Research report

Voice Risk Analysis Pilots: Perspectives from staff, claimants and potential claimants

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DWP Department for Work and Pensions

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Acknowledgements

The Authors

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Jane Barlow, Associate Director, moderated some of the focus groups among staff and potential claimants as well as observing the VRA software in action in Coventry. Jane has a particular interest in the health and wellbeing aspects of the welfare system as well as accessibility and equality issues.

Alice Large, Research Executive, carried out some of the depth interviews with benefit claimants. She has worked on a wide range of public sector studies with both businesses and consumers.

Abbreviations

AVS	Advanced Validation Solutions
CIC	Changes in circumstances
CTB	Council Tax Benefit
DWP	Department for Work and Pensions
HB	Housing Benefit
LA	Local authority
VRA	Voice Risk Analysis

Summary

The Department for Work and Pensions (DWP) commissioned IFF Research to conduct research into the experiences of those in Voice Risk Analysis (VRA) pilot areas. The research was designed to feed into the overall evaluation of the VRA Pilots and sought to collect qualitative evidence from staff, claimants and potential claimants on their views and experiences of VRA.

Piloting of VRA technology in Housing Benefit and Council Tax Benefit (HB/CTB) claims began in 2007. The first wave of pilot projects was extended with a larger-scale trial of VRA taking place from late 2008 throughout 2009. This research was conducted in four local authorities (LAs) that took part in the second phase of piloting: Aberdeen, Barking and Dagenham, Coventry and Doncaster. Barking and Dagenham contracted out their VRA calls to a Capita-run call centre, whereas the other three areas managed the service in-house at council offices using benefit officers to deliver VRA calls.

The main objective of the qualitative research was to understand whether experiences of VRA were positive or negative. More specifically the research sought to understand whether or not VRA is likely to deter those with a legitimate claim from making a benefit claim, or whether a negative experience of the software is likely to put claimants off continuing their (valid) claim.

The research method involved a mixture of focus groups, in-depth interviews and site visits to councils as well as a Capita call centre and took place in two waves (October-November 2009, followed by March-July 2010).

It should be noted that significant difficulties were encountered in obtaining representative samples of claimants who had been through the VRA process. While it was possible to conduct some claimant interviews, the views of claimants presented here should be interpreted with caution. It was not possible to obtain a sufficient sample of either claimants identified as 'high risk' who were then found to be legitimate claimants, or those who decided not to proceed with their claim after taking part in a VRA call, and so the views of these claimant groups are not represented by this research. The claimant experiences presented here only cover those who were judged 'low risk' who may have been more likely to have had a positive experience of VRA.

How Voice Risk Analysis was trialled in the pilot areas

The four LAs selected for the research tended to use VRA for simple, straightforward cases, and only with claimant groups that they judged to be suitable for the process.

Throughout the VRA Pilots, claimants were still required to fill out the existing paper claim form and post it in or drop it off at the LA. The information on this claim form was then used to decide whether or not a claim was suitable for VRA. Those typically excluded from the VRA pilot at this stage included:

- complex cases (for example, people with second homes, people from abroad, people saying they are paying rent to a friend or relative, students or self-employed people);

- vulnerable claimants, such as those who were elderly or who indicated on their claim form that they had a learning disability or mental health problem.

Findings from this research should therefore be interpreted in the context of the VRA process only being trialled on particular types of claims and claimants. It should also be noted that as the existing paper claim form was used alongside the VRA call the potential efficiencies of the system were not necessarily apparent to claimants during the pilot, with all still filling in the form and posting it to the council, often with supporting documentation.

While the exact approach to arranging the VRA calls differed by area, they all shared the approach of rejecting 'cold calls' to claimants in favour of giving the claimant some prior warning that the call was going to take place either through sending out a letter or setting an appointment.

Staff views

Staff stressed that VRA enabled them to process higher volumes of claims more efficiently. They welcomed having the ability to fast-track straightforward claims and felt they had delivered a better service to the bulk of claimants as a result.

Almost as an aside, staff felt that VRA could also be a useful tool in terms of picking up some ineligible applicants and those who have had a change in circumstances. They felt that of all the elements of the process – the use of the phone, the script, spotting of 'behaviours' and the high risk alerts (or 'beeps') – the former two were the most important in encouraging claimants to reveal important information during the claim. The 'beeps' that indicated a high risk alert were seen as unreliable – while these were sometimes useful as a prompt to listen more closely to what the claimant was saying, on the other hand they could be a distraction when they were set off by background noise or apparently at random.

Staff noted that in their experience very few claimants had asked questions about VRA or had declined to continue with the call after being told about VRA. It was their view that the vast majority of applicants were unlikely to pay much attention to the VRA message read out at the start of the call and as such were unaware that the technology was used during the call.

Claimant views

Confirming the view of staff, most claimants were unaware that they had been through the VRA process. Instances of claimants noting that the claim or review conducted during the VRA pilot was quicker or more efficient than previous experiences were rare. This is largely because all claimants had to complete the paper claim form at the outset and the majority also provided supporting documentation meaning that the process looked very similar to the one used previously from the claimants' perspective (in fact, for some it seemed more burdensome as they had to take part in the phone call as well as completing the lengthy form).

However, the positive side of the lack of awareness that VRA was used was that very few claimants reported negative experiences of the call. Several noted that they believed they would have been anxious if they had been fully aware of the nature of the VRA technology which was being used on them.

Overall though, claimants were generally happy for VRA to be used in future calls they might make about benefits issues and no claimants stated that it would put them off claiming altogether. However, claimants felt strongly that alternative routes should be kept available for those who would prefer to make a claim in person or by post.

These are the views of those claimants judged low risk after their VRA call and who should have had their claim fast-tracked as a result (even though this may not have been apparent to the claimant). It would be valuable to also seek the views of those who were 'false positives' (i.e. who were judged 'high risk' after the initial call but who on further investigation had a legitimate claim) and those who decided not to continue with their claim after being informed about VRA. It might be hypothesised that these claimants had different – perhaps more negative – experiences of the VRA process.

Potential claimant views

On the whole, potential claimants were pragmatic about the use of VRA technology in processing benefits claims, with some actively positive about it and most others happy with the concept as long as there was proof that it worked.

Whilst current claimants found the role of VRA in making the claims process quicker and more convenient the most persuasive argument in its favour, potential claimants were more drawn to it by its potential to combat fraud.

Almost all potential claimants that took part in the research would be happy to make a claim via a VRA call. Echoing the views of claimants, some anticipated that they would be nervous during the call and that this would unduly attract a high risk outcome. Many knew of a relative who they believed would struggle with the process and again emphasised that face-to-face and postal channels should remain as options for the people that VRA may not be suitable for.

1   Introduction

The DWP commissioned IFF Research to conduct research designed to feed into the overall evaluation of the VRA Pilots. This report presents qualitative evidence from staff, claimants and potential claimants on their views and experiences of the use of VRA.

1.1   Background to the Voice Risk Analysis pilot

In its 2005 strategy document *Reducing fraud in the benefit system: achievements and ambitions*, the Labour Government made a public commitment to test VRA technology, as one method of preventing fraudulent benefit claims over the telephone.

The technology is not new: it was previously used in the insurance industry under the name of Advanced Validation Solutions (AVS). VRA technology works by assessing changes in the stress of the voice of the person being interviewed and, combining this with behavioural analysis, the operative is given an indication of whether the statement made is truthful.

The use of VRA in processing benefit claims has three objectives. These are to:

• improve customer service by providing processes that are quicker and less intrusive for most claimants;

• improve fraud and error prevention and detection;

• provide a more efficient and less costly service.

The use of VRA technology for benefit claimants was piloted in selected areas across England between 2007 and 2009 for HB/CTB claims.

The pilot began in the London Borough of Harrow in May 2007, before being rolled out to six further LAs in late 2007[1].

The first wave of pilot projects was extended with a larger-scale trial of VRA announced in April 2008. A further 18 LAs participated in this second phase of piloting which began in late 2008 and ran for 12 months. The research was conducted across four LAs that took part in this second phase of trialling.

Some pilots were run in-house by LAs whereas others were contracted out and operated by Capita, the organisation who licence the software from the manufacturers and provide the training and ongoing support to LAs.

1.2   The Voice Risk Analysis call

A VRA call starts with a calibration process that establishes the normal pitch and tone of the claimant's voice. It is against this baseline that the indication of the risk of an untruthful statement is based. Calibration is undertaken by asking the claimant a series of factual questions relating to details about which are deemed to be non-contentious such as their name and address.

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[1]   VRA was also being trialled by Jobcentre Plus during this first phase of pilots but the views of Jobcentre Plus staff are not covered by this research.

After calibration, the operative goes through a script which asks questions about the details of the claim and whether the circumstances of the person are still as was outlined on the claim. Topics covered include the claimant's income and savings and those of their partner. At the end of the interview claimants are asked whether the information they have given is correct. This is equivalent to the declaration which has to be signed on the HB application form.

If, during questioning, the software detects that there is a risk that the statement is not truthful a message will flash on the operative's screen and a beep will be heard in their ear piece. There is a set script that has to be followed which means that the operative does not probe for more information or challenge an answer that has been identified by the software as being of high risk.

At the conclusion of the interview the claimant is put on hold while the operative reviews the identified risks and decides upon the next course of action. It should be noted that this course of action is not based exclusively upon the VRA. It is based on a combination of VRA outputs; the operative's understanding of the claimant's reaction to certain questions (such as playing for time, nervous laughter, aggression); and their personal judgement based on their experience of handling benefit claims.

Most VRA calls will fall into one of two categories:

• no/low risk so no further action needed;

• high risk identified, further details/investigation required, e.g.:

    – a secondary VRA call (this uses a much more flexible and open script allowing the call handler to probe on areas of interest and add their own questions if necessary);

    – being asked to provide supporting documentation;

    – the applicant being called to a formal interview.

In addition, in some cases the claimant might terminate the conversation before the conclusion of the interview is reached. This could be due to time constraints but it could also be as a result of the questions being asked. In this circumstance applicants are given 28 days to get information to the benefits team or their claim is cancelled.

The further investigations undertaken on high risk calls can lead to:

• a new claim being rejected;

• a change in circumstances being identified;

• verification that the person was telling the truth despite the identification by the software of a risk that they were not (known as a false positive).

1.3   Research objectives

The DWP commissioned IFF Research to qualitatively explore operator and claimant experiences of the processing and making of HB/CTB benefit claims during the VRA pilot. As a separate exercise, DWP analysts assessed the efficacy of the software in terms of accuracy, the time/cost spent processing claims and the detection of fraud. Both strands of activity will feed into the overall evaluation of the VRA Pilots.

The primary objective of the research conducted by IFF, to which this report refers, was to understand whether VRA in benefit claims is viewed positively or negatively among those who come into contact with it. More specifically the research sought to understand whether or not VRA

is likely to deter those with a legitimate claim from making a benefit claim, or whether a negative experience of the software is likely to put claimants off continuing their (valid) claim.

The research aims were:

- to explore staff views on VRA (for instance how well they think the software worked and how they found using it);

- to understand whether claimants were aware that VRA is being used and if so:

  - whether this affects how they feel during the interview;

  - whether it make a difference to how they answer the questions;

  - whether the usage of VRA encourages claimants to reveal changes in circumstances that they might not have done if VRA had not been used;

- to find out how those identified for further investigation as a result of VRA feel about this (particularly if the further investigation reveals them to have told the truth);

- to assess the extent to which VRA is suitable for all applicants, particularly those who are vulnerable due to their age, mental health or because they have learning difficulties.

Due to difficulties with obtaining samples of claimants who had experienced a VRA claim, it was not possible to fully meet all of these research aims. In particular, it was not possible to include the views of those identified for further investigation within the research nor was it possible to fully explore the suitability of VRA among vulnerable claimants. The reasons for this and the implications for the research are discussed in detail in the following section.

1.4   Methodology

The views of three groups were identified as being of interest:

- staff operating the VRA calls;

- claimants who had experienced a VRA call; and

- 'potential claimants' who were not currently claiming HB/CTB but who might need to make a claim in the short-term.

In order to explore in-depth the experiences and views of staff, claimants and 'potential claimants' a qualitative approach was adopted with research conducted in four LA areas participating in the second phase of VRA Pilots.

In each area the following research activities took place:

- **A site visit to the council or call centre where the calls were made, typically involving two focus groups with staff operating VRA** to explore their views of the operation and suitability of the software.

- **Two focus groups with potential claimant,** i.e. members of the general public who were not current HB/CTB claimants but fell into a socio-demographic group that suggested that they might make a benefit claim in the next few years. The aim of conducting focus groups among these potential claimants was to test general awareness of and attitudes towards VRA among those who had not been through the process, and specifically to understand whether (and in what circumstances) VRA might deter people from making a claim.

- **Ten to 15 face-to-face depth interviews with claimants who had been through a VRA interview** to explore their experiences of VRA and their views on the concept and use of the technology.

