FEATURE

Reweaving the social safety net

Building modern, responsive social protections

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PART OF A DELOITTE SERIES ON THE FUTURE OF SOCIAL CARE

With rising budget pressures and recipient expectations, the social safety net is soon becoming unsustainable. What can public sector organizations do to meet future demands and ensure equitable, easy, customer-centric access to services?

THE MODERN SOCIAL "safety net," including various types of income assistance and social care, has helped protect our most vulnerable citizens for decades. But today, the system is showing stress in virtually all jurisdictions.

Most safety net services have remained largely unchanged in design and delivery since the 1950s. Yet their costs are rising, and recipients' expectations are growing and changing—and the pandemic has only accelerated the challenges they face.

Other forces are at play as well. The aging of the population will increase demand for services for seniors. Skyrocketing housing costs and massive shifts in labor markets are pushing more and more people into precarious situations.

Caught between budget pressures and changing demands, the safety net is becoming unsustainable in many jurisdictions. Fortunately, there *is* a way forward.

We need to move to preventive models that address issues *before* they lead to crises. We need more "wraparound" social services that integrate access to income assistance, child care, health services, housing aid, and other forms of support, to allow clients to achieve stability more quickly.

Deloitte has examined innovative practices concerning the social safety net around the globe. The reforms we describe here offer a window into the future of the modern welfare state.

Change isn't always easy. It's essential to first recognize common challenges and opportunities and to learn from others' successes. For the sake of service providers and those who benefit from their work, let us examine the current landscape.

Providing dignity and opportunity

Anders and Tony have never met, but they've both seen hard times—and how crucial a helping hand at the right time can be.

Anders is 32 and lives in a working-class neighborhood of Copenhagen. He is married, with two children aged 13 and nine. Anders used to

HOW WE LISTENED AND GAINED INSIGHT

To understand the requirements and contours of the future safety net, we:

- Conducted a global scan of best practices with input from dozens of Deloitte and independent subject matter advisers;

- Interviewed more than a dozen social services leaders globally to study common strengths, challenges, and opportunities; and

- Investigated 28 case studies focused on promising practices and innovations in service delivery.

work in a warehouse but suffered an injury that made it hard for him to work full time. In the past few years, he has drifted between part-time jobs in manual labor, but it still hurts to work for more than a few hours.

Anders is willing to work but has begun to wonder how much longer his body will hold up. To cope with the pain, he has been drinking a little too often and a little too much.

During the pandemic, his wife Signe lost her job in retail sales. They decided it was for the best, as Signe wanted to spend more time with their youngest child, who has special needs. But now the family can barely afford the rent on their small, two-bedroom apartment. Signe is depressed and finds it tough to care for her little one and hold the family together.

That is why Anders is so grateful for his caseworker Katrine. She is helping him on a new path toward meaningful employment and an increased ability to support his family.

Denmark's Ministry of Employment service delivery model factors in each person's ability to work. Those deemed job-ready and fit to work in their assessments receive traditional caseworkers. Those whose return-to-work timelines are more extended or whose situations are more complex are assigned coordinating caseworkers who work with other government agencies to ensure access to the most appropriate suite of services. *Coordinating caseworkers* aim to give each applicant a unique combination of employment assistance, social services, and benefits.

It wasn't always like this. The ministry once delivered services uniformly, without regard for individual needs and challenges, and had no focus on outcomes beyond benefit distribution. When Anders encountered the system in the past, he felt like a number. But things are different now. Katrine assessed Anders' history and needs, his

likelihood of long-term unemployment and his family's overall condition, coordinating with other agencies to offer him and his family the services they require.

For Anders, dealing with a single person instead of different parts of a large system creates more trust. He is thinking of going back to school to improve his job prospects. For the first time in a long while, he feels more confident about his employability and his future.

On the other side of the world, in San Francisco, Tony has more modest hopes, beginning with a clean place to shower. At the age of 57, he has struggled with addiction and mental health episodes for decades. He has been homeless three times, most recently for 18 months—and counting. When he lost his job as an electrician, he was evicted; for a time, he lived in his car. Then he landed on the streets. He says that when people pass him by, they look at him with pity or act like he is invisible; neither feels good.

