

Plugging the data gap for GOV.UK Verify to meet Local Authority needs

20 Westfield Avenue
Edinburgh
EH11 2TT

0845 612 0205
hello@etive.org
etive.org

In order to make digital identity a reality for Local Authorities, the question of how to reach the digital footprints of the demographic who are the highest users of public service must be answered, alongside the need to address behaviour change.

The OIX Discovery project - “**Micro Sources of Data, the role of the Aggregator**” - involving Etive Technologies and the London Borough of Tower Hamlets offers a practical solution for the data gap challenge, and starts to address the business case for adoption of GOV.UK Verify by Local Authorities.

Growth

GOV.UK Verify is now growing at speed. Since going LIVE in May 2016, there are 1 million people with a digital identity. 2017 looks to be an exciting year as the Financial Services Industry seriously looks at ways to introduce the GOV.UK Verify federated model to their ranges of identity checks for customers. With just over 61% of the service users who were surveyed in September 2016¹ reporting that they were satisfied or very satisfied with Gov.uk/Verify, and reuse of those digital identities becoming the norm on GOV.UK, the case for reuse in the private sector is looking very positive.

However, the challenge remains over the proportion of UK adult citizens able to gain Level of Assurance 2. For those in employment, who own a property and have a credit file, their identity is relatively easily assured. But with the recent addition of Universal Credit as a service accessible via GOV.UK Verify, the challenge intensifies.

Understanding the demographics

The GDS report in June 2016 estimated that 55% of people in unemployment could successfully reach the Level of Assurance 2. This reflects just the data sources, and not additional barriers such as a behavioural change or trust in GOV.UK Verify.

Local Authorities recognise that their highest service users, those in social housing, claiming benefits, accessing social care or additional education support are also those who are most likely to find reaching a Level of Assurance 2 difficult.

Open Identity Exchange (OIX) UK has played an integral part in identifying and exploring the demographics, data sources and challenges:

¹ <https://www.gov.uk/performance/govuk-verify/user-satisfaction?sortby=rating&sortorder=descending>

- South Yorkshire: Bridging the Digital Divide
- South Yorkshire: Challenge of Digital Identity
- Walk in Assisted Digital on the High Street Discovery
- Internet Life Verification
- Social Network Data of Activity History Alpha
- JustGiving Data
- Mobile Data for Activity History
- Face to face registration with an Identity Provider (IDP)

The OIX project reports are useful resources and looked at holistically, reveal two clear facts. Firstly that the lower socio-economic groups do have a digital footprint. Secondly that, if the citizen sees value in gaining a digital identity, they are happy for the data to be accessed for verification purposes.

This means that there are two distinct challenges:

- The Data Challenge - how to enable the identity providers to access the digital footprints of lower socio-economic groups in a commercially viable way
- The Behaviour Challenge - how to prove a benefit to citizens to go through the verification process.

The Data Challenge

The “**Micro Sources of Data, the role of the aggregator**” project looks at the Local Authority as a data source. In this case, the data concerned social housing tenants in the London Borough of Tower Hamlets. It directly addressed the two challenges described.

For access to verify data to be commercially viable for the Identity Provider it needs to provide both quality data and a high volume of accounts. This then covers the cost of the technical development and assessment. In the case of mobile phone and social media data this is achievable. An API can be created directly to the data source and the resulting access will prove fruitful enough for both the identity source and the Identity Provider to at least cover costs.

However, where the data is pooled around a smaller number of accounts, such as people who use the services of local Credit Unions, Local Authorities or Social Housing Providers, the costs become more complicated. These smaller account holders or membership

organisations have been dubbed micro sources of data. It is cost prohibitive, and is of unproven data value, for each Identity Provider to create a relationship with multiple micro sources of data.

This project showed how an aggregator can accumulate the Local Authority's customer data and, with user consent, allows verification by the Identity Provider. This negates the need and cost for an Identity Provider to manage and access hundreds of Local Authorities. Instead the aggregator holds the central role in the relationship between the person and the data provider.

