



## Enabling Social Inclusion

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## Causes and UK statistics

- **Some causes of IT “Exclusion”**
  - Infirm (chronic)
  - Disabled
  - Elderly
  - Children
  - Poverty
  - Learning difficulty
  - Social barriers
  - Linguistic
  - Apathy
- **Disability groups’ UK data:**
  - Hearing difficulties 3,527,000
  - Vision impaired / blind 1,176,000
  - Physical impairments 5,291,000
  - Cognitive dysfunction 2,939,000
- **DWP and Census statistics suggest:**
  - “limiting long term illness” 10,855,835
  - disability allowances paid 4,100,000
  - 75 years of age and over 4,404,741
  - Under 16 years of age 11,858,857
  - receiving “key benefit” 7,560,000
  - “no qualifications” 12,671,266
  - social grade E 9,454,737
  - non- native English speaking 3,598,477
  - Households without computers ca 9M
- Population 58,789,194
- Households 21,660,475
- DWP’s “customer base” ca 24M
- Income of top 20% to bottom 20% ca 5:1

Excluded persons in the UK?	3M? 6M? 10M? 20M? More?
Excluded persons in EC-25?	>10 times those in the UK?

## Some key customer features

### Commercial focus

- **Social groups ABC1**
  - AB 20%
  - C1 30%
- tendency to embrace use of “new channels”
- at ease with intangible assets
- **Barriers to using “e-”**
  - trust
  - lack of holistic view?
  - personal preference
- **Enablers**
  - convenience
  - kudos
  - ...?

### Social Protection focus

- **Social Groups C2DE**
  - C2 16%
  - D 18%
  - E 16%
- demonstrable reluctance to use “new channels”
- rely on the tangible
- **Barriers to using “e-”**
  - trust
  - presence of holistic view?
  - knowledge
  - ability (physical, cognitive)
  - accessibility (financial, physical)
- **Enablers**
  - ?

### Commercial Suppliers

- gain market share from competitors
- address “wants” more than “needs”
- focus towards lower cost channels for service delivery at the risk of excluding buyers
- already much back-office automation
- front-office automation and staff reductions, with functions pushed onto customers (“self service”)

### Social Protection Providers

- not competing for customers (usually!)
- address (and assess) “needs”
- tend towards universal coverage at the risk of attracting and managing ineligible claims
- much opportunity for increased back-office IT
- increases in front-office staff and personal service to customers as well as increasing self service

### Service provider “push”

- TV
- Telephone (outbound)
- Direct mail
- Canvassing (street / home)
- Speeches / meetings
- Posters
- Newspapers / magazines
- e-business
- ...

### Customer-led

- Face-to-face
- Call centres (inbound)
- Paper-based
- via personal proxy / agent
- e-business
- ...

#### Core requirements

- consistency of message / content
- but tailored to audience segment
- and delivered over accessible channels

- Welfare services are most frequently needed by people who are least equipped to make use of “e-services”
- Service designs need to be informed by
  - the service users' abilities, peace-of-mind and convenience
  - the service provider's ambitions and constraints
- “e-” facilities in Welfare do not always achieve the service provider's success criteria.
  - The technology and infrastructure may be flawless, but ...
  - the service design often fails to give full consideration to the needs and desires of the ultimate recipients of welfare services.
- Tackling inclusion in the lower 20% can guide designs that are attractive and inclusive for the upper 20%

Socially inclusive, practical, effective and efficient “e-services” for welfare are “90% hearts and minds and 10% technology”