When Tony encountered volunteers from the nonprofit organization LavaMaeX and one of its Pop-Up Care Villages (PUCVs), he was amazed—not just because of what they offered, but *how he was treated.* PUCVs resemble food truck festivals, with a variety of public and private aid representatives working from retired transit buses and commercial trailers. They offer access to multiple services in a single public space in a friendly environment featuring live music. When Tony stopped by, he was offered food, a shower, and a haircut as well as information on employment and housing opportunities.

On that day, LavaMaeX offered Tony compassion while connecting him to an important set of support services. Tony says the PUCVs have transformed his life, boosting his self-esteem, and reawakening his sense of being part of the community.

LavaMaeX has provided what it calls its "radical hospitality" to more than 10,000 unhoused Californians to date, with the assistance of 185 partners and nearly 1,700 volunteers. The care villages are ideal for hard-to-reach populations, providing access to services and broadening the array of resources within their reach.[1]

Anders' and Tony's experiences both illustrate how government agencies and their partners can and *must* be more responsive, providing equitable, inclusive, seamless, and effective services.

But how do we get there? To answer this question, we have identified four major trends in service delivery and chosen real-world examples that illustrate their potential impacts. These are:

- **Tailoring services to the user**
- **Assessing individual needs and meeting them with easy-to-use services**
- **Reducing administrative burdens**
- **Enabling agile workforces**

Together, these trends represent a series of recommendations that can help organizations transform their service delivery.

TAILORING SERVICES TO THE USER

Currently, most social-care systems are designed to provide the same access to all users. But, while this may achieve "equality," it doesn't necessarily deliver real-world improvements. Rather than treating everyone identically, we must understand the individual needs and circumstances of each person entering the system.

How can we do this? We can begin with three steps:

1. Expand outreach to underserved communities
2. Integrate supports and services
3. Deploy multichannel approaches to service provision

Expand outreach

Switzerland expanded outreach successfully, though controversially, through a harm-reduction approach in its national drug policy. In the 1980s, Swiss authorities were struggling to address widespread opioid—specifically, heroin—abuse. They obviously needed a new approach. The Swiss decided to shift the focus of their drug policies from criminal justice to public health. They created legal dispensaries and drug-use rooms to increase users' safety and worked to connect both current users and recovering addicts with social, health, housing, and employment services, focusing on extending outreach in the communities and locales that needed them most.[2]

In the decades since the introduction of these policies, Swiss opioid-related deaths have fallen by 64%.[3] By 2019, three-quarters of active users were in treatment on any given day, and 95% had sought help overall.[4]

Integrate supports and services

The LavaMaeX health and welfare pop-ups provide an excellent example of how to integrate care practices. Their all-in-one model can connect with people quickly and conveniently, creating a welcoming and conducive environment for those who could benefit from a range of social services.

Deploy multichannel approaches

But are care providers truly *inclusive*? That requires careful examination to help ensure that programs are not creating their own barriers to care (see sidebar, "Inclusivity by design"). It is a complex proposition. In essence, inclusivity cannot be achieved if it is difficult to access services, whether due to procedural or geographical obstacles. Both Scotland and Singapore have worked to clear such hurdles through multichannel approaches.

In Scotland, the disability benefits system was inaccessible and off-putting, often requiring citizens to physically prove the extent of their disabilities during assessment. After an end-to-end process transformation involving significant user research and input, Scotland instituted a new benefits system that is working to eliminate in-person assessment requirements and promote digital channels as the primary form of user access.

Officials in Singapore have considered geographical accessibility in the location of their social service offices. Its Ministry of Social and Family Development introduced one-stop offices that can provide income support as well as labor market and educational services. They are located close to low-income populations and public transit. The ministry intends to ensure that 95% of users of social services can access an office within 2 kilometers of their homes or workplaces.[5]
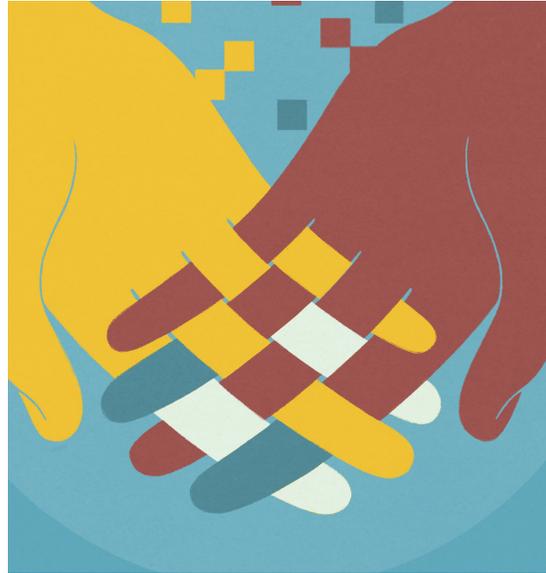
Meanwhile, Singapore's National Council of Social Service has released a plan and toolkit to help Singapore's social service agencies accelerate their digital services and enhance user experience.[6]

