

Single Person Discount Verification Service

Helping councils assess the household composition of their single person discount claims

The challenge

Local authorities are under increasing pressure to maximise council tax revenue, reduce fraud within their portfolio and give residents confidence in their services.

“In 2019 there were over 55,000 cases of council tax fraud which amounted to £30.6 million pounds and over 3,000 cases of housing benefit fraud costing over £135 million pounds.”

– CIPFA Summary report 2019.

The Solution

It matches claim details from council tax records against our unique datasets, on a frequency set by the council, to identify who's living at the claim address, how long they have lived there and whether there are any financial associations between residents. Cases are then risked and prioritised allowing councils to focus on the claims with the highest chance of a return. Furthermore, after each run Experian can highlight the changes seen in a household when compared to the previous run. This allows councils to focus investigations and resource on the households where there has been a recent change in the household composition, which now requires investigation into the eligibility for single person council tax discount.

Why do you need it?

Preventing and detecting fraud and error is key to minimising loss and ensuring the effective use of public funds for the benefit of the people who need them.*

The Single Person Discount Verification Service lets you verify claims for discounted council tax, helping you to prevent fraud and make sure the right people get the discounts they're eligible for.

The data is analysed to determine if:

The claimant is potentially deceased

The claimant is living at the property

There is anyone else living at the address

A more recent address has been found for the claimant

Where inconsistencies are identified risk flags and a risk score are generated and each case is assigned a high, medium, low or nil risk level

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About Experian

To date, we've helped over 200 local authorities to save over £70m by carrying out checks on single person discount claims. With the money saved, councils are able to give back to local tax payers and increase spend on essential services.

Our expertise, data sources and technology gives you the tools you need to understand and build relationships with your customers at every point of contact.

Current challenge	How we can help
We're unaware of the levels of fraud in single person discount claims.	Our service gives a high-level view of households claiming the discount. It assesses the data to give an indication of the level of fraud in your claims.
We have limited resources to investigate claims.	A risk score is applied to each cases indicating which ones should be looked into first, helping you make the best use of your resources.
We need to know which cases present the highest risk and prioritise them to be investigated first.	As well as a individual risk score cases are given a high, medium, low or nil risk level, so you can make the best use of your resource.
We need to balance the time taken to investigate a claim against the likelihood of a successful outcome.	The Single Person Discount Verification Service tells you why a claim has been referred and the strength of the evidence behind the referral.
Investigating claims on a case by case basis is an ineffective use of investigators time.	Data matching gives you an accurate and up-to-date picture of the residency make-up of a claim address, giving a good indication of which claims warrant further checks.
We need to adopt a more proactive approach to tackling fraud.	Regularly reviewing your single person discount claims means you can investigate new claims of fraud soon after they emerge.

*National Audit Office 2019.

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