

Revenues and Benefits Discussion Group: Automation

Session Four 23 February 2023

Meet the panel



- 1) Jon Gibbs – Civica – Efficiencies from Automated Processes
- 2) Malcolm Gardner, Visionary Network – Decision Bias in Automation
- 3) Malcolm Gardner, Visionary Network – Last word

CIVICA



VISIONARY NETWORK



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Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.

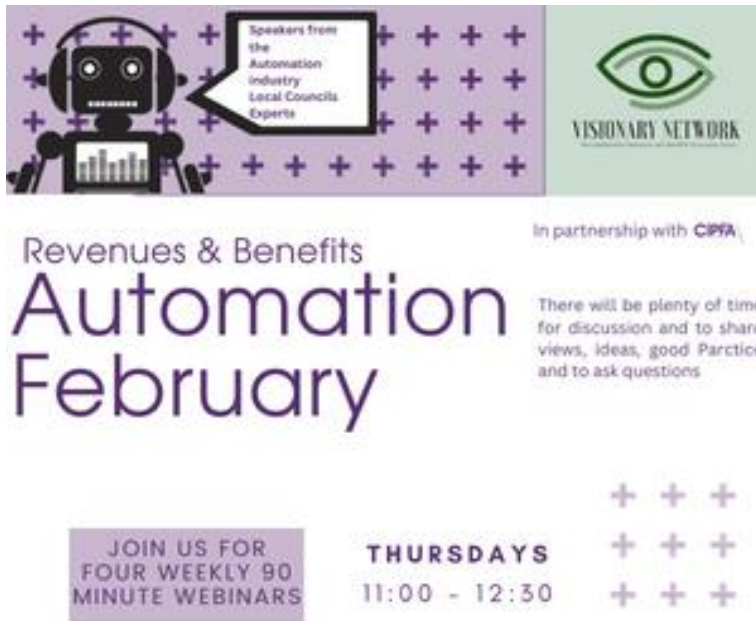
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End

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Speakers from the Automation Industry Local Councils Experts

VISIONARY NETWORK

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Revenues & Benefits
Automation February

There will be plenty of time for discussion and to share views, ideas, good practice and to ask questions

JOIN US FOR FOUR WEEKLY 90 MINUTE WEBINARS

THURSDAYS
11:00 - 12:30

2/2 Week One

- 1) Gareth Morgan CEO Ferret Systems & Benefits of the Future -- RPA Issues
- 2) Daren Kelk, Ascendant Solutions -- Case study
- 3) Andrew Melvin, Director GovTech Solutions -- Case Study

9/2 Week Two

- 1) Ademola Adekunbi, Data protection & Information Security Leader, Data Privacy Advisory Service – Data Protection & Security Issues
- 2) Gemma Atkinson & Matthew Henderson, Newham LBC - DigiStaff Case Study
- 3) Tracey Stone, Director Welfare Together

16/2 Week Three

- 1) Zoe Charlesworth, Independent Consultant, Welfare Services – How far can the UCDS be used to automate benefit take-up?
- 2) Daniel Pearce-- TelSolutions Case Study
- 3) Malcolm Gardner, Visionary Network – Automated Decision Making in Sweden's Welfare State

23/2 Week Four

- 1) Malcolm Gardner, Visionary Network– Decision Bias in RPA
- 2) Jon Gibbs, Civica Case Study
- 3) TBC

To register:

<https://bit.ly/VNAF>

CIPFA

Visionary Network



- Visionary Network is a not for profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.
- We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.
- We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.
- Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not for profit values.
- Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

Join the discussion

Each Monday lunchtime, a panel of professionals leads a discussion on revenue and benefits administration issues. The panel consists of council & housing officers, policy advisors, and analysts.

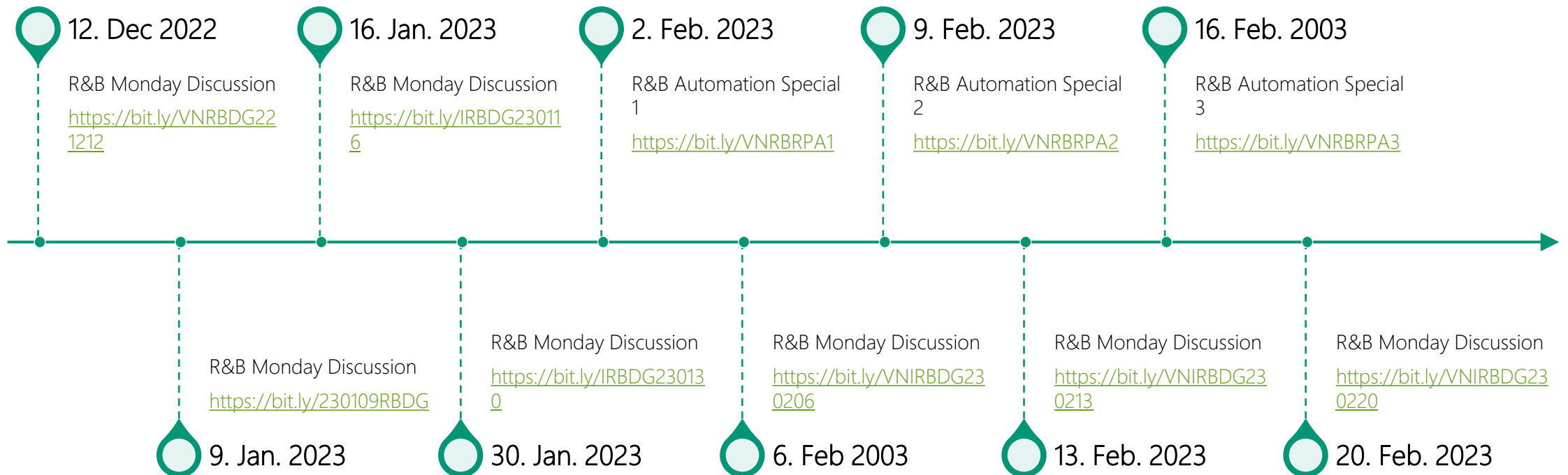
It is a free service that is well attended. Attendees make good contributions; everyone gets a chance to speak. Attendees includes senior managers, team leaders, suppliers, and support staff

You can join in the discussion during the week (and start some new ones) by joining our WhatsApp group: <https://bit.ly/3Qjrkqe>

Links to the recordings and the slide packs plus other relevant documents will be posted into both the WhatsApp group and in the Teams Channel and emailed to those who attended and subscribers to the group.

To sign up just email malcolm@visionarynetwork.co.uk with your name, organisation and email address. We are inclusive because sharing information and good practice is essential. You don't have to attend every session; recordings will be available.

Previous Recordings



“

clear & concise
written
schemes:
**We make life
easy!**

”

”

Clear and Concise Council Tax Reduction Schemes

Are you tired of trying to decipher quasi-legal language of your Council Tax Reduction Scheme? Look no further! Our clear and concise re-write of your legalistic rules is the perfect solution.

Our easy-to-understand format ensures that you and your stakeholders can quickly and easily understand the scheme without the headache of trying to interpret complex legal language. We do all that for you!

If you order your plain English April 2023 CTR scheme today, you will get it in time for publication this coming March.

Default, Banded, Discount .. we have simplified them all

“

clear & concise
written
schemes:
**We make life
easy!**

”

Clear and Concise Council Tax Reduction Schemes

Here are five good reasons for using our redrafted scheme:

- 1) **We do not change your scheme**, just demystify the language. But we offer advice if we feel that your scheme is not fully compliant with the regulations.
- 2) **Increased transparency** and better understanding of the scheme by the public: with a plain English scheme, the rules and conditions are more easily understood by both citizens and stakeholders alike. This helps to reduce confusion and misinformation, allowing people to make informed decisions about their council tax reduction entitlement.
- 3) **Easier administration**: a plain English scheme simplifies the application and assessment processes. This makes it easier for local authorities to administer and manage their scheme, leading to more efficient and cost-effective services.
- 4) **Increased access and compliance**: by using clear and concise language to explain the scheme, the public is able to access and understand the scheme more easily, potentially leading to increased take-up. This also increases compliance and reduces the number of potential appeals.
- 5) **Improved equity**: plain English schemes help to ensure that everyone is treated fairly, by clearly setting out the eligibility criteria and entitlement levels. This helps to reduce any potential inequalities that may arise from a lack of understanding of the scheme.

