to lack of explanation and support by the benefit department (Capita) and the council not engaging with the partner of a person with severe depression ("due to the DPA"). The housing exchange that had been planned would have resulted in lower rent and cessation of bedroom tax.

Three interviewees recalled that the council had signposted or provided support. These residents had a positive experience of interactions with the council. Four residents, with neutral views of the council, felt that repayment plans had been set up reasonably easily.

"The person who I spoke to was very helpful, he done his best to get me the best deal, to get me the lowest thing that I can pay, and I can't argue with that."

Lone parent

Summary of residents' perception of Barnet Council

The word map below contains adjectives used to describe interactions with the council and words are weighted by frequency of mention.



*Word map, weighted by frequency, describing the council across 20 interviews with residents in debt
Figure 11: Word map of terms used to describe interactions with Barnet Council*

Although the experiences of interaction are more likely to be negative than positive, the word map illustrates that the picture is mixed. The most commonly used term is “helpful” followed by “threatening” and “uncaring”. This contradictory message is attributable to multiple interactions and lack of uniformity of those interactions.

A summary table of interactions with the council for each interviewee is provided in the table below.

ID	First contact - dept	First contact - method	First contact - view	Key source of assistance	Final view of council
1	Housing	Call	Highly negative	DWP	Poor Unhelpful Poor communication (external & internal) Inefficient in administration
2	CT	Letter	Highly negative	Christian support group	Poor Distressing Condescending Not listening
3	CT	Letter	Highly negative	CA	Poor

				Lawyer (for immigration and benefit resolution) DWP	Threatening Unhelpful Poor communication No obvious source of support Capita – very unhelpful
4	Housing Then CT	Letter Call	CT – Highly negative Housing – Positive	Housing officer but also sorted things herself	Mixed Threatening Aggressive Stressful Impersonal Some Housing Officers are helpful
5	Homeless ness	Call	Negative	Lawyer (Initially refused homeless application)	Poor Unhelpful Disorganised
6	CT	Letter	No comment	Didn't engage as he didn't believe he was in debt	
7	CT	Letter	Negative		Poor No empathy Unsupportive "Thugs" Stressful
8	CT	Letter	No view	CA	Neutral Felt signposting to support would have been helpful
9	Social Services	Not given	Highly Positive	Dept providing care support was helpful	Good
10	CT	Letter	Negative	GP	Mixed Initially threatening but helpful with payment plan Poor communication
11	Unknown	Call	Positive	None	Mixed Helpful with DHP Poor communication
12	Unknown	Call	Highly positive	Council	Good Helped sort out rental arrears and payment plan for CT
13	CT	Letter	Highly negative	CA	Poor

	Housing	Call		Law centre GP	Rude Threatening Aggressive No compassion
14	CT	Email	Negative	GP Probation Officer	Poor Disorganised Lacking empathy Not listening
15	CT	Letter	Negative	Macmillan	Mixed Threatening re CT but helpful re benefits No signposting to support
16	CT	Letter	Negative	CA	Poor Lack of support No advice No empathy Disorganised
17	CT	Letter	Positive	Managed set up payment plans with CT and utilities herself	Good Helpful in setting up payment plan Efficient
18	CT	Letter	Neutral	None	Poor Disorganised
19	Unknown	Letter	Negative	Colindale Community Trust Peoples rights	Poor Unresponsive No empathy Disorganised Stressful
20	Barnet Home	Letter	Negative	None	Mixed CT arrears contact was stressful. Needs help with form completion. Council doesn't listen Subsequent contact with BH was helpful to set up repayment plan

Table 2: Summary table of interactions with Barnet Council

Quantitative analysis

For all residents interviewed, the benefit administration data held by Barnet Council was analysed. The two datasets analysed were the Council Tax Reduction (CTR) dataset and the Single Housing Benefit Extract (SHBE) dataset.

The objective of the quantitative analysis was to understand:

- If there is an indication of resident vulnerability that could have been used to trigger earlier intervention. For example, whether the household was affected by benefit measures such as the two child limit or the benefit cap, or whether there was an indication of financial crisis.
- Whether all those interviewed are represented within the benefit datasets. This provides an indication of the overlap between problematic debt and extreme low income.

Findings

The analysis found that:

- Three quarters of the residents interviewed were represented in the benefit datasets.
- Two households were impacted by austerity measures (benefit cap, bedroom tax, LHA limit and two child limit)
- Three had an income shortfall (in other words, income was not at a level to cover even basic outgoings).

These findings suggests that benefit administration data provides useful visibility over a significant proportion of households that have also been identified as being in problematic debt. It also indicates that debt and vulnerability occur in a small proportion of households *not* in receipt of means-tested benefits. This will be the case where a household did not claim means-tested benefits at any point in their debt journey (due to lack of knowledge, ineligibility, or low resilience) or where the household is on the road to recovery from crisis but still holds problematic debt (e.g., they moved from unemployment to employment).

Benefit administrative data is useful in identifying a high proportion of residents for whom support could be beneficial. Some of those that are not currently visible may have been visible at an earlier stage of their debt journey and therefore regular analysis, rather than snapshot analysis, is likely to be most useful. In addition, benefit datasets provide a rich picture of vulnerability such as illness, disability, barriers to work (such as caring responsibilities), low financial resilience, and the presence of children.

These datasets can be used to support segregation of approach to customers and to proactively support households identified as having low financial resilience.

Many councils follow this approach and use Policy in Practice's LIFT dashboard¹⁴ to analyse datasets from benefit administrative data together with additional datasets such as the Universal Credit data share and arrears data. This allows councils to segregate debt collection practices and to identify and proactively support residents that are at risk of falling into crisis.

¹⁴ <https://policyinpractice.co.uk/policy-dashboard/>

Key themes from interviews

Perception of the council as threatening

The most commonly used terms in describing contact with the council is “threatening” or “threats”. It is worth noting that in most cases, the interviewee did not differentiate between the council and sub-contracted agencies (enforcement or Capita).

“In January, she called and emailed me. I explained my health issue to her and all she said to me was I need to keep up with my payments. And the next moment she sent the arrears, and then four weeks ago is when I received a call from a lady from Barnet council threatening me, rude on the phone, that if I don’t pay, they will send me an eviction letter.”

Single parent

“The first contact should let us know what to do. Not just threaten us. The housing department was much better as they phoned and suggested what to pay while we sorted things out”

Couple with children

“My housing officer reached out, they weren’t that helpful, they’re the ones that are really aware of these things and could’ve pointed me in the right direction, but it was just more threatening. And because I suffer from anxiety and depression it was just like more threatening like ‘oh we could take your house away we could evict you’ it could’ve been more like this is how I can help you”

Single parent, HA tenant

Lack of signposting and support

None of the interviewees that reported a negative experience can recall being signposted for support to other agencies or to internal support provision by the council. Where residents were supported through their debt journey this typically came from external agencies without council intervention (the resident made the approach to the agency or were referred through other avenues).

