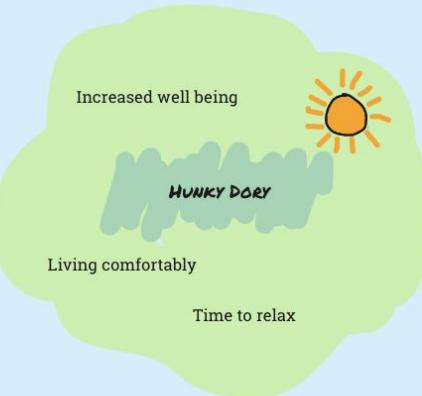


There's room for everyone on hunky-dory island: exploring an end-to-end retirement journey that...doesn't have ends

DWP - Cross-retirement team
Steve Borthwick, Pete Bates and Emma Nicol



for COVID-19 testing

Pete Boam

Michelle Aker

Dean Thomson

Deloitte Digital

16:15 SWITCHOVER

16:30

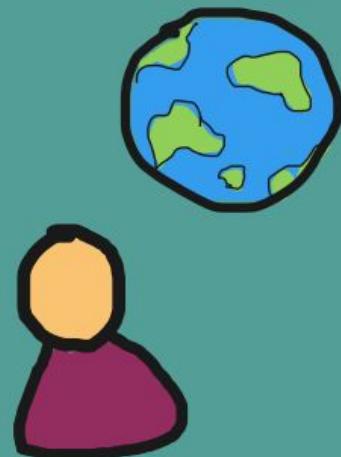
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6

17:30 Social Evening



1. How it started
2. What we did
3. Challenges
4. How it's going

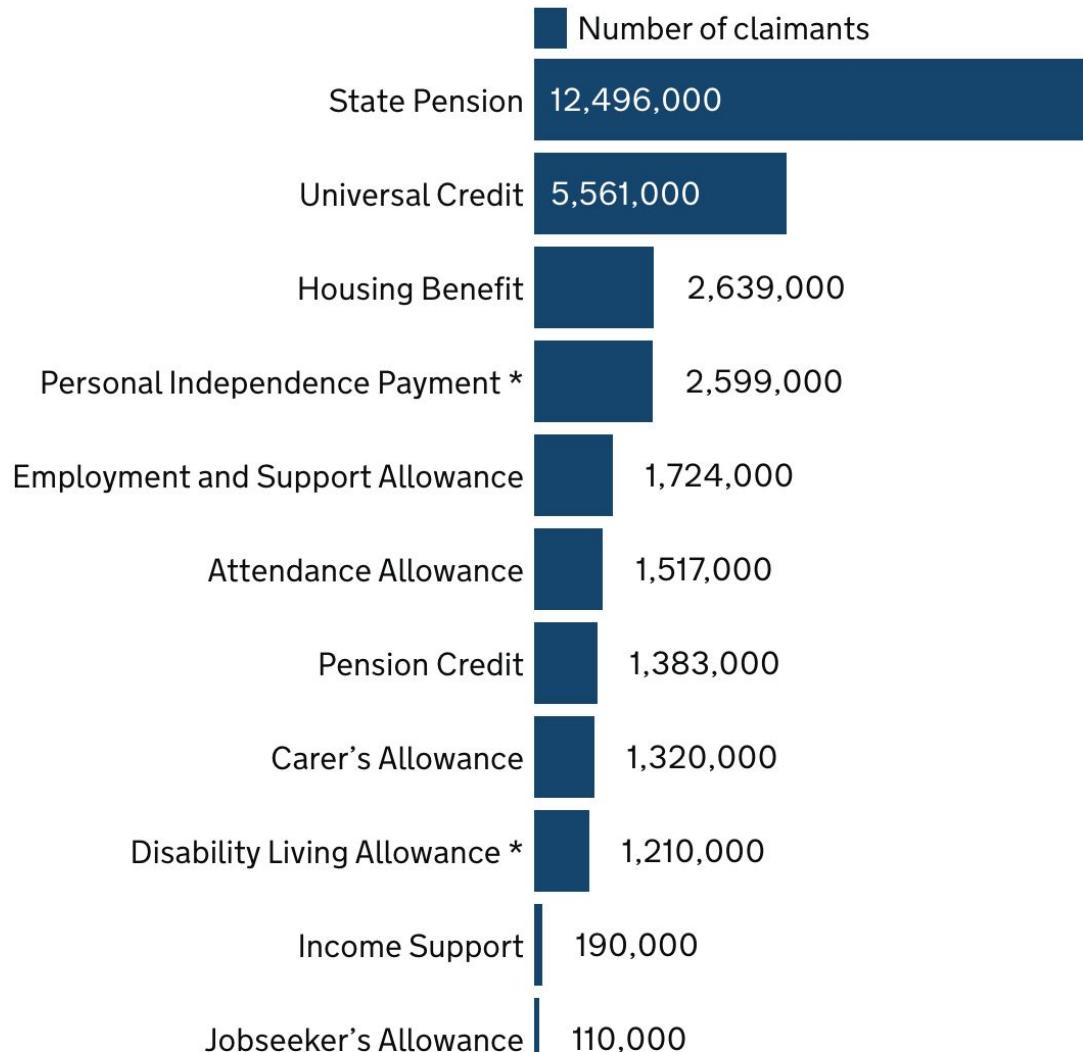


How it started





POST OFFICE TELEPHONE
CALL OFFICE.



Source:
DWP benefits statistics: August 2022

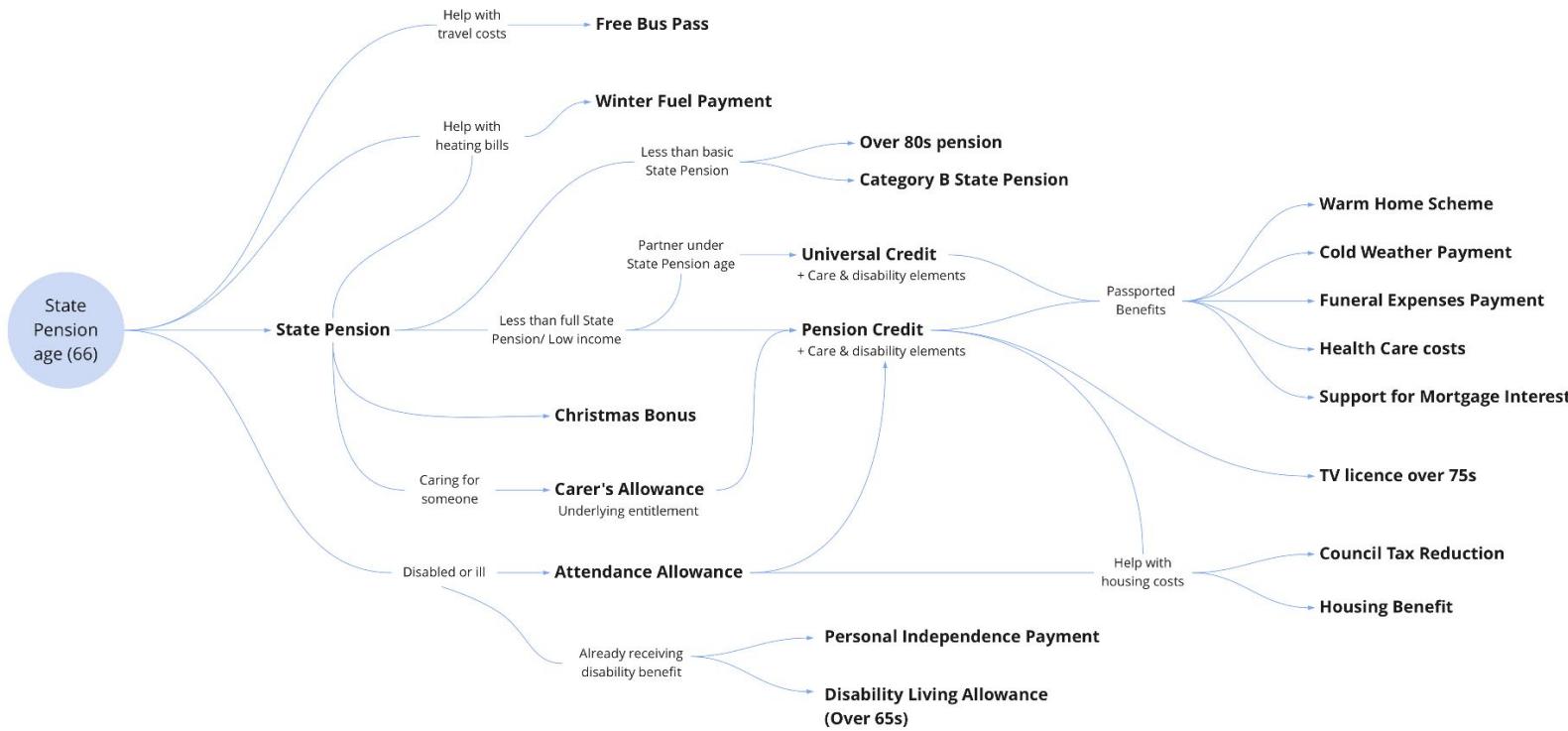
PEPE
SILVE

“The way government is structured **isn't**
designed to meet user needs.”

