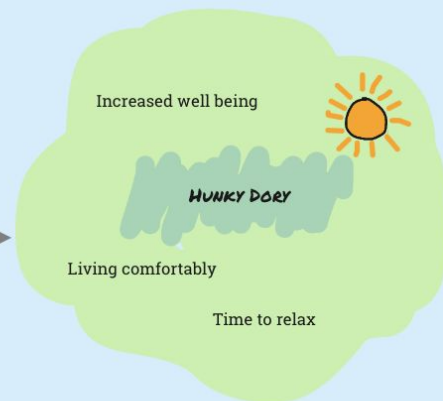


There's room for everyone on hunky-dory island: exploring an end-to-end retirement journey that...doesn't have ends

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

.75

6

17:30 Social Evening



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

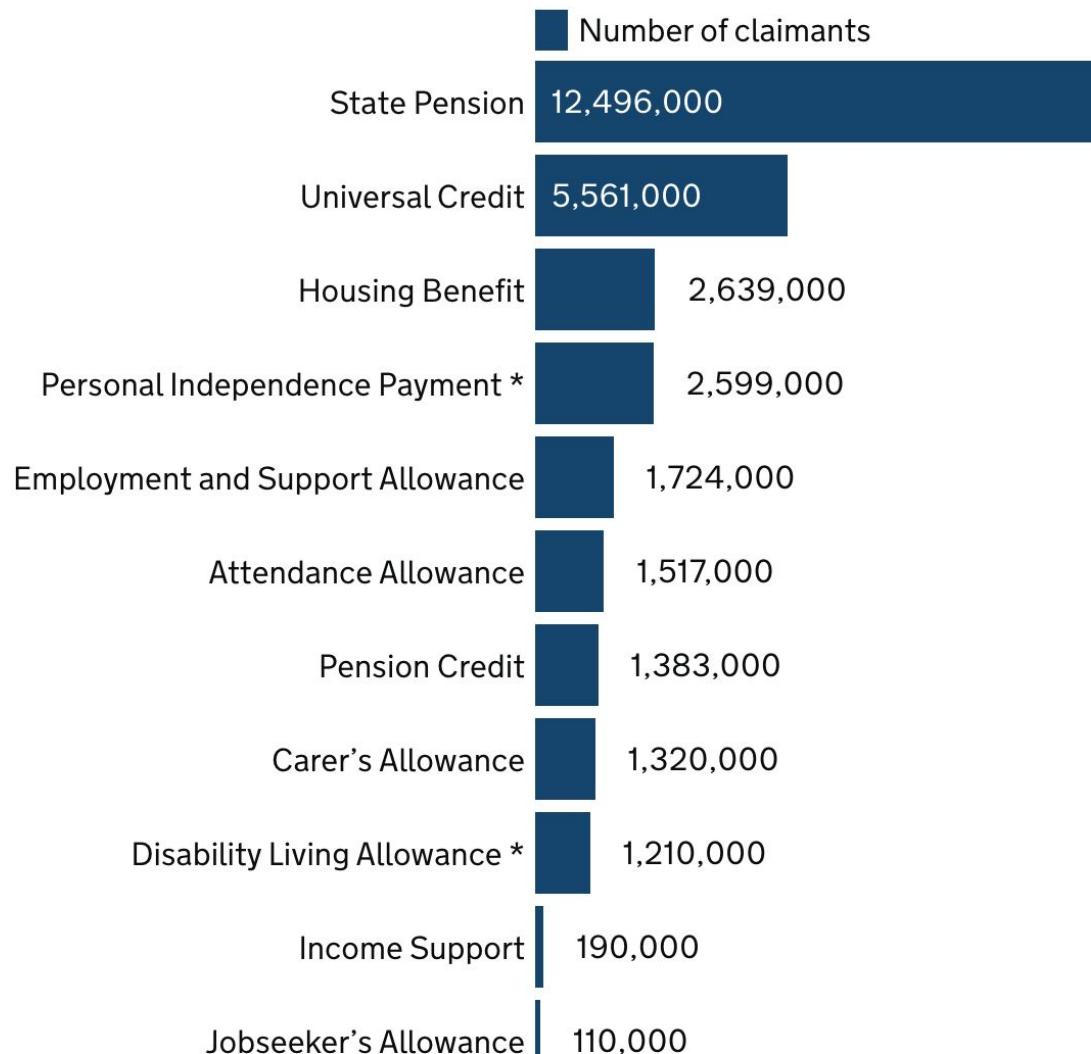


How it started





POST OFFICE TELEPHONE
CALL OFFICE.



Source:
DWP benefits statistics: August 2022

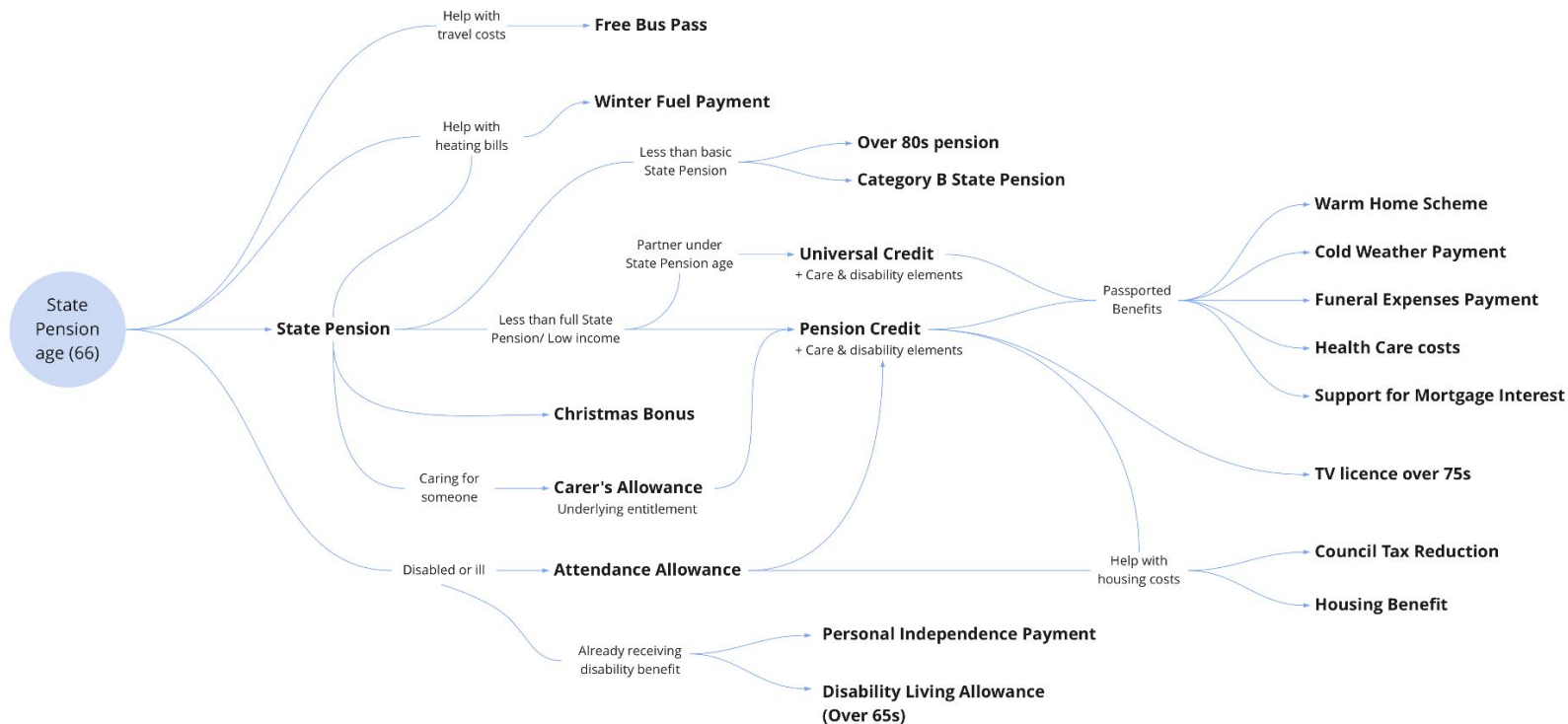


“The way government is structured isn't designed to meet user needs.”