INCLUSIVITY BY DESIGN

However well-intentioned, programs and services can inadvertently contribute to inequities. For example, a highly efficient check-distribution system may not mean much to people without bank accounts. Similarly, a program requiring recipients to have fixed addresses is inevitably discriminatory toward groups disproportionately affected by housing insecurity.

Programs should be inclusive and equity-centered by *design*, focusing on processes and policies that reduce systemic barriers faced by marginalized and excluded groups. As governments rethink how to provide their social safety nets, it is vital to support a framework that:

- Considers not only the intention but the *impact* of the solution on its users;

- Emphasizes equity of access and process in all service design and delivery;

- Engages with lived experience early in the design process, recognizing cultural sensitivities;

- Includes equitable standards for defining, measuring, and determining success in service design and delivery, with appropriate accountability mechanisms;

- Ensures that modernization reduces, rather than exacerbates, systemic barriers and biases; and

- Verifies that data collection and analysis reflect the *entire* population, and that decisions based on this analysis minimize bias against marginalized communities.

ASSESSING INDIVIDUAL NEEDS AND MEETING THEM WITH EASY-TO-USE SERVICES

It is not enough to ensure that services are equitable and inclusive; quality service delivery also concerns *how* services are provided and what the experience feels like to participants.

This trend involves three steps:

1. **Making identification and payments frictionless**

2. **Reducing the number of hand offs with all-in-one supports**

3. **Anticipating service needs**

Frictionless identification and payments

Technology can make identification and payments frictionless while offering greater efficiency and convenience. That is what happened in India with Aadhaar, the world's largest universal digital identification system.

Aadhaar uses an applicant's fingerprints, iris images, and other personal data to create a unique digital ID. Users then provide consent for data-sharing across service agencies. The various agencies each receive different, discrete token numbers representing the same user, thus preventing individual identification across databases and ensuring personal privacy. At the start of the pandemic, India's government used Aadhaar to quickly distribute about US$3.7 billion in COVID-19 relief funds to 300 million people.[7]

Yet another example of tech-enabled efficiency is Estonia's electronic ID, which is compulsory for those accessing government services. Through Estonia's intragovernmental data-exchange system, X-Road, these IDs can be used to access 99% of services online.[8] For transparency and trust, Estonians can monitor all government activity involving their personal data.

All-in-one supports

In the United Kingdom, recipients often rely on siloed public social services. The Ministry of Housing, Communities and Local Government, however, has adopted a multiagency approach to help its clients find the services they need. Its Troubled Families Programme (TFP) and Changing Futures (CF) initiative address families and adults, respectively, in crisis. Both programs take a holistic approach, focusing on each person's unique needs. The TFP provides each family with a caseworker who coordinates with various support agencies as needed. In the CF program, cross-sector partnerships deliver coordinated and integrated services to individuals.[9]

New Zealand's government is improving coordination through its Strengthening Families program, as well as its Māori-focused Whānau Ora initiative. These voluntary programs provide caseworkers to families that rely on more than one social service; these caseworkers help them navigate the many programs in the network, thus streamlining and simplifying access. Caseworkers help families create clear action plans, building strong bonds over time (half of the cases require nine months or more to establish a plan) and ensuring appropriate access to wraparound support services. Those who use their services have been enjoying better employment outcomes, stability, and independence; seventy-five percent of cases saw slight to significant improvement in their circumstances.[10]

Anticipating service needs

Services Australia was created in 2019 to consolidate federal social services and accelerate digital service delivery. The result was *MyGov*, an integrated online platform that organizes benefits, services, and programs by genre. MyGov has improved processing-level standards by 12%. Services Australia plans to implement a Netflix-inspired feature that recommends relevant services based on users' recent government interactions or life events.[11]

Such case studies show us how human-centered, connected, and hyperpersonalized systems reflect a greater appreciation for each user's *individual* requirements and experiences. The more services are designed around the needs of users, the less of a coordination role government may have to take on helping users navigate the system.