Default, Banded, Discount .. we have simplified them all

A stone relief carving on a building facade. The word 'TOWN' is on the left, followed by a central fleur-de-lis symbol, and 'HALL' is on the right. The carving is set within a decorative archway.

The Chartered Institute of Public Finance and Accountancy (CIPFA) is an international accountancy body with UK roots.

The only global body dedicated to public financial management.

Achieving this ambition requires efficient public financial management, which is the key to improving public services.

Throughout their careers, our educational and advisory services help our members, students and other public finance professionals contribute value to their teams and organizations.

We ensure the highest level of transparency when raising and spending public money.

Our mission is to make a real impact on the world.

CIPFA takes a long-term strategic view of local government. We work with local authorities to develop robust plans - not just in terms of financial resilience, but also in terms of reinventing and transforming the way local services are delivered.

**Visit our website for more information.
<https://www.cipfa.org/local-government>**

CIPFA

Finding the
right
information
has never been
easier with



The law and practice relating to Welfare Benefits is complex, detailed, open to interpretation and endlessly dynamic

LA Directories Ltd is here to help professionals across England, Wales, Scotland and Northern Ireland correctly and efficiently identify and understand the ever-changing law and guidance that governs the calculation of entitlement to Housing Benefit, Rates (Northern Ireland), Universal Credit, Council Tax Reduction and Discretionary Housing Payment.

LA Directories Ltd takes the law and guidance relating to Housing Benefit, Rates, Universal Credit, Council Tax Reduction and Discretionary Housing Payment then interprets and consolidates it into three product ranges...

- The Benefits Directory - a web-based knowledge management solution
- The Training Directory - provision of open and in-house training courses at all levels
- Consultancy services

Local authorities across England, Wales and Scotland are using our services as well as the Northern Ireland Housing Executive.

E-mail services.enquiries@ladirectories.com

Peter Davis, Marketing & Account Management

E: peter.davis@ladirectories.com

M: 07807 009 959

{ My thoughts on automation



Session content

- Is RPA the best solution
- Business process automation

{ Council tax online forms



Online council tax forms

- Single person discount
 - Application for SPD

Online council tax forms

- Single person discount
 - Application for SPD

- Authentication of details
- Warnings on obviously wrong dates
- Form retrieves people registered on the account
- Asks if they moved or died
- Requests forwarding address for each
- Other people not registered

Form is submitted

Online council tax forms

- Single person discount
 - Application for SPD

Receipt of the form triggers the update program.

Simple validation:

- Days in the past/future
- Forwarding addresses
- Outstanding balance with prescribed recovery action
- Linked benefit claim
- Provisionally banded property

Online council tax forms

- Single person discount
 - Application for SPD

Processing decisions based on account metrics:

- Retain account where no change in liable payers
- If Jointly billed set to Single
- Transfer any resultant credits
- Create trigger work item for people moving to another address in the area
- Create trigger work item where no forwarding address provided

Online council tax forms

- Moves

Case study:

- 100% submitted forms captured
- 48% to 67% forms processed automatically
- Staff resource gained approx 40 days per 1,000 forms