- The areas for the pilot were selected so as to include a good geographical spread as well as a mixture of reviews, new claims and change in circumstances (CICs). It was also important to include a managed service as well as in house services to compare the experiences of the different sets of staff. Managed services are run by Capita, the organisation who licence the software from the manufacturers and provide the training and ongoing support to LAs; Capita also operate some of the LA pilot projects. Where the LA runs the VRA pilot in-house it is being implemented by trained benefit officers who can draw upon their experience as benefit officers to identify whether any risks identified are significant or not.

1.4.1   Selection of areas

The four LA areas were selected with the following criteria in mind:

- achieving a good geographical spread;

- including LAs that were using VRA on different types of calls so as to explore its use in processing new claims, conducting reviews and handling calls relating to reported CICs;

- including a managed service run by Capita as well as in-house services (i.e. implemented by benefit officers at the LA itself) to compare the experiences of the different sets of staff.

However, it should also be noted that a pragmatic approach to selecting areas was required based on the feasibility of obtaining samples of claimants in particular areas. For example, difficulties with obtaining and transferring claimant samples meant that it was not possible to include any LAs from the initial phase of piloting with the research.

Table 1.1 shows the broad approach to the use of VRA in each area (Section 1.5 later in this chapter describes in detail how the actual VRA claim process worked in practice in each LA).

Table 1.1   Implementation of VRA in areas selected for the research

LA area	Type of service	Types of VRA calls
Aberdeen	In-house	New Claims, Reviews and CICs
Barking and Dagenham	Managed	New Claims, Reviews and CICs
Doncaster	In-house	New Claims and Reviews
Coventry	In-house	New Claims, Single Person Discounts

1.4.2   Timing

The VRA Pilots began in each area at the end of 2008 and were scheduled to run for 12 months (although some areas had decided to continue using VRA after the pilot had ended). Research was conducted in Aberdeen and Barking and Dagenham at the end of the pilot phase. At that stage it was not possible to conduct research in any other areas as confirmation of which areas would be able to provide claimant samples had not been obtained. Therefore, a two stage fieldwork process was necessary with an additional stage of fieldwork being carried out throughout the first half of 2010 as sample became available.

Table 1.2 shows the fieldwork dates for the research in each pilot location.

Table 1.2   Fieldwork dates

Council	Staff	Potential claimants	Claimants
Aberdeen	November 2009		October–November 2009
Barking and Dagenham	October 2009	November 2009	October–November 2009
Doncaster	March 2010		June–July 2010
Coventry	March 2010		June–July 2010

1.4.3   Recruitment and sample

Staff

The research among staff took place during site visits to each LA or call centre where VRA call were taking place in each area. The sizes of the operator teams using VRA were reasonably small and so everyone available (not on annual leave, etc.) on the day of the research took part. The focus groups were split by level of seniority of the staff[2] (typically primary call handlers/secondary call handlers) so that everyone would feel able to talk freely.

Potential claimants

Potential claimants were 'free found', using a screening questionnaire to ensure they matched the specified recruitment criteria. They were screened on factors such as income, needing to earn under £20,000 a year, and living arrangements, with anyone who owned their own home outright or who had a mortgage being screened out[3].

In each of the four pilot areas two focus groups were recruited, one with an 'older' group of people aged 40 or over, and one 'younger' group of 18-39 year olds. These groups were split by age on the hypothesis that age may affect views on the use of VRA technology.

Claimants

Obtaining a sufficient sample of HB/CTB claimants who had experienced a VRA call was problematic. The DWP provided a database of those who were flagged as having been through the VRA process in each of the four areas selected for the research, but this included much smaller numbers of claimants than expected. It was necessary for the DWP to match claimant name and contact details to records provided by each LA (which did not contain any customer details, just a reference number) and difficulties with this process may have accounted for many records being 'unmatchable' and therefore, excluded from the research. However, it is unclear how many records supplied by LAs to the DWP were unmatchable.

It was not possible to analyse whether or not those records supplied were representative of the overall population of claimants who had experienced VRA calls in each area. However, there were some indications that the claimant records supplied were not representative of the overall profile of VRA calls, for example the volumes of new claims vs. reviews, and the numbers of records that were marked as 'high risk' did not match the broad profile of calls as reported by staff in each LA area.

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[2]   As only one senior member of staff was interviewed in Coventry, quotes from Coventry are not labelled to show whether they come from junior or senior staff.

[3]   The recruitment screener detailing the exact criteria used can be found in the appendices.

It was only possible to append telephone numbers to a very small proportion of records supplied. The database supplied did not contain telephone numbers so where possible these sourced using 'tele-matching' (using a database to match up the names and addresses of the VRA claimants with telephone numbers registered to those names and addresses).

After telephone numbers were appended to the database, an opt-out exercise was conducted whereby all potential participants were sent a letter introducing the survey and inviting them to reply if they did not wish to be contacted again in connection with it – these claimants were removed from the sample for the research.

For phase two of fieldwork (conducted in Coventry and Doncaster), in order to maximise the number of claimants who could participate in the research, the opt-out approach was supplemented by an opt-in letter which was sent to all those for whom no telephone number was found, inviting them to get in touch if they wanted to take part. Although this opt-in approach did yield some additional contacts, the available starting sample remained limited. One specific problem was obtaining a sample of review claims in Doncaster; the database supplied only included a handful of records relating to review claims.

Across all four areas, only very few or no records were supplied for claimants who:

• were 'false positives' (i.e. claimants who were designated as 'high risk' after the VRA call but turned out to be eligible after further investigation);

• chose not to complete the interview after being informed about the use of VRA technology;

• were marked on the database as vulnerable.

As such, no interviews were conducted with these groups. Not being able to interview claimants who were more likely to be adversely affected by the VRA – either because it put them to extra inconvenience (and possible upset) in labelling them as 'high risk' or to the extent that it caused them to withdraw from the process – has important implications for this research's ability to comment on all claimants' experiences of the VRA process.

In terms of vulnerable claimants, while none of the completed claimant interviews were from records marked on the sample as 'vulnerable', it became apparent during the interviews that several of the claimants could be described as vulnerable in some way, for example being elderly or suffering from anxiety or depression. These interviews, along with staff views, provided some indicative information on the use of VRA among vulnerable claimants, but it is not possible to draw robust conclusions about the views of vulnerable claimants from these interviews.

Additionally, during the fieldwork for the Coventry and Doncaster areas, it became apparent that some claimants who had been marked as having experienced VRA noted that their claim for HB/CTB had not involved any telephone contact at all. These were excluded from the research; however it did raise a concern about the reliability of the marker on the sample database which indicated that an individual had been through a VRA call (although it should be noted that by the time it was possible to conduct the second phase of fieldwork in Coventry and Doncaster between six and nine months had elapsed since the new claim or review had occurred and it is possible that respondents were inaccurately recalling details of the process).

Across all four areas, 43 depth interviews were conducted in total with people who had made a new housing or council tax benefit claim or who had had their housing or council tax benefit claim reviewed during the VRA Pilots. The following interviews were achieved across the four pilot areas:

- Aberdeen: four new claims, seven reviews

- Barking and Dagenham: two new claims, 12 reviews

- Coventry: nine new claims

- Doncaster: seven new claims, two reviews

All had been identified as 'low risk' following the VRA call.

In summary, **the views of claimants presented in this report should be interpreted with caution**. As it was not possible to include the views of those identified as 'high risk' or those who decided not to proceed with the call after being told VRA was used during the interview, the claimant experiences described in this report only cover those who were judged 'low risk' and therefore more likely to have had a positive experience of VRA.

1.5   The Voice Risk Analysis process

1.5.1   Exclusions from VRA

Before detailing how different LAs are implementing the VRA calls, it should be noted that some cases are deemed unsuitable for a VRA call and so are excluded from the process. The councils interviewed tended to use VRA for simple, straight forward cases that fitted the standard VRA script while leaving out more complex cases, for example, people with second homes, people from abroad, people saying they are paying rent to a partner, friend or relative (commercial basis rent arrangements), and also benefits claimed by students or self-employed individuals. Some of these claims demand supporting documentation, e.g. second homes, so VRA was felt to be of no value. Staff felt that additional scripts could be drafted and tailored to other complex cases in the future but that the pilot did not allow the necessary time and resources to implement any such new scripts.

'Passported' claimants, i.e. those already claiming Jobseeker's Allowance, Pension Credit or other benefits which would indicate their entitlement to HB/CTB, were excluded from the VRA process in Doncaster, who felt putting these claimants through VRA would be subjecting them to excessive verification, but were included in Coventry albeit with a shortened VRA script of just eight to ten questions.

Critically, the pilots in all four areas also left out a number of claimant groups on the grounds that the scripted claims handling process, and the use of VRA technology, would not be suitable. Call handlers tend to initially assess whether a claimant is suitable for VRA from information on their claim form or claim history and claimants deemed vulnerable (for example, if they have mental health issues, learning disabilities or are very elderly) were processed using the existing system. This means that in the areas where the research was conducted, VRA was not piloted on vulnerable claimants (although some inevitably 'slipped through' where vulnerability was not always clear from the claim form).

Other claimants were offered the opportunity to opt-out of the process during the first few minutes of the telephone conversation, when staff realise that the claimant struggles to understand the questions or if staff feel that the VRA is not producing reliable results (for example, because the claimant has poor English[4], a strong accent or any speech or hearing impediment that would make a telephone conversation difficult or bias the correct functioning of the VRA system). In addition, a small number of claimants were said to refuse to deal with their claim over the phone as a matter of principle. In these instances claimants are then processed using the traditional channels.

> *'I don't think it is suitable for everyone. Foreign nationals, especially people whose English isn't as good, the style of the questioning really throws them. People with disabilities or people with problems hearing or speech even. It's very difficult to do that type of call with them.'*

> (Aberdeen, junior staff)

> *'I think it works for everyone apart from the elderly and people with disabilities, obviously, because you can't put those people through it…if we feel that they are not able to cope with the call we won't deal with them over the phone. They are not forced to do it if they are not able, they'll either do a home visit or send a form out.'*

> (Barking/Capita, senior staff)

> *'If they're elderly and they don't want to do it, they're well within their rights to say, "No, I don't want to carry on the call." Then you'd say, "Well, look, you don't have to have the call. Would you prefer us to do it by letter?" Then give them the option to opt out. But there are not many at all who opt out.'*

> (Coventry staff)

Those for whom no telephone number can be found (either through BT or DWP records) were also not able to go through the VRA process. One staff member commented that it could be beneficial to add a note to the application form to explain that if claimants do give their phone number their claim may be able to be processed more quickly.

One group of claimants who are not always excluded from VRA, but some felt should be, are those who have already provided all necessary supporting documentation with their claim form – in these cases staff argued that VRA is superfluous.

1.5.2   The VRA process in each area

How VRA was used within the HB/CTB claim process varied by LA. In each of the four pilot areas, applicants making new claims first submit a claim form, either by post or in person. At its most basic the process would then be for staff to ring (suitable) claimants and conduct a VRA call with them. However, this process has been adapted in various ways by each LA.

In Doncaster, originally the council would 'cold call' applicants to conduct the VRA call but this process was replaced after about three months as many applicants did not have the necessary documentation to hand when the call was made. As a result, the council set up an appointment system whereby staff would call up claimants, set up a convenient date and time for the VRA call,

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[4]   To increase the number of claimants who were suitable for VRA, Capita staff were conducting some VRA interviews in other languages such as Spanish and Punjabi due to the language skills of existing members of staff but they commented that resources would not allow all languages to be covered.

and also send out a reminder letter which specified the documents they would need to have ready for the call. Most claimants preferred to arrange an appointment at a later time, however, there was also a minority who were happy to go through the VRA process straight away.

In Barking and Dagenham a letter was sent out initially explaining that VRA was being piloted and asking claimants to call to arrange an appointment for the VRA call.

As well as being able to specify documentation, sending letters about the process was felt by some to reassure applicants with privacy concerns:

> *'I used to cold call people off a sheet. A lot of the time that can put people on edge, they say "Why are you calling me at home?" You feel more comfortable with an official letter coming from the council through the post.'*

> (Capita/Barking, junior staff)

As in Barking and Dagenham, Coventry put a step in the process before ringing claimants – they have the facility (although they admit that it does not always happen) to text claimants in advance or send an automated voice message stating that they would be called the next day for the VRA call to take place.

One of the difficulties that staff reported when making calls and appointments is that claimants did not always answer their call, particularly when they were calling mobile numbers because the council's telephone number is withheld. This was felt to signal that the call cannot be very important, for example, claimants may assume it is a sales call and prefer not to answer it. Sending a letter, or a text or automated voice message in advance can help overcome this obstacle to some extent.

Despite sending texts and voice messages, there was some dissatisfaction reported in Coventry that staff had to spend a large proportion of time calling up people who did not respond. In Aberdeen, this problem was overcome by one particular team member (briefed but not fully trained on VRA) having been given the job of setting up appointments to free up others to spend time on making the actual VRA calls.

