**DWP customers’ financial vulnerabilities: call for case studies and insight**

Operational Stakeholder Engagement Forum

The request:

* Anonymous case studies that provide relevant evidence to support the questions posed below. If helpful, a template has been provided in Annex 1 (but if you already hold information in another format that’s fine too).
* Any aggregate data that you may hold that sheds light on the questions posed below
* Any wider evidence you want to point us towards, specifically where it tells us about financial vulnerabilities of DWP customers that DWP does not hold information on, e.g. consumer debt.

What we will use the information for:

* To expand our understanding of the financial circumstances that make customers vulnerable, to support internal learning, decision-making and change design.

The questions:

*External debts*

* What kinds of external (non-government) debt do DWP customers tend to have?
* How prevalent is external debt for DWP customers?
* Do vulnerable customers tend to have the same types of non-government debts? Or is there a difference?
* How do interactions between DWP debt (e.g. advances, deductions) and external debts and perceptions of these debts drive customer behaviours? e.g. Which debts do customers see as high priority?

*Signposting support*

* DWP often signposts customers to debt and financial management support provided by partner organisations. How do partner organisations perceive this role acting as part of DWP’s signposting offering to customers?
* How do partner organisations tend to support customers where there are complex/multiple debts to collect or manage?

*Best practice*

* What in your experience is the most effective approach for DWP to support customers with financial vulnerabilities? Do you have examples of best practice you could share?

**Annex 1: Template for case studies**

|  |  |
| --- | --- |
| Benefit(s) claimed |  |
| Relationship/ family status  |  |
| Any vulnerability or complex needs? |  |
| What is your organisation's role in supporting the customer? |  |
| Outline the financial situation of the customer |  |
| How did the customer’s financial situation impact on their interactions with DWP? |  |
| What was the personal impact on the customer? |  |
| How was the situation resolved? |  |
| Case study dates  |  |
| Any other comments? |  |