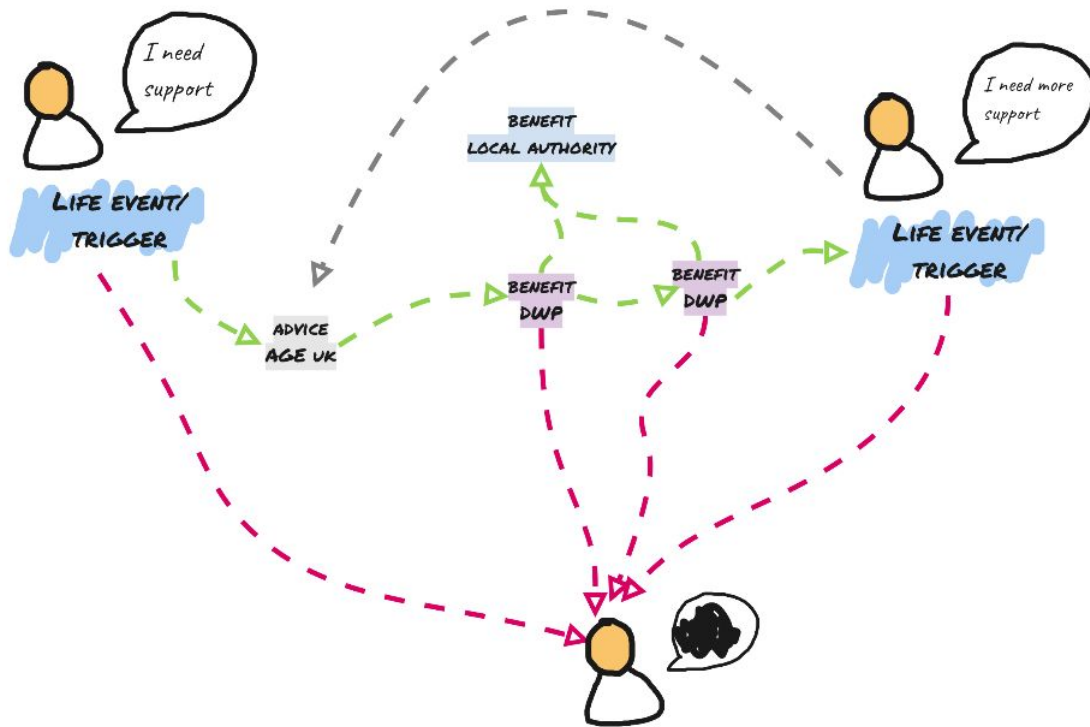


Lou Downe
Ex-Design Director of
the UK Gov

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

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.

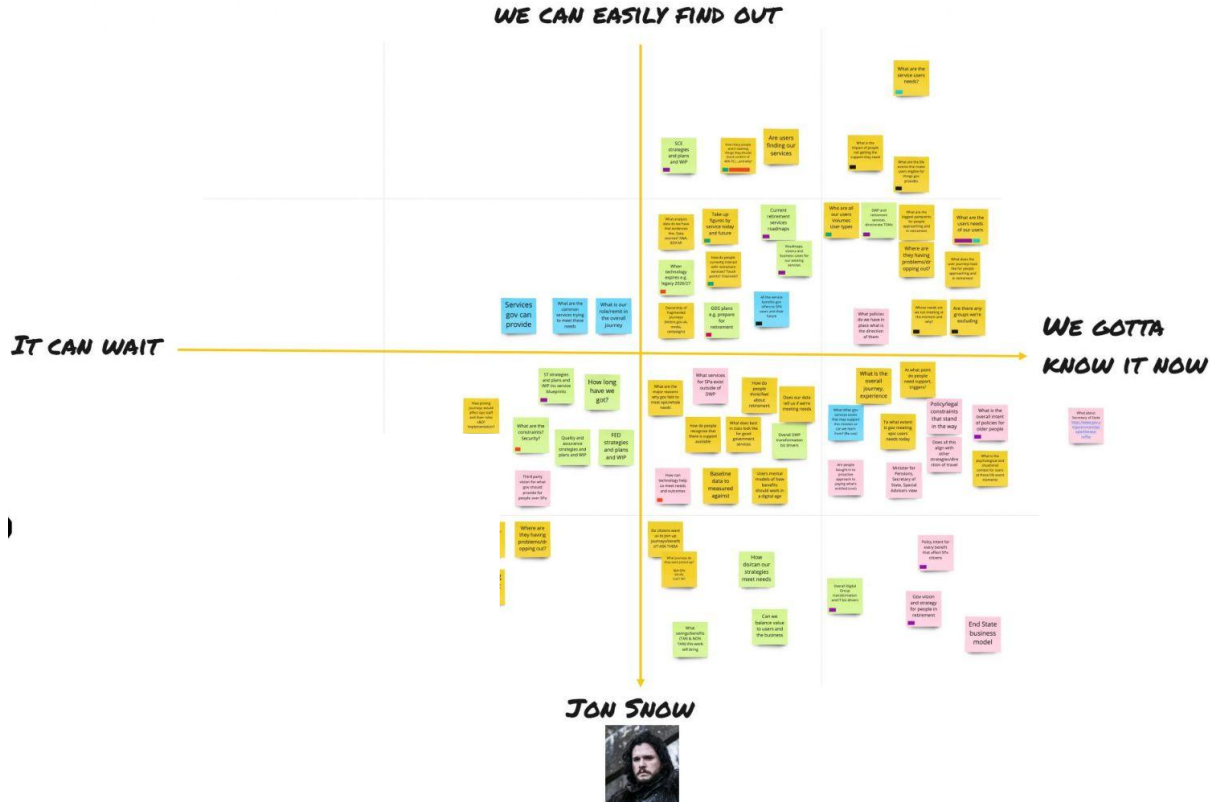
Mission 2: Critical challenges

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.



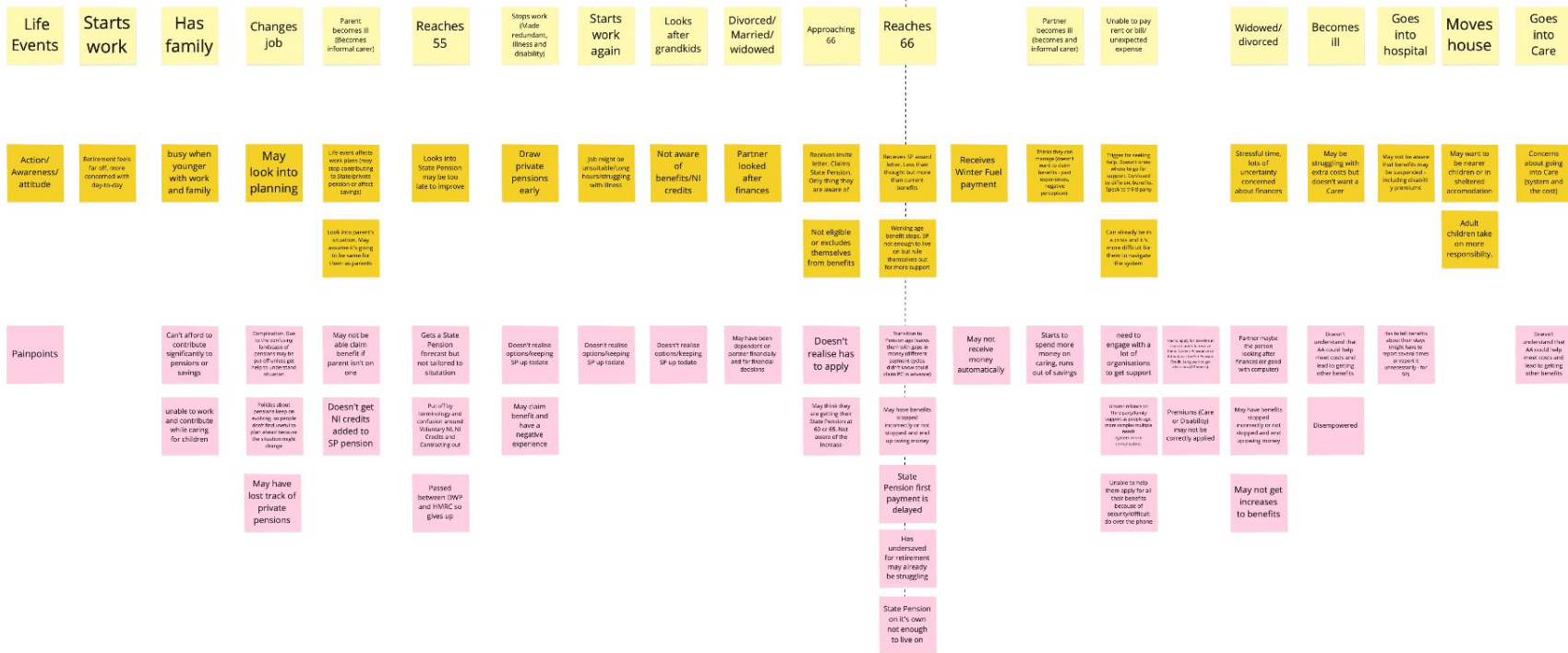
"Unless looking for things you're not told about them"