The different processes at each of the LAs included in this research are shown in Figure 1.1:

Following the VRA call, in each LA where applicants were felt to be low risk they were fast-tracked and their claim processed promptly. Where claimants were judged to be high risk however, resulting procedures differed by authority.

Doncaster had originally used a system of secondary VRA calls where initial calls had resulted in a high risk outcome. These calls used a more flexible script and were handled by a different team of experienced operators. However, this process was changed after three months and secondary VRA calls were dropped (as it was felt they were not picking up much) and face-to-face visits carried out instead.

Elsewhere, secondary VRA calls were made throughout the pilot, although in Aberdeen staff mentioned that the claimant was sometimes asked for supporting documentation without being asked to go through a secondary call, for example, where claimants were unwilling to give bank details over the phone. Capita staff mentioned that only two of the LAs they work for (including Barking and Dagenham) require a secondary VRA call to be carried out with other LAs opting to bypass this in favour of a home visit.

Figure 1.1   VRA call process by LA
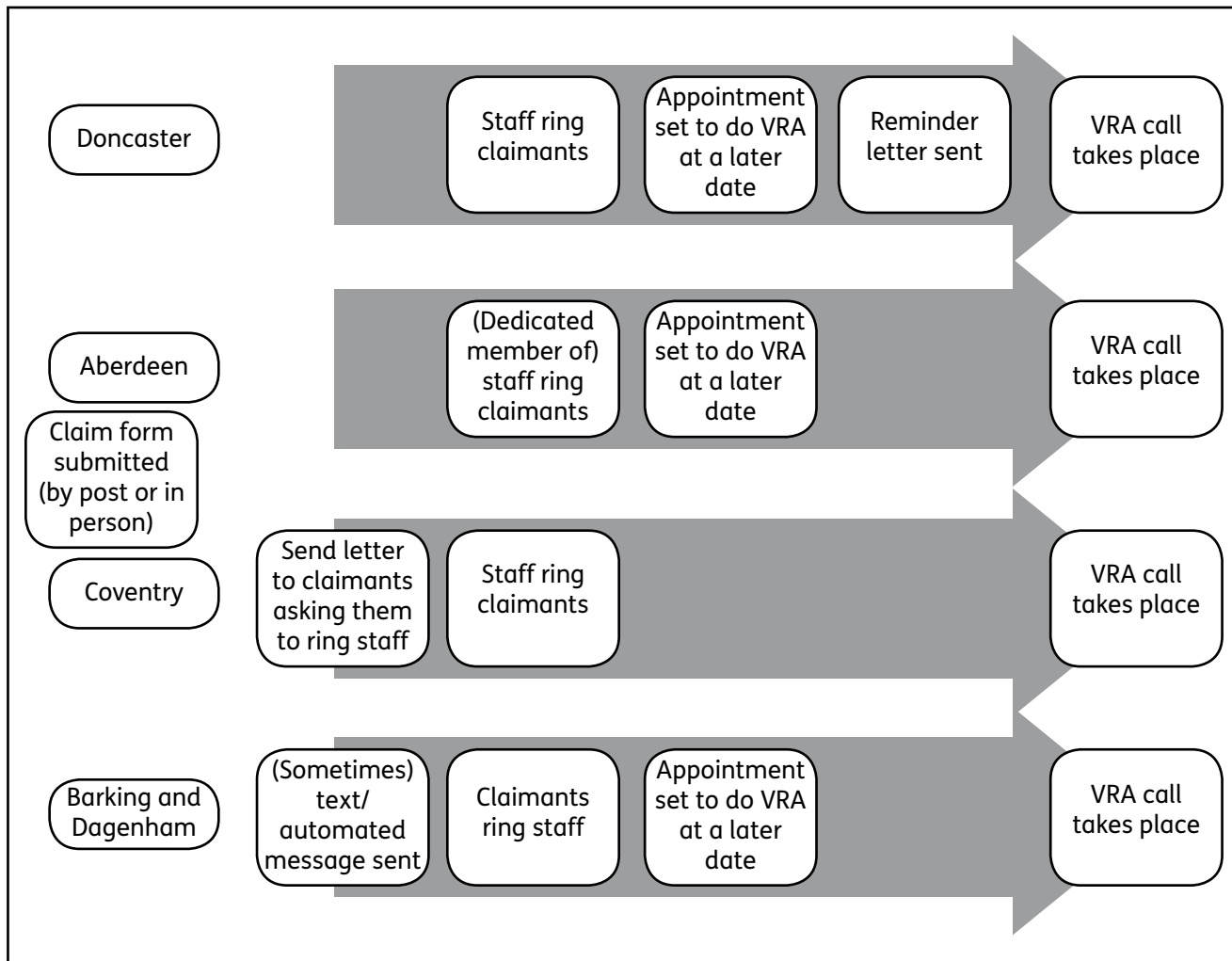
In Barking and Dagenham, following a high risk outcome on the initial call it was left up to the claimant to call back within 24 hours for the secondary call, enabling them to withdraw the claim easily by not ringing back. If they don't ring back within 24 hours they are sent a letter giving them a further opportunity to continue with the claim before it is cancelled. In Coventry, claimants are given five days to ring back to set up an appointment for the secondary call.

The secondary calls either result in the applicant being fast-tracked or being passed to the Fraud Division.

Coventry and Doncaster both took part in a 'blind trial' for the DWP to check if VRA is subject to 'expectation bias': that if the call handler thinks there might be something wrong in a topic area they are more likely to find it to be wrong. Therefore, for claims going to a secondary call, an officer was also sent out to conduct a home visit (without any prior information of what was said during the first VRA call) to see if the same result was achieved. Five per cent of fast-tracked cases were also followed up in this way to check the system was working correctly. Aberdeen was not part of the 'blind trial' but also carried out an audit which involved following up a certain number of calls.

At each LA, the process for reviews was much the same as for new claims, except that reviews were risk-based and targeted those claimants felt to be more likely to have had a CICs.

1.6 Report structure

Following this introduction outlining the background, methodology and details of the VRA process and how this was operated in each of the pilot areas selected for the research, Chapter 2 reports the views of LA and Capita staff involved in the VRA Pilots.

Chapter 3 then presents the views of HB/CTB claimants who had been through the VRA process when making a new claim or having an existing claim reviewed. Chapter 4 reports on what potential claimants feel about VRA being used to process HB/CTB claims.

Finally, the conclusions chapter (Chapter 5) reviews key findings from each chapter and presents recommendations for the use of VRA in HB/CTB claims and for the evaluation as a whole.

The fieldwork materials used (the recruitment screener and discussion guide) are appended.

2   Staff views

This chapter describes the experiences of LA and Capita staff involved in the VRA Pilots. It looks first at how staff were recruited and trained to work with VRA technology and details experiences of using it to process claims and make judgements about eligibility. It also comments on staff views of the benefits of VRA in terms of speeding up processes and discusses how successful they feel it is at identifying ineligible claimants. It then explores staff impressions of VRA's impact on claimants, particularly to what extent staff feel that claimants are aware of the VRA process and whether it could put genuine applicants off making a Council Tax or Housing Benefit claim.

2.1   Recruitment and training

As the VRA systems and processes were put in place for the pilot, local councils started to mobilise their human resources in order to meet the new demand for VRA call handlers. It was typical at the LAs who managed VRA in-house to have a dedicated VRA team separate from the rest of the benefits team, who continued with the normal methods of claims handling. The VRA teams tended to be recruited from existing benefits teams, in order to capitalise on staff experience with claims processing. Some council staff volunteered to move on to the VRA team whilst other staff were recruited from outside the council. Staff at Capita often had prior experience with benefit claim handling before being moved on to the new VRA processes.

All staff reported having undergone training in order to gain the necessary skills to use the new systems, ranging from a duration of four days to two weeks (the latter reported by most staff). The training covered all the practical and technical features of the VRA software, but it also included sessions on the behavioural and psychological aspects of the interaction between call handlers and claimants. Staff were instructed how to probe for information using the script and rehearsed possible scenarios through individual and group exercises, such as role play. Staff were also shadowed through their first few calls.

The quality of the training received was generally thought to be high and staff of varying levels of prior experience reported that the training was appropriate and considered it essential in order for them to perform their new roles.

> *'You couldn't just walk in and do it. You definitely need the understanding and training behind it.'*

> (Coventry staff)

In Aberdeen, some staff commented that the training was very intensive and harder than expected; given that they had volunteered to take part in the pilot they felt that the nature of the training should have been made clearer so that they would have felt more prepared for it. The point was made that now the pilot has been running for some time new members of staff can benefit from others' experience but the first crop of VRA operatives at each council are the ones who needed most support.

However, most staff stressed that the training on its own was not enough and that successful handling of VRA calls also required knowledge and experience with the benefits system. Council staff, in particular more junior staff, tended to take pride in their knowledge about benefit claim handling and downplay the technical aspects of VRA.

'I think it is quite hard for new people to come into it. I think you are better off having the experience, especially with the benefit side of things…you kind of need to know that bit before you're thrown into another thing as well, so it's like you have to remember two things at the same time. Not only are you having to monitor what claimants saying to you, and making sure that there's no risk around it, but you also have to think, "Well, what does that mean for their benefit claim?".'

(Coventry staff)

On the other hand, even within LAs, a few staff felt that potentially 'anyone could do the calls' – i.e. reading from a set script without necessarily having extensive knowledge of the benefits regime.

'The calls are no problem, it's just the processing afterwards, but that's a separate issue. Anyone could do the calls. You don't have to be benefits trained, really. It's just asking questions and picking behaviours up. So you do need to be trained, but you don't necessarily need to be in a benefits environment to do the calls. A call centre could do it, as long as they're told what to do.'

(Doncaster, senior staff)

Staff at Capita shared this opinion and felt that the customer service they provide is superior because they are operating under a competitive contract. Capita staff tended to emphasise the more practical, technical, and customer service oriented aspects of the VRA process and felt the training largely covered these areas.

As with any new work process, changes take time to 'bed in' and initial unease among staff or implementation difficulties are to be expected to some extent. On the whole, reported teething problems in using the technology appeared to clear up reasonably quickly.

2.1.1   Mentoring

It was common for staff to receive ongoing mentoring from senior colleagues throughout the VRA pilot.

'We are probably getting three hours mentoring a month…Even a year down the line, I think that's quite a lot in any job. We are still learning, as far as I'm concerned, we're still training and we're still improving. It's still a pilot. Things are changing, and things are being done slightly differently.'

(Aberdeen, junior staff)

Most staff felt that the level of ongoing mentoring they received was very good; although a few felt they needed more feedback to keep the VRA training fresh in their minds.

In addition to the formal mentoring, staff reported frequently sharing experiences and asking colleagues for help and advice on whether a claim should be judged high risk or not, sometimes mid-call.

'There's constant support for each other, if we've got questions, we tend to put people on hold, I know that if I'm not sure about something I can ask anyone in this room.'

(Barking/Capita – Senior staff)

2.1.2   Impact of VRA on job satisfaction

Call 'handlers' generally had a positive experience of participating in the VRA Pilots. On the whole they liked learning about the new work processes, going through the training and then applying their VRA skills in practice. Many also found dealing directly with the public, and receiving positive feedback from claimants about the improved service, to be gratifying.

'I've enjoyed the experience. It's something different, it opens your mind to how technology and how a sensible style of questioning can work.'

(Aberdeen staff, junior staff)

However, it should be noted that in many cases staff were given the option of whether they wanted to work on VRA calls or whether they wanted to work on processing more complex cases via the traditional route. As such, those interviewed as part of the research were those who had chosen to participate in the pilot and therefore were more likely to be positive about the type of work it entailed.

That said, some staff did report negative aspects of the VRA working practices; some call handlers complained about the repetitive nature of handling VRA calls and about the monotony that comes from reading off the same script over and over again. There was a feeling among these staff that they were doing a call centre job and not doing the work of a benefit claims assessor which they originally signed up for. A few noted that processing high call volumes using the same script all day impacted negatively on concentration levels, increasing the probability of errors.

'We're all saying the same thing all day, and I feel like a machine. So it does get really quite repetitive. We're all kind of sitting there, like, we're just going to become glorified chickens that just sit there and just speak over and over again, and we're not even doing what we're actually employed to do, which is to assess benefits.'

(Coventry staff)

'I think we did have some issues with some of the handlers, with the boredom factor. They felt that their skills were dissipating in other areas. You know, they didn't get to deal with the more complex cases [that were excluded from VRA based claims handling]. *Some of them did feel that it was call centre work and that's not what they were paid to do. That's not what their job had been. Some of them loved it and would have done it all day long every day, but others, they did feel they wanted more variety.'*

(Doncaster, senior staff)

'There is no way that any human being can sit from nine to five doing this. It's not the speaking, it's the listening, it's the concentration that you need. You become like robots – get that one done, and get onto the next one - and you could start making errors, you aren't listening properly and you can make errors.'

(Aberdeen, junior staff)

As a consequence, senior staff tried to give their call handlers a variety of tasks, alternating VRA calls with other activities during a working day, such as reviewing and assessing claims after the VRA call or dealing with more complex benefit claims. Capita staff less commonly reported problems with boredom or concentration, perhaps because they had different expectations about the nature of their job role.