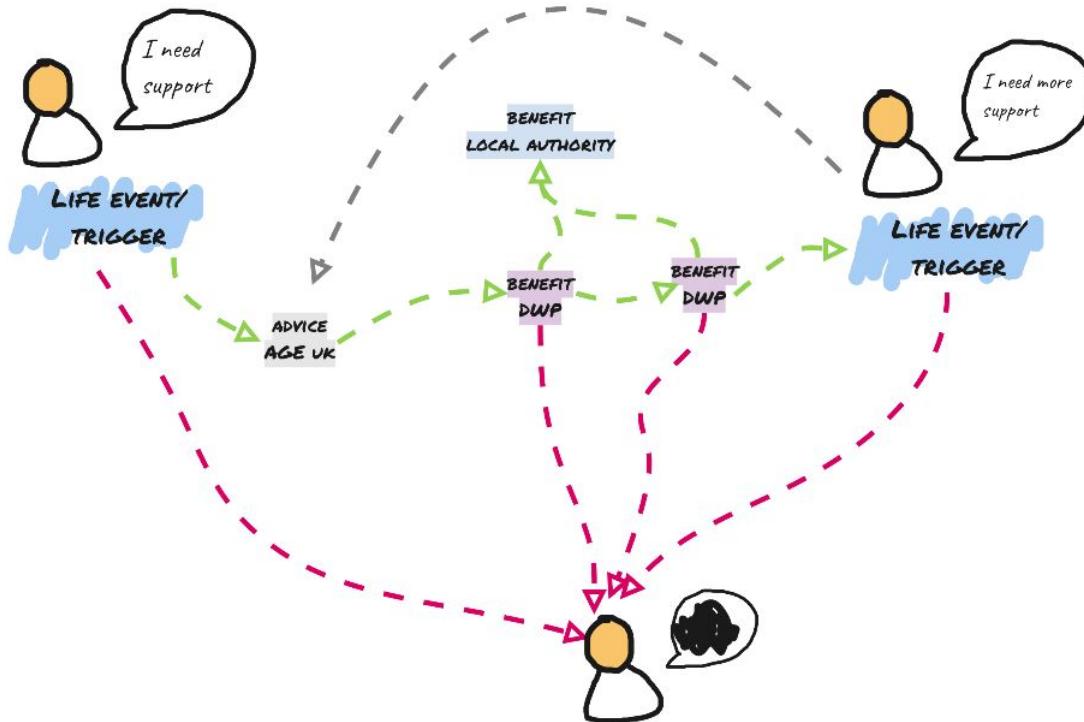


Lou Downe
Ex-Design Director of
the UK Gov

Support available at 66



Missing out



Policy paper

Government Transformation Strategy

Published 9 February 2017

What we will do by 2020

The government has the following areas of priority for this Parliament:

- design and deliver joined-up, end-to-end services
- deliver the major transformation programmes
- establish a whole-government approach to transformation, laying the ground for broader transformation across the public sector

A	C	D	E	F	G	H	I	J	K
User status	PRE-EMPLOYMENT					EMPLOYED			
Awareness about pensions	Turning 16	Moving to the UK	18+ and on a training course	Working	Low income	Being self-employed	Moving countries/working abroad	Looking for	
	You begin to receive NI credits at age 16. If you start work at this point you may start to pay NI contributions.	Need an NI number to work If you were sent on a course by Jobcentre Plus you will automatically receive NI credits, if you're on a government-approved course but not Jobcentre Plus then you need to apply for Class 1 credits by writing to National Insurance contributions and Employers Office at HMRC.	If you're over 16 and on a government-approved training course that lasts no longer than 1 year you can receive NI credits. Auto-enrolment now means many you will start private pension pots through your workplace when you start working. Everyone will come under auto-enrolment by 2018. Opt-out numbers amongst those currently covered by auto-enrolment are quite low. At this point you can choose who you want to invest your pension pot when you die.	When you start work you will begin making NI contributions. Auto-enrolment now means many you will start private pension pots through your workplace when you start working. Everyone will come under auto-enrolment by 2018. Opt-out numbers amongst those currently covered by auto-enrolment are quite low. At this point you can choose who you want to invest your pension pot when you die.	You can receive NI credits while receiving universal credit. When self-employed, there are various ways to draw an income. You pay class 2 NI through tax returns, or if set up as a Ltd. company you can draw a minimum qualifying income plus dividends.	When self-employed, there are various ways to draw an income. You pay class 2 NI through tax returns, or if set up as a Ltd. company you can draw a minimum qualifying income plus dividends. If working abroad you might also take part in an international workplace or private pension scheme.	If you work abroad you may pay NI in that country, which could make you eligible for their state pension. You can also make voluntary contributions to your UK NI whilst you are away.	If you are on job receive NI credits	
Guidance on GOV.UK	National Insurance: general enquiries	Apply for a National Insurance number				Self-employed National Insurance rates	National Insurance if you go abroad		
Get your NI number	https://www.gov.uk/government/organisations/hm-revenue-customs	https://www.gov.uk/apply-national-insurance-number				https://www.gov.uk/apply-class-2-national-insurance	https://www.gov.uk/self-employed-national-insurance-rates		https://www.gov.uk/international-insurance-if-you-go-abroad
Pay NI contributions	National Insurance https://www.gov.uk/national-insurance National Insurance rates and categories https://www.gov.uk/reduced-national-insurance-married-women https://www.gov.uk/voluntary-national-insurance-contributions https://www.gov.uk/voluntary-class-3-national-insurance https://www.gov.uk/state-pension-top-up	Automatically sent one when you reach 16 or apply for a NI number if you are between 16 and 20 and haven't received one. https://www.gov.uk/apply-national-insurance-number	Apply for a National Insurance number https://www.gov.uk/apply-national-insurance-number	Find a lost National Insurance number (Get your National Insurance number in writing (CA5403)) https://www.gov.uk/lost-national-insurance-number	Pay class 1 NI contributions automatically through PAYE. If a woman has opted in to pay reduced rate NI contributions and wants to start paying the reduced rate she should give her 'certificate of election' - form CA4139, CF383 or CF380A to her employer. You can apply for a new certificate by sending form CF9 (if you're married) or form CF9A (if you're a widow) to HM Revenue and Customs (HMRC). Until April 1977, married women could choose to pay a reduced rate of NI. You might still be paying the reduced rate if you opted in before the scheme ended. If this is the case your State Pension will be reduced and you won't be able to claim some benefits. To stop paying the reduced rate you can fill in form CF9, or	If someone has earnings in any particular job less than the Lower Earnings Limit (LEL) (current £112 a week) they will not contribute to any National Insurance, and will not accrue a qualifying year towards the basic State Pension. Also, earnings from separate jobs cannot be aggregated for pension purposes. If a woman on reduced rate NI contributions earns below LEL for 2 tax years in a row she loses the right to pay the reduced rate. You can pay voluntary class 3 NI if you are employed but earning under £112 a week and not eligible for National Insurance credits. You can pay Voluntary NI if you are self-employed with profits under £5,965, or self-employed as an examiner, minister of religion or in an investment or	Pay NI through self assessment (class 2 if your profits are £5,965+ a year, class 4 if your profits are £8,060+ a year). If a woman on reduced rate NI contributions is self-employed for 2 tax years in a row she loses the right to pay the reduced rate. If you are normally self-employed in the UK and are going to work temporarily in another country within the European Economic Area use form CA3837 to enable HMRC to determine which member state's social security legislation will apply and if need to continue paying NI. You can pay Voluntary NI if you are self-employed with profits under £5,965, or self-employed as an examiner, minister of religion or in an investment or	If you are a non-UK resident you can send a NI enquiry to find out if you have to pay NI abroad. You can pay voluntary class 2 NI contributions if you are living and working abroad - but only if you worked in the UK immediately before leaving, and you've previously lived in the UK for 3 years in a row or paid 3 years' National Insurance. You can pay voluntary class 3 contributions if you're living abroad but not working - but only if at some point you've lived in the UK continuously for 3 years or paid 3 years' of contributions.	You can pay contributions record and handle

James Brown
Lead product owner

Tom Romer
Lead Technical Architect

Our Missions

Mission 1: The far future of retirement services

How can we deliver services that solves whole problems for users. Looking beyond our current road maps and not constrained by organisational boundaries.

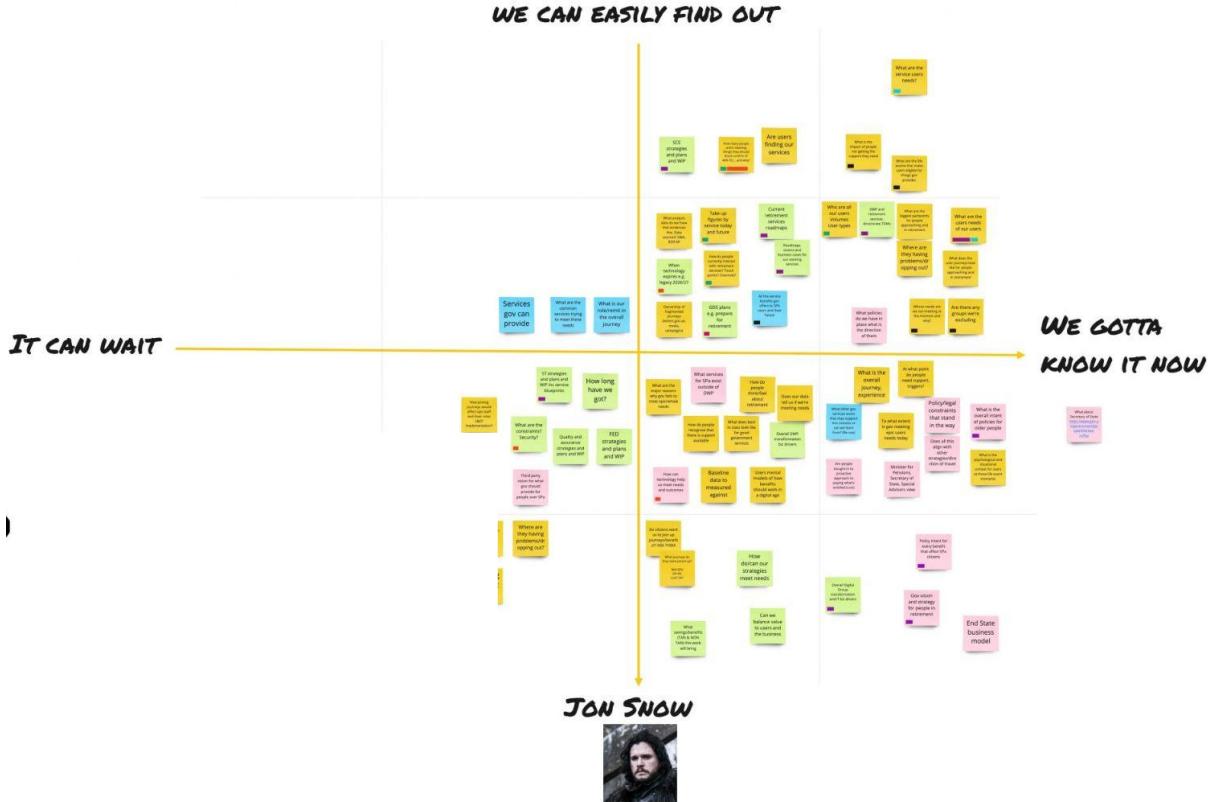
Mission 2: Critical challenges

Support our teams in realising their current visions, roadmaps and business cases, and our emerging view of the far future.

