Case study:
Enfield Council

Enfield cuts arrears by £1.5 million within a year thanks to new collections service.

Experian™

A world of insight

The London Borough of Enfield is a suburban neighbourhood spanning 32 square miles of north London. It borders Barnet, Haringey, Waltham Forest, the districts of Hertsmere, Welwyn Hatfield and Broxbourne in Hertfordshire, as well as Epping Forest in Essex.

The local authority serves a diverse mix of more than 300,000 residents, delivering a host of services including education, waste management, housing and council tax collection, among many others.

ENFIELD Council

"Enfield Council, like all local authorities, is under increasing pressure to reduce costs and increase efficiencies, while maintaining high standards of customer service. As the level of council tax debt steadily increased within Enfield, we were looking for an innovative solution to tackle outstanding payments head on, and our partnership with Experian provided just that."

Geoff Waterton
Head of Collection Finance,
Resources and Customer Services
Enfield Council

The Challenge
In common with many local authorities, Enfield carries a significant burden of council tax arrears, which across England, are in excess of £2.3 billion - equivalent to approximately 10 per cent of all council tax revenues collected. London's arrears alone equate to £641 million - representing more than a quarter (28%) of all arrears in England.

Solution
Working with Experian, Enfield Council pioneered a new collections strategy which has resulted in a significant reduction in customer debt within the first 12 months of operation.

Enfield was able to reduce its customer debt - primarily council tax arrears - by £1.5million, helping reverse the increase in outstanding revenue as household budgets continue to feel the pinch of economic hardship.

Through the intelligent use of accurate customer insight, Enfield Council was able to make informed decisions that improved the efficiency of its processes, allowing the organisation to maintain its customer service focus while ensuring arrears were significantly reduced.

Enfield also used Experian's Debt Prioritisation Service (DPS) to improve its arrears recovery processes, by enabling the identification of collectable revenues and informing appropriate debt recovery actions for its residents.

The service ensures the authority continues to safeguard its most vulnerable residents by segmenting them accordingly, to make personalised and appropriate debt recovery decisions, based on their individual circumstances.

Key Benefits

- An immediate return on investment with a £1.5 million reduction in arrears within the first 12 months.
- Safeguarding and protecting vulnerable residents by segmenting them accordingly to make personalised and appropriate debt recovery decisions - all based on individual circumstance.
- Well-informed decisions, improved efficiency and cost-effective maintenance of customer service.
- Ensuring debt is significantly reduced while protecting the public purse.
- A different way of collecting, enjoyed and appreciated by in-house colleagues.

Debt Prioritisation Service

Delivery of the Enfield Council project was overseen by Jon Rayfield, Client Director - Experian Public Sector.

He said: "It is important for local authorities to be consistent and fair in terms of their dealings with debtors, to respond to the needs of those who are struggling financially but recognise and identify those who are not.

"By employing Experian's Debt Prioritisation Service, Enfield Council has recorded a significant improvement in both performance and results and halted a six year increase in arrears. It has shown that it can meet stretching performance objectives within the first year of the partnership, using Experian data and a segmented approach to debt.

"With national arrears totalling £2.3 billion, there are many other local authorities that could benefit from improved collection performance by better understanding the total financial reality of their customers and treating them accordingly. This approach is fair, consistent and effective."

Other services

Increase collections

We help local authorities to prioritise their debt portfolio. Typically, clients using our services have seen a 20% increase in recoveries and 15% less bad debt.

Reduce fraud and error

We are able to prevent and detect fraud and error through the intelligent use of data. We can help tackle single person, empty property, social housing and housing benefit fraud.

Data quality and insight

We help government improve data quality to achieve a single view of the citizen, enabling them to deliver and engage with people and businesses to provide optimum services.

Enable self-service

By understanding the complex needs of citizens and how they prefer to interact with government, we can help authorities develop a 'best fit' channel shift solution for their local population.

For further information please contact us:

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