{ Business process automation



Why Automation



Cost Savings



Increased
Employee
Productivity












Quality &
Accuracy



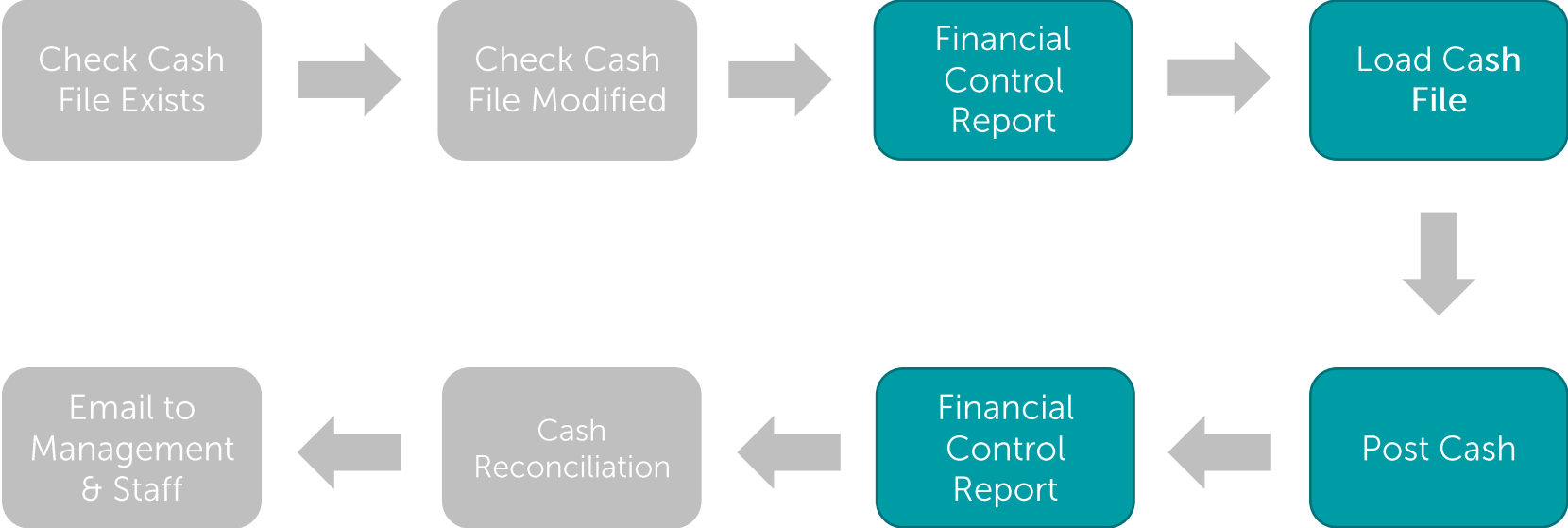
Improved
Customer
Experience

Examples of automation functionality

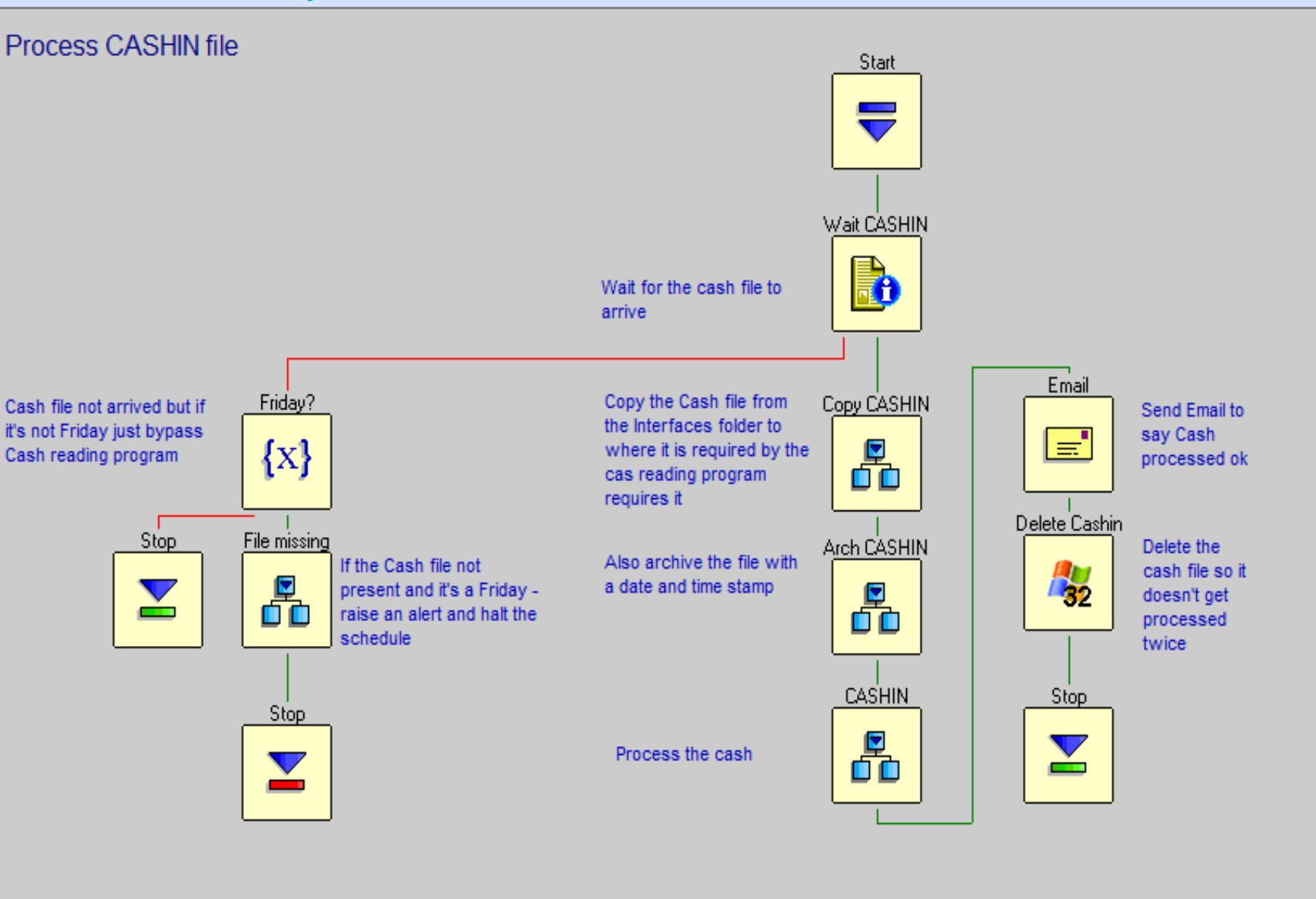
<p>File transfer management</p> 	<p>Data downloads and uploads</p> 	<p>Task and process management and scheduling</p> 
<p>Data consolidation - spreadsheet updating and checking</p> 	<p>Business status dashboards</p> 	<p>Intelligent business alerting - report distribution</p> 
<p>Reactive and proactive monitoring</p> 	<p>Application health monitoring</p> 	<p>Extract, compare/combine data from multiple sources</p> 

BPA Example

Daily Cash – Job Queue

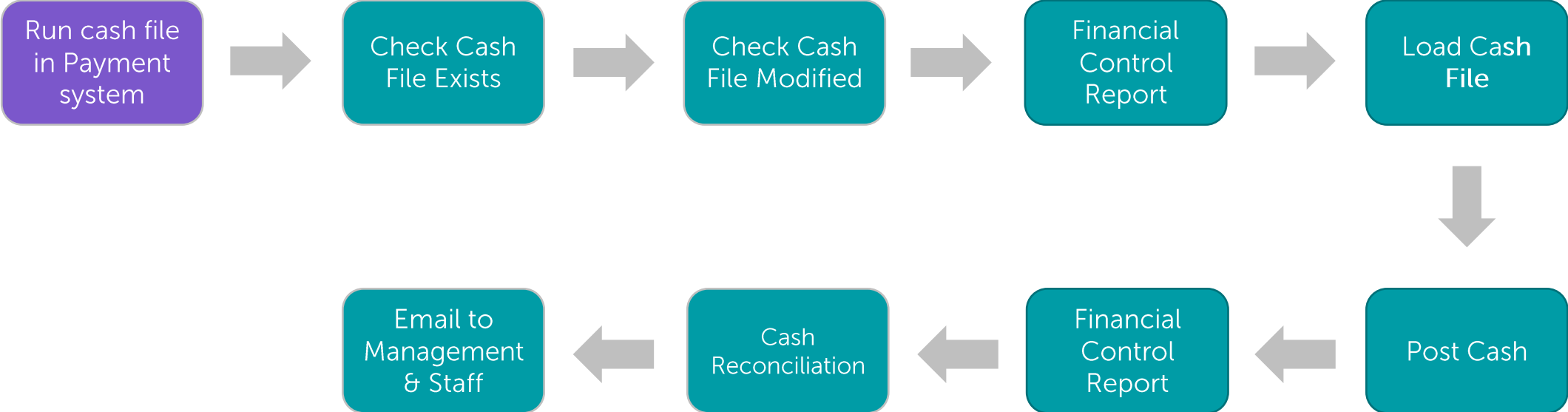


BPA chart example



BPA Example

Daily Cash – Civica Automation



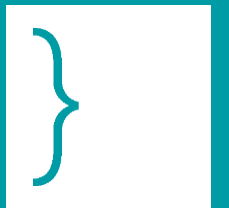
Automated process packages

- Taxbase Reconciliation
- Subsidy Reconciliation
- Revenues Reconciliation
- Recovery Automation
- VOA Automation
- Bank Download
- BACS Download

Case study – Stockport MBC

Business Process	Hours/Day	Hours/Week	Hours/Month	Hours/Year	Gross Saving	Estimated Implementation Time (Days)	Net Saving
ADDACS	0.5			130	£2,500.00	0.5	£2,300.00
ARUDDS			4.5	54	£1,038.46	1	£638.46
ATLAS Processing	1			260	£5,000.00	1	£4,600.00
AUDDIS			3	36	£692.31	0.5	£492.31
Daily Cash	1			260	£5,000.00	1	£4,600.00
Daily Collection Rate Stats	0.5			130	£2,500.00	0.5	£2,300.00
DB Monitoring		0.5		26	£500.00	0.25	£400.00
Delete Lock Records		0.5		26	£500.00	0.25	£400.00
Direct Debits			4.5	54	£1,038.46	1	£638.46
Monthly Reconciliation Stats			7	84	£1,615.38	1	£1,215.38
Nightly BACS Refunds	0.5			130	£2,500.00	0.5	£2,300.00
Nightly Benefits Reporting	3			780	£15,000.00	2	£14,200.00
Nightly Billing	2			520	£10,000.00	2	£9,200.00
Nightly Revenues Reporting	3.5			910	£17,500.00	2	£16,700.00
Recovery Cancellations			6	72	£1,384.62	1.5	£784.62
Recovery Reminders			6	72	£1,384.62	1.5	£784.62
Rent Allowance Payment Runs		4		208	£4,000.00	2	£3,600.00
Rent Rebate Payment Runs		2		104	£2,000.00	1	£1,600.00
Taxbase Reconciliation		2		104	£2,000.00	1	£1,600.00
Subsidy Reconciliation		2		104	£2,000.00	1	£1,600.00
				4064	£78,153.85	20.5	£69,953.85