What we did



Kicking off discovery



We did research to understand people's journeys and experiences of approaching, reaching and being over State Pension.



"Unless looking for things you're not told about them"

Life events

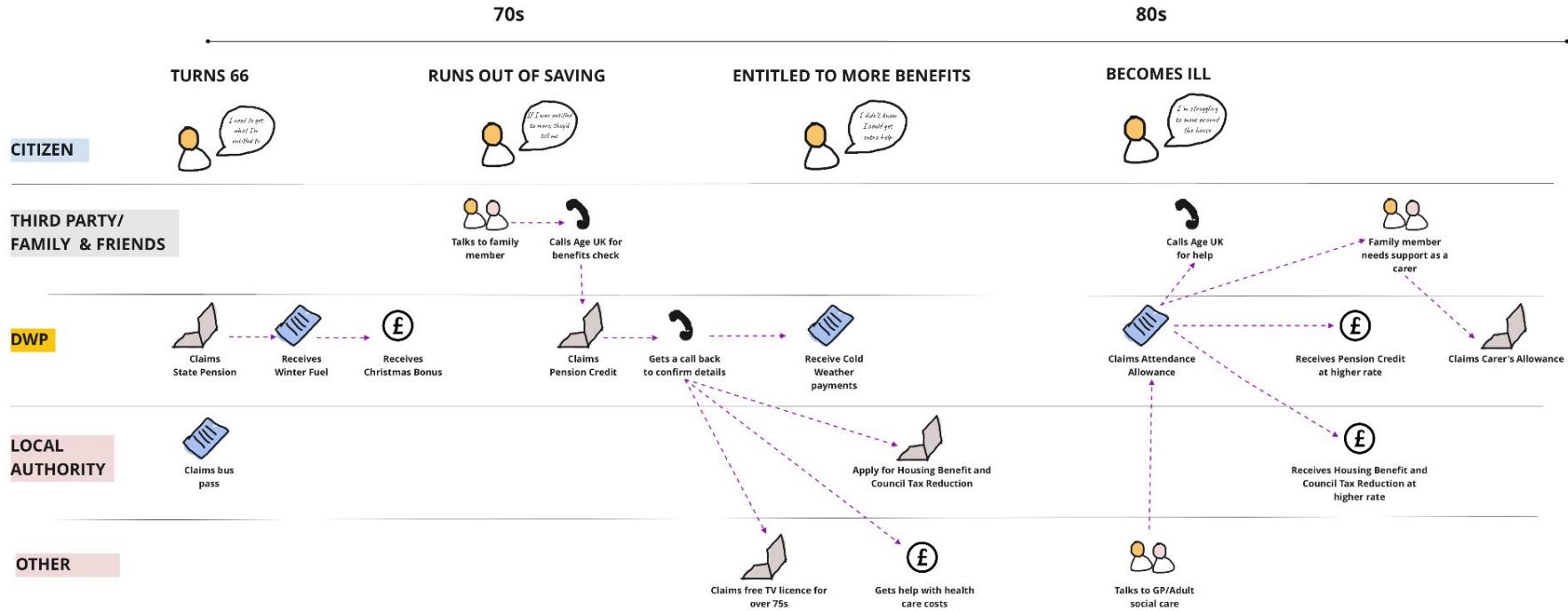
66

Pre State Pension age

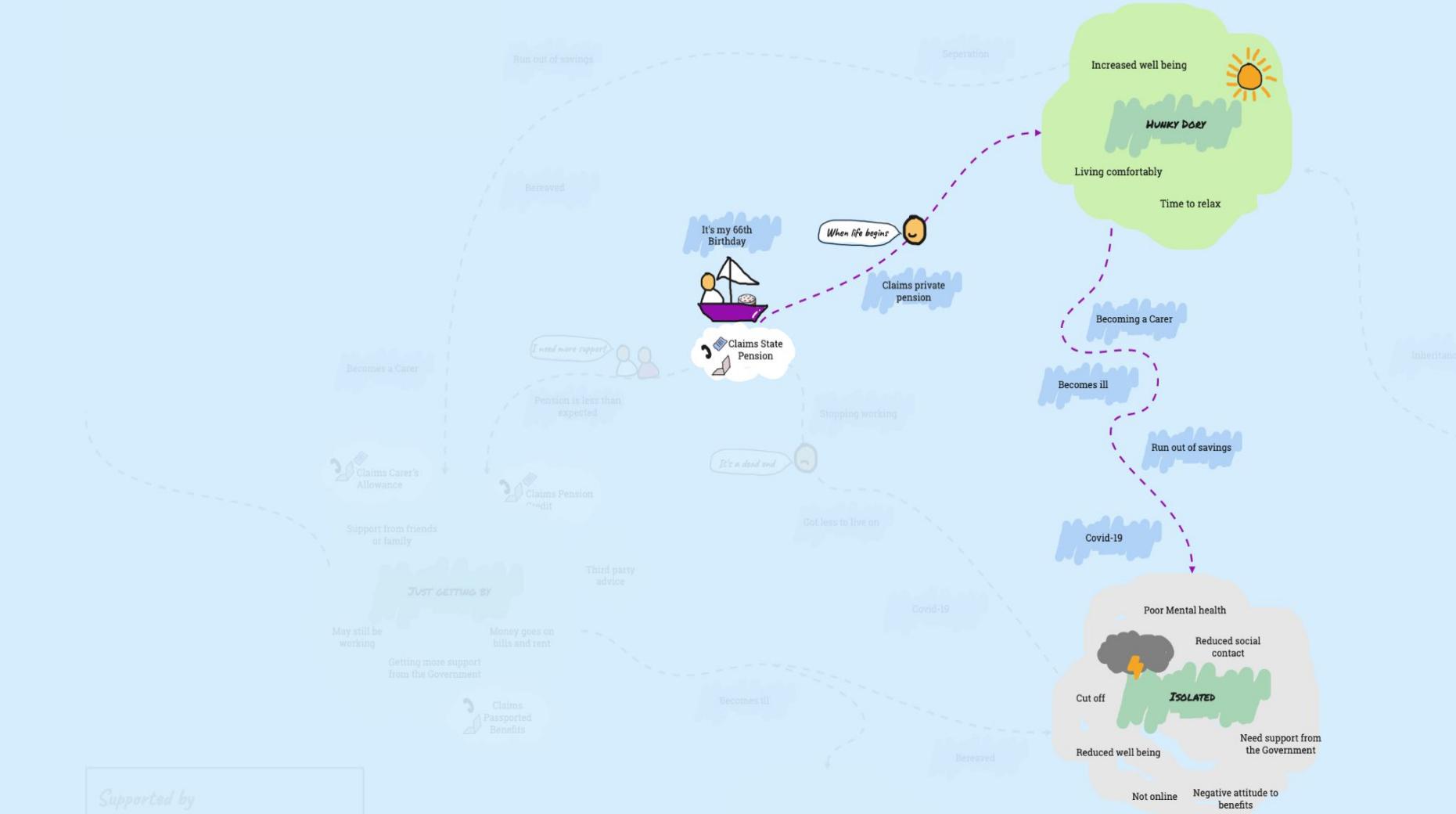
Post State Pension age

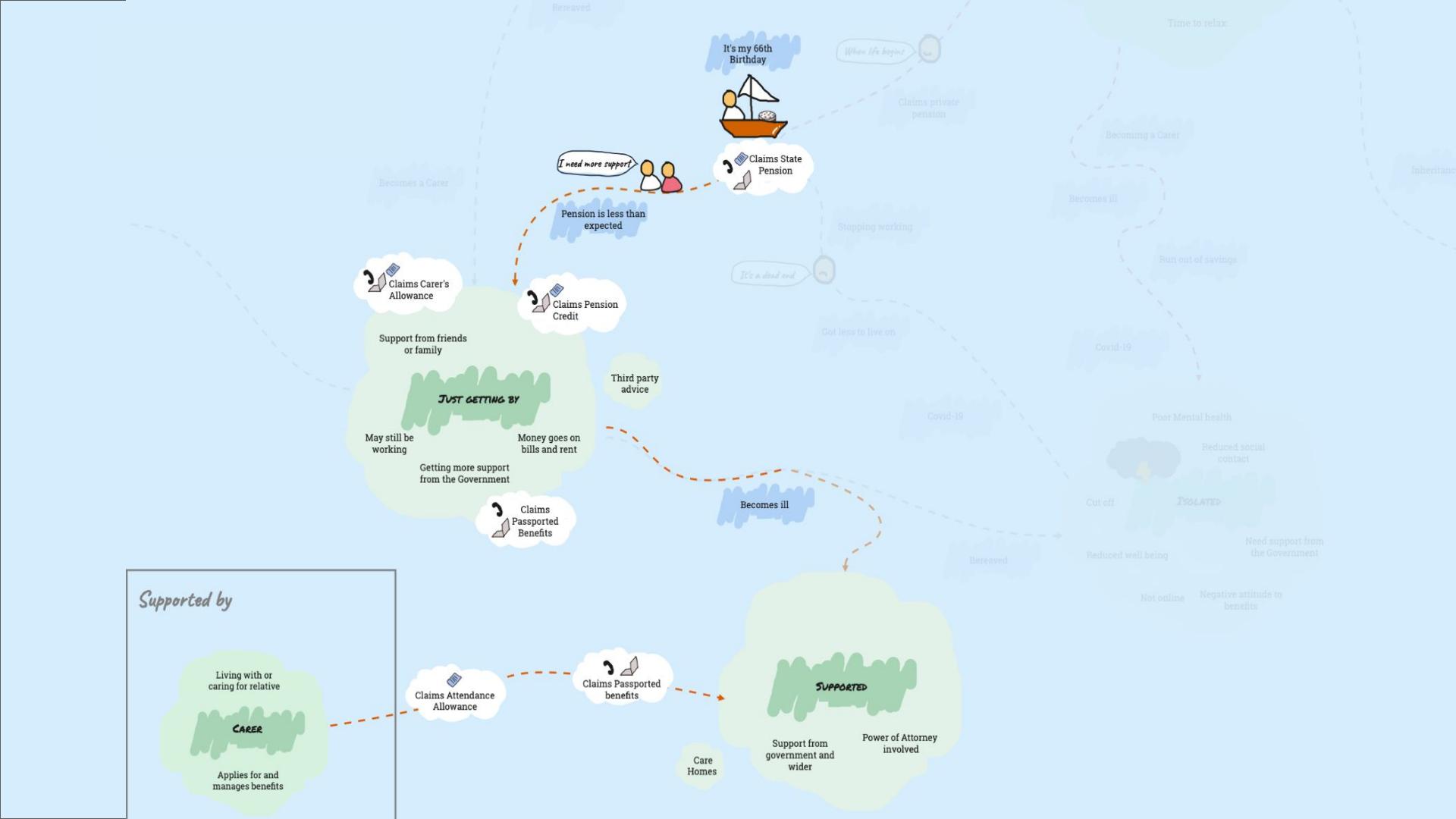
Life Events	Starts work	Has family	Changes job	Parent becomes ill (becomes informal carer)	Reaches 55	Starts work (late redundant, illness and disability)	Starts work again	Looks after grandkids	Divorced/Married/widowed	Approaching 60	Reaches 66	Partner becomes ill (becomes carer and informal carer)	Unable to pay rent or bills unexpected expense	Widowed/divorced	Becomes ill	Gets into hospital	Moves house	Goes into Care
Action/ Awareness/ attitude	busy when younger with work and family	May look into planning	Life events affect work, may be contributing to the partner's pension or affect yourself	Looks into State Pension, maybe too late to improve	Draw private pensions early	Job might be unsuitable for home caring with illness	Not aware of benefits/NI credits	Partner looked after finances	Reaches 65, letter, Claims DWP, pension, anything they are aware of	Receives SP award letter, less than they expected, less than carer's benefits	Receives Winter Fuel payment	Partner may not be aware of their pension or their partner's pension, negative perceptions	Trigger for needing help, financial stress, negative perceptions, concerned about future, speak to third party	Stressful time, lots of uncertainty, concerned about finances	May be struggling with costs but doesn't want a care	May not be aware of what benefits may be available, including disability premiums.	Concern about going into care in a sheltered accommodation	
Painpoints	Can't afford to contribute significantly to pensions or savings	Compromised due to lack of redundancy, benefits may be put at risk, reduced pension	May not be able claim benefit if parent isn't on one	Gets a State Pension, formula not tailored to situation	Doesn't realise option-taking SP up to date	Doesn't realise option-taking SP up to date	Doesn't realise option-taking SP up to date	May have been dependent on partner's pension and financial decisions	Doesn't realise has to apply	Has to tell the bank or pension provider that will give in many different places, doesn't know cost or where to go	May not receive money automatically	Starts to spend more money, caring, runs out of savings	Needs to engage with a lot of organisations to get support	Partner might be the person going to the bank, requires good memory/computer	Has to tell benefits advisor who might have to register them to receive a pension	Concern about the cost of care, especially if carer costs and need to pay for other benefits		
	unable to work and contribute while caring for children	Initial direct payments keep on coming, may provide a cushion, plan before the financial change	Doesn't get NI credits added to SP pension	Plan of Pay, terminology and confusion around benefits, NI credits and Contracting out	May claim benefits and have a negative experience			May think they are entitled to their State Pension, but don't know about the formula	May have benefits increased or not stopped and end up owing money	State Pension first payment is delayed	Has to tell the bank or pension provider that will give in many different places, doesn't know cost or where to go	Premiums (Care or Disability) may not be correctly applied	May have benefits increased or not stopped and end up owing money	Disempowered				
	May have lost track of private pensions			Passed benefit cap, DWP and HMRC so gives up					Has understood for retirement may already be struggling	State Pension on its own not enough to live on	Unable to tell the bank or pension provider that will give in many different places, doesn't know cost or where to go over the phone		May not get increases to benefits					