As this was a discovery project the commercial relationship was not directly addressed. However, the assumption is that identity data is of relatively low commercial value. By adding an aggregator into the data verification flow model it reduces that commercial value even further, particularly for the data provider. This was noted in the project and it is important to understand that Etive's Digital Log Book (the digital tool acting as an aggregator) offers additional services of value to the Local Authority. Should it be acting only as an aggregator the commercial relationship between all parties would be unlikely to meet implementation costs.

The Behaviour Challenge

Until a tipping point is reached, getting people to complete the GOV.UK Verify process is a challenge. Completion rates for GOV.UK Verify for Dec 2016 – Jan 2017 stand at 47%. People are wary of the role of the Identity Provider, a private company in a public service space. Many hours of user testing has shown that whilst some people do understand the role of the Identity Provider, a significant number of people are unclear about data verification and worry that the Identity Provider is in fact retaining all their personal information.

However, when looking at the completion rates specifically for January 2016² which is the time that HMRC Tax Returns are due an interesting jump in completion is shown.

- 10th Jan 2016 – 41%
- 17th Jan 2016 – 48%
- 24th Jan 2016 – 54%
- 31st Jan 2016 – 65%
- 7th Feb 2016 – 40%

² <https://www.gov.uk/performance/govuk-verify/completion-rate#from=2016-01-01T00:00:00Z&to=2016-01-01T00:00:00Z>

The HMRC Tax Return transaction must be completed by 31st January each year or there is a financial penalty. If people are up against this deadline without another route, they will complete the Verification process. Both carrot and stick are being used.

This thought process was applied to the Discovery project. The completion of the GOV.UK Verify process was introduced at the beginning of the process when applying for a home and becoming a social housing tenant. No other route was offered. This took away their choice to use GOV.UK Verify, but because there was not an aim to get to LOA2 in the first wave there was no chance of failure.

The user testing revealed that all the social housing tenants who participated saw significant value in GOV.UK Verify digital identity, particularly with the Digital Log Book performing as a personal data store with their Local Authority. The age range tested was between 24+ - 60+. Whilst many expressed a lack of understanding of the role of the Identity Provider they were still willing to go through the process to access their Digital Log Book and the benefits of that digital tool. In addition they were not concerned about allowing access to their Local Authority data via the Digital Log Book as part of the Identity Provider's verification process.

This finding is significant because the services and transactions offered by Local Authorities are essential to the citizen. The citizen cannot go to another provider, the only alternative is to use face to face or telephone channels rather than digital. Most Local Authorities are looking at reducing alternative channels to digital due to the cost.

This makes Local Government a logical place for Identity Providers to introduce pre-registration of GOV.UK Verify whilst building accounts up to LOA2. The project's user testing clearly indicates that the LA customer will complete the process to gain digital access to LA services, that they trust the GOV.UK Verify brand and are willing to share accumulated data which will elevate them from LOA1 to LOA2.

Missing piece

The project demonstrates that:

- Local Authorities have the data which matches the missing demographics needed for GOV.UK/Verify
- This data is of a high enough quality that it meets the standards set by GDS
- Users are willing to consent for that data to be used as part of the verification process.

However it does not prove a business case as to why a Local Government should create the infrastructure to allow access to the data, or what incentives the Local Government gets from using GOV.UK Verify in their identity practices.

Whilst work has been done via OIX in this area, for example with Warwickshire Council, it has primarily been based around single transactions – something which is not far reaching enough to suggest investment in.

Next Steps

Taking the findings of this Discovery and applying a pre-registration rational, a pilot of the model could prove to provide the highest public services users a digital identity at a scalable rate. Because this model addresses both the data gap and the behavioural incentives it is likely to move more quickly than if the digital identity was issued at a Central Government source – i.e. people interact with their Local Authority more frequently than they do Central Government.

However, it must prove the business case for the Local Authority. The Local Authority needs to see a reason to open up their customer data to Identity Providers. There are numerous identity organisations already working with many Local Authorities, pushing towards a digital solution. The business case needs to be around the common standard and what a universal digital identity can bring them in terms of real time data with confidence.

The pilot also needs to explore the commercial relationship between all the relying parties. As the project alludes to, there is no real financial incentive in the value of identity data, so how the technical implementation will work needs to be assessed against any cost models.

There have been several expressions of interest to move to pilot in early 2017. If this is something you or your organisation would be interested in exploring please contact us via OIX UK.