{ Thank you



Decision Bias and Automation

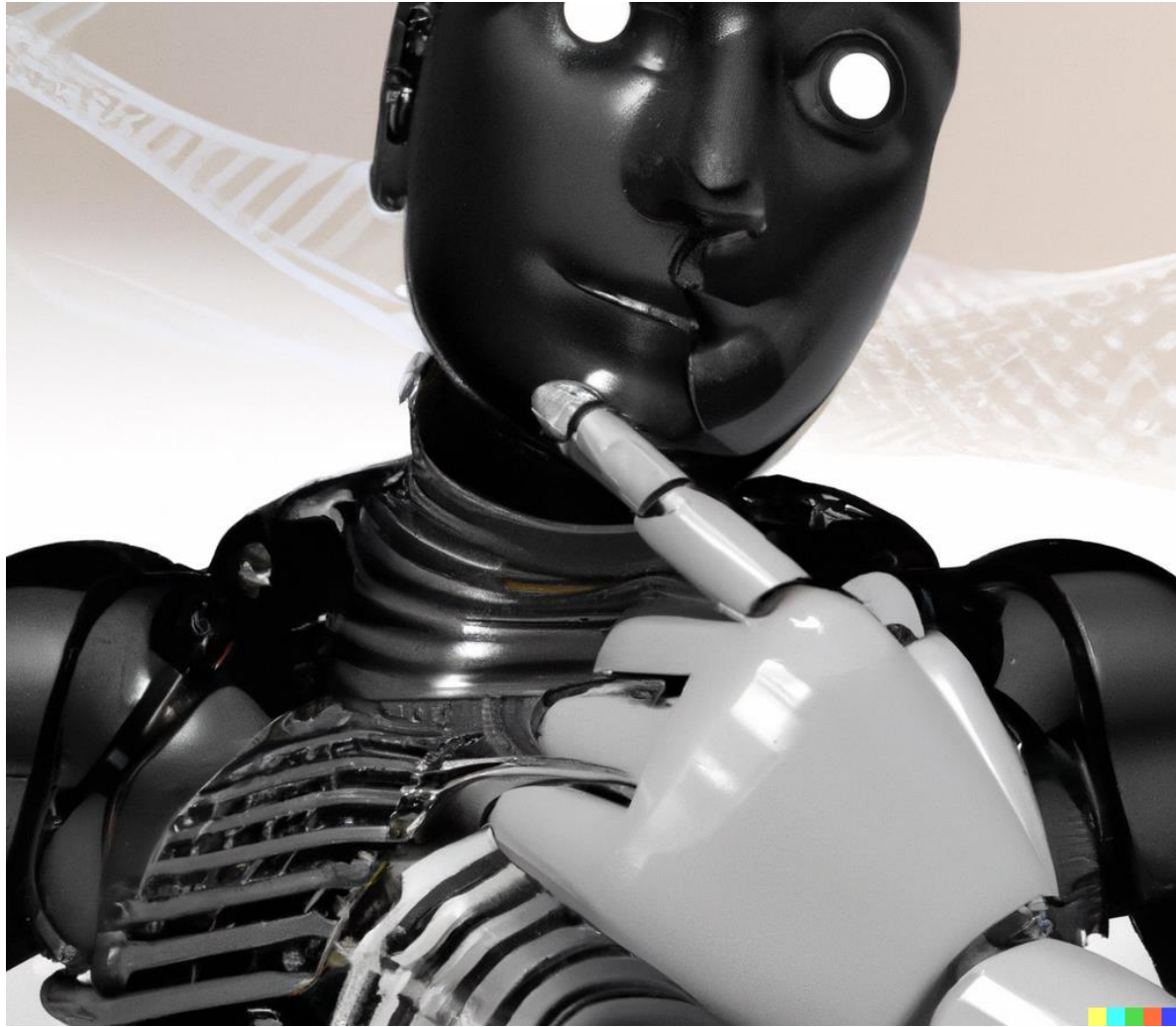
Malcolm Gardner, Visionary Network





Before We Start

- When I have asked Revenues and Benefits Teams if they make consistent decisions about the awards of discretionary payments or kind, I am told that they are completely consistent and fair.
- Only other people/teams made inconsistent decisions
- What I would like you to think about throughout this session is:
 - In a financial assessment would you discount the amount of income that an applicant spends on
 - Sky package
 - iPhone 14 Smart phone contract
 - Alcohol
- Also can you think about deprivation of capital and contrived tenancies



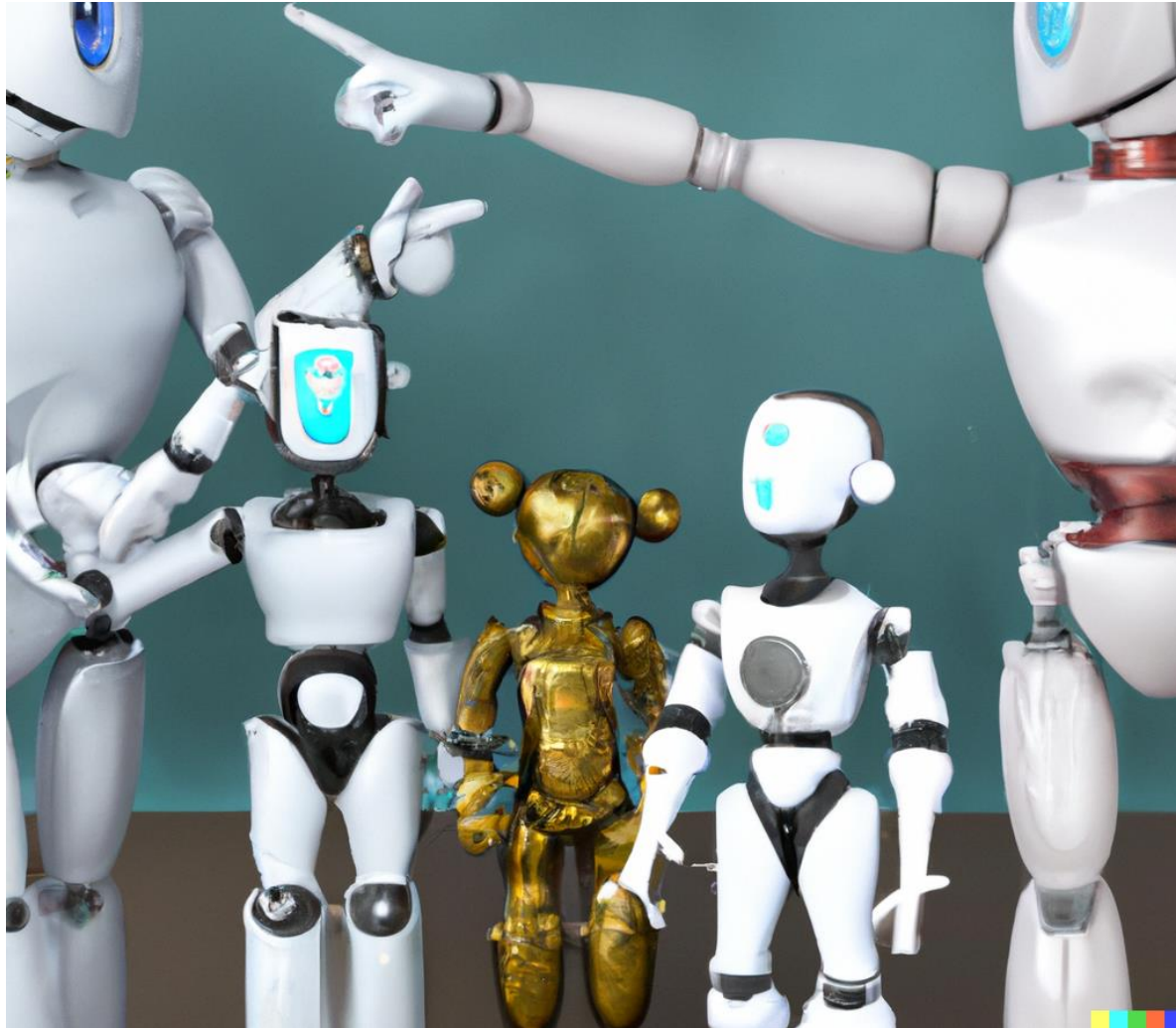
Definition of Decision Bias

- The tendency to make irrational decisions based on personal biases instead of objective evidence.



Common Forms

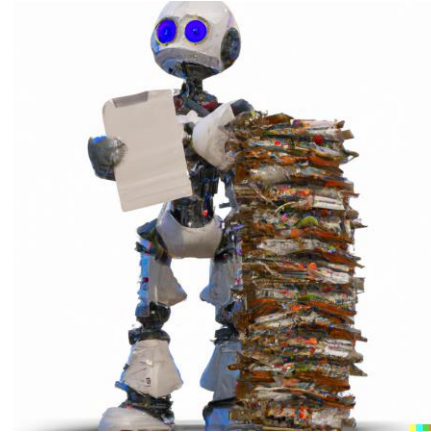
1. **Anchoring** – placing too much emphasis on one piece of information
 2. **Confirmation bias** – seeking out information to support existing beliefs
 3. **Status quo bias** – preferring to keep things as they are
- Impact: Decisions made with bias can lead to poor outcomes and missed opportunities
 - Missed Opportunities can lead to revisions, appeals and legal challenges.