REDUCE ADMINISTRATIVE BURDENS

Ensuring that services are equitable, inclusive, and seamless is a huge part of transformation—but it isn't enough. Whatever the nature of your services, how can you ensure that your resources are focused on *supporting people* rather than administrative processes?

In this part of the transformation drive, four steps are important:

1. **Defining clear and accessible service standards**

2. **Advancing data-driven process improvements**

3. **Increasing opportunities for self-service**

4. **Deploying robotic process automation (RPA) and intelligent automation**

Clear and accessible service standards

Until recently, New Mexico's Human Services Department had working standards that provided staff members with no incentives to close out files, even as caseloads rose. It found a novel solution by *gamifying* service delivery. In a pilot project involving more than a thousand employees across 34 offices, the agency adopted a "one-and-done policy" that emphasized completing one case before moving on to the next. The department employed a toolkit of trophies, leaderboards, and badges to encourage healthy competition among staff members to beat personal and team records. The test trial resulted in a 70% increase in staff-engagement rates and a 15% rise in productivity.[12]

Data-driven process improvements

Sweden's government charged its labor market authority by reducing costs by 25% while maintaining strong program results. To achieve this objective, the authority identified targets for three user segments: self-serve (20%); self-serve with one virtual meeting with staff (60%); and face-to-face, in person services (20%), and used customer relationship management analytics to identify users who opened and interacted with the organization's initial email requests. Unresponsive users were automatically targeted with further outreach efforts and encouraged to have virtual or face-to-face meetings. This test run saw a rise in participation rates, more users who found meetings useful, and an 8% increase in those who ultimately applied for jobs.[13]

Increasing opportunities for self-service and remote service

The Government of Abu Dhabi's Social Support Program for low-income families deployed ethnographic research and digital-by-design principles to enable self-service for financial and nonfinancial supports. Its design foundation meant uninterrupted supports throughout the COVID-19 pandemic and service equity for rural and remote communities. While in-person services are available, most beneficiaries interact with their caseworkers virtually.

Intelligent process automation by leveraging RPA

In North America, British Columbia's Ministry of Social Development and Poverty Reduction (MSDPR) wanted to explore opportunities to incorporate process automation into its Prevention and Loss Management Services. Investigative officers were putting too much effort into low-level transactional activities, and MSDPR recognized that increasing case volumes were putting pressure on service delivery targets and creating backlogs.

After observing how the work was done in practice, MSDPR followed an agile approach to configure, test, and deploy four process automation tools saving an average of 40 hours of work a day. In addition, process automation has enabled investigative officers to focus on high-value tasks, increased rigor and compliance, and enhanced data accuracy.

Enabling agile workforces
One of the strengths of our social-support systems is a passionate and engaged workforce. Yet, many human service organizations are finding it difficult to prepare their employees to meet rising and evolving demands.

This leads to two final steps:

1. **Defining required skills and finding ways to enhance them**
2. **Prioritizing workflows and deploying intelligent workload distribution**

Defining job skills and enhancing them
Minnesota's Department of Employment and Economic Development now classifies its workflows and career ladders to define the skills it needs and create pathways for employees to acquire and enhance them.

Due to inflexible job classifications and roles, incoming workflow demands had become increasingly challenging. The solution? Profiles for all staff members, who assess their mastery of certain crucial skills. Next, the department built a new, automated workflow system. Inbound tasks

and cases are automatically assigned difficulty and priority levels and then transferred to staff members with the relevant skills and availability. Employee skill profiles changed over time, depending on the complexity and speed of tasks completed.

Prioritized workflows and intelligent workload distribution
The volume and complexity of demands on social services staff can be difficult to manage. On the front lines, overwork can lead to burnout and retention issues. That is why addressing workflows and ensuring that staff are equipped with a variety of skills can increase employee efficiency and satisfaction while improving service.

When the Department of Employment and Economic Development deployed an intelligent workload distribution solution that distributes work to staff based on their workload and skill and priority level associated with the work, productivity-per-staff-hour increased fourfold, with a dramatic rise in quality. The change reduced the time that highly skilled staff required to work on basic tasks and gave them a chance to level up their skills.

More transparency in skill levels and competencies helps staff members understand the experience and training required to progress in their careers. For the department, a staff with well-rounded skills provides flexibility, since employees can rotate seamlessly between front office, back office, and phone services.