2.2   Using the script

A number of specific modifications were made to the VRA script as a result of staff's early experiences with the new way of handling benefits claims. Although staff had been instructed to follow the script carefully and read it out word for word, the initial scripts were found to be

unsuitable for some types of benefits scenarios and did not take into account some possible circumstances of claimants. Several staff also criticised the script for being too repetitive:

> *'It's too repetitive. You've got to be like a robot. I'm not sure any of us ever really got on 100 per cent with that, because of the nature of the questions. It's like asking who lives with them about three times. Three times in a row, yes. The amount of times you get, "What a stupid question. Why are you asking me again?".'*

> (Doncaster, junior staff)

As a consequence of these early experiences, parts of the scripts were adapted in order to avoid repetitive questioning and to improve the coverage of the questions and prompts. These were mostly minor edits, such as including a new question or changing a word or phrase to improve the flow of the conversation.

In addition, it was found that while staff usually stuck to the script during their calls, they sometimes reworded a certain question or changed the sequence of questions on an ad hoc basis in order to help claimants through the process. Minor deviations from the script were more common as staff grew increasingly confident about using the VRA system. Some staff justified making spontaneous adaptations to the script because they felt the question sequence was too rigid and the question wording 'strange' which made the conversation awkward for both call handlers and claimants.

> *'You try and pitch the language to suit the recipient sometimes. The script doesn't do that always because it's the same for everybody, but sometimes you need to just substitute words to suit the caller. Like sometimes you might say, "Please tell me the income that you've got coming into the house weekly or monthly" and someone will go "Income?" Then we say "You know, money, money", and then they know what you mean.'*

> (Coventry staff)

> *'At the beginning we got told to stick to every single word, didn't we? I think that scared them a bit [the claimants]. It's not natural, it's not a normal conversation, is it?'*

> (Doncaster, junior staff)

As well as making modifications to the script, staff reported that as they grew more confident they increasingly used their discretion in terms of whether to judge a claimant as high risk – for example, not just relying on the number of risk alerts ('beeps') or listed behaviours but on their experience as well. They also became more confident with interpreting the software:

> *'When it first started you had to have a minimum of six behaviours and three alerts…and we've found out later on that that's not always the case because you could have three behaviours and a risk alert on one subject and you think "that's not right"…'*

> (Barking/Capita, senior staff)

One criticism of the script was that not all question areas have sufficient questions to allow there to be a cluster of high risk alerts/behaviours – in some cases the call handler had to rely on a claimant's answer to just one question to determine if it is a risk. One suggestion was that if a call handler was unsure how to interpret a single high risk indication it would be useful if they could hit another button that would send them through to a few more questions on the same topic.

2.3 Impact of Voice Risk Analysis on the claims process

Staff were asked how well they thought the VRA process was working, specifically whether or not:

- it was an improvement to the process of handling new and review claims, in terms of speed and convenience for claimants and staff;

- they felt it helped the prevention and detection of benefit fraud.

2.3.1 Speed and convenience

Almost all staff believed that processing claims using VRA over the telephone brought a number of significant benefits in terms of the speed and convenience with which HB/CTB claims can be handled. They were unanimous in their belief that for those claimants **who it was used on**[5], it represented a notable process improvement. The over-riding view was that VRA was a useful tool in that it allowed LAs to fast-track the legitimate claimants who made up the vast majority of the claimant population.

Staff were unanimous that they also benefit from reduced processing times. Call handlers appreciated that they were able to process claims without having to ask for all the paper-based evidence they needed previously. The traditional claims handling process required staff to write to claimants for supporting documents, such as payslips or proof of rent, and often had to wait for a long time for these documents to arrive. Frequent delays and incomplete information often made claims handling a laborious, repetitive task. By contrast, the VRA process allows staff to settle claims 'almost instantly' over the phone.

Staff in Aberdeen underlined the scale of the change by commenting that the quickest time they had recorded from making the initial VRA call to the claim being fully processed was 23 minutes, whereas previously this process could take six to eight weeks.

In addition to using VRA to verify the legitimacy of a claim, a beneficial by-product of the process is that call handlers are able to provide advice and reassurance to claimants in terms of whether they filled in the form correctly and how long the process is going to take. This can make the process more efficient for both claimant and call handler.

> *'People are happier phoning and speaking to someone rather than filling in forms.'*

> (Aberdeen, junior staff)

> *'You tend to have a lot of customers who struggle to fill out the forms so they have to be sent back which causes stress and sometimes their benefits can be suspended as well, whereas over the phone we can make sure the forms are filled out properly, before we send them off to whatever local authority we are doing.'*

> Barking/Capita, junior staff

In Coventry, staff reported that the clear benefits of calling claimants reported by those working on the VRA pilot has led to an increase in other benefits officers calling claimants to resolve queries, even when they were not part of the team piloting VRA.

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[5]   It is worth re-iterating here that in every LA claimants were 'screened' to assess their suitability for VRA before the technology was used, with complex cases and vulnerable claimants not included within the pilot.

'The problem with writing out to people is you only ask them what you see at the time. Then they respond and you see something else, and you write out again, and then it's just an ongoing paper trail. When you actually ring somebody, if you've got a question, you can just kind of say it there and then, and they'll give a response, and if that gives up another question, then you can say, "Well what about this?" It's all concluded after about a five or ten minute phone call, rather than two or three months' of letters being sent back and forth. It's kind of being pushed now, and as a whole, as a department and as a culture thing, we're all kind of moving towards it now, and it's, "We can ring them, and we will".'

(Coventry staff)

2.3.2   Identifying ineligible claims and benefit fraud

Staff tended to break the VRA process down into four components:

- the fact that the assessment takes place **over the phone**;

- the detailed **script** that call handlers adhere to, which is designed to capture all the necessary details needed to verify information;

- the interpretation of **'behaviours'** – i.e. suspicious pauses, evasive answers, or aggression – that claimants can express when talking over the phone;

- the purely technological element, i.e. **the 'beeps'** that call handlers hear in their earpiece when the VRA software alerts them to an irregular voice pattern.

Staff on the whole felt that each element was important and played a part in making the VRA process effective. In terms of identifying ineligible claims or in prompting callers to reveal information that they might not have done otherwise, staff felt that the four elements had a descending order of importance: that is the fact that the process took place over the telephone was felt to play the most important role, followed by the script used, then the identification and interpretation of certain behaviours. The actual 'beeps' themselves were seen as the least useful or reliable, and were only felt to have some utility as part of the overall process in combination with other methods.

One of the advantages of handling claims over the phone is the immediacy with which staff can ask and double check the information they receive from the claimant. Many call handlers shared a view that it is more difficult for fraudulent claimants to lie over the phone compared to giving false information on a paper form.

'If you're talking to people, you have on your mind you are talking to a person, it's harder to lie.'

(Barking/Capita, senior staff)

Staff reported a number of cases where they believed claimants had initially withheld important information before revealing it after probing during the VRA call; they also noted that in some cases they did not think that the information would have been uncovered using traditional claims verification methods.

Staff felt that they could also get valuable information over the phone simply from them hearing the claimant's voice (i.e. irrespective of the use of VRA technology). Staff commented that it was easier to be sure that they were talking to the actual claimants; while it was easy for someone to fill in a form claiming to be someone else, this was difficult to do over the phone, for example they can hear something is wrong if someone is supposed to be a middle-aged woman but sounds like a teenager.

Staff also report that the structure and content of the VRA script is proving to be an effective tool in the detection of false or missing information. Generally, they liked using its detailed questioning throughout and in particular towards the end of the script, when claimants were asked whether they want to add or amend anything they have said. Several staff noted that it is at this point in that additional information that may have been withheld is likely to emerge.

> *'And some people have opted out at this stage, they say,"Oh I forgot to tell you that I've got another £10,000".'*

> (Barking/Capita, senior staff)

> *'We get a lot of people, when we do kind of find them out, if we do kind of call them up on something and say, "Well, we want you to call back for a second call", a lot of the time, the ones that we're really quite concerned about, won't call back. So they're not getting into the system.'*

> (Coventry staff)

There was some suggestion that call handlers found the 'beeps' (the noise the software makes when it is indicating a risk) unreliable and on occasion distracting. Often they found unrelated background noises, rather than suspicious voice patterns, to be cause for a high risk alert. This poses a challenge for call handlers, who have to distinguish between genuine and irrelevant beeps during each call. In some instances excessive 'beeping' is felt to be obstructive and can make it difficult to concentrate on verifying information and correctly interpreting behaviours.

> *'I personally think that the script and the test questions, even the endings, they're excellent and really ahead. They are far better than the technology. I think the beeping makes it slightly harder. You do get used to it after a while and you do have the ability to make your own decision. It does make your job that wee bit harder because you can't focus on what people are saying completely.'*

> (Aberdeen, junior staff)

> *'It'll beep against my voice when I'm talking. It'll beep against the wind if they're outside. The telly, a child, anything. Any kind of noise. If they cough, if they sneeze. You can't work out why it did it. I'm not speaking and they're not speaking, but it's beeping…occasionally it is helpful, yes. It makes you listen harder I think, sometimes, when it does beep randomly. After they've said something, if it does beep, then you're kind of like, "I'd better really, like, think about what they're saying now". But half the time you're too busy thinking, "Why did it beep?" You're not sure whether it beeped because of them, or because of you, or because the system's just deciding it's going to beep.'*

> (Coventry staff)

Staff were firmly supportive of the idea that the technology should be used only in combination with their own judgment based on the training they received on interpreting claimants' 'behaviours'. Most staff pointed out that it would not be effective to solely rely on the 'beeps' that the software provides (it should be noted that the VRA process is not intended to be purely about the voice analysis but a combination of this and the analysis of behaviours).

> *'You need a trained individual to work with the technology. To rely on the technology alone would be ridiculous. You need that human ear to pick out abnormalities in voices and to listen to how people are trying to put across their point.'*

> (Barking/Capita, senior staff)

'As far as the high risk indicators go, there's no way that you could ever use them and them alone. They can point you in the right direction, if you can identify a certain trigger, but you've got to look at the whole picture.'

(Aberdeen, junior staff)

In summary, most staff could give anecdotal examples of claimants revealing information later on in the VRA call that they had withheld initially – although they noted these types of calls were very much in the minority. As such, they tended to have some faith in the effectiveness of VRA in identifying fraudulent or illegitimate claims. However, it is important to stress that where staff held these views it was typically attributed to the process being conducted over the phone or the content and structure of the script, rather than the VRA technology itself (i.e. the 'beeps') which was on the whole seen to be fairly 'hit and miss'.

It is also important to note that generally LAs viewed VRA primarily as a fast-tracking tool, rather than as a fraud detection device. They were typically selecting claims that appeared straightforward and low risk to put through VRA and tended to 'screen out' any that seemed more complex or high risk and instead processed these through the standard system of requesting supporting documentation and doing visits. On the whole, they were very supportive of VRA on the basis that it allowed them to fast-track high volumes of claims they believed were legitimate anyway.

2.4   Claimants' reactions to the Voice Risk Analysis process (staff perception)

Claimants are made aware of the fraud prevention and detection technology at the start of the telephone call, when the call operative reads out a scripted message. This message informs the claimant that, under the Data Protection Act of 1998, *'calls are recorded and analysed using techniques and technology for the purpose of fraud prevention and detection, training and quality control, and may be reviewed later to check the details you have given'*.

Staff reported that it was extremely rare that claimants had asked them what this message meant or what 'techniques and technology' was being referred to. There were just a few reports of comments or questions from claimants relating to the perception of the technology as a 'lie detector':

'They laugh – they say you've got me on that lie detector thing. I've had five people ask in three years.'

(Barking/Capita, senior staff)

Staff reported that in their experience only a very tiny minority of claimants had hung up during the VRA call, either at the time of the message being read out or later on, suggesting that the use of the technology does not stop them from continuing the claims process or that they were unaware that it was being used.

There had been different levels of media coverage of VRA in the different pilot areas but where staff were able to comment they did not feel that media coverage had had an impact on claimants' willingness to go through the process (although it is of course only possible for staff to report on their experiences of dealing with claimants who were prepared to answer a call or make an appointment).

'In Basildon they released a statement in their local paper explaining exactly what the process was about and I don't think there were any more refusals to do the call than on ones [local authorities] *where they didn't so I think it's more or less the same. There were a few more questions and complaints about it, but they still went through and did the call because that's just part of the process.'*

(Barking/Capita, junior staff)

As discussed in Section 1.5 LAs had each made the decision to exclude vulnerable claimants (for example, the elderly or those with learning disabilities or mental health difficulties) from the VRA pilot process where they were able to tell this in advance from the claim form. Similarly, those for whom English was a second language were generally excluded from the VRA pilot unless there was a member of staff available who could take them through the VRA call in their own language. The consensus among both junior and senior staff was that this was the correct approach and that the VRA process would not be suitable for vulnerable claimants or those for whom English was a second language. While VRA was not trialled systematically among vulnerable claimants it is of note that staff would not have been in support of doing so and felt that the nature of the script and the technology/standard interpretation of behaviours was unsuitable for these claimants.