“That’s what I am saying, they are more considerate than Barnet Homes. In literally the fact that they say don’t do this, try and do this now, go and see your GP. They are encouraging you. As opposed to when BC sends letters (CT arrears, eviction notices). Sometimes I do not even open the letters”

Single resident, discussing interaction with DWP

"I would love to hear from council to just give me an idea of what I can get...even the vouchers, I have no idea if they're vouchers for vitamins or medicine, I have to pay that" "I've got the school lunches free for kids, this helps me out a lot" "I don't even know what to ask for, you know, I don't know what to ask"

Single parent

"They could call me up or send a letter...give me some idea of what I can get in my condition"

Single parent

Overall, Barnet Council is not perceived as a support or signposting agency for vulnerable residents. If support mechanisms are available at Barnet Council interviewees were typically unaware of this provision.

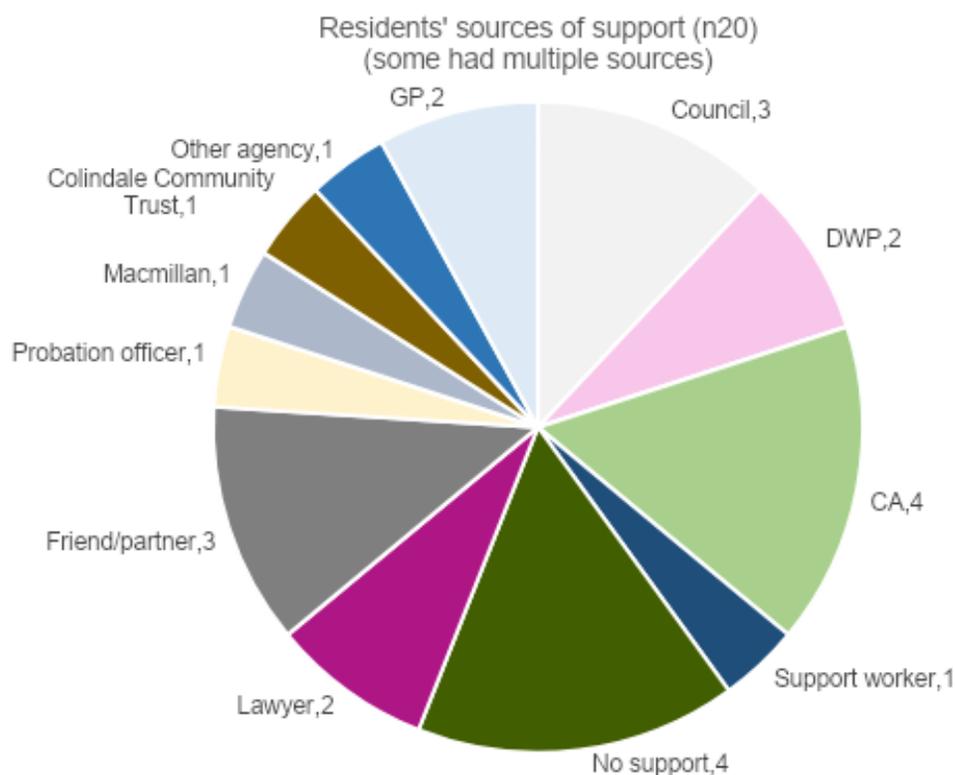


Figure 12: Source of support provided to interviewees

Agencies mentioned as providing support included Citizens Advice, the DWP, legal support, family and friends, and third-party organisations. Two of the interviewees had relied on lawyers to sort out issues with support from the council. One was in relation to homelessness, the other in relation to benefit entitlement.

"You shouldn't need to have a lawyer involved to get help"

Couple, 1 child (in relation to sorting out eligibility to benefits complicated by an untidy tenancy and immigration status queries)

Three of the interviewees mentioned receiving inappropriate support from the council. For example, one of the interviewees was offered white goods which they could not collect. Another was referred to StepChange, but the resident was self-employed and StepChange said that they did not assist the self-employed. The third was sent a form for DHP but could not complete the form without assistance.

Four of those interviewed had not been supported by any agency and had managed their debt crisis alone.

Those that named the council as a source of support (3 out of 20) specifically mentioned support related to disability, DHPs, and white good provision.

Lack of uniformity in interaction with residents

The current findings point to a lack of uniformity in customer-service. The interviews conducted for this research indicate that the attitude of the council officer interacting with the person in debt plays a significant role in how the council is perceived by the resident.

Those that had positive experiences of the council described the council as “helpful” and one person described their contact as “a lovely lady”.

"Barnet sorted everything" "Barnet help people"

Single resident

All of those who classed their experience as negative felt that the contact with the council lacked understanding or empathy with regards to their situation. Words used included “rude”, “unhelpful”, “ignorant”, and “inconsiderate”.

“Just the directness, there's no compassion..need softer wording, not so harsh" "have a phone call first saying you haven't paid your rent in time" "They are so rude to me"

Lone parent

Perception of poor communication skills

Interviews highlight poor communication skills of the council, particularly where support needs are complex (such as barriers to benefit receipt or the interaction of discretionary/non-discretionary support). In a few cases this led to delays in benefit or to

the resident not understanding which department they should turn to for support or clarification. This is complicated further by interactions with sub-contracted agencies (Capita and enforcement agencies).

"My situation was very complex, and I needed to sit down and go through it with someone, but you cannot see anyone from the council and if you phone you just get referred to Capita"

Couple with child

"They contacted me by phone asking for the rent. That was my Housing officer from the rent income team. Before then last year I told them my discretionary relief was going to expire. I sent all my letters, when it was going to expire and the details. And she told me she would get back to me. This was last year. In January, she call/emailed me. I explained my health issue to her. and All she said to me was I need to keep up with my payments. And the next moment she sent the arrears, and then four weeks ago is when I received a call from a lady from Barnet council threatening me, rude on the phone, that if I don't pay, they will send me an eviction letter."

Lone parent

"Barnet really let me down. 8 months later, can you send bank statements to show what was going out, I'm like, I've sent you this, you rejected my application on the basis of it."

Single resident

The majority of those that did contact the council reported delays in getting through to the appropriate person but overall, there was an acceptance of delay in reaching the appropriate department. One interviewee stated that in order to contact the council they needed to take a day off work. In contrast, another stated that there was no problem getting through to the council when required.

Disorganisation of administration

A number of residents stated that the council did not always follow up on actions or that they needed to call or send evidence of their situation numerous times in order to receive action. This led to a poor perception of the Council.