Transforming key value chains in the social safety net

These case studies show some of what can be achieved. But what's the broader lesson?

These reforms reflect the future shape of the two principal "value chains"—the full range of steps required to achieve a specific outcome—of the social safety net: social care and income security. By grounding transformations in a holistic understanding of both value chains, and

introducing innovations at each step, governments can achieve radically improved client outcomes and ecosystems.

Figure 1 illustrates the end-to-end journey of an income benefit in terms of the beneficiary. As you can see, the chain progresses from intake to life stabilization (programs and services designed to support a user's journey to employability and/or economic stability) and, if possible, sustained participation in the labor market.

FIGURE 1

The income security value chain

INCOME REPLACEMENT

1. Client search

2. Apply for benefit

3. Determine eligibility

4. Assess additional needs

5. Calculate benefit

6. Pay benefit

7. Manage benefit

8. Casework

9. Client check in

LABOR MARKET ACTIVATION
AND LIFE STABILIZATION

Employment supports

Social care

Return to work or education

Continuation of supports
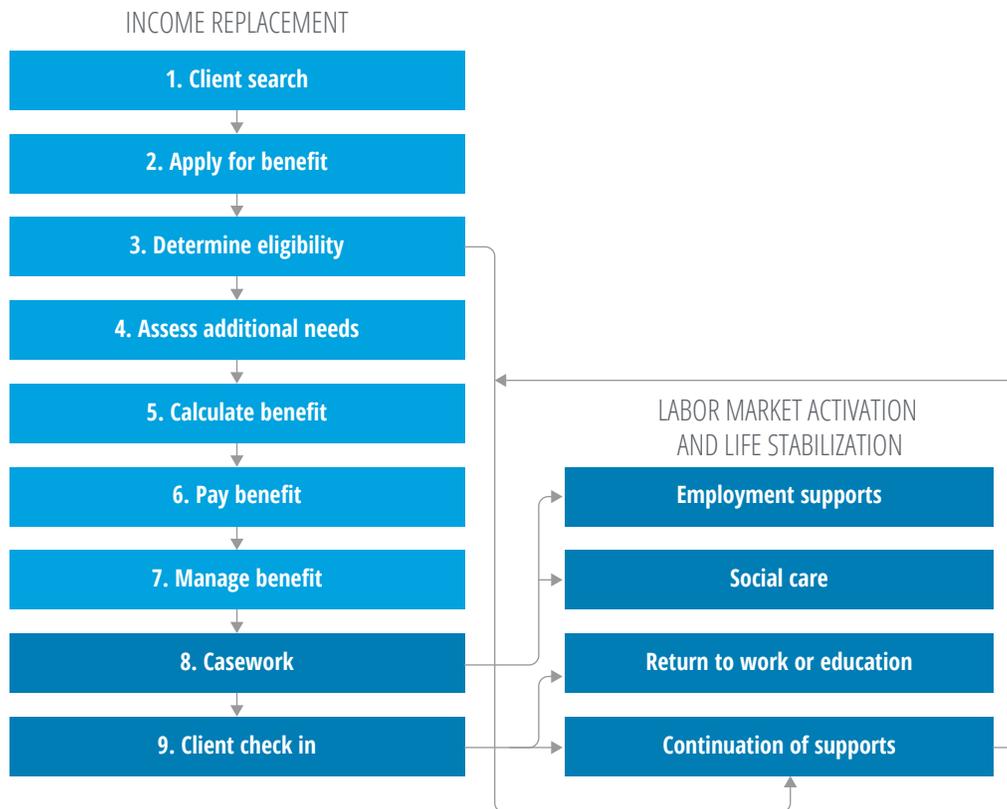
Source: Deloitte analysis.

The social care value chain (figure 2), reflects the cycle by which governments contract with, manage, and enable complex ecosystems of third-party human-service providers, typically including public agencies, the private sector, and community organizations.[14] While the policy and program development cycles are circular and windier in real life, for the purpose of assessment, a value chain helps break down each critical component for analysis.

A proper understanding of these value chains can help us define the components of the safety net and choose how to transform it, allowing us to better understand and take inspiration from the innovative case studies showcased earlier. The value-chain view also provides us with a way to organize and order the steps toward transformation and understand the interdependencies in and among our ecosystems.