2.5   Summary

The experience of working on the VRA pilot was generally a positive one for staff, who appreciated the training and mentoring they had received and typically enjoyed interacting with the public. However, if VRA is rolled out nationally and is administered by existing benefits officers there will be a need to ensure variety of workload as more experienced staff commented that calling claimants using the same VRA script all day could become repetitive and lead to mistakes as well as having a negative impact on morale and skills levels.

Staff stressed that VRA enabled them to process higher volumes of claims more efficiently. They welcomed having the ability to fast-track straightforward claims and felt they had delivered a better service to the bulk of claimants as a result.

Almost as an aside, staff felt that VRA could also be a useful tool in terms of picking up some ineligible applicants and those who have had a change in circumstances. They felt that of all the elements of the process – the use of the phone, the script, spotting of 'behaviours' and the high risk alerts (or 'beeps') – the former two were the most important in encouraging claimants to reveal important information during the claim. The 'beeps' that indicated a high risk alert were seen as unreliable – while these were sometimes useful as a prompt to listen more closely to what the claimant was saying on the other hand they could be a distraction when were set off by background noise or apparently at random.

Both junior and senior staff supported the decision to select only straightforward claims for the VRA pilot. They excluded vulnerable people (because of age, learning disabilities or mental health difficulties) and those with English as a second language from the process where possible.

Staff noted that in their experience very few claimants had asked questions about VRA or had declined to continue with the call after being told about VRA. It was their view that the vast majority of applicants were unlikely to pay much attention to the VRA message read out at the start of the call and were unaware that it was used during the call.

3   Claimant views

This chapter presents the views and experiences of HB/CTB claimants that had been through the VRA process. It starts by discussing claimant awareness and understanding of the VRA process before exploring their experiences of the VRA call itself. It looks at attitudes towards the concept of VRA and comments on how they feel their experiences and knowledge of VRA would affect future claim behaviour.

For reasons discussed in detail in Section 1.4, findings presented in this chapter should be interpreted with caution. Limited claimant sample generally and a lack of available sample of those claimants identified as 'false positives' (i.e. those who were initially identified as high risk but who on further investigation turned out to be legitimate claimants) or those who chose to drop out of the process means that that the claimants views presented in this chapter are based only on those claimants who were deemed low risk. As such, they do not represent the views of all claimants who participated in the VRA Pilots.

3.1   Claimant awareness and understanding of Voice Risk Analysis

Spontaneous awareness among claimants that they had been through the VRA process when making their recent claim or having their claim reviewed was very low. Just a couple could remember either receiving a letter or being told during the phone call that their council had been trialling a new service to verify information given about HB/CTB claims.

Claimants were then prompted with the wording which is used to make them aware of VRA during. This message informs the claimant that, under the Data Protection Act of 1998, *'calls are recorded and analysed using techniques and technology for the purpose of fraud prevention and detection, training and quality control, and may be reviewed later to check the details you have given'*.

After prompting, around half claimed they could recall this or 'something like it' being read out, however, it was clear that they did not always fully understand what it meant and several claimants admitted to not really listening to it. Although some understood the message to be referring to the detection or prevention of fraud, a number of others saw the message as a standard formality that had to be read out, and felt that its main purpose was to emphasise confidentiality or to help with training.

> *'It is something that I hear a lot but I have never really taken time out to work out what it is.'*
>
> (Claimant, Aberdeen)

> *'Sometimes if you ring to place an order with a catalogue they say it...not a problem.'*
>
> (Claimant, Aberdeen)

When claimants were given a full explanation of the whole VRA process[6], around half claimed to have either heard of this process on the television (often lie detectors being used on suspects in criminal investigations) or to have heard of a similar technology being used before (often in the context of it being used in the insurance industry). It became apparent, however, that a few claimants were confusing the unfamiliar VRA technology with the more familiar voice recognition technology:

> *'It would have to have a recording of the applicant's voice beforehand to verify and compare.'*

> (Claimant, Doncaster)

Generally speaking, even after prompting with the part of the script that described VRA and fully explaining the process, claimants' awareness and comprehension that their voice was analysed for risk during their HB/CTB new claim or review was extremely low.

3.2   Claimant experience of Voice Risk Analysis

Because so few claimants were aware at the time of the call that their voice was being analysed for risk, it was not possible to fully explore the impact of this knowledge on claimant behaviour and experience. To the vast majority of claimants, the process of making the new claim or having the review claim during the VRA pilot phase was largely indistinguishable from past HB/CTB or other benefit claims they had made.

Where there was a perception of difference it tended to be simply because the claim took place over the telephone. A minority of those making new claims during the VRA pilot reported that it seemed quicker or more efficient than past HB/CTB claims they had made.

> *'It was quicker because I didn't have to go up the council offices and sit in an office with a load of people. It was better, they gave me a time they were going to phone me.'*

> (Claimant, Barking)

However, the majority of claimants had not noticed any improvement in the speed or convenience of the claim compared to previous ones they may have made (where they had gone through the usual process of completing the application by post or in person). This is perhaps surprising given that the claimants interviewed for this research were deemed 'low risk' and therefore should have been fast-tracked.

On investigation it became clear that most of the claimants interviewed had had to provide supporting documentation at some point during their claim – either as part of the initial application process or after the VRA call. The former scenario is understandable: all claimants in the VRA pilot areas selected for the research had to fill in a claim form and post it or drop it off in person, making the front end of the VRA process identical to the standard process. Several claimants had included their supporting documentation with the claim form which meant that the use of VRA in the call did not appear to have had a positive effect on their perception of the efficiency of the process. In fact, several commented that having to go over the same information again on the phone when they had completed the form (often regarded as long and complicated) and provided documentation already seemed unnecessarily burdensome.

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[6]   Described as: 'If the application is made by phone, voice analysis technology analyses the caller's voice. If there is an indication that the caller is reacting in an unusual way and the call handler is therefore concerned about whether the claim is valid or not, the caller will be contacted after the call has ended to provide supporting documentation for their claim. Where nothing unusual is picked up, this means that the caller will be fast-tracked through the claims process and not have to provide any supporting documentation'.

The reasons for some low risk claimants having to send in supporting documentation after the VRA call was unclear. In some areas this may have been because of the 'blind trials' that were taking place to assess the effectiveness of the VRA technology, but this is unlikely to explain all the incidences of this happening that the research picked up. One claimant who had been through the VRA process and then had to provide supporting documentation and was then included in a further follow-up exercise for quality control purposes reported being particularly frustrated by the system.

During the pilot, it seemed that the claimants interviewed for the research had been through a VRA call in addition to what they would have usually had to do as part of the claims process (i.e. fill in the full form and provide supporting documentation); this may explain why it was not clear to the majority of claimants that a new claims process was being piloted and that only a few experienced a significantly quicker service.

On the other hand, the lack of awareness among claimants that VRA was used also meant that there were very few examples of claimants experiencing any distress or anxiety over and above what they would have expected from making a claim generally[7].

Several of the claimants who took part in the research could be described as vulnerable because of age, disability or a health condition. Experiences among these claimants were mixed. Generally, as with claimants as a whole, they did not realise the VRA technology was being used and therefore did not report a negative experience of the call. However, one claimant who was suffering from depression and anxiety was invited by letter to take part in a VRA call by the council. Although this was voluntary he opted to take part as he thought the process would be quicker. This claimant did report a negative experience of the call itself:

> *'I just felt nervous really throughout it…I can't really emphasise that enough. My claim is completely legitimate but I thought it had been questioned to the highest degree.'*

> (Claimant, Aberdeen)

An improvement suggested to the VRA process by another claimant in Aberdeen was that the letter that is sent out about VRA should list the documents needed during the call in the order that they will be needed to avoid the need to spend time looking for the correct one during the call.

3.3   Use of Voice Risk Analysis in future claims

Given that most claimants had neither heard of VRA before the research interview, nor had they realised anything of that nature was being used during their recent claim or review, the research was able to explore immediate views on the concept of VRA and how claimants felt about it being used in future reviews or claims.

When they had understood the concept and planned process (i.e. fast-tracking of low risk claims) of VRA, claimants were generally favourable towards it on the basis that it is good for people who tell the truth.

> *'If you are genuine, and you have a genuine claim and you are telling the truth, then you are ok. If it means genuine people are getting through the system quicker then I am all for that.'*

> (Claimant, Doncaster)

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[7]   Again, it should be noted that it was only possible to interview low risk claimants and those who continued with their claim for this piece of research.

Increased speed and convenience were the aspects of the VRA process which interested claimants the most (as opposed to it catching more benefit thieves). Previous experience of the claims process had often led people to expect long waits at the benefit office so a quicker service which did not need them to make a trip had a high level of appeal:

> '*In future I probably would* [choose to go through VRA] *because it would get it done much quicker; and also, because I won't then have to traipse up with dog, child, everything up to the council office.*'

> (Claimant, Aberdeen)

> '*If everyone is on the phone and it can weed people out at the beginning then it would stop all those people going down and snarling up the system and making big queues. I've sat down there sometimes for over an hour and a half waiting to see an advisor.*'

> (Claimant, Barking)

Some claimants also mentioned that not having to visit council offices or provide supporting documentation would save them money, for example, by not having to pay for public transport or parking fees as well as saving on additional costs such as paying for stamps or photocopies of documents.

Speed was mentioned as being particularly important for those having their claim reviewed or wishing to notify the council of a change in circumstances due to the risk of overpayments mounting up:

> '*If you're amending you can end up owing money so to be fast-tracked is very important.*'

> (Claimant, Barking)

Several claimants stressed that if VRA could result in a shorter form being required of claimants this would be a significant benefit[8].

> '*Less paperwork is always the thing. You get a form and it is 40 pages long. And half of it tends not to be relevant to you! It takes ages!*'

> (Claimant, Aberdeen)

> '*The form itself was just so thick, like a book, it was just ridiculous – I still had the same answers as last year so why does it need to be so thick?...It took me weeks to fill it in.*'

> (Claimant, Barking)

When asked whether they would support VRA being rolled out nationally, most were simply resigned to accepting whatever modifications to the system were made, unless it caused them substantial personal inconvenience. Long-term claimants, and those claiming multiple benefits, were likely to have been through various processes at one time or another and often seemed to accept further changes as inevitable.

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[8]   As all pilot areas selected for the research were requiring claimants to fill out the existing claim form first before deciding which claims to put through the VRA process, it was not possible to explore the experiences of claimants who may have conducted their claim purely by telephone. The indications from this research are that for many claimants this would represent a significant process improvement.

'They can do what they want.'

(Claimant, Barking)

A handful of claimants expressed a concern that knowing about the VRA process at the time of the call might make them show up as 'high risk' or feel criminalised because nervousness or anxiety would come through in their voice:

'I suffer from anxiety and depression, and so I find filling in forms and doing stuff over the phone really stressful...and then obviously I would be worried if they started asking for documentation and things like that, so it would probably come up that I was reacting in an unusual way.'

(Claimant, Barking)

The fact that most claimants had gone through VRA without feeling unduly anxious, but with some feeling that they would be unable to do so if they knew about the process, could be seen to argue against giving a full explanation of the process to claimants.

Most claimants felt that they and other people they knew would proceed with their claim if they knew VRA was being used, even if they were slightly uncomfortable with it. However, there were some concerns about its suitability for older claimants or those with speech impediments or language difficulties.

'It would put off timid people or older people who may have to think about their answers for longer and might feel intimidated. Those with poor English language could also be hindered.'

(Claimant, Coventry)

'Lots of people now say elderly people don't claim what they're entitled to anyway and something like that might put them off even more.'

(Claimant, Barking)

These concerns were mitigated by the fact that other options for claiming (for example filling in the form and providing supporting documentation or going through the information face-to-face) would remain available. Keeping other methods of claiming open to all claimants is central to positive perception of VRA:

'Providing that there is an alternative method of claim, and providing that they are told – yes, you can do all of this by post if you wish – then I don't have a problem with it.'

(Claimant, Barking)

'I don't think it is going to put off anyone from claiming altogether, I just think that they would decide to claim by another route.'

(Claimant, Barking)

3.4   Summary

Most claimants were unaware that they had been through the VRA process. Instances of claimants noting that the claim or review conducted during the VRA pilot was quicker or more efficient than previous experiences were rare. This is largely because all claimants had to complete the paper claim form at the outset and the majority also provided supporting documentation meaning that the process looked very similar from the claimants point of view (in fact, for some it seemed more burdensome as they had to take part in the phone call as well as completing the lengthy form).

However, the positive side of this lack of awareness that VRA technology was being used was that very few claimants reported negative experiences of the call. Several noted that they believed they would have been anxious if they had been fully aware of the nature of the VRA technology which was being used on them.