*"I call up the housing and they say yep my housing officer is XX, they give me several numbers. A lot of these numbers don't exist. You just call them and it's a deadline."
"You speak to the same people, and they are making as if they're really helping you, they say ah yeh we'll get your housing officer to call you back, but they never call you back"*

Single resident

"They don't care about me spending all of my Universal Credit on phone calls, trying to phone them, spending 6 hours on the phone, all they do is to say your housing officer will get back to you."

Single resident

"Phoned CT number, and then I spoke to someone, and they told me to email them. I said them all I want to do is set up a payment plan, to get money deducted from my benefits. And they said you are gonna have to request it from email. I did that and they did nothing. I did it again and they still did nothing"

Single parent

Impact of previous contact on ongoing engagement

A potentially concerning finding is that a poor experience of interaction with the council risks a resident actively resisting ongoing engagement. In contrast, a positive experience can lead to potential further engagement.

"They should have done it, but it's too late. I don't know what kind of support they could offer. I don't trust them no more, I have lost interest in them. They should have listened to me with my health conditions."

Lone parent

"I wouldn't go the council any way as they would just refer you to a call centre"

Couple with child

"We'd contact the council, yes, definitely"

Lone parent

Residents' recommendations for change

Residents' key recommendations

Residents were specifically asked for service change recommendations that would improve support for other residents in the same situation. A few recommendations were made by a significant number of residents. These were:

- The council should improve communication skills (more caring, listening, empathetic)
- The first contact from the council should ideally be a helpful and friendly contact
- The council should provide holistic support based on a caseworker model and would ideally offer an option for an in-person appointment.
- There should be clear signposting to available support and clear advice regarding necessary actions

Improve communication skills

A number of residents recommended that the council improve communication skills of representatives that interact with residents. One resident specifically recommended that Barnet Council could learn from Kensington and Chelsea Customer Care department ("*not great but they're good*")

"People need to be seen and hear, they need to understand people's predicament. Barnet has a problem with accepting this. They operate as a high level, so superior, they don't need to help below them. They want to be up there, they are not faced with anyone. It's kind of like the rich helping the rich and the poor are just staying there"

Lone parent

"a lot of it is down to me, down to communication skills...I'm surrounded by a pile of bills, removal notices" wanted to hear "Let's sit down, what can you earn? What can you pay?" debt collection agency sent a bailiff letter "sent me a letter, 'now take it to the next step' because you've missed a payment. I was 5 days over the payment plan" "you've not referenced a single thing in the emails" "I had to explain to an agent because they wouldn't leave me alone"

Single resident

"I think maybe just be more compassionate, more empathetic, that's what I would say, a lot of people get embarrassed, I remember I used to get embarrassed of these things" "If they could be a bit empathetic and a bit more understanding of people's situations, which would be amazing"

Single resident

“The council doesn’t seem to understand that mental illness means people can’t deal with their situation.”

Couple, one child

“Listen to your tenants and understand where they are coming from. They may have been in arrears due to circumstances they may not know about so they should stop being judgmental”

Lone parent

Helpful first contact

The need for helpful, friendly, non-threatening, first contact was mentioned by a number of interviewees. This has been covered already in this report (see Contact with the Council, above). Further recommendations are that this should be by phone or text rather than letter and should include signposting for support (if needed) and include actions that the resident could usefully take (e.g., where to go for debt support, how to apply for benefits, how to set up a repayment plan). One resident specifically mentioned that it would have been helpful to have been advised what to pay, or how to make other arrangements, when it became obvious they could not pay a full instalment.

One to one holistic support

The need for holistic support, preferably delivered face-to-face and with a named contact, was mentioned by a number of residents. The need for this type of support appears to be particularly relevant and would both ease the route to support and prevent debt escalation, for those with complex and interacting drivers of debt. One person mentioned that you could not talk face-to-face with anyone from the Council and that offices had moved out of Barnet.

“It always easier to deal with one person, you can have a relationship with that person, that person knows you....one person can be a lot more understanding... the next person might not understand you as much as the first person.” “You’ve built that relationship and then you have tried to open again to another person”

Single resident

“I’d rather have a conversation so then I can feel your energy, you know what I mean, I just think it’s more sincere, you get to understand the person more”

Single resident

*“Just having that face-to-face contact...you can see me as a person, and I can see you”
“mental health heightens everything”*

Lone parent

“I have never spoken to a single human being about the council tax situation. It would be better if I could have discussed the situation with someone and explained what was happening”

Couple with child

“To have the rapport with whoever, that would be the first one” “What they can do to help is communicate with me”

Single resident

“Just to talk to someone, for someone to advise me...I just want someone to re-assure me or just for something else to happen”

Single resident

“I would prefer to be asked questions and answers rather than filling in the forms. It’s just too much for me. You know I am in rent arrears, you know how much I owe you if there is a fund to support it, why don’t you give me that fund towards my rent arrears rather than making me go through all these forms. With my mental state, I was not in a place to go through all these things”

Lone parent

Provide information on routes out of crisis

The need for easily accessible information that signposts the resident to support and sets out step-by-step instructions for action was mentioned by interviewees multiple times. Suggestions for dissemination of relevant information included flyers, leaflets, and through improvements to the council’s website.

“I don’t know..I’m definitely clueless, I don’t ask questions which was where my problem was, because if I don’t ask, I won’t know. The thing is I should be searching out information, but I don’t know what to do in that situation...I just don’t know where or who to talk to.”

Single resident

“The website needs to be clearer about where people can go for help”

Lone parent

“Giving a layout, an overview, maybe not so many papers, maybe videos, sometimes things land more in videos and also highlighting what people are entitled to when they

do face difficulties" "I know they just say oh just go to the website, but some people can't always access the website...so just making these things more accessible."

Lone parent

Secondary recommendations for prevention and support

The recommendations in this section were made by either just one or two interviewees or were secondary to other recommendations.

Follow through with support

This recommendation relates to efficiency of delivery. Residents would have found it helpful to have members of the council both execute what they promised to the clients, and communicated this clearly to them, especially when documents were sent indicating a change in circumstance. For example, where proof of income had been sent to the council multiple times or the council did not follow through on actions or took a long time to resolve issues. This research has indicated a high incidence of mental health issues amongst interviewees. This may mean that the resident does not have the mental resources to follow up with Barnet Council where delivery is not as expected.

"To do what they said they were going to do in the first place, because that would've been one less thing for me to think about. They said they were going to arrange with the job centre and take the money from my ESA...they hadn't set it up."

Single resident

Provision of budgeting skills

Several interviewees suggested the introduction of a budgeting skills training session to help households manage their finances. For instance, one interviewee became an independent householder at a point in their life where they lacked the life skills to manage their finances. This may be a useful recommendation for a subset of those facing a crisis.

"Maybe not like an exam but just thoroughly going over, maybe in groups of 30, before they give them the house so they thoroughly going over what they need to pay, when they need to pay and who they need to pay it to. They're just giving people houses and giving them a lot of paperwork and they're not actually really understanding."