Life events

66

Pre State Pension age

Post State Pension age



Mapping journeys

70s

80s

CITIZEN

TURNS 66



RUNS OUT OF SAVING



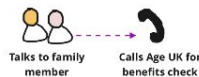
ENTITLED TO MORE BENEFITS



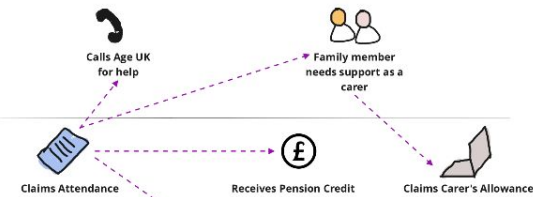
BECOMES ILL



THIRD PARTY/
FAMILY & FRIENDS



DWP

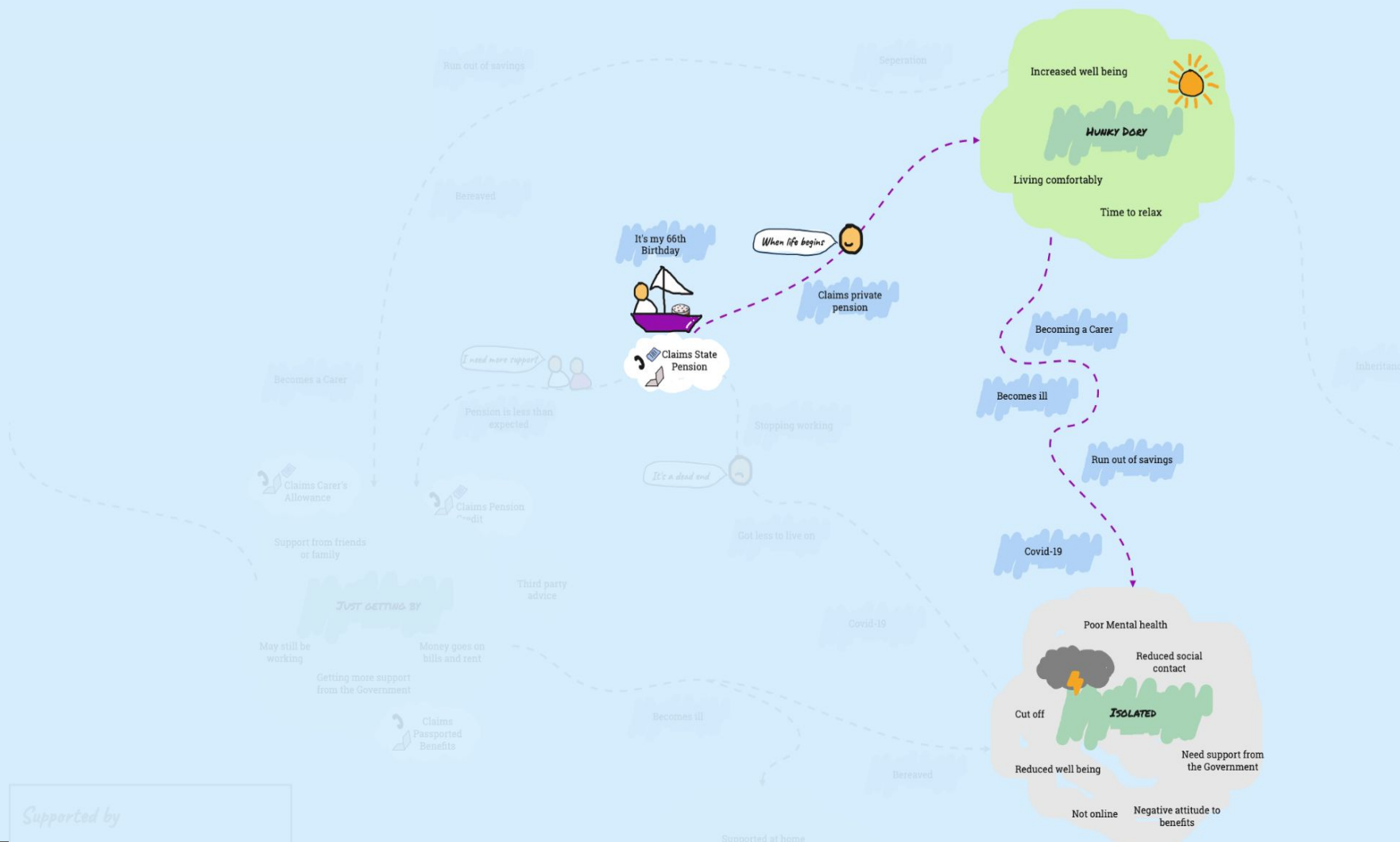


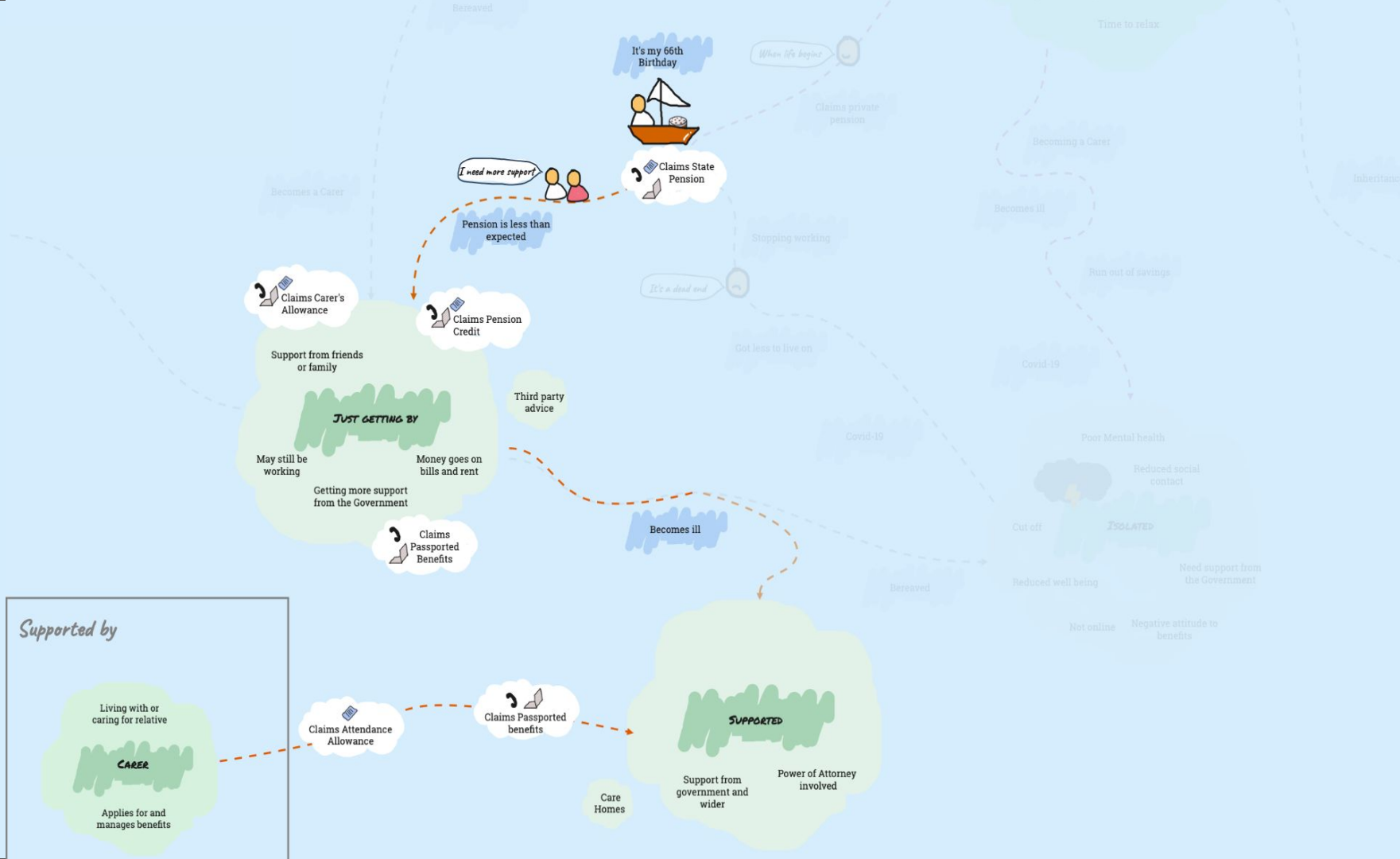
