

## Hypothesis

User will be able to present data collected and verified by organisations such as Local Authorities as part of their verification with an Identity Provider. This will help improve IDPs' coverage.

This project explores:

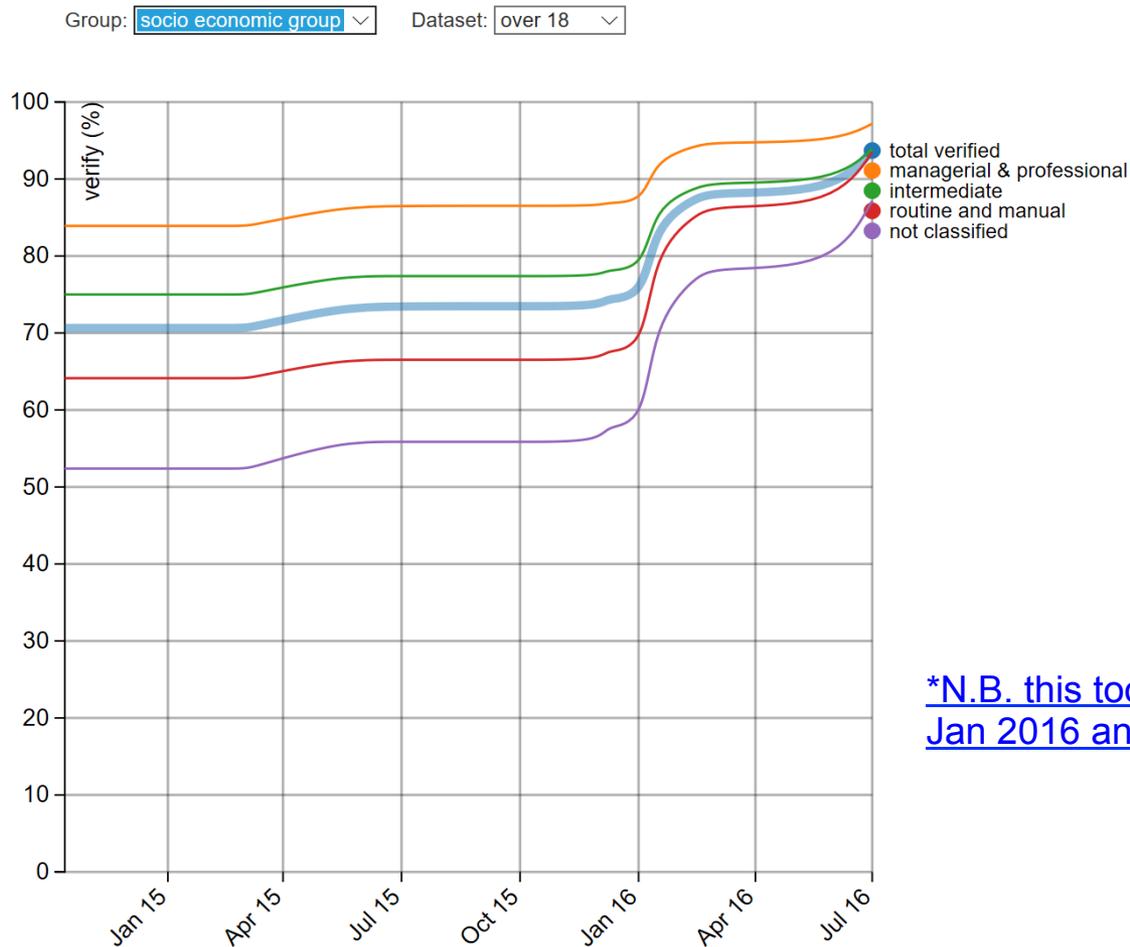
- Could a user present data collected and verified by a micro-source as part of GOV.UK Verify?
- Could an aggregator collate data from micro sources of data to be used by Verify?
- Could Etive act as a micro source aggregator collating data from multiple different sources which the user would be willing to present?

In addition the project has explored the perspective of the user, in this case social housing tenants:

- Is the tenant happy for their housing data to be used as part of the GOV.UK Verify process by an Identity Provider?
- Does the tenant see benefit in using a digital identity when accessing their Local Authority or Housing Provider?

People in lower socio economic groups less likely to have a credit file which the IDPs can use for Activity History.

### Verification rates by socio economic group



[\\*N.B. this tool was published in Jan 2016 and is not up to date](#)

## English housing survey 2014 to 2015: social rented sector report

- 17% of all households in England live in social sector housing. This equates to 3.9 million households.
- Of these 3.9 million households, 42% rent from local authorities. This equates to 1.6 million households renting from their local authority.
- Ages are spread out but primarily over 25 with the largest groups aged 35-54. Full breakdown in the first table below.
- Most households are 1 individuals (41.2%) or 2 individuals (23.7%).
- Households often consist of a couple (11.2%), couple with dependent child (15.6%) or lone parent with dependent child (17.9%).
- Most are in full-time work (27.3%) or retired (30.5%). A further 9.4% are recorded as unemployed.
- The majority of have low income based on weekly income. 47.8% fall into the first quintile (lowest income), 27.4% into the second and 17.2% in the third quintile.