Single resident

"I would say coming up with budgeting plans, maybe not for everyone because there are people that can manage their finances but making it options for people who want to have help with their budgets monthly" Single resident

It may be worth considering that any support offer including life skills and budgeting advice would need to be sensitively offered, as a number of interviewees felt confident in managing their affairs and others did not have the mental resilience to consider this type of offer.

Removal of the Enforcement Fees

Addition of enforcement fees to arrears was felt to be insensitive and counter-productive as it did not make payment any easier but did increase indebtedness and stress (and resulting mental health issues). A few residents suggested that the removal of these fees would be welcomed for further arrears collection methods.

Reconsideration of sub-contractors as collection agency

Capita was mentioned by one resident as being very unhelpful. The resident had complex tenancy, visa, and benefit issues and would have preferred to have dealt with the council but was continually referred to Capita. This resident holds Capita responsible for the escalation of both rent arrears and CT arrears. They recommend strongly that Capita is not the key support agency at the council.

“Stop using Capita. The first line of support should not be Capita. They do not want to help”

Couple with child

A similar negative view was expressed by residents about the enforcement agency used by the council.

(Re. debt collection agencies) "have no empathy whatsoever" "horrible cutthroat collectors" "they've got to take responsibility for the company they send out"

Single resident

“Stop referring people to bailiffs because it just escalates things, it does not make things better. It just makes it worst. And then bailiffs are not sympathetic. I went to do research on the bailiff company.. and people have had loads of bad things to say about them. People have tried to come to an arrangement with them and the money they want back is not affordable. And this is why I have nothing to do with the bailiff company. I block their number and then they phone me with a different number.”

Single resident

Timeliness of support or intervention

Interviewees recommend that support be offered as early as possible in the debt journey, and certainly at the point arrears are visible (e.g., first missed payment). This was recommended explicitly by two interviewees. It is worth noting that approximately a third of those interviewed were not receiving means-tested benefits and so were unlikely to be visible in the council's data until the first missed instalment of a debt to the council.

Additional recommendations are that significant life events, such as bereavement, could be flagged and have a related pathway to proactive support. This would necessitate data sharing between other agencies (such as health or voluntary and community agencies) which may prove challenging.

Those that would benefit from budgeting or life skills support recommend this is offered at the start of tenancy as well as on demand.

"When I was in the predicament, that was when I needed their help. They did nothing... They did not want to assist; they just sit down there. "

Lone parent

"If the council had talked to me rather than as soon as I found the bills we would have been in a better place. But they just threatened to take us to court"

Couple, 1 child

Service change recommendations

The research and recommendations provided in this report relate to a specific cohort of Barnet residents, i.e., those with vulnerability. These residents are more likely to face barriers to engagement, complex drivers of crisis, and the requirement for multi-agency support. The support needs of this group may not be relevant to the wider population within Barnet. Even within the small cohort of residents interviewed, a number found existing council services straightforward to navigate and reported supportive and helpful interactions. However, the overall findings clearly point to additional support needs of some vulnerable households. This section provides recommendations for service change derived from the research findings, and these are therefore aimed at better supporting vulnerable households.

The recommendations are derived from a co-design workshop consisting of Barnet service heads and a representative from a third party support agency. The co-design workshop considered the research findings and the suggestions of Barnet residents in formulating their recommendations.

This process resulted in the following service change recommendations:

- Develop a single-view of debt and early intervention trigger system
- Provide a central support hub to better meet the needs of vulnerable residents
- Improve communications
- Promote uniformity of approach across the council
- Consider vulnerability within debt collection and enforcement policies
- Position the council as a support centre for residents

The recommendations are covered in further detail below. In each case, the recommendation and feature are outputs from this research (either from resident suggestions or from the co-design team).

Recommendation 1: Develop a single view of debt and early intervention trigger system

For the majority of residents interviewed as part of this research, interaction with the council occurred too late for a simple resolution. The co-design group, echoing the view of residents, recommends offering support at the first sign of possible debt problems. Currently there is little early centralised visibility of customer need.

The co-design group recommended that an early cross-council view of missed payments (council tax, rent, adult social care charges) could provide a timely trigger for intervention. Typically, payments will be missed before benefits are in payment and the resident is visible in benefit administration datasets. Nevertheless, benefit administrative datasets and the UC daily data share hold rich data on vulnerability and, for those represented in these data sets, would usefully supplement early missed payment data. The council could utilise this data to provide early warning of households at risk of crisis.

A joined-up approach between departments to sharing early warning triggers, together with relevant vulnerability markers, and utilising the rich household data available in benefit administration datasets and the UC data share (e.g., using the LIFT platform¹⁵) would provide a more complete view of support need. The co-design group recommended that households identified through this mechanism should be contacted by a centralised specialised team and that the team should collate and manage referral data from different departments, instigate first contact, and work with the household to move towards solutions.

This approach benefits the resident through early intervention and proactive engagement. This is particularly important for vulnerable claimants who may lack the resilience to contact the council or cope with contact from multiple departments. For vulnerable residents this could prevent the need to describe often sensitive circumstances numerous times.

Recommendation 2: Provide a central support hub to better meet the needs of vulnerable residents

Findings from this research point to current engagement being around the council service (housing, housing needs, council tax, benefits, one-off awards, discretionary payments) rather than around the resident.

The current model often necessitates vulnerable residents engaging with multiple departments and risks being a barrier to debt support or resolution for some vulnerable households - particularly those with complex situations and those requiring a multi-agency solution.

Residents strongly recommended a central support service providing holistic support and this was echoed by the co-design team.

¹⁵ <https://policyinpractice.co.uk/policy-dashboard/>

The co-design team suggests a centralised hub would benefit from the following features:

- Caseworkers who are advocates for the resident
- Holistic support
- Good channels of communication with council departments
- Ability to protect vulnerable cases from enforcement action
- Specialised support (either multi-disciplinary caseworkers or specialists seconded from departments)
- Holistic debt support & income maximisation
- Sufficient resources to assist with overcoming barriers to communication (e.g., language, mental health issues, comprehension, resilience)
- A mechanism for referral to the central hub (rather than self-referral)
- A clear outcome objective (e.g., to move the resident to a stable situation with resources to enable self-management of their situation)

Referral to the central support hub is envisaged as coming via two primary routes.

- Following triage at council departments. Triage was felt to be an important part of the referral mechanism and would ideally take place during the early stages of contact between the council and the resident. The co-design team recommended that triage used defined characteristics (such as multiple vulnerabilities, barriers to accessing support, or the need to contact multiple agencies/departments). The outcome of triage would determine whether the resident was referred to the central hub or continued with the contact department.
- Automated referral as a result of a centralised view of debt (discussed above).

These two referral mechanisms are illustrated below.