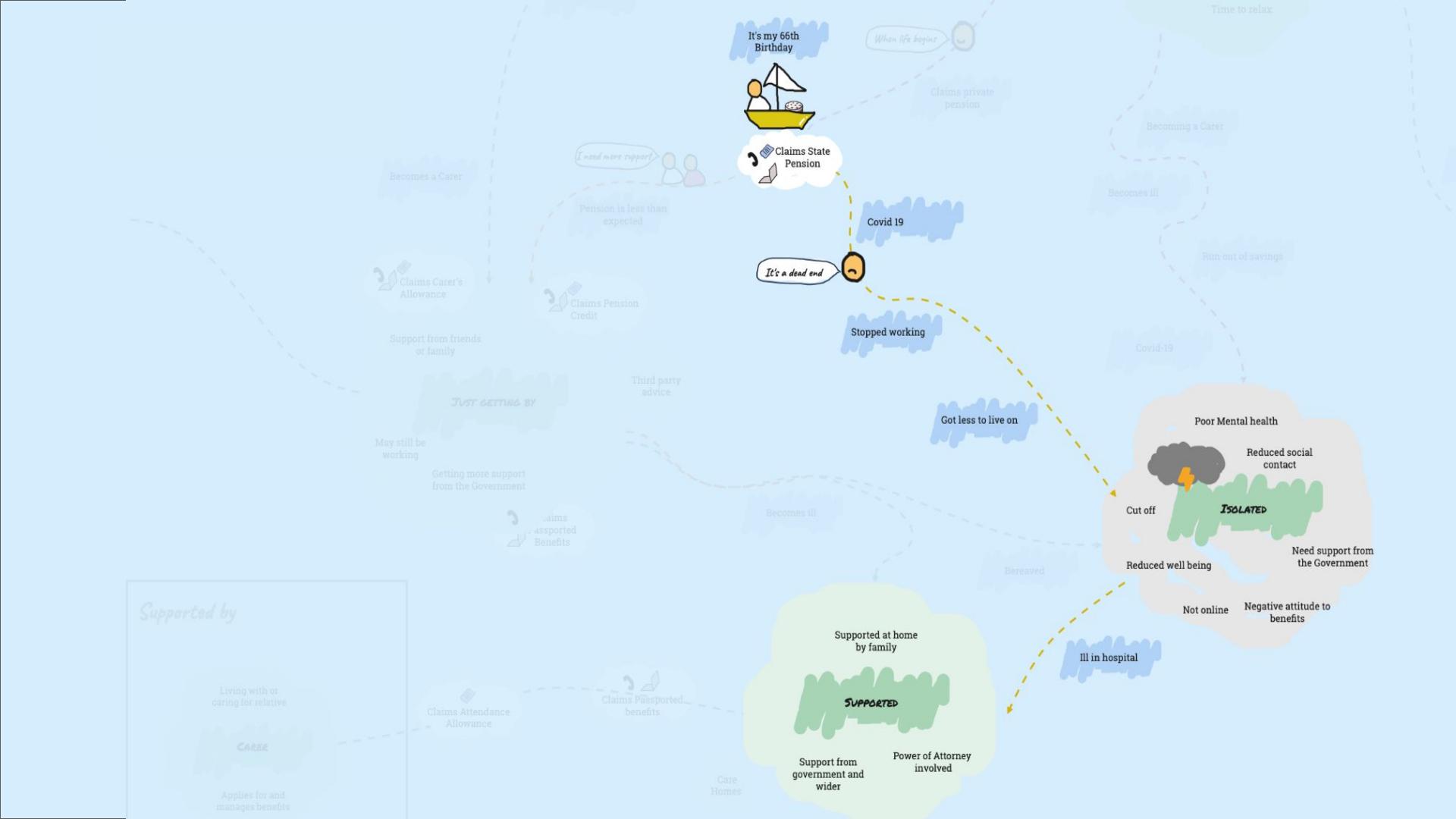
Mapping journeys

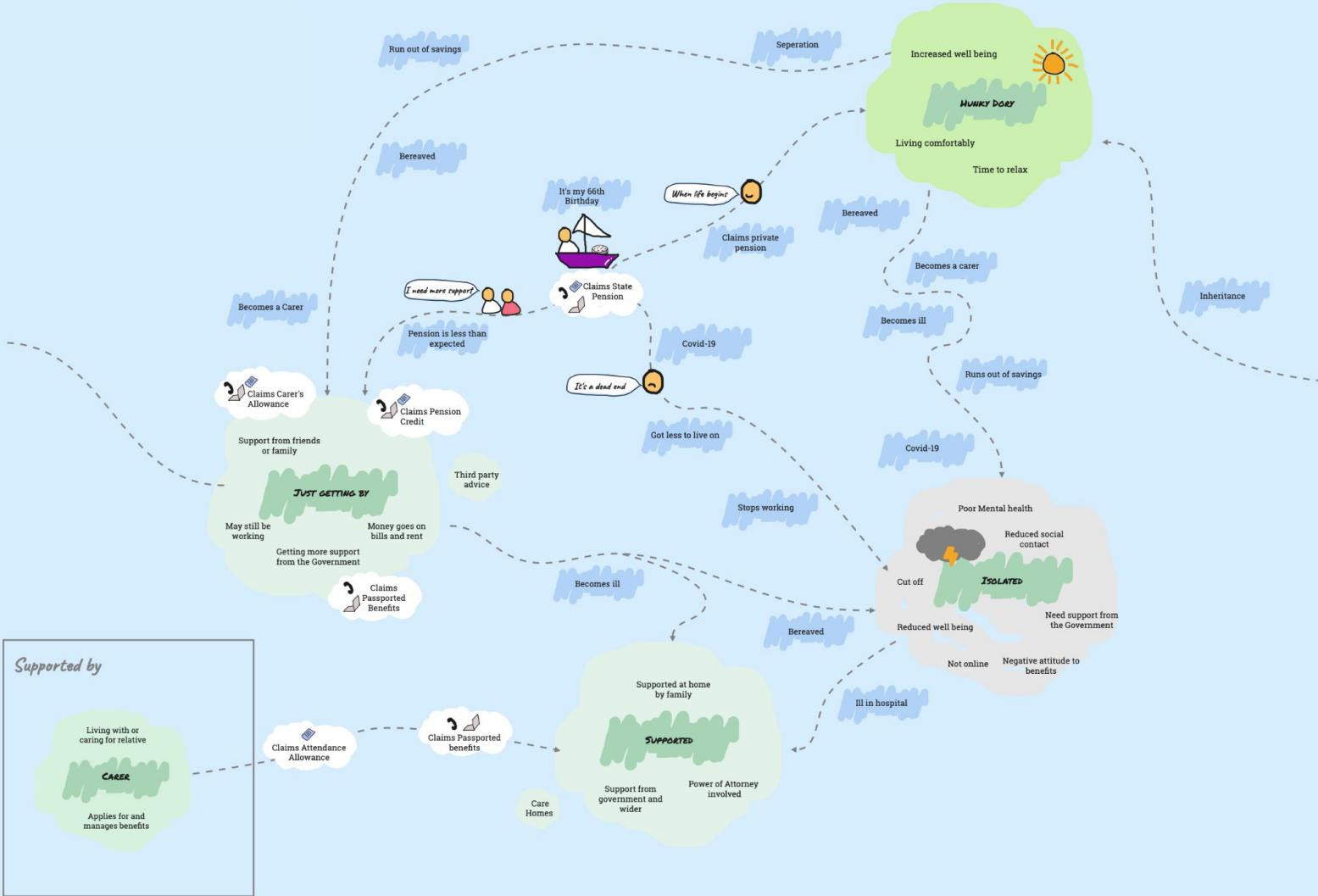


Supported by









User needs and problems

Overarching user need: **I need enough to live on so that I do not suffer hardship**

Overarching problem: **There is a significant number of people close to and over State Pension age living in poverty**

Stage	State Pension age										Post State Pension age			
	Pre State Pension age					As someone not yet State pension age, I need to have enough to live on when I'm older					As someone over State Pension age, I need to get the support I need when I need it.			
User needs														
	I need to understand the right decisions for me, so that I have enough to live on now and when I'm older	I need to understand how much my pensions will be and when I will get them	I need to understand if I've been unable to build up enough to live on at State Pension age	I need to understand when the Government makes changes that will affect my pensions and income	I need to know about all the pensions I have to claim	I need there to be no gaps in my income when I reach State Pension age	I need to know what support I can get at State Pension age and how I can get it	I need to be confident that DWP will pay me on time	I need to know when the current support I'm receiving will stop	I need to understand if there's anything I need to do to get support	I need to know what support I can get after State Pension age and when I can get it	I need to understand if there's anything I need to do to get support	I need to know what options I have if I'm not eligible or I disagree	If my health or finances decline, I need to be able to easily get all the support I need
Problems														
	People are often unprepared financially for later life				The transition from working age to pension age can lead to people missing out and unnecessary hardship					People are made to understand and be aware of what support is available before they can get it				As people age they are more likely to have multiple needs (illness, low income, care) and struggle to get support

Across all DWP Services at any time													
As someone needing to interact with DWP													
User needs													
	I need reassurance that if I interact with DWP my support won't be taken away unfairly	I need to be treated with respect when I contact DWP	I need to receive the right amount of money	I need to be confident that DWP will pay me on time	I need to be able to contact DWP and for them to contact me in a way which is best for me	I need to be able to get assistance if I'm struggling to interact with DWP	I need to be confident that any problems or queries I tell DWP	I need to understand what is required of me	I need to be confident that everything is correct and to know what is happening next	I need someone to interact with DWP for me if I'm not able or comfortable to do so myself			