## \*2011 Census Data

Table below is volumes of social housing tenants in the Tower Hamlets borough based on census data completed by residents for everyone in the property

Gender	All		Male		Female	
	Vol.	%	Vol.	%	Vol.	%
Age Band						
0-15	33,261	29.9	17,018	15.3	16,243	14.6
16-64	68,285	61.4	32,846	29.5	35,439	31.9
65+	9,651	8.7	4,336	3.9	5,315	4.8
All	111,197	/	54,200	48.7	56,997	51.3

Area	Households Rented from Council – LA	Households rented from HA or registered Social Landlord
Tower Hamlets	17,548	22,558
Inner London	255,923	190,892
London	439,727	346,266
Eng & Wales	2,208,080	1,910,381

# Role of the DLB as an aggregator

- Specialises in Housing Tenants
- Offers a way for tenants to hold their data and then assert or share it with whom they choose.
- Already creates data feeds with HAs and LAs – i.e. data is already accumulated.

The screenshot shows the 'digital log book' dashboard for Gloucester City Homes. The dashboard features a blue header with navigation icons for Dashboard, Details, Action Plan, Wellbeing, Money, Employment, Tenancy, Community, Contacts, Help, and Log out. Below the header, there are ten interactive tiles arranged in two rows. Each tile contains an icon, a brief message, and a button to access the corresponding feature.

Tile	Icon	Message	Button
1	Profile picture of a woman	You can add more details about you and change your picture or password in the details section.	Details
2	Target with 'ACTION PLAN' text	Action Plan is 25% complete. Review your objectives and progress or add more.	Action Plan
3	Red heart with stethoscope	Look after your health and wellbeing.	Wellbeing
4	Account Balances	On 07/08/2016 your rent balance was <b>-£30.12</b> . You pay weekly and your next payment is due on 11/09/2016.	Money
5	Red pen writing 'CURRICULUM VITAE'	Search for a job or update your CV.	Employment
6	Hand holding a white house icon	Report a repair or view your tenancy agreement.	Tenancy
7	Colorful sunburst icon	Access your council or local services.	Community
8	White cubes with icons for email, phone, @, and mobile	Manage your contacts.	Share Your DLB Contacts
9	digital log book logo	Download the User Guide and browse Frequently Asked Questions.	User Guide/FAQs

On boarding process was observed by GDS.

Through the course of the social housing application and tenancy there are clear 'events' that are likely to be recorded against the customer record in Tower Hamlets Homes' data. In the application process there are several events where a degree of identity checking takes place, including:

- Initial application
- Visiting properties
- Bidding for properties – login/password
- Completing the application
- Collecting keys

Similar events during the tenancy could include: requesting repairs, visits by the Housing Officer and moving property.

Use of Micro-Source data	Summary	Examples	GDS Review
Tenancy event activity history (Element E)	The various social housing 'events' could provide activity history if sufficient data is gathered by the micro-source and could be presented to the identity provider.	<ul style="list-style-type: none"> <li>•Bidding for properties</li> <li>•Requesting repairs</li> <li>•Visits by Housing Officer</li> <li>•Inspections</li> </ul>	•Medium
Digital Log Book activity history (Element E)	Use of the Digital Log Book could provide additional lower quality activity history to supplement the events. There would be conditions on when this could be countered and on ensure suitable authentication.	<ul style="list-style-type: none"> <li>•Logins</li> <li>•Updating details</li> <li>•Adding evidence/data</li> </ul>	•Low – potential to rise if 2 fact authentication added to login process.
Knowledge based verification questions (Element C)	The 'events' could provide the data for knowledge based verification (security) questions that only the customer should know.	<ul style="list-style-type: none"> <li>•Start date of tenancy</li> <li>•Monthly rent cost</li> <li>•Address history</li> <li>•Recent Repairs</li> <li>•Date of visit from Housing Officer</li> </ul>	•Medium
Identity evidence for the living category (Element A/B)	Verify users must present evidence across 3 categories: money, living and citizen. Social Housing data could be used for the 'living' category to level 2.	•User presents evidence they are a tenant in a form that can be checked by the identity provider.	•Potential if LBTH make recommended changes.

- Further Analysis
  - Better understanding of events and how they are created
  - Better understanding of viability for IDPs
- Formalise ID checks
  - Increase training for staff
  - Ensure time restraints do not affect checks
  - Consider capturing a photo at initial on boarding
- Review Accepted Guidance
  - No. of current accepted docs are difficult to authenticate
  - Accepted list should be minimised
- Improve Authentication
  - DLB should have 2 factor authentication
  - Use Good Practice Guidelines 44 for guidance on authentication.

**\* For London Borough of Tower Hamlets to change current processes and implement recommendations a business risk review should be undertaken to understand cost and time implications verses the benefits of a digital identity.**

## **User testing analysis:** Etive + Tower Hamlets Digital log book and GOV.UK Verify

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## *Next steps*

- Alpha
- GDS creating a sandbox for Local Authorities and others to trial models
- Working through OIX UK process?
- Would you be interested in an Alpha?