FIGURE 2

The social care value chain
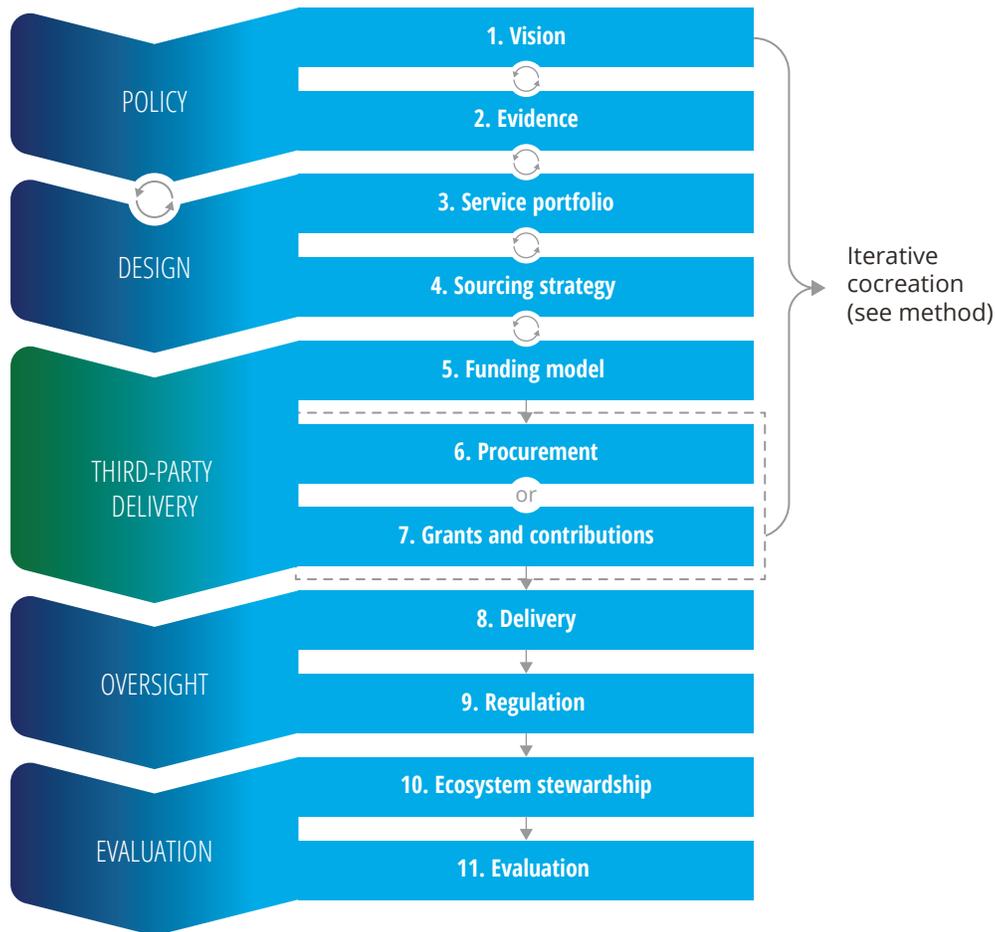
Source: Deloitte analysis.

The building blocks of the modern safety net

Each jurisdiction's path and pace to a modernized safety net will vary. However, in our travels, we have identified convergence across five critical "building blocks" to a modernized, next generation safety net. Individually, each initiative below will generate incremental improvements for providers, caseworkers, and clients. Combined, they are a toolkit to support planning and prioritizing of a holistic modernization journey.

The key expectations of a transformed safety net can be classified into five categories:

1. **Data governance and integration**

   - Data is governed at the system level, using common identifiers and definitions for services and clients.

   - Decisions are evidence-based and supported by real-time information on client outcomes and system performance.

   - Data governance enables data-sharing while preserving integrity and consistency across core definitions. This involves:

     – Incorporating client information supports;

     – Integrating case management;

     – Protecting privacy;

     – Ensuring algorithm charters—internal guidelines on how to carefully manage concerns of privacy, transparency, and unintended bias engrained in algorithms—are in place (see sidebar, "Algorithm Charter for Aotearoa New Zealand");

     – Establishing organizationwide data protocols to ensure data integrity, quality, and utility;

     – Using data analytics to support continuous improvement;

     – Establishing data-sovereignty guidelines (i.e., laws and regulations on how data is collected and processed in a specific geography) and local-data sovereignty;

     – Integrating an ecosystem-outcomes framework into data governance; and

     – Using data hubs at the system level.