Problems													
	People believe government doesn't care for them and treats them with suspicion which can put them off getting support			People interacting with DWP experience difficulties and not get the right support					People interacting with DWP on behalf of someone else experience difficulties which may mean they don't get the right support				

How might we

User needs

If my health or finances decline, I need to be able to easily get all the support I need

If my health or finances decline, I need to know what support I can get and when

If I become entitled to a benefit, I need to get everything else I'm entitled

Problems

As people age they are more likely to have multiple needs (illness, low income, care) and struggle to get support

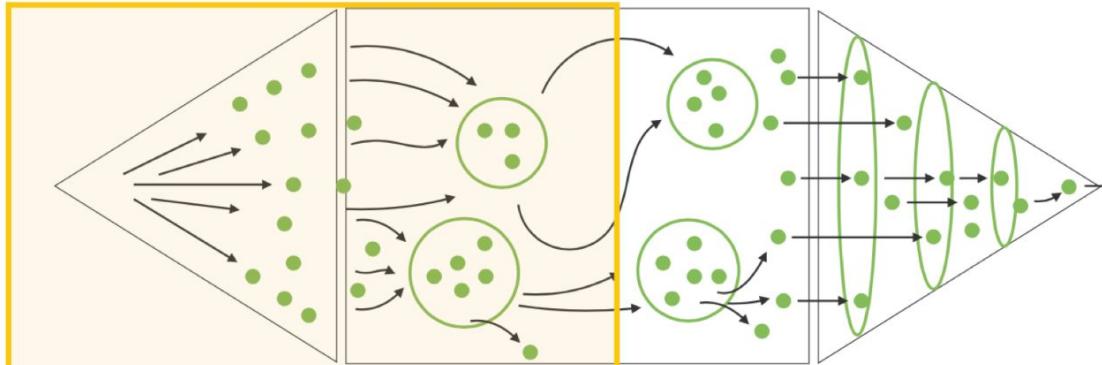
How might we?

Reach the most vulnerable people who are missing out?

Help people who are unable to claim and manage their benefits?

Make sure that when people's needs change, they get the right support?

Make it simpler for people to get all the help they need in any given interaction?



Idea generation

Use the how might
wes to generate a
large number of ideas

Sort

Group and theme the
ideas until we have a
number of projects we
want to investigate
and a vision for the
future of retirement

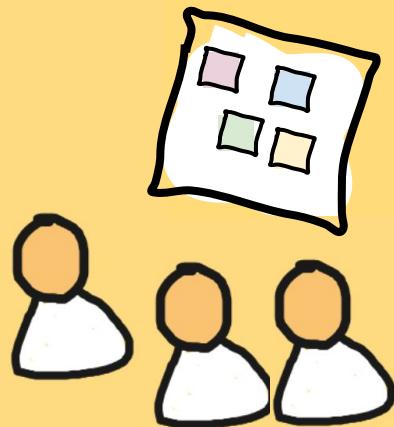
Explore

Explore each project,
its value and the
appetite within DWP /
gov to address it

Conclude

Have a plan / roadmap
for taking these
projects forward

Ideation workshops



The transition from working age to pension age can lead to people missing out and unnecessary hardship

Ensure people know what will happen at SPA and if they need to do anything?

Prevent people from having gaps in their income?

Make sure people get everything they're entitled to at the point of reaching SPA?

Get people the support they need as easily as possible when they reach State Pension age?

As people age they are more likely to have multiple needs (illness, low income, care) and struggle to get support

Reach the most vulnerable people who are missing out?

Help people who are unable to claim and manage their benefits?

Make sure that when people's needs change, they get the right support?

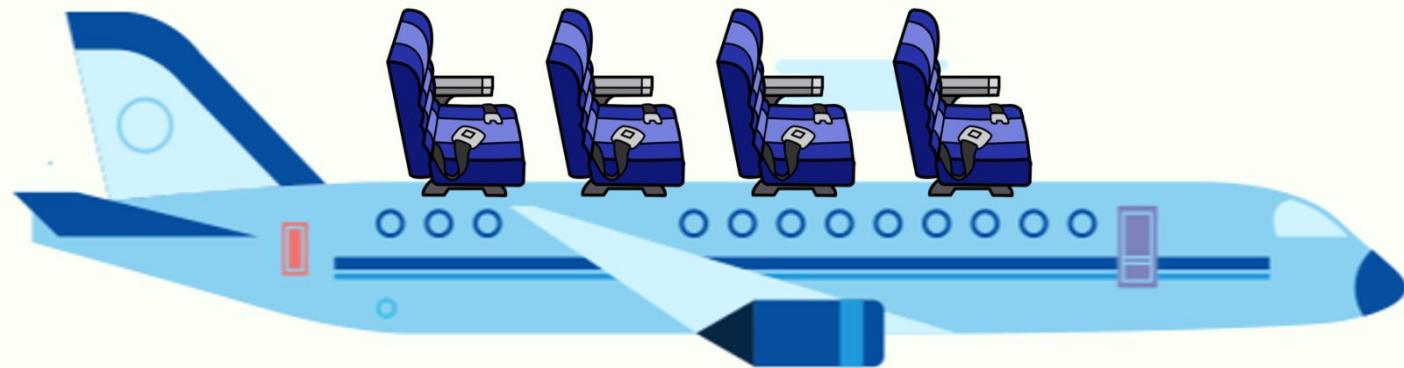
Make it simpler for people to get all the help they need in any given interaction?