LOCAL
AUTHORITY

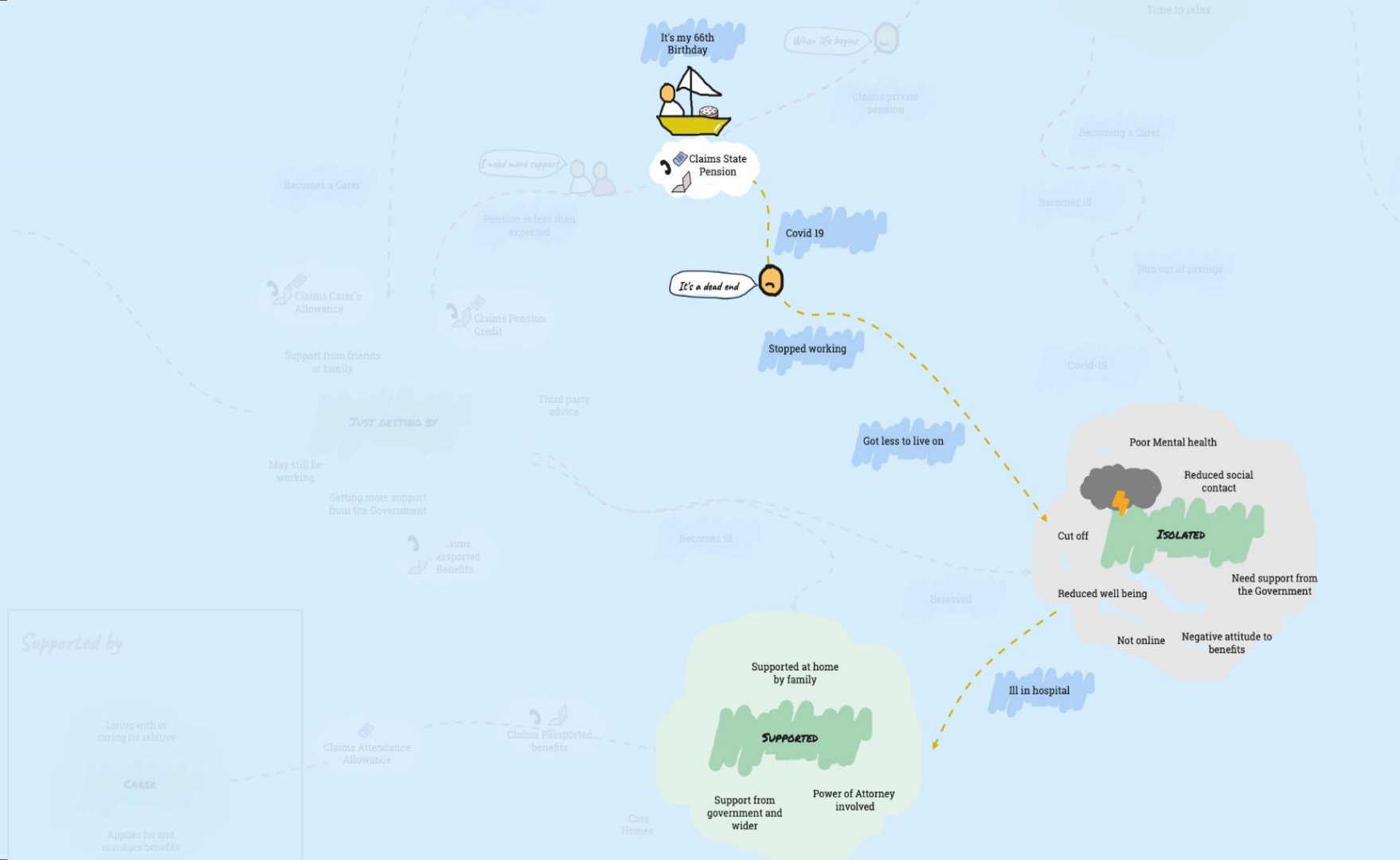


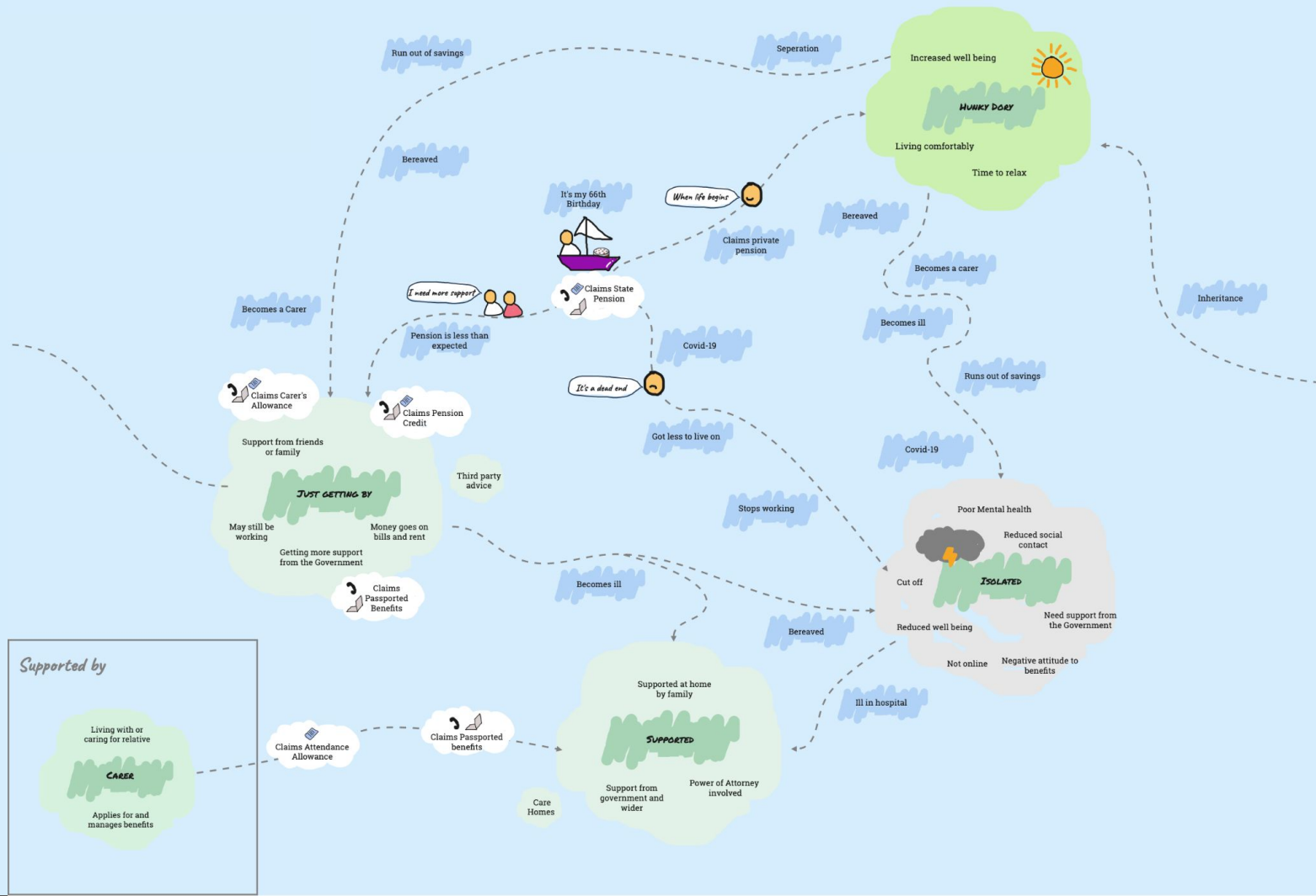
OTHER







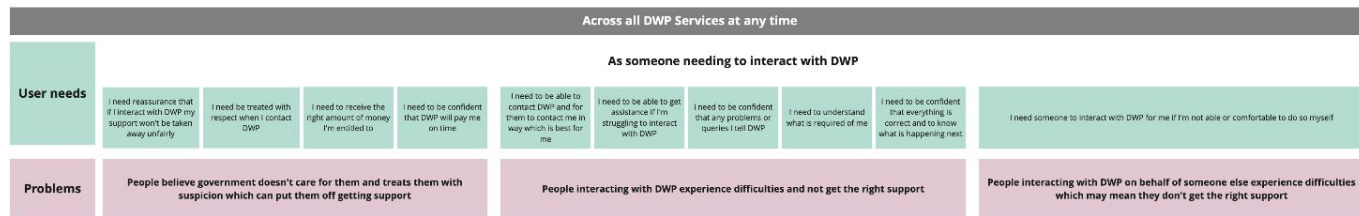




User needs and problems

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**



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

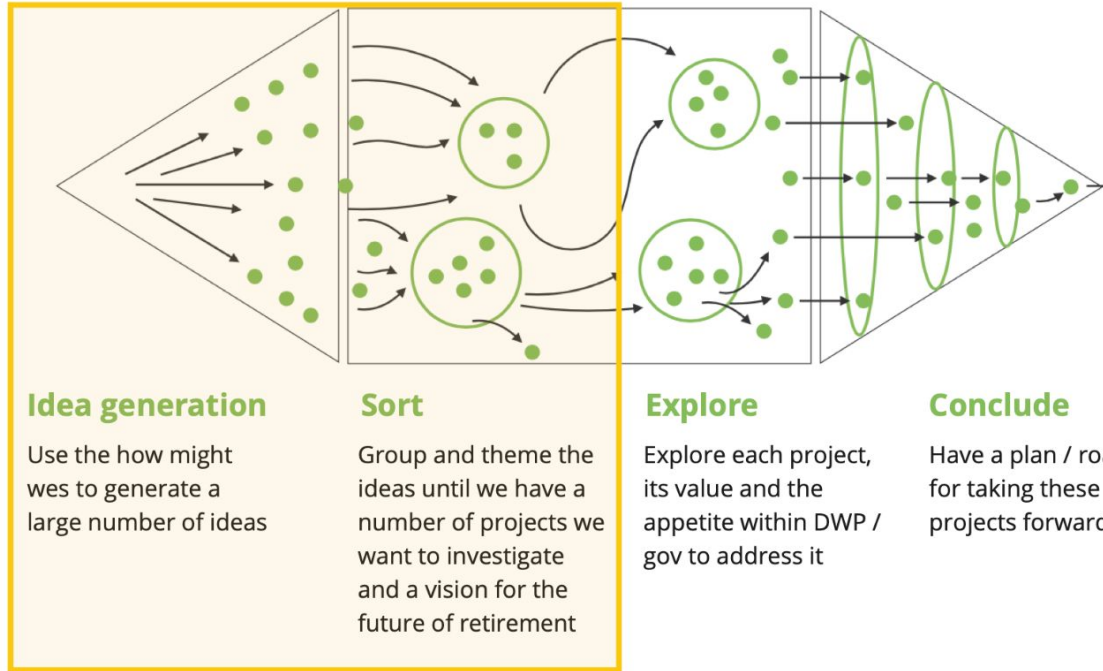
How might we?