2. **Case management**

   - User/citizen engagement is supported by digital solutions and multichannel capabilities.

   - Case-management systems are merged across providers and services and around families. They are intuitive and designed to enhance the customer experience.

   - Program and service eligibility is integrated across a series of supports users might need.

ALGORITHM CHARTER FOR AOTEAROA NEW ZEALAND

Aotearoa New Zealand has introduced its Algorithm Charter as a commitment to "carefully manage how algorithms will be used to strike the right balance between privacy and transparency, prevent[ing] unintended bias." According to the charter:

- Algorithms can be used to help government better understand New Zealand and New Zealanders. This knowledge helps government make good decisions and deliver services that are more effective and efficient. The use of algorithms can mitigate the risk that human biases will enter the administration of government services and result in real benefits for everyone.

- However, opportunities also bring fresh challenges. For example, human bias could be perpetuated or even amplified by algorithms that are not designed and operated in thoughtful ways. Transparency and accountability are critical to ensuring that the public can trust and support the government to use these tools in appropriate ways.[15]

- Casework is distributed and managed efficiently, with monitoring and evaluation in place.

- Behavioral insights and nudges are core methods for case management.

- Front-end services (storefronts and applications) for customers are integrated.

- Case management is supported by augmented intelligence.

3. **Integrity by design**

- Security and privacy legislation reflect the need for data integration but protect privacy.

- Data protocols and operating guidelines are consistent across the human services ecosystem; variations are transparent and based on policy objectives.

- The ecosystem can access anonymized data for planning, performance management, and evidence-based policy preparation.

- Fraud protocols are proactive, identifying problem spots and possible mitigation issues.

4. **Digital road maps**

- Digital investments are supported by business cases and linked to outcomes; digital transformation works hand in hand with service transformation.

- The investment strategy supports continuous innovation.

- A digital road map spans a given ecosystem, ordered by outcome impacts, benefits accrued, and capacity to onboard.

- Services are designed with the citizen journey in mind; they are user-friendly and mimic popular interfaces for the end user.

- Virtual digital support is available for vulnerable and remote communities, and as

a channel for low-touch activity and involvement.

- Risk analytics drive service response; rules engines are supplemented with human judgment.[16]

- RPA technologies are used to minimize the time spent on rote activities and maximize value-added casework. They may be used to create efficiency in existing business and technology processes without wholescale re engineering of the process, therefore buying agencies time to full-scale transformation.

5. **Workforce**

- The workforce is driven by the mission and our values.

- Digitally enabled caseworkers focus on value-added interventions.

- Workloads are distributed and managed efficiently, with monitoring and evaluation measures in place.

- RPA is deployed to manage workflows where applicable and available.

- Staffing models support integrated service delivery.

- Human-service career pathways are well-defined and supported.

- Workplaces are adaptive, able to handle disruptions to physical and virtual work environments.

- Workforce retention and well-being are measured and supported.

- Key indicators of client outcomes gauge the performance of ecosystem partners.

- The workforce is culturally diverse and culturally competent.

The road ahead

The fundamental contours of social safety nets and social care have been in place for almost 70 years. Generally, they have served advanced economies well, improving health, education, and socioeconomic outcomes. Despite an ever-changing environment, their overall contours have been remarkably stable in many nations. Today, however, we are on the cusp of widescale transformation in social care.

Our goal in these pages has been to offer a sense of what is working across the world. The best solutions take imagination, collaboration, and thinking that goes beyond short-term planning cycles.

It's time to flip conventional narratives regarding social safety nets. Success can be incremental, but new approaches can also have a cascading effect. A coherent vision for the future and a road map to get there can lead to sustained transformation—for better social services and greater opportunities for people to live their best lives.

A Deloitte series on the future of social care

The second in a series that aims to provide a window into the future of the modern welfare state, this article surveys global innovations in the delivery of social care. It examines reforms designed to: tailor services to the user; assess individual needs and meet them with easy-to-use services; reduce administrative burdens; and enable agile workforces. It also lays out a framework for transforming key value chains in the social safety net. Deloitte's Center for Government Insights monitors developments in this area and, through this future of social care series, will highlight some of the most promising strategies for producing meaningful change in social care.

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16. Rules-engine software/algorithms can determine a person's eligibility and level of risk as soon as they submit an application. Adding the human element helps ensure that applicants are undergoing, or are being flagged for, further examination, as appropriate.

Acknowledgments

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