People are made to understand and be aware of what support is available before they can get it

Ensure all users get a clear outcome and no one is left behind without knowing how to continue?

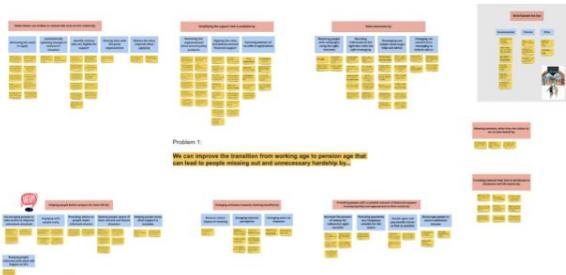
Make it so people don't have to seek out and understand the support that's available?

Make it so people don't have to interact with lots of organisations (inc. beyond DWP) multiple times to get the support they need?

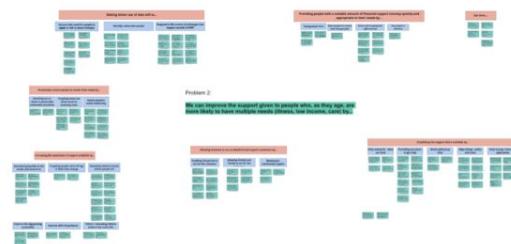




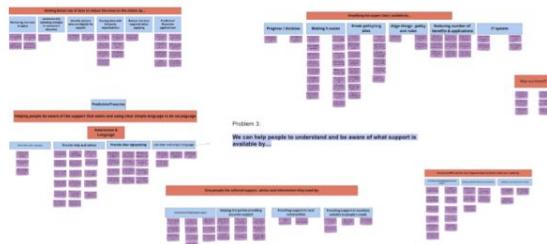
Problem 1: The transition from working age to pension age can lead to people missing out and unnecessary hardship



Problem 2: As people age they are more likely to have multiple needs (illness, low income, care) and struggle to get support



Problem 3: People are made to understand and be aware of what support is available before they can get it



We combined the ideas from each workshop removing any duplicates



We could get people the money and support they need by...

Helping people better prepare for later life

- Making people aware of their current and future situations
- Encouraging people to take action to improve retirement situation
- Providing advice so people make informed choices
- Engaging with people early
- Encouraging people to secure additional income

Raising awareness and understanding of support

- Greater advertising / campaigns for benefits and support
- TV ads
- Targeting people after a change or life event
- Going to where people are and assessing their needs
- Informing and educate people before they reach SPA
- Improving the signage to benefits and support
- Changing the messaging around benefits / claims

Simplifying the process of getting support

- Enabling DWP/Gov staff teams to handle all possible support queries
- Making it easier for people to find and navigate support available
- Allowing people to do and access things in the way that suits them
- Providing one place for people to go for help and support across DWP / gov
- Making the process and decisions of applications clearer
- Only asking people for information we need
- Sharing data with other organisations (x-gov, NHS)

Reduce the number and complexity of benefits and support

- Reducing the number of benefits and applications
- Aligning and simplifying the rules and policies around financial support
- Removing the need to apply

Making it easy for 3rd parties to help people who need it

- Enabling 3rd parties to interact with DWP on someone's behalf
- Sharing information with 3rd parties (friends / charity)
- Boosting in community support

Giving people the money they need quickly

- Increasing the amount of money people over SPs are paid
- Paying people in a way that suits them
- Deciding upon and paying benefit claims as fast as possible
- Ensuring we're paying the right amount now and in the future

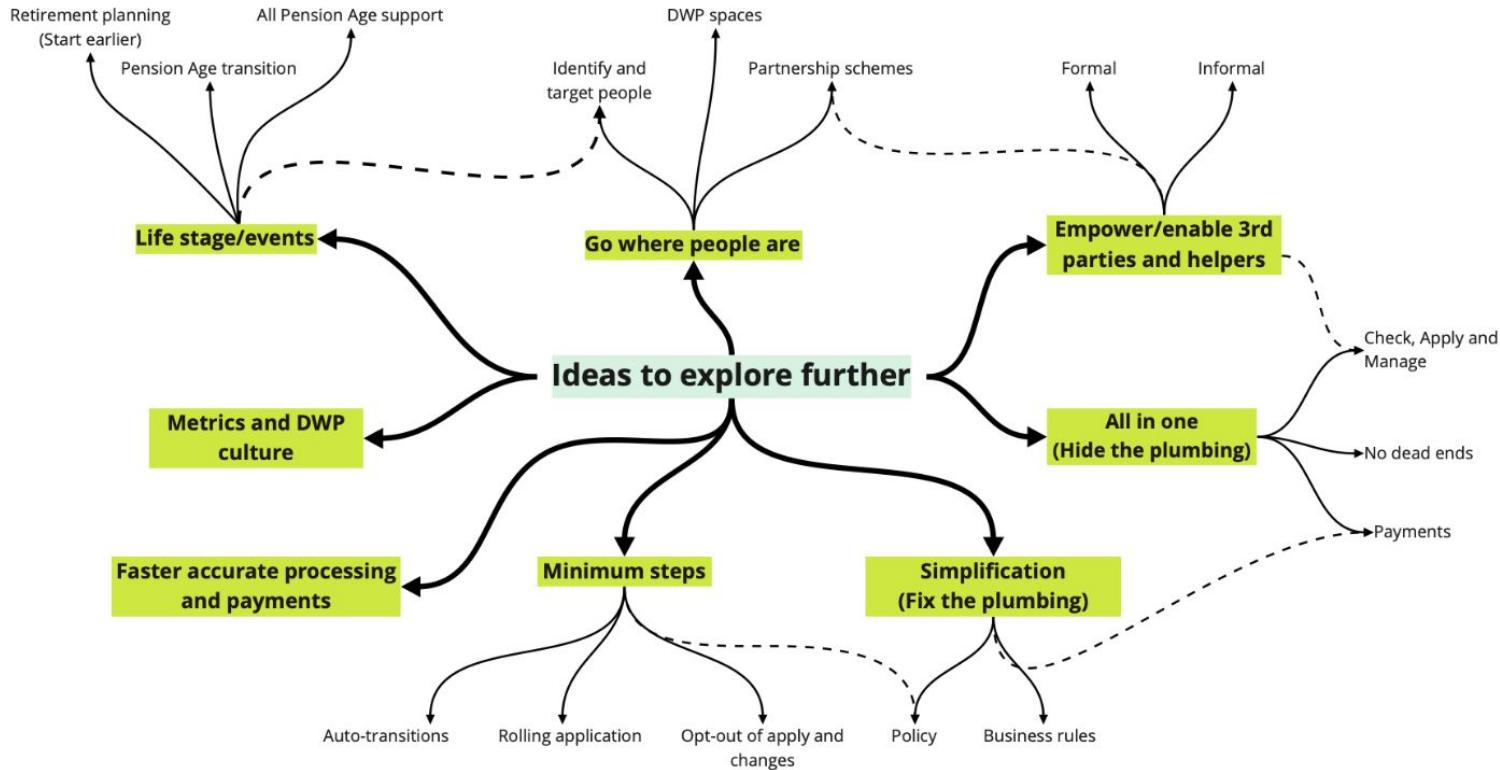
Proactively reviewing people's needs

- automatically updating support when someone's situation changes
- Reaching out to those in potentially vulnerable situations
- Targeting those we think could be missing out
- Assessing people's needs holistically
- Regularly reviewing people's circumstances

Wild / Outside the box

- Accommodation
- Finances
- Other







And that's how I came up with ways to improve people's retirement

So everyone is on hunky-dory Island now, right?



Right?