Overall, claimants were generally happy for VRA to be used in future calls they might make about benefits issues and no claimants stated that it would put them off claiming altogether. However, claimants felt strongly that alternative routes should be kept available for those who would prefer to make a claim in person or by post.

Claimants were generally positive about, or at least accepting of, VRA if it can deliver the speed and convenience it promises. It should be noted that it was only possible to interview those claimants who were identified as low risk and who completed their claim for this research; it might be hypothesised that other claimant groups (such as those who were 'false positives' or who decided not to continue with their claim) had different experiences of the VRA process.

4   Potential claimant views

This chapter explores general awareness of, and attitudes towards VRA among members of the general public who were not claiming HB/CTB at the time of the research but whose economic and housing status meant they might be 'at risk' of being claimants in the short-term ('potential claimants'). The views of potential claimants were sought to understand whether (and in what circumstances) the knowledge that VRA would be used might deter people from making a claim or might make them feel or act differently during a claim.

4.1   Potential claimant awareness and understanding of Voice Risk Analysis

Prior awareness of the use of VRA by LAs or any other organisations was very low.

Potential claimants were read out the message given at the beginning of VRA calls which informs claimants that VRA will be used. Most potential claimants admitted that they accept these kinds of messages as standard and do not pay too much attention to them. Given the lack of scrutiny given to such messages by most potential claimants, it is perhaps unsurprising that the message is not fully, or often even partly, understood. There is a feeling that the message is a generic one at the beginning of a lot of phone calls and potential claimants seem to take this a waste of their time rather than an important communication:

> 'I probably would have taken no notice at all. I was bored after the first bit.'

> (Coventry, younger)[9]

To a lesser extent, some potential claimants admitted they would be slightly worried about the call and may think about their subsequent answers with more care (including being concise and not swearing).

A few people mentioned voice analysis spontaneously whilst discussing the use of 'techniques and technology for the purposes of fraud prevention and detection'; however, the majority were not aware that such technology existed yet.

Overall, potential claimants found it hard to grasp the concept of VRA and there was much misunderstanding over the way it works and the way it would be implemented. A common misconception was that the VRA phone call would be conducted by a machine, i.e. the claimant would have to talk to a machine.

> 'The downsides will be if you have a query, that technology wouldn't be able to help you straight away.'

> (Barking, younger)

Furthermore, as among current claimants, VRA was often confused initially with voice recognition technology leading many potential claimants to wonder how VRA would be able to tell whether the right person was on the phone. It appears that voice recognition technology is a familiar concept to many (unlike VRA) and is therefore often top of mind when discussing VRA despite the actual process of VRA being explained:

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[9]   Potential claimants were categorised as 'younger' (18-39) or 'older' (40 or over) for analysis purposes.

'I don't see how they could tell, unless they knew your voice before, everybody's got different voices. Some people are better actors than others.'

(Aberdeen, older)

The relatively common misconceptions and concerns raised about VRA by potential claimants should be borne in mind if VRA is rolled out nationally. While the research among claimants suggested that those who participated in the pilot were largely unaware that the technology was being used, this might not be the case in the future if a national roll out is accompanied by significant media coverage or if LAs choose to send letters out explaining the process in advance. It may be valuable to include reassurances on any communications with claimants about the nature of the technology and what will and won't happen during the VRA call. It would also be advisable to emphasise key positive messages (such as improvements to the efficiency and speed of the service) to distract from and outweigh concerns.

Potential claimants were generally in favour of people being informed about the process before they rang up, and it was suggested that a note on the application form or an accompanying leaflet would be a suitable mechanism for this.

4.2 Potential claimant perceptions of Voice Risk Analysis

Echoing the views of claimants, once the planned VRA process was explained in full, potential claimants were generally positive about the potential improvements to the speed of processing claims that it could offer.

'I think in theory it would be a very good thing. There are genuine people out there who need the help, the process is just so slow. So I think it would be a good thing to introduce.'

(Barking, younger)

'Probably a good thing – providing it works.'

(Barking, younger)

'I think some people will feel uncomfortable but you know, if it serves a purpose.'

(Coventry, younger)

Potential claimants could also see that not having to provide supporting documentation would be convenient as some found this hard to find and others feared that these important documents would get lost in the post.

The main concern about VRA for potential claimants, however, is whether or not the technology works in terms of identifying and distinguishing between benefit thieves and legitimate claimants; several were sceptical that it could do this accurately. Some potential claimants expressed the concern if they were a genuine claimant they could be identified as high risk, due to factors such as a tendency to be nervous on the phone or to be naturally stressed when put in the situation of having to answer important questions:

'Someone could phone up who's a bit nervous and doesn't like making phone calls and sound guilty. It's picked it up, then they get messed about, basically picked on. I just don't think it'll work.'

(Doncaster, younger)

A minority of potential claimants were opposed to the concept of VRA in principle, expressing the view that VRA criminalises everybody, and is a symptom of a surveillance society:

'It all comes down to Big Brother. They're watching you all over the place.'

(Coventry, older)

'You feel guilty and like you've done something wrong. It's like when you see a copper behind you when you're driving, you think 'Argh!' You feel a bit like that.'

(Doncaster, younger)

Concerns were raised by some about the role of the call handlers in deciding who was labelled high risk and who was not. The human element was not always seen as adding reliability: questions were raised as to the training of the staff involved and how bias could be avoided.

'How many people are going to be making this judgement and who are they? How have they been trained?'

(Doncaster, older)

'It's still down to this one individual making his decision on the amount of beeps he gets. It's up to him whether he wants to believe those beeps are right or those beeps are wrong. So he might not like the tone of the person's voice.'

(Coventry, older)

Providing proof that VRA works was key to perceptions of it among some potential claimants:

'If they could prove that it works 100 per cent yeah fine but they need to prove it to me that it works 100 per cent.'

(Barking, older)

'I wouldn't feel an unnecessary infringement on my privacy if I knew it was working.'

(Coventry, younger)

4.3   Vulnerable people

There were concerns among some that certain groups of vulnerable people could be put off making a benefit claim or that VRA would make the process more troublesome/upsetting for them. This was more often in the context of people thinking about one of their relatives who might struggle with the VRA process than themselves.

The elderly, in particular, were mentioned as people who VRA would not necessarily be suitable for. Reasons given for this were that older people do not always feel comfortable using the phone or are wary of technology, are often hard of hearing and would be more likely to become distressed in the knowledge that their call was being analysed:

'I think a lot of older people might be put off, because they are wary of it all because they are nervous of technology.'

(Barking, older)

However, there were also a minority of people who saw the process of VRA as beneficial to the elderly, feeling that being able to make a claim over the phone rather than go into the office would be particularly beneficial to the older generation.

As well as the elderly, people with learning disabilities or mental health problems were thought to be less likely to be able to benefit from the VRA process as it was felt that it would be difficult for them to pass through VRA without being identified as 'high risk'. Physical disabilities such as speech impediments and stutters were also mentioned as instances where VRA would not be suitable:

> *'What about those that suffer, say, with physical disabilities? Cystic fibrosis or multiple sclerosis, where they've got a speech impediment. That's going to hold against them. What about those that suffer mental health illnesses? No, I'm sorry, I'm against it on physical and mental disabilities.'*

> (Coventry, older)

Some thought it was unfair that those with these disabilities or difficulties, as well as those with English as a second language, would be effectively excluded from the opportunity to have their claim fast-tracked.

However, on the whole potential claimants shared the view of claimants that as long as other channels, such as face-to-face or postal claiming, was made available for those who may not be suitable for VRA then they were generally in favour of it being used.

A few potential claimants mentioned that they would be unlikely to use the phone (and therefore go through VRA) because of their children causing background noise, but felt that if they could set up an appointment they would be more likely to choose the phone as they could make sure that they were free, in a quiet place, and with the necessary documents handy at the right time.

4.4   Summary

On the whole, potential claimants were pragmatic about the use of VRA technology in processing benefits claims, with some actively positive about it and most others happy with the concept as long as there was proof that it worked.

Whilst current claimants found the role of VRA in making the claims process quicker and more convenient the most persuasive argument in its favour, potential claimants were more drawn to it by its potential to combat fraud.

Almost all potential claimants that took part in the research would be happy to make a claim via a VRA call. Echoing the views of claimants, some anticipated that they would be nervous and that this would unduly attract a 'high risk' outcome. Many knew of a relative who they believed would struggle with the process and emphasised that face-to-face and postal channels should remain as options for the people that VRA may not be suitable for.

5   Conclusions

The objective of the research was to explore experiences of the VRA Pilots and to understand the impact, if any, of negative experiences or perceptions on legitimate claimants.

Although the research originally aimed to include the views of almost all claimants groups within the research (excluding only those who were found to making a fraudulent claim), in practice difficulties in obtaining representative claimant samples meant that only those who were judged to be 'low risk' following the initial VRA call were covered by the research. This has important implications for the overall evaluation of the VRA Pilots as the views of those who may have experienced a longer or more distressing process are not included here. It was also not possible to obtain a sample of claimants who had decided not to continue with their claim during or after the VRA call.

The way in which VRA was used within the claims process during the pilots also provides important context for any conclusions about efficiencies and claimant experiences. The four LAs selected for the research tended to use VRA for simple, straightforward cases, and only with claimant groups that they judged to be suitable for the process (excluding complex cases and vulnerable claimants where these could be identified from the claim form). Linked to this, the continued use of paper claim forms meant that the potential efficiencies of the VRA process were often diluted for claimants who still had to complete lengthy paper documents and then reiterate much of this information over the phone.

Thus, the fact that particular types of claims were purposively selected for VRA piloting by LAs, in combination with the difficulties in obtaining a representative sample of claimants who had been through a VRA call means that any conclusions presented here only relate to the use of VRA in straightforward claims, where a paper claim form had been submitted in advance and where claimants were found to be 'low risk'. If the use of VRA in HB/CTB claims is to be rolled out nationally and the intention is that it will be applied to all claims and claimant groups, consideration should be given to further piloting and evaluation among the more complex claims or vulnerable claimants.

During the pilot, the consensus among staff was that the VRA process was not suitable for claimants who may be vulnerable because of age, learning disabilities or mental health problems. As such staff excluded these claimants from the process where they could identify them from the initial claim form. This approach did not always guarantee that vulnerable claimants avoided the VRA process, as several of the research participants who were not flagged as vulnerable on the sample database were identified as such during the research. There are issues to be resolved here in the event of VRA being rolled out nationally: if there is no way of systematically excluding vulnerable claimants from the process then operator staff should be comfortable that the process is suitable for such claimants, and it may be beneficial to develop additional processes to ensure that vulnerable claimants are identified at the start of the call and are informed of the different options or routes for continuing with their claim. This may require further trialling.

The way in which VRA was operated during the pilot meant that very few claimants were aware that it had been used. This had some benefits in terms of claimant perceptions: a lack of awareness was linked to a lack of concern or anxiety about the process. However, if the use of VRA is extended beyond the pilot then it is possible that claimants and potential claimants will become more aware of the technology and its role in benefits claims. There was some suggestion that in this scenario claimants may benefit from more information about VRA prior to the call taking place. Whether this is on the initial claim form or sent as a leaflet or letter by the LA, the research suggested that claimants and potential claimants would be reassured by communications which stressed the

benefits of VRA in terms of process improvements and fraud detection, provided some evidence of its success to date in the form of some basic volumetrics or statistics and provided some basic detail on what would and would not happen during the call.

Each LA interviewed for the research had implemented the VRA call process slightly differently. Again, in advance of any national roll out consideration could be given to exploring and disseminating good practice, and it may be useful to issue guidelines for LAs not involved in the pilots to avoid them 'reinventing the wheel'. For example, cold calling alone was eventually rejected by all LAs that participated in this research and the setting of appointment with claimants felt to be reassuring and more efficient as claimants can get all the necessary information together in advance.

Overall, staff welcomed VRA and its role in enabling them to process higher volumes of claims more efficiently. They were pleased to be able to fast-track straightforward claims and felt they had delivered a better service to the bulk of claimants as a result. While they thought it played some role in identifying or deterring ineligible claimants, they saw its primary purpose as being a way of speeding up the process for the vast majority of claimants who had legitimate claims.

In the event of national roll-out, consideration should be given to adapting the core script used for VRA calls to ensure it covers different types of claims including more complex claims. It may be useful to closely consult with staff to understand what scenarios are not suited to the current script and to explore how these could best be incorporated. The VRA technology itself (the 'beeps' that call handlers hear) may benefit from some further refinement as on occasion staff reported that this appeared not to be working as intended. Views on the usefulness and appropriateness of the secondary call script varied and more development work or guidance for LAs may be required here.

There was no evidence from this research to suggest that VRA would put legitimate claimants off making a claim. However, as noted above only certain types of claims and certain types of claimants were included within both the pilot and the research.

All audiences interviewed for this research stressed the need for traditional routes (such as a postal and face-to-face service) to remain open for those not wishing to or able to participate in a VRA call. We recommend that any communications to claimants about VRA make this alternative clear as this is likely to be key to claimants' experiences of VRA.

