

Citizen Information Project: Review paper on addresses and address changes - the experience of the individual

ISSUE

The CIP feasibility study examined the concept of a UK population register that would "include basic information, such as names and addresses, *along with ongoing changes to address and other contact information*" (from the RG's 6 Jan press release). In this paper we go back to some CIP basics, to review the experience of the individual person in notifying the public sector and other organisations of a change of name or address. We begin to explore the kinds of reasons why addresses and address changes are relevant to public sector bodies, as preliminary work for the CIP business case. Work is also underway within CIP to examine what is currently done within public sector organisations when a change of name or address is received, to understand how the organisation verifies a change before accepting it in their records, and whether there is scope for efficiency gains here.

ACTION

Project Board members are invited:

- to comment on the material presented here and on how this might best be developed during project definition stage;
- to put the CIP team in touch with authorities on business rules within their organisation, especially over verification of changes to core personal data; and
- to indicate the extent to which business rules within their organisation are being simplified, for example in response to the OPSR review of eligibility for public services.

ANALYSIS

(1) Desk Research: Notifying Change of Address from a Citizen Perspective

Background

In order to build a population register that will be useful and acceptable to individuals as well as to government agencies, it is important to understand what currently happens when an individual has a need to make known their change of name or address. The population register should assist in making the process as trouble-free as possible. The solution should not only be more efficient from a government perspective but also beneficial to the individual.

Objectives of this desk research

To build a picture of and better understand:

- § The citizen experience when currently notifying a change of name and/or address
- § Which agencies and/or private sector companies are most often notified
- § What method of notification is acceptable
- § How does an individual find out who to notify
- § What assistance is available to the individual
- § What types of documentation are acceptable to evidence the change
- § Is there uniformity in documentation required?

Key findings

In the year before the 2001 census in England & Wales, 6.3 million people (1 in 8) changed address. This is 30% more than in the year before the 1991 census (4.8 million). Increasingly large numbers of people move address (and the total number of changes will be higher when frequent moves, change of name not accompanied by a move, etc are taken in account).

In January 2000, MORI conducted research, among the Government's People's Panel, on Assessing Attitudes to the Change of Address Function. When looking at what people do at the moment it is immediately apparent that there is no standard way of coping (or not) with the need to let various organisations know. Local government is mentioned in the research as an obvious first point of contact, while central government is unlikely to be informed unless people are in receipt of benefits. Those who do not have regular contact with government are least likely to know which agencies to notify and how. In general it is recognised that there is, potentially, a long list of organisations to be contacted. However, if house moves occur infrequently then it is easy to forget who should be contacted.

It is not that easy to remember who to tell, unless you are moving every other week
Female, age 25 - 35

The MORI research found that having a system that automatically informed a wide range of public and private sector bodies was popular. It was also desirable to have the opportunity to *choose* which organisations are notified and receive acknowledgement of the changes.

Qualitative research by Cragg Ross Dawson undertaken in February 2003 for the CIP feasibility study found that 'simpler change of address notification is motivating' and 'having to write numerous letters to announce change of address is a common gripe'. However, the solution needs to have 'tangible benefit to the individual'. It was also found that there is an assumption that government systems are already 'joined-up' so change of address information is shared among government departments.

What Help Is Available?

Surprisingly, **Estate Agents** aren't as helpful as they could be considering their level of involvement in the buying, selling and letting of properties. Once the business of assisting in the sale/purchase/let of a property is complete there is very

little 'after-sales care' on offer. A few might offer information on services related to the transaction such as removal firms and solicitors but not much beyond that.

Removal firms are more in touch with actual mechanics of moving home and many offer a value-added service. Firms not only provide lists to assist with packing and the actual logistics of physically moving home, but many also supply a week-by-week countdown of who to notify, services to cancel/start at either end of the move, plus essential things to-do on the move day itself.

Companies specialising in **relocation** offer services to expatriates and individuals new to an area. Some firms provide paperwork and partial assistance with which agencies to get in touch with, however mostly it's just signposting and orientation.

Many web sites are a useful resource for suggesting lists of organisations that should be notified when changing address.

www.iammoving.com offers a free service whereby an individual selects organisations they wish to notify from a predetermined but extensive list, iammoving.com then broadcasts the address change on the users behalf. It is advantageous in that the user can keep track of, and has control over, who is notified. However, it does not provide a total solution as not all possible organisations are listed, and as no evidence is required for the change of address, in some instances such as with DVLA, it only serves as a trigger for further correspondence in an established change of address process.

No matter what the reason for changing address, 50%* of home movers utilise the Mail Forwarding Service from the **Post Office**, it's the only service available for redirecting post from one address to another and an obvious first place for an individual to turn to after moving home. Whilst redirection is reactive rather than proactive, it can serve as a method of catching any sources that an individual might have missed when notifying their change of address.

The post office web site also offers a white-label link to www.iammoving.com as do other online, mortgage/house-move related sites.

*Source: <http://www.ebiquita.com/ncoa/main.html>

A highly specialised online service is offered by **CardPal** where, for an annual fee, they hold details of all the cards held by an individual (library, credit, store, health club etc.) In the event of anything happening which will affect the card, such as fraud, change of address, credit limit increase request etc. the individual only has to contact CardPal who will then notify any/all the issuers on their behalf. However, card issuers may still need to contact cardholders for additional information.

Most local government web sites contain links to www.iammoving.com plus many also have online forms specifically related to council tax for advising changes of address. The government web site www.changeofaddress.gov.uk contains a broken link to www.ihavemoved.com which has now become www.iammoving.com. Members of the CIP team are meeting Moving Technologies Ltd, the owner of this service, in April.