Reach the most vulnerable people who are missing out?

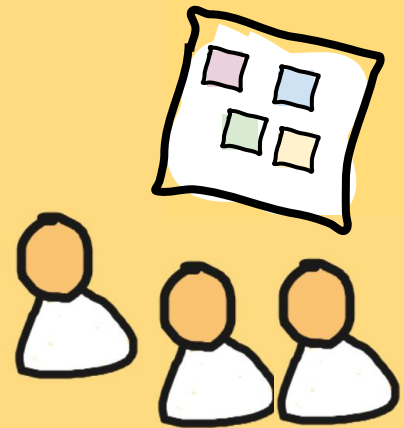
Help people who are unable to claim and manage their benefits?

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?



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?

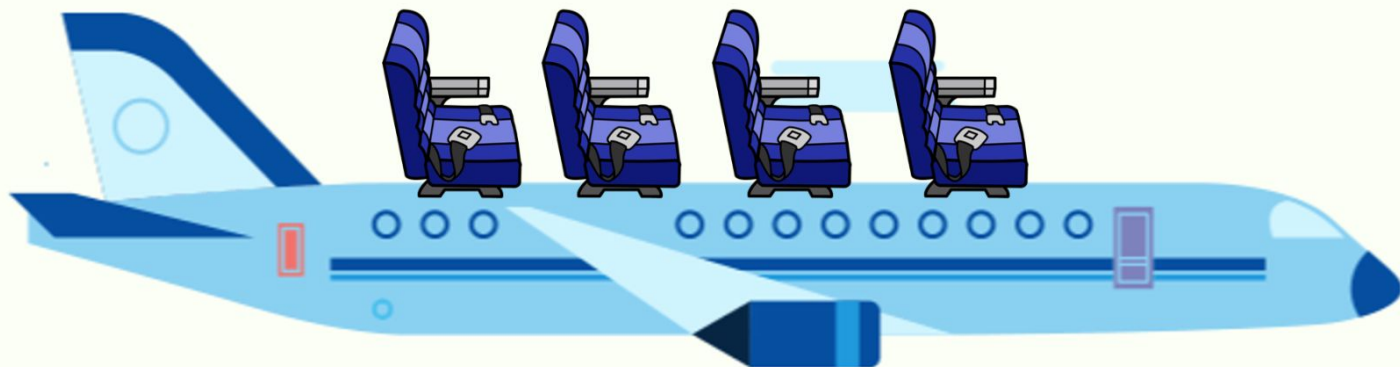
Make it simpler for people to get all the help they need in any given interaction?