Appendix A
Staff topic guide

Voice Risk Analysis

Qualitative Research with Staff J4721

Summer 2009

- Introduce self and IFF.

- Emphasise confidentiality – MRS Code of Conduct and Data Protection.

- Explain subject – to talk about the Voice Risk Analysis software now used for assessing the validity of housing and council tax benefit claims. REASSURANCES.

- Introductions.

- Explain job role – how involved with claims process? How long been in role? Did you volunteer for this?

ASK ALL

- How is VRA used in [LA]? Could you talk me through the old (i.e. non-VRA) and new process? Which types of claims/customers go through the VRA process?
    - Has this process changed at all during the pilot? If so, why?
    - Why did [LA] decide to do it like this?

- What do you think the aim of VRA is? PROBE IF NECESSARY.
    - Identifying more ineligible applicants/benefit thieves.
    - Providing a quicker service for legitimate applicants.
    - Providing a more convenient service for legitimate applicants.
    - Saving money.

- What are the benefits of VRA?
- What are the downsides to VRA?
    - Is there a risk ineligible applicants/benefit thieves will 'fall through the cracks'?
    - Are there some applicants who you feel may be discriminated against by VRA? e.g. age, mental health, speech/language impairments.

- How effective do you think VRA is?
  - Do you feel that it can successfully identify the risk score?
  - Do you feel it has improved fraud detection?
  - Do you like using it?
  - Does it make your job easier or harder or is there no difference?

- Could 'anyone' use VRA?
  - What level of experience of handling calls, if any, is required to be able to use VRA effectively?
  - How much do you rely on your own judgement and experience and how much on the system in front of you, including the questions to ask and the VRA?

- How is VRA mentioned to the caller?
  - What proportion of callers appear to understand what VRA entails?
  - IF MINORITY: What would be a better way of notifying callers?
  - Has there been any local publicity about the VRA process, either from the council or in the media?
  - When callers do understand what VRA entails, how do you think they feel about it being used? PROBE FOR WHY LIKE/DISLIKE.

- Do you feel that VRA makes a difference to how claimants answer the questions you ask them? In what way?
  - Does it encourage them to reveal changes in circumstances that they might not have done if VRA had not been used?

- Do you feel VRA puts people who are legitimately entitled to HB/CT off claiming? Does it put people off claiming by phone?

- IF YES
  - Why?
  - What type of customers do you feel it puts off? e.g. age, mental health, speech/language impairments.

- How many calls, if any, have you experienced where eligible customers ended the call before the end of the claim?
  - Do you have any idea why they ended the call? ADD IF NECESSARY: Could it have been because they didn't like VRA?

- Does the VRA work better for reviews or new claimants? (IF DEAL WITH BOTH) Why?

IF TIME ALLOWS

- What training have you had in relation to VRA?

  - How did you find it? PROBE FOR GOOD AND BAD POINTS, IMPROVEMENTS

  - How useful was it?

- IF SENIOR: How much say have you had in how it works/how it's been implemented within the council?

Conclusion

- What do you feel the future of VRA is?

  - Would you like to continue using VRA?

  - Would you like to see the pilot scheme rolled out nationwide?

  - Are there any problems or issues with VRA which we haven't already covered?

- What would you like to say to those evaluating the success of the scheme?

Appendix B
Claimants survey screener

PRIVATE AND CONFIDENTIAL	**Voice Analysis Evaluation**	**J4721**
		June 09

Office Use only:

SERIAL				CARD		REF NO						REGION	Country	
(101)			(104)	(105)		(106)				(110)		(111)	(112)	(113)

Address Label or Written Details	**FINAL OUTCOME** (CODE ONE ONLY)	(114-115)
	Respondent interviewed/recruited	01
	Out of quota ( )	02
	Non qualifier ( )	03
	Refusal: (SPECIFY)	04
	Not available in timescale	05
	Other (DESCRIBE)	00

Contact Record - Please complete for every contact, however short

No	Date	Time	Spoke to	Outcome
1				
2				
3				
4				
5				
6				
7				

Please use:
NDC = No Direct Contact   DC = Direct Contact   NR = No Repl
C/B = Call Back   Eng = Engaged

1) Good morning/good afternoon/good evening my name is _____ and I am calling from IFF Research, an independent research company, on behalf of the Department for Work and Pensions.

You should have recently received a letter from the Department for Work and Pensions outlining some upcoming research that we are carrying out on their behalf. If you did not receive this, it is possible for us to email you a copy if you would like.

Your council has been trialling a new service to verify information given about housing and council tax benefit claims. We know that you may have gone through the process of amending or making a new claim recently and we would like to ask you some questions about your experience.

I am calling to see if you would be willing to participate in a face-to-face interview on this topic.

The discussion will take no more than one hour of your time and can be conducted at a time and place that is convenient to you.

We will offer you £40 as a thank-you for your time.

ADD IF NECESSARY: **Even if you do not currently claim any benefits we would still be very interested in your views as the issues we will be discussing are likely to be of interest to a wider audience.**

ASK ALL

Does this sound like something that you would be interested in?

Yes	1	CONTINUE
No	2	THANK AND CLOSE
Don't know	3	REASSURANCES

Reassurances to add as necessary

➢ The interview will not cover anything to do with your personal circumstances. We are just interested in your general views on the claiming process.

➢ Findings will be reported at an overall level without identifying individuals. Everything you say will therefore remain confidential and will not affect any past, current or future benefit claims.

➢ IFF Research is an independent market research company. All of our work is carried out according to the strict Code of Conduct of the Market Research Society, which means that we will not pass your name on to any third party.

➢ If you would like to check IFF's credentials, you can call the Market Research Society on 0500 396 999.

➢ If you would like more information about the research we are conducting, please call Alice Large at IFF Research on 020 7250 3035.

➢ If you would like to speak to someone at the Department for Work and Pensions, please call Figen Deviren on 020 7449 5356.

2) Our records show that you made a new claim for council tax or housing benefit between September and December 2009, is that correct?

Yes	1	CONTINUE
No	2	THANK AND CLOSE

3) Thinking just of the claim you made between September and December 2009, can you tell me what steps you had to go through to make your claim.

   IF DO NOT MENTION COUNCIL PHONING THEM, ASK THEM IF THIS HAPPENED.
   IF COUNCIL DID NOT PHONE, THANK AND CLOSE.

4) Were you asked to provide supporting documentation (e.g. bank statements, details of any occupational pension etc.) for your claim?

Yes	1	THANK AND CLOSE
No	2	CONTINUE

5) Availability for interview......

Yes – OK to continue	1	CONTINUE
No – refusal	2	THANK AND CLOSE. RECORD IF WILLING TO TAKE PART ON ALTERNATIVE DATE

6) Can I please record your name, full address and preferred telephone number?

   INTERVIEWER NOTE: Please record the full name, address including postcode and telephone number.

Thank you very much for agreeing to take part in the research.

Just to confirm, we have scheduled an interview on <date> at <time> at <location>.

SAY WILL SEND LETTER WITH DETAILS OF THE RESEARCH INCLUDING A CONTACT NUMBER IN CASE OF QUERIES. THANK AND CLOSE.

Appendix C
Claimants topic guide

Voice Analysis

Qualitative Research with Claimants J4721

Summer 2010

- Introduce self and IFF.

- Explain subject – Your council has been trialling a new service to verify information given about housing and council tax benefit claims. As we know you may have gone through the process of making a new claim we would like to ask you some questions about your experience. (Not to interviewer: Should be a new claim that they have made, although possibility if they have no recollection of this at all that it could have been a renewal).

- Emphasise confidentiality.

  - We will not be talking about your personal circumstances, we are just interested in your general views on the claiming process.

  - Findings will be reported at an overall level without identifying individuals. Everything you say will therefore remain confidential and will not affect any past, current or future benefit claims.

  - MRS Code of Conduct and Data Protection.

- Thinking about activities such as claiming benefits, which do you prefer out of using the phone, applying by post, applying online or attending a face-to-face meeting? Why?
  AFTER HAVE FOUND OUT FAVOURED OPTION, PROBE FOR WHICH WOULD BE NEXT BEST AND WHY.

- Our records show that you made a new claim for council tax or housing benefit between September and December 2009, is that correct?

- IF NO, PROBE TO FIND OUT CLAIMS HISTORY.

- IF YES: Was that the first time you had made a claim for housing or council tax benefit?

  - IF NOT FIRST TIME:

  o How long have you been claiming housing or council tax benefit for?

  o When you claimed in September to December 2009, did you notice a difference from your previous experience(s)?

    - In what way was the service different?

      • Was it quicker or slower than previously?

      • Was it more or less convenient than previously?

      • Was it better or worse than previously?

- Thinking just of the claim you made between September and December 2009, can you tell me what steps you had to go through to make your claim.

- Were you asked to provide supporting documentation for your claim?

IF YES:

- How did you do so?

  o PROMPT IF NECESSARY: By post/in person at council offices/visited by a council representative.

- Why do you think you were asked to provide supporting documentation? Was it explained to you?

- How did you feel about being asked to provide this documentation? Why?

- Thinking of the claims process overall, how satisfied were you with…

  - The process you went through?

  - The speed of the service?

  - The convenience of the service?

- What would you like to see improved about the system?

- Has your claim been reviewed since September – December 2009? This may have been to check whether your circumstances have changed over time.

  - What did this involve? How were you contacted?

Thank you. From now on, I would like you to think only about the housing or council tax benefit claim you made between September and December 2009, rather than any earlier or later ones.

- As I mentioned at the beginning, your council has been trialling a new service to verify information given about housing and council tax benefit claims. Do you remember being told about this when you called to make your claim?

IF YES:

- What do you remember being told?

- What did you understand by this?

- Did [knowing that the voice analysis technology was being used/it] change how you felt during the call? In what way?

- Did it make a difference to how you answered the questions? How?

- How did it affect your overall experience of the call?

IF CAN'T REMEMBER, PROMPT BY READING OUT BIT FROM SCRIPT:
'Before we start, I must tell you, under the Data Protection Act of 1998, that our calls are recorded and analysed using techniques and technology for the purpose of fraud prevention and detection, training and quality control, and may be reviewed later to check the details you have given.'

- Now I've read that out to you, do you remember hearing it during the call?

- What do you understand by it?

- How do you feel about it?

READ OUT

I'm now going to tell you about what happens currently nationwide and what happens where the new service is being piloted.

- The normal process nationwide is that all applicants are asked to provide supporting documentation to follow up their application which can be made by phone, post or online. Callers usually have a choice of providing this documentation by post or in person; if necessary a visit can also be arranged.

- Where the new service is being piloted, applicants still have the choice of applying by phone, post or online. If they apply by post or online they will still have to provide supporting documentation for their claim. If they phone, voice analysis technology analyses the caller's voice. If there is an indication that the caller is reacting in an unusual way and the call handler is therefore concerned about whether the claim is valid or not, the caller will be contacted after the call has ended to provide supporting documentation for their claim. Where nothing unusual is picked up, this means that the caller will be fast-tracked through the claims process and not have to provide any supporting documentation.

PAUSE FOR INITIAL SPONTANEOUS REACTION.

- Have you heard of this (voice analysis technology) before? What have you heard? What do you know about it?

- How do you feel about the system being piloted?

- What are the benefits of using technology to detect changes in a person's voice?

  - Identifying more ineligible applicants/benefit thieves.

  - Providing a quicker service for legitimate applicants.

  - Providing a more convenient service for legitimate applicants.

  - Saving money.

- What are the downsides to voice analysis technology?

  - Is there a risk ineligible applicants/benefit thieves will 'fall through the cracks'?

- Do you feel voice analysis may put people who are legitimately entitled to housing or council tax benefit off claiming altogether?

- IF YES

  - Why?

  - What type of people do you feel it puts off? e.g. age, mental health, speech/language impairments.

  - Would it put you off claiming?

- Do you feel voice analysis may put people who are legitimately entitled to housing or council tax benefit off claiming by phone?

- IF YES

  - Why?

  - What type of people do you feel it puts off? e.g. age, mental health, speech/language impairments.

  - Would it put you off claiming?

- Do you feel people may be put off continuing their claim if they were identified as needing to provide supporting documentation by the voice analysis?

- IF YES

  - Why?

  - What type of people do you feel it puts off? e.g. age, mental health, speech/language impairments.

  - Would it put you off continuing with your claim?

IF GENERALLY NEGATIVE

- Are there any types of callers who it would work well for?

- Are there any circumstances under which you think it would be useful?

- Is there anything that could be altered about the system which would make you support the use of the voice analysis?

- Voice analysis technology is also used in the private sector, for instance by insurance companies. How would you feel if voice analysis was used on you when you phoned up to make an insurance claim?

  - Does who is using the software or the context in which it is being used make a difference to how you feel about it?

- If you were to contact the council about a housing or council tax benefit claim again, would you choose to have voice analysis used or not? Why?

  o IF NO: What about if it meant a chance you would be fast-tracked through the system?

  o Would it make a difference if you had a new claim to make, were renewing a current claim or were letting them know about a change in circumstances?