What Can Influence Decisions

1. **Societal Stereotypes:** Pre-existing beliefs, attitudes, and ideas about different social groups can lead to biased decision-making in order to conform to what is expected by society.
2. **Prior Experiences:** An individual's past experiences can influence the way they view people and situations, potentially leading to biased decisions.
3. **Peer Pressure:** Peer pressure can lead to people making decisions that are influenced by the beliefs and opinions of others.
4. **Personal Values:** Personal values and beliefs can make someone more likely to make decisions that favour their own values.
5. **Cultural Differences:** Cultural differences can cause people to view certain behaviour or decisions in different ways. This can lead to bias in decision-making.

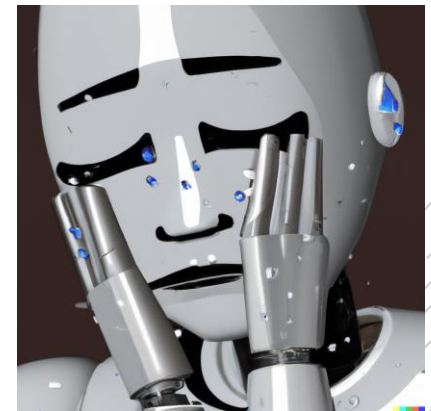
How to Avoid Decision Bias



- Gather as much data as possible
- Analyse data objectively
- Consider different perspectives (empathy)
- Take time to think before making a decision

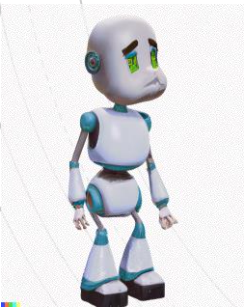
What we get wrong about Automation & AI

- We have tendencies apply anthropomorphism
 - Applying human characteristics to non-human entities
- Or personification
 - Giving human characterises to abstract idea, natural phenomena or inanimate objects in a figurative manner
- To machines, software, systems, and processes
- Therefore, it is easy to justify errors made by software because we think of them in human terms.
- Especially if they have a trust worthy voice
 - Turn next right
 - Here's a playlist we think you will enjoy
 - Unexpected item in bagging area



Automated Systems are Dumb!!

- Automated systems lack the ability to think and make decisions on their own.
- Automated systems are only as intelligent as the programming that is used to design them.
- Automated systems can be easily tricked and manipulated by malicious actors.
- Automated systems are not capable of learning from experience.
- Automated systems cannot make decisions based on context or situational awareness.
- Automated systems cannot handle unexpected scenarios or changes in their environment.

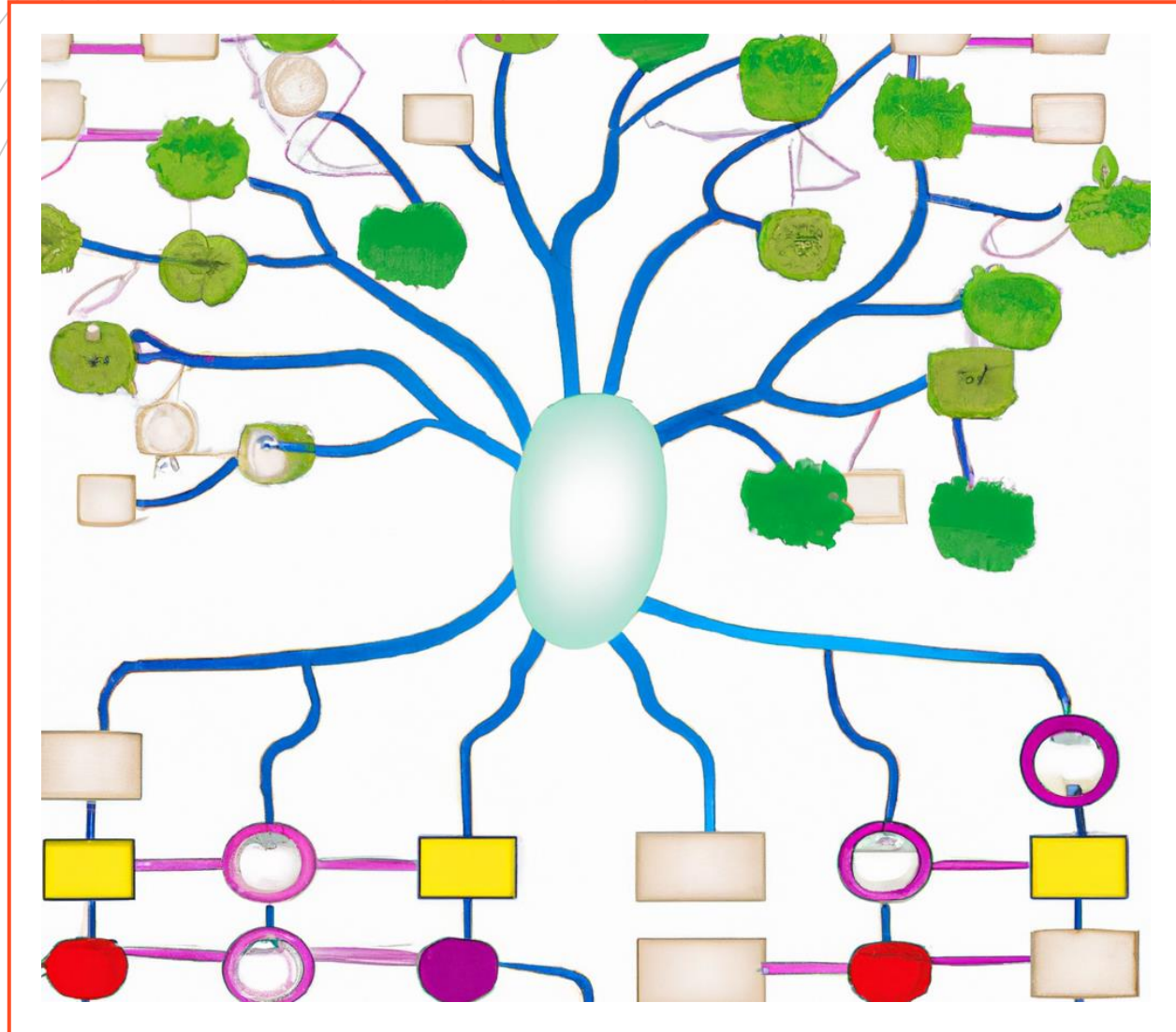




Writing Bias into decision tables

- Decision tables are a type of structured logic used to represent decision making.
- They are used to represent decisions or rules in a logical manner, and are often used to make complex decisions.
- Decision tables consist of a series of conditions, actions, and/or outputs.
- A condition is a logical statement about the data, such as "if the age is greater than 18".
- An action is a response to the condition, such as "allow access".
- An output is a result of the action, such as "deny access".
- Decision tables can be used to make decisions that require multiple conditions to be evaluated, or to represent complex rules.
- Decision tables are useful as they are easy to understand and can help reduce the complexity of decision making.