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?





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

People must 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

Health needs

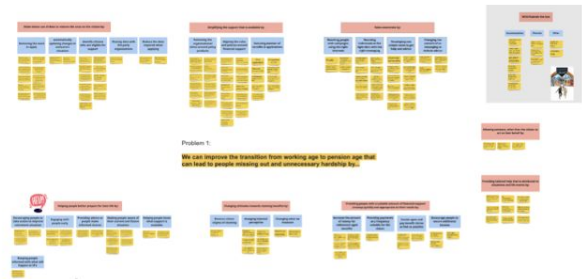
As people age they are more likely to have multiple needs (illness, low income, care) and struggle to get support

People must understand and be aware of what support is available before they can get it

Health needs

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

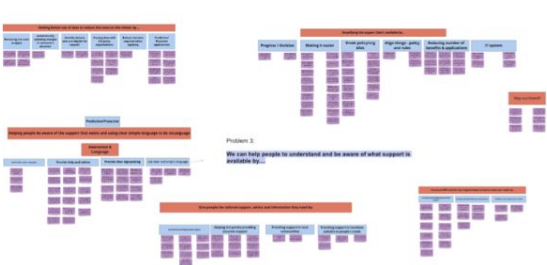
Problem 1: The transition from working age to pension age can lead to people missing out and unnecessary hardship



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



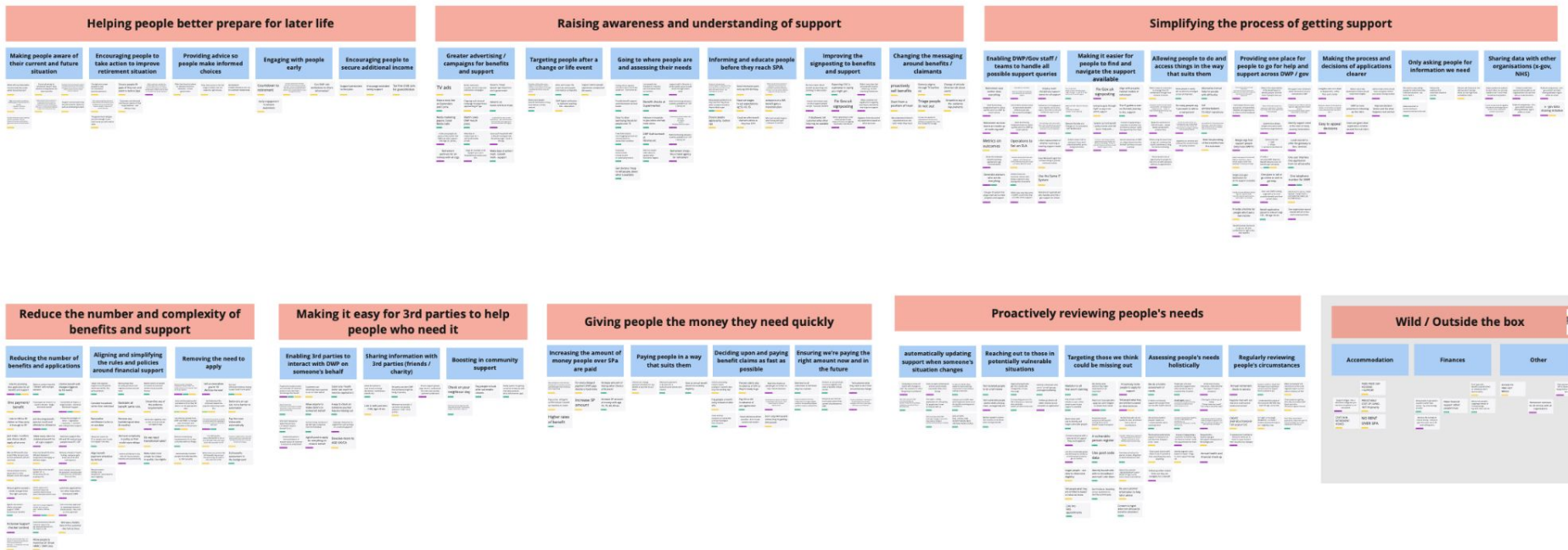
Problem 3: People are made to understand and be aware of what support is available before they can get it



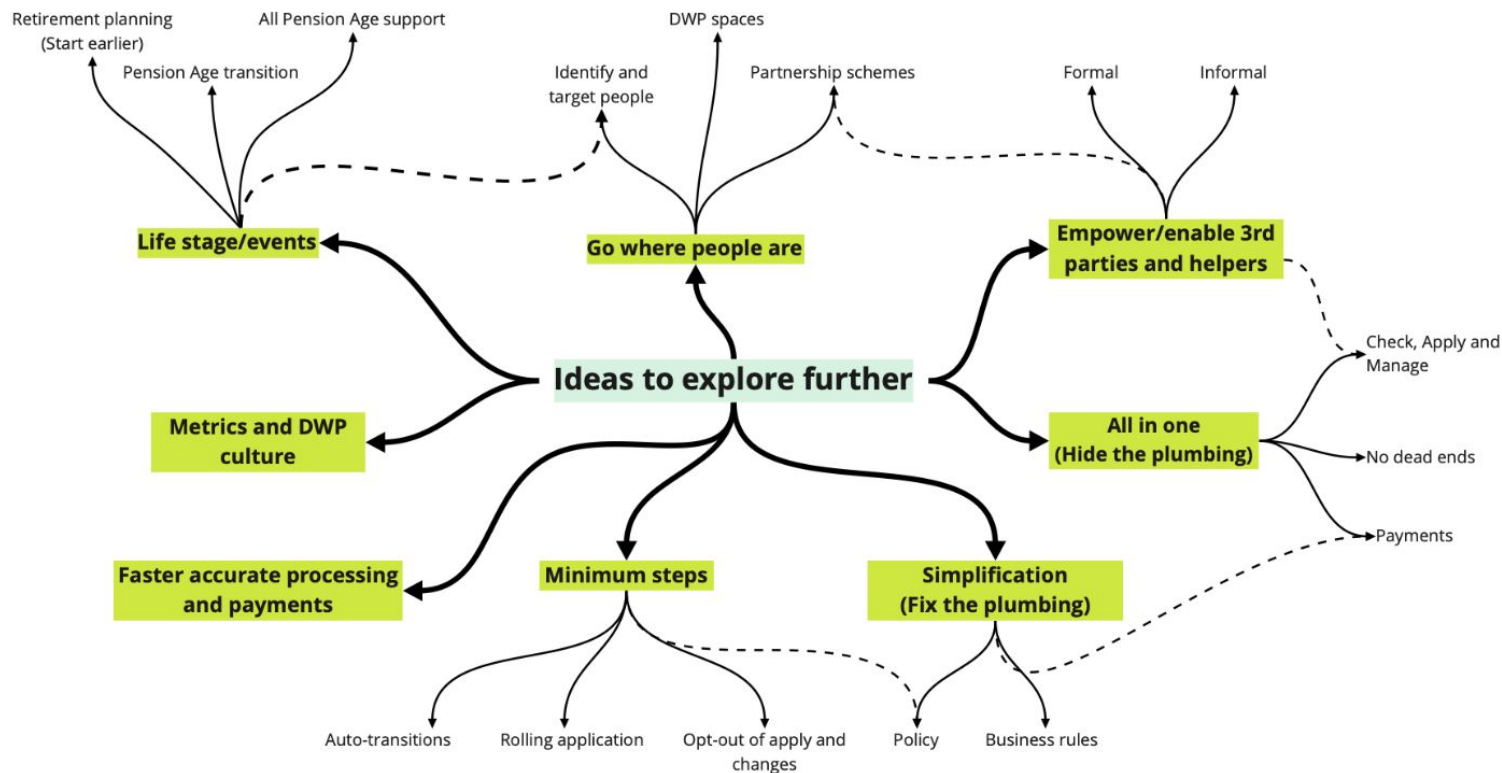
We combined the ideas from each workshop removing any duplicates



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









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



So everyone is on hunkydory Island
now, right?