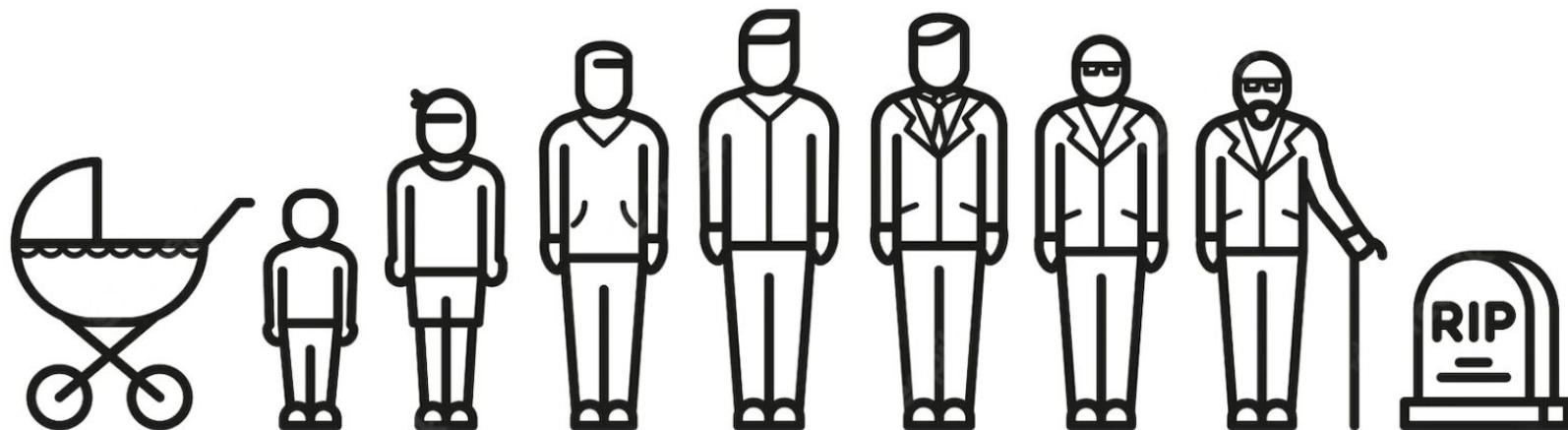
Challenges



Not greenfield



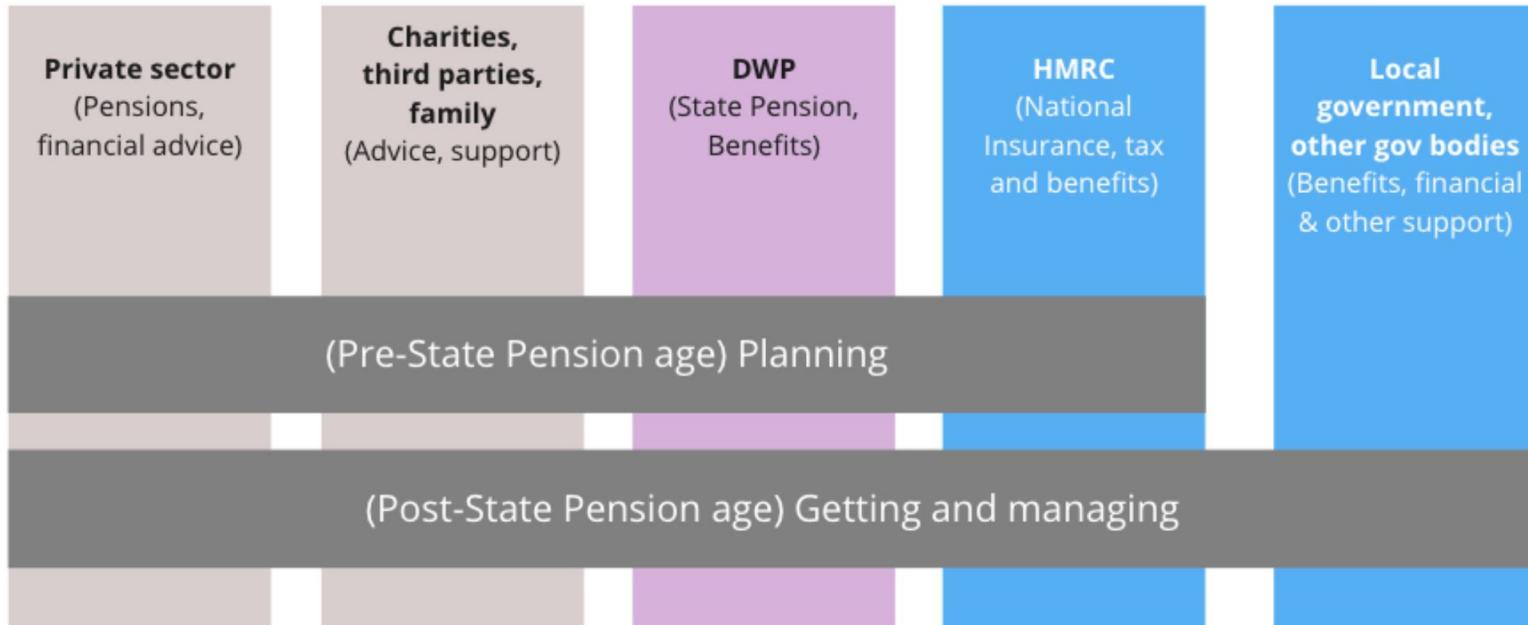
Scope



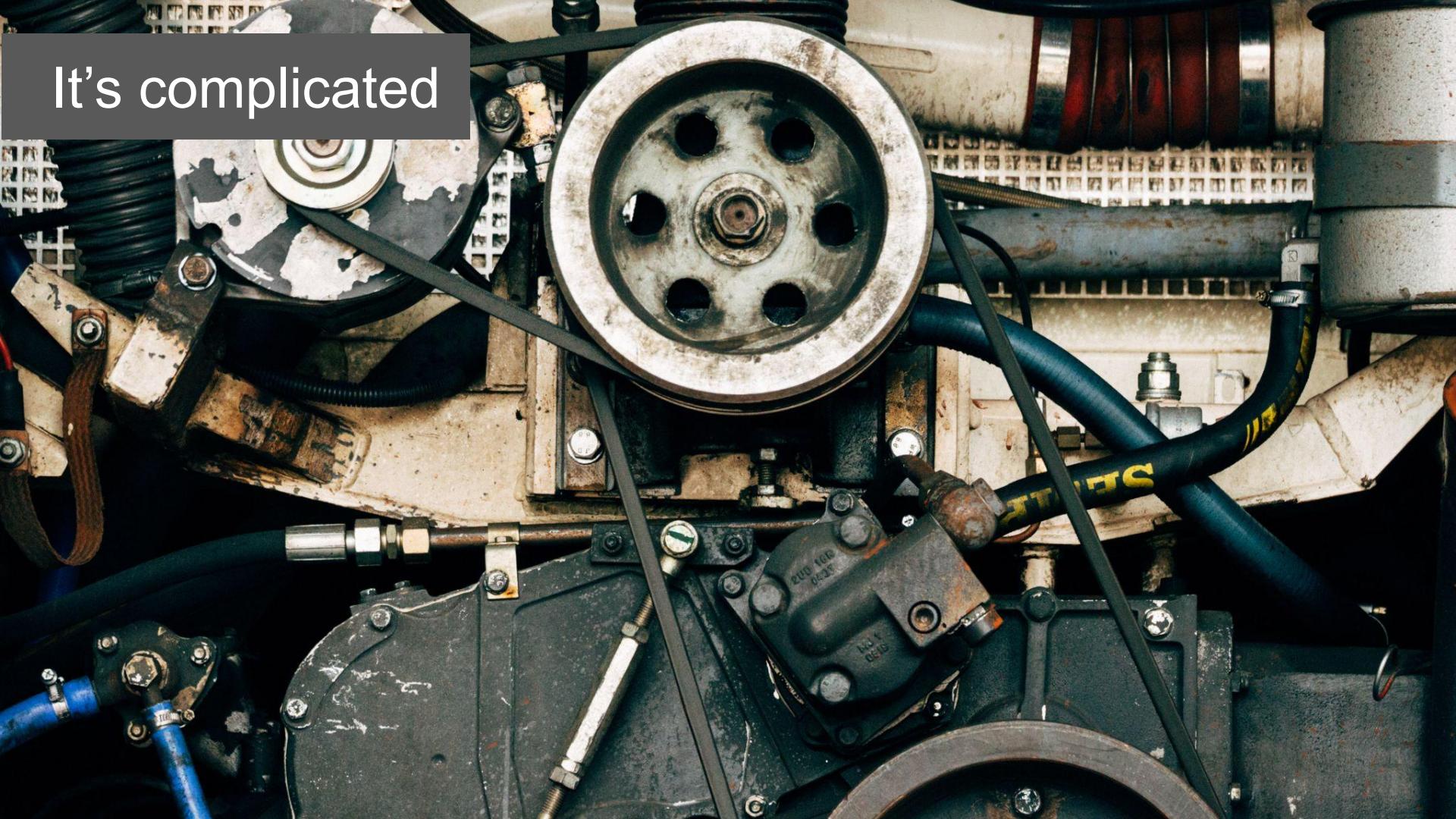
No set path



Influence



It's complicated



Appetite



Too busy



Motivation