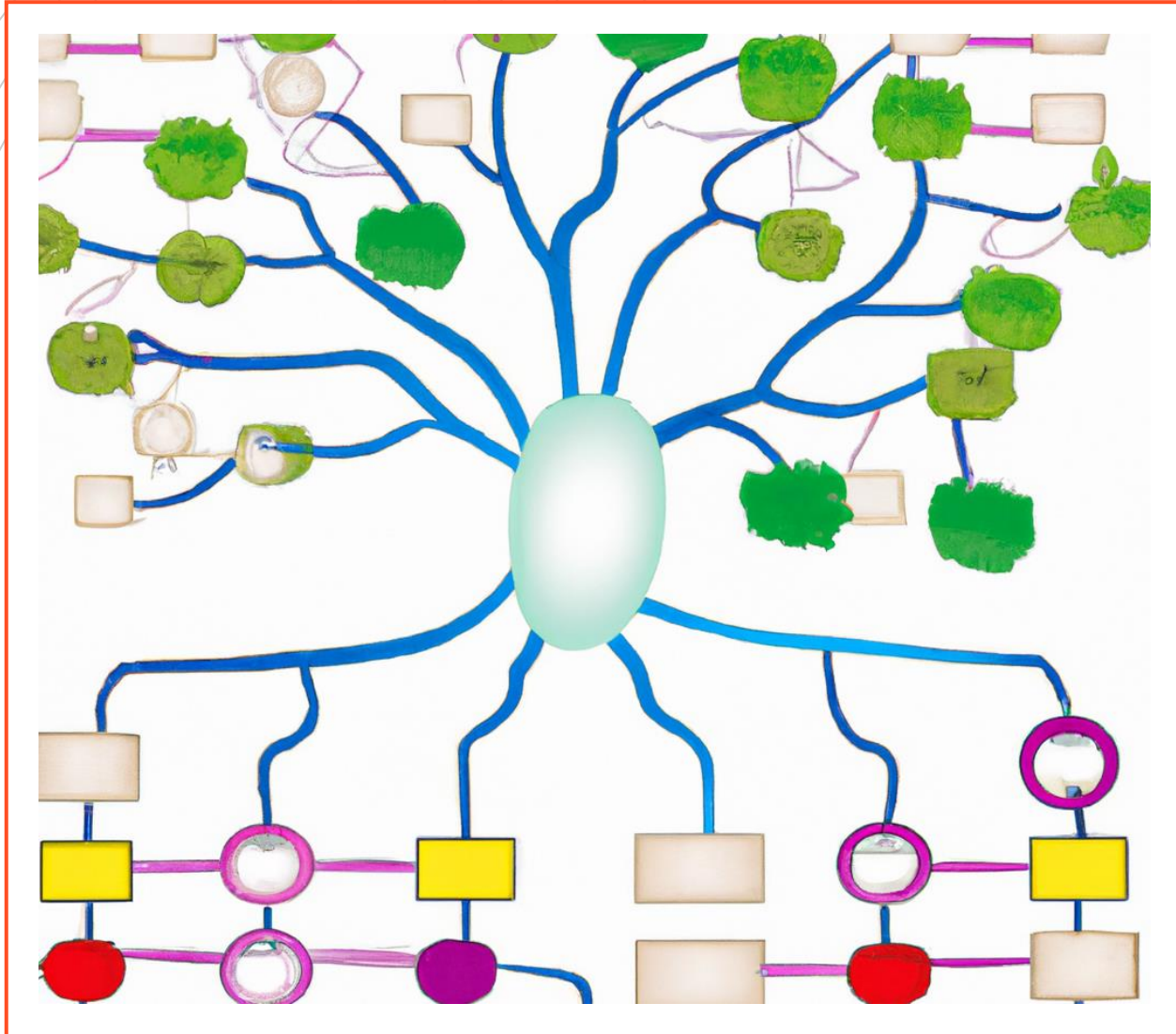
Decision Trees



- You may have been involved in explaining your processes to get to a decision and these have been broken down into decision trees
- But think of the questions I asked at the beginning.
- Or think of a bad decision, say “you have to be resident in the borough for at least two-years”
- These get written into the decision tree.

Decision Trees

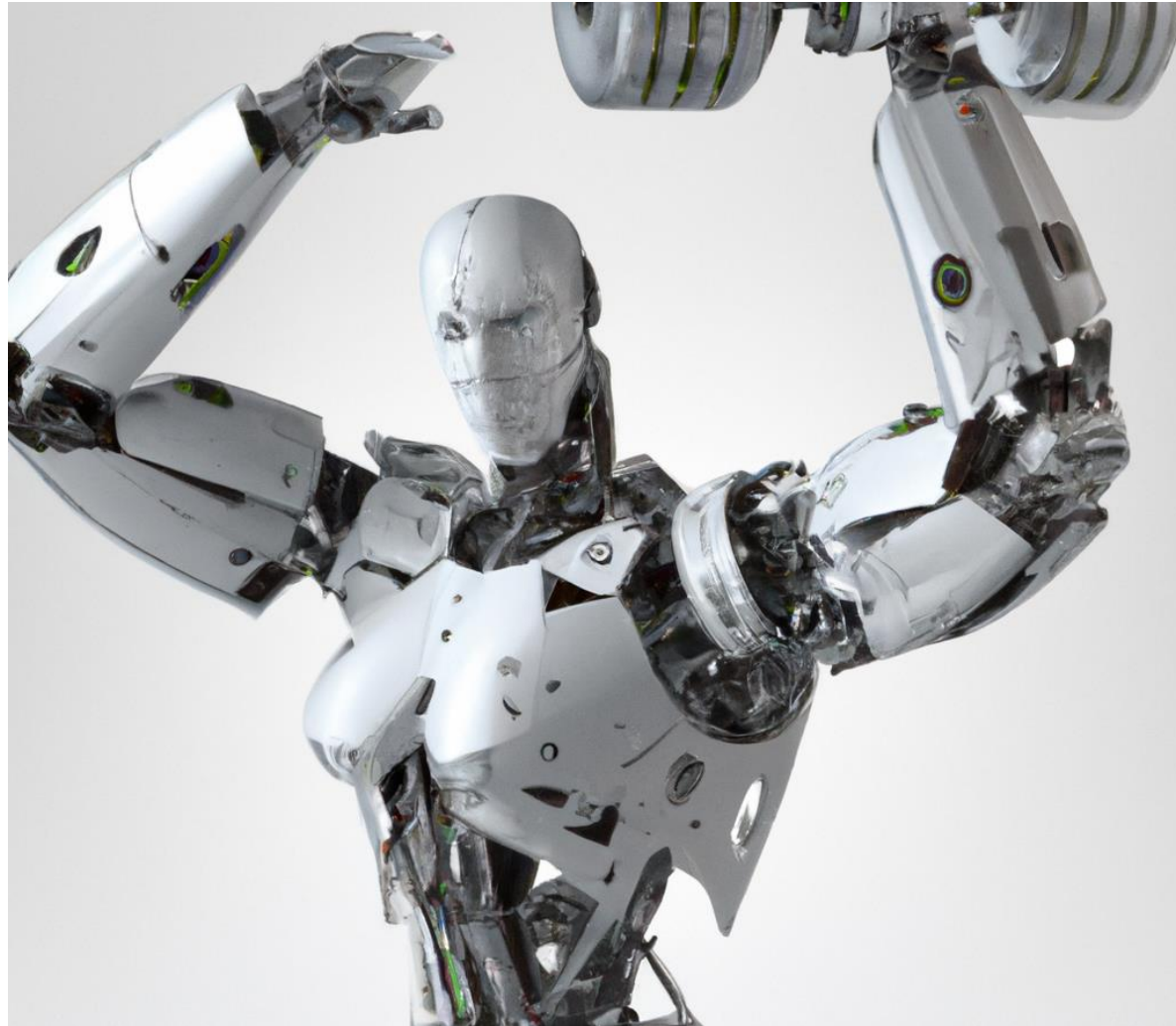
- Whereas, the human assessor is not as consistent or might consider a different decision on a different case because of circumstances outside of the fixed policy
- A decision tree will apply the same rule, consistently to all cases presented to it.
- The only option for the applicant may be to ask for a review.
- But will the reviewer trust or support the decision tree.





Why is this important?

