



Response to Request for Information

Reference FOI 002537
Date 16 July 2018

Risk-based verification (RBV)

Request:

I wish to make a request under the Freedom of Information Act for the following records which I believe to be held by this council.

The points in the following request refer to the use of risk-based-verification software applied to Housing Benefit claims in the year 2017/18, or the most recent financial year for which full-year data is available.

I would like to request the following information:

1. The name of the software system used by the council for the purposes of risk based verification and the company that manufactures said software?
[The software is known as Risk Based Verification \(or "RBV"\) and is manufactured by Callcredit Public Sector Limited \(company number 04152031\).](#)
2. The total number of claims on which risk based verification was used?
[During 2017-18 9,242 risk scores were obtained however this includes claims for council tax support. The RBV system reports that we assessed 6,057 housing benefit claims after obtaining a risk score. We have identified 5,881 of these in the following response. We have, however excluded duplicate requests in our analysis which could account for the missing 176.](#)
3. The total number of **claims from white* applicants** which were flagged by the system as being:
 - a) low-risk: [1,890](#)
 - b) medium-risk: [601](#)
 - c) high-risk: [970](#)**and** the number of said claims which were subsequently refused/withdrawn?
[*See below](#)
4. The total number of **claims from black* applicants** which were flagged by the system as being:
 - a) low-risk: [432](#)
 - b) medium-risk: [200](#)
 - c) high-risk: [286](#)

and the number of said claims which were subsequently refused/withdrawn?

[*See below](#)

5. The total number of **claims from Asian* applicants** which were flagged by the system as being
- a) low-risk: [226](#)
 - b) medium-risk: [113](#)
 - c) high-risk: [133](#)
- and the number of said claims which were subsequently refused/withdrawn?
- [*See below](#)

6. The total number of **claims from mixed-race* applicants** which were flagged by the system as being
- a) low-risk: [208](#)
 - b) medium-risk: [81](#)
 - c) high-risk: [113](#)
- and the number of said claims which were subsequently refused/withdrawn?
- [*See below](#)

7. The total number of **claims from other* applicants** which were flagged by the system as being
- [Please note this category includes those claims where we have no details of the customers ethnic origin](#)
- a) low-risk: [637](#)
 - b) medium-risk: [219](#)
 - c) high-risk: [321](#)
- and the number of said claims which were subsequently refused/withdrawn?
- [*See below](#)

*** or equivalent ethnicity as recorded by the council.**

If any portion of these records is withheld, please specify which specific statutory exemptions are being relied upon under the Act. Please describe each record withheld, including its date and reason for exemption.

[* Your request for information has now been considered and the City of Wolverhampton Council is not obliged to supply the information you requested for the reasons set out below.](#)

[Section 17 of the Freedom of Information Act 2000 requires City of Wolverhampton Council, when refusing to provide such information \(because the information is exempt\) to provide you, the applicant with a notice which:](#)

- [\(a\) states the fact,](#)
- [\(b\) specifies the exemption in question and](#)
- [\(c\) states \(if that would not otherwise be apparent\) why the exemption applies:](#)

In relation to your particular request, the following exemption applies:

[Section 12 - Exemption where cost of compliance exceeds appropriate limit](#)

We can confirm that the Council holds information falling within the description specified in your request. However, Section 12 of the Freedom of Information Act 2000 allows a public authority to refuse a request if the cost of providing the information to the applicant would exceed the 'appropriate limit' as defined by the Freedom of Information.

The Regulations provide that the appropriate limit to be applied to requests received by local authorities is £450 (equivalent to 18 hours of work). In estimating the cost of complying with a request for information, an authority can only take into account any reasonable costs incurred in:

- (a) *Determining whether it holds the information,*
- (b) *Locating the information, or a document which may contain the information,*
- (c) *Retrieving the information, or a document which may contain the information,*
and
- (d) *Extracting the information from a document containing it.*

For the purposes of the estimate the costs of performing these activities should be estimated at a rate of £25 per hour.

The information appertaining to your request is not easily accessible and as such this information is not held as a distinct set able to be retrieved or reported on. To get the information would require a full scale look into all individual records. This would be a manual exercise and as such we believe that the aggregated time it would take to collate the information would be in excess of 18 hours (equivalent to a notional cost of £450).