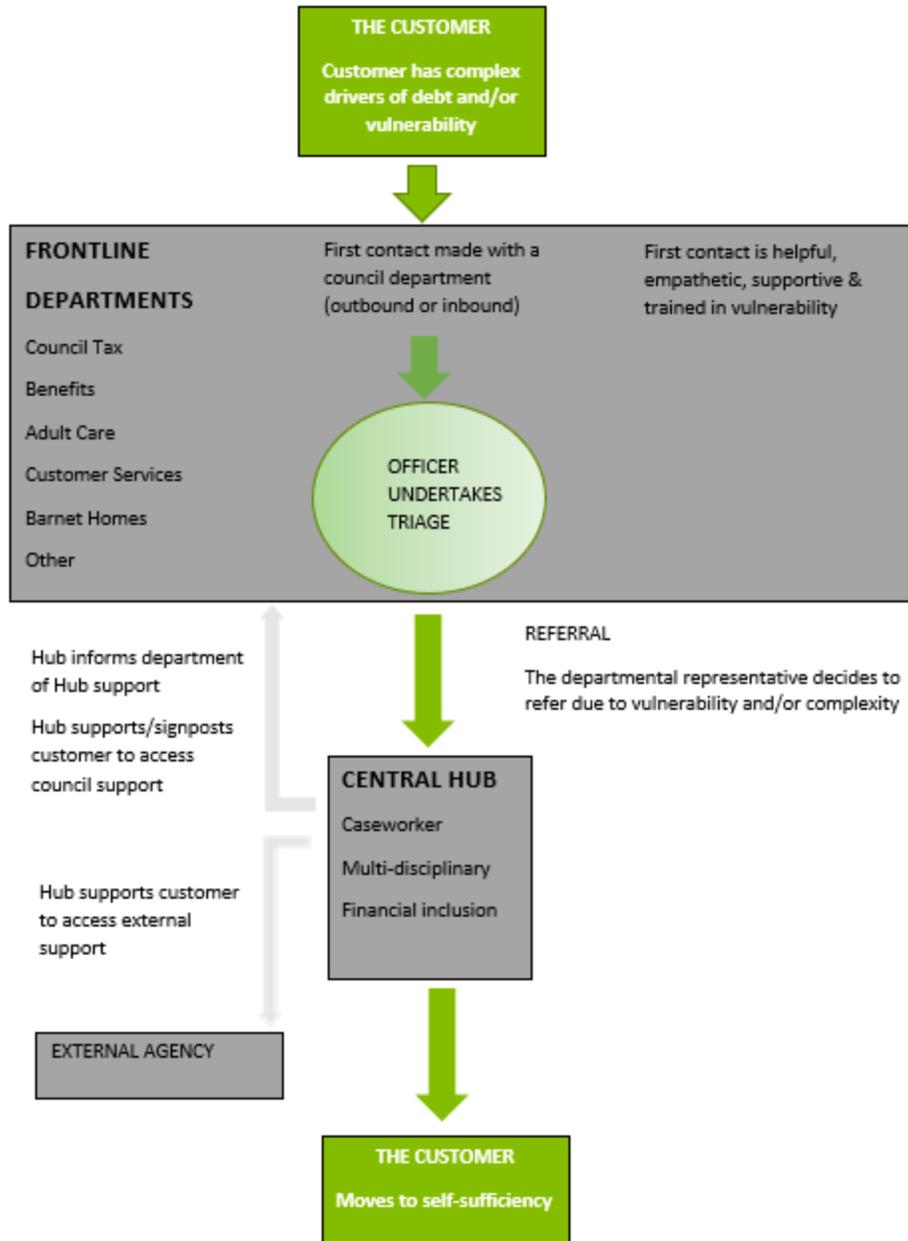


Figure 13; Referral to a central hub following first contact with a council department

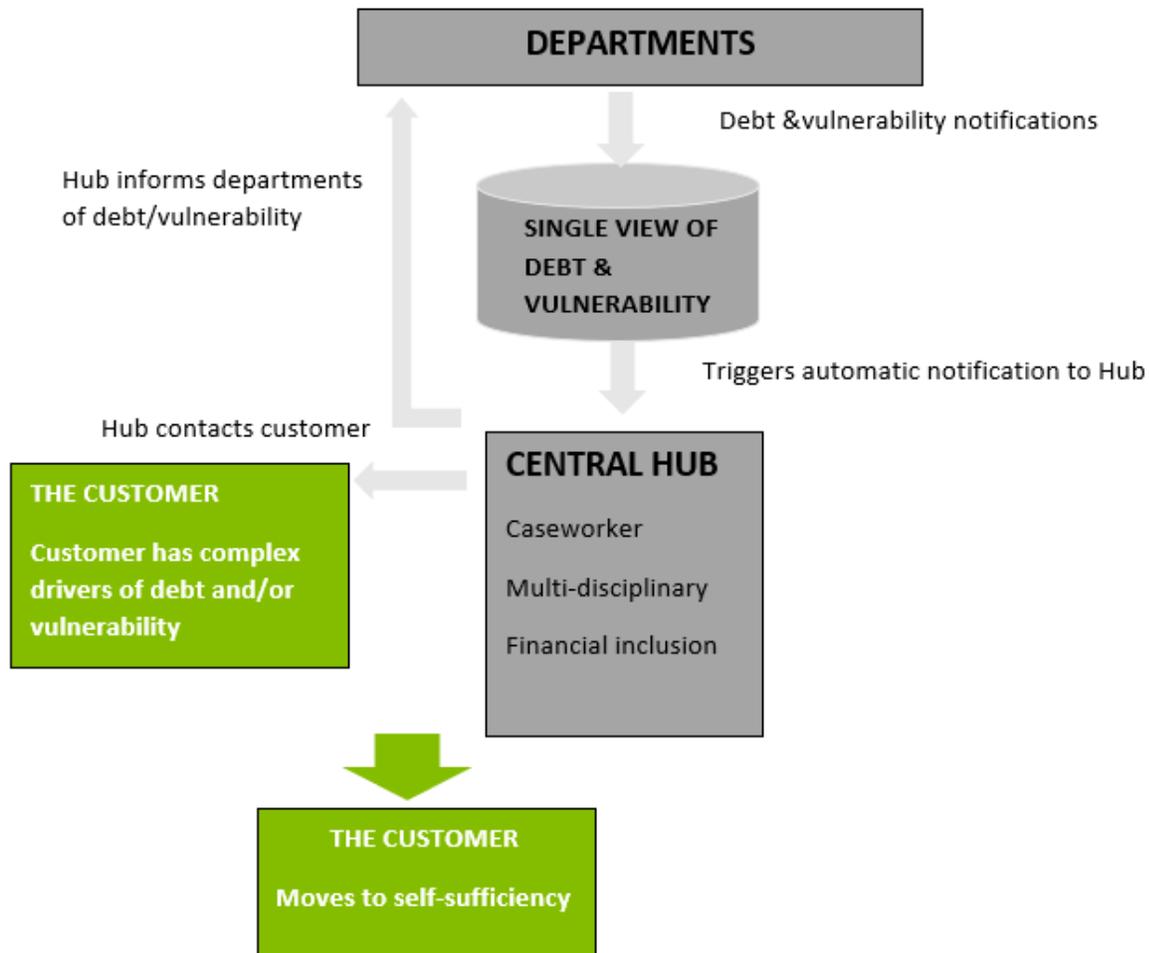


Figure 14: Referral to a central hub triggered by departmental debt

The referral pathways illustrate the envisaged primary referral routes. Additional referral routes for third party agencies, Housing Associations, and other relevant bodies would also require consideration.