- For some awards where there is a simple condition to be met then automated decisions are the way forward
- But for discretion that has a purpose to deal with hard cases, those that have complex circumstances that require consideration outside of the confines of fixed rules, for example contrived tenancy or good cause, then automated decision making will not cut it.
- Fixed decisions (one size fits all) is fettering discretion



What about AI

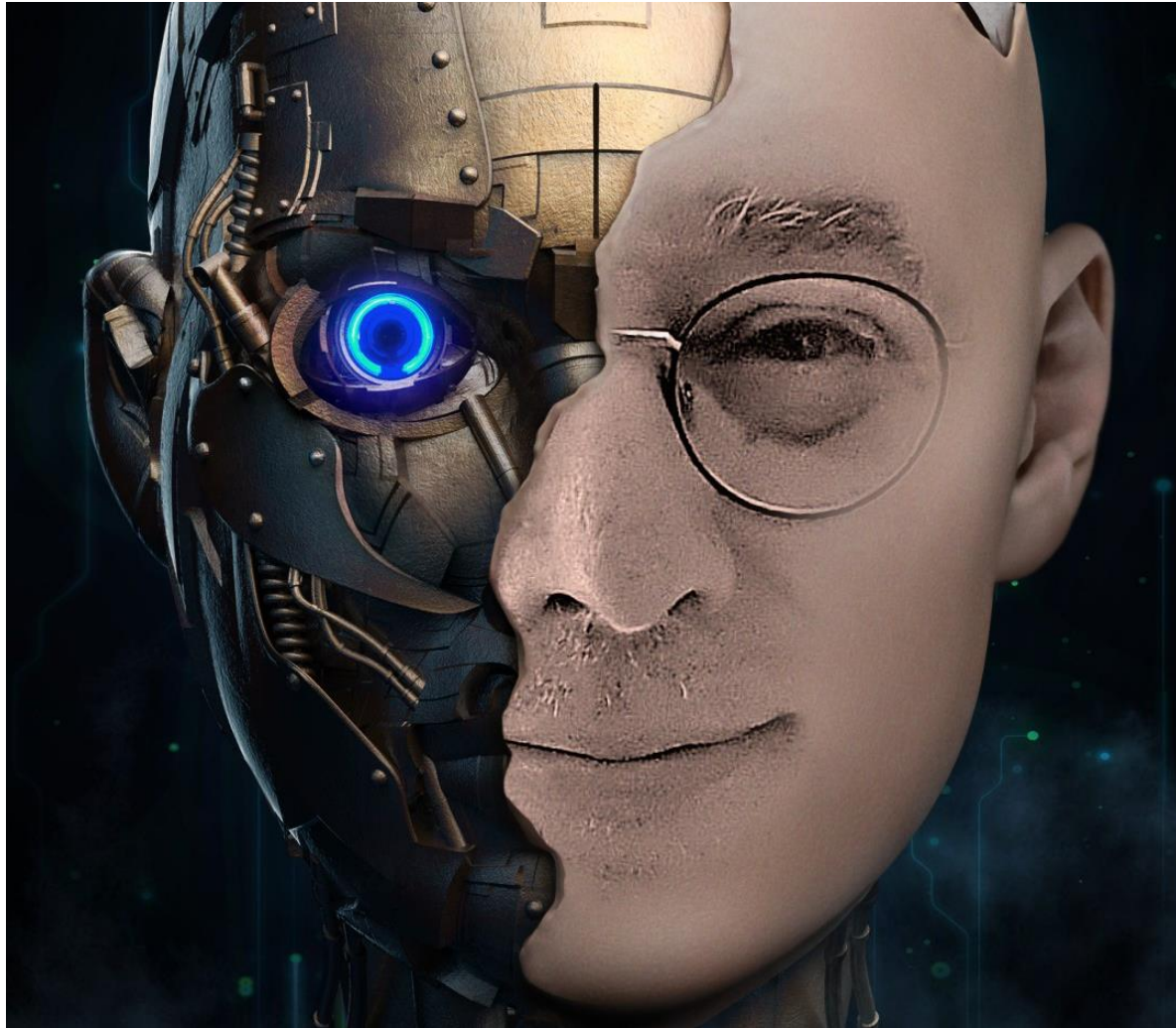
- AI is just automation on steroids
- They are predicated on complex programs and sub-routines algorithms to simulate learning and personificated decision making.



Why Algorithms Should Not Be Trusted

- Algorithms can be biased by the data they are given
- Algorithms can be biased by their creators
- Algorithms can be used to manipulate and control people
- Algorithms can be used to unfairly target certain populations
- Algorithms can lead to incorrect or unjust outcomes
- Algorithms can fail to account for complex situations
- Algorithms can produce results that are difficult to interpret

- Conclusion: Algorithms should not be trusted blindly and should be carefully monitored and evaluated to ensure fairness, accuracy, and justice.



End

Malcolm Gardner, Managing Director Visionary Network

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Last Word

Malcolm Gardner, Visionary Network



Don't confuse

- Automated systems
 - Decisions generated through decision trees
 - Decisions made through algorithms and machine learning
- With Automated processes
- The former need a lot more work and can be useful tools as long as it is supplemented by human intervention
- The latter will produce real improvements to services and use of resources
- However this too, needs to have points of human intervention
- To use automation for more than process management for matter where discretion is needed, that will take a lot longer to build software that can apply discretion and changes to the law.

To show AI systems as a tool

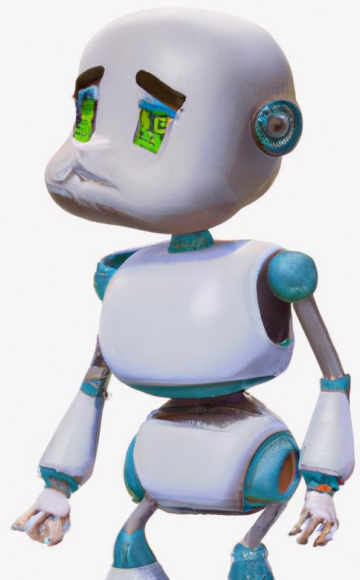
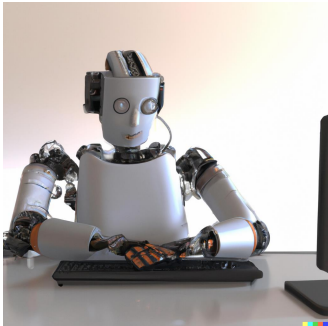
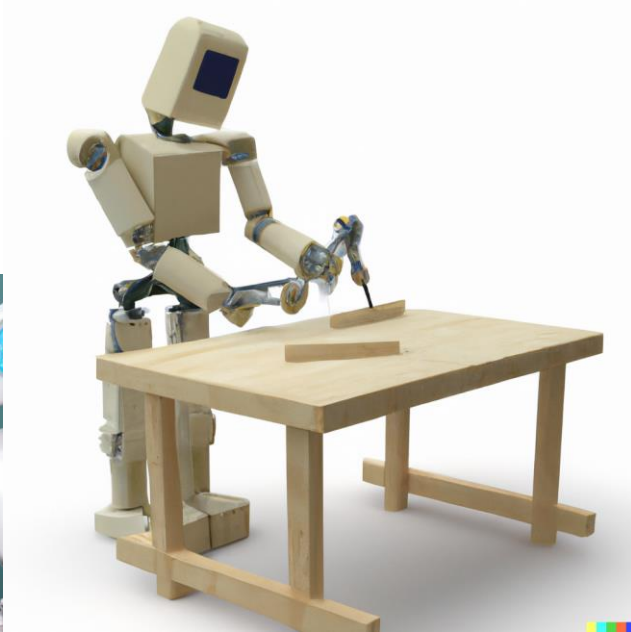
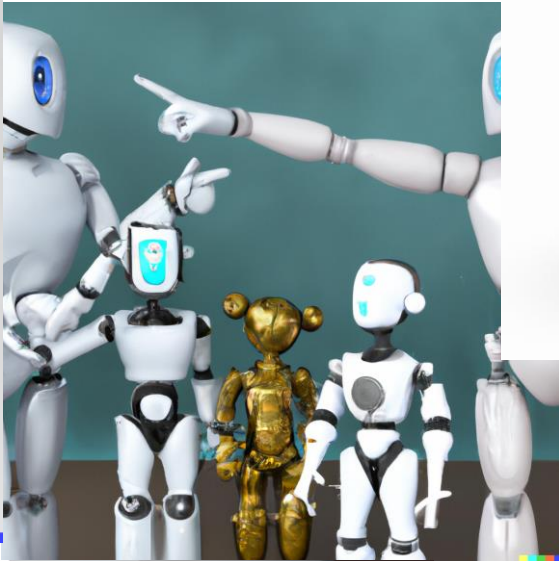
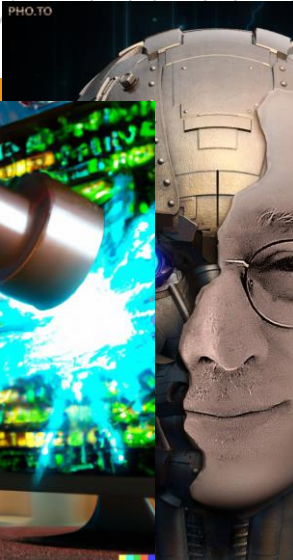
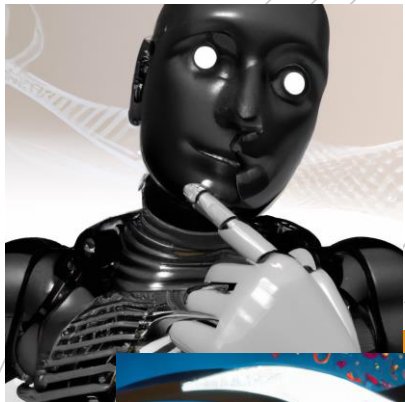
- ...and where we may be going with it I have done the following...