Right?

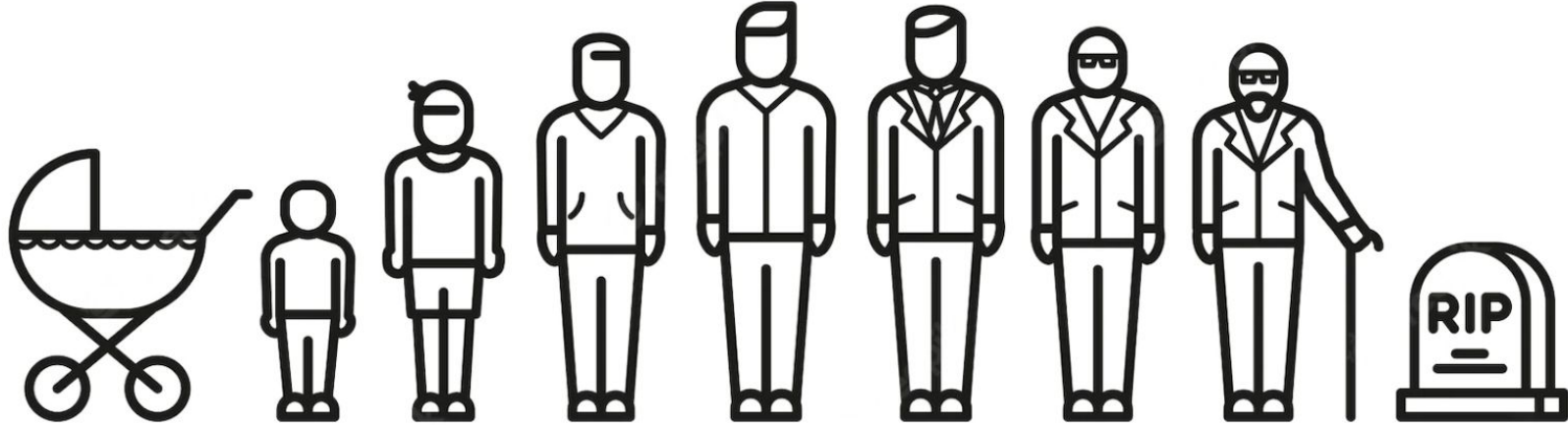
Challenges



Not greenfield

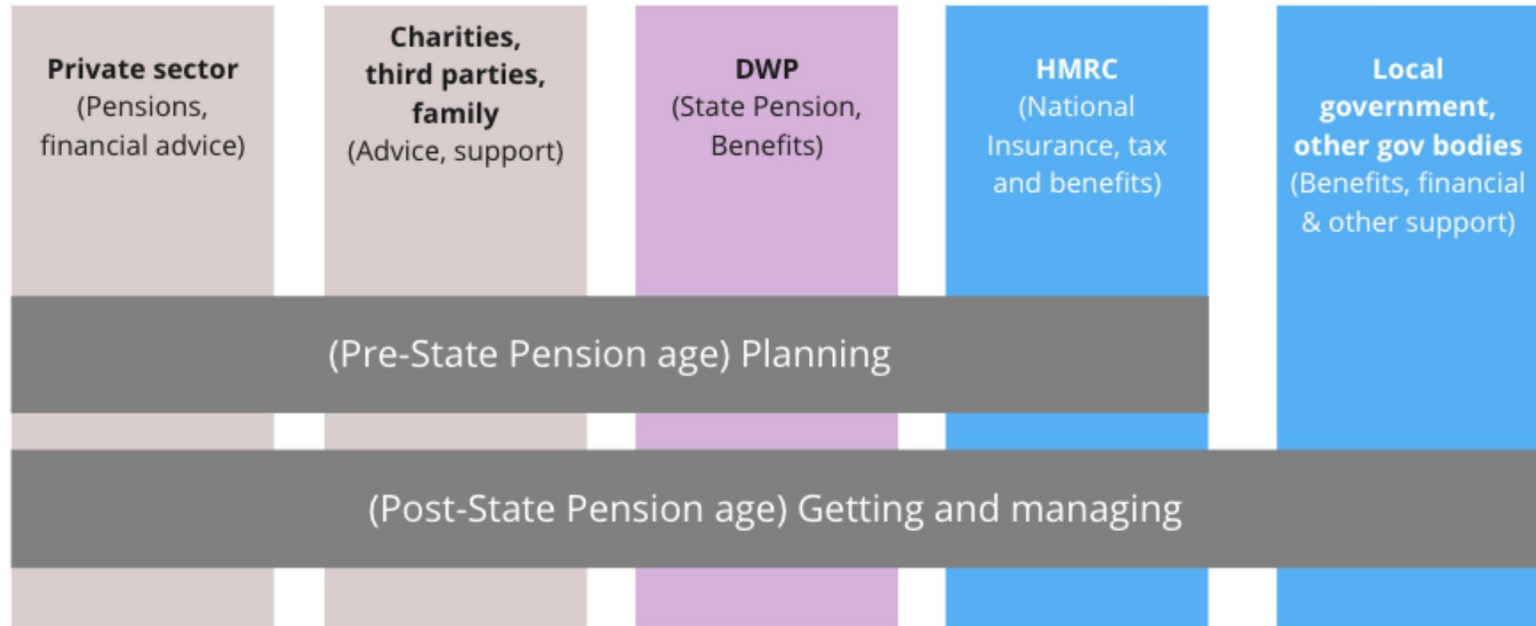


Scope

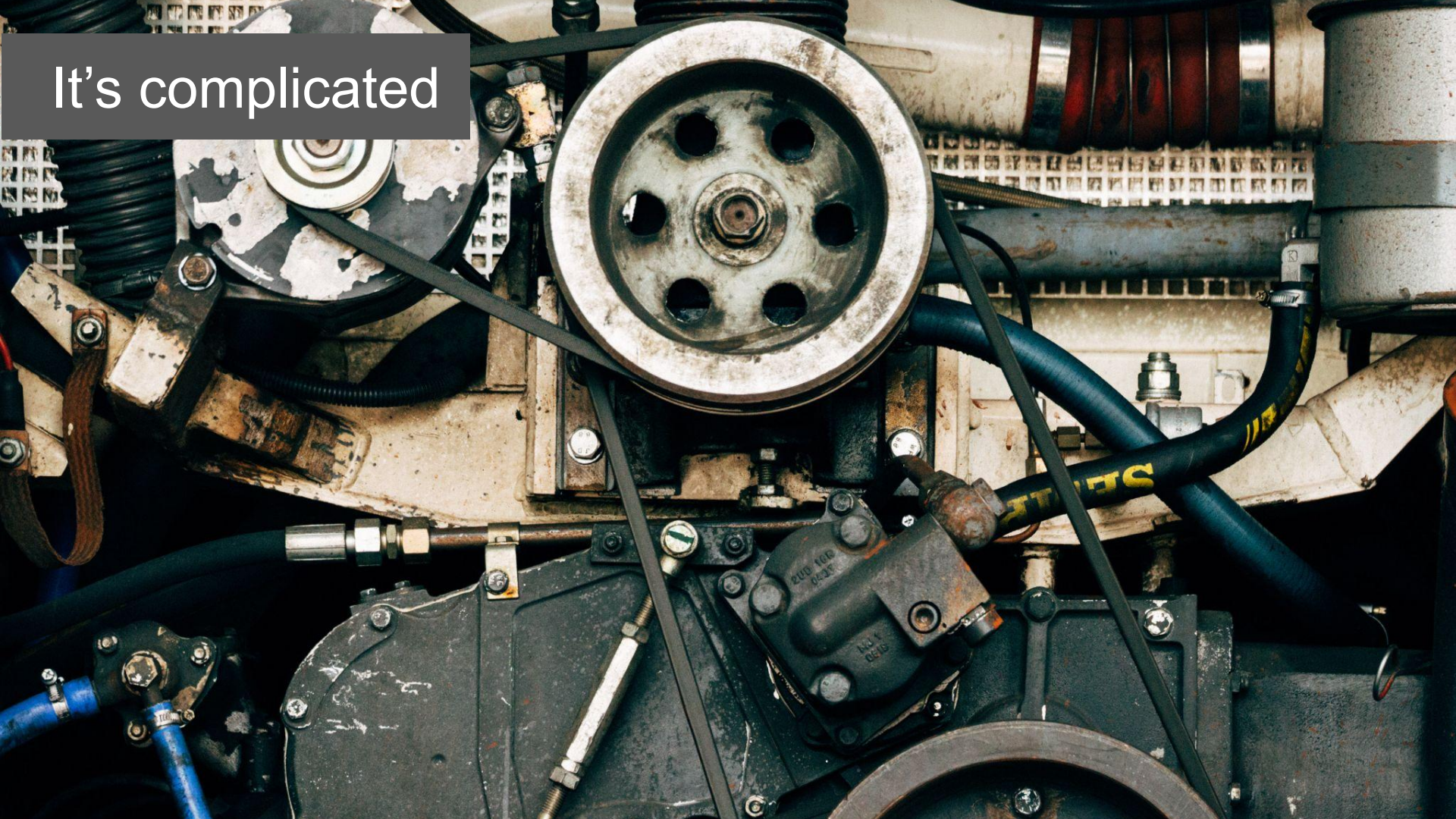


No set path

Influence



It's complicated



Appetite



Too busy



Motivation



Full team



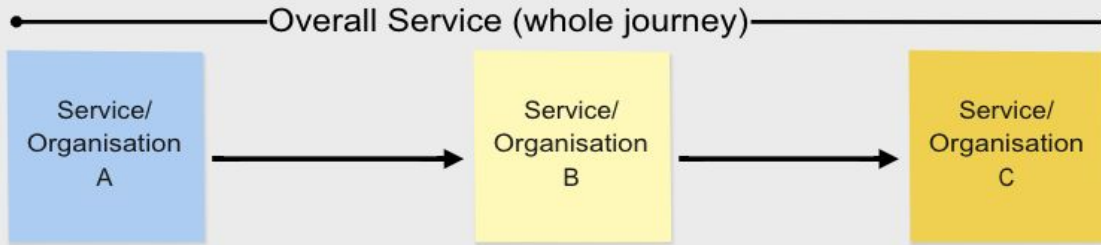
How it's going





Hunky Dory

Overall problem



State Pension age (66)

Working age

Retirement/pension age

Low income