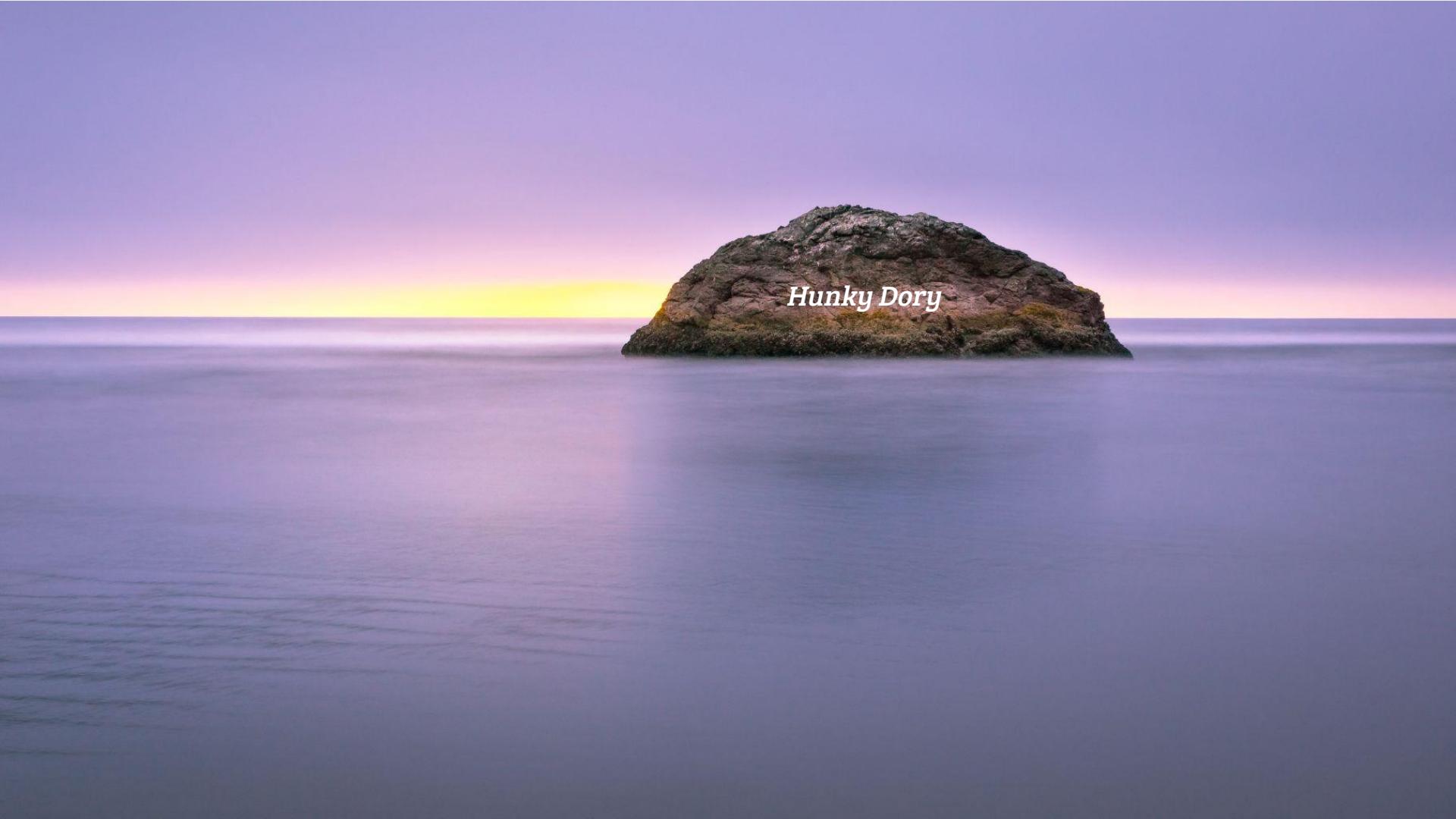


Full team



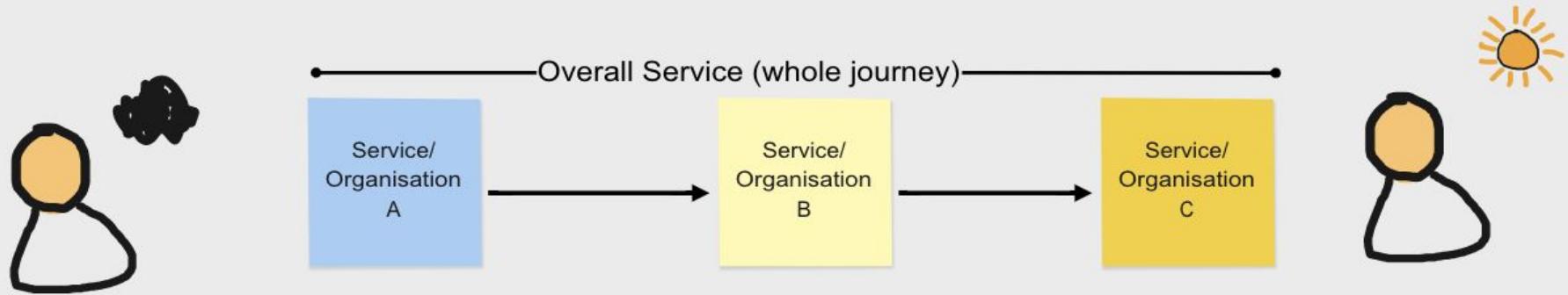
How it's going



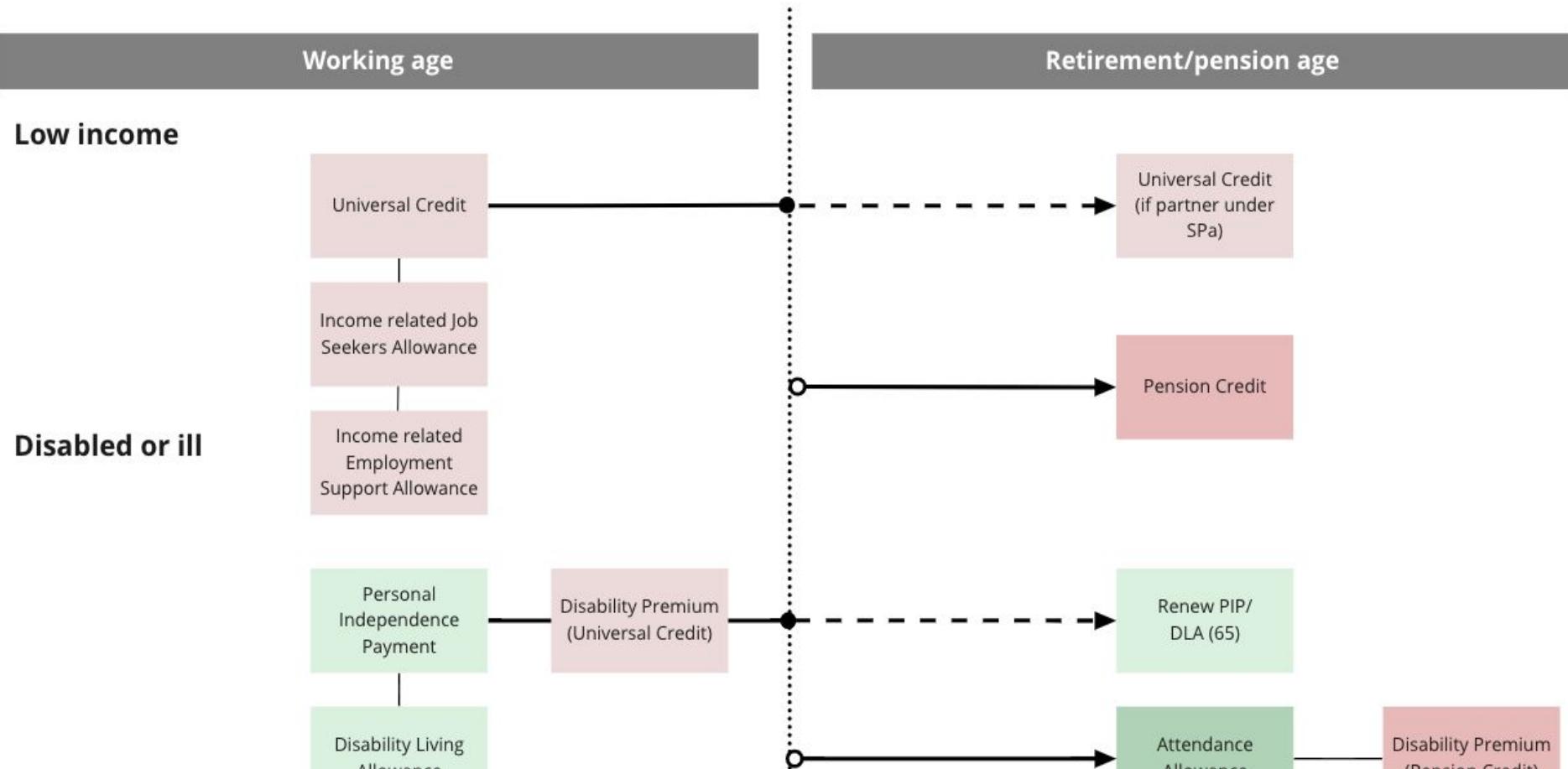


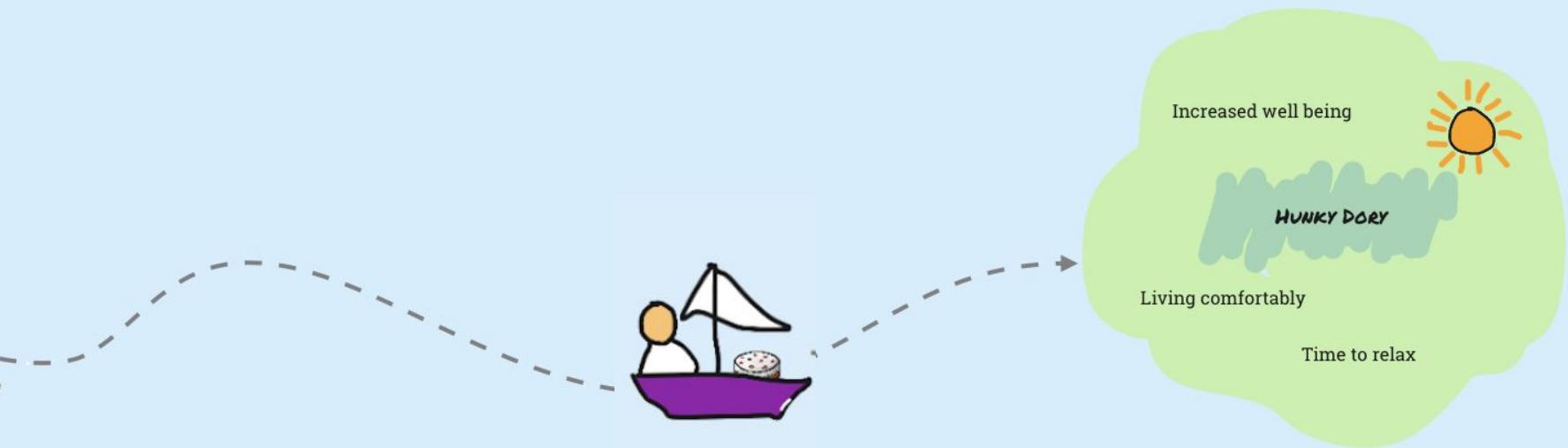
Hunky Dory

Overall problem



State Pension age (66)





Questions