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Produced DALL-E



AI produced CTR Strategy

- 1. Develop a comprehensive outreach program to raise awareness of council tax reduction schemes. This includes engaging with local community organizations and providing information in public places, such as libraries and post offices.
- 2. Develop an online platform to provide information about the council tax reduction scheme, including eligibility criteria and how to apply.
- 3. Utilize existing government programs, such as Universal Credit and Working Tax Credit, to provide additional assistance for those eligible for a council tax reduction scheme.
- 4. Develop an effective application process for those seeking a council tax reduction scheme. This process should be user-friendly and make it easy for applicants to understand the process and their eligibility criteria.
- 5. Develop an appeals process for those who have been denied a council tax reduction scheme. This process should be transparent and provide a clear explanation of the appeals process and the outcome.
- 6. Monitor and evaluate the effectiveness of the council tax reduction scheme and make necessary adjustments as needed.
- 7. Develop relationships with local government agencies, such as housing associations, to ensure that those seeking assistance are aware of the council tax reduction scheme.
- 8. Continue to explore new strategies for providing assistance to those in need of a council tax reduction scheme.



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Produced by Playground

AI Produced CTR Scheme

Introduction:

- The council tax reduction scheme aims to provide financial assistance to households that are struggling to pay their council tax. This scheme is designed to help low-income families, disabled persons, and elderly citizens who are struggling to make ends meet.

Eligibility Criteria:

- To be eligible for the council tax reduction scheme, applicants must meet the following criteria:
 1. Applicants must be responsible for paying council tax on their property.
 2. Applicants must be on a low income, which means they earn less than the national average income.
 3. Applicants must be receiving benefits such as income support, jobseeker's allowance, or universal credit.
 4. Applicants must be disabled, receiving a disability benefit, or caring for a disabled person.
 5. Applicants must be elderly and receiving a state pension.
 6. Applicants must not have substantial savings or assets.



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Produced by ChatGPT

AI Produced CTR Scheme

Calculation of Reduction:

- The reduction in council tax will be calculated based on the income and circumstances of the applicant. The reduction will be calculated using the following formula:
- $\text{Council Tax Reduction} = (\text{Council Tax} - \text{Applicable Discount}) \times \text{Reduction Percentage}$
- The reduction percentage will vary based on the income and circumstances of the applicant. The reduction percentage will be higher for applicants who are on a lower income and have more dependents.

Appeals Process:

- If an applicant is not satisfied with the decision made by the council regarding their council tax reduction, they can appeal the decision. The appeal must be made within one month of the council's decision. The appeal will be heard by an independent tribunal, which will consider the evidence presented by both the applicant and the council.

Conclusion:

- The council tax reduction scheme is an important scheme that helps low-income families, disabled persons, and elderly citizens to pay their council tax. The scheme provides financial assistance to those who are struggling to make ends meet and ensures that everyone can access the services provided by their local council.



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Produced by ChatGPT

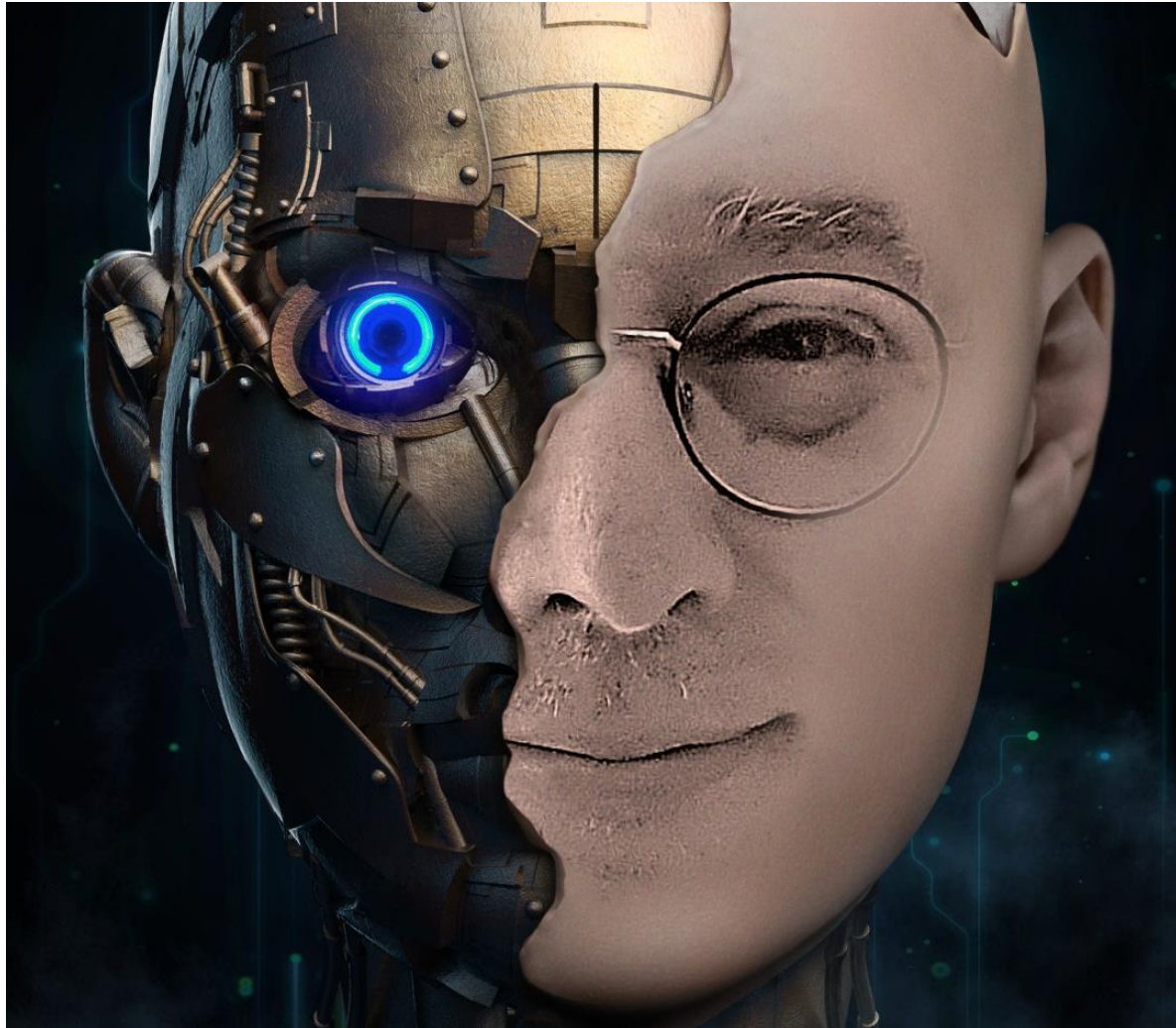
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- Gemma Atkinson & Matthew Henderson, Newham LBC
- Tracey Stone, Director Welfare Together
- Zoe Charlesworth, Independent Consultant, Welfare
- Daniel Pearce, TelSolutions
- Jon Gibbs, Civica
- Tylor-Maria Johnson, for chairing



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