Annex B contains some illustrative examples of the resource available. We have highlighted the main public sector organisations that tend to be recommended to notify. This list is:

Council Tax Office (and library)
Doctor, dentist, optician
DVLA (for driving license and for vehicle registration)
Electoral Register
Inland Revenue
National Insurance Office
Schools
TV Licensing Authority.

Evidencing change of address

According to our consumer research, the majority of institutions require documentary evidence of an individual's name and address. Annex A records some organisational requirements for authorisation and verification. A UK citizen will need to provide separate proofs for name and for address, whereas a non UK citizen will often be required to supply two proofs for each. Types of documentation used for verification of name and/or address can vary from no evidence required at all, as with **utility** companies, to a plethora of options as with **mobile telephone** operators. **Banks** and other large financial institutions use agencies such as Callcredit, Experian and Equifax to verify an individual's address/identity as well as their financial 'footprint'. At branch level documentary proof of name and address is required, plus additional data in order to check credit history.

There are many different documents that can be called for to support a change of personal details, but that the selection of documents varies considerably between different types of organisation. There are some organisations that do not insist on any documentary proof. Without getting too much into the issue of identity fraud, it does appear that some of these verification procedures are built rather like a house of cards, with the assumption that the documents called for are actually more robust than they may be.

Conclusion of consumer research

Information *is* available to individuals wishing broadcast their new address details but it's disjointed, often not comprehensive and takes some effort to find. The onus of notification sits squarely with the individual without any one organisation standing out as being able to make the process more painless.

The documents required for evidencing address change are cause for unease. Historical reliance on some documents as proof of name and/ address has been overtaken by changes in the way the companies that supply them are organised, for example utility companies. The opening up of the utilities market has, inadvertently, resulted in an easy route to identity fraud. Comparing the types of evidence various institutions require from individuals, there's an indication that to, a degree, each organisation relies on the robustness of checks behind the paperwork of the others.

(2) Research from the perspective of the public sector: why addresses and address changes are relevant to public sector bodies

The list of public sector bodies, above, that tends to feature in advisory material on changing name or address is not surprising, because:

- 1. There are statutory obligations on some people**
 - to notify DVLA of change of address for driving licence
 - and for registered keeper of road vehicle to notify DVLA of changes in location
 - Council tax payments
 - TV licence (BBC)
 - electoral registration*
- 2. Other organisations need to be contacted to maintain continuity of service or relationship**
 - DWP (dispatching payments, and annual statements even when payment is direct into a back account
 - IR
 - NHS (GP, hospital appointments, dentist)
 - Child Support Agency
 - various LA services, including schools

*The Representation of the People Act 2000 enforces, amongst other things, the creation of a rolling electoral register. Until this Act was passed a canvass of the electorate was made every year: each head of household had to complete a registration form for the household telling the Electoral Registration Officer (ERO) who was resident on 10 October. The new Representation of the People Act says that the register should be continuously updated, and that the register published on 15 February 2001 will be the last annual version. From 15 February onwards, every time someone moves, changes name or dies then they can claim to the ERO in the authority that they need to be changed on the Electoral Register. The register will then be updated monthly.

This is not an extensive list, even allowing for the equivalents of these organisations in other parts of the UK. It suggests that a business case might be elusive for a CIP proposition based predominantly on notifying these organisations of changes in name or address on behalf of the person (or household) moving. We will of course need to make some sensible calculations of benefits, bearing in mind the large and apparently increasing number of moves.

There is another dimension to this. The CIP team is now working to understand the business rules within these organisation, especially over verification of changes to core personal data. Early indications from DWP, for example, are that verification rules are voluminous and complex (of the order of 300 pages on verification rules for reported changes to personal details). This invites the question of whether or not there is work under way, perhaps similar to the OPSR review of eligibility for public services, to seek to simplify such rules and the business implications of them.

So, would a better proposition for CIP be to concentrate on more efficient procedures? In particular, we might envisage names and addresses held on a central register, with changes collated centrally and broadcast or made available to public sector organisations. For example, provided that notification of the change of address of a driver could be verified, this could trigger DVLA updating their records without the need to issue a replacement licence. To pursue this we

will be researching the levels of verification that are used and whether there is a minimum acceptable standard that can be agreed on, to be used by gatekeeper organisations authorised to update the CIP population register.

Finally, we note that if there is a population register then there are rather more organisations who should benefit from it, for the following reasons. Part of the business case is to explore the benefits to these and similar organisations:

- 3. Addresses (current and previous) are used to authenticate identity**
 - UK Passport Service
 - DVLA driving licences
 - Identity cards
- 4. Addresses (current and previous) may be used to verify the identity of someone presenting for services, or the subject of other official processes**
 - DWP
 - identification, referral & tracking of children (DfES)
 - CJITO
 - Criminal Records Bureau
 - customer relationship management eg local government
 - Government Gateway/on-line services
 - HSE fatal accident and occupational injury investigations
- 5. Postal addresses are still needed eg to mail official documents, supporting material, literature, or to track people**
 - DWP (dispatching payments and statements, even though many payments into bank accounts; targeting information on benefits and on pensions)
 - Inland Revenue
 - Child Support Agency
 - NHS appointments
 - Civil debt recovery (DCA)
 - Defra (farm subsidy payments; livestock tracing; consultation with stakeholders in rural affairs & countryside matters)
 - COI
 - CJITO
 - UK Passport Service (incl reminders)
 - DfES (long-term contract strategy with parents)
 - Student Loans Company
- 6. Address information attached to individual, anonymised records is the basis for statistics and research needing a geographical dimension**
 - small area population statistics
 - Neighbourhood Statistics Service
 - urban/rural studies
 - Government Offices for Regions/Observatories
 - longitudinal/cohort study maintenance
 - identifying and tracking populations at risk (HSE)

CIP Team
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