Recommendation 3: Improve communication

Provide a good first contact experience

This research indicates that the nature of the first debt-related contact is important as it can affect whether the recipient will seek support. It also has implications for the reputation of the council. There are indications that where first contact is perceived by the resident as threatening, it risks affecting mental health and wellbeing and may lead to disengagement with the council. In contrast, when the first contact was perceived as

helpful, interviewees explicitly stated that they would recommend early engagement to others in similar situations.

The interviewees preferred first contact would be as early as possible after a debt becomes apparent and should have the following characteristics:

- Be friendly and empathetic.
- Offer a clear path to immediate action
- Offer advice/signposting towards face-to-face holistic support
- Be uniform across departments and coordinated where possible between departments

The co-design group particularly recommended that the first contact needed to effectively identify client need as this would be important (acting as a triage) for referral to a centralised hub, enabling self-management of issues where appropriate, and the segregation of debtors for debt collection purposes.

The group recognised that the first contact regarding debt collection is particularly important as this may occur at a time when vulnerability is likely to be unknown. It was felt that this contact would benefit from positioning the council as an agent of support (here to help) and provide friendly information on how to move forward if the customer cannot pay or there are other barriers.

Use appropriate method of communication

Continual communication with vulnerable customers via letter was seen as ineffective by both vulnerable residents and the co-design group. However, for those able to self-manage affairs (which is likely to be the vast majority of Barnet residents) a letter containing information on actions to be taken (as currently exists) can be effective. The range of support required by residents indicates that the method of ongoing communication may require segregation at an early stage. Vulnerable residents interviewed stated a clear preference for a call or face to face meeting.

Improve verbal communication skills

Frontline staff need to be trained to use trauma informed practices and be empathetic in conversations with vulnerable residents. The research indicates that these skills already exist in pockets within the council (particularly in Adult Social Care, Barnet Homes, and the welfare team). Barnet Council could consider identifying good practise and providing training on this for all frontline staff.

Improve written communication

The co-design team recognised that the current tone of letters can be improved. Particularly with a first contact letter regarding debt collection. It was felt that an initial threat of serious consequences is not helpful for customers and that forceful letters should be limited to those without indicators of vulnerability and who have the ability to pay debts. For others, a supportive approach is likely to be more effective.

The co-design team also mentioned that the design of letters (colour of paper, font, etc) is important and that improvement to communication methods should consider behavioural response to design.

Consider of barriers to communication

The co-design team recommend that any review of communication considers barriers to communications such as language barriers, literacy, and digital exclusion.

Recommendation 4: Promote uniformity of approach across the council

The research findings provided within this report indicate that the characteristics of customer-service and communication skills are not uniform across the council. A number of interviewees had individual helpful interactions and other aggressive or unhelpful interactions. This lack of uniformity extended to differences between the council and its contractors, such as Capita and enforcement agencies. The research indicates that the level of customer-service and communication skills of the council or its representative matters. It can determine whether or not the resident will engage with the council. For those residents with mental health issues, a non-empathetic contact can lead to reduced wellbeing and disengagement.

The co-design team echoed the findings from the research and suggested that lack of uniformity has two main strands:

- Lack of uniformity in communication skills which could be addressed through training.
- Lack of uniformity in knowledge of the variety of support mechanisms that exist across the council. This leads to lack of uniformity in signposting for support. It was suggested that this could be addressed through training as well as written guidelines for frontline staff and an internal intranet of support services.

Recommendation 5: Consider vulnerability in debt collection and enforcement policies

The research suggests that forceful debt collection practices, particularly the use of bailiffs, risks a negative impact on wellbeing and disengagement. It also leads to the resident feeling that they have not been heard if enforcement action is implemented after the resident has explained their circumstances multiple times. The addition of enforcement fees to a debt led to residents not knowing the full scale of debt and was felt to be absurd when the initial bill could not be met.

Inability to pay is likely to be a growing problem as means-tested benefits are currently at a thirty-five year low in real terms, and inflation is approaching 10%. Many vulnerable households will not be able to meet priority outgoings in addition to basic food costs. Enforcement action against these households is unlikely to result in payment and risks causing harm.

The co-design group emphasised the importance of segregation of debtors. Three main groups were identified: (1) those that cannot engage (e.g., due to mental health but may be able to pay), (2) those that do not have the means to pay, and (3) those that do not want to pay. Different debt collection routes should be developed for each of these groups.

The other recommendations contained in this report (a single view of debt to enable early identification of vulnerability and the central hub) can assist with greater segregation than currently exists at Barnet Council. In addition, many councils use Policy in Practice's LIFT dashboard to provide a view of those that cannot pay due to income.

The co-design group mentioned that current debt collection practices differ across the council and that introduction of a customer-centred uniform approach should be considered.

Recommendation 6: Position the council as a support centre for Barnet residents

Residents did not typically consider the council as being a place to turn to for support. Some vulnerable residents did not know of any place to go for support, others turned to support agencies such as Citizen's Advice or third sector organisations. It would help vulnerable Barnet residents if the council was known as central a body that could be approached for support at times of crisis. The council is well positioned to do this as

much of the support required, particularly multi-agency support, is provided by council departments.

The co-design workshop suggested a number of ways that the council could increase its offering around support:

- Target information on tenancy sustainment to vulnerable residents of Barnet Homes and local housing associations
- Provide free resident training or advice workshops on debt management and income maximization
- Provide a range of pamphlets (taking account of communication barriers) at community centres and GP surgeries setting out that Barnet Council is available to support residents and how to contact the council for support
- 'Pop up shops' with appropriate support advice and wide service representation, potentially focused on specific wards

In addition, it was felt that the Barnet Council website should clearly set out that the council had a support function – preferably on the first page. Support advice should also be more accessible directly from relevant pages (such as the home page for Council Tax or benefits). This should include comprehensive signposting to support available from council departments and external bodies (such as utility companies). Easy access to support advice would enable those that are able to self-manage their affairs to do so and those that are vulnerable being correctly directed to council support.

An example of this approach is available from Haringey Council website “Here to Help”¹⁶ page.