Conclusion

- What would you like to say to those evaluating the success of the scheme?

- Are there any problems or issues with voice analysis which we haven't already covered?

- Would you like to see the pilot scheme rolled out nationwide?

PLEASE RECORD WHETHER THE RESPONDENT CONSIDERS THEMSELVES TO HAVE A DISABILITY OR HEALTH CONDITION.

Appendix D
Potential claimants screener

PRIVATE AND CONFIDENTIAL   **Voice Risk Analysis**   **J4721**
                                   Evaluation

June 09

Office Use only:

SERIAL				CARD
(101)			(104)	(105)

REF NO				
(106)				(110)

REGION	Country	
(111)	(112)	(113)

Address Label or Written Details	**FINAL OUTCOME** (CODE ONE ONLY) (114-115)
	Respondent interviewed/recruited 01
	Out of quota ( ) 02
	Non qualifier ( ) 03
	Refusal: (SPECIFY) 04
	Not available in timescale 05
	Other (DESCRIBE) 00

Contact Record – Please complete for every contact, however short

No	Date	Time	Spoke to	Outcome
1				
2				
3				
4				
5				
6				
7				

Please use:
NDC = No Direct Contact   DC = Direct Contact   NR = No Repl
C/B = Call Back   Eng = Engaged

3)   Good morning/good afternoon/good evening my name is _____ and I am calling from IFF Research, an independent research company, on behalf of the Department for Work and Pensions. The Department for Work and Pensions is always looking to improve the efficiency of their service regarding claims for benefits and are keen to get the public's views on it.

I am calling to see if you would be willing to participate in a group discussion on this topic.

The discussion should take approximately 1.5 hours and will be conducted at xxx – Address.

We will offer you £40 as a thank-you for participating and refreshments will also be provided.

ADD IF NECESSARY: **Even if you do not currently claim any benefits we would still be very interested in your views as the issues we will be discussing are likely to be of interest to a wider audience.**

ASK ALL

Does this sound like something that you would be interested in?

Yes	1	CONTINUE
No	2	THANK AND CLOSE
Don't know/Needs reassurance	3	REASSURANCES

Reassurances to add as necessary

➢   Findings will be reported at an overall level without identifying individuals. Everything you say will therefore remain confidential and will not affect any past, current or future benefit claims.

➢   IFF Research is an independent market research company. All of our work is carried out according to the strict Code of Conduct of the Market Research Society, which means that we will not pass your name on to any third party.

➢   If you would like to check IFF's credentials, you can call the Market Research Society on 0500 396 999.

➢   If you would like more information about the research we are conducting, please call Alice Large at IFF Research on 020 7250 3035.

I just need to ask you a few questions to ensure that we have the right mix of people in the study.

2)   Firstly, what is your current employment situation?

PROBE TO PRECODES – MULTICODE OK.

Working 16 hours or more per week	1	CONTINUE
Working under 16 hours per week	2	
Retired	3	
Unemployed, on benefit	4	
Unemployed, not on benefit	5	
Looking after the home or family	6	
Not working because of sickness or disability	7	
In education or training	8	
Other (SPECIFY)	9	
Refused	10	THANK AND CLOSE

3)   Is the home where you live…?

READ OUT – SINGLE CODE ONLY.

Owned outright	1	THANK AND CLOSE
Being bought by a mortgage	2	CHECK QUOTA (MAX 4) AND CONTINUE IF POSSIBLE
Rented privately	3	CONTINUE
Rented from a local authority or housing association	4	
Other (Specify)	5	CHECK QUOTA (MAX 2) AND CONTINUE IF POSSIBLE
Don't know	6	THANK AND CLOSE
Refused	7	

4)   Which one of these bands does your household's total yearly income fit into? Please include the incomes of all household members before any deductions, e.g. tax or national insurance deductions. READ OUT – SINGLE CODE.

ADD IF NECESSARY: **This is just to ensure we have a good mix of people in our research and your answers are treated confidentially.**

Up to £10,000	1	CONTINUE
£10,001-£20,000	2	
£20,001-£40,000	3	THANK AND CLOSE
Over £40,000	4	
Don't know	5	
Refused	6	

5)   What benefits, if any, are you currently receiving?

PROBE TO PRECODES - MULTI CODE.

Council Tax Benefit	1	THANK AND CLOSE
Housing Benefit	2	THANK AND CLOSE
Disability Living Allowance	3	CONTINUE (unless also answered 1, 2 or 13)
Employment and Support Allowance	4	
Jobseeker's Allowance	5	
Income support	6	
Bereavement benefit	7	
Child benefit	8	
Carer's allowance	9	
Pension credit	10	
Other (SPECIFY)	11	
None	12	
Refused	13	THANK AND CLOSE

ASK IF RETIRED (Q2=3) AND NOT ON PENSION CREDIT (Q5 NOT 9).

6)   How much is the value of all your savings, investments and other assets owned by you or your partner? These include cash, savings, bank accounts, building society accounts, Tessas, PEP's, Unit Trusts, ISA's etc. They do not include the home you live in and personal possessions. READ OUT – SINGLE CODE ONLY.

£0-4,999	1	CONTINUE
£5,000-£9,999	2	
£10,000-£14,999	3	THANK AND CLOSE
£15,000+	4	
Don't know	5	
Refused	6	

ASK ALL.

7)   Lastly, what age group do you fall into?

READ OUT – SINGLE CODE ONLY.

Under 18 years	1	THANK AND CLOSE
18-29 years	2	Check quota and CONTINUE if possible
30-39 years	3	
40-49 years	4	Check quota and CONTINUE if possible
50+ years	5	

8)   RECORD GENDER.

Male	1	CHECK QUOTES (MIN 4 OF EACH)
Female	2	

IF THEY FALL WITHIN THE OPEN/REMAINING QUOTAS.

9)   We will be holding a group discussion on <date> at <time>. Will you be available to attend this group?

Yes – OK to continue	1	CONTINUE
No - refusal	2	THANK AND CLOSE. RECORD IF WILLING TO TAKE PART ON ALTERNATIVE DATE

10)   Can I please record your name, full address and preferred telephone number?

INTERVIEWER NOTE: Please record the full name, address including postcode and telephone number.

Thank you very much for agreeing to take part in the research.

Just to confirm, we have booked your attendance at a focus group on <date> at <time> at <location>.

SAY WILL SEND LETTER WITH DETAILS OF THE RESEARCH INCLUDING A CONTACT NUMBER IN CASE OF QUERIES. THANK AND CLOSE.

NOTE TO DWP – WE WILL ALSO SCREEN OUT THOSE IN SOCIAL GRADES ABC1.

Appendix E
Potential claimants topic guide

Voice Risk Analysis

Qualitative Research with the public J4721

Autumn 2009

- Introduce self and IFF.

- Explain subject – How you feel about some specific aspects of phoning up organisations to get things done. The exact details will become clear as we go through the session and we will let you know who the research is on behalf of at the end of the group.

- Emphasise confidentiality.

  - Findings will be reported at an overall level without identifying individuals. Everything you say will therefore remain confidential.

  - MRS Code of Conduct and Data Protection.

- Introductions – who you live with, what you do.

- Thinking about activities such as making an insurance claim, which do you prefer out of using the phone, applying by post, applying online or attending a face-to-face meeting? Why?

- Have you ever rung a private or public sector organisation and been told something like *'Before we start, I must tell you, that our calls are recorded and analysed for the purpose of training and quality control'*?

- How did you feel about this? *THOUGHT BUBBLE EXERCISE (INCLUDING PROBING FOR REASONS).*

- IF CONCERNS: What concerned you?

  - PROMPT: Being recorded? Being analysed? Training? Quality control?

- What organisations have you encountered this kind of message from?

- How do your feelings differ depending what organisation you're calling and what you are trying to do during the call?

  - If you were contacting a public sector organisation, for example applying for a passport or for benefits, how would this differ from contacting a private sector organisation for example opening a bank account or making an insurance claim?

- I am going to read out a second message to you which you may hear at the beginning of a call. *'Before we start, I must tell you, under the Data Protection Act of 1998, that our calls are recorded and analysed using techniques and technology for the purpose of fraud prevention and detection, training and quality control, and may be reviewed later to check the details you have given.' ONLY READ OUT ONCE IN FIRST INSTANCE TO REPLICATE REAL-LIFE SITUATION.*

- How do you feel about this? *THOUGHT BUBBLE EXERCISE (INCLUDING PROBING FOR REASONS).*

- What do you understand it to mean?

- Thinking now particularly about insurance and benefit claims, I am going to outline two different situations and ask you about each before we compare them.

- <u>PROCESS 1: All applicants are asked to provide supporting documentation to follow up an application made by phone, post or online. Callers usually have a choice of providing this documentation by post or in person; if necessary a visit can also be arranged.</u>

- How do you feel about this?

  - What are the benefits?

  - What are the downsides?

  - How could the system be improved?

  - How could the system be improved whilst still enabling the organisation assessing the claim to be confident that all claims paid were valid?

- How would your feelings differ depending on whether the claim in question was an insurance claim or a benefits claim?

- <u>PROCESS 2: Applicants have the choice of applying by phone, post or online. If they apply by post or online they will have to provide supporting documentation for their claim. If they phone, voice analysis technology analyses the caller's voice and an experienced call handler uses their own judgement. If there is an indication that the caller is reacting in an unusual way and the call handler is therefore concerned about whether the claim is valid or not, the caller will be contacted after the call has ended to provide supporting documentation for their claim. Where nothing unusual is picked up, this means that the caller will be fast-tracked through the claims process and not have to provide any supporting documentation.</u>

- How do you feel about this?

  - What are the benefits?

    - Providing a quicker service for legitimate applicants.

    - Providing a more convenient service for legitimate applicants.

    - Saving taxpayers' money.

    - Identifying more ineligible applicants/benefit thieves.

  - What are the downsides?

    - Is there a risk ineligible applicants/benefit thieves will 'fall through the cracks'?

  - How could the system be improved?

  - How could the system be improved whilst still enabling the organisation assessing the claim to be confident that all claims paid were valid?

- How would your feelings differ depending on whether the claim in question was an insurance claim or a benefits claim?

- Which circumstances would it be acceptable to use the software in?

- Which process do you prefer?

READ OUT.

- Currently your council is using process 2 for housing and council tax benefit claims and is taking part in a pilot of voice analysis technology. We are interested in finding out what the general public think of the idea, not just those who have recently made a claim, and that is why you are here today. Rest assured that nothing you say will have any impact on any past, present or future benefit claims you may make.

- Do you think knowing that the voice analysis technology was being used would change how people feel during the call? In what way?

- Do you think it would make a difference to how people answered the questions? How?

    o Might it encourage people to reveal changes in circumstances that they might not have done if voice analysis had not been used?

- How would you feel about being asked to provide supporting documentation if you knew that this might mean you had been identified as 'high risk' by the voice analysis? Why?

- Assuming all these people are legitimately entitled to HB/CTB, do you feel voice analysis would put any of them off claiming? Would it put them off claiming by phone?

- IF YES:

    - Who?

    - Why?

    - At what point do you feel they would be put off? (PROMPT IF NECESSARY: Before making the call/ when heard message about the voice analysis during the call).

    - What other kinds of people, if any, might be put off? Why?

- Do you feel people may be put off continuing their claim if they were identified as high risk and had to provide supporting documentation?

- IF YES:

    - Why?

    - What sort of people do you feel it puts off?

PROFILE CHOOSING EXERCISE – Repeat previous questions about what kind of people would be put off making or continuing a claim/put off making a claim by phone, asking participants to choose which of the different characters would be most likely to be put off and why.

- *Ann, 83, retired.*

- *Lisa, 18, just left college.*

- *Gareth, 25, musician with a stutter.*

- *Holly, 31, a mum with mental health problems.*

- *Chris, 45, unemployed.*

- *Amid, 38, delivery driver, English is not his first language.*

FINAL THOUGHT BUBBLE DRAWING BASED ON HOW WOULD PERSONALLY FEEL IF NOTIFIED THAT THE VOICE ANALYSIS WAS USED WHEN THEY WERE MAKING A CLAIM.

Conclusion

- What would you like to say to those evaluating the success of the scheme?

- Are there any problems or issues with voice analysis which we haven't already covered?

- Would you like to see the pilot scheme rolled out nationwide?

Thank and close

This piece of research was designed to feed into the overall evaluation of the Voice Risk Analysis (VRA) pilots. Piloting of the VRA process for Housing Benefit and Council Tax Benefit claims began in late 2007 and was extended with a larger scale trial taking place through to the end of 2009. The research sought to collect qualitative evidence from staff, claimants and potential claimants on their views and experiences of the VRA process.

The primary objective of the research was to understand whether VRA is viewed positively or negatively and whether or not VRA was likely to deter those with a legitimate claim from making a benefit claim or whether a negative experience was likely to put off claimants continuing with their (valid) claim. The methodology consisted of a mixture of focus groups, in-depth interviews and site visits to local authorities and a call centre.

DWP Department for
Work and Pensions