Universal Credit

Income related Job
Seekers Allowance

Income related
Employment
Support Allowance

Universal Credit
(if partner under
SPa)

Pension Credit

Disabled or ill

Personal
Independence
Payment

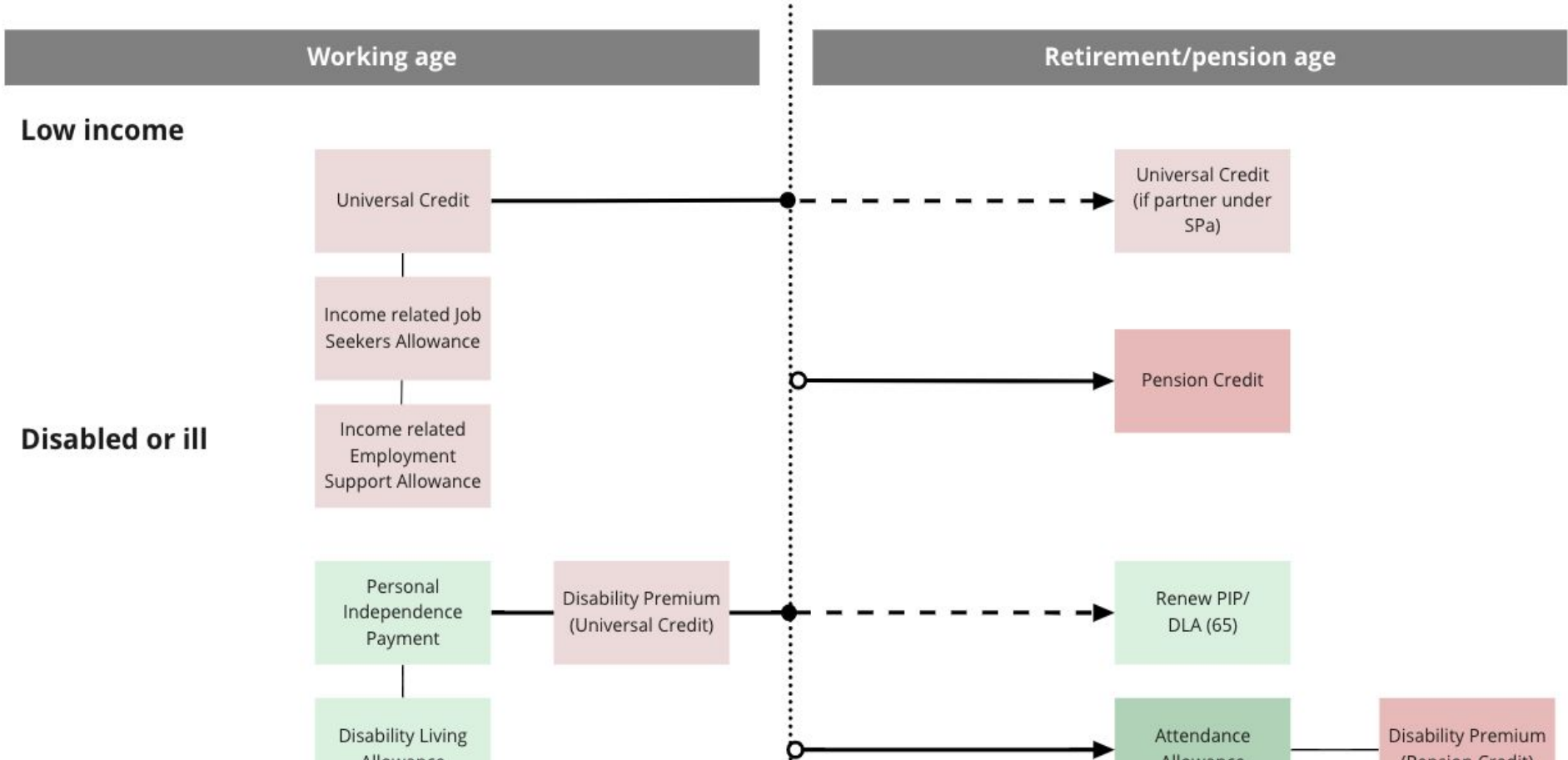
Disability Premium
(Universal Credit)

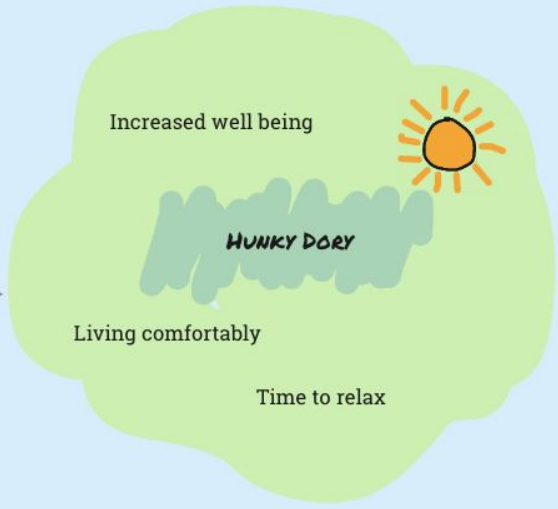
Renew PIP/
DLA (65)

Disability Living
Allowance

Attendance
Allowance

Disability Premium
(Pension Credit)





Questions