¹⁶ <https://www.haringey.gov.uk/community/here-help-financial-support-residents>

Mapping Recommendations against residents' suggestions

The recommendations provide a significant step towards addressing the challenges faced by vulnerable residents to accessing support as identified by this research, and in meeting the suggestions made by vulnerable residents. This is illustrated in the graphic below.

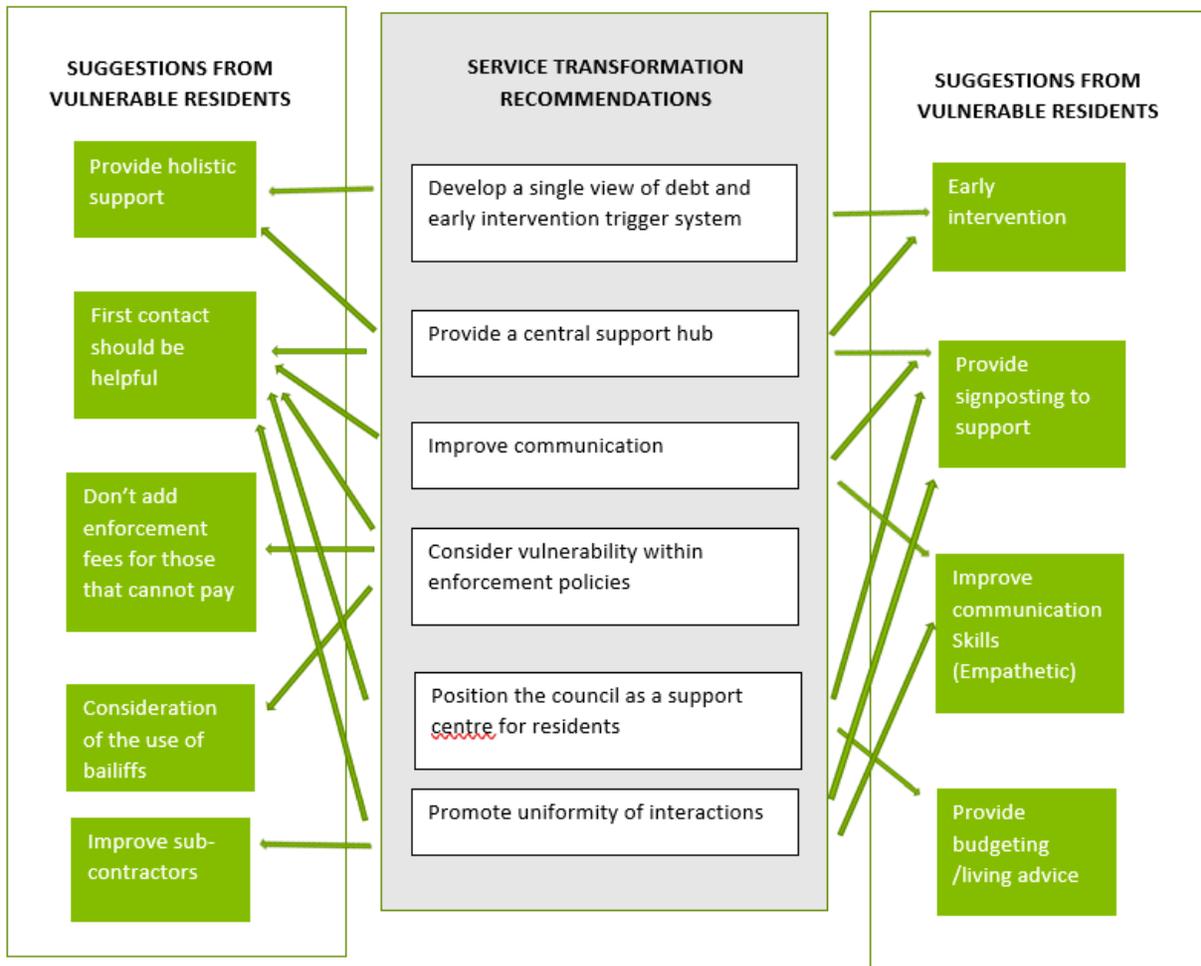


Figure 15: Mapping service transformation recommendations against resident suggestions

Conclusion

It is evident from the commissioning of this research that Barnet Council wishes to better support its vulnerable residents. Better upstream support is beneficial to both resident and the council as it can mitigate the length and depth of impact for the resident and prevent costly emergency crisis support by the council. However, there is currently a disconnect between the support the council would ideally like to provide and the support experiences of some of its most vulnerable residents.

Some of the findings in this report may be disappointing to the council who are committed to supporting their residents. However, it is worth noting that the research concentrated on those residents most in need and these represent a small cohort of the population in Barnet. Current service mechanisms may well meet support requirements of the vast majority of residents.

The recommendations in this report evolved from consideration of findings by service heads and a third party agency. Implementation of recommendation would go a long way towards addressing the needs of vulnerable residents identified through this research. We understand that the recommendations of this report are ambitious and would take corporate buy-in, resources, and time to implement. Challenges to implementation are not considered in the reporting of these recommendations and we recognise that further extensive scoping and feasibility studies would be needed.

In considering implementation the council can draw on the pockets of excellent practice within the council and by other councils. Policy in Practice would welcome the opportunity to assist Barnet Council to further explore these recommendations.

Fieldwork

Barnet Council identified residents likely to be vulnerable with problematic debt. The data analysis to identify the cohort was conducted separately by Barnet Council. The intersection of households identified through two separate data analytical methods formed the basis of those invited to interview. The first analysis used debt credit records and scores to identify Barnet residents in problem debt. The second analysis identified those residents that were known to the council.

Barnet Council invited residents that fell within the two data analytical cohorts to take part in the research. An incentive (a £20 shopping voucher) was offered to all those interviewed.

Contact details of residents willing to be interviewed were passed to the research team. The research team contacted the cohort to interview. Initial contact was by phone with follow up contact by text. Interviewees were offered a choice of video interview or phone interview.

Each interview lasted between 30 – 90 minutes and recorded with the agreement of the participants. Interviews were transcribed into a thematic grid and findings aggregated and narrative analysed.

Research adhered to social policy fieldwork guidelines. The introductory script was agreed with Barnet Council. All data has been handled in accordance with GDPR and personal data was shared with the researchers with the permission of the participant. Findings have been anonymised and recordings deleted within 2 weeks of the interview taking place.

Quantitative Analysis

Barnet Councils Benefit administration data (SHBE, CTR extract) for residents that were interviewed was securely transferred to Policy in Practice. A Data Sharing Agreement (DSA) was signed by both parties and overseen by Barnet Council's legal department. All data was handled in accordance with data security regulation and protocols.

Co-design workshop

The co-design workshop was facilitated by Policy in Practice. Findings were presented to senior officers from Adult Care, Barnet Homes, and Revenues & Benefits as well as a representative from a third-party support agency. A subsequent co-design workshop formulated service change recommendations with reference to the barriers to support identified by residents and residents' suggestions for change.

Topic Guide. Exploring Financial Crisis in Barnet.

(30–40m)

A. INTRODUCTION 5m

Objectives:

- To meet participants and introduce ourselves
- To cover legal and ethical issues (data handling, anonymity, safeguarding & fraud)
- To put the interviewee at ease and contextualise their situation

Thanks for your time today.

My name is _____ and I'm working on behalf of Barnet Council to research debt, financial challenges and support available. We are speaking to a number of residents in Barnet for this project, to help the Council better support others like you in future.

My organisation is Policy in Practice / M-E-L Research, an independent research company.

- **Do you agree to take part in this interview?**
- **So that we can capture your experiences and views, are you OK for us to record the interview?**

We will delete any recordings within a couple of days and the notes we make from the recordings will be deleted within three months after the end of the project. We won't share them with Barnet Council, just within our research team at Policy in Practice and M-E-L Research. We work to the Market Research Society's code of conduct.

Everything that you say will be anonymous. We won't include any names in the report and any quotes we use will be anonymous so please feel comfortable sharing both positive and negative experiences. Please be aware if you were to share any safeguarding or finance abuse/ fraudulent matters relating to yourself or others, we have a duty to report the details to any relevant agencies.

We realise that we'll be exploring some sensitive issues, so you can pause or stop the interview at any time.

A1	Are you OK to go on and do you have any questions about any of this?
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Before we get properly started, it would be great to understand a little more about where you are at in life right now.

A2	Can you tell me about your family and who you live with? <u>Exploration</u> Can you tell me about the house you live in? Is it rented?
A3	What do you do on an average day? <u>Exploration</u> Do you work or take part in any activities?
A4	Do you have any support needs that you wouldn't mind sharing with me today?
A5	How have recent events such as Covid and the increase in the cost of living affected you? <u>Exploration</u> Has this changed your day to day spending?

B. JOURNEY TO DEBT OR FINANCIAL CHALLENGES

10–15m

Objective: this section will explore how an interviewee narrates their path to being in debt or crisis and identify key incidents, decisions, (mis)communications etc. that shaped their current situation.

I want to hear about your current situation and what kind of factors led to that. It would be great to hear your story before I start getting more specific about what changes could be made to improve people’s situations.

B1	<p>Can you tell me about some of the financial challenges you’re facing at the moment?</p> <p><u>Exploration</u> Debts, council, private companies, individuals, fines, rent. Cost of living increasing. Associated timeframes of payment plans, potential disputes with debtors; short-term v long-term debt/crises</p>
B2	<p>What impact is this having on you and your family’s life at the moment?</p> <p><u>Exploration</u> Which financial challenges are posing the most difficulty or your biggest priority?</p>
B3	<p>What caused the crisis? What’s your back-story?</p> <p><u>Exploration</u> Was there a specific event that caused your financial situation to worsen? At what point did you realise that finances were difficult? Was there a particular conversation that made you realise?</p>
B4	<p>Can you see your situation getting better over time?</p> <p><u>Exploration</u> Is this a short term or long term crisis?</p>
B5	<p>Did you access any help or support at any point?</p> <p><u>Exploration</u> Why did you access this support (motivation)? What were the main factors that encouraged/ motivated you to access this support? When was this? How did you find out about this support? How did you access the support? How did you find applying/ accessing this support?</p>

	<p>Did you speak with or reach out to any staff? Did the support help? How did it impact your daily life? Did the support make your financial situation any worse? What was the most useful element of the support provided (or most useful organisation among several)?</p>
B6.	If you didn't contact the council for support, why did you choose not to?

C. PREVENTION & PROVIDING SUPPORT

10–15m

Objective: this section will explore how local authority and third sector organisations could have taken steps that would have reduced the chances of financial crisis starting or getting worse and an interviewee's perception of how the right support could have made their financial challenges easier to manage and improve.

It's been useful to hear your story about financial challenges in your life. I'd now like to move onto thinking about how a range of organisations, could have prevented these financial challenges in the first place or prevented them from getting worse. I am particularly interested in any contact or support you received from Barnet Council

C1	<p>Looking back, would it have been useful to contact any organisations earlier?</p> <p><u>Exploration</u> Which organisations? Why? What do you think of the service offered by this organisation? What might have made support easier to access?</p>
C2	<p>I want to ask you more about contact and support you received from the council. Can you tell me about your first contact with the council?</p> <p><u>Exploration</u> When was this? What was this for/why did you have contact with this service? How did you find out about this support/service? How was contact made? What was the best part of this support? What was the worst part? Was this helpful to your financial situation? If not, why not? Did you face any barriers to contacting/receiving support? If so, how were these overcome? How did you feel about this contact with the council?</p>

C3	<p>What other times did you come into contact with the council?</p> <p><u>Exploration</u> What was this for? Did this contact support you in your financial situation? How did you feel about this contact with the council?</p>
C4	<p>Did you receive any support from the council specifically for your financial situation ?</p> <p><u>Exploration</u> When? What was the support? Did this contact support you in your financial situation? How did you feel about this contact with the council? If the support was helpful, how has it changed your life? What's your life been like since this support from the council?</p>

D. PREVENTING FUTURE FINANCIAL CHALLENGES 5m

Objectives: This final section will serve to ensure the interviewee feels positive before the interview ends. The section will give the interviewee to step back from 'I' and 'My' talk to thinking more broadly about people in similar situations and what changes they think need to be made based on their insight. The section will also garner ideas about how council policies could be adapted to better achieve aims of promoting financial inclusion amongst residents in the area.

I want to round off now by thinking about what changes you would like to see Barnet Council make that could improve your current situation and how in the future Barnet Council can help others in similar situations.

D1	<p>What would have been the ideal form of support from the council?</p> <p><u>Exploration</u> What does/ would having debt support from the council mean to you and your family (if they have one)? If there was one thing you wanted the council to start doing, what would it be? If there was one thing you wanted the council to stop doing, what would it be? At what point should support have been provided? Are there any specific roles or departments that would have been ideally placed to offer this support? How would you prefer the council to communicate when providing this support/service? Who would benefit the most from this? Why? Would they recommend these support services to others in debt (similar to you)?</p>
D2	<p>What could the council do to support you now?</p>

	<u>Exploration</u> How would you like any future support delivered?
D3	What would be your advice to someone in need of support around finances?
D4	Are there any issues or matters that you would like the council to contact you about now? Are you happy if I pass this information on to them?
D5	Is there anything else you would like to add that you think the council needs to be made aware of?

Thank you for your time today.

Can I confirm your first and last/family name and address so I can process the vouchers? This will be sent through the post